ANNUAL REPORT

OF THE

Superintendent of Banks

RELATIVE TO

SAVINGS BANKS, TRUST COMPANIES, INVESTMENT COMPANIES, SAFE DEPOSIT COMPANIES, PERSONAL LOAN COMPANIES AND PERSONAL LOAN BROKERS

FOR THE YEAR 1915

TRANSMITTED TO THE LEGISLATURE MARCH 15, 1916

ALBANY
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STATE OF NEW YORK

No. 39

IN SENATE

MARCH 15, 1916

ANNUAL REPORT

OF THE

Superintendent of Banks, Relative to Savings Banks, Trust Companies, Investment Companies, Safe Deposit Companies, Personal Loan Companies and Personal Loan Brokers

STATE OF NEW YORK

BANKING DEPARTMENT

ALBANY, *March* 15, 1916

To the Honorable the President of the Senate:

SIR.— In accordance with the provisions of the Banking Law, I have the honor to transmit to the Legislature the annual report of this Department relating to savings banks, trust companies, investment companies, safe deposit companies, personal loan companies and personal loan brokers.

Very respectfully yours,

EUGENE LAMB RICHARDS

Superintendent of Banks

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REPORT

To the Legislature:

In accordance with the provisions of the Banking Law, I hereby submit that portion of the annual report of this department which relates to savings banks, trust companies, investment companies, safe deposit companies, personal loan companies and personal loan brokers.

General Banking Situation

It is gratifying to report that January 1, 1916, finds the banking institutions of this State entirely recovered from the effects of the depression which followed the outbreak of the European war.

From January 1, 1915, to January 1, 1916, the resources of trust companies, banks of deposit and discount, savings banks, and safe deposit companies increased $999,338,018.42, their total resources on January 1, 1916, being $5,309,280,651.79. The savings and loan associations of the State show an increase in resources of over $4,000,000, thus making a total increase in resources for the past year of all institutions under the supervision of this department of over $1,000,000,000. Never before in the history of the department have the institutions under its supervision shown such growth as at the present time. Tremendous increases are shown in surplus as well as deposits. As a medium of investments, short time notes and commercial paper still continue to be attractive to the bankers, although long term bonds have within the past few months increased in favor.

The Trust Companies

Three new trust companies were chartered during the year, the Rome Trust Company, Livingston County Trust Company of Geneseo, and the St. Lawrence Trust Company at Ogdensburg. The last two institutions are in localities where no trust companies existed before. Two trust companies went out of existence dur-

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ing the year, the Lawyers Title & Trust Company absorbing the Home Trust Company of Brooklyn, and the Chatham & Phenix National Bank taking over the Mutual Alliance Trust Company for liquidation. Eighty-two trust companies reported on December 31, 1915, total resources aggregating $2,532,892,786, a gain of $792,294,349, or about 45½ per cent for the year, and nearly $1,000,000,000 or 63½ per cent since December 1, 1913. In tracing the development of the trust companies it is interesting to note that during the financial disturbances of 1907 their resources shrank from $1,365,245,430 to $1,012,747,930, a loss of $352,497,500. The following year (1908) these institutions more than recovered their loss. From January, 1909, to January, 1914, their resources varied in amounts keeping close to the $1,600,000,000 mark. During 1914 they increased to $1,740,000,000, and in 1915 jumped to $2,532,892,786, a total increase since 1907 of $1,500,000,000, or about 150 per cent.

Deposit liabilities totaled at the close of the year $2,200,577,111, an increase for the year of $763,546,127. This increase is nearly $30,000,000 more than the entire deposit liabilities of the 85 trust companies reporting to the Superintendent of Banks on January 1, 1908. This large increase in deposits is offset by increases in loans and discounts of $357,741,619; cash on hand, $45,764,964; due from banks and trust companies, $240,741,585, and in stock and bond investments, $115,003,630. Nearly the entire increase in loans and discounts is secured by collateral other than real estate.

The three trust companies organized during the year had a combined capital of $300,000, while increases in capital of four other trust companies aggregated $650,000, making a total new capital of $950,000. During the same period one trust company having a capital of $750,000 was merged with another trust company, its capital being eliminated in the process. Another trust company having a capital of $1,000,000 sold its business to a national bank and went into voluntary liquidation, so that there was a net loss in trust company capital for the year of $800,000. Surplus, including all undivided profits based upon market values, has shown an increase of $14,192,818, as compared with a loss of $12,389,759 during the previous year. This change was due to

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a large extent to the increase in security values. The ratio of capital, surplus and undivided profits to aggregate deposits was 11.6 per cent at the close of 1915, as compared with 11.3 per cent at the close of 1914, a truly remarkable record for the margin of safety when the large increase in deposits is taken into account.

TRUST COMPANY STATISTICS

Following is a summarized statement of resources and liabilities of the trust companies reporting to the Banking Department on the dates specified during the past three years:

RESOURCES	December 9, 1913	December 24, 1914	December 31, 1915
Stock and bond investments, viz.:			
Public securities, market value	$82,661,760	$96,258,534	$152,415,058
Private securities, market value	313,875,811	340,511,568	399,358,674
Real estate owned	40,932,080	42,245,370	42,876,395
Mortgages owned	93,032,052	94,302,392	90,227,621
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	14,443,270	13,860,654	14,111,208
Loans and discounts secured by other collateral	506,365,342	562,879,332	873,687,227
Loans, discounts and bills purchased not secured by collateral	188,956,827	208,212,787	254,895,957
Overdrafts	157,509	142,360	240,574
Due from trust companies, banks and bankers	140,205,606	187,730,417	377,764,170
Specie	108,587,054	90,874,350	137,583,660
United States legal tender notes and notes of national banks	15,697,213	16,123,335	13,917,573
Cash items, viz.: bills and checks for next day's clearings; other cash items	15,441,540	16,116,106	66,823,938
Federal reserve notes	.....	.....	1,261,416
Customers' liability on acceptances (per contra, see liabilities)	.....	23,542,185	50,007,219
Amount of assets not included in any of the above items	54,300,102	47,799,007	57,722,053
Add for cents	41	40	43
Total resources	$1,574,656,207	$1,740,598,437	$2,532,892,786
LIABILITIES			
Capital	$78,650,000	$80,400,000	$79,600,000
Surplus, including all undivided profits, on market value	174,941,802	162,552,043	176,744,861
Unpaid dividends and reserve for taxes, interest, etc	1,942,583	.....	.....
Preferred deposits:			
Due New York State savings banks	50,987,337	56,105,624	70,422,938
Due New York State savings and loan associations, credit unions and land bank	553,473	379,660	437,852
Trust deposits not payable within 30 days	22,822,960	.....	.....
Due as executor, administrator, guardian, etc	36,888,452	50,337,961	127,855,727

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LIABILITIES	December 9, 1913	December 24, 1914	December 31, 1915
Other deposits preferred because secured by outstanding unmatured bonds issued by the State of New York	$17,630,710	.....	.....
Deposits by the State of New York	.....	$9,197,280	$7,849,731
Deposits by Superintendent of Banks of State of New York	.....	1,997,139	1,474,284
Other deposits preferred because secured by a pledge of assets	5,130,251	7,671,015	7,127,189
Deposits otherwise preferred	2,242,240	1,106,852	6,269,379
Due depositors, not preferred	1,047,240,308	1,209,181,342	1,751,588,393
Amount due trust companies, banks and bankers	79,595,833	101,054,111	227,551,618
Bills payable	50,000	885,316	369,000
Rediscounts	.....	1,022,957	36,972
Acceptances of drafts payable at a future date or authorized by commercial letters of credit	.....	23,542,185	49,881,027
Other liabilities	55,980,217	35,164,912	25,683,772
Add for cents	41	40	43
Total liabilities	$1,574,656,207	$1,740,598,437	$2,532,892,786
Total deposits	$1,263,091,564	$1,437,030,984	$2,200,577,111

SAVINGS BANKS

The savings banks in New York State experienced a prosperous year. The increase in bond values has enabled them to increase their surplus during the year by $14,419,839.61, the total amount of such surplus on January 1, 1916, being $154,124,167.51 as against $139,704,327.90 a year ago. During the same period deposits showed an increase of $47,705,979.85. Dividends credited aggregated $65,124,623.36 or $17,418,643.51 more than the total increase in deposits. The total amount deposited, exclusive of dividends credited to accounts, was $412,502,363.32 as against withdrawals of $429,908,102.58. The number of depositors in savings banks on January 1, 1916, was 3,243,362, an increase for the year of 72,057. The total resources aggregated $1,974,046,375.62, an increase of $61,841,801.70. Average deposits amounted to $560.90.

Since the close of the year the Superintendent of Banks issued an authorization certificate to the Flatbush Savings Bank located in Brooklyn. This is the first savings bank authorized since 1910.

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DETAILED STATISTICS

The following table gives in detail the resources and liabilities of the savings banks of the State, together with other interesting statistics:

CONDITION OF THE SAVINGS BANKS

Resources		
Bonds and mortgages		$1,043,325,012 46
Stock and bond investments:		
United States	$642,080 00	
District of Columbia	160,000 00	
New York State	21,795,000 00	
Bonds of other States	40,194,004 00	
Bonds of cities in other States	137,431,324 78	
Bonds of cities in this State	213,605,080 68	
Bonds of counties in this State	20,331,320 00	
Bonds of towns in this State	8,985,255 21	
Bonds of villages in this State	20,595,681 94	
Bonds of school districts in this State	8,524,085 31	
Railroad mortgage bonds	294,374,296 96	
Total par value of stocks and bonds	$766,638,128 88	
Amount of stocks and bonds at investment value	$790,080,327 82	
Amount of stocks and bonds at cost	1,084,763,840 80	
Estimated market value of stocks and bonds		737,631,246 58
Loans on pledge of securities		180,600 00
Banking houses and lots at actual cash value		19,771,060 36
Other real estate at actual cash value		11,706,343 58
Cash on deposit in banks and trust companies		124,506,726 84
Cash on hand		13,468,021 41
Total of collectible interest		22,603,805 09
Other assets		853,559 30
Total resources		$1,974,046,375 62
Liabilities		
Amount due depositors		$1,819,206,937 91
Other liabilities		715,270 20
Surplus on estimated market value of stocks and bonds		154,124,167 51
Total liabilities		$1,974,046,375 62
Surplus on par value of stocks and bonds		$183,009,554 05
Statistical items		
Number of open accounts		3,243,362
Number of accounts opened or reopened during the year		533,032
Number of accounts closed during the year		460,312
Amount deposited during the year not including dividends credited		$412,502,363 32
Amount withdrawn during the year		429,908,102 58
Amount of dividends paid and credited during the year		65,124,623 36
Salaries paid for the year		3,245,975 49
Expenses other than salaries for the year		3,644,019 49

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A comparison of certain salient features of the savings bank transactions of the last three years follows:

	Gain shown by 1913 reports over 1912	Gain shown by 1914 reports over 1913	Gain shown by 1915 reports over 1914
Gain in open accounts	78,539	27,851	72,057
Gain in resources	$64,550,578 18	*$14,129,757 84	$61,841,801 70
Gain in amount due depositors	52,244,297 67	29,803,491 53	47,705,979 85
Increase in market value surplus	*1,615,981 64	22,915,321 71	14,419,839 61
Gain in par surplus	14,365,549 94	12,956,596 97	12,322,918 53
Gain in dividends paid or credited	1,997,697 41	2,551,679 46	1,960,914 00
Gain in amount deposited during year	4,908,512 19	*29,647,942 70	2,226,673 99
Increase in amount withdrawn during year	24,998,250 53	*4,654,612 90	*13,711,185 03

* Decrease.

SAVINGS BANK DIVIDEND RATES

The rates of dividends paid by the savings banks of the State in January and July, 1915, and in January, 1916, are shown in the following table:

	January, 1915	July, 1915	January, 1916
Number paying 4 per cent	89	94	101
Number paying 4 and 4½ per cent	.....	2	2
Number paying 3½ per cent	39	33	29
Number paying 3 and 4 per cent	8	7	5
Number paying 3 and 3½ per cent	.....	1	.....
Number paying 3½ and 4 per cent	3	3	3
Number paying 3 per cent	1	.....	.....

THE POSITION OF STATE INSTITUTIONS IN NEW YORK

Reports filed with the Comptroller of the Currency on June 23, 1915, showed that the resources of the 27,062 institutions of the United States, exclusive of the 12 Federal Reserve banks, were nearly $28,000,000,000, or an average for each institution reporting of a little over $1,000,000. For the same period 140 savings banks, 201 banks of deposit and discount, 80 trust companies, and 73 private bankers, or a total of 494 institutions in New York State, reported total resources of over $4,670,000,000, or an average for each institution of nearly $10,000,000. The ratio of

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resources of the State institutions of New York against the total resources of institutions in the entire country is 16.8 per cent.

Trust companies and banks of deposit and discount had total resources on December 31, 1915, of $3,326,321,670, or nearly 12 per cent of the total for the country.

The savings deposits of 630 mutual savings banks reporting to the Comptroller of the Currency on June 23, 1915, were $4,319,000,000, of which amount $1,930,000,000 was contributed by the 140 savings banks in New York State, or nearly 45 per cent of the total.

The capital, surplus and undivided profits of trust companies, banks of deposit and discount and private bankers for New York State on July 1, 1915, were $337,055,250, while the surplus of savings banks was approximately $138,020,085, which would make a grand total of $475,075,335, or more than 10 per cent of the total of all banking institutions in the United States.

HYPOTHECATION OF ASSETS

It is gratifying to note that the items of bills payable which in the case of trust companies amounted to $885,316 on December 24, 1914, amounts now to but $369,000. The contingent liability, because of bills rediscounted, and which amounted to $1,022,957 at the close of 1914, has been almost entirely eliminated, amounting to but $36,972 on December 31, 1915. The department has at all times frowned upon the practice of hypothecating assets in order to obtain additional funds, and it is receiving the co-operation of the institutions in its efforts to restrict this practice.

ACCEPTANCES

The privilege granted trust companies of accepting for payment at a future date drafts drawn upon them by their customers has proved popular during the year. The total acceptances outstanding at the close of the year amounted to $49,881,027, as compared to $23,542,185 on December 24, 1914.

PERSONAL LOAN COMPANIES AND BROKERS

At the close of the year, there were under the control of this department 20 personal loan companies and 2 personal loan brokers with a combined capital of $655,275. Of this number,

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18 personal loan companies and 1 personal loan broker were authorized during the year. The authorization certificate of one of the personal loan brokers, Izora F. Wilson, was revoked on December 31, 1915, after due investigation.

One of the personal loan companies, the Equitable Personal Loan Company, was closed on June 2, 1915, by this department, but was permitted to resume business on September 3, 1915, after making good an impairment of capital.

Personal loan companies are authorized by the Superintendent of Banks to engage in the business of making small loans to needy borrowers. The law restricts the amount loaned to any individual at any one time to $200, and fixes the maximum rate of interest on loans at 2 or 3 per centum per month, according to the class of loans made. It is provided that under no circumstances must the interest on any loan be more than 3 per centum per month.

Personal loan brokers are individuals engaged in the same class of business and subject to the same restrictions.

All personal loan companies and personal loan brokers are now transacting business under the provisions of article IX of the Banking Law as amended and re-enacted by chapter 588 of the Laws of 1915. Some time prior to the passage of this act, there had been considerable difficulty in the supervision of these corporations and individuals owing to conflicting statutes. By this act all such contradictions were reconciled and the law clarified and improved.

INVESTMENT COMPANIES

The Morris Plan Company of Albany was authorized during the past year and papers are on file for the organization of similar companies at Syracuse and Buffalo. These companies are being organized for the purpose of loaning small sums of money at a reasonable rate of interest.

Applications for the organization of other investment companies for certain credit purposes have been filed, and it is expected authorizations will be granted.

INSTITUTIONS UNDER THE SUPERVISION OF THE BANKING DEPARTMENT

The steady increase in the number of institutions under the supervision of the New York State Banking Department still continues. At the close of the year the total number of institutions

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under supervision was 1,072, which makes it mandatory for the Superintendent of Banks to make in each year at least 1,576 examinations, in compliance with the provisions of section 39 of the Banking Law. The law requires banks of deposit and discount, trust companies and 76 of the 88 private bankers operating in this State, to be examined at least twice a year. It is also necessary to make in addition many special examinations.

The following table gives the number of institutions under the supervision of this department, January 1, 1916:

Banks of deposit and discount	203
Banks of deposit and discount (branches)	98
Private bankers	88
Trust companies	82
Trust companies (branches)	47
Savings banks	140
Safe deposit companies	47
Safe deposit companies (branches)	37
Investment companies	15
Investment companies (branches)	1
Personal loan companies	20
Personal loan brokers	1
Foreign corporation agencies	23
Savings and loan associations	251
Building lot associations	1
Land Bank	1
Credit Unions	17
	1,072

The following table shows the number of examinations required by law to be made of these institutions:

Banks of deposit and discount	406
Banks of deposit and discount (branches)	196
Private bankers (76 twice yearly, 12 annually)	164
Trust companies	164
Trust companies (branches)	94
Savings banks	140
Safe deposit companies	47
Safe deposit companies (branches)	37
Investment companies	13
Investment companies (branches)	1
Personal loan companies	20
Personal loan brokers	1
Foreign corporation agencies	23
Savings and loan associations	251
Building lot associations	1
Land Bank	1
Credit Unions	17
	1,576

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PAYMENT OF DEPARTMENT'S EXPENSES

Despite the steady increase in the number and resources of institutions and the consequently increasing work made necessary by the new banking law, the total expenses of the department show an increase for the last fiscal year of only $1,206.70, or about one-half of one per cent against an increase in resources of over 11 per cent. The total expenses were $227,920.40, as against $226,713.70 of the previous year.

The expenses of the department are paid in the first instance out of the State Treasury, and reimbursement therefor made through assessment by the Superintendent of Banks upon the various institutions which are subject to his supervision. The account of the Banking Department on the books of the State Comptroller shows that from the date of the department's organization in 1851 to October 1, 1915, the department has received from the State Treasurer an aggregate of $3,380,600.77, and paid into the State Treasury in the same time a total of $3,254,519.09. The balance which was due the State Treasurer on October 1, 1915, has since been paid into the treasury. It will thus be seen that the cost of running this department since its organization in 1851 has been paid entirely by the institutions under its supervision, and no part thereof has been borne by the taxpayers of the State.

NEW TRUST COMPANIES

NAME	Location	Certificate approved	Date of authorization	Capital
Rome Trust Company..	Rome.....	Feb. 15, 1915	Feb. 26, 1915	$100,000
Livingston County Trust Company.....	Geneseo.....	May 1, 1915	June 28, 1915	100,000
St. Lawrence Trust Company.....	Ogdensburg...	June 4, 1915	Oct. 14, 1915	100,000

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NEW TRUST COMPANY BRANCHES

NAME	Location	Location of new branch
Broadway Trust Company.....	New York..	Bridge Plaza, cor. Radde street, Long Island City.
Transatlantic Trust Company....	New York..	130 East Seventh street, Borough of Manhattan.
Metropolitan Trust Company....	New York..	716 Fifth avenue, Borough of Manhattan
Lincoln Trust Company.....	New York..	346 Broadway, Borough of Manhattan.
Bankers Trust Company.....	Buffalo.....	Corner Main and Utica streets, Buffalo.

TRUST COMPANY BRANCHES CLOSED

NAME	Location	Location of closed branch
Transatlantic Trust Company....	New York..	207 Second avenue, Borough of Manhattan.
Lincoln Trust Company.....	New York..	413 Broadway Borough of Manhattan.
Empire Trust Company.....	New York..	65 Cedar street Borough of Manhattan.

INCREASE OF CAPITAL — TRUST COMPANIES

NAME	Location	Date of increase	Amount of increase
Citizens' Trust Company of Utica, N. Y.	Utica.....	Jan. 5, 1915	$200,000
Rome Trust Company.....	Rome.....	Mar. 13, 1915	200,000
Buffalo Trust Company.....	Buffalo.....	June 3, 1915	50,000
The Syracuse Trust Company.....	Syracuse.....	Sept. 24, 1915	200,000
Guaranty Trust Company of New York.	New York....	Nov. 24, 1915	10,000,000

TRUST COMPANY MERGERS

NAME	Location	Merger	Date of merger
Home Trust Company of New York.	Brooklyn.	Into Lawyers' Title, Insurance and Trust Company.....	Feb. 1, 1915

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CHANGE OF NAME OF TRUST COMPANIES

Feb. 1, 1915 Name of Lawyers' Title, Insurance and Trust Company changed to Lawyers' Title and Trust Company.

Oct. 11, 1915 Name of Manufacturers-Citizens' Trust Company of Brooklyn changed to Manufacturers' Trust Company.

TRUST COMPANY CLOSED

NAME	Location	Date of withdrawal	Capital
The Mutual Alliance Trust Company of New York*	New York	April 30, 1915	$1,000,000

* Voluntary liquidation.

TRUST COMPANY REFUSED

NAME	Location	Date
Directors' Trust Company	New York	Dec. 3, 1915

NEW SAFE DEPOSIT COMPANIES

NAME	Location	Certificate approved	Date of authorization	Capital
The State Safe Deposit Company	New York	June 10, 1915	July 14, 1915	$100,000
The Farmers' Safe Deposit Company	New York	Sept. 20, 1915	Oct. 26, 1915	100,000

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SAFE DEPOSIT COMPANY CLOSED

NAME	Location	Date of closing	Capital
Wall Street Safe Deposit Company*....	New York.....	Feb. 5, 1915	$100,000

* Voluntary liquidation.

NEW SAFE DEPOSIT COMPANY BRANCHES

NAME	Location	Location of new branch
Corn Exchange Safe Deposit Company.....	New York....	162–164 Stuyvesant place, New Brighton.
Corn Exchange Safe Deposit Company.....	New York....	126 East 86th street, Borough of Manhattan.
Corn Exchange Safe Deposit Company.....	New York....	762–776 Lexington avenue, Borough of Manhattan.
Empire Safe Deposit Company.	New York....	120 Broadway, Borough of Manhattan.
Empire Safe Deposit Company.	New York....	580 Fifth avenue, Borough of Manhattan.
The State Safe Deposit Company	New York....	Cor. Graham avenue and Varet street, Borough of Brooklyn.
The State Safe Deposit Company	New York....	Cor. Union and Westchester avenues, Borough of Bronx.
The State Safe Deposit Company	New York....	Cor. Stone and Pitkin avenues, Borough of Brooklyn.
Madison Safe Deposit Company	New York....	204 Fifth avenue, Borough of Manhattan.

SAFE DEPOSIT COMPANY BRANCHES CLOSED

NAME	Location	Date of closing
Corn Exchange Safe Deposit Company.....	14 Richmond Terrace, New Brighton	Mar. 5, 1915
Empire Safe Deposit Company....	42 Broadway, New York.....	May 21, 1915
Empire Safe Deposit Company....	120 Broadway, New York.....	Sept. 9, 1915
Madison Safe Deposit Company...	413 Broadway, New York.....	Oct. 1, 1915

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PERSONAL LOAN COMPANIES AUTHORIZED

NAME	Location	Certificate approved	Date of authorization	Capital
St. Bartholomew's Loan Association	New York	Jan. 5, 1915	Jan. 5, 1915	$40,275
The Auburn Personal Loan Company	Auburn	Jan. 19, 1915	Feb. 8, 1915	5,000
Provident Loan Society of Rochester	Rochester	Mar. 3, 1915	Mar. 3, 1915	50,000
Union Loan Company	Syracuse	Mar. 5, 1915	Mar. 5, 1915	10,000
Personal Loan Association of Onondaga Co., Inc.	Syracuse	Mar. 8, 1915	Mar. 8, 1915	10,000
Cayuga Loan Company	Auburn	Mar. 10, 1915	Mar. 10, 1915	10,000
Onondaga Provident Loan Association, Inc	Syracuse	Mar. 13, 1915	Mar. 13, 1915	30,000
Syracuse Loan Company	Syracuse	Mar. 19, 1915	Mar. 19, 1915	10,000
Fidelity Credit Company	Buffalo	Mar. 20, 1915	Mar. 20, 1915	10,000
Buffalo Security Company	Buffalo	Mar. 20, 1915	Mar. 20, 1915	10,000
American Credit Company	Buffalo	Mar. 22, 1915	Mar. 22, 1915	10,000
Standard Credit Company of Buffalo	Buffalo	Mar. 22, 1915	Mar. 22, 1915	10,000
Home Credit Company	Buffalo	Mar. 22, 1915	Mar. 22, 1915	10,000
Provident Loan Company of Buffalo	Buffalo	Mar. 22, 1915	Mar. 22, 1915	10,000
Remedial Loan Society of Buffalo, Inc	Buffalo	Mar. 24, 1915	Mar. 24, 1915	30,000
The Utica Provident Loan Association	Utica	Mar. 25, 1915	Mar. 25, 1915	10,000
The Chattel Loan Society of New York, Inc	New York	Mar. 25, 1915	Mar. 25, 1915	200,000
Empire City Personal Loan Company	Elmhurst	Sept. 21, 1915	Oct. 22, 1915	10,000

PERSONAL LOAN BROKER AUTHORIZED

NAME	Location	Certificate approved	Date of authorization	Capital
David Gordon	New York	Mar. 15, 1915	April 9, 1915	$10,000

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INCREASE OF CAPITAL OF PERSONAL LOAN COMPANIES

NAME	Location	Date	Amount of increase
The Remedial Loan Society of Buffalo..	Buffalo.....	Jan. 28, 1915	$10,000
Onondaga Provident Loan Association, Inc.....	Syracuse.....	June 16, 1915	10,000

PERSONAL LOAN COMPANY CLOSED

NAME	Location	Remarks.
The Equitable Personal Loan Company.....	New York....	Superintendent took possession. June 2, 1915. Allowed to resume business September 3, 1915

NEW PERSONAL LOAN COMPANY BRANCH

NAME	Location	Location of new branch
Chattel Loan Society of New York, Inc.....	New York....	Rooms 7–8 Minden Bldg, Howard avenue and Monroe street, Brooklyn, N. Y.

AUTHORIZATION OF PERSONAL LOAN BROKER REVOKED

NAME	Location	Date of revocation
Izora F. Wilson.....	New York.....	Dec. 31, 1915

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NEW INVESTMENT COMPANIES

NAME	Location	Certificate approved	Date of authorization	Capital
The Morris Plan Company of Albany	Albany	July 21, 1915	July 30, 1915	$100,000

INVESTMENT COMPANY BRANCH

NAME	Location	Location of new branch
The Morris Plan Company of New York	New York	52 William street.

INCREASE OF CAPITAL OF INVESTMENT COMPANIES

NAME	Location	Date of increase	Amount of increase
Guaranteed Mortgage Company of New York	New York	April 15, 1915	$125,000
The Morris Plan Company of New York	New York	Sept. 8, 1915	400,000

FUNDS OF CLOSED SAVINGS BANKS HELD BY THE BANKING DEPARTMENT

Funds belonging to former depositors of thirty-three closed savings banks continue to be held by this Department. During the year 1915 payments aggregating $12.87 were made to claimants who had furnished to the Superintendent of Banks satisfactory evidence of their right to the same. These payments were made from moneys remaining to the credit of three closed institutions; the Bond Street Savings Bank, New York City, the Oriental Savings Bank, New York City and the Third Avenue Savings

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Bank, New York City. Following is the statement giving the names of the closed savings banks, the years they were chartered and closed, the rate per centum of dividends declared, unclaimed dividends deposited with the Superintendent of Banks, the amount disbursed to claimants, and the balance of unclaimed dividends.

Year chartered	Year closed	NAME OF INSTITUTION	Rate per cent. of dividend declared	Unclaimed dividends deposited with superintendent	Paid by superintendent to claimants	Balance unclaimed
1869	1876	Abingdon Square Savings Bank.....	48	$930 37	$481 78	$448 59
1860	1876	Bond Street Savings Bank, N. Y.....	86 5-8	21,132 88	10,442 01	10,690 87
1868	1871	Bowling Green Savings Bank.....	35	3,994 29	19 56	3,974 73
1867	1875	Central Park Savings Bank.....	30	1,497 76	704 19	793 57
1857	1880	Central Savings Bank, Troy*.....	100	49 72	.....	49 72
1866	1880	Chautauqua County Savings Bank*..	100	2 24	.....	2 24
1870	1877	Clairmont Savings Bank.....	15	501 90	17 98	483 92
1868	1877	Clinton Savings Bank.....	68.169	831 91	81 14	750 77
1868	1877	Coxsackie Savings Institution*.....	100	258 32	19 60	238 72
1869	1884	Eleventh Ward Savings Bank*.....	100	1,833 19	147 25	1,685 94
1869	1880	Equitable Savings Institution*.....	100	150 49	45	150 04
1892	1899	Fulton County Savings Bank*.....	100	26 32	4 22	22 10
1868	1877	German Savings Bank of the Town of Morrisania.....	46 1-6	3,656 86	1,488 39	2,168 47
1866	1875	German Uptown Savings Bank.....	64	5,598 70	1,142 92	4,455 78
1904	1908	Guardian Savings Bank, Brooklyn*...	100	888 27	700 03	188 24
1871	1879	Haverstraw Savings Bank.....	75	596 04	327 21	268 83
1866	1880	Hope Savings Bank, Albany*.....	100	320 71	.....	320 71
1871	1880	Mechanics' Savings Bank, Brooklyn*.	100	329 39	.....	329 39
1852	1876	Mechanics and Traders' Savings Institution, New York.....	71	14,315 91	7,055 48	7,260 43
1865	1883	Morrisania Savings Bank*.....	100	842 74	670 88	171 86
1868	1875	Mutual Benefit Savings Bank.....	64	7,554 86	3,630 80	3,924 06
1869	1876	New Amsterdam Savings Bank.....	77	429 79	9 20	420 59
1874	1879	Newtown Savings Bank*.....	100	1 40	.....	1 40
1869	1877	Oriental Savings Bank, New York....	60½	2,255 50	296 47	1,959 03
1868	1880	Park Savings Bank, Brooklyn*.....	100	329 44	.....	329 44
1863	1875	People's Savings Bank, New York....	48 7-12	5,530 96	3,027 14	2,503 82
1869	1881	Port Jervis Savings Bank*.....	100	251 97	248 13	3 84
1867	1877	Saratoga Savings Bank.....	88	437 88	1 82	436 06
1868	1876	Security Savings Bank, New York....	61¾	1,865 72	628 81	1,236 91
1854	1878	Sixpenny Savings Bank, New York...	85.55	39,319 89	12,645 86	26,674 03
1854	1875	Third Ave. Savings Bank, New York..	19	895 15	465 91	429 24
1870	1876	Trades Savings Bank, New York.....	15	547 32	3 72	543 60
1873	1878	Union Savings Bank, Saratoga Springs.	6	180 89	36 17	144 72
		Total.....	.....	$117,358 78	$44,297 12	$73,061 66

* Closed voluntarily.

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CAPITAL AND SURPLUS OF TRUST COMPANIES

The following table gives the titles, capital, book surplus and market value surplus of the trust companies which reported their condition to the Superintendent of Banks as of December 31, 1915:

NAME AND LOCATION	Capital	Surplus at book value of stocks and bonds	Surplus at market value of stocks and bonds
Adirondack Trust Company, The, Saratoga Springs	$100,000	$144,016	$170,249
Albany Trust Company, The, Albany	400,000	285,095	312,928
Astor Trust Company, New York City	1,250,000	1,243,655	1,541,086
Auburn Trust Company, Auburn	150,000	178,296	171,156
Bankers' Trust Company of Buffalo, Buffalo	1,000,000	288,014	346,350
Bankers' Trust Company, New York City	10,000,000	12,923,760	14,694,097
Broadway Trust Company, New York City	1,500,000	922,539	902,539
Brooklyn Trust Company, Brooklyn	1,500,000	3,287,238	3,730,746
Buffalo Trust Company, Buffalo	200,000	171,184	170,665
Central City Trust Company, Syracuse	300,000	313,873	313,976
Central Trust Company, New York City	3,000,000	17,588,402	17,502,200
Chemung Canal Trust Company, Elmira	600,000	563,909	573,165
Citizens' Trust Company, Fredonia	100,000	64,849	59,349
Citizens' Trust Company of Schenectady, N. Y., Schenectady	150,000	232,287	289,826
Citizens' Trust Company of Utica, N. Y., Utica	500,000	534,295	556,504
Columbia Trust Company, New York City	2,000,000	7,583,723	7,659,684
Columbus Trust Company, Newburgh	100,000	137,783	159,202
Commercial Trust Company, New York City	500,000	133,021	134,040
Commonwealth Trust Company, Buffalo	500,000	225,595	236,591
County Trust Company, White Plains	100,000	161,445	165,737
Empire Trust Company, New York City	1,500,000	1,345,196	1,375,184
Equitable Trust Company of New York, New York City	3,000,000	9,457,084	9,608,497
Farmers' Loan and Trust Company, New York City	1,000,000	7,000,361	7,382,949
Fidelity Trust Company of Buffalo, Buffalo	500,000	428,994	475,878
Fidelity Trust Company, New York City	1,000,000	1,239,830	1,204,830
Fidelity Trust Company, Rochester	200,000	297,154	261,418
Franklin Trust Company, Brooklyn	1,000,000	1,172,473	1,257,869
Fulton Trust Company, New York City	500,000	622,660	702,120
Genesee Valley Trust Company, Rochester	400,000	153,248	120,024
Glens Falls Trust Company, Glens Falls	100,000	156,020	168,414
Guaranty Trust Company of New York, New York City	10,000,000	23,016,654	26,352,048
Hamilton Trust Company, Brooklyn	500,000	1,102,381	1,085,934
Hudson River Trust Company, Hudson	125,000	78,030	86,413
Hudson Trust Company, New York City	500,000	616,768	600,823
Huguenot Trust Company of New Rochelle, New Rochelle	150,000	59,522	60,276
Ithaca Trust Company, Ithaca	200,000	122,647	190,452
Kings County Trust Company, Brooklyn	500,000	2,647,528	2,635,213
Lawyers' Title and Trust Company, New York City	4,000,000	5,189,662	5,386,056
Lincoln Trust Company, New York City	1,000,000	525,917	503,891
Livingston County Trust Company, Geneseo	100,000	11,028	11,917
Madison County Trust and Deposit Company, Oneida	100,000	63,796	71,370
Manufacturers' Trust Company, Brooklyn	1,000,000	351,590	321,590

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NAME AND LOCATION	Capital	Surplus at book value of stocks and bonds	Surplus at market value of stocks and bonds
Metropolitan Trust Company, New York City	$2,000,000	$6,035,819	$6,087,328
Montgomery County Trust Company, Amsterdam	200,000	113,474	125,237
Mount Vernon Trust Company, Mount Vernon	200,000	375,877	352,037
Mutual Trust Company of Westchester County, Port Chester	300,000	75,092	97,502
Nassau County Trust Company, Mineola	100,000	96,837	109,341
New Rochelle Trust Company, New Rochelle	200,000	47,977	90,680
New York Life Insurance and Trust Company, New York City	1,000,000	3,937,418	4,063,289
New York Trust Company, New York City	3,000,000	10,765,397	11,247,084
Niagara Falls Trust Company, Niagara Falls	100,000	191,575	188,575
Northern New York Trust Company, Watertown	400,000	495,405	499,884
Northport Trust Company, Northport	100,000	48,812	48,617
Olean Trust Company, Olean	100,000	3,137	3,137
Orange County Trust Company, Middletown	100,000	295,101	293,132
People's Trust Company of Binghamton, Binghamton	500,000	125,965	122,013
People's Trust Company, The, Brooklyn	1,000,000	1,571,295	1,603,822
Poughkeepsie Trust Company, Poughkeepsie	125,000	190,514	154,113
Queens County Trust Company, Jamaica	600,000	91,736	93,838
Rochester Trust and Safe Deposit Company, Rochester	500,000	849,510	849,510
Rockland County Trust Company, Nyack	100,000	40,125	48,246
Rome Trust Company, Rome	300,000	70,085	75,673
St. Lawrence Trust Company, Ogdensburg	100,000	26,407	29,461
Salamanca Trust Company, Salamanca	100,000	185,202	186,562
Schenectady Trust Company, Schenectady	250,000	364,272	420,876
Security Trust Company of Rochester, Rochester	300,000	517,667	576,667
Security Trust Company of Troy, The, Troy	200,000	124,354	165,365
Suffolk County Trust Company, The, Riverhead	100,000	102,052	103,552
Syracuse Trust Company, Syracuse	500,000	505,774	524,915
Title Guarantee and Trust Company, New York City	5,000,000	11,891,645	11,965,740
Transatlantic Trust Company, New York City	700,000	450,000	478,680
Troy Trust Company, The, Troy	200,000	66,047	79,706
Trust Company of Wyoming County, Warsaw	100,000	46,755	48,490
Trust and Deposit Company of Onondaga, Syracuse	1,000,000	654,829	654,829
Union Trust Company of Albany, N. Y., The, Albany	250,000	524,294	610,348
Union Trust Company of Jamestown, Jamestown	300,000	186,541	229,594
Union Trust Company of New York, New York City	3,000,000	5,197,722	5,162,096
Union Trust Company of Rochester, Rochester	500,000	484,788	494,896
United States Mortgage and Trust Company, New York City	2,000,000	4,280,184	4,241,608
United States Trust Company of New York, New York City	2,000,000	14,250,742	14,303,188
Utica Trust and Deposit Company, Utica	400,000	444,110	520,887
Westchester Trust Company, Yonkers	300,000	258,608	241,157

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SAFE DEPOSIT COMPANIES

The following list gives the names, location and capital of the safe deposit companies as of January 1, 1916:

Name and location	Capital
Albany Safe Deposit and Storage Company, Albany	$90,000 00
Astor Safe Deposit Company, New York City	100,000 00
Atlantic Safe Deposit Company, New York City	100,000 00
Bankers' Safe Deposit Company, New York City	100,000 00
Broadway Safe Deposit Company, New York City	100,000 00
Bronx Safe Deposit Company, New York City	100,000 00
Brooklyn City Safe Deposit Company, Brooklyn	100,000 00
Central Safe Deposit Company, Ossining	10,000 00
City Safe Deposit Company, of Albany, N. Y	50,000 00
Colonial Bank Safe Deposit Company, New York City	100,000 00
Commercial Safe Deposit Company, New York City	100,000 00
Corn Exchange Safe Deposit Company, New York City	300,000 00
County Safe Deposit Company, White Plains	10,000 00
Empire City Safe Deposit Company, New York City	100,000 00
Empire Safe Deposit Company, New York City	100,000 00
Equitable Safe Deposit Company of New York, The	150,000 00
Farmers' Safe Deposit Company, The, New York City	100,000 00
Fifth Avenue Safe Deposit Company, New York City	100,000 00
Franklin Safe Deposit Company, Brooklyn	100,000 00
Garfield Safe Deposit Company, New York City	150,000 00
Greenwich Safe Deposit Company, New York City	100,000 00
Guaranty Safe Deposit Company, New York City	100,000 00
Hanover Safe Deposit Company, New York City	200,000 00
Hudson Safe Deposit Company, New York City	100,000 00
Knickerbocker Safe Deposit Company, New York City	100,000 00
Lincoln Safe Deposit Company, New York City	1,000,000 00
Long Island Safe Deposit Company, Brooklyn	100,000 00
Madison Safe Deposit Company, New York City	100,000 00
Mercantile Safe Deposit Company, New York City	450,000 00
Metropolitan Safe Deposit Company, New York City	100,000 00
Mount Vernon Safe Deposit Company, Mount Vernon	10,000 00
New Maiden Lane Safe Deposit Company, New York City	100,000 00
New Rochelle Safe Deposit Company, New Rochelle	10,000 00
New York Produce Exchange Safe Deposit and Storage Company, New York City	150,000 00
New York Stock Exchange Safe Deposit Company, New York City	100,000 00
Ossining Safe Deposit Company, Ossining	20,000 00
Rockland County Safe Deposit Company, Nyack	10,000 00
Safe Deposit Company of New York, New York City	100,000 00
Security Safe Deposit Company of Brooklyn	100,000 00
Security Safe Deposit Company, Buffalo	150,000 00
Security Safe Deposit Company of Troy	50,000 00
Standard Safe Deposit Company, New York City	200,000 00
State Safe Deposit Company, New York City	100,000 00
Thirty-fourth Street Safe Deposit Company, New York City	225,000 00
Union Trust Safe Deposit Company, New York City	100,000 00
United States Safe Deposit Company, New York City	200,000 00
Woolworth Building Safe Deposit Company, New York City	100,000 00
	$6,135,000 00

CONDITION OF THE SAFE DEPOSIT COMPANIES

Arranged in comparative form, the various items of resources and liabilities of the safe deposit companies reporting to the Su-

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perintendent of Banks, as of the first day of January in each of the last three years are as follows:

RESOURCES	1914	1915	1916
Bonds and mortgages	$137,550	$141,600	$272,250
Stock and bond investments	1,988,989	2,448,570	2,118,982
Real estate	2,653,617	2,432,935	2,433,128
Vaults and safes	3,149,080	3,069,971	3,077,583
Furniture and fixtures	189,998	181,925	166,785
Loans on collateral	23,150	1,000	1,000
Cash deposited	487,600	304,738	573,780
Cash on hand	2,819	2,189	2,787
Safe rentals due and accrued	64,507	62,134	71,259
Silver storage due and accrued	35,763	31,966	33,551
Warehouse storage due and accrued	127,674	134,744	130,189
Other assets	103,832	43,485	31,307
Add for cents	4	4	5
Totals	$8,964,583	$8,855,261	$8,912,606
LIABILITIES			
Capital stock	$6,085,000	$6,035,000	$6,135,000
Excess of assets over liabilities	1,568,264	1,609,788	1,820,967
Loans secured by bond and mortgage	1,018,000	970,000	670,000
Other loans	119,000	69,850	111,500
Interest due and accrued on loans	7,286	6,804	6,327
Expenses incurred but unpaid	10,109	10,865	11,133
Other liabilities	156,923	152,952	157,677
Add for cents	1	2	2
Totals	$8,964,583	$8,855,261	$8,912,606

SECURITIES HELD IN TRUST

The securities held in trust by the Superintendent of Banks on the first day of January, 1916, for the protection of the depositors with and creditors of the several trust companies and of one investment company which is engaged in the business of receiving deposits, were as follows:

United States 2 per cent bonds	$2,000 00
New York State 3 per cent bonds	206,000 00
New York State 4 per cent bonds	161,000 00
New York State 4¼ per cent bonds	5,000 00
New York State 4½ per cent bonds	247,000 00
New York County 3.3 per cent bonds	50,000 00
New York City 2½ per cent bonds	318,000 00
New York City 3 per cent bonds	678,000 00
New York City 3½ per cent bonds	2,831,500 00
New York City 4 per cent bonds	584,500 00
New York City 4¼ per cent bonds	3,372,000 00
New York City 4½ per cent bonds	581,500 00
Brooklyn City 3½ per cent bonds	250,000 00
Niagara Falls City 4 per cent bonds	30,000 00
Rochester City 3½ per cent bonds	80,000 00
Long Island City 3½ per cent bonds	10,000 00

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Middletown City 3½ per cent bonds	$20,000 00
Albany City 3½ per cent bonds	48,900 00
Albany City 4 per cent bonds	16,500 00
Jamestown City 4 per cent bonds	46,000 00
Jamestown City 4½ per cent bonds	5,000 00
Cohoes City 3½ per cent bonds	2,000 00
Utica City 4 per cent bonds	8,000 00
Buffalo City 3½ per cent bonds	15,000 00
Buffalo City 4 per cent bonds	20,000 00
Buffalo City 4½ per cent bonds	6,000 00
Rensselaer City 4½ per cent bonds	1,900 00
Rome City 4 per cent bonds	10,000 00
Little Valley Village 4.95 per cent bonds	4,190 40
School district 4.95 per cent bonds	19,000 00
Bonds and mortgages	177,500 00
Total	$9,806,490 40

INSTITUTIONS SUBJECT TO THE SUPERINTENDENT OF THE BANKING DEPARTMENT

The total resources of the savings banks, trust companies and safe deposit companies of the State of New York on the first day of January in each year for the last twenty years, and of the State banks of deposit and discount as reported on the date nearest thereto, were:

Total Resources

DATE	Savings banks	Banks of deposit and discount	Trust companies	Safe deposit companies
1897, January 1	$812,173,632 37	$280,691,855	$396,742,947	$4,677,325 07
1898, January 1	869,751,244 02	324,766,619	483,739,925	5,116,362 15
1899, January 1	923,420,861 82	355,485,972	579,205,442	5,197,996 76
1900, January 1	1,000,209,099 51	366,304,182	672,190,671	5,269,271 04
1901, January 1	1,066,019,216 98	380,711,930	797,983,512	5,255,452 04
1902, January 1	1,131,564,624 00	421,616,408	969,403,911	5,663,016 97
1903, January 1	1,191,327,573 18	366,932,347	1,039,956,625	6,111,411 42
1904, January 1	1,238,800,468 61	382,080,238	1,039,735,828	6,939,799 37
1905, January 1	1,311,993,505 17	497,378,209	1,364,016,015	7,354,553 41
1906, January 1	1,405,800,904 84	*522,616,915	1,312,799,130	7,419,085 95
1907, January 1	1,464,950,833 40	*567,986,011	1,365,245,430	8,113,235 04
1908, January 1	1,465,295,677 92	509,680,073	1,012,747,930	8,375,569 53
1909, January 1	1,536,610,547 64	*614,707,421	1,477,575,489	9,352,822 12
1910, January 1	1,628,916,868 60	*610,421,807	1,604,203,727	9,583,960 78
1911, January 1	1,695,650,793 54	*610,142,579	1,515,453,650	8,621,722 91
1912, January 1	1,780,862,290 05	611,632,378	†1,690,075,954	8,094,038 15
1913, January 1	1,861,783,753 58	617,063,267	†1,598,555,823	8,658,127 40
1914, January 1	1,926,334,331 76	625,806,406	†1,574,666,207	8,964,583 83
1915, January 1	1,912,204,573 92	648,234,361	†1,740,598,437	8,855,261 45
1916, January 1	1,974,046,375 62	793,428,884	†2,532,892,786	8,912,606 17

* November; the other bank reports called in December. The increase in resources of these four classes of institutions during the year 1915 was $999,388,018.42.

† December.

The total resources of private bankers December 24, 1914, was $18,462,092; December 31, 1915, was $14,110,555,

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LIQUIDATION OF CLOSED INSTITUTIONS

CARNEGIE TRUST COMPANY

Marked progress was made in the liquidation of the Carnegie Trust Company during the past year, which permitted the payment to creditors of a third dividend of 5 per cent., amounting to $328,692. In addition $120,823 was paid to creditors entitled to the 35 per cent. heretofore declared, while preferred payments of $4,500 were also made, making a total of $454,015 paid to creditors during the year. This liquidation has now paid a total of 40 per cent. in dividends and has disbursed to date over $3,366,000. The cash on hand at the close of the year was $467,635, and was sufficient to pay an additional dividend. However, it was necessary to retain this money until the settlement of certain litigation now pending, particularly the so-called Lebaudy claim, and an action instituted by the trustees in bankruptcy of the New York Real Estate Security Company for the recovery of $198,500 claimed as preference. The complaint in the latter matter was served December 24, 1915. Several important legal actions were decided in favor of the company during the year following the determination of the so-called Henkel and Morris cases, involving the enforcement of preferential payments of disputed classes of deposits, the department secured a final adjudication of the action begun against the trust company by the Madison Trust Company and the Nineteenth Ward Bank.

The trust company at the time of its failure held accounts approximating $700,000, constituting funds deposited with it as trustee under trust deeds to secure bond issues and similar special purposes. In no one of these instances was the Carnegie Trust Company a trustee by judicial appointment. These claims were construed as being entitled to preferential payment under section 190 of the Banking Law, and were paid in full in 1911, except the claims of the Madison Trust Company for $195,000 and the Nineteenth Ward Bank for $124,000. The latter claims were consequently rejected by the State Banking Department. Actions were then brought to recover them, the Nineteenth Ward Bank claim being assigned first to Henry Phipps and thereafter to John M. McGrath for the purpose of suit.

On the trial of these actions the State Banking Department,

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while making it their main contention that no liability on behalf of the Carnegie Trust Company arose by virtue of these transactions, claimed, however, that if it were established that the Carnegie Trust Company had become trustee for the funds obtained from the banks the claims were not entitled to a preference under section 190 of the Banking Law. Supreme Court Justice Platzek, in March, 1914, rejected this contention and gave judgment to the plaintiff for the full amount of their claims, with interest, and also directed the Superintendent of Banks to make preferential payments of their judgments.

The Department appealed to the Appellate Division, First Department, which unanimously decided that these claims were not entitled to preferential payments, sustaining the claim of the Banking Department, that the word "trustee" in section 190 of the Banking Law is applicable only to a trustee appointed by the courts of this State. The judgments, however, were sustained by a majority of the court as general claims against the Carnegie Trust Company. Justice Scott, dissenting, held that no trust had been created and that the plaintiff's remedies must be sought at law. Presiding Justice Ingraham, dissenting, held that the facts disclosed no liability whatsoever against the trust company. Appeals were taken by both sides to the Court of Appeals, which affirmed the decisions of the Appellate Division, making these claims general claims instead of preferential claims, thus saving for the liquidation over $100,000.

Another important action passed upon was that brought in 1912 by Jacques Lebaudy, who claimed to be entitled to $1,857,500 as a general creditor, and $392,682.50 as a preferred creditor. The action was tried last year before Supreme Court Justice Shearn who disallowed the general claim and gave judgment for Lebaudy as an ordinary or general creditor in the sum of $337,974.59. Lebaudy appealed and further brought on a motion to set aside the judgment, alleging the action had been tried contrary to his express directions. He failed in this attempt and must now prosecute his appeal.

Various other litigations were disposed of, so that on December 31, 1915, the amounts of rejected claims aggregated $635,374, of which $589,000 was claimed as preferential as against $2,663,594

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of rejected claims on December 31, 1914, of which $767,616 were claimed as preferential. It will thus be seen that during the year the rejected claims were reduced to $2,028,220.

The net amount of allowed claims due general creditors appearing on the books of the company on December 31, 1915, were $3,944,415. From January 7, 1911, when the institution was closed, to December 31, 1915, less offsets, the gross amount of general claims allowed totaled $6,573,780.

Unproved and unallowed claims appearing on the books of the company on December 31, 1915, amounted to $328,105. Included in this amount is the Lebaudy claim for $319,925, which has been allowed by the Supreme Court of this State as a general claim. However, as stated before, this matter is still pending in the courts.

The trial of the action brought by the Superintendent of Banks to enforce the liability of the stockholders has been delayed by the interposing of demurrers and numerous appeals, but it is expected that the action will be brought to trial the early part of 1916. For like reason, the litigation in Tennessee is retarded. Note actions involving a substantial amount, as well as stockholders' suits, are pending in that State.

During the year several important sales were consummated, including the sale for $100,000 in cash of the trust company's interest in the Savannah, Augusta & Northern Railway Company, which road is located in Georgia.

Taking as a basis the assets of the Carnegie Trust Company on January 7, 1911, the date on which the Superintendent of Banks took possession, the percentage cost of liquidation to December 31, 1915, is 3.503.

BINGHAMTON TRUST COMPANY

An assessment of 100 per cent. made by the Superintendent of Banks against the stockholders of this company has resulted in the collection to date of $101,855.70. An action to recover the balance upon the capital stock of $300,000 has been tried and submitted to the Supreme Court and it is expected that judgment against the stockholders will soon be secured.

The action instituted by William F. Gregory, as trustee in bankruptcy of Knapp Bros., bankrupts, resulted in a judgment against the trust company of $219,258.39. This judgment was

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entered on May 25, 1914. An appeal was taken to the Appellate Division of the Supreme Court, Third Department, and the judgment was affirmed unanimously by that court. An effort is now being made to bring this case before the Court of Appeals. Until this suit is finally adjudicated the payment of further dividends to creditors must be postponed. Persistent efforts to find a market for the coal mine owned by this liquidation, located at Belspring, Va., consisting of approximately four thousand acres, have been without avail.

The Binghamton Trust Company was closed on April 9, 1909, and has paid to creditors three dividends aggregating 70 per cent. The percentage cost of this liquidation, covering collection of assets and payment of dividends to the close of the year 1915, is 3.54.

LAFAYETTE TRUST COMPANY

During the past year, the Court of Appeals decided in favor of the Lafayette Trust Company certain litigation which heretofore prevented bringing to trial the action against the stockholders to recover $500,000 upon their stock liability. Such action was also further delayed through the necessity of bringing in the representatives of various deceased defendants. However, the case is now on the calendar of the court and it is hoped to be reached for trial within a short time.

Dividends aggregating 55 per cent. have been paid to its creditors. Inasmuch as the greater part of the assets of this company consists of real estate, or rights therein, and in view of the impossibility of disposing of them except at a sacrifice under present real estate market conditions, it was impossible to declare an additional dividend during the past year.

The Superintendent of Banks took possession of this institution on November 30, 1908, and the percentage cost of liquidation up to the close of the past year is 5.38.

WASHINGTON SAVINGS BANK

Notwithstanding the fact that there is a very narrow market for the class of real properties held by this institution, two sales have been made recently which, when titles are closed, will permit the payment of an additional dividend to the creditors.

The action brought in behalf of the Northern Bank of New

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York, in liquidation, for the recovery of mortgages held by the Washington Savings Bank, with an approximate face value of $69,923, has not been finally adjudicated. The decision of the Supreme Court in this matter was in favor of the savings bank but an appeal was taken and it is intended to push with all possible speed the final disposition of this case.

The Washington Savings Bank was taken over by this Department on December 29, 1910. Three dividends aggregating 61 per cent. have thus far been paid.

This institution has been liquidated up to the close of the past year at a percentage cost of liquidation of 4.17.

STATE SAVINGS BANK OF THE CITY OF NEW YORK

As a result of the closing of certain real estate sales during the past year, a fifth dividend of 10 per cent. was paid to the creditors under date of June 17, 1915, making a total of 54 per cent. declared since the institution was closed on December 1, 1911. Every effort is being made to dispose of the remaining real properties in order that further payments may be made. While the real estate market during the past year was very dull, it is hoped that during the ensuing twelve months opportunities to dispose of the remaining properties may be presented and final liquidation of the institution brought about.

NEW YORK MORTGAGE COMPANY

On October 28th last the bondholders of this company received a second dividend of 21 per cent., making a total of 33 per cent. paid to such bondholders, while the unsecured claimholders received during the year a 7 per cent. dividend.

Practically all the investments of this company consisted mainly of vacant lots in Bergen county, New Jersey. Nearly all the mortgages have been foreclosed and the titles to the real estate obtained. A considerable number of sales have already been made and it is expected that during 1916 practically all the assets will be disposed of so as to permit the payment of further dividends.

The New York Mortgage Company was closed on June 29, 1912. Its business was interwoven with that of the Industrial Savings and Loan Company and the Columbia Real Estate Company, both of which companies went into liquidation at the same time as the New York Mortgage Company.

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TOTAL DIVIDENDS PAID

The following table shows the names of closed institutions and private bankers, date of suspension, number of dividends paid, when payments were made to creditors and per cent. of dividends paid:

NAME OF INSTITUTION	Date of suspension	Dividends paid		
			Date	Per cent
Lafayette Trust Company	Nov. 30, 1908	1	May 1, 1909	10
		2	Oct. 1, 1909	20
		3	May 1, 1910	10
		4	July 15, 1911	10
		5	Aug. 11, 1913	5
Harbor and Suburban Building and Savings Association	Mar. 13, 1909	1	Sept. 20, 1910	9.36
Binghamton Trust Company	April 9, 1909	1	Sept. 1, 1909	50
		2	Feb. 1, 1910	10
		3	Sept. 1, 1910	10
Borough Bank of Brooklyn	April 7, 1910	1	Oct. 2, 1911	10
European-American Bank	Aug. 6, 1910	1	Dec. 21, 1910	60
		2	Feb. 15, 1912	15
		3	June 3, 1913	6
Bank of Wayne	Nov. 9, 1910	1	April 1, 1911	50
		2	July 15, 1911	25
		3	Mar. 19, 1913	15
Washington Savings Bank	Dec. 28, 1910	1	May 15, 1911	50
		2	Dec. 26, 1912	8
		3	Oct. 22, 1914	3
Knickerbocker Savings and Loan Company	May 20, 1911	1	Oct. 27, 1911	25
		2	Dec. 1, 1911	15
		3	Oct. 19, 1914	8
Newmark-Dwinsker Co-operative Savings and Loan Association	July 13, 1911	....	.....	.....
Afro-American Investment and Building Company	July 13, 1911	1	May 13, 1912	18
		2	Oct. 7, 1913	25
Carnegie Safe Deposit Company	Sept. 23, 1911	1	June 12, 1912	42.63
		2	Aug. 11, 1913	7.37
Sea Cliff Bank	Nov. 23, 1911	1	Mar. 14, 1912	80
		2	Feb. 10, 1913	9
Greenpoint Polish Co-operative Savings and Loan Association	Sept. 2, 1911	1	April 4, 1912	20
		2	May 9, 1912	12
		3	Feb. 20, 1914	28
Excelsior Building and Loan Association	Jan. 30, 1912	1	May 5, 1913	*
Universal Trust Company	Feb. 16, 1912	....	.....	.....
Woodhaven Bank	Oct. 29, 1912	1	April 7, 1913	75
		2	Dec. 30, 1913	10
Empire Savings and Loan Association	July 29, 1912	1	Oct. 22, 1914	10
State Savings Bank	Dec. 1, 1911	1	Mar. 30, 1912	15
		2	July 30, 1912	15
		3	Oct. 5, 1912	10
		4	Oct. 27, 1914	4
		5	June 17, 1915	10

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TOTAL DIVIDENDS PAID — *Concluded*

NAME OF INSTITUTION	Date of suspension	Dividends paid		
			Date	Per cent
Northern Bank of New York	Dec. 27, 1910	1	April 17, 1911	50
		2	Nov. 24, 1911	10
		3	Nov. 15, 1915	5
Carnegie Trust Company	Jan. 7, 1911	1	May 26, 1911	25
		2	Oct. 31, 1912	10
		3	Oct. 29, 1915	5
Union Bank of Brooklyn	April 5, 1910	....	.....	.....
Industrial Savings and Loan Company	June 29, 1912	1	Dec. 13, 1913	15
		2	Oct. 26, 1914	10
		3	Dec. 10, 1915	10
General creditors paid in full	.....	....	Dec. 13, 1913	.....
New York Mortgage Company	June 29, 1912	1	Oct. 30, 1914	12
		2	Oct. 28, 1915	21
General creditors	.....	....	Oct. 28, 1915	7
State Bank of Pike	Jan. 15, 1912	....	.....	†100
Bank of Cape Vincent‡	May 4, 1915	....	.....	.....
PRIVATE BANKERS				
Max Kobre's Bank, New York Branch	Aug. 4, 1914	1	Dec. 21, 1914	10
		2	Mar. 21, 1915	10
Max Kobre's Bank, Brooklyn Branch	Aug. 4, 1914	1	Dec. 21, 1914	10
		2	Nov. 29, 1915	15
Adolf Mandel	Aug. 3, 1914	1	Feb. 9, 1915	10
Deutsch Bros	July 31, 1914	1	Mar. 1, 1915	20
		2	Dec. 23, 1915	15
L.W. Schwenk, successor to A. Grochowski and Company	July 23, 1914	1	Dec. 16, 1914	15
		2	Oct. 26, 1915	5
Saverio Gallo	Jan. 8, 1915	....	.....	.....
Oliner Brothers	Nov. 23, 1914	....	.....	.....
Di Simone & Son	Feb. 13, 1915	....	.....	.....
Abraham L. Kass	Nov. 30, 1914	1	April 29, 1915	15

* General creditors paid in full.

† And interest.

‡ Since the close of the year a 50 per cent dividend was ordered paid to the creditors of the Bank of Cape Vincent.

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DIVIDENDS DECLARED DURING THE YEAR

Dividends to creditors of failed State institutions and private bankers in liquidation, totaling nearly $2,000,000 were declared during the year. In addition, dividends aggregating over $290,000, declared in the latter part of December, 1914, were disbursed in 1915; while since the close of the year an initial dividend of 50 per cent., or approximately $34,000, was ordered paid to the creditors of the Bank of Cape Vincent.

The following table shows in detail the declaration of these dividends:

State Savings Bank, declared June 17, 1915, 10 per cent	$18,687 90
Estate of L. W. Schwenk, declared October 26, 1915, 5 per cent	33,750 23
Estate of Deutsch Bros., declared December 23, 1915, 15 per cent	30,487 40
Kobre, New York, declared March 22, 1915, 10 per cent	242,097 05
Industrial Savings and Loan Company, declared December 10, 1915, 10 per cent	*239,475 36
New York Mortgage Company, declared October 28, 1915, 21 per cent.	†101,876 28
New York Mortgage Company, declared October 28, 1915, 7 per cent.	‡850 90
Northern Bank, declared November 15, 1915, 5 per cent	286,916 47
Carnegie Trust Company, declared October 29, 1915, 5 per cent	328,692 57
Carnegie Trust Company, supplemental second dividend	34,521 03
Carnegie Trust Company, supplemental first dividend	86,302 11
Carnegie Trust Company, preferred claims, first dividend	4,500 00
Estate of A. Mandel, declared February 8, 1915, 10 per cent	184,297 07
Estate of A. L. Kass, declared May 3, 1915, 15 per cent	170,945 77
Kobre, Brownsville, declared November 9, 1915, 15 per cent	163,487 30
Total	$1,926,887 44
Estate of L. W. Schwenk, dividend declared on December 16, 1914, paid during February or March, 1915, 15 per cent	$101,250 69
Estate of Deutsch Brothers, dividend declared on December 21, 1914, paid about March 1, 1915, 20 per cent	40,693 23
Kobre, New York, dividend declared on December 21, 1914, paid during year 1915, 10 per cent	111,502 56
Kobre, Brownsville, dividend declared on December 15, 1914, paid during year 1915, 10 per cent	36,571 70
Total	$290,018 18

* Indicates amount paid to shareholders.

† Indicates amount paid to bondholders and on outstanding checks

‡ Indicates amount paid to general creditors.

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The following institutions have been dissolved or completed and final dividends paid:

NAME OF INSTITUTION	Date of suspension	Dividends paid		
			Date	Per cent
Union Dime Permanent Loan Association.....	April 1, 1909	1	Sept. 1, 1910	50
		2	Dec. 21, 1910	15
		3	Jan. 7, 1913	10
		4	Mar. 31, 1914	9
Completed March 31, 1914				
Nineteenth Ward Co-operative Savings and Loan Association.....	July 15, 1909	1	Sept. 30, 1910	62.69
Completed September 30, 1910				
Williamsburgh Co-operative Savings and Loan Association.....	Aug. 19, 1909	1	Feb. 9, 1914	36.55
Dissolved February 9, 1914				
Birkbeck Investment, Savings and Loan Company of America.....	Dec. 27, 1912	1	July 29, 1914	100
Dissolved July 29, 1914				
Popular Banking, Savings and Loan Association.....	Mar. 29, 1912	1	Oct. 20, 1914	286.2
Dissolved October 20, 1914				

CONCLUSION

The detailed facts and figures set forth in the foregoing report indicate that, notwithstanding the large increase in the banking system of the State, there has gone hand in hand with that increase in resources and liabilities a corresponding margin of safety, not only in the actual capital and surplus, but in the spirit of co-operation which has existed between this department and the bankers.

The heads of the financial institutions, large and small, have continued their public spirited efforts in strengthening not only their own institutions, but in assisting the department and other members of the banking community to bring about a situation which makes for safety and stability to depositors and stockholders alike.

Respectfully submitted,

EUGENE LAMB RICHARDS

Superintendent of Banks

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APPENDIX

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DETAILED STATEMENT

OF THE

Condition of the Savings Banks

AND

INSTITUTIONS FOR SAVINGS IN THIS STATE

ON THE

First Day of January, 1916, as Compiled from Their Reports to the Superintendent of Banks

[THE BANKS ARE ARRANGED ALPHABETICALLY BY COUNTIES]

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ALBANY COUNTY

1. ALBANY CITY SAVINGS INSTITUTION, ALBANY

[100 State street; incorporated 1850]

JOHN E. WALKER, President. WILLIAM S. HACKETT, Treasurer.
GEORGE H. THACHER, Vice-President. FRANK H. WILLIAMS, Asst. Treasurer.
JAMES W. COX, Vice-President.

TRUSTEES

JOHN E. WALKER,	P. N. BOUTON,	FRED'K W. KELLEY,
JAMES W. COX,	WILLIAM S. DYER,	WILLIAM T. MAYER,
GEORGE H. THACHER,	JOHN A. DELEHANTY,	FRANK C. HERRICK,
ALBERT HESSBERG,	CHARLES H. SABIN,	E. PALMER GAVIT,
JONAS H. BROOKS,	C. L. A. WHITNEY,	WM. J. NELLIS,
EDWARD J. GALLIEN,	WILLIAM S. HACKETT,	HORACE S. BELL.

FINANCIAL

RESOURCES

Bonds and mortgages				$7,078,778 11
Stock and bond investments, viz.:				
Stocks and bonds	Par value	Original cost	Estimated market value	
State of Colorado	$43,300 00	$37,783 58	$33,341 00	
Cities in other States	429,000 00	450,800 91	433,785 00	
Cities in this State	555,600 00	579,452 30	556,812 10	
Counties in this State	87,000 00	91,417 07	88,800 00	
Towns in this State	197,900 00	204,932 50	202,769 27	
Villages in this State	391,439 92	399,781 46	399,240 43	
School districts in this State	229,300 00	237,819 37	235,994 68	
Railroad mortgage bonds	2,225,000 00	2,471,881 55	2,261,445 00	
	$4,158,539 92	$4,473,868 74	$4,212,187 48	4,212,187 48
Banking house and lot, book value, $105,000; cost, $155,000; actual cash value				105,000 00
Cash on deposit in banks or trust companies				345,291 59
Cash on hand				65,579 46
Total of collectible interest				120,854 05
Amount of all other assets, viz.: Accrued rents				2,177 50
				$11,929,868 19

LIABILITIES

Amount due depositors, viz.:		
Principal	$11,192,532 78	
Dividends credited or to be credited for the six months ending with December 31, 1915	215,069 84	
		11,407,602 62
Surplus on market value		522,265 57
		$11,929,868 19

Surplus on par value, $468,618.01.

CASH TRANSACTIONS DURING THE YEAR 1915

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1915, before transactions of the day	$661,155 99
From depositors, not including dividends credited	2,555,603 50
From interest on loans, deposits and investments	553,837 09
From rents from banking house	13,103 20

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From mortgages	$272,056 46
From redemption of stocks and bonds	55,899 61
From stocks and bonds sold (total par value, $114,000.00)	111,854 40
From all other sources, viz.: Profit on bonds sold	1,168 65
	$4,224,678 90

PAYMENTS

To depositors, including dividends paid to them		$2,781,782 92
For loans on bonds and mortgages		823,000 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, $172,000)		168,576 25
For interest (other than dividend payments to depositors)		2,210 69
For current expenses of the bank, viz.:		
For salaries	$16,120 00	
For taxes: Banking house, $3,638.35; surplus, $2,518.48; on mortgages, $445.25	6,602 08	
For expenses, except taxes, of banking house:		
Repairs	2,107 32	
Insurance	380 21	
Other	5,141 39	
For other expenses, not including expenses of other real estate nor other expenses of banking house	7,881 99	
		38,232 99
Other payments, viz.: Cash short		5 00
Cash on hand and in banks or trust companies December 31, 1915, after transactions of the day		410,871 05
		$4,224,678 90

STATISTICAL INFORMATION

Number of open accounts January 1, 1916		14,379
Number of accounts opened or reopened during the year		2,390
Number of accounts closed during the year		2,198
Amount deposited during the year, not including dividends credited for that period		$2,555,603 50
Amount withdrawn during the year		2,781,782 92
Amount of dividends credited and paid for the year, viz.:		
July 1, 1915	$212,504 30	
January 1, 1916	215,069 84	
		427,574 14
Average amount of each account January 1, 1916		778 32
Rate per cent. of dividends to depositors during the six months ending June 30, 1915		4
Rate per cent. of dividends to depositors during the six months ending December 31, 1915		4
Total earnings of the bank for the year 1915, after allowing for amortization of premiums and discounts		$555,320 93
Total expenses of the bank for the year 1915		38,237 99
Dividends paid to depositors for the year 1915		427,574 14
Net earnings for the year 1915 over expenses and dividends paid to depositors		89,508 80

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2. ALBANY COUNTY SAVINGS BANK, ALBANY

[88 State street; incorporated 1874]

SETH WHEELER, President.
F. C. CURTIS, Vice-President.
WM. P. RUDD, Vice-President.
WM. N. S. SANDERS, Treasurer.
C. E. BYRON, Assistant Treasurer.
HENRY H. KOHN, Secretary.

TRUSTEES

WILLIAM P. RUDD,
GEO. H. RUSSELL,
FREDERIC C. CURTIS,
SETH WHEELER,
WM. N. S. SANDERS,
JOHN R. CARNELL,
WILLIAM SMITH,
JOHN W. EMERY,
JAMES B. LYON,
HENRY R. WRIGHT,
MALCOLM S. FEAREY,
WM. L. VISSCHER,
JAMES MILWAIN.
WM. A. WHEELER,
CHAS. R. SUTHERLAND,
GEORGE A. WHITE
N. B. VANDERZEE,
RICHARD STEPHENS,
HENRY H. KOHN,

FINANCIAL

RESOURCES

Bonds and mortgages				$6,272,763 74
Stock and bond investments, viz.:				
Stocks and bonds	Par value	Original cost	Estimated market value	
State of Massachusetts	$250,000 00	$260,417 50	$232,300 00	
Cities in other States	207,000 00	209,396 30	197,720 00	
Cities in this State	1,134,000 00	1,181,291 87	1,106,975 00	
Counties in this State	155,000 00	155,758 82	154,150 00	
Villages in this State	11,000 00	11,000 00	10,230 00	
School districts in this State	600 00	600 00	600 00	
Railroad mortgage bonds	794,000 00	879,148 37	737,450 00	
	$2,551,600 00	$2,697,612 86	$2,439,425 00	
				2,439,425 00
Banking house and lot, book value, $225,000; cost, $225,000; actual cash value				225,000 00
Cash on deposit in banks or trust companies				463,006 79
Cash on hand				15,105 15
Total of collectible interest				143,985 68
Amount of all other assets, viz.: Short cash				24 00
				$9,559,310 36

LIABILITIES

Amount due depositors, viz.: Principal		$8,905,842 61
Other liabilities, viz.:		
Dividends accrued on deposits to January 1, 1916	$86,594 72	
Expenses incurred, but unpaid:		
Advertising	482 54	
Gas and electricity	48 20	
Sundry expenses	8 95	
		87,134 41
Surplus on market value		566,333 34
		$9,559,310 36

Surplus on par value, $678,508.34.

CASH TRANSACTIONS DURING THE YEAR 1915

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1915, before transactions of the day	$284,538 52
From depositors, not including dividends credited	2,603,479 81
From interest on loans, deposits and investments	424,195 05
From rents from banking house	4,679 23
From mortgages	437,159 37
From redemption of stocks and bonds	20,800 00
From stocks and bonds sold (total par value, $52,000)	48,183 45

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From all other sources, viz.:		
Insurance remiums advanced	$98 38	
Search advance	6 00	
		$104 38
		$3,823,139 81

PAYMENTS

To depositors, including dividends paid to them		$2,238,659 55
For loans on bonds and mortgages		1,001,750 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, $79,000)		68,877 50
For interest (other than dividend payments to depositors)		684 13
For current expenses of the bank, viz.:		
For salaries	$16,241 66	
For taxes: Banking house, $2,984.57; surplus, $4,802.93	7,787 50	
For expenses, except taxes, of banking house:		
Repairs	515 37	
Insurance	16 08	
Other	2,968 17	
For other expenses, not including expenses of other real estate nor other expenses of banking house	7,459 53	
		34,988 31
Other payments, viz.:		
Insurance premiums advanced	$48 38	
Cash short	20 00	
		68 38
Cash on hand and in banks or trust companies December 31, 1915, after transactions of the day		478,111 94
		$3,823,139 81

STATISTICAL INFORMATION

Number of open accounts January 1, 1916		12,497
Number of accounts opened or reopened during the year		2,894
Number of accounts closed during the year		1,885
Amount deposited during the year, not including dividends credited for that period		$2,603,479 81
Amount withdrawn during the year		2,238,659 55
Amount of dividends credited and paid for the year, viz.:		
April 1, 1915	$162,017 12	
October 1, 1915	167,682 37	
		329,600 49
Average amount of each account January 1, 1916		713 95
Rate per cent. of dividends to depositors during the six months ending April 1, 1915		4
Rate per cent. of dividends to depositors during the six months ending October 1, 1915		4
Total earnings of the bank for the year 1915, after allowing for amortization of premiums and discounts		$433,310 76
Total expenses of the bank for the year 1915		34,812 60
Dividends paid to depositors for the year 1915		329,699 49
Net earnings for the year 1915 over expenses and dividends paid to depositors		68,798 67

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3. ALBANY EXCHANGE SAVINGS BANK, ALBANY

[450 Broadway; incorporated 1856.]

MARTIN T. NACHTMANN, President. JOSEPH GUARDENIER, Treasurer.
ALDEN CHESTER, Vice-President. LEMUEL B. WILMARTH, Asst. Treas.

TRUSTEES

JOHN J. GALLOGLY, JOHN A. BECKER, ARTHUR T. PALMER,
MATTHEW J. WALLACE, THOMAS E. FINEGAN, JAMES H. MEAD,
JACOB S. FRIEDMAN, M. T. NACHTMANN, JOSEPH GUARDENIER,
D. C. SLINGERLAND, W. S. VAN DERZEE, WALTER S. McEWAN,
ALDEN CHESTER, LESTER H. HELMES, HUGH A. ARNOLD,
CHARLES H. TURNER, FRED'K W. CAMERON, GEORGE B. RUSSELL,

FINANCIAL

RESOURCES

Bonds and mortgages				$2,179,257 50
Stock and bond investments, viz.:				
Stocks and bonds	Par value	Original cost	Estimated market value	
Cities in other States	$154,000 00	$165,120 18	$156,170 00	
Cities in this State	252,272 50	267,906 31	255,450 78	
Counties in this State	7,000 00	7,091 00	6,860 00	
Towns in this State	6,175 00	6,460 41	6,292 00	
Villages in this State	149,748 59	152,948 08	145,274 10	
School districts in this State	53,740 00	57,023 50	56,207 60	
Railroad mortgage bonds	524,000 00	576,571 28	494,170 00	
	$1,146,936 09	$1,233,120 76	$1,120,424 48	
				1,120,424 48
Banking house and lot, book value, $44,148.78; cost, $44,148.78; actual cash value				44,148 78
Cash on deposit in banks or trust companies				137,785 15
Cash on hand				4,933 31
Total of collectible interest				48,228 52
				$3,534,777 74

LIABILITIES

Amount due depositors, viz.: Principal		$3,269,102 39
Other liabilities, viz.:		
Dividends accrued on deposits to January 1, 1916	$31,358 86	
Expenses incurred, but unpaid:		
Taxes on Banking House	1,182 66	
Tax on Par Surplus accrued estimated	1,000 00	
Elevator rent accrued	75 00	
		33,616 52
Surplus on market value		232,058 83
		$3,534,777 74
Surplus on par value, $258,570.44.		

CASH TRANSACTIONS DURING THE YEAR 1915

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1915, before transactions of the day		$163,980 19
From depositors, not including dividends credited		922,551 07
From interest on loans, deposits and investments		161,760 07
From rents from banking house		1,287 40
From mortgages		112,280 00
From redemption of stocks and bonds		33,831 55
From all other sources, viz.:		
Cash over	$1 69	
Insurance premium advanced-refunded	13 50	
Fire insurance settlement for damages by fire to furniture	19 00	
		34 19
		$1,395,724 47

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PAYMENTS

To depositors, including dividends paid to them		$970,789 10
For loans on bonds and mortgages		214,280 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, $49,675.00)		48,873 51
For interest (other than dividend payments to depositors)		677 03
For current expenses of the bank, viz.:		
For salaries	$9,180 00	
For taxes: Banking house, $1,047.62; surplus, $1,872.44; on mortgages, $394	3,314 06	
For expenses, except taxes, of banking house:		
Repairs	205 74	
Insurance	129 64	
Other	2,253 88	
For other expenses, not including expenses of other real estate nor other expenses of banking house	3,288 14	
		18,371 46
Other payments, viz.:		
Cash short	$1 41	
Insurance premium advanced	13 50	
		14 91
Cash on hand and in banks or trust companies December 31, 1915, after transactions of the day		142,718 46
		$1,395,724 47

STATISTICAL INFORMATION

Number of open accounts January 1, 1916		6,058 00
Number of accounts opened or reopened during the year		1,033 00
Number of accounts closed during the year		842 00
Amount deposited during the year, not including dividends credited for that period		$992,551 07
Amount withdrawn during the year		970,789 10
Amount of dividends credited and paid for the year, viz.:		
April 1, 1915	$62,488 59	
October 1, 1915	62,299 76	
		124,788 35
Average amount of each account January 1, 1916		539 63
Rate per cent. of dividends to depositors during the six months ending March 31, 1915		4
Rate per cent. of dividends to depositors during the six months ending September 30, 1915		4
Total earnings of the bank for the year 1915, after allowing for amortization of premiums and discounts		$163,037 85
Total expenses of the bank for the year 1915		18,606 50
Dividends paid to depositors for the year 1915		124,788 35
Net earnings for the year 1915 over expenses and dividends paid to depositors		19,643 00

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4. ALBANY SAVINGS BANK, ALBANY

[20 North Pearl street; incorporated 1820]

MARCUS T. HUN, President. HENRY D. ROGERS, Treasurer.
LEDYARD COGSWELL, Vice-Pres. EDWARD J. TOOLE, Asst. Treasurer.
THOS. I. VAN ANTWERP, Vice-Pres. FREDERICK TOWNSEND, Secretary.
JOHN T. PERRY, Assistant Secretary.

TRUSTEES

MARCUS T. HUN, BENJAMIN W. ARNOLD, WM. V. R. ERVING,
GRANGE SARD, FRED'K TOWNSEND, T. I. VAN ANTWERP,
LEDYARD COGSWELL, JAMES F. TRACY, HENRY M. SAGE,
CLARENCE RATHBONE, E. N. HUYCK, LUTHER H. TUCKER,
EDWARD BOWDITCH, GERRIT Y. LANSING, ROBERT C. PRUYN,
EDWARD M. McKINNEY, OSCAR L. HASCY.

FINANCIAL

RESOURCES

Bonds and mortgages				$21,516,648 00
Stock and bond investments, viz.:				
Stocks and bonds	Par value	Original cost	Estimated market value	
State of Massachusetts	$50,000 00	$55,169 00	$46,000 00	
Cities in other States	2,080,000 00	2,268,825 73	2,036,110 00	
Cities in this State	2,213,658 40	2,361,158 76	2,148,959 96	
Counties in this State	992,204 43	1,054,840 97	977,242 39	
Villages in this State	25,000 00	27,100 00	24,850 00	
School districts in this State	16,200 00	17,100 00	16,129 00	
Railroad mortgage bonds	8,089,500 00	8,576,520 04	7,201,215 00	
	$13,466,562 89	$14,360,714 50	$12,450,506 35	12,450,506 35
Banking house and lot, book value, $225,000; cost, $395,939.30; actual cash value				225,000 00
Other real estate, book value, $492,185.42; cost, $494,740.93; actual cash value				433,000 00
Cash on deposit in banks or trust companies				2,621,933 01
Cash on hand				84,930 41
Total of collectible interest				290,689 12
Amount of all other assets, viz.: Rent accrued				630 00
				$37,623,336 89

LIABILITIES

Amount due depositors, viz.:		
Principal	$34,752,717 24	
Dividends credited or to be credited for the six months ending with December 31, 1915	671,442 65	
		$35,424,159 89
Surplus on market value		2,199,177 00
		$37,623,336 89

Surplus on par value, $3,215,233.54.

CASH TRANSACTIONS DURING THE YEAR 1915

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1915, before transactions of the day	$2,471,494 64
From depositors, not including dividends credited	6,849,991 56
From interest on loans, deposits and investments	1,672,287 13
From rents from other real estate	20,125 51
From mortgages	1,424,707 00
From redemption of stocks and bonds	520,852 82
From stocks and bonds sold (total par value, $10,000)	10,073 90
From real estate sold	150,000 00

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From all other sources, viz.:		
Appraisal fees refunded	$25 00	
Insurance premiums, taxes and other expenses	9,274 87	
Cash over	10 00	
Sale of old material	1 00	
		$9,310 87
		$13,128,843 43

PAYMENTS

To depositors, including dividends paid to them		$7,061,584 23
For loans on bonds and mortgages		2,506,200 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, $200,400)		203,079 91
For interest (other than dividend payments to depositors)		603 23
For current expenses of the bank, viz.:		
For salaries	$45,736 73	
For taxes: Banking house, $6,588.95; surplus, $17,501.74	24,090 69	
For expenses, except taxes, of banking house:		
Repairs	1,725 98	
Other	4,588 44	
For expenses of other real estate, viz.:		
Repairs	3,615 25	
Insurance	961 33	
Taxes	4,438 24	
Other	3,869 76	
For other expenses, not including expenses of other real estate nor other expenses of banking house	14,416 70	
		103,443 12
For real estate acquired by foreclosure, or in settlement of debts due the bank		537,747 83
Other payments, viz.:		
Cash short	$55 00	
Dividends paid depositors but not credited	3 06	
Taxes and other expenses advanced	9,256 60	
Payment of old draft	7 03	
		9,321 69
Cash on hand and in banks or trust companies December 31, 1915, after transactions of the day		2,706,863 42
		$13,128,843 43

STATISTICAL INFORMATION

Number of open accounts January 1, 1916		52,538
Number of accounts opened or reopened during the year		7,445
Number of accounts closed during the year		6,557
Amount deposited during the year, not including dividends credited for that period		$6,849,991 56
Amount withdrawn during the year		7,061,584 23
Amount of dividends credited and paid for the year, viz.:		
July 1, 1915	$661,264 45	
January 1, 1916	671,442 65	
Paid but not credited	3 06	
		1,332,710 16
Average amount of each account January 1, 1916		674 25
Rate per cent. of dividends to depositors during the six months ending June 30, 1915		4
Rate per cent. of dividends to depositors during the six months ending December 31, 1915		4
Total earnings of the bank for the year 1915, after allowing for amortization of premiums and discounts		$1,657,463 63
Total expenses of the bank for the year 1915		112,764 81
Dividends paid to depositors for the year 1915		1,332,707 10
Net earnings for the year 1915 over expenses and dividends paid to depositors		211,991 72

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5. COHOES SAVINGS INSTITUTION, COHOES

[65 Remsen street; incorporated 1851]

GEORGE H. McDOWELL, President. JAMES ABLETT, Vice-President.
GEO. R. WILSDON, Vice-President. CHARLES R. FORD, Treasurer.

TRUSTEES

HENRY A. STRONG,	JAMES AITKEN,	JOHN F. SCOTT,
GEO. H. McDOWELL,	JOHN LAUGHLIN,	JAMES S. CALKINS,
JAMES W. ABLETT,	MERRITT D. HANSON,	JOHN F. McGARRAHAN,
GEORGE R. WILSDON,	WILLIAM D. BOSWELL,	CHARLES L. MITCHELL,
GEORGE A. HARPER,	CHARLES R. FORD,	WILLIAM J. ELLIOTT,
JOHN W. KLINE,	ISAIAH FELLOWS,	NAPOLEON FAVREAU.

FINANCIAL

RESOURCES

Bonds and mortgages $1,659,486 00

Stock and bond investments, viz.:

Stocks and bonds	Par value	Original cost	Estimated market value
State of New York.....	$50,000 00	$53,181 25	$54,200 00
State of California.....	20,000 00	19,181 40	19,200 00
Cities in other States.....	499,000 00	524,517 29	500,170 00
Cities in this State.....	663,466 42	671,028 57	651,859 16
Counties in this State.....	40,000 00	44,955 25	39,850 00
Towns in this State.....	20,000 00	20,121 00	19,480 00
Villages in this State.....	133,635 00	141,460 82	130,847 19
Railroad mortgage bonds....	545,000 00	545,749 75	472,300 00
	$1,971,101 42	$2,020,195 33	$1,887,906 35

1,887,906 35

Banking house and lot, book value, $25,000; cost, $55,770.49; actual cash value 25,000 00
Cash on deposit in banks or trust companies..... 113,171 30
Cash on hand 7,782 81
Total of collectible interest..... 33,221 92
Amount of all other assets, viz.: New York State barge canal judgment 4,956 76

$3,731,525 14

LIABILITIES

Amount due depositors, viz.:

Principal	$3,386,980 89	
Dividends credited or to be credited for the six months ending with December 31, 1915.....	65,301 94	
		$3,452,282 83
Surplus on market value		279,242 31
		$3,731,525 14

Surplus on par value, $362,437.38.

CASH TRANSACTIONS DURING THE YEAR 1915

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1915, before transactions of the day..... $165,287 14
From depositors, not including dividends credited..... 676,424 89
From interest on loans, deposits and investments..... 167,846 65
From rents from other real estate..... 144 33
From mortgages 119,132 00
From redemption of stocks and bonds..... 55,977 00
From stocks and bonds sold (total par value $82,500)..... 83,047 57
From real estate sold..... 8,905 22
From all other sources, viz.: Attorneys fees returned..... 24 80

$1,276,789 60

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PAYMENTS

To depositors, including dividends paid to them		$746,142 05
For loans on bonds and mortgages		187,325 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, $195,000)		198,195 72
For interest (other than dividend payments to depositors)		2,128 39
For current expenses of the bank, viz.:		
For salaries	$7,150 00	
For taxes: Banking house, $159.62; surplus, $2,241.89	2,401 51	
For expenses, except taxes, of banking house:		
Repairs	806 32	
Insurance	95 59	
Other	333 92	
For expenses of other real estate, viz.:		
Insurance	65 41	
Taxes	51 59	
For other expenses, not including expenses of other real estate nor other expenses of banking house	2,523 08	
		13,427 42
For real estate acquired by foreclosure, or in settlement of debts due the bank		3,660 15
Other payments, viz.: N. Y. State barge canal judgment		4,956 76
Cash on hand and in banks or trust companies December 31, 1915, after transactions of the day		120,954 11
		$1,276,789 60

STATISTICAL INFORMATION

Number of open accounts January 1, 1916		7,851
Number of accounts opened or reopened during the year		1,178
Number of accounts closed during the year		1,045
Amount deposited during the year, not including dividends credited for that period		$676,424 89
Amount withdrawn during the year		746,142 05
Amount of dividends credited and paid for the year, viz.:		
July 1, 1915	$64,614 53	
January 1, 1916	65,301 94	
		129,916 47
Average amount of each account January 1, 1916		439 72
Rate per cent. of dividends to depositors during the six months ending June 30, 1915		4
Rate per cent. of dividends to depositors during the six months ending December 31, 1915		4
Total earnings of the bank for the year 1915, after allowing for amortization of premiums and discounts		$164,295 07
Total expenses of the bank for the year 1915		13,427 42
Dividends paid to depositors for the year 1915		129,916 47
Net earnings for the year 1915 over expenses and dividends paid to depositors		20,951 18

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6. HOME SAVINGS BANK OF THE CITY OF ALBANY, ALBANY

[13 North Pearl street; incorporated 1871]

DAVID A. THOMPSON, President. WM. F. HOURIGAN, Treasurer.
SAMUEL L. MUNSON, Vice-President. ARTHUR H. GEER, Asst. Treasurer.
HOWARD N. FULLER, Vice-President. J. EDWARD POOLE, Secretary.

TRUSTEES

THOMAS AUSTIN, M. W. TEBBUTT, J. EDWARD POOLE,
DAVID A. THOMPSON, SAMUEL C. WOOSTER, W. W. BATCHELDER,
SAMUE L. MUNSON, WILLIAM McDONALD, GEO. W. VAN SLYKE,
HENRY RUSSELL, HOWARD N. FULLER, SILAS SPORBORG,
WILLIAM SAYLES, THOMAS R. WARD, JR., WM. F. HOURIGAN,
HILDRETH J. ACKROYD.

FINANCIAL

RESOURCES

Bonds and mortgages				$6,324,814 43
Stock and bond investments, viz.:				
Stocks and bonds	Par value	Original cost	Estimated market value	
State of Colorado	$20,200 00	$20,200 00	$15,554 00	
State of Tennessee	39,304 00	40,232 81	40,283 12	
State of New Mexico	30,000 00	30,482 40	30,700 00	
State of Oklahoma	25,000 00	24,937 50	25,250 00	
State of California	35,000 00	34,133 50	33,950 00	
Cities in other States	584,333 38	609,763 56	592,343 52	
Cities in this State	338,090 60	355,737 25	340,065 40	
Counties in this State	11,000 00	10,863 44	10,940 00	
Towns in this State	136,665 24	141,055 00	138,880 22	
Villages in this State	413,012 03	426,132 98	416,773 19	
School districts in this State	503,760 23	520,839 68	514,367 80	
Railroad mortgage bonds	961,000 00	970,016 26	871,695 00	
	$3,097,365 48	$3,184,394 38	$3,030,802 25	
				3,030,802 25
Banking house and lot, book value, $100,000; cost, $100,987.57; actual cash value				100,000 00
Cash on deposit in banks or trust companies				468,728 56
Cash on hand				6,757 92
Total of collectible interest				86,812 89
Amount of all other assets, viz.:				
Accrued rents			$1,024 99	
Insurance premiums advanced			54 00	
				1,078 99
				$10,018,995 04

LIABILITIES

Amount due depositors, viz.:		
Principal	$9,272,352 37	
Dividends credited or to be credited for the six months ending with December 31, 1915	176,868 56	
		$9,449,220 93
Other liabilities, viz.:		
Dividends accrued on deposits to January 1, 1916	$402 34	
Expenses incurred, but unpaid:		
Electric light	29 70	
Gas	9 80	
Electric power for elevator	25 00	
Advertising	120 06	
		586 90
Surplus on market value		569,187 21
		$10,018,995 04

Surplus on par value, $514,254.68.

CASH TRANSACTIONS DURING THE YEAR 1915

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1915, before transactions of the day	$447,492 35
From depositors, not including dividends credited	2,115,683 10
From interest on loans, deposits and investments	479,050 89
From rents from banking house	7,093 32
From mortgages	456,617 00

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From redemption of stocks and bonds		$223,386 91
From real estate sold		3,000 00
From all other sources, viz.:		
Appraisal expenses refunded	$1,105 62	
Sale of old paper and brass	9 55	
Recovery on checks	380 00	
Taxes and insurance premiums refunded	49 34	
Rebate on insurance on Glens Falls real estate	14 10	
		1,558 61
		$3,733,882 18

PAYMENTS

To depositors, including dividends paid to them		$2,316,344 70
For loans on bonds and mortgages		615,991 68
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, $282,200)		279,198 53
For interest (other than dividend payments to depositors)		3,778 25
For current expenses of the bank, viz.:		
For salaries	$17,845 00	
Assessment for new sidewalks on No. Pearl St., Albany, N. Y.	177 23	
For taxes: Banking house, $2,400.36; surplus, $4,498.43; on mortgages, $213.50	7,112 29	
For expenses, except taxes, of banking house:		
Repairs	797 34	
Insurance	244 75	
Other	3,732 63	
For expenses of other real estate, viz.:		
Taxes	58 29	
Other	55 57	
For other expenses, not including expenses of other real estate nor other expenses of banking house	7,757 74	
		37,780 84
For real estate acquired by foreclosure, or in settlement of debts due the bank		4,635 75
Other payments, viz.:		
Error in reckoning interest on deposits	$3 27	
Costs, referee's fees on foreclosure	127 85	
Insurance premiums on mortgaged property	71 50	
Addressograph and equipment	235 33	
Steel boxes and shelves for storage vaults	228 00	
		665 95
Cash on hand and in banks or trust companies December 31, 1915, after transactions of the day		475,486 48
		$3,733,882 18

STATISTICAL INFORMATION

Number of open accounts January 1, 1916		13,406
Number of accounts opened or reopened during the year		2,214
Number of accounts closed during the year		1,813
Amount deposited during the year, not including dividends credited for that period		$2,115,683 10
Amount withdrawn during the year		2,316,344 70
Amount of dividends credited and paid for the year, viz.:		
July 1, 1915	$174,162 77	
January 1, 1916	176,868 56	
Credited at other periods	1,719 58	
		352,750 91
Average amount of each account January 1, 1916		704 85
Rate per cent. of dividends to depositors during the six months ending June 30, 1915		4
Rate per cent. of dividends to depositors during the six months ending December 31, 1915		4
Total earnings of the bank for the year 1915, after allowing for amortization of premiums and discounts		$481,612 56
Total expenses of the bank for the year 1915		37,964 59
Dividends paid to depositors for the year 1915		352,750 91
Net earnings for the year 1915 over expenses and dividends paid to depositors		90,897 06

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7. MECHANICS & FARMERS SAVINGS BANK, ALBANY

[63 State street; incorporated 1855]

DUDLEY OLCOTT, President. ROBERT OLCOTT, Treasurer.
CHARLES NEWMAN, Vice-President. IRA F. JAGGER, Assistant Treasurer.
CLARENCE W. STEVENS, Secretary.

TRUSTEES

DUDLEY OLCOTT, JAMES McCREDIE, A. PAGE SMITH,
CHARLES NEWMAN, NATHAN HATCH, CHARLES H. DOUGLAS,
DANIEL LEONARD, PARKER CORNING, JOHN T. NORTON,
ROBERT OLCOTT, WILLARD M. DOUGLAS, WALTER L. PALMER.
ISAAC D. F. LANSING,

FINANCIAL

RESOURCES

Bonds and mortgages				$809,682 21
Stock and bond investments, viz.:				
Stocks and bonds	Par value	Original cost	Estimated market value	
State of New York	$25,000 00	$25,095 40	$25,500 00	
State of Massachusetts	25,000 00	25,375 00	22,250 00	
Cities in other States	502,000 00	532,272 25	491,500 00	
Cities in this State	527,717 37	548,970 57	495,880 20	
Counties in this State	15,000 00	15,000 00	14,810 00	
Railroad mortgage bonds	646,500 00	711,540 50	592,105 00	
	$1,741,217 37	$1,858,253 72	$1,642,045 20	
				1,642,045 20
Cash on deposit in banks or trust companies				199,881 08
Total of collectible interest				30,359 67
				$2,681,968 16

LIABILITIES

Amount due depositors, viz.: Principal	$2,273,258 16
Other liabilities, viz.: Dividends accrued on deposits to January 1, 1916, estimated	20,757 00
Surplus on market value	387,953 00
	$2,681,968 16

Surplus on par value, $487,125.17.

CASH TRANSACTIONS DURING THE YEAR 1915

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1915, before transactions of the day	$207,601 34
From depositors, not including dividends credited	435,042 30
From interest on loans, deposits and investments	112,893 54
From mortgages	40,262 35
From redemption of stocks and bonds	21,000 00
	$816,799 53

PAYMENTS

To depositors, including dividends paid to them		$522,316 44
For loans on bonds and mortgages		83,606 54
For current expenses of the bank, viz.:		
For salaries	$3,850 00	
For taxes: surplus, $3,481.03	3,481 03	
For rent of banking rooms	3,000 00	
For other expenses, not including expenses of other real estate nor other expenses of banking house	664 44	
		10,995 47
Cash on hand and in banks or trust companies December 31, 1915, after transactions of the day		199,881 08
		$816,799 53

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STATISTICAL INFORMATION

Number of open accounts January 1, 1916		4,119
Number of accounts opened or reopened during the year		461
Number of accounts closed during the year		524
Amount deposited during the year, not including dividends credited for that period		$435,042 30
Amount withdrawn during the year		522,316 44
Amount of dividends credited and paid for the year, viz.:		
April 1, 1915	$42,890 26	
October 1, 1915	42,788 77	
		85,679 03
Average amount of each account January 1, 1916		551 89
Rate per cent. of dividends to depositors during the six months ending June 30, 1915		3½ & 4
Rate per cent. of dividends to depositors during the six months ending December 31, 1915		3½ & 4
Total earnings of the bank for the year 1915, after allowing for amortization of premiums and discounts		$109,788 59
Total expenses of the bank for the year 1915		10,995 47
Dividends paid to depositors for the year 1915		85,679 03
Net earnings for the year 1915 over expenses and dividends paid to depositors		13,114 09

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8. MECHANICS' SAVING BANK, COHOES

[89–91 Remsen street; incorporated 1873]

RODNEY WILCOX, President. JAMES S. CLUTE, Treasurer.
HUGH GRAHAM, Vice-President. G. W. HUMPHREYS, Secretary.
GEORGE OLIVER, Vice-President.

TRUSTEES

RODNEY WILCOX,	G. W. HUMPHREYS,	RICHARD BOLTON,
C. J. GRIFFIN,	WM. B. LE ROY,	JOHN F. REAVY,
FRANK TESSIER,	HUGH GRAHAM,	JAY GILBERT,
EDWARD FOLEY,	GEORGE OLIVER,	THOS. H. SPRAGUE,
JAMES S. CLUTE,	WILLIAM E. THORN,	HENRY L. SHAVER,
JOHN E. MacLEAN,	ANDREW SCOTLAND,	S. T. PAGE.

FINANCIAL

RESOURCES

Bonds and mortgages				$1,003,265 00
Stock and bond investments, viz.:				
Stocks and bonds	Par value	Original cost	Estimated market value	
Cities in other States	$59,500 00	$63,968 75	$60,715 00	
Cities in this State	128,340 00	131,344 48	127,369 10	
Towns in this State	14,780 00	14,645 90	14,517 80	
Villages in this State	87,200 00	90,632 57	88,489 00	
School districts in this State	10,000 00	11,284 00	10,430 00	
Railroad mortgage bonds	304,000 00	292,796 00	252,650 00	
	$603,820 00	$604,671 70	$554,170 90	
				554,170 90
Other real estate, book value, $12,900; cost, $13,738.57; actual cash value				12,900 00
Cash on deposit in banks or trust companies				91,226 18
Cash on hand				18,262 59
Total of collectible interest				29,055 16
Amount of all other assets, viz.: New York State barge canal judgments				5,678 97
				$1,714,558 80

LIABILITIES

Amount due depositors, viz.:		
Principal	$1,572,818 97	
Dividends credited or to be credited for the six months ending with December 31, 1915	30,072 40	
		$1,602,891 37
Surplus on market value		111,667 43
		$1,714,558 80

Surplus on par value, $161,316.53.

CASH TRANSACTIONS DURING THE YEAR 1915

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1915, before transactions of the day	$117,412 90
From depositors, not including dividends credited	366,091 65
From interest on loans, deposits and investments	76,849 76
From rents from other real estate	678 85
From mortgages	43,115 00
From redemption of stocks and bonds	7,380 00
From stocks and bonds sold (total par value, $36,500)	33,921 76
From real estate sold	1,800 00
	$647,249 92

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Federal Reserve Bank of St. Louis

PAYMENTS

To depositors, including dividends paid to them		$360,868 55
For loans on bonds and mortgages		109,400 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, $43,249)		41,134 38
For interest (other than dividend payments to depositors)		569 92
For current expenses of the bank, viz.:		
For salaries	$3,950 00	
For taxes: Surplus, $683.38; on mortgages, $59	922 38	
For rent of banking rooms	1,200 00	
For expenses of other real estate, viz.:		
Repairs	88 37	
Insurance	24 15	
Taxes	42 52	
For other expenses, not including expenses of other real estate nor other expenses of banking house	1,631 91	
		7,859 33
For real estate acquired by foreclosure, or in settlement of debts due the bank		12,250 00
Other payments, viz.: New York State barge canal judgments purchased		5,678 97
Cash on hand and in banks or trust companies December 31, 1915, after transactions of the day		109,488 77
		$647,249 92

STATISTICAL INFORMATION

Number of open accounts January 1, 1916		3,052
Number of accounts opened or reopened during the year		548
Number of accounts closed during the year		450
Amount deposited during the year, not including dividends credited for that period		$366,091 65
Amount withdrawn during the year		360,868 55
Amount of dividends credited and paid for the year, viz.:		
July 1, 1915	$29,552 48	
January 1, 1916	30,072 40	
		59,624 88
Average amount of each account January 1, 1916		525 19
Rate per cent. of dividends to depositors during the six months ending June 30, 1915		4
Rate per cent. of dividends to depositors during the six months ending December 31, 1915		4
Total earnings of the bank for the year 1915, after allowing for amortization of premiums and discounts		$77,798 67
Total expenses of the bank for the year 1915		7,859 33
Dividends paid to depositors for the year 1915		59,624 88
Net earnings for the year 1915 over expenses and dividends paid to depositors		10,314 46

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Federal Reserve Bank of St. Louis

9. THE NATIONAL SAVINGS BANK OF THE CITY OF ALBANY, ALBANY

[70–72 State street; incorporated 1868]

JAMES H. MANNING, President.
CHARLES GIBSON, Vice-President.
EDWARD J. HUSSEY, Vice-President.
FREDERIC B. STEVENS, Treasurer.
RAYMOND E. CROUNSE, Asst. Treas.

TRUSTEES

JAMES H. MANNING, JONAS MUHLFELDER, CHAS. J. BUCHANAN, HARRY C. CUSHMAN, W. M. WOODWARD, CHARLES GIBSON, EDWARD J. HUSSEY, JAMES F. MAAS, FRANK SHERMAN, SYDNEY T. JONES, JAMES C. FARRELL, THOMAS A. HORTON, CHARLES I. OLIVER, EDWIN L. DRAPER, FREDERIC B. STEVENS, EDGAR M. HAINES, CHARLES M. STUART.

FINANCIAL

RESOURCES

Bonds and mortgages				$8,576,867 00
Stock and bond investments, viz.:				
Stocks and bonds	Par value	Original cost	Estimated market value	
State of New York	$50,000 00	$53,562 50	$56,000 00	
State of Louisiana	181,000 00	179,239 75	191,800 00	
Cities in other States	641,250 00	667,713 19	650,953 75	
Cities in this State	1,070,450 00	1,106,818 68	1,100,896 25	
Counties in this State	116,000 00	119,361 10	117,800 00	
Towns in this State	134,300 00	138,353 22	136,085 50	
Villages in this State	570,200 00	584,619 48	579,252 75	
School districts in this State	86,025 00	87,455 70	86,485 37	
Railroad mortgage bonds	1,294,000 00	1,281,284 43	1,211,815 00	
	$4,143,225 00	$4,218,408 05	$4,131,088 62	4,131,088 62
Banking house and lot, book value, $145,000; cost, $151,386.46; actual cash value				145,000 00
Other real estate, book value, $16,488.68; cost, $16,738.68; actual cash value				16,488 68
Cash on deposit in banks or trust companies				992,576 07
Cash on hand				31,432 04
Total of collectible interest				151,200 54
Amount of all other assets, viz.:				
Suspense account, income tax withheld			$80 77	
New York State barge canal judgments			5,050 13	
				5,130 90
				$14,049,783 85

LIABILITIES

Amount due depositors, viz.:		
Principal	$12,992,453 40	
Dividends credited or to be credited for the six months ending with December 31, 1915	251,962 04	
		$13,244,415 44
Other liabilities, viz.: Suspense account, income tax		80 77
Surplus on market value		805,287 64
		$14,049,783 85

Surplus on par value, $817,424.02.

CASH TRANSACTIONS DURING THE YEAR 1915

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1915, before transactions of the day	$999,694 72
From depositors, not including dividends credited	2,968,799 27
From interest on loans, deposits and investments	646,353 71
From rents from other real estate	400 00
From mortgages	1,012,832 50
From redemption of stocks and bonds	140,446 22
From stocks and bonds sold (total par value, $532,125)	531 084 60
From real estate sold	21,454 27

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From all other sources, viz.:		
Sundry credits	$48 40	
Cash over	25	
Profit on bonds sold	20,404 53	
Difference between book and par value of bonds paid	3 42	
Profit on sale of real estate	45 73	
Rebate on insurance premium	23 70	
		$20,526 03
		$6,341,591 32

PAYMENTS

To depositors, including dividends paid to them		$3,162,753 62
For loans on bonds and mortgages		1,227,640 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, $831,275)		849,646 32
For interest (other than dividend payments to depositors)		6,348 06
For current expenses of the bank, viz.:		
For salaries	$22,711 60	
For taxes: Banking house, $2,817.94 surplus, $6,300.81; on mortgages, $79.50	9,198 25	
For expenses, except taxes, of banking house:		
Repairs	1,404 90	
Insurance	20 62	
Other	941 24	
For expenses of other real estate, viz.:		
Repairs	442 87	
Insurance	33 75	
Taxes	326 54	
Other	12 50	
For other expenses, not including expenses of other real estate nor other expenses of banking house	9,535 70	
		44,627 97
For real estate acquired by foreclosure, or in settlement of debts due the bank		21,454 27
Other payments, viz.:		
Sundry charges	$57 84	
Cash short	5 00	
New York State barge canal judgments purchased	5,050 13	
		5,112 97
Cash on hand and in banks or trust companies December 31, 1915, after transactions of the day		1,024,008 11
		$6,341,591 32

STATISTICAL INFORMATION

Number of open accounts January 1, 1916		17,663
Number of accounts opened or reopened during the year		3,166
Number of accounts closed during the year		3,080
Amount deposited during the year, not including dividends credited for that period		$2,968,799 27
Amount withdrawn during the year		3,162,753 62
Amount of dividends credited and paid for the year, viz.:		
July 1, 1915	$248,451 96	
January 1, 1916	251,962 04	
		500,414 00
Average amount of each account January 1, 1916		749 66
Rate per cent. of dividends to depositors during the six months ending June 30, 1915		4
Rate per cent. of dividends to depositors during the six months ending December 31, 1915		4
Total earnings of the bank for the year 1915, after allowing for amortization of premiums and discounts		$631,046 04
Total expenses of the bank for the year 1915		44,627 97
Dividends paid to depositors for the year 1915		500,414 00
Net earnings for the year 1915 over expenses and dividends paid to depositors		86,004 07

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Federal Reserve Bank of St. Louis

BRONX COUNTY

10. THE BRONX SAVINGS BANK, NEW YORK CITY

[429 Tremont avenue; incorporated 1906]

WILLIAM B. AITKEN, President.
JOHN F. HOLMES, Vice-President.
CHAS. H. SCHUMANN, Vice-President.
L. WETMORE, Vice-President.
WILLIAM E. STEVENS, Treasurer.
WM. J. CUNNINGHAM, Asst. Treas.
F. B. ALLIN, Secretary.
T. A. TASSO FISCHER, Comptroller.

TRUSTEES

WILLIAM B. AITKEN,
F. BREVOORT ALLIN,
CLIFTON B. BULL,
WM. I. BROWN,
NELSON F. GRIFFIN,
JOHN F. HOLMES,
CHAS. F. SCHUMANN,
WILLIAM E. STEVENS,
ALBERT E. COLFAX,
JOHN S. SUTPHEN,
J. OSTRAM TAYLOR.
LIVINGSTON WETMORE,
T. TASSO FISCHER,
WALTER S. WILSON,
THOS. A. NOSWORTHY,
WM. L. DENNIS,

FINANCIAL

RESOURCES

Bonds and mortgages				$848,631 42
Stock and bond investments, viz.:				
Stocks and bonds	Par value	Original cost	Estimated market value	
Cities in other States	$53,000 00	$54,687 75	$53,670 00	
Cities in this State	108,000 00	106,338 86	106,560 00	
Villages in this State	10,000 00	10,519 81	10,000 00	
Railroad mortgage bonds	180,000 00	183,726 84	169,545 00	
	$351,000 00	$355,273 26	$339,775 00	
				339,775 00
Other real estate, book value, $12,400; cost, $13,057.98; actual cash value				12,400 00
Cash on deposit in banks or trust companies				103,016 41
Cash on hand				18,306 19
Total of collectible interest				12,429 45
Amount of all other assets, viz.: Vaults and fixtures				1,400 00
				$1,335,958 47

LIABILITIES

Amount due depositors, viz.:		
Principal	$1,295,889 24	
Dividends credited or to be credited for the six months ending with December 31, 1915	19,133 80	
		$1,315,023 04
Surplus on market value		20,935 43
		$1,335,958 47

Surplus on par value, $32,160.43.

CASH TRANSACTIONS DURING THE YEAR 1915

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1915, before transactions of the day	$99,515 58
From depositors, not including dividends credited	743,026 32
From interest on loans, deposits and investments	59,806 13
From mortgages	6,143 58
From redemption of stocks and bonds	1,500 00
From stocks and bonds sold (total par value, $39,000)	39,286 75
From real estate sold	6,000 00

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From all other sources, viz.:		
Appraisal fees received	$80 00	
Insurance rebates	76 30	
Cash over	63 00	
Other rebates	38 96	
		$258 26
		$955,536 62

PAYMENTS

To depositors, including dividends paid to them		$639,532 50
For loans on bonds and mortgages		125,050 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, $53,000)		54,560 50
For interest (other than dividend payments to depositors)		580 55
For current expenses of the bank, viz.:		
For salaries	$7,462 49	
For expenses, except taxes, of banking house: Other	151 45	
For rent of banking rooms	2,558 33	
For other expenses, not including expenses of other real estate nor other expenses of banking house	4,211 89	
		14,384 16
Other payments, viz.:		
Cash short	$41 00	
To current error in dividends	40 31	
Cash over adjusted	25 00	
		106 31
Cash on hand and in banks or trust companies December 31, 1915, after transactions of the day		121,322 60
		$955,536 62

STATISTICAL INFORMATION

Number of open accounts January 1, 1916		6,501
Number of accounts opened or reopened during the year		2,080
Number of accounts closed during the year		1,341
Amount deposited during the year, not including dividends credited for that period		$743,026 32
Amount withdrawn during the year		639,532 50
Amount of dividends credited and paid for the year, viz.:		
July 1, 1915	$18,278 75	
January 1, 1916	19,133 80	
		37,412 55
Average amount of each account January 1, 1916		202 30
Rate per cent. of dividends to depositors during the six months ending June 30, 1915		3½
Rate per cent. of dividends to depositors during the six months ending December 31, 1915		3½
Total earnings of the bank for the year 1915, after allowing for amortization of premiums and discounts		$60,181 47
Total expenses of the bank for the year 1915		14,940 47
Dividends paid to depositors for the year 1915		37,412 55
Net earnings for the year 1915 over expenses and dividends paid to depositors		7,828 45

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Federal Reserve Bank of St. Louis

11. DOLLAR SAVINGS BANK, NEW YORK CITY

[2808 Third avenue; incorporated 1890]

GEORGE E. EDWARDS, President. WILLIAM M. KERN, Treasurer.
BRIAN G. HUGHES, Vice-President. HARRY F. REGAL, Secretary.

TRUSTEES

GEORGE E. EDWARDS, JOHN S. HANSON, WILLIAM S. BECKLEY,
BRIAN G. HUGHES, GEO. M. MACKELLAR, HOWELL T. MANSON,
WILLIAM M. KERN, CHARLES P. FABER, FRED A. WURZBACH,
JAMES M. LA COSTE, CHARLES W. BOGART, SAMUEL TRIMMER,
BERNARD FRENCH, JAMES S. BRYANT, JAMES L. WELLS,
J. HARRIS JONES, JOSEPH B. HARE.

FINANCIAL

RESOURCES

Bonds and mortgages				$8,047,700 00
Stock and bond investments, viz.:				
Stocks and bonds	Par value	Original cost	Estimated market value	
Cities in other States	$310,000 00	$315,999 20	$314,000 00	
Cities in this State	829,000 00	868,386 13	849,420 00	
Counties in this State	104,000 00	106,909 32	106,080 00	
Railroad mortgage bonds	2,735,000 00	2,909,472 80	2,762,210 00	
	$3,978,000 00	$4,200,767 45	$4,031,710 00	4,031,710 00
Other real estate, book value, $25,793.28; cost, $25,793.28; actual cash value				25,793 28
Cash on deposit in banks or trust companies				1,003,042 94
Cash on hand				113,036 80
Total of collectible interest				75,724 16
Amount of all other assets, viz.: New York State barge canal judgments				10,000 00
				$13,307,007 18

LIABILITIES

Amount due depositors, viz.:		
Principal	$12,233,592 25	
Dividends credited or to be credited for the six months ending with December 31, 1915	191,845 88	
		$12,425,438 13
Surplus on market value		881,569 05
		$13,307,007 18

Surplus on par value, $827,859.05.

CASH TRANSACTIONS DURING THE YEAR 1915

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1915, before transactions of the day		$963,788 54
From depositors, not including dividends credited		4,579,855 70
From interest on loans, deposits and investments		627,561 11
From rents from other real estate		517 00
From mortgages		219,500 00
From redemption of stocks and bonds		870,000 00
From stocks and bonds sold (total par value, $246,000)		263,508 46
From real estate sold		97,075 00
From all other sources, viz.:		
Adjustment and reimbursement of insurance premiums on other real estate	$772 06	
From auxiliary banks and for furnishing tax bills	519 37	
Security deposited to secure repairs to building	1,000 00	
		2,291 43
		$7,624,097 24

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PAYMENTS

To depositors, including dividends paid to them		$4,355,404 34
For loans on bonds and mortgages		455,000 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, $1,401,000)		1,477,978 63
For interest (other than dividend payments to depositors)		20,415 11
For current expenses of the bank, viz.:		
For salaries	$39,100 76	
For taxes: Surplus	6,386 97	
For rent of banking rooms	6,544 10	
For expenses of other real estate, viz.:		
Repairs	163 79	
Insurance	531 15	
Taxes	749 86	
Other	704 39	
For other expenses, not including expenses of other real estate nor other expenses of banking house	4,838 51	
		59,019 53
For real estate acquired by foreclosure, or in settlement of debts due the bank		129,199 89
Other payments, viz.:		
Release of security held to secure repairs to building	$1,000 00	
New York State barge canal judgments purchased	10,000 00	
		11,000 00
Cash on hand and in banks or trust companies December 31, 1915, after transactions of the day		1,116,079 74
		$7,624,097 24

STATISTICAL INFORMATION

Number of open accounts January 1, 1916		44,287
Number of accounts opened or reopened during the year		12,385
Number of accounts closed during the year		10,923
Amount deposited during the year, not including dividends credited for that period		$4,579,855 70
Amount withdrawn during the year		4,355,404 34
Amount of dividends credited and paid for the year, viz.:		
July 1, 1915	$187,083 58	
January 1, 1916	191,845 88	
		378,929 46
Average amount of each account January 1, 1916		280 57
Rate per cent. of dividends to depositors during the six months ending June 30, 1915		3½
Rate per cent. of dividends to depositors during the six months ending December 31, 1915		3½
Total earnings of the bank for the year 1915, after allowing for amortization of premiums and discounts		$587,109 70
Total expenses of the bank for the year 1915		59,019 53
Dividends paid to depositors for the year 1915		378,929 46
Net earnings for the year 1915 over expenses and dividends paid to depositors		149,160 71

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Federal Reserve Bank of St. Louis

12. NORTH SIDE SAVINGS BANK, NEW YORK CITY

[3230 Third avenue; Incorporated 1905]

JOHN G. BORGSTEDE, President. GEORGE N. REINHARDT, Treasurer.
THEODORE J. CHARBOT, Vice-Pres. ARTHUR A. EKIRCH, Secretary.
FRED H. WEFER, Vice-President.

TRUSTEES

JOHN G. BORGSTEDE, THOMAS J. HIGGINS, CONSTANTIN WAGNER,
T. J. CHABOT, RICHARD W. LAWRENCE FRED. H. WEFER,
T. JOSEPH DUNN, CHAS. F. MINOR, GEORGE WOHN,
HENRY HAHNENFELD, GEO. N. REINHARDT, JOSEPH MILLER,
JOHN C. HEINTZ, JOHN RIEGELMAN. CHRISTIAN RIEGER, JR.

FINANCIAL

RESOURCES

Bonds and mortgages				$881,600 00
Stock and bond investments, viz.:				
Stocks and bonds	Par value	Original cost	Estimated market value	
State of California	$13,000 00	$12,773 28	$12,740 00	
State of Idaho	19,000 00	18,240 00	18,430 00	
State of New Mexico	2,000 00	2,035 00	2,100 00	
Cities in other States	118,400 00	124,328 05	121,734 00	
Cities in this State	230,545 00	231,458 93	233,381 00	
Counties in this State	3,000 00	2,796 90	2,910 00	
Towns in this State	15,101 00	15,652 52	15,403 02	
Villages in this State	37,700 00	36,096 25	35,822 00	
School districts in this State	4,000 00	4,210 10	4,080 00	
Railroad mortgage bonds	46,000 00	44,071 25	36,090 00	
	$488,746 00	$491,662 28	$482,690 02	
				482,690 02
Other real estate, book value, $14,911.80; cost, $13,689; actual cash value				13,689 00
Cash on deposit in banks or trust companies				133,226 76
Cash on hand				14,098 37
Total of collectible interest				14,082 12
Amount of all other assets, viz.:				
Vaults and fixtures			$2,000 00	
New York State barge canal judgments			8,375 62	
				10,375 62
				$1,549,761 89

LIABILITIES

Amount due depositors, viz.:		
Principal	$1,489,115 44	
Dividends credited or to be credited for the six months ending with December 31, 1915	22,762 04	
		$1,511,877 48
Surplus on market value		37,884 41
		$1,549,761 89

Surplus on par value, $43,940.39.

CASH TRANSACTIONS DURING THE YEAR 1915

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1915, before transactions of the day	$93,981 90
From depositors, not including dividends credited	768,640 52
From interest on loans, deposits and investments	67,495 45
From rents from other real estate	501 66
From mortgages	12,450 00
From redemption of stocks and bonds	1,250 00
From stocks and bonds sold (total par value, $33,479)	33,320 44

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From all other sources, viz.:		
Profit on bonds sold	$61 73	
Rebate on taxes	2 07	
Appraisal fees	60 00	
		$123 80
		$977,763 77

PAYMENTS

To depositors, including dividends paid to them		$656,284 73
For loans on bonds and mortgages		115,500 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, $45,575.62)		46,466 66
For interest (other than dividend payments to depositors)		312 89
For current expenses of the bank, viz.:		
For salaries	$4,693 16	
For taxes: Banking house, $4.40; surplus, $184.62	189 02	
For expenses, except taxes, of banking house:		
Insurance	128 45	
Other	148 40	
For rent of banking rooms	3,300 00	
For expenses of other real estate, viz.:		
Insurance	35 00	
Taxes	657 20	
For other expenses, not including expenses of other real estate nor other expenses of banking house	2,723 13	
		11,874 36
Cash on hand and in banks or trust companies December 31, 1915, after transactions of the day		147,325 13
		$977,763 77

STATISTICAL INFORMATION

Number of open accounts January 1, 1916		6,501
Number of accounts opened or reopened during the year		2,037
Number of accounts closed during the year		1,400
Amount deposited during the year, not including dividends credited for that period		$768,640 52
Amount withdrawn during the year		656,284 73
Amount of dividends credited and paid for the year, viz.:		
July 1, 1915	$21,098 33	
January 1, 1916	22,762 04	
		43,860 37
Average amount of each account January 1, 1916		232 56
Rate per cent. of dividends to depositors during the six months ending June 30, 1915		3½
Rate per cent. of dividends to depositors during the six months ending December 31, 1915		3½
Total earnings of the bank for the year, 1915, after allowing for amortization of premiums and discounts		$66,737 37
Total expenses of the bank for the year 1915		11,874 36
Dividends paid to depositors for the year 1915		43,860 37
Net earnings for the year 1915 over expenses and dividends paid to depositors		11,002 64

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Federal Reserve Bank of St. Louis

BROOME COUNTY

13. BINGHAMTON SAVINGS BANK, BINGHAMTON

[97 and 99 Collier street; Incorporated 1867]

CHAS. W. GENNET, President.
JOHN G. ORTON, Vice-President.
CHARLES M. STONE, Vice-President.
ASBURY C. DEYO, Treasurer.
S. J. HIRSCHMANN, Secretary.

TRUSTEES

JOHN G. ORTON, EDWARD P. McKINNEY, GEORGE M. HARRIS, LEWIS M. WEED, CHARLES W. GENNET, CHARLES M. STONE, S. J. HIRSCHMANN, JOHN BAYLESS, CHARLES A. WEED, WILLIAM H. OGDEN, ASBURY C. DEYO,

FINANCIAL

RESOURCES

Bonds and mortgages				$3,219,660 00
Stock and bond investments, viz.:				
Stocks and bonds	Par value	Original cost	Estimated market value	
State of Massachusetts	$100,000 00	$101,250 00	$85,000 00	
Cities in other States	346,000 00	360,635 42	333,560 00	
Cities in this State	1,905,700 00	1,925,518 85	1,859,202 00	
Counties in this State	388,000 00	396,459 79	382,830 00	
Towns in this State	1,550 00	1,550 00	1,550 00	
Villages in this State	24,132 00	24,132 00	23,596 14	
School districts in this State	8,950 00	9,047 00	8,748 00	
Railroad mortgage bonds	875,000 00	881,800 00	747,000 00	
	$3,649,332 00	$3,700,393 06	$3,441,486 14	
				3,441,486 14
Loans upon pledge of securities				2,000 00
Banking house and lot, book value, $65,000; cost, $73,000; actual cash value				65,000 00
Other real estate, book value, $4,412.28; cost, $4,412.28; actual cash value				4,412 28
Cash on deposit in banks or trust companies				600,000 00
Cash on hand				34,461 21
Total of collectible interest				87,878 18
Amount of all other assets, viz.: Rent accrued				696 96
				$7,455,594 77

LIABILITIES

Amount due depositors, viz.:		
Principal	$6,963,924 09	
Dividends credited or to be credited for the six months ending with December 31, 1915	112,399 29	
		$7,076,323 38
Surplus on market value		379,271 39
		$7,455,594 77

Surplus on par value, $587,117.25.

CASH TRANSACTIONS DURING THE YEAR 1915

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1915, before transactions of the day	$426,874 20
From depositors, not including dividends credited	3,357,143 57
From interest on loans, deposits and investments	297,168 06
From rents from banking house	3,307 06

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From rents from other real estate		$250 00
From mortgages		211,400 00
From redemption of stocks and bonds		125,593 76
From stocks and bonds sold (total par value, $48,000)		45,180 00
		$4,466,916 65

PAYMENTS

To depositors, including dividends paid to them		$3,211,013 30
For loans on bonds and mortgages		568,400 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, $19,550)		19,550 00
For interests (other than dividend payments to depositors)		477 47
For current expenses of the bank, viz.:		
For salaries	$17,084 63	
For taxes: Banking house, $1,410; surplus, $3,217.73; on mortgages, $1,260	5,887 73	
For expenses, except taxes, of banking house:		
Repairs	847 46	
Insurance	91 00	
Other	2,479 94	
For expenses of other real estate, viz.:		
Insurance	51 60	
Taxes	98 70	
For other expenses, not including expenses of other real estate nor other expenses of banking house	6,383 61	
		32,924 67
Other payments, viz.: Error at teller's window		90 00
Cash on hand and in banks or trust companies December 31, 1915, after transactions of the day		634,461 21
		$4,466,916 65

STATISTICAL INFORMATION

Number of open accounts January 1, 1916		22,558
Number of accounts opened or reopened during the year		4,337
Number of accounts closed during the year		3,597
Amount deposited during the year, not including dividends credited for that period		$3,357,143 57
Amount withdrawn during the year		3,207,629 59
Amount of dividends credited and paid for the year, viz.:		
July 1, 1915	$109,911 97	
January 1, 1916	112,399 29	
Paid but not credited	3,383 71	
		225,694 97
Average amount of each account January 1, 1916		313 69
Rate per cent. of dividends to depositors during the six months ending June 30, 1915		3½
Rate per cent. of dividends to depositors during the six months ending December 31, 1915		3½
Total earnings of the bank for the year 1915, after allowing for amortization of premiums and discounts		$303,225 27
Total expenses of the bank for the year 1915		33,014 67
Dividends paid to depositors for the year 1915		225,694 57
Net earnings for the year 1915 over expenses and dividends paid to depositors		44,515 63

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14. CHENANGO VALLEY SAVINGS BANK, BINGHAMTON

[2 Chenango street; Incorporated 1867]

ARTHUR S. BARTLETT, President. WALKER F. SHERWOOD, Vice-Pres.
WILLIAM W. SISSON, Vice-President. WILLIAM R. ELY, Treasurer.

TRUSTEES

ARTHUR S. BARTLETT, JAMES M. McNAMARA, ARTHUR L. KENT,
C. F. HOTCHKISS, GEORGE F. O'NEIL, HARRY RUBIN,
WILLIAM W. SISSON, WILLIAM G. PHELPS, GEORGE W. TOPLIFF,
JAMES W. MANIER, LESLIE M. WILSON, RENNA Z. SPAULDING,
WALKER S. SHERWOOD.

FINANCIAL

RESOURCES

Bonds and mortgages				$1,074,158 89
Stock and bond investments, viz.:				
Stocks and bonds	Par value	Original cost	Estimated market value	
State of Louisiana	$50,000 00	$52,055 00	$52,055 00	
Cities in other States	105,000 00	105,414 53	102,600 00	
Cities in this State	15,000 00	15,469 50	13,500 00	
Counties in this State	30,000 00	32,809 20	32,100 00	
Towns in this State	51,500 00	55,525 00	53,165 00	
Villages in this State	135,600 00	142,799 18	138,971 00	
School districts in this State	120,700 00	128,588 26	124,875 90	
Railroad mortgage bonds	60,000 00	56,878 00	46,000 00	
	$567,800 00	$589,538 67	$563,266 90	
				563,266 90
Cash on deposit in banks or trust companies				86,386 04
Cash on hand				22,831 03
Total of collectible interest				26,576 61
				$1,773,219 47

LIABILITIES

Amount due depositors, viz.:		
Principal	$1,697,244 44	
Dividends credited or to be credited for the six months ending with December 31, 1915	27,024 19	
		$1,724,268 63
Surplus on market value		48,950 84
		$1,773,219 47

Surplus on par value, $53,483.94.

CASH TRANSACTIONS DURING THE YEAR 1915

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1915, before transactions of the day	$141,571 24
From depositors, not including dividends credited	1,013,823 68
From interest on loans, deposits and investments	86,310 13
From mortgages	175,360 11
From redemption of stocks and bonds	9,135 00
From stocks and bonds sold (total par value, $206,520)	211,843 75
From all other sources, viz.: Cash over	141 27
	$1,638,185 18

PAYMENTS

To depositors, including dividends paid to them	$1,283,660 79
For loans on bonds and mortgages	60,544 50
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, $150,000)	161,428 83
For interest (other than dividend payments to depositors)	3,463 98

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For current expenses of the bank, viz.:		
For salaries	$7,050 04	
For taxes: Surplus, $341.61; on mortgages, $167....	508 61	
For rent of banking rooms	2,400 00	
For other expenses, not including expenses of other real estate nor other expenses of banking house..	9,890 44	
		$19,849 09
Other payments, viz.: Overdrafts		20 92
Cash on hand and in banks or trust companies December 31, 1915, after transactions of the day		109,217 07
		$1,638,185 18

STATISTICAL INFORMATION

Number of open accounts January 1, 1916		10,470
Number of accounts opened or reopened during the year		2,637
Number of accounts closed during the year		2,807
Amount deposited during the year, not including dividends credited for that period		$1,013,823 68
Amount withdrawn during the year		1,283,660 79
Amount of dividends credited and paid for the year, viz.:		
July 1, 1915	$27,459 31	
January 1, 1916	27,024 19	
Credited at other periods	1,405 65	
		55,889 15
Average amount of each account January 1, 1916		164 69
Rate per cent. of dividends to depositors during the six months ending June 30, 1915		3½
Rate per cent. of dividends to depositors during the six months ending December 31, 1915		3½
Total earnings of the bank for the year 1915, after allowing for amortization of premiums and discounts		$82,486 95
Total expenses of the bank for the year 1915		19,849 09
Dividends paid to depositors for the year 1915		55,889 15
Net earnings for the year 1915 over expenses and dividends paid to depositors		6,748 71

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CAYUGA COUNTY

15. AUBURN SAVINGS BANK, AUBURN

[74 Genesee street; Incorporated 1849]

DAVID M. DUNNING, President. WILLIAM S. DOWNER, Treasurer.
NELSON B. ELDRED, Vice-President. ADOLPH KEIL, Assistant Treasurer.
GEORGE UNDERWOOD, Vice-Pres.

TRUSTEES

DAVID M. DUNNING, HOBART L. ROMIG, WILLIAM S. DOWNER.
GEORGE UNDERWOOD, WILLIAM H. SEWARD, Jr., HAROLD G. METCALF,
NELSON B. ELDRED, HENRY D. NOBLE, H. G. ROBINSON,
GEORGE H. NYE, FREDERICK SEFTON, SAFFRINE L. DEPEW.
HENRY D. TITUS.

FINANCIAL

RESOURCES

Bonds and mortgages				$3,686,066 00
Stock and bond investments, viz.:				
Stocks and bonds	Par value	Original cost	Estimated market value	
State of Massachusetts	$8,000 00	$8,536 00	$7,360 00	
State of Utah	50,000 00	50,731 25	48,000 00	
Cities in other States	261,000 00	288,190 50	260,410 00	
Cities in this State	607,640 30	632,599 05	579,370 30	
Counties in this State	40,000 00	40,551 75	38,750 00	
Towns in this State	14,000 00	14,450 00	13,400 00	
Villages in this State	20,000 00	21,799 23	19,670 00	
School districts in this State	40,000 00	43,066 25	39,190 00	
Railroad mortgage bonds	771,000 00	826,744 50	717,410 00	
	$1,811,640 30	$1,926,668 53	$1,723,560 30	
				1,723,560 30
Banking house and lot, book value, $100,000; cost, $268,831.14; actual cash value				100,000 00
Other real estate, book value, $4,000; cost, $4,076; actual cash value				4,076 00
Cash on deposit in banks or trust companies				585,508 14
Cash on hand				51,952 49
Total of collectible interest				54,735 08
Amount of all other assets, viz.:				
Land contracts			$450 00	
Rents accrued			853 31	
Taxes and insurance premiums advanced			119 24	
New York State barge canal judgments			26,889 36	
				28,311 91
				$6,234,209 92

LIABILITIES

Amount due depositors, viz.:		
Principal	$5,651,570 34	
Dividends credited or to be credited for the six months ending with December 31, 1915	108,730 27	
		$5,760,300 61
Other liabilities, viz.:		
Expenses incurred, but unpaid:		
Repairs to bank building	$366 40	
Sundries	194 99	
		561 39
Surplus on market value		473,347 92
		$6,234,209 92

Surplus on par value, $561,427.92.

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CASH TRANSACTIONS DURING THE YEAR 1915

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1915, before transactions of the day		$568,885 02
From depositors, not including dividends credited		1,579,329 32
From interest on loans, deposits and investments		272,649 29
From rents from banking house		7,522 83
From rents from other real estate		1,320 32
From mortgages		394,523 00
From redemption of stocks and bonds		73,300 10
From real estate sold		50 00
From all other sources, viz.:		
Cash over	$66 75	
Taxes and insurance premiums advanced refunded	553 75	
Fire insurance credited to suspense account	800 00	
		1,420 50
		$2,899,000 38

PAYMENTS

To depositors, including dividends paid to them		$1,591,093 35
For loans on bonds and mortgages		447,170 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, $165,000)		156,875 00
For interest (other than dividend payments to depositors)		2,598 37
For current expenses of the bank, viz.:		
For salaries	$16,800 00	
For taxes: Banking house, $3,485.96; surplus $4,278.22	7,764 18	
For expenses, except taxes, of banking house:		
Repairs	1,407 78	
Insurance	727 50	
Other	4,416 93	
For expenses of other real estate, viz.: Other	1,220 83	
For other expenses, not including expenses of other real estate nor other expenses of banking house	4,025 61	
		36,362 83
Other payments, viz.:		
Cash short	$93 60	
Taxes and insurance premiums advanced	457 24	
New York State barge canal judgments purchased	26,889 36	
		27,440 20
Cash on hand and in banks or trust companies December 31, 1915, after transactions of the day		637,460 63
		$2,899,000 38

STATISTICAL INFORMATION

Number of open accounts January 1, 1916		13,380
Number of accounts opened or reopened during the year		1,621
Number of accounts closed during the year		1,676
Amount deposited during the year, not including dividends credited for that period		$1,579,329 32
Amount withdrawn during the year		1,591,093 35
Amount of dividends credited and paid for the year, viz.:		
July 1, 1915	$99,787 85	
January 1, 1916	108,730 27	
Credited at other periods	1,611 23	
		210,129 35
Average amount of each account January 1, 1916		430 51
Rate per cent. of dividends to depositors during the six months ending June 30, 1915		3½ & 4
Rate per cent. of dividends to depositors during the six months ending December 31, 1915		4
Total earnings of the bank for the year 1915, after allowing for amortization of premiums and discounts		$276,869 86
Total expenses of the bank for the year 1915		36,768 43
Dividends paid to depositors for the year 1915		210,129 35
Net earnings for the year 1915 over expenses and dividends paid to depositors		29,972 08

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16. CAYUGA COUNTY SAVINGS BANK, AUBURN

[113–115 Genesee street; Incorporated 1864]

D. WADSWORTH, JR., President. G. V. LOUGHBOROUGH, Asst. Treas.
CHARLES W. BRISTER, Vice-Pres. A. L. HEMINGWAY, Secretary.
W. H. MEAKER, Treasurer.

TRUSTEES

WILLIAM H. SEWARD, DAVID WADSWORTH, JR., HULL GREENFIELD,
BENJAMIN B. SNOW, GEORGE B. TURNER, CHARLES P. MOSHER,
WILLIAM H. MEAKER, SIDNEY J. WESTFALL, DANIEL L. RAMSEY,
JAMES LYON, C. F. BALDWIN, CHARLES W. BRISTER,
CHAS. A. MCCARTHY, G. V. LOUGHBOROUGH, JAMES E. ELDER.

FINANCIAL

RESOURCES

Bonds and mortgages				$2,548,008 00
Stock and bond investments, viz.:				
Stocks and bonds	Par value	Original cost	Estimated market value	
State of New York	$50,000 00	$53,109 37	$51,000 00	
State of Massachusetts	200,000 00	217,022 50	185,700 00	
Cities in other States	60,000 00	62,223 75	56,700 00	
Cities in this State	271,592 55	279,572 55	272,022 15	
Counties in this State	30,000 00	30,000 00	30,000 00	
Towns in this State	6,000 00	6,000 00	5,760 00	
School districts in this State	2,500 00	2,563 71	2,475 00	
Railroad mortgage bonds	731,000 00	775,741 91	656,360 00	
	$1,351,092 55	$1,426,233 79	$1,260,017 15	1,260,017 15
Banking house and lot, book value, $83,000; cost, $100,307.17; actual cash value				83,000 00
Cash on deposit in banks or trust companies				313,687 41
Cash on hand				33,285 87
Total of collectible interest				35,840 34
Amount of all other assets, viz.:				
Land contract			$3,850 00	
Rent accrued			245 00	
Insurance advanced			12 23	
				4,107 23
				$4,277,946 00

LIABILITIES

Amount due depositors, viz.:		
Principal	$3,955,375 12	
Dividends credited or to be credited for the six months ending with December 31, 1915	76,026 17	
		$4,031,401 29
Other liabilities, viz.:		
Expenses incurred, but unpaid:		
Printing	$150 00	
Card outfit	55 35	
		205 35
Surplus on market value		246,339 36
		$4,277,946 00

Surplus on par value, $337,414.76.

CASH TRANSACTIONS DURING THE YEAR 1915

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1915, before transactions of the day	$394,603 11
From depositors, not including dividends credited	1,344,240 55
From interest on loans, deposits and investments	185,462 75
From rents from banking house	1,748 00
From mortgages	166,120 00
From redemption of stocks and bonds	66,818 84
From stocks and bonds sold (total par value, $25,000)	14,968 75
From real estate sold	7,650 00

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From all other sources, viz.:		
Taxes and insurance premiums advanced refunded..	$80 62	
Land contract	100 00	
		$180 62
		$2,181,792 62

PAYMENTS

To depositors, including dividends paid to them		$1,284,309 38
For loans on bonds and mortgages		471,900 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, $54,619)		54,619 00
For interest (other than dividend payments to depositors)		70 76
For current expenses of the bank, viz.:		
For salaries	$12,373 33	
For taxes: Banking house, $2,193.13; surplus, $2,014.57; on mortgages, $27.75	4,235 45	
For expenses, except taxes, of banking house:		
Repairs	469 58	
Insurance	210 56	
For expenses of other real estate, viz.:		
Repairs	10 72	
Taxes	25 76	
Other	20 24	
For other expenses, not including expenses of other real estate nor other expenses of banking house..	3,608 85	
		20,954 49
For real estate acquired by foreclosure, or in settlement of debts due the bank		2,385 06
Other payments, viz.:		
Insurance premiums advanced	$61 60	
Commission on sale of other real estate	444 21	
Counterfeit bill	5 00	
Suspense account	69 84	
		580 65
Cash on hand and in banks or trust companies December 31, 1915, after transactions of the day		346,973 28
		$2,181,792 62

STATISTICAL INFORMATION

Number of open accounts January 1, 1916		9,759
Number of accounts opened or reopened during the year		1,645
Number of accounts closed during the year		1,417
Amount deposited during the year, not including dividends credited for that period		$1,344,240 55
Amount withdrawn during the year		1,284,309 38
Amount of dividends credited and paid for the year, viz.:		
July 1, 1915	$68,947 90	
January 1, 1916	76,026 17	
Credited at other periods	1,262 69	
		146,236 76
Average amount of each account January 1, 1916		413 09
Number of accounts which exceeded $3,000, exclusive of dividends credited, at the last trial balance of depositors' ledgers, except deposits arising from society accounts, or judicial sales, or trust funds or by order of a court of record or of a surrogate		1
Total amount of such accounts		$3,047 20
Rate per cent. of dividends to depositors during the six months ending June 30, 1915		3½ & 4
Rate per cent. of dividends to depositors during the six months ending December 31, 1915		4
Total earnings of the bank for the year 1915, after allowing for amortization of premiums and discounts		$189,579 08
Total expenses of the bank for the year 1915		21,159 84
Dividends paid to depositors for the year 1915		146,236 76
Net earnings for the year 1915 over expenses and dividends paid to depositors		22,182 48

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17. THE ELMIRA SAVINGS BANK, ELMIRA

[212 East Water street; Incorporated 1869]

W. H. FERGUSON, President.
JOHN J. CURTIS, Vice-President.
JOHN W. HUSTON, Vice-President.
HUBERT C. MANDEVILLE, Treasurer.
M. A. LEAHY, Secretary.

TRUSTEES

WILFRED I. BOOTH, JOHN J. CURTIS, HENRY J. HAASE, FRED D. HERRICK, JOHN W. HUSTON, MICHAEL A. LEAHY, WM. H. FERGUSON, H. C. MANDEVILLE, LOUIS N. MATHEWS, HENRY SIMPSON, WILLIAM M. UFFORD, GEORGE W. WYCKOFF, ALEXANDER S. DIVEN,

FINANCIAL

RESOURCES

Bonds and mortgages				$465,882 93
Stock and bond investments, viz.:				
Stocks and bonds	Par value	Original cost	Estimated market value	
Cities in other States	$77,000 00	$75,925 00	$75,190 00	
Cities in this State	116,000 00	117,305 00	117,620 00	
Counties in this State	42,000 00	42,767 00	43,180 00	
Towns in this State	16,000 00	16,000 00	16,150 00	
Villages in this State	88,600 00	88,156 00	89,690 00	
School districts in this State	10,000 00	10,000 00	10,400 00	
Railroad mortgage bonds	72,000 00	66,519 00	53,930 00	
	$421,600 00	$416,672 00	$406,160 00	
				406,160 00
Cash on deposit in banks or trust companies				103,225 89
Cash on hand				2,986 59
Total of collectible interest				5,482 40
				$983,737 81

LIABILITIES

Amount due depositors, viz.:		
Principal	$913,146 13	
Dividends credited or to be credited for the six months ending with December 31, 1915	13,944 48	
		$927,090 61
Surplus on market value		56,647 20
		$983,737 81

Surplus on par value, $72,087.20.

CASH TRANSACTIONS DURING THE YEAR 1915

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1915, before transactions of the day	$65,543 98
From depositors, not including dividends credited	431,225 21
From interest on loans, deposits and investments	43,341 49
From mortgages	39,567 00
From redemption of stocks and bonds	15,400 00
	$595,077 68

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PAYMENTS

To depositors, including dividends paid to them		$374,619 06
For loans on bonds and mortgages		93,442 93
For stocks and bonds purchased, including permiums, commissions, etc. (total par value, $16,000)		15,600 00
For current expenses of the bank, viz.:		
For salaries	$2,196 00	
For taxes: Surplus, $475.93; on mortgages, $45....	520 93	
For rent of banking rooms	780 00	
For expenses of other real estate, viz.: Insurance.	15 24	
For other expenses, not including expenses of other real estate nor other expenses of banking house..	1,691 04	
		5,203 21
Cash on hand and in banks or trust companies December 31, 1915, after transactions of the day		106,212 48
		$595,077 68

STATISTICAL INFORMATION

Number of open accounts January 1, 1916		4,564
Number of accounts opened or reopened during the year		1,484
Number of accounts closed during the year		1,148
Amount deposited during the year, not including dividends credited for that period		$431,225 21
Amount withdrawn during the year		374,619 06
Amount of dividends credited and paid for the year, viz.:		
July 1, 1915	$13,385 61	
January 1, 1916	13,944 48	
		27,330 09
Average amount of each account January 1, 1916		203 13
Rate per cent. of dividends to depositors during the six months ending June 30, 1915		3½
Rate per cent. of dividends to depositors during the six months ending December 31, 1915		3½
Total earnings of the bank for the year 1915, after allowing for amortization of premiums and discounts		$43,673 97
Total expenses of the bank for the year 1915		5,203 21
Dividends paid to depositors for the year 1915		27,330 09
Net earnings for the year 1915 over expenses and dividends paid to depositors		11,140 67

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COLUMBIA COUNTY

18. HUDSON CITY SAVINGS INSTITUTION, HUDSON

[560 Warren street; Incorporated 1850]

CHAS. A. VAN DUESEN, President. S. MITCHELL RAINEY, Treasurer.
H. F. DERNELL, Vice-President.

TRUSTEES

LOUIS A. BRISTOL, HERMAN F. DERNELL, JOCOB P. MESICK,
NOAH H. BROWNING, ROBERT W. EVANS, S. MITCHELL RAINEY,
LOUIS P. CHURCH, JOHN W. GILLETTE, CHAS. A. VAN DEUSEN,
A. V. S. COCHRANE, EVERTS TEN BROECK, H. S. WILLIAMS,
GEORGE A. McKINSTRY.

FINANCIAL

RESOURCES

Bonds and mortgages				$1,698,866 00
Stock and bond investments, viz.:				
Stocks and bonds	Par value	Original cost	Estimated market value	
State of New York	$25,000 00	$27,140 63	$28,000 00	
State of Colorado	7,000 00	5,827 50	5,390 00	
Cities in other States	765,000 00	794,513 87	761,855 00	
Cities in this State	923,503 25	956,416 70	927,280 25	
Counties in this State	402,900 00	418,251 00	404,812 00	
Towns in this State	6,900 00	6,825 75	6,855 00	
Villages in this State	368,849 94	374,405 70	361,079 55	
School districts in this State	50,700 00	52,496 12	50,304 00	
Railroad mortgage bonds	884,000 00	898,997 57	802,940 00	
	$3,433,853 19	$3,534,874 84	$3,348,515 80	
				3,348,515 80
Banking house and lot, book value, $40,000; cost, $74,690.76; actual cash value				40,000 00
Other real estate, book value, $50,700; cost, $53,374.30; actual cash value				50,700 00
Cash on deposit in banks or trust companies				336,585 43
Cash on hand				55,831 54
Total of collectible interest				68,354 68
				$5,598,853 45

LIABILITIES

Amount due depositors, viz.:		
Principal	$5,038,391 37	
Dividends credited or to be credited for the six months ending with December 31, 1915	96,607 07	
		$5,134,998 44
Surplus on market value		463,855 01
		$5,598,853 45

Surplus on par value, $549,192.40.

CASH TRANSACTIONS DURING THE YEAR 1915

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1915, before transactions of the day	$306,060 27
From depositors, not including dividends credited	1,010,832 50
From interest on loans, deposits and investments	239,569 80
From rents from other real estate	244 90

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From mortgages		$238,115 00
From redemption of stocks and bonds		149,377 73
From stocks and bonds sold (total par value, $3,000)		3,003 75
From real estate sold		1,400 00
From all other sources, viz.: Foreclosure expenses refunded		44 75
		$1,948,648 70

PAYMENTS

To depositors, including dividends paid to them		$1,319,301 43
For loans on bonds and mortgages		168,700 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, $45,000)		44,925 75
For interest (other than dividend payments to depositors)		61 50
For current expenses of the bank, viz.:		
For salaries	$8,925 00	
For taxes: Banking house, $1,057.85; surplus, $4,003.10	5,060 95	
For expenses, except taxes, of banking house: Repairs	97 48	
For expenses of other real estate, viz.:		
Repairs	198 53	
Insurance	78 75	
Taxes	1,056 53	
Other	223 82	
For other expenses, not including expenses of other real estate nor other expenses of banking house	1,501 99	
		17,143 05
For real estate acquired by foreclosure, or in settlement of debts due the bank		6,100 00
Cash on hand and in banks or trust companies December 31, 1915, after transactions of the day		392,416 97
		$1,948,648 70

STATISTICAL INFORMATION

Number of open accounts January 1, 1916		10,724
Number of accounts opened or reopened during the year		1,658
Number of accounts closed during the year		1,475
Amount deposited during the year, not including dividends credited for that period		$1,010,832 50
Amount withdrawn during the year		1,319,301 43
Amount of dividends credited and paid for the year, viz.:		
July 1, 1915	$84,455 42	
January 1, 1916	96,607 07	
		181,062 49
Average amount of each account January 1, 1916		469 82
Rate per cent. of dividends to depositors during the six months ending June 30, 1915		3½
Rate per cent. of dividends to depositors during the six months ending December 31, 1915		4
Total earnings of the bank for the year 1915, after allowing for amortization of premiums and discounts		$232,305 35
Total expenses of the bank for the year 1915		17,143 05
Dividends paid to depositors for the year 1915		181,062 49
Net earnings for the year 1915 over expenses and dividends paid to depositors		34,099 81

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CORTLAND COUNTY

19. CORTLAND SAVINGS BANK, CORTLAND

[111 Main street; Incorporated 1866]

CALVIN P. WALRAD, President. STRATTON S. KNOX, Vice-President.
MARCUS H. McGRAW, Vice-President. BENJAMIN L. WEBB, Treasurer.

TRUSTEES

CALVIN P. WALRAD, BENJAMIN L. WEBB, MARCUS H. McGRAW, LEWIS BOUTON, HUBERT T. BUSHNELL, STRATTON S. KNOX, LESTER P. BENNETT, WM. A. STOCKWELL, GROVE T. MAXON, ARTHUR F. STILSON, WILLIAM J. BUCHANAN, BYRON MAXON.

FINANCIAL

RESOURCES

Bonds and mortgages				$2,384,392 00
Stock and bond investments, viz.:				
Stocks and bonds	Par value	Original cost	Estimated market value	
State of New York	$55,000 00	$57,112 50	$58,000 00	
State of Colorado	50,000 00	50,000 00	38,500 00	
State of Massachusetts	80,000 00	87,837 50	75,100 00	
Cities in other States	185,000 00	188,053 62	182,770 00	
Cities in this State	731,336 29	750,170 99	725,689 74	
Towns in this State	20,000 00	20,030 00	20,000 00	
Villages in this State	227,340 00	231,599 21	225,716 70	
School districts in this State	93,600 00	96,273 99	92,970 00	
Railroad mortgage bonds	375,000 00	367,315 00	297,350 00	
	$1,817,276 29	$1,848,392 81	$1,716,096 44	
				1,716,096 44
Other real estate, book value, $15,550; cost, $23,750; actual cash value				15,550 00
Cash on deposit in banks or trust companies				318,089 21
Cash on hand				80,721 78
Total of collectible interest				79,989 44
Amount of all other assets, viz.:				
Rents due			$23 00	
New York State barge canal judgments			4,339 40	
				4,362 40
				$4,599,201 27

LIABILITIES

Amount due depositors, viz.:			
Principal		$4,183,145 93	
Dividends credited or to be credited for the six months ending with December 31, 1915		79,639 04	
			$4,262,784 97
Surplus on market value			336,416 30
			$4,599,201 27

Surplus on par value, $437,596.15.

CASH TRANSACTIONS DURING THE YEAR 1915

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1915, before transactions of the day	$365,382 55
From depositors, not including dividends credited	1,052,776 25
From interest on loans, deposits and investments	204,903 02
From rents from other real estate	1,356 01
From mortgages	134,422 50
From redemption of stocks and bonds	58,980 80
From stocks and bonds sold (total par value, $22,500)	19,625 00
From loans paid	550 00
From real estate sold	900 00

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From all other sources, viz.:		
Exchange	$21 92	
Rents received	200 00	
Taxes and insurance premiums advanced, repaid	2,855 46	
Sundry expenses repaid	35 50	
		$3,112 88
		$1,842,009 01

PAYMENTS

To depositors, including dividends paid to them		$1,180,468 30
For loans on bonds and mortgages		230,750 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, $7,628.05)		7,628 05
For interest (other than dividend payments to depositors)		815 32
For current expenses of the bank, viz.:		
For salaries	$9,605 00	
For taxes: Surplus, $2,926.92; on mortgages, $86	3,012 92	
For rent of banking rooms	700 00	
For expenses of other real estate, viz.:		
Repairs	768 66	
Insurance	62 50	
Taxes	733 63	
Other	86 03	
For other expenses, not including expenses of other real estate nor other expenses of banking house	2,870 95	
		17,839 69
Other payments, viz.:		
Taxes and insurance advanced	$1,324 18	
Suspense account	33 08	
New York State barge canal judgments	4,339 40	
		5,696 66
Cash on hand and in banks or trust companies December 31, 1915, after transactions of the day		398,810 99
		$1,842,009 01

STATISTICAL INFORMATION

Number of open accounts January 1, 1916		11,879
Number of accounts opened or reopened during the year		1,703
Number of accounts closed during the year		1,671
Amount deposited during the year, not including dividends credited for that period		$1,052,776 25
Amount withdrawn during the year		1,180,468 30
Amount of dividends credited and paid for the year, viz.:		
July 1, 1915	$73,686 71	
January 1, 1916	79,639 04	
Credited at other periods	162 91	
		153,428 66
Average amount of each account January 1, 1916		358 85
Number of accounts which exceeded $3,000, exclusive of dividends credited, at the last trial balance of depositors' ledgers, except deposits arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate		1
Total amount of such accounts		$3,190 36
Rate per cent. of dividends to depositors during the six months ending June 30, 1915		3½ & 4
Rate per cent. of dividends to depositors during the six months ending December 31, 1915		4
Total earnings of the bank for the year 1915, after allowing for amortization of premiums and discounts		$207,799 92
Total expenses of the bank for the year 1915		17,839 69
Dividends paid to depositors for the year 1915		153,428 66
Net earnings for the year 1915 over expenses and dividends paid to depositors		36,531 57

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DUTCHESS COUNTY

20. THE FISHKILL SAVINGS INSTITUTE, FISHKILL

[Main street; Incorporated 1857]

FRANKLIN R. BENJAMIN, President. CHARLES R. MONTFORT, Treasurer.
J. S. LUYSTER, Vice-President. C. D. SHERWOOD, Secretary.
A. H. DUDLEY, Vice-President.

TRUSTEES

F. R. BENJAMIN,	C. C. ROBINSON,	JOHN RAPELJE,
J. S. LUYSTER,	J. H. SNYDER,	E. H. FOSHAY,
ALEX. H. DUDLEY,	S. L. VAN VOORHIS,	S. H. PARSONS,
CHAS. D. SHERWOOD,	LEWIS E. WOOD,	WM. H. HAIGHT.
CHAS. R. MONTFORT.	JARVIS S. PHILLIPS,	JAMES ADRIANCE,
ROBERT W. DOUGHTY,	CYRUS TOMPKINS,	J. B. WALDO.

FINANCIAL

RESOURCES

Bonds and mortgages				$312,548 40
Stock and bond investments, viz.:				
Stocks and bonds	Par value	Original cost	Estimated market value	
Cities in this State	$7,000 00	$6,668 75	$7,010 00	
Towns in this State	18,600 00	19,171 08	19,496 00	
Villages in this State	56,351 33	59,613 24	58,371 54	
School districts in this State	75,321 00	78,479 88	78,116 54	
Railroad mortgage bonds	51,000 00	51,362 00	40,700 00	
	$208,272 33	$215,294 95	$203,694 08	
				203,694 08
Banking house and lot, book value, $2,500; cost, $2,500; actual cash value				2,500 00
Other real estate, book value, $864.92; cost, $864.92; actual cash value				864 92
Cash on deposit in banks or trust companies				42,877 31
Cash on hand				4,481 57
Total of collectible interest				7,104 34
Amount of all other assets, viz.: Land contracts				2,605 00
				$576,675 62

LIABILITIES

Amount due depositors, viz.:		
Principal	$537,668 31	
Dividends credited or to be credited for the six months ending with December 31, 1915	10,277 35	
		$547,945 66
Surplus on market value		28,729 96
		$576,675 62

Surplus on par value, $33,308.21.

CASH TRANSACTIONS DURING THE YEAR 1915

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1915, before transactions of the day	$48,173 17
From depositors, not including dividends credited	89,305 19
From interest on loans, deposits and investments	27,974 50
From mortgages	20,955 00
From redemption of stocks and bonds	5,365 00
From all other sources, viz.: Payments on land contracts	170 00
	$191,942 86

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PAYMENTS

To depositors, including dividends paid to them		$100,810 08
For loans on bonds and mortgages		30,200 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, $9,800)		10,355 58
For interest (other than dividend payments to depositors)		311 43
For current expenses of the bank, viz.:		
For salaries	$1,525 00	
For taxes: Banking house, $33.44; surplus, $197.62	231 06	
For expenses, except taxes, of banking house:		
Repairs	1 50	
Insurance	21 82	
Other	124 54	
For expenses of other real estate, viz.:		
Insurance	3 40	
Taxes	9 25	
Other	4 37	
For other expenses, not including expenses of other real estate nor other expenses of banking house	477 25	
		2,398 19
Other payments, viz.:		
Taxes and insurance premiums advanced	$2 13	
Foreclosure expenses	506 57	
		508 70
Cash on hand and in banks or trust companies December 31, 1915, after transactions of the day		47,358 88
		$191,942 86

STATISTICAL INFORMATION

Number of open accounts January 1, 1916		1,059
Number of accounts opened or reopened during the year		83
Number of accounts closed during the year		67
Amount deposited during the year, not including dividends credited for that period		$89,305 19
Amount withdrawn during the year		100,810 08
Amount of dividends credited and paid for the year, viz.:		
July 1, 1915	$10,219 60	
January 1, 1916	10,277 35	
		20,496 95
Average amount of each account January 1, 1916		517 41
Rate per cent. of dividends to depositors during the six months ending June 30, 1915		4
Rate per cent. of dividends to depositors during the six months ending December 31, 1915		4
Total earnings of the bank for the year 1915, after allowing for amortization of premiums and discounts		$26,472 81
Total expenses of the bank for the year 1915		2,398 19
Dividends paid to depositors for the year 1915		20,496 95
Net earnings for the year 1915 over expenses and dividends paid to depositors		3,577 67

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21. MATTEAWAN SAVINGS BANK, BEACON

[572 Main street; Incorporated 1866]

SAMUEL K. PHILLIPS, President. BENJAMIN SULLIVAN, Treasurer.
ADDISON G. ORMSBEE, Vice-Pres. PETER H. VOSBURGH, Secretary.
FRANK H. BRETT, Vice-President.

TRUSTEES

ADDISON G. ORMSBE, BENJ. I. D. ROOSA, JOHN H. LYNCH,
BENJAMIN SULLIVAN, JOHN O. WIXOM, LOUIS E. KAMPF,
B. FRANK GREENE, PETER H. VOSBURGH, HENRY S. CORNEY,
SAMUEL K. PHILLIPS, GUSTAVE A. SCHRADER, EUGENE B. SMITH,
T. J. CUNNINGHAM, SHERWOOD PHILLIPS, HENRY D. JACKSON,
FRANK H. BRETT, FRANK A. BROCKWAY, PAULL J. CHALLEN,
WM. H. SOUTHARD, F. H. VAN HOUTEN.

FINANCIAL

RESOURCES

Bonds and mortgages				$518,213 00
Stock and bond investments, viz.:				
Stocks and bonds	Par value	Original cost	Estimated market value	
Cities in this State	$116,000 00	$111,366 60	$111,730 00	
Towns in this State	5,000 00	5,225 00	5,300 00	
Villages in this State	119,300 00	123,154 32	120,271 00	
School districts in this State	29,125 00	31,090 65	29,279 50	
Railroad mortgage bonds	76,000 00	74,831 25	60,200 00	
	$345,425 00	$345,667 82	$326,780 50	
				326,780 50
Other real estate, book value, $461.49; cost, $461.49; actual cash value				461 49
Cash on deposit in banks or trust companies				69,229 87
Cash on hand				1,041 70
Total of collectible interest				12,997 01
Amount of all other assets, viz.: Land contract				36 00
				$928,759 57

LIABILITIES

Amount due depositors, viz.:		
Principal	$860,188 06	
Dividends credited or to be credited for the six months ending with December 31, 1915	16,557 42	
		$876,745 48
Other liabilities, viz.: Dividends accrued on deposits to January 1, 1916		5,461 30
Surplus on market value		46,552 79
		$928,759 57

Surplus on par value, $65,197.29.

CASH TRANSACTIONS DURING THE YEAR 1915

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1915, before transactions of the day	$54,256 19
From depositors, not including dividends credited	177,896 58
From interest on loans, deposits and investments	43,723 25
From mortgages	18,979 00
From redemption of stocks and bonds	9,900 00
From all other sources, viz.: Taxes and insurance premiums advanced, refunded	590 67
	$305,345 69

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PAYMENTS

To depositors, including dividends paid to them		$178,363 72
For loans on bonds and mortgages		35,225 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, $15,400)		15,479 90
For interest (other than dividend payments to depositors)		147 85
For current expenses of the bank, viz.:		
For salaries	$2,332 00	
For taxes: Surplus	367 07	
For rent of banking rooms	360 00	
For other expenses, not including expenses of other real estate nor other expenses of banking house	530 16	
		3,589 23
For real estate acquired by foreclosure, or in settlement of debts due the bank		461 49
Other payments, viz.: Taxes and insurance premiums advanced		1,806 93
Cash on hand and in banks or trust companies December 31, 1915, after transactions of the day		70,271 57
		$305,345 69

STATISTICAL INFORMATION

Number of open accounts January 1, 1916		1,978
Number of accounts opened or reopened during the year		232
Number of accounts closed during the year		256
Amount deposited during the year, not including dividends credited for that period		$177,896 58
Amount withdrawn during the year		178,363 72
Amount of dividends credited and paid for the year, viz.:		
May 1, 1915	$16,459 48	
November 1, 1915	16,557 42	
		33,016 90
Average amount of each account January 1, 1916		443 25
Rate per cent. of dividends to depositors during the six months ending June 30, 1915		4
Rate per cent. of dividends to depositors during the six months ending December 31, 1915		4
Total earnings of the bank for the year 1915, after allowing for amortization of premiums and discounts		$44,410 40
Total expenses of the bank for the year 1915		3,589 23
Dividends paid to depositors for the year 1915		33,016 90
Net earnings for the year 1915 over expenses and dividends paid to depositors		7,804 27

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22. MECHANICS SAVINGS BANK, BEACON

[91 Main street; Incorporated 1866]

JOHN T. SMITH, President. BERTRAM L. SMITH, Treasurer.
EDWARD R. CORWIN, Secretary.

TRUSTEES

JOHN T. SMITH, ANDREW BARNES, A. H. BLACKBURN,
BENJAMIN HAMMOND, JAMES E. VAN HOUTEN, HENRY MONTGOMERY,
JOHN W. CORWIN, W. J. PRALATOWSKI, WM. YATES
BERTRAM L. SMITH, AARON E. ALDRIDGE, GEORGE CHATTERTON,
PRESTON GREENE, WM. J. CONKLIN, R. F. C. KIEB,
FERD. LOUGHRAN, FRANK L. HOWARD, HOMER H. STUART,
CHESTER BOND, S. M. DAVIDSON, ROBERT McKINLEY.

FINANCIAL

RESOURCES

Bonds and mortgages				$869,051 41
Stock and bond investments, viz.:				
Stocks and bonds	Par value	Original cost	Estimated market value	
Cities in other States	$127,000 00	$132,631 70	$127,480 00	
Cities in this State	293,519 66	301,151 16	285,299 07	
Counties in this State	45,000 00	49,600 50	45,450 00	
Towns in this State	237,000 00	245,438 21	239,000 00	
Villages in this State	563,191 73	583,168 63	562,451 06	
School districts in this State	193,050 00	202,951 10	197,643 50	
Railroad mortgage bonds	242,000 00	239,050 00	195,260 00	
	$1,700,761 39	$1,753,991 30	$1,652,583 63	
				1,652,583 63
Banking house and lot, book value, $15,000; cost, $22,460.22; actual cash value				15,000 00
Other real estate, book value, $8,564.23; cost, $8,564.23; actual cash value				8,450 00
Cash on deposit in banks or trust companies				128,183 27
Cash on hand				2,804 87
Total of collectible interest				39,684 55
Amount of all other assets, viz.:				
Land contracts			$22,950 00	
Rent accrued			25 00	
Insurance and taxes advanced			1,636 33	
				24,611 33
				$2,740,369 06

LIABILITIES

Amount due depositors, viz.:		
Principal	$2,410,983 77	
Dividends credited or to be credited for the six months ending with December 31, 1915	46,690 38	
		$2,457,674 15
Other liabilities, viz.:		
Dividends accrued on deposits to January 1, 1916	$16,384 49	
Expenses incurred but unpaid, bonds for officers	37 50	
		16,421 99
Surplus on market value		266,272 92
		$2,740,369 06

Surplus on par value, $314,450.68.

CASH TRANSACTIONS DURING THE YEAR 1915

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1915, before transactions of the day	$105,267 20
From depositors, not including dividends credited	346,020 58
From interest on loans, deposits and investments	119,674 24
From rents from banking house	845 00
From rents from other real estate	305 46

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From mortgages		$15,540 00
From redemption of stocks and bonds		45,366 67
From all other sources, viz.:		
County clerk	$50 95	
Taxes and insurance premiums advanced, refunded	192 24	
Land contracts	250 00	
Suspense account	6 00	
		499 19
		$633,518 34

PAYMENTS

To depositors, including dividends paid to them		$414,284 42
For loans on bonds and mortgages		22,695 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, $49,100)		50,783 09
For interest (other than dividend payments to depositors)		798 41
For current expenses of the bank, viz.:		
For salaries	$5,749 96	
For taxes: Banking house, $375.20; surplus, $2,290.59	2,665 79	
For expenses, except taxes, of banking house:		
Repairs	448 67	
Insurance	174 66	
Other	581 08	
For expenses of other real estate, viz.:		
Repairs	20 16	
Insurance	54 80	
Taxes	108 06	
Other	3 00	
For other expenses, not including expenses of other real estate nor other expenses of banking house	976 47	
		10,782 65
For real estate acquired by foreclosure, or in settlement of debts due the bank		1,313 36
Other payments, viz.:		
County clerk	$41 90	
Taxes and insurance premiums advanced	1,824 37	
Suspense account	7 00	
		1,873 27
Cash on hand and in banks or trust companies December 31, 1915, after transactions of the day		130,988 14
		$633,518 34

STATISTICAL INFORMATION

Number of open accounts January 1, 1916		5,037
Number of accounts opened or reopened during the year		405
Number of accounts closed during the year		413
Amount deposited during the year, not including dividends credited for that period		$346,020 58
Amount withdrawn during the year		414,284 42
Amount of dividends credited and paid for the year, viz.:		
May 1, 1915	$47,373 12	
November 1, 1915	46,690 38	
Credited at other periods	7 01	
		94,070 51
Average amount of each account January 1, 1916		487 92
Rate per cent. of dividends to depositors during the six months ending June 30, 1915		4
Rate per cent. of dividends to depositors during the six months ending December 31, 1915		4
Total earnings of the bank for the year 1915, after allowing for amortization of premiums and discounts		$120,335 59
Total expenses of the bank for the year 1915		10,782 65
Dividends paid to depositors for the year 1915		94,070 51
Net earnings for the year 1915 over expenses and dividends paid to depositors		15,482 43

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23. PAWLING SAVINGS BANK, PAWLING

[Incorporated 1870]

WILLIAM H. TABER, President. HENRY D. WARNER, Vice-President.
WILLIAM H. OSBORN, Vice-President. GEORGE A. DANIELS, Treasurer.
HOWARD N. ALLEN, Secretary.

TRUSTEES

WILLIAM H. TABER,	HOWARD N. ALLEN,	FRANK A. DENTON,
HENRY A. HOLMES,	WILLIAM H. OSBORN,	FRANK HOAG,
GEORGE H. ADAMS,	GEORGE A. DANIELS,	ORSON W. SLOAT,
HENRY S. WANZER,	FRED C. TABER,	HENRY D. WARNER,
MERRICK D. GREEN,		HENRY F. BLESSING.

FINANCIAL

RESOURCES

Bonds and mortgages				$404,325 00
Stock and bond investments, viz.:				
Stocks and bonds	Par value	Original cost	Estimated market value	
State of Massachusetts	$10,000 00	$10,900 00	$9,300 00	
Cities in other States.....	40,000 00	41,302 00	40,750 00	
Cities in this State.....	39,400 00	40,699 35	38,158 50	
Counties in this State.....	15,000 00	16,200 00	14,850 00	
Towns in this State.....	27,000 00	28,069 40	28,000 00	
Villages in this State.....	64,020 00	65,094 51	63,290 80	
School districts in this State	48,600 00	49,924 70	49,177 50	
Railroad mortgage bonds ...	113,000 00	119,610 45	93,460 00	
	$357,020 00	$371,800 41	$337,006 80	
				337,006 80
Banking house and lot, book value, $10,000; cost, $10,825.54; actual cash value				6,000 00
Cash on deposit in banks or trust companies				52,950 31
Cash on hand				2,009 57
Total of collectible interest				9,047 48
				$811,339 16

LIABILITIES

Amount due depositors, viz.:		
Principal	$748,616 62	
Dividends credited or to be credited for the six months ending with December 31, 1915	13,768 70	
		$762,385 32
Other liabilities, viz.:		
Expenses incurred, but unpaid:		
Salaries	$110 00	
Calendars	42 25	
		152 25
Surplus on market value		48,801 59
		$811,339 16

Surplus on par value, $68,814.79.

CASH TRANSACTIONS DURING THE YEAR 1915

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1915, before transactions of the day	$52.934 25
From depositors, not including dividends credited	132,826 20
From interest on loans, deposits and investments	35,801 28
From mortgages	9,500 00
From redemption of stocks and bonds	17,020 00
	$248,081 73

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PAYMENTS

To depositors, including dividends paid to them		$153,148 92
For loans on bonds and mortgages		36,400 00
For current expenses of the bank, viz.:		
For salaries	$2,143 25	
For taxes: Banking house, $152.72; surplus, $360.88;	513 60	
For expenses, except taxes, of banking house:		
Repairs	68 21	
Insurance	15 00	
Other	85 88	
For other expenses, not including expenses of other real estate nor other expenses of banking house	746 99	
		3,572 93
Cash on hand and in banks or trust companies December 31, 1915, after transactions of the day		54,959 88
		$248,081 73

STATISTICAL INFORMATION

Number of open accounts January 1, 1916		2,081
Number of accounts opened or reopened during the year		224
Number of accounts closed during the year		195
Amount deposited during the year, not including dividends credited for that period		$132,826 20
Amount withdrawn during the year		153,148 92
Amount of dividends credited and paid for the year, viz.:		
July 1, 1915	$13,663 49	
January 1, 1916	13,768 70	
		27,432 19
Average amount of each account January 1, 1916		366 34
Rate per cent. of dividends to depositors during the six months ending June 30, 1915		3 & 4
Rate per cent. of dividends to depositors during the six months ending December 31, 1915		3 & 4
Total earnings of the bank for the year 1915, after allowing for amortization of premiums and discounts		$35,606 70
Total expenses of the bank for the year 1915		3,725 18
Dividends paid to depositors for the year 1915		27,432 19
Net earnings for the year 1915 over expenses and dividends paid to depositors		4,449 33

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24. POUGHKEEPSIE SAVINGS BANK, POUGHKEEPSIE

[21 and 23 Market street; incorporated 1831]

FLOY M. JOHNSTON, President. J. FRED LOVEJOY, Treasurer.
EDWARD S. ATWATER, Vice-Pres. HARRY E. MEEKS, Asst. Treasurer.
CHARLES F. COSSUM, Vice-Pres.

TRUSTEES

FRANK B. LOWN, WM. T. REYNOLDS, CHARLES F. COSSUM,
HENRY V. PELTON, JOHN C. OTIS, CLARENCE W. PIERCE,
EDWARD S. ATWATER, FLOY M. JOHNSTON, WILLET E. HOYSRADT,
HENRY E. LOSEY, GUILFORD DUDLEY, HENRY BOOTH,
JAMES H. YOUNG,

FINANCIAL

RESOURCES

Bonds and mortgages				$7,938,815 65
Stock and bond investments, viz.:				
Stocks and bonds	Par value	Original cost	Estimated market value	
State of Idaho	$50,000 00	$49,160 00	$48,500 00	
State of Massachusetts	200,000 00	215,460 00	185,000 00	
State of Utah	90,000 00	90,054 50	86,400 00	
Cities in other States	578,500 00	604,980 63	566,420 00	
Cities in this State	2,144,916 25	2,208,682 74	2,099,530 63	
Counties in this State	287,500 00	308,193 00	286,935 00	
Towns in this State	138,682 99	144,086 86	140,687 14	
Villages in this State	874,269 31	894,433 91	873,812 53	
School districts in this State	235,400 00	245,022 43	238,956 50	
Railroad mortgage bonds	2,023,000 00	2,066,723 09	1,669,950 00	
	$6,622,268 55	$6,826,797 16	$6,196,191 80	
				6,196,191 80
Loans upon pledge of securities				900 00
Banking house and lot, book value, $130,000; cost, $193,328.60; actual cash value				130,000 00
Cash on deposit in banks or trust companies				576,868 52
Cash on hand				114,566 78
Total of collectible interest				175,898 45
Amount of all other assets, viz.:				
Land contracts			$1,693 00	
Cherry Street Realty Company account			21,889 16	
Taxes advanced			43 98	
				23,626 14
				$15,156,867 34

LIABILITIES

Amount due depositors, viz.:			
Principal		$14,028,609 46	
Dividends credited or to be credited for the six months ending with December 31, 1915		270,110 21	
			$14,298,719 67
Surplus on market value			858,147 67
			$15,156,867 34

Surplus on par value, $1,284,224.42.

CASH TRANSACTIONS DURING THE YEAR 1915

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1915, before transactions of the day	$545,765 17
From depositors, not including dividends credited	2,134,242 04
From interest on loans, deposits and investments	662,841 73
From rents from other real estate	858 00
From mortgages	670,090 14
From redemption of stocks and bonds	188,012 73
From stocks and bonds sold (total par value, $10,000)	10,000 00
From real estate sold	110,000 00

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From all other sources, viz.:		
Taxes and insurance premiums advanced refunded.	$11,960 13	
Attorney and examination fees	2,231 03	
Cherry Street Realty Company account	11,148 39	
Land contracts	27 00	
		$25,366 55
		$4,347,176 36

PAYMENTS

To depositors, including dividends paid to them		$2,606,186 55
For loans on bonds and mortgages		827,177 60
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, $26,820.98)		27,066 86
For interest (other than dividend payments to depositors)		141 02
For current expenses of the bank, viz.:		
For salaries	$21,031 67	
For taxes: Banking house, $1,888; surplus, $7,037.83.	8,925 83	
For expense, except taxes, of banking house:		
Repairs	619 12	
Insurance	7 00	
Other	607 46	
For expenses of other real estate, viz.:		
Repairs	42 47	
Insurance	47 04	
Taxes	1,145 36	
Other	217 54	
For other expenses, not including expenses of other real estate nor other expenses of banking house	6,109 92	
		38,753 41
For real estate acquired by foreclosure, or in settlement of debts due the bank		133,466 75
Other payments, viz.:		
Taxes and insurance premiums advanced	$11,525 80	
Cherry Street Realty Company account	9,824 18	
Cash short	173 00	
Overcharges of interest refunded	1,335 89	
Loss on mortgage satisfied	90 00	
		22,948 87
Cash on hand and in banks or trust companies December 31, 1915, after transactions of the day		691,435 30
		$4,347,176 36

STATISTICAL INFORMATION

Number of open accounts January 1, 1916		27,739
Number of accounts opened or reopened during the year		3,575
Number of accounts closed during the year		2,493
Amount deposited during the year, not including dividends credited for that period		$2,134,242 04
Amount withdrawn during the year		2,606,186 55
Amount of dividends credited and paid for the year, viz.:		
July 1, 1915	$267,785 47	
January 1, 1916	270,110 21	
Credited at other periods	10 28	
	$537,905 96	
Charged	33 36	
		537,872 60
Average amount of each account January 1, 1916		515 47
Rate per cent. of dividends to depositors during the six months ending June 30, 1915		4
Rate per cent. of dividends to depositors during the six months ending December 31, 1915		4
Total earnings of the bank for the year 1915, after allowing for amortization of premiums and discounts		657,102 76
Total expenses of the bank for the year 1915		38,753 41
Dividends paid to depositors for the year 1915		537,872 60
Net earnings for the year 1915 over expenses and dividends paid to depositors		80,476 75

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25. RHINEBECK SAVINGS BANK, RHINEBECK

[15 Montgomery street; incorporated 1860]

AUGUSTUS M. TRAVER, President. MARTIN HEERMANCE, Vice-Pres.
M. V. B. SCHRYVER, Vice-President. THADDEUS A. TRAVER, Treasurer.

TRUSTEES

AUGUSTUS M. TRAVER, JAS. S. ARMSTRONG, EUGENE P. BUDD,
M. V. B. SCHRYVER, WILLIAM R. CARROLL, CHARLES FERRIS,
THAD. A. TRAVER, MANDEVILLE S. FROST, TRACY DOWS,
MARTIN HEERMANCE, ELMER COON, MARCUS M. LOWN,
A. LEE WAGER, CHAS. B. HOFFMAN, JOHN P. HERMANS.

FINANCIAL

RESOURCES

Bonds and mortgages				$363,542 25
Stock and bond investments, viz.:				
Stocks and bonds	Par value	Original cost	Estimated market value	
United States	$10,000 00	$12,050 00	$11,000 00	
State of Massachusetts	4,000 00	4,185 00	3,840 00	
State of Louisiana	10,000 00	9,975 00	10,560 00	
Cities in other States	60,000 00	65,415 90	59,080 00	
Cities in this State	102,650 00	107,773 00	101,435 00	
Counties in this State	8,000 00	9,165 00	7,980 00	
Towns in this State	27,300 00	28,303 50	27,355 00	
Villages in this State	115,585 40	122,955 15	114,313 64	
Railroad mortgage bonds	143,000 00	148,926 55	130,650 00	
	$480,535 40	$508,749 10	$466,213 64	
				466,213 64
Banking house and lot, book value, $5,000; cost, $10,111.20; actual cash value				5,000 00
Cash on deposit in banks or trust companies				41,400 16
Cash on hand				14,017 17
Total of collectible interest				11,155 57
Amount of all other assets, viz.: Taxes and insurance premiums advanced				26 30
				$901,355 09

LIABILITIES

Amount due depositors, viz.:		
Principal	$831,942 71	
Dividends credited or to be credited for the six months ending with December 31, 1915	15,150 44	
		$847,093 15
Surplus on market value		54,261 94
		$901,355 09

Surplus on par value, $68,583.70.

CASH TRANSACTIONS DURING THE YEAR 1915

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1915, before transactions of the day	$38,946 36
From depositors, not including dividends credited	108,981 88
From interest on loans, deposits and investments	39,471 05
From mortgages	16,142 32
From redemption of stocks and bonds	23,650 00
From all other sources, viz.: Taxes and insurance premiums advanced, refunded	148 40
	$227,340 01

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PAYMENTS

To depositors, including dividends paid to them		$127,394 25
For loans on bonds and mortgages		34,850 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, $5,068.75)		5,068 75
For interest (other than dividend payments to depositors)		38 89
For current expenses of the bank, viz.:		
For salaries	$3,175 00	
For taxes: Banking house, $124.75; surplus, $439.93; on mortgages, $9	573 68	
For expenses, except taxes, of banking house:		
Repairs	2 85	
Insurance	27 20	
Other	10 50	
For other expenses, not including expenses of other real estate nor other expenses of banking house	618 62	
		4,407 85
Other payments, viz.: Taxes and insurance premiums advanced, refunded		162 94
Cash on hand and in banks or trust companies December 31, 1915, after transactions of the day		55,417 33
		$227,340 01

STATISTICAL INFORMATION

Number of open accounts January 1, 1916		2,908
Number of accounts opened or reopened during the year		198
Number of accounts closed during the year		234
Amount deposited during the year, not including dividends credited for that period		$108,981 88
Amount withdrawn during the year		127,394 25
Amount of dividends credited and paid for the year, viz.:		
July 1, 1915	$15,063 12	
January 1, 1916	15,150 44	
		30,213 56
Average amount of each account January 1, 1916		291 29
Rate per cent. of dividends to depositors during the six months ending June 30, 1915		3 and 4
Rate per cent. of dividends to depositors during the six months ending December 31, 1915		3 and 4
Total earnings of the bank for the year 1915, after allowing for amortization of premiums and discounts		$38,304 56
Total expenses of the bank for the year 1915		4,407 85
Dividends paid to depositors for the year 1915		30,213 56
Net earnings for the year 1915 over expenses and dividends paid to depositors		3,683 15

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26. WAPPINGER SAVINGS BANK, WAPPINGERS FALLS

[2 Mill street; incorporated 1869]

JAMES R. BARLOW, President. WILLIAM A. BREWSTER, Treasurer.
I. T. N. HARCOURT, Vice-President. J. W. CORNELL, Asst. Treasurer.
CHARLES T. JONES, Vice-President. WILLIAM K. ROY, Secretary.

TRUSTEES

JOHN H. DAKIN, J. WYCKOFF CORNELL, THOMAS J. CASHIN,
WM. A. BREWSTER, JOHN H. WIXSON, WILLIAM J. WORKMAN,
WILLIAM K. ROY, GEORGE H. ANGELL, I. T. N. HARCOURT,
JAMES R. BARLOW, CHARLES T. JONES, G. A. CUNNINGHAM,
R. H. BREED.

FINANCIAL

RESOURCES

Bonds and mortgages				$396,185 00
Stock and bond investments, viz.:				
Stocks and bonds	Par value	Original cost	Estimated market value	
Cities in this State	$7,426 67	$7,576 07	$6,849 73	
Counties in this State	58,746 69	59,254 69	57,346 69	
Towns in this State	21,400 00	22,706 28	21,012 00	
Villages in this State	41,100 00	42,034 98	42,026 00	
School districts in this State	29,500 00	30,075 70	29,775 00	
Railroad mortgage bonds	104,000 00	107,291 25	90,780 00	
	$262,173 36	$268,938 97	$247,789 42	
				247,789 42
Cash on deposit in banks or trust companies				47,109 79
Cash on hand				3,091 71
Total of collectible interest				10,019 86
Amount of all other assets, viz.: New York State barge canal judgments				4,130 00
				$708,325 78

LIABILITIES

Amount due depositors, viz.: Principal	$663,280 27
Other liabilities, viz.: Dividends accrued on deposits to January 1, 1916	6,400 00
Surplus on market value	38,645 51
	$708,325 78

Surplus on par value, $53,029.45.

CASH TRANSACTIONS DURING THE YEAR 1915

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1915, before transactions of the day	$47,043 89
From depositors, not including dividends credited	127,633 45
From interest on loans, deposits and investments	33,412 55
From rents from other real estate	224 00
From mortgages	9,957 00
From redemption of stocks and bonds	60,900 00
From real estate sold	5,700 00
From all other sources, viz.: Insurance rebate	5 55
	$284,876 44

PAYMENTS

To depositors, including dividends paid to them	$152,645 70
For loans on bonds and mortgages	23,000 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, $49,246.69)	49,543 19
For interest (other than dividend payments to depositors)	1,090 63

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For current expenses of the bank, viz.:		
For salaries	$2,650 00	
For taxes: Surplus, $389.33; on mortgages, $24	413 33	
For rent of banking rooms	180 00	
For expenses of other real estate, viz.:		
Repairs	28 48	
Taxes	195 25	
Other	11 60	
For other expenses, not including expenses of other real estate nor other expenses of banking house	614 26	
		$4,092 92
Other payments, viz.:		
Commission on sale of real estate	$142 50	
Attorney's fees	30 00	
New York State barge canal judgments purchased	4,130 00	
		4,302 50
Cash on hand and in banks or trust companies December 31, 1915, after transactions of the day		50,201 50
		$284,876 44

STATISTICAL INFORMATION

Number of open accounts January 1, 1916		1,721
Number of accounts opened or reopened during the year		201
Number of accounts closed during the year		185
Amount deposited during the year, not including dividends credited for that period		$127,633 45
Amount withdrawn during the year		152,645 70
Amount of dividends credited and paid for the year, viz.:		
April 1, 1915	$12,792 88	
October 1, 1915	12,649 85	
		25,442 73
Average amount of each account January 1, 1916		385 40
Rate per cent. of dividends to depositors during the six months ending June 30, 1915		4
Rate per cent. of dividends to depositors during the six months ending December 31, 1915		4
Total earnings of the bank for the year 1915, after allowing for amortization of premiums and discounts		$32,741 41
Total expenses of the bank for the year 1915		4,265 42
Dividends paid to depositors for the year 1915		25,442 73
Net earnings for the year 1915 over expenses and dividends paid to depositors		3,033 26

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27. AMERICAN SAVINGS BANK OF BUFFALO, BUFFALO

[215 Main street; incorporated 1907]

HERBERT A. MELDRUM, President. CHARLES J. FIX, Vice-President.
JOHN M. SATTERFIELD, Vice-Pres. WILLIAM P. LUEDEKE, Secretary.

TRUSTEES

FRANK X. ARGUS, F. E. FRONCZAK, WM. P. LUEDEKE,
CHAS. ANTONIAZZI, L. P. FUHRMANN, NORMAN E. MACK,
WILLIAM T. ATWATER, JAMES HANRAHAN, J. M. SATTERFIELD,
GEORGE K. BIRGE, ROBERT H. HEUSSLER, THOMAS STODDART,
ALFRED H. BURT, WM. H. HOTCHKISS, CHAS. W. TOYNBEE,
MYRON P. BUSH, DUDLEY M. IRWIN, H. A. MELDRUM,
EDWARD H. BUTLER, BERT L. JONES, G. M. ZIMMERMAN,
CHARLES J. FIX, J. G. WALLENMEIER, JR.

FINANCIAL

RESOURCES

Bonds and mortgages				$1,470,650 00
Stock and bond investments, viz.:				
Stocks and bonds	Par value	Original cost	Estimated market value	
State of New Mexico	$30,000 00	$29,333 86	$29,700 00	
Cities in other States	65,000 00	66,771 77	66,025 00	
Cities in this State	158,593 85	157,105 37	158,632 20	
Towns in this State	33,000 00	34,073 08	33,630 00	
Villages in this State	77,000 00	77,005 57	77,030 00	
Railroad mortgage bonds	363,000 00	358,638 01	338,100 00	
	$726,593 85	$722,927 66	$703,117 20	
				703,117 20
Cash on deposit in banks or trust companies				181,945 25
Cash on hand				12,299 28
Total of collectible interest				18,485 67
Amount of all other assets, viz.: New York State barge canal judgments				5,404 88
				$2,391,902 28

LIABILITIES

Amount due depositors, viz.:		
Principal	$2,314,046 26	
Dividends credited or to be credited for the six months ending with December 31, 1915	43,415 15	
		$2,357,461 41
Surplus on market value		34,440 87
		$2,391,902 28

Surplus on par value, $57,917.52.

CASH TRANSACTIONS DURING THE YEAR 1915

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1915, before transactions of the day	$137,920 62
From depositors, not including dividends credited	935,868 42
From interest on loans, deposits and investments	111,943 14
From mortgages	142,770 00
From redemption of stocks and bonds	17,678 00
From stocks and bonds sold (total par value, $51,000)	51,142 69
From all other sources, viz.: Collections and exchange	182 96
	$1,397,505 83

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PAYMENTS

To depositors, including dividends paid to them		$848,947 41
For loans on bonds and mortgages		211,850 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, $123,200)		122,646 84
For interest (other than dividend payments to depositors)		1,691 14
For current expenses of the bank, viz.:		
For salaries	$6,331 40	
For taxes: Surplus	21 67	
For rent of banking rooms	4,000 00	
For other expenses, not including expenses of other real estate nor other expenses of banking house	2,473 94	
		12,827 01
Other payments, viz.: New York State barge canal judgments purchased		5,298 90
Cash on hand and in banks or trust companies December 31, 1915, after transactions of the day		194,244 53
		$1,397,505 83

STATISTICAL INFORMATION

Number of open accounts January 1, 1916		5,685
Number of accounts opened or reopened during the year		1,881
Number of accounts closed during the year		1,402
Amount deposited during the year, not including dividends credited for that period		$935,868 42
Amount withdrawn during the year		848,947 41
Amount of dividends credited and paid for the year, viz.:		
July 1, 1915	$42,173 12	
January 1, 1916	43,355 33	
Credited at other periods	130 20	
		85,658 65
Average amount of each account January 1, 1916		414 68
Number of accounts which exceeded $3,000, exclusive of dividends credited, at the last trial balance of depositors' ledgers, except deposits arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate		2
Total amount of such accounts		$6,048 64
Rate per cent. of dividends to depositors during the six months ending June 30, 1915		4
Rate per cent. of dividends to depositors during the six months ending December 31, 1915		4
Total earnings of the bank for the year 1915, after allowing for amortization of premiums and discounts		$110,336 12
Total expenses of the bank for the year 1915		12,827 01
Dividends paid to depositors for the year 1915		85,658 65
Net earnings for the year 1915 over expenses and dividends paid to depositors		11,850 46

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28. BUFFALO SAVINGS BANK, BUFFALO

[545 Main street; incorporated 1846]

E. CORNING TOWNSEND, President. GEORGE D. SEARS, Secretary.
CHARLES L. GURNEY, Vice-Pres. F. X. WANEMACHER, Treasurer.
SEYMOUR P. WHITE, Vice-Pres. CHARLES DENNY, Asst. Secretary.

TRUSTEES

E. CORNING TOWNSEND,	JOHN L. CLAWSON,	JOHN B. OLMSTED,
WM. H. GLENNY,	SEYMOUR P. WHITE,	JOHN A. MANN,
GEORGE BLEISTEIN,	HENRY M. GERRANS,	WM. HUDSON,
RICHARD E. GAVIN,	DEWITT CLINTON,	HUGH KENNEDY,
CHARLES L. GURNEY,	C. B. PORTER,	EDWARD L. KOONS.

FINANCIAL

RESOURCES

Bonds and mortgages				$20,023,823 51
Stock and bond investments, viz.:				
Stocks and bonds	Par value	Original cost	Estimated market value	
State of California	$101,000 00	$96,328 75	$94,940 00	
State of Louisiana	100,000 00	109,655 00	104,500 00	
Cities in other States	5,962,500 00	6,238,137 36	5,972,955 00	
Cities in this State	3,199,353 33	3,323,700 14	3,223,189 63	
Counties in this State	540,500 00	553,837 17	547,415 00	
Towns in this State	79,000 00	84,332 50	77,420 00	
Villages in this State	176,370 30	178,355 33	168,907 33	
School districts in this State	103,000 00	104,905 00	103,420 00	
Railroad mortgage bonds	6,035,000 00	7,035,910 40	5,879,330 00	
	$16,297,323 63	$17,725,161 65	$16,172,076 96	
				16,172,076 96
Banking house and lot, book value, $250,000; cost, $583,734.76 actual cash value				583,734 76
Other real estate, book value, $247,735.52; cost, $247,735.52; actual cash value				247,735 52
Cash on deposit in banks or trust companies				3,631,380 67
Cash on hand				350,200 52
Total of collectible interest				324,249 76
				$41,333,201 70

LIABILITIES

Amount due depositors, viz.:		
Principal	$37,562,910 59	
Dividends credited or to be credited for the six months ending with December 31, 1915	717,168 32	
		$38,280,078 91
Surplus on market value		3,053,122 79
		$41,333,201 70

Surplus on par value, $3,178,369.46.

CASH TRANSACTIONS DURING THE YEAR 1915

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1915, before transactions of the day	$2,490,599 91
From depositors, not including dividends credited	9,490,885 47
From interest on loans, deposits and investments	1,884,547 60
From rents from other real estate	19,204 00
From mortgages	725,179 01
From redemption of stocks and bonds	988,045 53
From real estate sold	100,300 00

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From all other sources, viz.:		
Rebate on electric light bills	$12 30	
Land contracts	4,347 00	
		$4,359 30
		$15,703,120 82

PAYMENTS

To depositors, including dividends paid to them		$10,105,461 00
For loans on bonds and mortgages		1,469,878 07
For interest (other than dividend payments to depositors)		65 52
For current expenses of the bank, viz.:		
For salaries	$67,467 74	
For taxes: Banking house, $16,161.19; surplus, $20,795.03	36,956 22	
For expense, except taxes, of banking house:		
Insurance	1,306 97	
Repairs	558 14	
Other	9,746 55	
For expenses of other real estate, viz.:		
Repairs	2,818 63	
Insurance	396 33	
Taxes	5,756 22	
Other	3,122 82	
For other expenses, not including expenses of other real estate nor other expenses of banking house	15,005 42	
		143,135 04
For real estate acquired by foreclosure, or in settlement of debts due the bank		2,500 00
Other payments, viz.: Amount advanced on option, refunded		500 00
Cash on hand and in banks or trust companies December 31, 1915, after transactions of the day		3,981,581 19
		$15,703,120 82

STATISTICAL INFORMATION

Number of open accounts January 1, 1916		66,054
Number of accounts opened or reopened during the year		11,694
Number of accounts closed during the year		9,523
Amount deposited during the year, not including dividends credited for that period		$9,490,885 47
Amount withdrawn during the year		10,105,461 00
Amount of dividends credited and paid for the year, viz.:		
July 1, 1915	$714,001 95	
January 1, 1916	717,168 32	
Credited at other periods	9,628 08	
Paid but not credited	65 52	
		1,440,863 87
Average amount of each account January 1, 1916		579 53
Number of accounts which exceeds $3,000, exclusive of dividends, at the last trial balance of depositors' ledgers, except deposits arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate		3
Number of accounts which exceeded $3,000, exclusive of interest dividends, at the last trial balance of depositors' ledgers, except deposits arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate		3
Total amount of such accounts		$10,464 93
Rate per cent. of dividends to depositors during the six months ending June 30, 1915		4
Rate per cent. of dividends to depositors during the six months ending December 31, 1915		4
Total earnings of the bank for the year 1915, after allowing for amortization of premiums and dsicounts		$1,798,633 40
Total expenses of the bank for the year 1915		143,135 04
Dividends paid to depositors for the year 1915		1,440,863 87
Net earnings for the year 1915 over expenses and dividends paid to depositors		**214,634 49**

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29. ERIE COUNTY SAVINGS BANK, BUFFALO

[Main, Niagara, Church and Pearl streets; incorporated 1854]

ROBERT S. DONALDSON, President. ROBERT D. YOUNG, Treasurer.
G. BARRETT RICH, Vice-President. STEPHEN B. LEE, Asst. Treasurer.
GEORGE R. HOWARD, Vice-President.

TRUSTEES

ROBT. S. DONALDSON,	L. D. RUMSEY,	WHITNEY G. CASE,
GEORGE L. WILLIAMS,	CARLTON M. SMITH,	ROBERT D. YOUNG,
WILLIAM A. ROGERS,	THOS. T. RAMSDELL,	GEORGE C. GINTHER.
G. BARRETT RICH,	JOHN W. ROBINSON,	JOHN K. WALKER,
GEORGE R. HOWARD,	H. W. SPRAGUE,	E. H. HUTCHINSON.

FINANCIAL

RESOURCES

Bonds and mortgages				$32,274,150 00
Stock and bond investments, viz.:				
Stocks and bonds	Par value	Original cost	Estimated market value	
State of Alabama	$300,000 00	$320,345 00	$300,000 00	
State of Massachusetts	500,000 00	560,625 00	465,000 00	
Cities in other States	3,282,000 00	3,432,899 95	3,180,900 00	
Cities in this State	8,078,640 09	8,212,802 58	7,723,282 27	
Counties in this State	130,000 00	130,000 00	129,700 00	
Railroad mortgage bonds	10,175,000 00	10,748,732 30	8,850,320 00	
	$22,465,640 09	$23,405,404 83	$20,649,202 27	
				20,649,202 27
Loans upon pledge of securities				65,000 00
Banking house and lot, book value, $1,196,057.43; cost, $1,196,057.43; actual cash value				1,196,057 43
Other real estate, book value, $78,850.95; cost, $78,850.95; actual cash value				78,850 95
Cash on deposit in banks or trust companies				3,488,071 48
Cash on hand				169,584 94
Total of collectible interest				656,830 64
Amount of all other assets, viz.: Rents accrued				2,396 23
				$58,580,143 94

LIABILITIES

Amount due depositors, viz.:		
Principal	$54,248,112 75	
Dividends credited or to be credited for the six months ending with December 31, 1915	1,029,827 42	
		$55,277,940 17
Surplus on market value		3,302,203 77
		$58,580,143 94

Surplus on par value, $5,118,641.59.

CASH TRANSACTIONS DURING THE YEAR 1915

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1915, before transactions of the day	$3,296,590 18
From depositors, not including dividends credited	12,432,520 69
From interest on loans, deposits and investments	2,495,507 01
From rents from banking house	57,999 96
From rents from other real estate	695 63
From mortgages	967,645 00
From redemption of stocks and bonds	257,625 46
From loans paid	75,000 00
From real estate sold	6,744 23

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From all other sources, viz:		
Profit on sale of real estate	$255 77	
Sale or iron and lapms	10 85	
		$266 62
		$19,590,594 78

PAYMENTS

To depositors, including dividends paid to them		$13,853,550 56
For loans on bonds and mortgages		1,821,460 00
For loans on stocks and bonds and other securities		65,000 00
For current expenses of the bank, viz.:		
For salaries	$66,533 33	
For taxes: Banking house, $25,931.43; surplus, $20,167.26	46,098 69	
For expenses, except taxes, of banking house:		
Repairs	5,830 72	
Insurance	2,310 33	
Other	25,581 77	
For expenses of other real estate, viz.:		
Repairs	283 00	
Insurance	311 60	
Taxes	1,760 95	
For other expenses, not including expenses of other real estate nor other expenses of banking house	19,621 47	
		168,331 86
For real estate acquired by foreclosure, or in settlement of debts due the bank		24,595 94
Cash on hand and in banks or trust companies December 31, 1915, after transactions of the day		3,657,656 42
		$19,590,594 78

STATISTICAL INFORMATION

Number of open accounts January 1, 1916		92,265
Number of accounts opened or reopened during the year		14,061
Number of accounts closed during the year		13,354
Amount deposited during the year, not including dividends credited for that period		$12,432,520 69
Amount withdrawn during the year		13,853,550 56
Amount of dividends credited and paid for the year, viz.:		
July 1, 1915	$1,025,670 15	
January 1, 1916	1,029,827 42	
Credited at other periods	727 61	
		2,056,225 18
Average amount of each account January 1, 1916		599 12
Rate per cent. of dividends to depositors during the six months ending June 30, 1915		4
Rate per cent. of dividends to depositors during the six months ending December 31, 1915		4
Total earnings of the bank for the year 1915, after allowing for amortization of premiums and discounts		$2,534,721 98
Total expenses of the bank for the year 1915		168,331 86
Dividends paid to depositors for the year 1915		2,056,225 18
Net earnings for the year 1915 over expenses and dividends paid to depositors		310,164 94

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30. THE WESTERN SAVINGS BANK, BUFFALO

[438 Main street; incorporated 1851]

ALBERT J. WHEELER, President. HOWARD H. BAKER, Vice-President.
HENRY ERB, Vice-President. FRANKLIN W. H. BECKER, Treas.

TRUSTEES

HENRY ERB,	HENRY E. BOLLER,	CHAS. H. DONALDSON,
ALBERT J. WHEELER,	WILLIAM F. WENDT,	EDW. E. COATSWORTH,
HOWARD H. BAKER,	F. W. H. BECKER,	GEO. D. MONTGOMERY,
CHARLES DIEBOLD, JR.,	WILLIAM SIMON,	GROVER W. WENDE,
EDWARD A. EISELE,	LEWIS J. HEINTZ,	HENRY R. HOFFELD.

FINANCIAL

RESOURCES

Bonds and mortgages				$5,058,945 00
Stock and bond investments, viz.:				
Stocks and bonds	Par value	Original cost	Estimated market value	
Cities in other States	$575,000 00	$607,331 90	$564,250 00	
Cities in this State	2,813,147 10	2,850,356 19	2,828,497 33	
Counties in this State	162,000 00	166,371 20	160,940 00	
Villages in this State	176,416 60	178,313 21	174,789 10	
School districts in this State	101,000 00	101,000 00	98,575 00	
Railroad mortgage bonds	1,575,000 00	1,605,562 50	1,313,500 00	
	$5,402,563 70	$5,508,935 00	$5,140,551 43	
				5,140,551 43
Banking house and lot, book value, $100,000; cost, $150,000; actual cash value				150,000 00
Cash on deposit in banks or trust companies				727,337 30
Cash on hand				99,093 59
Total of collectible interest				113,180 72
Amount of all other assets, viz.:				
Taxes advanced			$2,139 01	
New York State barge canal judgments			9,078 48	
				11,217 49
				$11,300,325 53

LIABILITIES

Amount due depositors, viz.:		
Principal	$10,445,986 11	
Dividends credited or to be credited for the six months ending with December 31, 1915	202,089 69	
		$10,648,075 80
Surplus on market value		652,249 73
		$11,300,325 53

Surplus on par value, $914,262.

CASH TRANSACTIONS DURING THE YEAR 1915

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1915, before transactions of the day	$861,505 52
From depositors, not including dividends credited	2,383,547 29
From interest on loans, deposits and investments	483,693 73
From rents from banking house	4,699 92
From mortgages	303,775 00
From redemption of stocks and bonds	423,724 42
	$4,460,945 88

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PAYMENTS

To depositors, including dividends paid to them		$2,482,430 66
For loans on bonds and mortgages		534,450 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, $578,908.49)		563,539 91
For interest (other than dividend payments to depositors)		734 23
For current expenses of the bank, viz.:		
For salaries	$25,174 60	
For taxes: Banking house, $8,006.60; surplus, $5,374.56	13,381 16	
For expenses, except taxes, of banking house:		
Repairs	806 49	
Insurance	756 00	
For other expenses, not including expenses of other real estate nor other expenses of banking house	4,163 46	
		44,281 71
Other payments, viz.: New York State barge canal judgments, purchased		9,078 48
Cash on hand and in banks or trust companies December 31, 1915, after transactions of the day		826,430 89
		$4,460,945 88

STATISTICAL INFORMATION

Number of open accounts January 1, 1916		13,484
Number of accounts opened or reopened during the year		2,071
Number of accounts closed during the year		1,725
Amount deposited during the year, not including dividends credited for that period		$2,383,547 29
Amount withdrawn during the year		2,482,430 66
Amount of dividends credited and paid for the year, viz.:		
July 1, 1915	$199,733 17	
January 1, 1916	202,089 69	
Credited at other periods	1,672 91	
		403,495 77
Average amount of each account January 1, 1916		789 68
Rate per cent. of dividends to depositors during the six months ending June 30, 1915		4
Rate per cent. of dividends to depositors during the six months ending December 31, 1915		4
Total earnings of the bank for the year 1915, after allowing for amortization of premiums and discounts		$507,113 21
Total expenses of the bank for the year 1915		44,281 71
Dividends paid to depositors for the year 1915		403,495 77
Net earnings for the year 1915 over expenses and dividends paid to depositors		59,335 73

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GREENE COUNTY

31. CATSKILL SAVINGS BANK, CATSKILL

[343 Main street; incorporated 1868]

W. IRVING JENNINGS, President. ORRIN DAY, Treasurer.
EMORY A. CHASE, Vice-President. JEREMIAH DAY, Secretary.

TRUSTEES

W. I. JENNINGS,	EMORY A. CHASE,	WM. H. VAN ORDEN,
JEREMIAH DAY,	JAMES L. MALCOM,	GEORGE S. LEWIS,
ORRIN DAY,	A. C. BLOODGOOD,	FRANK H. OSBORN,
WM. PALMATIER,	LUCIUS R. DOTY,	OMAR V. SAGE,
CHARLES E. BASSETT,	ADDISON P. JONES,	WILLIAM J. HUGHES.

FINANCIAL

RESOURCES

Bond and mortgages				$1,276,443 94
Stock and bond investments, viz.:				
Stocks and bonds	Par value	Original cost	Estimated market value	
State of New York	$45,000 00	$45,856 25	$45,900 00	
State of Wyoming	25,000 00	34,562 50	27,170 00	
State of California	25,000 00	23,500 00	23,500 00	
Cities in other States	738,000 00	770,670 81	725,800 00	
Cities in this State	465,080 00	479,821 29	453,500 00	
Counties in this State	61,000 00	67,828 97	60,760 00	
Towns in this State	47,000 00	47,445 40	48,129 60	
Villages in this State	114,000 00	120,805 70	112,120 00	
School districts in this State	81,110 00	87,189 36	81,333 60	
Railroad mortgage bonds	523,500 00	559,537 74	484,065 00	
	$2,124,690 00	$2,237,218 02	$2,062,778 20	
				2,062,778 20
Loans upon pledge of securities				2,500 00
Banking house and lot, book value, $40,000; cost, $54,512.27; actual cash value				40,000 00
Cash on deposit in banks or trust companies				214,549 19
Cash on hand				26,877 45
Total of collectible interest				48,651 87
				$3,671,800 65

LIABILITIES

Amount due depositors, viz.:		
Principal	$3,315,585 49	
Dividends credited or to be credited for the six months ending with December 31, 1915	55,575 03	
		$3,371,160 52
Other liabilities, viz.: Expenses incurred, but unpaid, adding machine		202 13
Surplus on market value		300,438 00
		$3,671,800 65

Surplus on par value, $362,349.80.

CASH TRANSACTIONS DURING THE YEAR 1915

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1915, before transactions of the day	$249,831 25
From depositors, not including dividends credited	644,252 40
From interest on loans, deposits and investments	151,463 95

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From mortgages		$120,435 51
From redemption of stocks and bonds		72,330 00
From all other sources, viz.: Insurance premium refunded		1 94
		$1,238,315 05

PAYMENTS

To depositors, including dividends paid to them		$800,907 69
For loans on bonds and mortgages		183,150 00
For interest (other than dividend payments to depositors)		56 04
For current expenses of the bank, viz.:		
For salaries	$8,104 75	
For taxes: Banking house, $860.05; surplus, $2,415.20; on mortgages, $16	3,291 25	
For expenses, except taxes, of banking house:		
Repairs	19 73	
Insurance	74 00	
Other	247 42	
For other expenses, not including expenses of other real estate nor other expenses of banking house	1,037 53	
		12,774 68
Cash on hand and in banks or trust companies December 31, 1915, after transactions of the day		241,426 64
		$1,238,315 05

STATISTICAL INFORMATION

Number of open accounts January 1, 1916		7,408
Number of accounts opened or reopened during the year		734
Number of accounts closed during the year		745
Amount deposited during the year, not including dividends credited for that period		$644,252 40
Amount withdrawn during the year		800,907 69
Amount of dividends cerdited and paid for the year, viz.:		
July 1, 1915	$55,508 28	
January 1, 1916	55,575 03	
		111,083 31
Average amount of each account January 1, 1916		455 07
Rate per cent. of dividends to depositors during the six months ending June 30, 1915		3½
Rate per cent. of dividends to depositors during the six months ending December 31, 1915		3½
Total earnings of the bank for the year 1915, after allowing for amortization of premiums and discounts		$147,602 95
Total expenses of the bank for the year 1915		12,973 11
Dividends paid to depositors for the year 1915		111,083 31
Net earnings for the year 1915 over expenses and dividends paid to depositors		23,546 53

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32. JEFFERSON COUNTY SAVINGS BANK, WATERTOWN

[202 Washington street; incorporated 1859]

HENRY PURCELL, President. GEORGE C. SHERMAN, Vice-President.
O. E. HUNGERFORD, Vice-President. A. T. E. LANSING, Treasurer.

TRUSTEES

D. C. MIDDLETON, S. R. CLEVELAND, S. A. UPHAM,
O. E. HUNGERFORD, D. M. ANDERSON, F. H. WADDINGHAM,
GEO. C. SHERMAN, D. M. COSGROVE, P. A. PITCHER,
ROBT. J. BUCK, A. T. E. LANSING, CARL G. NILL,
H. PURCELL, W. H. HATHAWAY.

FINANCIAL

RESOURCES

Bonds and mortgages				$3,926,172 00
Stock and bond investments, viz.:				
Stocks and bonds	Par value	Original cost	Estimated market value	
State of Delaware	$100,000 00	$103,250 00	$98,000 00	
Cities in other States	660,000 00	679,451 15	640,900 00	
Cities in this State	1,090,400 00	1,122,900 05	1,053,094 00	
Counties in this State	136,000 00	139,794 70	135,360 00	
Towns in this State	182,200 00	191,748 52	176,024 00	
Villages in this State	302,503 32	307,533 44	297,100 45	
School districts in this State	53,799 98	55,036 94	53,003 06	
Railroad mortgage bonds	1,342,000 00	1,401,513 75	1,172,800 00	
	$3,866,903 30	$4,001,228 55	$3,626,281 51	
				3,626,281 51
Banking house and lot, book value, $111,500; cost, $115,548.78; actual cash value				111,500 00
Other real estate, book value, $26,400; cost, $26,400; actual cash value				26,400 00
Cash on deposit in banks or trust companies				678,508 80
Cash on hand				99,752 01
Total of collectible interest				74,216 80
Amount of all other assets, viz.:				
Land contracts			$63,700 00	
Rents accrued			718 43	
				64,418 43
				$8,607,249 55

LIABILITIES

Amount due depositors, viz.:		
Principal	$8,100,963 42	
Dividends credited or to be credited for the six months ending with December 31, 1915	154,920 74	
		$8,255,884 16
Surplus on market value		351,365 39
		$8,607,249 55

Surplus on par value, $591,987.18.

CASH TRANSACTIONS DURING THE YEAR 1915

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1915, before transactions of the day	$586,196 18
From depositors, not including dividends credited	1,481,028 96
From interest on loans, deposits and investments	364,869 14
From rents from banking house	5,750 28
From rents from other real estate	5,617 63

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From mortgages		$294,782 60
From redemption of stocks and bonds		70,511 54
From real estate sold		138,000 00
From all other sources, viz.:		
Appraisal fees	$34 32	
Repairs and tax	402 58	
Land contract	550 00	
		986 90
		$2,947,743 23

PAYMENTS

To depositors, including dividends paid to them		$1,887,670 95
For loans on bonds and mortgages		131,060 00
For loans on stocks and bonds and other securities		63,700 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, $25,000)		22,500 00
For interest (other than dividend payments to depositors)		338 89
For current expenses of the bank, viz.:		
For salaries	$19,038 00	
For taxes: Banking house, $2,184.92; surplus, $3,374.37.	5,559 29	
For expenses, except taxes, of banking house:		
Repairs	113 78	
Insurance	407 66	
Other	1,434 10	
For expenses of other real estate, viz.:		
Repairs	2,266 84	
Insurance	1,280 12	
Taxes	2,390 24	
Other	1,019 48	
For other expenses, not including expenses of other real estate nor other expenses of banking house	2,050 04	
		35,559 55
For real estate acquired by foreclosure, or in settlement of debts due the bank		28,212 12
Other payments, viz.:		
Cash variations	$16 80	
Attorney fees	14 16	
Insurance advanced	15 20	
Repairs	394 75	
		440 91
Cash on hand and in banks or trust companies December 31, 1915, after transactions of the day		778,260 81
		$2,947,743 23

STATISTICAL INFORMATION

Number of open accounts January 1, 1916		30,718
Number of accounts opened or reopened during the year		2,768
Number of accounts closed during the year		2,513
Amount deposited during the year, not including dividends credited for that period		$1,481,028 96
Amount withdrawn during the year		1,887,670 95
Amount of dividends credited and paid for the year, viz.:		
July 1, 1915	$144,172 93	
January 1, 1916	154,920 74	
Credited at other periods	96 36	
		299,190 03
Average amount of each account January 1, 1916		268 76
Rate per cent. of dividends to depositors during the six months ending June 30, 1915		3 and 4
Rate per cent. of dividends to depositors during the six months ending December 31, 1915		4
Total earnings of the bank for the year 1915, after allowing for amortization of premiums and discounts		$359,716 96
Total expenses of the bank for the year 1915		35,559 55
Dividends paid to depositors for the year 1915		299,190 03
Net earnings for the year 1915 over expenses and dividends paid to depositors		24,967 38

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33. WATERTOWN SAVINGS BANK, WATERTOWN

[125 Washington street; incorporated 1893]

I. L. HUNT, President. W. W. CONDE, Vice-President.
GEORGE H. BABCOCK, Vice-President. HARVEY W. STEELE, Treasurer.

TRUSTEES

ALLEN C. BEACH, HERBERT E. HARMON, ISAAC L. HUNT,
JOHN R. PAWLING, W. W. CONDE, ANTONIO F. MILLS,
WILLIAM E. SILL, H. P. DUNLAP, IRA SHARP,
GEORGE H. BABCOCK, CHARLES D. BINGHAM, ADAM BICKELHAUPT,
SILAS L. GEORGE, ANDREW C. CORNWALL, ELI B. JOHNSON,
H. W. STEELE, GEORGE J. DRYDEN, CARL GEORGE.
LORENZO SMITH,

FINANCIAL

RESOURCES

Bonds and mortgages				$1,914,714 57
Stock and bond investments, viz.:				
Stocks and bonds	Par value	Original cost	Estimated market value	
State of Louisiana	$25,000 00	$24,943 00	$25,900 00	
Cities in other States	284,000 00	291,999 36	285,505 00	
Cities in this State	196,015 00	201,980 24	200,226 45	
Counties in this State	118,000 00	118,891 80	116,730 00	
Towns in this State	40,750 00	41,239 50	40,875 75	
Villages in this State	412,359 42	417,842 45	410,277 13	
School districts in this State	141,000 00	142,719 60	140,760 00	
Railroad mortgage bonds	260,000 00	267,545 65	234,450 00	
	$1,477,124 42	$1,507,161 60	$1,454,724 33	
				1,454,724 33
Cash on deposit in banks or trust companies				310,716 77
Cash on hand				29,158 50
Total of collectible interest				26,034 02
				$3,735,348 19

LIABILITIES

Amount due depositors, viz.:		
Principal	$3,500,967 54	
Dividends credited or to be credited for the six months ending with December 31, 1915	65,437 43	
		$3,566,404 97
Surplus on market value		168,943 22
		$3,735,348 19

Surplus on par value, $191,343.31.

CASH TRANSACTIONS DURING THE YEAR 1915

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1915, before transactions of the day	$379,792 12
From depositors, not including dividends credited	621,307 79
From interest on loans, deposits and investments	166,184 26
From mortgages	168,245 00
From redemption of stocks and bonds	77,695 97
From all other sources, viz.: Receipts on account of mortgage	312 00
	$1,413,537 14

PAYMENTS

To depositors, including dividends paid to them	$776,576 77
For loans on bonds and mortgages	204,775 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, $72,880)	74,058 00
For interest (other than dividend payments to depositors)	676 14

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For current expenses of the bank, viz.:		
For salaries	$8,348 16	
For taxes: Surplus, $1,490.49; on mortgages, $369.66..	1,860 15	
For rent of banking rooms	1,175 00	
For other expenses, not including expenses of other real estate nor other expenses of banking house...	1,832 76	
		$13,216 07
Other payments, viz.: Payments on account of mortgages....		4,359 89
Cash on hand and in banks or trust companies December 31, 1915, after transactions of the day		339,875 27
		$1,413,537 14

STATISTICAL INFORMATION

Number of open accounts January 1, 1916		9,675
Number of accounts opened or reopened during the year		1,110
Number of accounts closed during the year		963
Amount deposited during the year, not including dividends credited for that period		$621,307 79
Amount withdrawn during the year		776,576 77
Amount of dividends credited and paid for the year, viz.:		
July 1, 1915	$63,102 30	
January 1, 1916	65,437 43	
		128,539 73
Average amount of each account January 1, 1916		368 62
Rate per cent. of dividends to depositors during the six months ending June 30, 1915		3 & 4
Rate per cent. of dividends to depositors during the six months ending December 31, 1915		3½ & 4
Total earnings of the bank for the year 1915, after allowing for amortization of premiums and discounts		$164,652 62
Total expenses of the bank for the year 1915		17,575 96
Dividends paid to depositors for the year 1915		128,539 73
Net earnings for the year 1915 over expenses and dividends paid to depositors		18,536 93

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KINGS COUNTY

34. BAY RIDGE SAVINGS BANK, BROOKLYN

[5517 Fifth avenue; incorporated 1909]

MAURICE T. LEWIS, President.
MICHAEL MURPHY, Vice-President.
WM. A. FISCHER, Vice-President.
JOHN D. HOLSTEN, Treasurer.
PIERCE KEEFE, Secretary.

TRUSTEES

MAURICE T. LEWIS,	JUSTUS BERGE,	HENRY KETTELHODT,
MICHAEL MURPHY,	HENRY MEYER,	WILLIAM BOLGER,
JOHN D. HOLSTEN,	HENRY SCHWANEWEDE	OLAF OLAFSON,
PIERCE KEEFE,	WM. E. KAY,	WILLIAM A. FISCHER,
GEORGE IHNKEN,	PETER N. MEINKE,	WILLIAM F. KENNY.

FINANCIAL

RESOURCES

Bond and mortgages				$505,400 00
Stock and bond investments, viz.:				
Stocks and bonds	Par value	Original cost	Estimated market value	
Cities in other States	$30,000 00	$29,976 57	$29,800 00	
Cities in this State	34,000 00	29,863 25	29,920 00	
Towns in this State	5,000 00	5,136 46	5,010 00	
Villages in this State	65,999 93	65,952 08	66,909 93	
School districts in this State	15,500 00	15,924 70	15,795 00	
Railroad mortgage bonds	30,000 00	28,031 25	26,550 00	
	$180,499 93	$174,884 31	$173,984 93	
				173,984 93
Cash on deposit in banks or trust companies				75,046 80
Cash on hand				337 41
Total of collectible interest				7,091 79
				$761,860 93

LIABILITIES

Amount due depositors, viz.:		
Principal	$731,170 07	
Dividends credited or to be credited for the six months ending with December 31, 1915	11,598 67	
		$742,768 74
Surplus on market value		19,092 19
		$761,860 93

Surplus on par value, $25,607.19.

CASH TRANSACTIONS DURING THE YEAR 1915

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1915, before transactions of the day	$29,461 84
From depositors, not including dividends credited	626,302 83
From interest on loans, deposits and investments	31,412 99
From mortgages	12,450 00
From redemption of stocks and bonds	1,333 33
	$700,960 99

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PAYMENTS

To depositors, including dividends paid to them		$476,565 49
For loans on bonds and mortgages		108,950 00
For stocks and bonds purchased, including premiums, commissions, etc.' (total par value, $35,000)		35,247 99
For interest (other than dividend payments to depositors)		430 24
For current expenses of the bank, viz.:		
For salaries	$2,425 00	
For taxes: Surplus	167 34	
For expenses, except taxes, of banking house:		
Repairs	55 25	
Insurance	30 00	
Other	565 47	
For rent of banking rooms	1,140 00	
		4,383 06
Cash on hand and in banks or trust companies December 31, 1915, after transactions of the day		75,384 21
		$700,960 99

STATISTICAL INFORMATION

Number of open accounts January 1, 1916		4,298
Number of accounts opened or reopened during the year		2,002
Number of accounts closed during the year		1,194
Amount deposited during the year, not including dividends credited for that period		$626,302 83
Amount withdrawn during the year		476,565 49
Amount of dividends credited and paid for the year, viz.:		
July 1, 1915	$10,436 54	
January 1, 1916	11,598 67	
		22,035 21
Average amount of each account January 1, 1916		172 82
Number of accounts which exceeded $3,000, exclusive of dividends credited, at the last trial balance of depositors' ledgers, except deposits arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate		6
Total amount of such accounts		$22,345 43
Rate per cent. of dividends to depositors during the six months ending June 30, 1915		4
Rate per cent. of dividends to depositors during the six months ending December 31, 1915		4
Total earnings of the bank for the year 1915, after allowing for amortization of premiums and discounts		$32,310 43
Total expenses of the bank for the year 1915		4,383 06
Dividends paid to depositors for the year 1915		22,035 21
Net earnings for the year 1915 over expenses and dividends paid to depositors		5,892 16

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35. BREVOORT SAVINGS BANK, BROOKLYN

[522 Nostrand avenue; incorporated 1890]

HOWARD M. SMITH, President. WALTER C. HUMSTONE, Treasurer.
EDWARD LYONS, Vice-President. RAYMOND LOUNSBERY, Secretary.
GRANVILLE W. HARMAN, Vice-Pres.

TRUSTEES

CHAS. M. AIKMAN,	WALTER C. HUMSTONE,	JOHN D. SULLIVAN,
JOSEPH M. BACON,	ALFRED T. SEWARD,	THOS. J. WASHBURN,
JOHN W. BAILEY,	R. LOUNSBERY,	L. A. WRAY,
CHARLES COOPER,	EDWARD LYONS,	PATRICK M. WOODS,
WILLIAM J. GILPIN,	GEORGE W. PIPE,	JOHN H. BURROUGHS,
WILLIAM H. GOOD,	JAMES R. ROSS,	ERNEST H. PILSBURY,
WILLIAM H. HARDING,	HOWARD M. SMITH,	HENRY C. LA ROWE,
G. W. HARMAN,	L. BERTRAND SMITH,	JOHN R. STINE.

FINANCIAL

RESOURCES

Bonds and mortgages				$2,302,397 50
Stock and bond investments, viz.:				
Stocks and bonds	Par value	Original cost	Estimated market value	
State of New York	$50,000 00	$52,875 00	$54,500 00	
State of Maryland	25,000 00	23,630 90	23,750 00	
State of New Mexico	12,000 00	12,548 16	12,600 00	
State of Oklahoma	35,000 00	35,307 25	35,350 00	
State of Louisiana	45,000 00	47,365 87	47,500 00	
State of Utah	25,000 00	24,187 50	24,250 00	
Cities in other States	317,408 40	335,142 85	323,556 78	
Cities in this State	537,021 00	543,247 61	523,476 84	
Counties in this State	128,000 00	136,943 90	133,630 00	
Towns in this State	163,500 00	175,747 01	171,681 00	
Villages in this State	218,820 00	229,432 82	225,768 20	
School districts in this State	131,000 00	135,705 00	134,465 00	
Railroad mortgage bonds	245,000 00	263,285 94	210,400 00	
	$1,932,749 40	$2,015,419 81	$1,920,927 82	1,920,927 82
Banking house and lot, book value, $55,000; cost, $55,000; actual cash value				55,000 00
Cash on deposit in banks or trust companies				369,254 56
Cash on hand				19,037 15
Total of collectible interest				49,525 98
				$4,716,143 01

LIABILITIES

Amount due depositors, viz.:			
Principal	$4,392,724 98		
Dividends credited or to be credited for the six months ending with December 31, 1915	78,930 35		
		$4,471,655 33	
Surplus on market value		244,487 68	
		$4,716,143 01	

Surplus on par value, $256,309.26.

CASH TRANSACTIONS DURING THE YEAR 1915

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1915, before transactions of the day	$331,116 55
From depositors, not including dividends credited	1,900,535 28
From interest on loans, deposits and investments	200,412 99
From rents from banking house	1,350 00
From rents from other real estate	5 00
From mortgages	62,900 00
From redemption of stocks and bonds	4,000 00

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From stocks and bonds sold (total par value, $31,000)		$31,207 68
From real estate sold		36,175 00
From all other sources, viz.: Insurance rebate on real estate sold		104 00
		$2,567,806 50

PAYMENTS

To depositors, including dividends paid to them		$1,605,494 23
For loans on bonds and mortgages		332,000 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, $147,408.40)		161,818 57
For interest (other than dividend payments to depositors)		1,956 10
For current expenses of the bank, viz.:		
For salaries	$9,632 00	
For taxes: Banking house, $855.36; surplus, $1,736.81	2,592 17	
For expenses, except taxes, of banking house:		
Repairs	144 94	
Insurance	78 78	
For rent of banking rooms	429 24	
For expenses of other real estate, viz.:		
Repairs	29 95	
Taxes	85 40	
Other	7 64	
For other expenses, not including expenses of other real estate nor other expenses of banking house	3,091 38	
		16,091 50
For real estate acquired by foreclosure, or in settlement of debts due the bank		7,154 39
Other payments, viz.: Purchase of bank building		55,000 00
Cash on hand and in banks or trust companies December 31, 1915, after transactions of the day		388,291 71
		$2,567,806 50

STATISTICAL INFORMATION

Number of open accounts January 1, 1916		15,847
Number of accounts opened or reopened during the year		3,045
Number of accounts closed during the year		2,184
Amount deposited during the year, not including dividends credited for that period		$1,900,535 28
Amount withdrawn during the year		1,605,494 23
Amount of dividends credited and paid for the year, viz.:		
July 1, 1915	$74,716 33	
January 1, 1916	78,930 35	
Credited at other periods	1 00	
		153,647 68
Average amount of each account January 1, 1916		282 18
Rate per cent. of dividends to depositors during the six months ending June 30, 1915		4
Rate per cent. of dividends to depositors during the six months ending December 31, 1915		4
Total earnings of the bank for the year 1915, after allowing for amortization of premiums and discounts		$201,017 20
Total expenses of the bank for the year 1915		16,091 50
Dividends paid to depositors for the year 1915		153,647 68
Net earnings for the year 1915 over expenses and dividends paid to depositors		31,278 02

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36. BROOKLYN SAVINGS BANK, BROOKLYN

[141 Pierrepont street; incorporated 1827]

CROWELL HADDEN, President. ARTHUR C. HARE, Cashier.
DANIEL J. CREEM, Vice-President. LAURES E. SUTTON, Comptroller.
RICHARD L. EDWARDS, Vice-Pres. CHAS. C. PUTNAM, Asst. Comptroller.

TRUSTEES

CROWELL HADDEN, SANFORD H. STEELE, HAROLD I. PRATT,
RICHARD L. EDWARDS, DANIEL J. CREEM, CHARLES J. PEABODY,
EDW. H. LITCHFIELD, CLINTON R. JAMES, MARTIN JOOST,
FRANK LYMAN, B. HERBERT SMITH, ALBERT L. MASON,
DAVID G. LEGGET, FRANCIS L. NOBLE, FRANK D. TUTTLE,
WILLIS L. OGDEN, F. A. M. BURRELL, WILLIAM MASON,
JOHN F. HALSTED, EDWARD P. MAYNARD, CHARLES L. MORSE,
FRANK L. BABBOTT, WILLIAM L. MOFFAT, S. EDWIN BUCHANAN,
HENRY F. NOYES, JAMES H. JOURDAN.

FINANCIAL

RESOURCES

Bonds and mortgages				$32,249,550 00
Stock and bond investments, viz.:				
Stocks and bonds	Par value	Original cost	Estimated market value	
State of New York	$200,000 00	$205,156 25	$204,000 00	
State of California	400,000 00	388,481 88	385,000 00	
State of Maryland	200,000 00	196,680 00	198,000 00	
State of Massachusetts	850,000 00	916,957 00	792,500 00	
State of Tennessee	200,000 00	199,847 50	207,000 00	
Cities in other States	6,549,000 00	6,605,614 14	6,224,055 00	
Cities in this State	7,496,700 00	7,847,431 57	7,326,534 00	
Counties in this State	855,000 00	901,596 73	872,470 00	
Towns in this State	68,000 00	68,277 50	67,320 00	
Railroad mortgage bonds	7,003,000 00	7,689,488 41	6,455,620 00	
	$23,821,700 00	$25,019,530 98	$22,732,499 00	22,732,499 00
Banking house and lot, book value, $427,000; cost, $893,047.87; actual cash value				427,000 00
Other real estate, book value, $123,053.46; cost, $123,053.46; actual cash value				123,053 46
Cash on deposit in banks or trust companies				3,279,568 66
Cash on hand				121,202 09
Total of collectible interest				808,011 91
Amount of all other assets, viz.: Rents accrued				300 00
				$59,741,185 12

LIABILITIES

Amount due depositors, viz.:		
Principal	$53,268,500 40	
Dividends credited or to be credited for the six months ending with December 31, 1915	1,022,585 21	
		$54,291,085 61
Surplus on market value		5,450,099 51
		$59,741,185 12

Surplus on par value, $6,539,300.51.

CASH TRANSACTIONS DURING THE YEAR 1915

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1915, before transactions of the day	$3,405,266 80
From depositors, not including dividends credited	11,226,081 65
From interest on loans, deposits and investments	2,574,519 18
From rents from other real estate	3,539 83
From mortgages	1,405,300 00
From redemption of stocks and bonds	438,000 00

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From stocks and bonds sold (total par value, $500,000)		$496,514 57
From real estate sold		274,068 50
		$19,823,290 53

PAYMENTS

To depositors, including dividends paid to them		$11,958,401 54
For loans on bonds and mortgages		2,128,150 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, $1,742,700)		1,790,507 11
For interest (other than dividend payments to depositors)		16,218 53
For current expenses of the bank, viz.:		
For salaries	$81,436 45	
For taxes: Banking house, $11,693.40; surplus, $49,099.54	60,792 94	
For expenses, except taxes, of banking house:		
Repairs	3,480 63	
Insurance	35 84	
Other	1,423 56	
For expenses of other real estate, viz.:		
Repairs	4,878 00	
Taxes	2,264 50	
Other	16,593 29	
For other expenses, not including expenses of other real estate nor other expenses of banking house	21,364 57	
		192,269 78
For real estate acquired by foreclosure, or in settlement of debts due the bank		336,931 14
Other payments, viz.: Cash short		41 68
Cash on hand and in banks or trust companies December 31, 1915, after transactions of the day		3,400,770 75
		$19,823,290 53

STATISTICAL INFORMATION

Number of open accounts January 1, 1916		71,221
Number of accounts opened or reopened during the year		10,410
Number of accounts closed during the year		9,264
Amount deposited during the year, not including dividends credited for that period		$11,226,081 65
Amount withdrawn during the year		11,958,401 54
Amount of dividends credited and paid for the year, viz.:		
July 1, 1915	$1,008,648 95	
January 1, 1916	1,022,585 21	
		2,031,234 16
Average amount of each account January 1, 1916		762 00
Rate per cent. of dividends to depositors during the six months ending June 30, 1915		4
Rate per cent. of dividends to depositors during the six months ending December 31, 1915		4
Total earnings of the bank for the year 1915, after allowing for amortization of premiums and discounts		$2,578,057 88
Total expenses of the bank for the year 1915		201,856 06
Dividends paid to depositors for the year 1915		2,031,234 16
Net earnings for the year 1915 over expenses and dividends paid to depositors		344,967 66

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37. THE BUSHWICK SAVINGS BANK, BROOKLYN

[726–730 Grand street; incorporated 1873]

JERE E. BROWN, President. LOUIS J. BURGER, Secretary.
GEO. W. SCHAEDLE, Vice-President. GEORGE J. MERKED, Cashier.
HENRY SCHADE, Vice-President.

TRUSTEES

RUFUS L. SCOTT,	JERE E. BROWN,	HERMAN C. HUELLE,
DANIEL CANTY,	JOHN H. VANDERVEER,	THEOPHILE THONET,
EDWARD BUSH,	M. L. REYNOLDS,	CHRISTIAN D. HOMEYER,
HENRY SCHADE,	F. H. NARWOOD,	CHARLES TRIETSCHLER
JOHN H. SCHEIDT,	LOUIS G. BURGER,	DAVID H. MOORE,
WILLIAM S. WANDEL,	GEORGE W. SCHAEDLE,	FRANK L. BROWN,
WILLIAM G. MILLER,	ANDREW F. WILSON,	C. S. H. TIEBAUT, JR.
AUGUSTUS P. AVERY,	M. FACKENTHAL,	SMITH S. WANDEL.

FINANCIAL

RESOURCES

Bonds and mortgages				$3,337,967 00
Stock and bond investments, viz.:				
Stocks and bonds	Par value	Original cost	Estimated market value	
State of Alabama	$3,500 00	$3,697 40	$3,465 00	
State of California	75,000 00	72,731 28	72,750 00	
State of Idaho	75,000 00	77,260 00	75,750 00	
State of Louisiana	50,000 00	49,313 80	52,500 00	
State of Mississippi	24,000 00	25,032 00	23,760 00	
State of Missouri	34,000 00	33,461 64	33,660 00	
State of New Mexico	50,000 00	50,596 45	50,500 00	
State of Oklahoma	70,000 00	69,732 74	69,900 00	
State of Tennessee	75,000 00	79,321 84	79,125 00	
Cities in other States	541,980 00	563,026 04	544,368 32	
Cities in this State	1,168,541 93	1,196,588 08	1,172,215 79	
Counties in this State	137,640 00	142,470 61	141,325 60	
Towns in this State	14,000 00	14,623 31	13,420 00	
Villages in this State	78,233 28	82,358 71	76,877 95	
Railroad mortgage bonds	65,900 00	69,248 40	58,650 00	
	$2,461,895 21	$2,529,462 30	$2,468,267 66	2,468,267 66
Banking house and lot, book value, $37,215.76; cost, $48,215.76; actual cash value				37,215 76
Other real estate, book value, $96,616.19; cost, $96,616.19; actual cash value				96,616 19
Cash on deposit in banks or trust companies				534,304 27
Cash on hand				85,700 52
Total of collectible interest				51,384 38
Amount of all other assets, viz.: New York State barge canal judgments				5,010 24
				$6,616,526 02

LIABILITIES

Amount due depositors, viz.:		
Principal	$6,032,768 12	
Dividends credited or to be credited for the six months ending with December 31, 1915	113,710 22	
		$6,146,478 34
Surplus on market value		470,047 68
		$6,616,526 02

Surplus on par value, $463,675.23.

CASH TRANSACTIONS DURING THE YEAR 1915

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1915, before transactions of the day	$523,093 08
From depositors, not including dividends credited	1,658,698 25
From interest on loans, deposits and investments	305,603 17
From rents from banking house	2,257 50
From rents from other real estate	9,414 42
From mortgages	105,575 00
From redemption of stocks and bonds	156,594 35

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From stocks and bonds sold (total par value, $40,000)		$40,168 56
From real estate sold		10,368 79
From all other sources, viz.:		
Discount on bonds purchased below par	$462 40	
Profit on sale of real estate	83 99	
Return premium on insurance	9 94	
		556 33
		$2,812,329 45

PAYMENTS

To depositors, including dividends paid to them		$1,780,100 18
For loans on bonds and mortgages		86,667 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, $263,744.40)		270,635 33
For interest (other than dividend payments to depositors)		3,054 25
For current expenses of the bank, viz.:		
For salaries	$15,595 81	
For taxes: Banking house, $796.88; surplus, $3,978.27	4,775 15	
For expenses, except taxes, of banking house:		
Repairs	1,921 61	
Insurance	143 02	
Other	884 87	
For expenses of other real estate, viz.:		
Repairs	1,589 46	
Insurance	316 90	
Taxes	2,345 85	
Other	2,429 75	
For other expenses, not including expenses of other real estate nor other expenses of banking house	3,979 54	
		33,981 96
For real estate acquired by foreclosure, or in settlement of debts due the bank		10,810 31
Other payments, viz.:		
Extension and alterations to bank building	$2,005 39	
New York State barge canal judgments	5,010 24	
		7,015 63
Cash on hand and in banks or trust companies December 31, 1915, after transactions of the day		620,064 79
		$2,812,329 45

STATISTICAL INFORMATION

Number of open accounts January 1, 1916		14,196
Number of accounts opened or reopened during the year		2,096
Number of accounts closed during the year		1,781
Amount deposited during the year, not including dividends credited for that period		$1,658,698 25
Amount withdrawn during the year		1,780,100 18
Amount of dividends credited and paid for the year, viz.:		
July 1, 1915	$112,424 11	
January 1, 1916	113,710 22	
		226,134 33
Average amount of each account January 1, 1916		432 97
Number of accounts which exceeded $3,000, exclusive of dividends credited, at the last trial balance of depositors' ledgers, except deposits arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate		3
Total amount of such accounts		$9,252 08
Rate per cent. of dividends to depositors during the six months ending June 30, 1915		4
Rate per cent. of dividends to depositors during the six months ending December 31, 1915		4
Total earnings of the bank for the year 1915, after allowing for amortization of premiums and discounts		$309,577 95
Total expenses of the bank for the year 1915		35,981 96
Dividends paid to depositors for the year 1915		226,134 33
Net earnings for the year 1915 over expenses and dividends paid to depositors		47,461 66

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38. THE CITY SAVINGS BANK OF BROOKLYN, BROOKLYN

[Corner Lafayette and Flatbush avenues; incorporated 1886]

REMSEN RUSHMORE, President. WILLIAM A. AVIS, Treasurer.
THEOPHILUS OLENA, Vice-President. HENRY A. RAYMOND, Secretary.
FRED'K H. WEBSTER, Vice-Pres.

TRUSTEES

FRANCIS O. AFFELD,	H. V. RAYMOND,	FRANK C. SWAN,
WILLIAM A. AVIS,	J. B. SUMMERFIELD,	RALPH E. DAYTON,
DAVID F. BUTCHER,	FRED'K H. WEBSTER,	BARTHOL A. GREENE,
JACOB G. DETTMER,	EDWIN H. SAYRE,	CHARLES H. KELBY,
THEOPHILUS OLENA,	RUFUS T. GRIGGS,	STEPHEN VALENTINE,
REMSEN RUSHMORE,	JAMES G. SHAW,	LESTER A. LEWIS,
JOHN M. RIDER,	CLARENCE T. COREY,	E. W. CONE.

FINANCIAL

RESOURCES

Bonds and mortgages				$1,991,375 00
Stock and bond investments, viz.:				
Stocks and bonds	Par value	Original cost	Estimated market value	
State of Massachusetts	$3,000 00	$3,087 00	$2,550 00	
State of Delaware	20,000 00	21,050 00	19,600 00	
State of Louisiana	80,000 00	88,303 13	83,300 00	
State of Tennessee	20,000 00	20,309 30	20,100 00	
State of California	43,000 00	41,970 09	41,140 00	
Cities in other States	463,500 00	490,405 76	475,055 00	
Cities in this State	241,244 00	254,868 37	245,903 85	
Counties in this State	34,000 00	35,100 00	34,960 00	
Towns in this State	96,000 00	103,347 08	99,229 00	
Villages in this State	67,000 00	68,745 78	67,710 00	
School districts in this State	31,125 00	31,971 82	31,782 87	
	$1,098,869 00	$1,159,158 33	$1,121,330 72	
				1,121,330 72
Other real estate, book value, $10,141.18; cost, $10,141.18; actual cash value				10,141 18
Cash on deposit in banks or trust companies				405,220 98
Cash on hand				12,695 11
Total of collectible interest				36,335 52
Amount of all other assets, viz.: Furniture and fixtures				3,500 00
				$3,580,598 51

LIABILITIES

Amount due depositors, viz.:		
Principal	$3,314,609 48	
Dividends credited or to be credited for the six months ending with December 31, 1915	59,672 95	
		$3,374,282 43
Other liabilities, viz.: Surplus tax accrued		1,000 00
Surplus on market value		205,316 08
		$3,580,598 51

Surplus on par value, $182,854.36.

CASH TRANSACTIONS DURING THE YEAR 1915

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1915, before transactions of the day	$301,274 66
From depositors, not including dividends credited	1,291,333 30
From interest on loans, deposits and investments	155,297 64
From rents from other real estate	1,432 18
From mortgages	158,175 00
From redemption of stocks and bonds	35,060 00
From real estate sold	33,384 49

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From all other sources, viz.:		
Rebate on repairs to real estate	$14 00	
Insurance premiums advanced refunded	103 47	
		$117 47
		$1,976,074 74

PAYMENTS

To depositors, including dividends paid to them		$1,036,996 65
For loans on bonds and mortgages		365,950 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, $84,500)		85,494 58
For interest (other than dividend payments to depositors)		949 25
For current expenses of the bank, viz.:		
For salaries	$15,320 00	
For taxes: Surplus	1,730 78	
For expenses, except taxes, of banking house:		
Insurance	11 50	
Other	50 00	
For rent of banking rooms	7,500 00	
For expenses of other real estate, viz.:		
Repairs	373 58	
Insurance	125 86	
Taxes	258 89	
For other expenses, not including expenses of other real estate nor other expenses of banking house	2,264 77	
		27,635 38
For real estate acquired by foreclosure, or in settlement of debts due the bank		41,029 32
Other payments, viz.: Insurance premiums advanced		103 47
Cash on hand and in banks or trust companies December 31, 1915, after transactions of the day		417,916 09
		$1,976,074 74

STATISTICAL INFORMATION

Number of open accounts January 1, 1916		9,203
Number of accounts opened or reopened during the year		2,371
Number of accounts closed during the year		1,672
Amount deposited during the year, not including dividends credited for that period		$1,291,333 30
Amount withdrawn during the year		1,036,996 65
Amount of dividends credited and paid for the year, viz.:		
July 1, 1915	$56,198 66	
January 1, 1916	59,672 95	
Credited at other periods	44 90	
		115,916 51
Average amount of each account January 1, 1916		366 65
Number of accounts which exceeded $3,000, exclusive of dividends credited, at the last trial balance of depositors' ledgers, except deposits arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate		1
Total amount of such accounts		$3,229 76
Rate per cent. of dividends to depositors during the six months ending June 30, 1915		4
Rate per cent. of dividends to depositors during the six months ending December 31, 1915		4
Total earnings of the bank for the year 1915, after allowing for amortization of premiums and discounts		$159,347 66
Total expenses of the bank for the year 1915		28,885 38
Dividends paid to depositors for the year 1915		115,916 51
Net earnings for the year 1915 over expenses and dividends paid to depositors		14,545 77

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39. THE DIME SAVINGS BANK OF BROOKLYN, BROOKLYN

[9 De Kalb avenue; incorporated 1859]

J. LAWRENCE MARCELLUS, Pres.
GEORGE W. CHAUNCEY, Vice-Pres.
GEORGE T. MOON, Vice-President.
RUSSELL S. WALKER, Treasurer.
FRED'K W. JACKSON, Secretary.
C. FRANK STRIEDOFF, Asst. Secy.

TRUSTEES

J. L. MARCELLUS, GEO. W. CHAUNCEY, SAMUEL ROWLAND, HORACE C. DU VAL, LUDWIG NISSEN, WM. McCARROLL, N. T. THAYER,
J. T. E. LITCHFIELD, RUSSELL S. WALKER, GEORGE COX, CHARLES E. TEALE, GEORGE T. MOON, FRANK H. PARSONS, JAMES L. BRUMLEY,
EDWARD B. JORDAN, FREDERICK W. ROWE, FRED'K W. JACKSON, WALTER HAMMETT, F. L. CRANFORD, ENGENE W. SUTTON, C. FRANKSTREIGHTOFF.

FINANCIAL

RESOURCES

Bonds and mortgages				$27,190,022 00
Stock and bond investments, viz.:				
Stocks and bonds	Par value	Original cost	Estimated market value	
State of Massachusetts	$1,250 000 00	$1,334,550 00	$1,150,000 00	
State of Tennessee	500,000 00	516,963 61	523,000 00	
Cities in other States	1,696,000 00	1,753,915 40	1,656,170 00	
Cities in this State	3,887,600 00	4,007,283 55	3,725,835 00	
Counties in this State	1,630,100 00	1,724,888 64	1,624,460 00	
Towns in this State	542,000 00	551,103 27	546,925 00	
Villages in this State	136,500 00	143,414 50	134,210 00	
Railroad mortgage bonds	6,562,000 00	7,015,214 60	6,229,185 00	
	$16,204,200 00	$17,047,333 57	$15,589,785 00	15,589,785 00
Banking house and lot, book value, $550,000; cost, $717,238.55; actual cash value				550,000 00
Other real estate, book value, $403,000; cost, $453,118.75; actual cash value				403,000 00
Cash on deposit in banks or trust companies				3,763,491 92
Cash on hand				186,400 04
Total of collectible interest				549,070 65
Amount of all other assets, viz.: Rents due and accrued but unpaid				1,835 00
				$48,233,604 61

LIABILITIES

Amount due depositors, viz.:			
Principal	$43,535,493 87		
Dividends credited or to be credited for the six months ending with December 31, 1915	806,752 26		
		$44,342,246 13	
Surplus on market value		3,891,358 48	
		$48,233,604 61	

Surplus on par value, $4,505,773.48.

CASH TRANSACTIONS DURING THE YEAR 1915

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1915, before transactions of the day	$3,162,516 06
From depositors, not including dividends credited	13,448,090 06
From interest on loans, deposits and investments	2,111,757 51
From rents from banking house	2,882 88
From rents from other real estate	11,768 27
From mortgages	2,699,629 00
From redemption of stocks and bonds	143,600 00
From stocks and bonds sold (total par value, $800,000)	798,187 50
From loans paid	559,000 00
From real estate sold	241,198 59

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From all other sources, viz:		
Returned unearned insurance premiums	$615 37	
Insurance for loss by fire	393 00	
Refund of advance for repairs	414 00	
		$1,422 37
		$23,180,052 24

PAYMENTS

To depositors, including dividends paid to them		$12,155,934 60
For loans on bonds and mortgages		3,805,743 00
For loans on stocks and bonds and other securities		359,000 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, $2,321,000)		2,366,591 74
For interest (other than dividend payments to depositors)		31,297 99
For current expenses of the bank, viz.:		
For salaries	$80,836 00	
For taxes: Banking house, $10,717.28; surplus, $32,999.35	43,716 63	
For expenses, except taxes, of banking house:		
Repairs	1,878 68	
Insurance	661 50	
For expenses of other real estate, viz.:		
Repairs	8,809 74	
Insurance	734 20	
Taxes	13,695 76	
Other	888 50	
For other expenses, not including expenses of other real estate nor other expenses of banking house	34,746 43	
		185,967 44
For real estate acquired by foreclosure, or in settlement of debts due the bank		324,226 20
Other payments, viz.:		
Teller's short cash	$166 45	
Insurance premiums advanced	443 93	
Settlement of suit	500 03	
Disbursement account B. & M.	166 10	
Rent allowance on sale of other real estate	122 80	
		1,399 31
Cash on hand and in banks or trust companies December 31, 1915, after transactions of the day		3,949,891 96
		$23,180,052 24

STATISTICAL INFORMATION

Number of open accounts January 1, 1916		99,528
Number of accounts opened or reopened during the year		20,756
Number of accounts closed during the year		16,498
Amount deposited during the year, not including dividends credited for that period		$13,448,090 06
Amount withdrawn during the year		12,155,934 60
Amount of dividends credited and paid for the year, viz.:		
July 1, 1915	$781,161 59	
January 1, 1916	806,752 26	
		1,587,913 85
Average amount of each account January 1, 1916		445 53
Rate per cent. of dividends to depositors during the six months ending June 30, 1915		4
Rate per cent. of dividends to depositors during the six months ending December 31, 1915		4
Total earnings of the bank for the year 1915, after allowing for amortization of premiums and discounts		$2,094,852 41
Total expenses of the bank for the year 1915		185,967 44
Dividends paid to depositors for the year 1915		1,587,913 85
Net earnings for the year 1915 over expenses and dividends paid to depositors		320,971 12

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40. THE DIME SAVINGS BANK OF WILLIAMSBURGH, BROOKLYN

[209 Havemeyer street; incorporated 1864]

W. P. STURGIS, President.
R. B. FURGUSON, Vice-President.
H. F. MOLLENHAUER, Vice-Pres.
C. M. LOWES, Treasurer.
CHARLES KRECK, Asst. Treasurer.

TRUSTEES

WILLIAM P. STURGIS,	ALEX. D. SEYMOUR,	C. C. MOLLENHAUER,
ROBERT B. FERGUSON,	WARREN F. GOODWIN,	CORBETT McCARTHY,
AUGUSTUS WENZEL,	JOHN HOERLE,	JOHN J. COONEY,
H. F. MOLLENHAUER,	ALVAH MILLER,	WM. H. VOGEL,
OTTO F. STRUSE,	H. R. FERGUSON,	RUSSELL J. PERRINE.

FINANCIAL

RESOURCES

Bonds and mortgages				$7,116,900 00
Stock and bond investments, viz.:				
Stocks and bonds	Par value	Original cost	Estimated market value	
Cities in other States	$1,030,000 00	$1,052,870 81	$992,580 00	
Cities in this State	1,756,300 00	1,832,826 75	1,734,685 50	
Counties in this State	125,000 00	133,196 50	126,350 00	
Towns in this State	80,000 00	82,066 23	80,980 00	
Villages in this State	50,000 00	54,792 65	50,200 00	
School districts in this State	25,000 00	25,248 25	26,300 00	
Railroad mortgage bonds	60,000 00	82,344 00	71,400 00	
	$3,126,300 00	$3,263,345 19	$3,082,495 50	
				3,082,495 50
Banking house and lot, book value, $125,000; cost, $142,786.54; actual cash value				125,000 00
Other real estate, book value, $14,652.14; cost, $14,652.14; actual cash value				14,652 14
Cash on deposit in banks or trust companies				917,650 04
Cash on hand				34,664 33
Total of collectible interest				81,685 58
				$11,373,047 59

LIABILITIES

Amounts due depositors, viz.:			
Principal	$10,557,263 44		
Dividends credited or to be credited for the six months ending with December 31, 1915	201,746 43		
			$10,759,009 87
Other liabilities, viz.: Taxes and insurance reserve			633 19
Surplus on market value			613,404 53
			$11,373,047 59

Surplus on par value, $657,209.03.

CASH TRANSACTIONS DURING THE YEAR 1915

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1915, before transactions of the day	$845,873 66
From depositors, not including dividends crediteed	2,558,975 85
From interest on loans, deposits and investments	509,734 67
From rents from other real estate	116 25
From mortgages	145,600 00
From redemption of stocks and bonds	43,000 00
From real estate sold	14,000 00

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From all other sources, viz.:		
Employees income tax withheld at source	$75 00	
Refunds on insurance and employee's liability policy	61 63	
Error in teller's cash	1 00	
		$137 63
		$4,117,438 06

PAYMENTS

To depositors, including dividends paid to them		$2,591,977 06
For loans on bonds and mortgages		326,050 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, $175,000)		182,274 14
For interest (other than dividend payments to depositors)		2,103 47
For current expenses of the bank, viz.:		
For salaries	$28,080 00	
For taxes: Banking house, $1,639.45; surplus, $5,231.63	6,871 08	
For expenses, except taxes, of banking house:		
Repairs	975 61	
Other	2,502 52	
For expenses of other real estate, viz.:		
Repairs	25 05	
Taxes	271 09	
Other	1 50	
For other expenses, not including expenses of other real estate nor other expenses of banking house	8,006 03	
		46,732 88
For real estate acquired by foreclosure, or in settlement of debts due the bank		14,652 14
Other payments, viz.:		
Employees' income tax withheld at source	$75 00	
Commission on sale of old banking house	144 00	
Error in teller's cash	1,115 00	
		1,334 00
Cash on hand and in banks or trust companies December 31, 1915, after transactions of the day		952,314 37
		$4,117,438 06

STATISTICAL INFORMATION

Number of open accounts January 1, 1916		15,541
Number of accounts opened or reopened during the year		2,512
Number of accounts closed during the year		2,130
Amount deposited during the year, not including dividends credited for that period		$2,558,975 85
Amount withdrawn during the year		2,591,977 06
Amount of dividends credited and paid for the year, viz.:		
April 1, 1915	$1,353 95	
July 1, 1915	198,495 79	
January 1, 1916	201,746 43	
		401,596 17
Average amount of each account January 1, 1916		692 29
Rate per cent. of dividends to depositors during the six months ending June 30, 1915		4
Rate per cent. of dividends to depositors during the six months ending December 31, 1915		4
Total earnings of the bank for the year 1915, after allowing for amortization of premiums and discounts		$501,711 15
Total expenses of the bank for the year 1915		48,589 40
Dividends paid to depositors for the year 1915		401,596 17
Net earnings for the year 1915 over expenses and dividends paid to depositors		51,525 58

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41. EAST BROOKLYN SAVINGS BANK, BROOKLYN

[643 Myrtle avenue; incorporated 1860]

EUGENE F. BARNES, President. DAVID MOREHOUSE, Treasurer.
JOHN H. IRELAND, Vice-President. HENRY W. COONS, Asst. Treasurer.
WM. A. GRAHAM, Vice-President.

TRUSTEES

EUGENE F. BARNES, ROBERT L. WENSLEY, HARRY A. MOODY,
JOHN H. IRELAND, E. J. PHILLIPS, WILLIAM A. GRAHAM,
JAMES S. DAVIS, FRED'K E. GUNNISON, ALFRED S. HUGHES,
EDWARD F. GEER, A. R. BOERUM, GEORGE NICHOLSON,
HENRY VON GLAHN, CLINTON P. CASE, DAVID MOREHOUSE,
JOHN T. BARRY, LUTHER M. WERNER.

FINANCIAL

RESOURCES

Bonds and mortgages				$4,437,900 00
Stock and bond investments, viz.:				
Stocks and bonds	Par value	Original cost	Estimated market value	
Cities in other States	$1,104,000 00	$1,167,052 23	$1,084,290 00	
Cities in this State	1,269,152 60	1,293,745 42	1,259,244 17	
Counties in this State	70,000 00	71,503 66	71,320 00	
Villages in this State	15,000 00	17,137 50	14,850 00	
Railroad mortgage bonds	700,000 00	741,034 30	599,000 00	
	$3,158,152 60	$3,290,473 11	$3,028,704 17	3,028,704 17
Banking house and lot, book value, $25,000; cost, $48,741.60; actual cash value				25,000 00
Cash on deposit in banks or trust companies				632,339 40
Cash on hand				52,689 22
Total of collectible interest				68,840 61
				$8,245,473 40

LIABILITIES

Amount due depositors, viz.:			
Principal	$7,536,618 39		
Dividends credited or to be credited for the six months ending with December 31, 1915	141,433 90		
		$7,678,052 29	
Surplus on market value		567,421 11	
			$8,245,473 40

Surplus on par value, $696,869.64.

CASH TRANSACTIONS DURING THE YEAR 1915

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1915, before transactions of the day		$562,484 71
From depositors, not including dividends credited		1,914,973 18
From interest on loans, deposits and investments		361,299 43
From rents from banking house		432 00
From mortgages		76,500 00
From redemption of stocks and bonds		58,245 00
From all other sources, viz.:		
Appraisal fees	$295 00	
Tax search receipts	132 00	
Insurance premiums returned	76 05	
		503 05
		$2,974,437 37

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PAYMENTS

To depositors, including dividends paid to them		$1,870,038 58
For loans on bonds and mortgages		266,300 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, $114,000)		115,865 49
For interest (other than dividend payments to depositors)		1,122 05
For current expenses of the bank, viz.:		
For salaries	$24,278 00	
For taxes: Banking house, $445.18; surplus, $5,052.21	5,497 39	
For expenses, except taxes, of banking house:		
Repairs	294 14	
Insurance	44 00	
Other	15 00	
For other expenses, not including expenses of other real estate nor other expenses of banking house	5,878 05	
		36,006 58
Other payments, viz.: Insurance premiums advanced		76 05
Cash on hand and in banks or trust companies December 31, 1915, after transactions of the day		685,028 62
		$2,974,437 37

STATISTICAL INFORMATION

Number of open accounts January 1, 1916		16,157
Number of accounts opened or reopened during the year		2,671
Number of accounts closed during the year		2,403
Amount deposited during the year, not including dividends credited for that period		$1,914,973 18
Amount withdrawn during the year		1,870,038 58
Amount of dividends credited and paid for the year, viz.:		
July 1, 1915	$138,087 18	
January 1, 1916	141,433 90	
		279,521 08
Average amount of each account January 1, 1916		475 22
Rate per cent. of dividends to depositors during the six months ending June 30, 1915		4
Rate per cent. of dividends to depositors during the six months ending December 31, 1915		4
Total earnings of the bank for the year 1915, after allowing for amortization of premiums and discounts		$355,695 61
Total expenses of the bank for the year 1915		36,006 58
Dividends paid to depositors for the year 1915		279,521 08
Net earnings for the year 1915 over expenses and dividends paid to depositors		40,167 95

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42. EASTERN DISTRICT SAVINGS BANK, BROOKLYN

[1024–1026 Gates avenue; incorporated 1895]

LEWIS E. MEEKER, President. CHAS. LOUIS SICARD, Secretary.
J. BARKER SLOANE, Vice-President. A. MANNING SHEVILL, Cashier.
HOMER L. BARTLETT, Vice-Pres.

TRUSTEES

J. PARKER SLOANE, HENRY L. GAUS, JOHN W. MOORE,
CHARLES L. SICARD, HENRY VOLLWEILER, FRED E. BRANDIS,
JOHN W. FRASER, HOMER L. BARTLETT, JOHN BOSSERT,
GEO. W. PAYNTAR, C. JEROME EDWARDS, LEWIS E. MEEKER,
CHARLES JACOB.

FINANCIAL

RESOURCES

Bonds and mortgages				$4,911,290 00
Stock and bond investments, viz.:				
Stocks and bonds	Par value	Original cost	Estimated market value	
State of Missouri	$50,000 00	$48,121 68	$49,000 00	
State of California	50,000 00	48,611 55	48,500 00	
Cities in other States	1,247,500 00	1,313,780 32	1,293,750 00	
Cities in this State	670,960 00	689,349 26	679,558 00	
Counties in this State	75,000 00	77,530 70	77,250 00	
Villages in this State	8,667 78	9,382 87	8,667 78	
Railroad mortgage bonds	391,000 00	424,802 88	368,870 00	
	$2,493,127 78	$2,611,579 26	$2,525,595 78	2,525,595 78
Other real estate, book value, $20,281.19; cost, $20,281.19; actual cash value				20,281 19
Cash on deposit in banks or trust companies				733,221 49
Cash on hand				16,154 25
Total of collectible interest				75,881 50
Amount of all other assets, viz.: New York State barge canal judgments				4,402 47
				$8,286,826 68

LIABILITIES

Amount due depositors, viz.:		
Principal	$7,771,105 74	
Dividends credited or to be credited for the six months ending with December 31, 1915	140,272 36	
		$7,911,378 10
Surplus on market value		375,448 58
		$8,286,826 68

Surplus on par value, $342,980.58.

CASH TRANSACTIONS DURING THE YEAR 1915

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1915, before transactions of the day	$650,657 02
From depositors, not including dividends credited	3,404,468 43
From interest on loans, deposits and investments	370,022 02
From rents from other real estate	847 28
From mortgages	103,560 00
From redemption of stocks and bonds	22,862 70
From stocks and bonds sold (total par value, $108,000)	110,379 68
From all other sources, viz.: Insurance premiums advanced refunded	142 17
	$4,662,939 30

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PAYMENTS

To depositors, including dividends paid to them		$3,106,809 46
For loans on bonds and mortgages		590,978 34
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, $158,000)		167,541 58
For interest (other than dividend payments to depositors)		1,930 63
For current expenses of the bank, viz.:		
For salaries	$14,050 00	
For expenses, except taxes, of banking house: Other	438 50	
For rent of banking rooms	2,944 83	
For expenses of other real estate, viz.: Repairs	54 79	
Insurance	9 50	
Taxes	148 97	
For other expenses, not including expenses of other real estate nor other expenses of banking house	6,910 17	
		24,556 76
For real estate acquired by foreclosure, or in settlement of debts due the bank		17,225 90
Other payments, viz.:		
New York State barge canal judgments purchased	$4,402 47	
Insurance premiums advanced	118 42	
		4,520 89
Cash on hand and in banks or trust companies December 31, 1915, after transactions of the day		749,375 74
		$4,662,939 30

STATISTICAL INFORMATION

Number of open accounts January 1, 1916		23,797
Number of accounts opened or reopened during the year		5,350
Number of accounts closed during the year		4,118
Amount deposited during the year, not including dividends credited for that period		$3,404,468 43
Amount withdrawn during the year		3,106,809 46
Amount of dividends credited and paid for the year, viz.:		
July 1, 1915	$135,816 22	
January 1, 1916	140,272 36	
		276,088 58
Average amount of each account January 1, 1916		332 45
Rate per cent. of dividends to depositors during the six months ending June 30, 1915		4
Rate per cent. of dividends to depositors during the six months ending December 31, 1915		4
Total earnings of the bank for the year 1915, after allowing for amortization of premiums and discounts		$368,109 77
Total expenses of the bank for the year 1915		24,556 76
Dividends paid to depositors for the year 1915		276,088 58
Net earnings for the year 1915 over expenses and dividends paid to depositors		67,464 43

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43. EAST NEW YORK SAVINGS BANK, BROOKLYN

[2644 Atlantic avenue; incorporated 1868]

FREDERICK MIDDENDORF, President. JOHN M. LINZ, Treasurer.
C. W. COLYER, Vice-President. EDWARD A. RICHARDS, Secretary.
CLARENCE F. COLYER, Vice-Pres.

TRUSTEES

FRED'K MIDDENDORF, CLARENCE F. COLYER, HENRY MEYER,
C. W. COYLER, JOHN M. LINZ, G. F. MIDDLEDORF, JR.,
RUDOLPH REIMER, ADOLPH KIENDL, JOHN MEIN, SR.,
FRANK C. LANG, A. H. ACKERMAN, N. WILLARD CURTIS,
FREDERICK D. HART, E. A. RICHARDS.

FINANCIAL

RESOURCES

Bonds and mortgages				$2,373,600 00
Stock and bond investments, viz.:				
Stocks and bonds	Par value	Original cost	Estimated market value	
State of California	$53,000 00	$51,675 00	$51,410 00	
Cities in other States	190,000 00	195,730 91	192,600 00	
Cities in this State	662,000 00	673,847 35	661,785 00	
Towns in this State	47,000 00	52,430 00	49,440 00	
Villages in this State	24,000 00	28,596 00	24,640 00	
Railroad mortgage bonds	445,000 00	501,805 82	401,600 00	
	$1,421,000 00	$1,504,085 08	$1,381,475 00	1,381,475 00
Banking house and lot, book value, $35,399.70; cost, $35,399.70; actual cash value				25,000 00
Cash on deposit in banks or trust companies				287,999 68
Cash on hand				13,959 93
Total of collectible interest				53,309 44
				$4,135,344 05

LIABILITIES

Amount due depositors, viz.:			
Principal	$3,701,507 18		
Dividends credited or to be credited for the six months ending with December 31, 1915	68,804 87		
		$3,770,312 05	
Surplus on market value		365,032 00	
			$4,135,344 05

Surplus on par value, $404,557.

CASH TRANSACTIONS DURING THE YEAR 1915

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1915, before transactions of the day	$302,920 81
From depositors, not including dividends credited	994,889 32
From interest on loans, deposits and investments	196,103 03
From rents from banking house	300 00
From mortgages	33,250 00
From redemption of stocks and bonds	10,000 00
From all other sources, viz.: Refund fire insurance premium	19 50
	$1,537,482 66

PAYMENTS

To depositors, including dividends paid to them	$1,008,772 97
For loans on bonds and mortgages	156,850 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, $50,000)	51,975 00
For interest (other than dividend payments to depositors	456 25

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For current expenses of the bank, viz.:		
For salaries	$12,475 00	
For taxes: Banking house, $389.66; surplus, $3,076.45	3,466 11	
For expenses, except taxes, of banking house:		
Repairs	180 55	
Insurance	218 56	
Other	395 70	
For other expenses, not including expenses of other real estate nor other expenses of banking house	723 31	
		$17,459 23
Other payments, viz.: Fire insurance premium advanced		9 60
Cash on hand and in banks or trust companies December 31, 1915, after transactions of the day		301,959 61
		$1,537,482 66

STATISTICAL INFORMATION

Number of open accounts January 1, 1916		9,191
Number of accounts opened or reopened during the year		1,473
Number of accounts closed during the year		1,263
Amount deposited during the year, not including dividends credited for that period		$994,889 32
Amount withdrawn during the year		1,008,772 97
Amount of dividends credited and paid for the year, viz.:		
July 1, 1915	$67,513 96	
January 1, 1916	68,804 87	
		136,318 83
Average amount of each account January 1, 1916		402 73
Rate per cent. of dividends to depositors during the six months ending June 30, 1915		4
Rate per cent. of dividends to depositors during the six months ending December 31, 1915		4
Total earnings of the bank for the year 1915, after allowing for amortization of premiums and discounts		$193,914 77
Total expenses of the bank for the year 1915		17,468 83
Dividends paid to depositors for the year 1915		136,318 83
Net earnings for the year 1915 over expenses and dividends paid to depositors		40,127 11

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44. GERMANIA SAVINGS BANK, KINGS COUNTY, BROOKLYN

[375 Fulton street; incorporated 1867]

A. GOEPEL, President.
OTTO WISSNER, Vice-President.
PETER H. REPPENHAGEN, Vice-Pres.
OSCAR THOMASS, Treasurer.
J. C. M. LORENZ, Secretary.
JOHN W. HASS, Cashier.

TRUSTEES

ADOLPH GOEPEL,
CHAS. A. SCHIEREN,
P. H. REPPENHAGEN,
T. ELLETT HODGSKIN,
EDWARD L. GRAEF,
JACOB DANGLER,
AUGUST JAHN,
J. F. HILDEBRAND.
RICHARD KNY,
OTTO WISSNER,
G. W. RASCH,
J. R. MANNHEIM,
HERMAN A. METZ,
LOUIS SCHELING,
FREDERICK RENKEN,
WILLIAM RASMUS,
OSCAR THOMASS.

FINANCIAL

RESOURCES

Bonds and mortgages				$7,507,350 00
Stock and bond investments, viz.:				
Stocks and bonds	Par value	Original cost	Estimated market value	
State of California	$90,000 00	$90,608 40	$90,300 00	
Cities in other States	858,000 00	891,929 05	864,630 00	
Cities in this State	2,308,324 55	2,442,512 97	2,248,277 54	
Counties in this State	386,000 00	405,991 67	388,320 00	
Towns in this State	29,675 00	32,658 81	29,391 50	
Villages in this State	173,900 00	186,133 48	174,682 00	
Railroad mortgage bonds	20,000 00	20,448 00	16,200 00	
	$3,865,899 55	$4,070,282 38	$3,811,801 04	
				3,811,801 04
Banking house and lot, book value, $322,900.27; cost, $374,620.05; actual cash value				322,900 27
Other real estate, book value, $35,000; cost, $38,989.42; actual cash value				35,000 00
Cash on deposit in banks or trust companies				810,002 28
Cash on hand				7,754 70
Total of collectible interest				93,091 62
Amount of all other assets, viz.:				
Rents accrued			$975 00	
New York State barge canal judgments			4,806 78	
				5,781 78
				$12,593,681 69

LIABILITIES

Amount due depositors, viz.:		
Principal	$11,589,465 56	
Dividends credited or to be credited for the six months ending with December 31, 1915	219,803 23	
		$11,809,268 79
Surplus on market value		784,412 90
		$12,593,681 69

Surplus on par value, $838,511.41.

CASH TRANSACTIONS DURING THE YEAR 1915

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1915, before transactions of the day	$843,700 83
From depositors, not including dividends credited	3,071,487 90
From interest on loans, deposits and investments	546,727 11
From rents from banking house	18,214 24
From rents from other real estate	3,077 89
From mortgages	195,800 00
From redemption of stocks and bonds	65,780 91
From real estate sold	20,300 00

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From oll other sources, viz.:		
Appraisal fees refunded	$433 00	
Deficiency judgment on contract of sale	1,000 00	
Insurance refunded	3 72	
		$1,436 72
		$4,766,525 60

PAYMENTS

To depositors, including dividends paid to them		$3,133,341 92
For loans on bonds and mortgages		359,500 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, $362,000)		373,482 21
For interest (other than dividend payments to depositors)		3,512 17
For current expenses of the bank, viz.:		
For salaries	$19,374 00	
For taxes: Banking house, $7,478.30; surplus, $6,740.45	14,218 75	
For expenses, except taxes, of banking house:		
Repairs	1,290 76	
Insurance	187 85	
Other	9,484 23	
For expenses of other real estate, viz.:		
Repairs	298 87	
Insurance	1,010 61	
Taxes	812 50	
Other	485 08	
For other expenses, not including expenses of other real estate nor other expenses of banking house	5,171 28	
		52,333 93
For real estate acquired by foreclosure, or in settlement of debts due the bank		21,631 61
Other payments, viz.:		
Cash short	$100 00	
Commission on real estate sold	60 00	
New York State barge canal judgments	4,806 78	
		4,966 78
Cash on hand and in banks or trust companies December 31, 1915, after transactions of the day		817,756 98
		$4,766,525 60

STATISTICAL INFORMATION

Number of open accounts January 1, 1916		20,281
Number of accounts opened or reopened during the year		3,184
Number of accounts closed during the year		2,674
Amount deposited during the year, not including dividends credited for that period		$3,071,487 90
Amount withdrawn during the year		3,133,341 92
Amount of dividends credited and paid for the year, viz.:		
July 1, 1915	$216,252 88	
January 1, 1916	219,803 23	
		436,056 11
Average amount of each account January 1, 1916		582 32
Rate per cent. of dividends to depositors during the six months ending June 30, 1915		4
Rate per cent. of dividends to depositors during the six months ending December 31, 1915		4
Total earnings of the bank for the year 1915, after allowing for amortization of premiums and discounts		$565,003 56
Total expenses of the bank for the year 1915		56,515 29
Dividends paid to depositors for the year 1915		436,056 11
Net earnings for the year 1915 over expenses and dividends paid to depositors		72,432 16

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45. GERMAN SAVINGS BANK OF BROOKLYN, BROOKLYN

[531 Broadway; incorporated 1866]

CHARLES FROEB, President. J. A. MOLLENHAUER, Vice-Pres.
AUGUST C. SCHARMANN, Vice-Pres. HENRY STUMPF, Secretary.

TRUSTEES

THEO. ENGELHARDT, JOHN R. THOMPSON, JOSEPH HUBER,
J. A. MOLLENHAUER, J. M. OTTO, LOUIS ZOLLNER,
CHARLES FROEB, GEORGE B. GOODWIN, JOHN PROBST,
A. C. SCHARMANN, J. H. SCHUMANN, FREDERICK WEISBROD,
HENRY C. DECK, HENRY STUMPF, WILLIAM K. DICK.

FINANCIAL

RESOURCES

Bonds and mortgages				$11,708,430 00
Stock and bond investments, viz.:				
Stocks and bonds	Par value	Original cost	Estimated market value	
State of California	$12,000 00	$11,757 60	$11,760 00	
State of Idaho	21,000 00	21,173 20	21,170 00	
State of Louisiana	5,000 00	5,015 00	5,000 00	
State of Utah	44,000 00	48,655 20	48,400 00	
Cities in other States	2,181,059 00	2,276,549 81	2,190,309 39	
Cities in this State	2,631,630 36	2,744,877 42	2,528,419 42	
Counties in this State	234,000 00	254,150 52	230,360 00	
Towns in this State	44,000 00	45,860 71	46,097 00	
Railroad mortgage bonds	1,640,000 00	1,779,533 66	1,701,395 00	
	$6,812,689 36	$7,187,573 12	$6,782,910 81	
				6,782,910 81
Banking house and lot, book value, $83,714.59; cost, $120,714.59; actual cash value				83,714 59
Cash on deposit in banks or trust companies				1,915,000 00
Cash on hand				74,339 27
Total of collectible interest				151,629 66
Amount of all other assets, viz.:				
New York State barge canal judgments			$12,519 31	
Rents accrued			381 26	
				12,900 57
				$20,728,924 90

LIABILITIES

Amount due depositors, viz.:		
Principal	$18,879,818 30	
Dividends credited or to be credited for the six months ending with December 31, 1915	348,836 75	
		$19,228,655 05
Surplus on market value		1,500,269 85
		$20,728,924 90

Surplus on par value, $1,530,048.40.

CASH TRANSACTIONS DURING THE YEAR 1915

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1915, before transactions of the day	$1,786,486 81
From depositors, not including dividends credited	6,098,846 66
From interest on loans, deposits and investments	911,852 18
From rents from banking house	4,017 54
From mortgages	128,550 00
From redemption of stocks and bonds	31,196 00
From stocks and bonds sold (total par value, $179,000)	174,109 90
From real estate sold	6,950 00

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From all other sources, viz.:		
Rebate on bonds purchased	$32 50	
Sale of drinking cups	9 20	
Satisfaction pieces	81 00	
Insurance premiums advanced, refunded	30 00	
		$152 70
		$9,142,161 79

PAYMENTS

To depositors, including dividends paid to them		$5,493,624 68
For loans on bonds and mortgages		1,024,680 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, $553,421.88)		555,636 56
For interest (other than dividend payments to depositors)		7,264 75
For current expenses of the bank, viz.:		
For salaries	$37,270 88	
For taxes: Banking house, $1,280.92; surplus, $12,531.18; on mortgages, $32.94	13,845 04	
For expenses, except taxes, of banking house:		
Repairs	1,131 17	
Insurance	65 33	
For expenses of other real estate, viz.:		
Taxes	48 46	
For other expenses, not including expenses of other real estate nor other expenses of banking house	6,706 34	
		59,067 22
Other payments, viz.:		
New York State barge canal judgments purchased	$12,519 31	
Insurance premiums	30 00	
		12,549 31
Cash on hand and in banks or trust companies December 31, 1915, after transactions of the day		1,989,339 27
		$9,142,161 79

STATISTICAL INFORMATION

Number of open accounts January 1, 1916		43,228
Number of accounts opened or reopened during the year		7,253
Number of accounts closed during the year		5,567
Amount deposited during the year, not including dividends credited for that period		$6,098,846 66
Amount withdrawn during the year		5,493,624 68
Amount of dividends credited and paid for the year, viz.:		
July 1, 1915	$335,740 64	
January 1, 1916	348,836 75	
		684,577 39
Average amount of each account January 1, 1916		444 82
Number of accounts which exceeded $3,000, exclusive of dividends, credited at the last trial balance of depositors' ledgers, except deposits arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate		4
Total amount of such accounts		$13,084 81
Rate per cent. of dividends to depositors during the six months ending June 30, 1915		4
Rate per cent. of dividends to depositors during the six months ending December 31, 1915		4
Total earnings of the bank for the year 1915, after allowing for amortization of premiums and discounts		$897,234 18
Total expenses of the bank for the year 1915		59,067 22
Dividends paid to depositors for the year 1915		684,577 39
Net earnings for the year 1915 over expenses and dividends paid to depositors		153,589 57

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46. THE GREATER NEW YORK SAVINGS BANK, BROOKLYN

[498 Fifth avenue; incorporated 1897]

C. J. OBERMAYER, President. CHAS. G. BALMANNO, Vice-Pres.
ALEXANDER G. CALDER, Vice-Pres. WM. OBERMAYER, Secretary.

TRUSTEES

C. J. OBERMAYER, MILO M. BELDING, JR., GUSTAVE HARTUNG,
CHARLES RUSTON, H. B. McNAIR, JOHN E. RUSTON,
WILLIAM J. MAXWELL, CHAS. G. BALMANNO, FREDERICK W. STARR,
W. F. VANDEN HOUTEN, WM. OBERMAYER, WM. W. SPENCE,
ALLAN BOWIE, W. M. MESEROLE, LUDWIG MERKLEIN,
THOMAS MURPHY, WM. K. CLEVERLEY, GUY LOOMIS,
ALEX. G. CALDER, WALTER CRITCHLEY, WM. D. BUCKNER,
FRANK A. SELLE, JOHN LAMONT, RAYMOND H. FIERO,
ARCHIBALD SIMPSON.

FINANCIAL

RESOURCES

Bonds and mortgages				$2,520,600 00
Stock and bond investments, viz.:				
Stocks and bonds	Par value	Original cost	Estimated market value	
State of New York	$100,000 00	$105,387 00	$106,000 00	
Cities in other States	592,500 00	620,191 93	597,405 00	
Cities in this State	388,000 00	385,376 08	362,820 00	
Towns in this State	25,000 00	25,457 50	24,870 00	
Villages in this State	14,500 00	15,436 00	14,290 00	
School districts in this State	17,000 00	17,589 80	17,105 00	
	$1,137,000 00	$1,169,438 31	$1,122,490 00	
				1,122,490 00
Other real estate, book value, $23,000; cost, $26,551.08; actual cash value				23,000 00
Cash on deposit in banks or trust companies				400,069 88
Cash on hand				21,656 39
Total of collectible interest				38,615 84
				$4,126,432 11

LIABILITIES

Amount due depositors, viz.:		
Principal	$3,902,075 89	
Dividends credited or to be credited for the six months ending with December 31, 1915	68,780 65	
		$3,970,856 54
Surplus on market value		155,575 57
		$4,126,432 11

Surplus on par value, $170,085.57.

CASH TRANSACTIONS DURING THE YEAR 1915

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1915, before transactions of the day		$330,863 57
From depositors, not including dividends credited		1,819,128 74
From interest on loans, deposits and investments		181,978 90
From rents from other real estate		2,561 29
From mortgages		125,750 00
From redemption of stocks and bonds		500 00
From stocks and bonds sold (total par value, $119,700)		118,609 85
From real estate sold		4,500 00
From all other sources, viz.:		
Nickle plated banks lost and paid for	$10 00	
Cash over	70 18	
		80 18
		$2,583,972 53

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PAYMENTS

To depositors, including dividends paid to them		$1,517,507 41
For loans on bonds and mortgages		313,050 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, $290,000)		300,931 99
For interest (other than dividend payments to depositors)		2,443 84
For current expenses of the bank, viz.:		
For salaries	$15,130 51	
For taxes: Surplus	1,220 89	
For expenses, except taxes, of banking house: Repairs	289 20	
For rent of banking rooms	3,300 00	
For expenses of other real estate, viz.:		
Repairs	768 17	
Insurance	192 66	
Taxes	714 19	
Other	416 14	
For other expenses, not including expenses of other real estate nor other expenses of banking house	6,272 26	
		28,313 02
Cash on hand and in banks or trust companies December 31, 1915, after transactions of the day		421,726 27
		$2,583,972 53

STATISTICAL INFORMATION

Number of open accounts January 1, 1916		16,599
Number of accounts opened or reopened during the year		4,191
Number of accounts closed during the year		3,211
Amount deposited during the year, not including dividends credited for that period		$1,819,123 74
Amount withdrawn during the year		1,517,507 41
Amount of dividends credited and paid for the year, viz.:		
July 1, 1915	$64,719 78	
January 1, 1916	68,780 65	
		133,500 43
Average amount of each account January 1, 1916		239 22
Rate per cent. of dividends to depositors during the six months ending June 30, 1915		4
Rate per cent. of dividends to depositors during the six months ending December 31, 1915		4
Total earnings of the bank for the year 1915, after allowing for amortization of premiums and discounts		$185,177 91
Total expenses of the bank for the year 1915		28,313 02
Dividends paid to depositors for the year 1915		133,500 43
Net earnings for the year 1915 over expenses and dividends paid to depositors		23,364 46

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47. THE GREEN POINT SAVINGS BANK, BROOKLYN

[807 Manhattan avenue; incorporated 1868]

EPHRAIM A. WALKER, President. GEORGE W. FELTER, Secretary.
C. H. REYNOLDS, Vice-President. FRANK S. HARLOW, Asst. Secretary.
D. A. MANSON, Vice-President.

TRUSTEES

EPHRAIM A. WALKER, LEWIS JURGENS, FRANK S. HARLOW,
PETER BURDEN, JAS. A. McCAFFERTY, FERNAND S. BELLEVUE,
HENRY DUCKER, GEORGE W. FELTER, WILLIAM B. CATER,
DONALD A. MANSON, CHAS. H. REYNOLDS, GEORGE E. PERRY,
DAVID MARTIN.

FINANCIAL

RESOURCES

Bonds and mortgages				$5,104,600 00
Stock and bond investments, viz.:				
Stocks and bonds	Par value	Original cost	Estimated market value	
State of Oklahoma	$70,000 00	$70,654 62	$70,700 00	
State of Tennessee	155,000 00	159,617 05	161,950 00	
State of Idaho	25,000 00	25,492 50	25,500 00	
State of California	50,000 00	51,193 52	51,500 00	
Cities in other States	1,223,000 00	$1,248,479 59	$1,219,620 00	
Cities in this State	1,205,500 00	1,228,576 16	1,197,633 00	
Counties in this State	370,000 00	397,680 13	358,750 00	
Towns in this State	54,000 00	54,479 24	54,000 00	
Railroad mortgage bonds	585,000 00	586,015 63	479,000 00	
	$3,737,500 00	$3,822,188 44	$3,618,653 00	
				3,618,653 00
Banking house and lot, book value, $125,000; cost, $169,227.76; actual cash value				125,000 00
Cash on deposit in banks or trust companies				809,501 19
Cash on hand				33,894 95
Total of collectible interest				78,719 55
Amount of all other assets, viz.: New York State barge canal judgments				13,470 09
				$9,783,838 78

LIABILITIES

Amount due depositors, viz.:			
Principal	$8,675,387 88		
Dividends credited or to be credited for the six months ending with December 31, 1915	160,745 10		
		$8,836,132 98	
Other liabilities, viz.: Expenses incurred, but unpaid, taxes accrued			4,500 00
Surplus on market value			943,205 80
			$9,783,838 78

Surplus on par value, $1,062,052.80.

CASH TRANSACTIONS DURING THE YEAR 1915

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1915, before transactions of the day	$546,430 57
From depositors, not including dividends credited	2,417,043 77
From interest on loans, deposits and investments	439,457 68
From mortgages	131,850 00
From redemption of stocks and bonds	241,600 00
From stocks and bonds sold (total par value, $180,000)	185,461 88
	$3,961,843 90

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PAYMENTS

To depositors, including dividends paid to them		$2,161,349 11
For loans on bonds and mortgages		321,875 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, $552,000)		563,203 34
For interest (other than dividend payments to depositors)		7,742 95
For current expenses of the bank, viz.:		
For salaries	$35,502 50	
For taxes: Banking house, $2,382.20; surplus, $8,791.96	11,174 16	
For expenses, except taxes, of banking house:		
Repairs	775 29	
Insurance	184 09	
For other expenses, not including expenses of other real estate nor other expenses of banking house	3,171 23	
		50,807 27
Other payments, viz.: New York State barge canal judgments purchased		13,470 09
Cash on hand and in banks or trust companies December 31, 1915, after transactions of the day		843,396 14
		$3,961,843 90

STATISTICAL INFORMATION

Number of open accounts January 1, 1916		18,552
Number of accounts opened or reopened during the year		3,446
Number of accounts closed during the year		2,744
Amount deposited during the year, not including dividends credited for that period		$2,417,043 77
Amount withdrawn during the year		2,161,349 11
Amount of dividends credited and paid for the year, viz.:		
July 1, 1915	$154,972 02	
January 1, 1916	160,745 10	
		315,717 12
Average amount of each account January 1, 1916		476 29
Rate per cent. of dividends to depositors during the six months ending June 30, 1915		4
Rate per cent. of dividends to depositors during the six months ending December 31, 1915		4
Total earnings of the bank for the year 1915, after allowing for amortization of premiums and discounts		$435,433 34
Total expenses of the bank for the year 1915		50,807 27
Dividends paid to depositors for the year 1915		315,717 12
Net earnings for the year 1915 over expenses and dividends paid to depositors		68,908 95

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48. HAMBURG SAVINGS BANK, BROOKLYN

[1451 Myrtle avenue; incorporated 1906]

DAVID ENGEL, President. NICHOLAS A. STEMMERMANN, Vice-President.
ROBERT E. MOFFETT, Vice-Pres.
GEO. C. UNBESCHEIDEN, Secy.

TRUSTEES

DAVID ENGLE, THEODORE C. EPPIG, HENRY C. BAINBRIDGE,
N. A. STEMMERMANN, H. J. HOLTERMANN, ROBERT E. MOFFETT,
H. L. SCHELLING, CHAS. AICHMANN, W. P. BOGGS,
HENRY C. BOHACK, ERNEST A. FLEISCHER, HENRY F. WAGNER,
ALBERT L. LEVI, OTTO SPANGENBERG, F. AUGUST SCHURMANN.

FINANCIAL

RESOURCES

Bonds and mortgages				$1,143,100 00
Stock and bond investments, viz.:				
Stocks and bonds	Par value	Original cost	Estimated market value	
State of New York	$25,000 00	$25,765 63	$25,500 00	
Cities in other States	29,000 00	28,006 00	27,920 00	
Cities in this State	178,000 03	175,970 32	175,621 68	
Towns in this State	14,000 00	14,075 20	14,040 00	
Villages in this State	92,100 00	92,950 02	93,070 00	
School districts in this State	68,200 00	70,820 70	69,956 50	
Railroad mortgage bonds	59,000 00	56,208 76	51,600 00	
	$465,300 03	$463,796 63	$457,708 18	
				457,708 18
Cash on deposit in banks or trust companies				178,080 06
Cash on hand				7,143 25
Total of collectible interest				11,338 29
Amount of all other assets, viz.: New York State barge canal judgments				4,937 63
				$1,802,307 41

LIABILITIES

Amount due depositors, viz.:		
Principal	$1,727,895 30	
Dividends credited or to be credited for the six months ending with December 31, 1915	31,146 15	
		$1,759,041 45
Surplus on market value		43,265 96
		$1,802,307 41

Surplus on par value, $50,857.81.

CASH TRANSACTIONS DURING THE YEAR 1915

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1915, before transactions of the day	$72,501 10
From depositors, not including dividends credited	746,913 08
From interest on loans, deposits and investments	80,347 53
From mortgages	24,900 00
From redemption of stocks and bonds	31,416 67
	$956,078 38

PAYMENTS

To depositors, including dividends paid to them	$680,769 25
For loans on bonds and mortgages	43,250 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, $32,000)	32,587 39
For interest (other than dividend payments to depositors)	598 67

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For current expenses of the bank, viz.:		
For salaries	$3,901 00	
For taxes: Banking house, $480; surplus, $218.12	698 12	
For expenses, except taxes, of banking house:		
Repairs	63 56	
Insurance	96 20	
Other	784 00	
For rent of banking rooms	1,500 00	
For other expenses, not including expenses of other real estate nor other expenses of banking house	1,669 25	
		$8,712 13
Other payments, viz.: New York State barge canal judgments purchased		4,937 63
Cash on hand and in banks or trust companies December 31, 1915, after transactions of the day		185,223 31
		$956,078 38

STATISTICAL INFORMATION

Number of open accounts January 1, 1916		6,774
Number of accounts opened or reopened during the year		1,534
Number of accounts closed during the year		1,029
Amount deposited during the year, not including dividends credited for that period		$746,913 08
Amount withdrawn during the year		680,769 25
Amount of dividends credited and paid for the year, viz.:		
July 1, 1915	$29,815 10	
January 1, 1916	31,146 15	
		60,961 25
Average amount of each account January 1, 1916		259 67
Rate per. cent of dividends to depositors during the six months ending June 30, 1915		4
Rate per cent of dividends to depositors during the six months ending December 31, 1915		4
Total earnings of the bank for the year 1915, after allowing for amortization of premiums and discounts		$80,516 44
Total expenses of the bank for the year 1915		8,712 13
Dividends paid to depositors for the year 1915		60,961 25
Net earnings for the year 1915 over expenses and dividends paid to depositors		10,843 06

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49. HOME SAVINGS BANK, BROOKLYN

[804 Manhattan avenue; incorporated 1906]

MARSHALL W. GLEASON, President. JOHN W. BURR, Vice-President.
LOUIS STERN, Vice-President. V. M. POWELL, Cashier.

TRUSTEES

GEORGE H. GERARD, LOUIS STERN, THOMAS F. KELLY,
M. W. GLEASON, OSCAR A. BOCH, J. R. HAZELWOOD,
JOHN W. BURR, CHAS. F. BALL, M. H. CAVANAUGH,
HARRY A. JEWELL, CHAS. W. GRIFFIN, GEORGE H. ROWE,
MORRIS SALZMAN, EDGAR H. HAZELWOOD, ROSCOE HAZELWOOD,
EDWIN J. SUTPHIN.

FINANCIAL

RESOURCES

Bonds and mortgages			$347,700 00
Stock and bond investments, viz.:			
Stocks and bonds	Par value	Original cost	Estimated market value
Cities in other States	$28,500 00	$29,509 65	$28,265 00
Cities in this State	20,600 00	21,595 18	21,382 00
Counties in this State	15,000 00	15,000 00	15,250 00
Towns in this State	9,500 00	9,673 30	9,540 00
Villages in this State	38,750 00	40,230 25	39,862 50
School districts in this State	37,000 00	38,442 52	37,436 00
	$149,350 00	$154,450 90	$151,735 50
			151,735 50
Cash on deposit in banks or trust companies			48,776 07
Cash on hand			4,210 03
Total of collectible interest			4,144 81
Amount of all other assets, viz.: Vaults, furniture and fixtures			3,000 00
			$559,566 41

LIABILITIES

Amount due depositors, viz.:		
Principal	$534,861 28	
Dividends credited or to be credited for the six months ending with December 31, 1915	9,796 04	
		$544,657 32
Surplus on market value		14,909 09
		$559,566 41

Surplus on par value, $12,523.59.

CASH TRANSACTIONS DURING THE YEAR 1915

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1915, before transactions of the day	$29,991 64
From depositors, not including dividends credited	230,981 43
From interest on loans, deposits and investments	27,700 54
From mortgages	18,500 00
From redemption of stocks and bonds	9,250 00
From stocks and bonds sold (total par value, $15,000)	15,000 00
From all other sources, viz.: Profit on sale of bonds	600 00
	$332,023 61

PAYMENTS

To depositors, including dividends paid to them	$231,847 04
For loans on bonds and mortgages	19,500 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, $22,000)	22,087 20
For interest (other than dividend payments to depositors)	125 53

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For current expenses of the bank, viz.:		
For salaries	$3,372 00	
For expenses, except taxes, of banking house: Other	234 90	
For rent of banking rooms	1,400 00	
For other expenses, not including expenses of other real estate nor other expenses of banking house...	470 84	
		$5,477 74
Cash on hand and in banks or trust companies December 31, 1915, after transactions of the day		52,986 10
		$332,023 61

STATISTICAL INFORMATION

Number of open accounts January 1, 1916	2,356
Number of accounts opened or reopened during the year	521
Number of accounts closed during the year	441
Amount deposited during the year, not including dividends credited for that period	$230,981 43
Amount withdrawn during the year	231,847 04
Amount of dividends credited and paid for the year, viz.:	
July 1, 1915 $9,704 92	
January 1, 1916 9,796 04	
	19,500 96
Average amount of each account January 1, 1916	231 17
Rate per cent. of dividends to depositors during the six months ending June 30, 1915	4
Rate per cent. of dividends to depositors during the six months ending December 31, 1915	4
Total earnings of the bank for the year 1915, after allowing for amortization of premiums and discounts	$27,770 92
Total expenses of the bank for the year 1915	5,477 74
Dividends paid to depositors for the year 1915	19,500 96
Net earnings for the year 1915 over expenses and dividends paid to depositors	2,792 22

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Federal Reserve Bank of St. Louis

50. THE KINGS COUNTY SAVINGS INSTITUTION, BROOKLYN

[135 Broadway, corner Bedford avenue; incorporated 1860]

HUBERT G. TAYLOR, President. JOHN S. McKEON, Secretary.
ALFRED HODGES, Vice-President. JACOB HENTZ, Cashier.
J. CARLISLE LOUDON, Vice-Pres.

TRUSTEES

ROBERT LIPTROTT, ALFRED HODGES, CORNELIUS E. DONNELLON,
EDWARD McGARVEY, AUGUSTUS P. DAY, W. WINTHROP TAYLOR,
HUBERT G. TAYLOR, WALTER MATHISON, S. A. COYKENDALL.
JACOB C. KLINCK, WILLIAM C. CARRICK, JAS. R. BRENNAN,
J. CARLISLE LOUDON.

FINANCIAL

RESOURCES

Bonds and mortgages				$6,302,350 00
Stock and bond investments, viz.:				
Stocks and bonds	Par value	Original cost	Estimated market value	
State of California	$25,000 00	$23,500 00	$23,500 00	
State of Maryland	25,000 00	24,750 00	24,750 00	
State of Oklahoma	25,000 00	25,385 25	25,250 00	
Cities in other States	1,339 000 00	1,393,998 53	1,354,130 00	
Cities in this State	1,794,500 00	1,852,074 62	1,711,245 00	
Counties in this State	63,533 47	68,982 62	62,898 14	
Villages in this State	153,000 00	159,671 47	158,530 00	
School districts in this State	93,500 00	95,091 62	93,115 00	
Railroad mortgage bonds	2,986,700 00	3,232,409 16	2,889,190 73	
	$6,505,233 47	$6,875,863 27	$6,342,608 87	
				$6,342,608 87
Banking house and lot, book value, $70,000; cost, $142,637; actual cash value				70,000 00
Other real estate, book value, $187,517.35; cost, $184,585.16; actual cash value				184,585 16
Cash on deposit in banks or trust companies				1,003,267 20
Cash on hand				30,852 75
Total of collectible interest				111,918 40
Amount of all other assets, viz.: Insurance advanced				45 00
				$14,045,627 38

LIABILITIES

Amount due depositors, viz.:			
Principal	$12,826,797 52		
Dividends credited or to be credited for the six months ending with December 31, 1915	248,012 60		
			$13,074,810 12
Surplus on market value			970,817 26
			$14,045,627 38
Surplus on par value, $1,133,441.86.			

CASH TRANSACTIONS DURING THE YEAR 1915

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1915, before transactions of the day		$948,440 99
From depositors, not including dividends credited		2,167,047 44
From interest on loans, deposits and investments		631,386 41
From rents from other real estate		10,704 00
From mortgages		205,950 00
From redemption of stocks and bonds		207,500 00
From all other sources, viz.:		
Judgments	$1,111 50	
Insurance rebate	1 14	
Fire loss	540 00	
		1,652 64
		$4,172,681 48

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PAYMENTS

To depositors, including dividends paid to them		$2,623,826 59
For loans on bonds and mortgages		134,650 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, $290,000)		282,539 48
For interest (other than dividend payments to depositors)		3,954 61
For current expenses of the bank, viz.:		
For salaries	$37,190 00	
For taxes: Banking house, $982.32; surplus, $7,102.70.	8,085 02	
For expenses, except taxes, of banking house:		
Repairs	296 70	
Insurance	507 02	
Other	3,405 52	
For expenses of other real estate, viz.:		
Repairs	7,632 61	
Insurance	298 89	
Taxes	3,670 34	
Other	2,165 57	
		63,251 67
For real estate acquired by foreclosure, or in settlement of debts due the bank		27,000 00
Other payments, viz.:		
Insurance advanced	$75 00	
Foreclosure expenses	3,264 18	
		3,339 18
Cash on hand and in banks or trust companies December 31, 1915, after transactions of the day		1,034,119 95
		$4,172,681 48

STATISTICAL INFORMATION

Number of open accounts January 1, 1916		14,208
Number of accounts opened or reopened during the year		1,288
Number of accounts closed during the year		1,392
Amount deposited during the year, not including dividends credited for that period		$2,167,047 44
Amount withdrawn during the year		2,623,826 59
Amount of dividends credited and paid for the year, viz.:		
July 1, 1915	$246,705 72	
January 1, 1916	248,012 60	
		494,718 32
Average amount of each account January 1, 1916		920 24
Rate per cent. of dividends to depositors during the six months ending June 30, 1915		4
Rate per cent. of dividends to depositors during the six months ending December 31, 1915		4
Total earnings of the bank for the year 1915, after allowing for amortization of premiums and discounts		$617,969 45
Total expenses of the bank for the year 1915		63,251 67
Dividends paid to depositors for the year 1915		494,718 32
Net earnings for the year 1915 over expenses and dividends paid to depositors		59,999 46

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51. PRUDENTIAL SAVINGS BANK, BROOKLYN

[Broadway and Vernon avenue; incorporated 1908]

DIETRICH W. KAATZE, President. HERBERT A. O'BRIEN, Treasurer.
JOHN AUER, SR., Vice-President. HOLLIS H. SEARLES, Cashier.
JOHN H. SCANNELL, Vice-President. LOUIS P. BUCK, Assistant Cashier.

TRUSTEES

DIETRICH W. KAATZE, JOHN AUER, SR., JOHN H. SCHANNELL, HERBERT A. O'BRIEN, FRANCIS B. MULLIN, HOLLIS H. SEARLES, LOUIS P. BUCK,
CHARLES WISSMAN, B. P. VAN BENTHUYSEN, ALFRED E. PECK, MANASSEH MILLER, AUGUST HASENFLUG, CHAS. VOLLMER,
ROBERT W. MARTIN, WM. J. ELLIOTT, JOS. VOLLKOMMER, WM. H. FRANK, THOS. H. IRELAND, GEORGE P. BUSCH, LEWIS C. GEHRING.

FINANCIAL

RESOURCES

Bonds and mortgages				$1,482,675 00
Stock and bond investments, viz.:				
Stocks and bonds	Par value	Original cost	Estimated market value	
State of Oklahoma	$10,800 00	$10,883 41	$10,908 00	
Cities in other States	120,500 00	125,831 53	124,034 00	
Cities in this State	50,111 32	50,181 75	50,543 79	
Towns in this State	103,600 00	108,754 09	107,617 50	
Villages in this State	221,969 03	226,068 37	225,676 33	
Railroad mortgage bonds	109,000 00	103,991 69	103,870 00	
	$615,980 35	$625,710 84	$622,649 62	
				622,649 62
Other real estate, book value, $31,331.42; cost, $31,331.42; actual cash value				31,331 42
Cash on deposit in banks or trust companies				217,402 68
Cash on hand				31,009 71
Total of collectible interest				19,609 82
Amount of all other assets, viz.: New York State barge canal judgment				4,864 92
				$2,409,543 17

LIABILITIES

Amount due depositors, viz.:			
Principal	$2,306,773 80		
Dividends credited or to be credited for the six months ending with December 31, 1915	41,485 09		
		$2,348,258 89	
Surplus on market value			61,284 28
			$2,409,543 17
Surplus on par value, $54,615.01.			

CASH TRANSACTIONS DURING THE YEAR 1915

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1915, before transactions of the day		$206,097 76
From depositors, not including dividends credited		987,986 99
From interest on loans, deposits and investments		114,703 16
From rents from other real estate		1,074 50
From mortgages		44,375 00
From redemption of stocks and bonds		35,579 13
From stocks and bonds sold (total par value, $31,500)		32,307 89
From all other sources, viz.:		
From interest credited but not received	$20 00	
Insurance repaid	60 46	
Received on foreclosed property	189 21	
Exchange on checks and telephone	11 75	
		281 42
		$1,422,405 85

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PAYMENTS

To depositors, including dividends paid to them		$825,944 11
For loans on bonds and mortgages		142,800 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, $145,533)		145,468 84
For interest (other than dividend payments to depositors)		1,474 68
For current expenses of the bank, viz.:		
For salaries	$5,456 88	
For taxes: Surplus, $407.38	407 38	
For expenses, except taxes, of banking house:		
Repairs	5 62	
Insurance	66 77	
Other	460 75	
For rent of banking rooms	7,200 00	
For expenses of other real estate, viz.:		
Repairs	541 88	
Insurance	84 19	
Other	144 62	
For other expenses, not including expenses of other real estate nor other expenses of banking house	873 62	
		15,241 71
For real estate acquired by foreclosure, or in settlement of debts due the bank		31,331 42
Other payments, viz.:		
Paid on organization account and interest	$6,815 03	
Paid on advanced insurance	52 75	
New York State barge canal judgments purchased	4,864 92	
		11,732 70
Cash on hand and in banks or trust companies December 31, 1915, after transactions of the day		248,412 39
		$1,422,405 85

STATISTICAL INFORMATION

Number of open accounts January 1, 1916		6,787
Number of accounts opened or reopened during the year		1,515
Number of accounts closed during the year		916
Amount deposited during the year, not including dividends credited for that period		$987,986 99
Amount withdrawn during the year		825,944 11
Amount of dividends credited and paid for the year, viz.:		
July 1, 1915	$38,754 56	
January 1, 1916	41,485 09	
		80,239 65
Average amount of each account January 1, 1916		345 99
Rate per cent. of dividends to depositors during the six months ending June 30, 1915		4
Rate per cent. of dividends to depositors during the six months ending December 31, 1915		4
Total earnings of the bank for the year 1915, after allowing for amortization of premiums and discounts		$114,880 81
Total expenses of the bank for the year 1915		15,241 71
Dividends paid to depositors for the year 1915		80,239 65
Net earnings for the year 1915 over expenses and dividends paid to depositors		19,399 45

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Federal Reserve Bank of St. Louis

52. THE SOUTH BROOKLYN SAVINGS INSTITUTION, BROOKLYN

[160–162 Atlantic avenue; incorporated 1850]

WILLIAM J. COOMBS, President. C. S. DUNNING, Treasurer.
JOSEPH E. BROWN, Vice-President. JACOB STEINER, Comptroller.
WALTER M. AIKMAN, Vice-President. BERNARD A. BURGER, Secretary.
ALBRO J. NEWTON, Vice-President.

TRUSTEES

WALTER M. AIKMAN, ARTHUR M. HATCH, JOSEPH H. SUTPHIN,
CHARLES A. BOODY, PERCY S. MALLETT, HENRY N. WHITNEY,
JOSEPH E. BROWN, EDGAR McDONALD, WILLIAM H. CARY,
WILLIAM J. COOMBS, ALBRO J. NEWTON, D. IRVING MEAD,
ISAAC H. CARY, WILLIAM L. NEWTON, ARNOLD W. SHERMAN,
CHARLES B. DENNY, JOHN J. PIERREPONT, BERNARD A. BURGER,
CLARENCE S. DUNNING, ROBT. L. PIERREPONT, JOSIAH O. LOW,
J. WARREN GREEN, JACOB STEINER, HIRAM R. STEELE,
J. MORTON HALSTEAD, JOSEPH W. GREENE, JR.

FINANCIAL

RESOURCES

Bonds and mortgages $11,903,050 00

Stock and bond investments, viz.:

Stocks and bonds	Par value	Original cost	Estimated market value
State of New York	$400,000 00	$415,562 50	$415,000 00
State of Missouri	110,000 00	107,346 02	108,690 00
State of Maryland	200,000 00	199,050 00	200,000 00
State of Tennessee	200,000 00	199,625 76	200,300 00
Cities in other States	2,053,920 00	2,133,589 49	2,061,508 20
Cities in this State	4,045,450 00	4,159,542 29	3,978,765 00
Counties in this State	222,000 00	233,379 55	220,085 00
Towns in this State	22,000 00	23,155 00	21,790 00
Villages in this State	125,000 00	129,363 80	126,490 00
Railroad mortgage bonds	4,391,500 00	4,658,507 39	3,960,540 00
	$11,769,870 00	$12,259,121 80	$11,293,168 20

11,293,168 20

Banking house and lot, book value, $75,000; cost, $198,000; actual cash value 75,000 00

Other real estate, book value, $240,750; cost, $257,468.52; actual cash value 240,750 00

Cash on deposit in banks or trust companies 2,647,804 19

Cash on hand 81,861 30

Total of collectible interest 301,379 65

$26,543,013 34

LIABILITIES

Amount due depositors, viz.:

Principal $23,094,555 68
Dividends credited or to be credited for the six months ending with December 31, 1915 ..... 440,291 61

$23,534,847 29

Surplus on market value 3,008,166 05

$26,543,013 34

Surplus on par value, $3,484,867.85.

CASH TRANSACTIONS DURING THE YEAR 1915

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1915, before transactions of the day $2,720,685 27

From depositors, not including dividends credited 4,679,791 81

From interest on loans, deposits and investments 1,159,823 61

From rents from banking house 954 00

From rents from other real estate 13,259 51

From mortgages 760,050 00

From redemption of stocks and bonds 810,450 00

From real estate sold 1,000 00

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From all other sources, viz.:		
Teller's cash over	$10 00	
Received from mortgagors, account unpaid taxes	406 98	
Rent received from receiver during foreclosure	127 83	
		$544 81
		$10,146,559 01

PAYMENTS

To depositors, including dividends paid to them		$5,054,125 36
For loans on bonds and mortgages		339,350 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, $1,861,100)		1,871,944 38
For interest (other than dividend payments to depositors)		11,539 68
For current expenses of the bank, viz.:		
For salaries	$56,500 00	
For taxes: Banking house, $1,450.79; surplus, $24,404.35	25,855 14	
For expenses, except taxes, of banking house:		
Repairs	508 29	
Other	3,550 48	
For expenses of other real estate, viz.:		
Repairs	5,098 76	
Insurance	325 42	
Taxes	4,105 00	
Other	1,787 25	
For other expenses, not including expenses of other real estate nor other expenses of banking house	10,288 93	
		108,019 27
For real estate acquired by foreclosure, or in settlement of debts due the bank		30,978 28
Other payments, viz.:		
Income tax for employees	$181 67	
For mortgagors on unpaid taxes	734 88	
Teller's cash short	20 00	
		936 55
Cash on hand and in banks or trust companies December 31, 1915, after transactions of the day		2,729,665 49
		$10,146,559 01

STATISTICAL INFORMATION

Number of open accounts January 1, 1916		36,096
Number of accounts opened or reopened during the year		5,726
Number of accounts closed during the year		5,151
Amount deposited during the year, not including dividends credited for that period		$4,679,791 81
Amount withdrawn during the year		5,054,125 36
Amount of dividends credited and paid for the year, viz.:		
July 1, 1915	$435,922 45	
January 1, 1916	440,291 61	
		876,214 06
Average amount of each account January 1, 1916		652 00
Rate per cent. of dividends to depositors during the six months ending June 30, 1915		4
Rate per cent. of dividends to depositors during the six months ending December 31, 1915		4
Total earnings of the bank for the year 1915, after allowing for amortization of premiums and discounts		$1,158,426 30
Total expenses of the bank for the year 1915		139,701 36
Dividends paid to depositors for the year 1915		876,214 06
Net earnings for the year 1915 over expenses and dividends paid to depositors		142,510 88

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53. SUMNER SAVINGS BANK, BROOKLYN

[12 Graham avenue; incorporated 1906]

ARTHUR S. SOMERS, President. NATHAN S. JONAS, Vice-President.
GEORGE FREIFELD, Vice-President. WALLACE L. CONNER, Secretary.

TRUSTEES

GEORGE FREIFELD, BEN LEVY, HENRY ROTH,
NATHAN S. JONAS, CHAS. LYON, ARTHUR S. SOMERS,
RALPH JONAS, MATTHEW T. MEAGHER, VICTOR B. WOLF,
EDWARD LAZANSKY, S. B. KRAUS, MOSES BERNSTEIN,
HENRY NEWMAN.

FINANCIAL

RESOURCES

Bonds and mortgages				$456,450 00
Stock and bond investments, viz.:				
Stocks and bonds	Par value	Original cost	Estimated market value	
State of New York	$5,000 00	$5,050 00	$5,100 00	
Cities in this State	98,000 00	95,186 87	94,510 00	
Railroad mortgage bonds	205,000 00	186,720 00	179,100 00	
	$308,000 00	$286,956 87	$278,710 00	
				278,710 00
Cash on deposit in banks or trust companies				71,814 67
Cash on hand				13,579 27
Total of collectible interest				6,376 34
Amount of all other assets, viz.: New York State barge canal judgments				8,435 40
				$835,365 68

LIABILITIES

Amount due depositors, viz.:		
Principal	$801,904 31	
Dividends credited or to be credited for the six months ending with December 31, 1915	14,401 77	
		$816,306 08
Surplus on market value		19,059 60
		$835,365 68

Surplus on par value, $48,349.60.

CASH TRANSACTIONS DURING THE YEAR 1915

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1915, before transactions of the day	$89,528 81
From depositors, not including dividends credited	358,068 59
From interest on loans, deposits and investments	36,519 18
From rents from banking house	1,020 00
From mortgages	3,625 00
	$488,761 58

PAYMENTS

To depositors, including dividends paid to them	$307,139 12
For loans on bonds and mortgages	23,250 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, $64,900)	58,397 90
For interest (other than dividend payments to depositors)	749 50

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For current expenses of the bank, viz.:		
For salaries	$3,880 00	
For expenses, except taxes, of banking house:		
Repairs	389 14	
Insurance	15 23	
For rent of banking rooms	2,500 00	
For other expenses, not including expenses of other real estate nor other expenses of banking house	1,946 75	
		$8,731 12
Other payments, viz.: New York State barge canal judgments		5,100 00
Cash on hand and in banks or trust companies December 31, 1915, after transactions of the day		85,393 94
		$488,761 58

STATISTICAL INFORMATION

Number of open accounts January 1, 1916		2,752
Number of accounts opened or reopened during the year		835
Number of accounts closed during the year		585
Amount deposited during the year, not including dividends credited for that period		$358,068 59
Amount withdrawn during the year		307,139 12
Amount of dividends credited and paid for the year, viz.:		
July 1, 1915	$13,667 27	
January 1, 1916	14,401 77	
		28,069 04
Average amount of each account January 1, 1916		296 62
Number of accounts which exceeded $3,000, exclusive of dividends credited, at the last trial balance of depositors' ledgers, except deposits arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surragate		1
Total amount of such accounts		$3,189 24
Rate per cent. of dividends to depositors during the six months ending June 30, 1915		4
Rate per cent. of dividends to depositors during the six months ending December 31, 1915		4
Total earnings of the bank for the year 1915, after allowing for amortization of premiums and discounts		$38,591 88
Total expenses of the bank for the year 1915		8,731 12
Dividends paid to depositors for the year 1915		28,069 04
Net earnings for the year 1915 over expenses and dividends paid to depositors		1,791 72

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54. THE WILLIAMSBURGH SAVINGS BANK, BROOKLYN

[175 Broadway; incorporated 1851]

ANDREW D. BAIRD, President.
SAMUEL M. MEEKER, Vice-Pres.
JOHN V. JEWELL, Vice-President.
VICTOR A. LERSNER, Comptroller.
EDWARD T. HORWILL, Secretary.
CHARLES J. PASFIELD, Cashier.
HENRY R. KINSEY, Asst. Comptroller.

TRUSTEES

BRAINARD G. LATIMER, ANDREW D. BAIRD, SAMUEL M. MEEKER, JAMES H. POST, JAS. F. BENDERNAGEL, EDWARD T. HORWILL, ALFRED ROMER, WELDING RING, HERBERT F. GUNNISON, JOHN V. JEWELL, FRANCIS W. YOUNG, PAUL E. BONNER, EDWARD E. PEARCE, ALBERT S. RICHEY, RALPH H. TIEBOUT, WINTHROP M. TUTTLE,

FINANCIAL

RESOURCES

Bonds and mortgages				$42,902,550 00
Stock and bond investments, viz.:				
Stocks and bonds	Par value	Original cost	Estimated market value	
State of New York	$1,640,000 00	$1,693,841 41	$1,643,700 00	
State of Massachusetts	429,000 00	450,303 46	403,260 00	
State of Tennessee	200,000 00	204,883 10	208,000 00	
State of Utah	100,000 00	103,750 00	103,000 00	
State of Arizona	100,000 00	101,089 00	104,000 00	
State of New Mexico	219,000 00	226,759 79	231,570 00	
State of Oklahoma	46,200 00	46,835 99	46,662 00	
Cities in other States	12,843,500 00	13,448,218 92	12,955,541 00	
Cities in this State	16,470,301 36	18,121,289 42	16,606,057 09	
Counties in this State	403,600 00	416,121 75	411,791 00	
Towns in this State	281,000 00	290,682 85	286,680 00	
Villages in this State	351,000 00	369,164 29	360,210 00	
School districts in this State	87,500 00	91,116 15	89,250 00	
Railroad mortgage bonds	2,651,000 00	3,045,929 33	2,674,060 00	
	$35,822,101 36	$38,609,985 46	$36,123,781 09	
				36,123,781 09
Banking house and lot, book value, $250,000; cost, $689,000; actual cash value				250,000 00
Other real estate, book value, $32,472.76; cost, $33,312.06; actual cash value				32,472 76
Cash on deposit in banks or trust companies				4,144,915 58
Cash on hand				709,203 99
Total of collectible interest				743,525 33
Amount of all other assets, viz.:				
Insurance premiums advanced			$1,760 83	
New York State barge canal judgments			4,544 99	
				6,305 82
				$84,912,754 57

LIABILITIES

Amount due depositors, viz.:			
Principal		$72,939,829 24	
Dividends credited or to be credited for six months ending with December 31, 1915		1,392,910 47	
			$74,332,739 71
Surplus on market value			10,580,014 86
			$84,912,754 57

Surplus on par value, $10,278,335.13.

CASH TRANSACTIONS DURING THE YEAR 1915

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1915, before transactions of the day	$5,048,611 58
From depositors, not including dividends credited	15,364,592 49
From interest on loans, deposits and investments	3,736,387 60
From rents from other real estate	2,400 61
From mortgages	1,292,475 00

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From redemption of stocks and bonds		$418,809 83
From stocks and bonds sold (total par value $777,500)		777,487 31
From real estate sold		20,933 11
From all other sources, viz.:		
Insurance premiums advanced, refunded	$3,613 94	
Inspection of mortgage loans	3,156 00	
Liability insurance and tax search refunded	216 29	
Loss by fire	72 50	
Excess judgment on mortgage	30 11	
		7,088 84
		$26,668,786 37

PAYMENTS

To depositors, including dividends paid to them		$15,890,372 07
For loans on bonds and mortgages		4,093,400 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, $1,476,300)		1,533,296 06
For interest (other than dividend payments to depositors)		14,616 69
For current expenses of the bank, viz.:		
For salaries	$104,038 63	
For taxes: Banking house, $7,401.30; surplus, $81,943.05	89,344 35	
For expenses, except taxes, of banking house:		
Repairs	14,593 22	
Other	3,632 97	
For expenses of other real estate, viz.:		
Repairs	5,623 79	
Insurance	121 63	
Taxes	828 43	
For other expenses, not including expenses of other real estate nor other expenses of banking house	42,133 56	
		260,316 58
For real estate acquired by foreclosure, or in settlement of debts due the bank		11,566 60
Other payments, viz.:		
New York State barge canal judgments purchased	$4,544 99	
Insurance premiums advanced	6,289 24	
Cash short	264 57	
		11,098 80
Cash on hand and in banks or trust companies December 31, 1915, after transactions of the day		4,854,119 57
		$26,668,786 37

STATISTICAL INFORMATION

Number of open accounts January 1, 1916		109,648
Number of accounts opened or reopened during the year		14,416
Number of accounts closed during the year		12,701
Amount deposited during the year, not including dividends credited for that period		$15,364,592 49
Amount withdrawn during the year		15,890,372 07
Amount of dividends credited and paid for the year, viz.:		
July 1, 1915	$1,370,102 32	
January 1, 1916	1,392,910 47	
		2,763,012 79
Average amount of each account January 1, 1916		677 92
Rate per cent. of dividends to depositors during the six months ending June 30, 1915		4
Rate per. cent of dividends to depositors during the six months ending December 31, 1915		4
Total earnings of the bank for the year 1915, after allowing for amortization of premiums and discounts		$3,643,338 08
Total expenses of the bank for the year 1915		296,145 40
Dividends paid to depositors for the year 1915		2,763,012 79
Net earnings for the year 1915 over expenses and dividends paid to depositors		584,179 89

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55. ONEIDA SAVINGS BANK, ONEIDA

[103–105 Main street; incorporated 1866]

R. B. DOWNING, President. IRA L. SNELL, Vice-President.
E. E. COON, Vice-President. H. L. BALDWIN, Treasurer.

TRUSTEES

ROSWELL B. DOWNING, LE GRAND COLTON, GEO. A. MARCELLUS,
EUGENE E. COON, E. LELAND HUNT, ANTHONY B. MUNROE,
IRA L. SNELL, H. W. COLEY, HOWARD L. BALDWIN,
THEO. F. HAND, JR., JOHN W. GREGG, RHODY TOHER,
HOLTON V. NOYES, FREDERICK A. GARVIN.

FINANCIAL

RESOURCES

Bonds and mortgages				$1,966,799 11
Stock and bond investments, viz.:				
Stocks and bonds	Par value	Original cost	Estimated market value	
State of Colorado	$16,100 00	$16,100 00	$14,168 00	
Cities in other States	260,000 00	266,093 95	254,110 00	
Cities in this State	431,374 53	446,037 63	426,649 53	
Counties in this State	162,000 00	163,675 09	161,650 00	
Towns in this State	26,400 00	26,697 90	26,214 00	
Villages in this State	153,300 00	156,422 45	150,128 00	
School districts in this State	90,500 00	94,419 12	90,945 00	
Railroad mortgage bonds	444,200 00	455,391 25	373,726 00	
	$1,583,874 53	$1,624,837 39	$1,497,590 53	1,497,590 53
Banking house and lot, book value, $28,000; cost, $54,351.60; actual cash value				28,000 00
Other real estate, book value, $2,651; cost, $2,992.33; actual cash value				2,651 00
Cash on deposit in banks or trust companies				257,420 46
Cash on hand				17,557 68
Total of collectible interest				61,634 95
Amount of all other assets, viz.:				
Land contracts			$9,019 00	
Advanced insurance premiums and taxes			1,357 54	
				10,376 54
				$3,842,030 27

LIABILITIES

Amount due depositors, viz.:		
Principal	$3,498,204 14	
Dividends credited or to be credited for the six months ending with December 31, 1915	66,782 13	
		$3,564,986 27
Other liabilities, viz.: Suspense and mortgage suspense account		234 00
Surplus on market value		276,810 00
		$3,842,030 27

Surplus on par value, $363,094.

CASH TRANSACTIONS DURING THE YEAR 1915

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1915, before transactions of the day	$266,905 89
From depositors, not including dividends credited	1,043,987 01
From interest on loans, deposits and investments	170,081 76
From rents from banking house	746 96
From mortgages	100,467 51
From redemption of stocks and bonds	52,221 66

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From all other sources, viz.:		
Advanced insurance premiums and taxes	$1,282 20	
Suspense account	1,093 15	
Mortgage suspense account	2,873 34	
Land contracts	10 00	
Profit and loss	5 03	
		$5,263 72
		$1,639,674 51

PAYMENTS

To depositors, including dividends paid to them		$962,437 52
For loans on bonds and mortgages		375,257 07
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, $4,000)		4,000 00
For interest (other than dividend payments to depositors)		561 94
For current expenses of the bank, viz.:		
For salaries	$7,124 00	
For taxes: Banking house, $874.95; surplus, $2,397.94; on mortgages, $70.20	3,343 09	
For expenses, except taxes, of banking house:		
Repairs	1,164 60	
Insurance	173 90	
Other	924 80	
For expenses of other real estate, viz.:		
Taxes	84 58	
For other expenses, not including expenses of other real estate nor other expenses of banking house	1,921 26	
		14,736 23
Other payments, viz.:		
Advanced insurance premiums and taxes	$2,375 37	
Suspense account	1,079 55	
Mortgage suspense account	4,248 69	
		7,703 61
Cash on hand and in banks or trust companies December 31, 1915, after transactions of the day		274,978 14
		$1,639,674 51

STATISTICAL INFORMATION

Number of open accounts January 1, 1916		9,010
Number of accounts opened or reopened during the year		1,187
Number of amounts closed during the year		1,011
Amount deposited during the year, not including dividends credited for that period		$1,043,987 01
Amount withdrawn during the year		962,437 52
Amount of dividends credited and paid for the year, viz.:		
July 1, 1915	$64,580 89	
January 1, 1916	66,782 13	
Credited at other periods	719 59	
		132,082 61
Average amount of each account January 1, 1916		395 66
Number of accounts which exceeded $3,000, exclusive of dividends credited, at the last trial balance of depositors' ledgers, except deposits arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate		1
Total amount of such accounts		$3,402 37
Rate per cent. of dividends to depositors during the six months ending June 30, 1915		4
Rate per cent. of dividends to depositors during the six months ending December 31, 1915		4
Total earnings of the bank for the year 1915, after allowing for amortization of premiums and discounts		$169,891 55
Total expenses of the bank for the year 1915		14,736 23
Dividends paid to depositors for the year 1915		132,082 61
Net earnings for the year 1915 over expenses and dividends paid to depositors		23,072 71

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56. THE EAST SIDE SAVINGS BANK OF ROCHESTER, ROCHESTER

[233 Main street, East; incorporated 1869]

W. HENRY MATHEWS, President. ALEX. B. LAMBERTON, Vice-Pres.
WILLIAM BAUSCH, Vice-President. AUSTIN C. JACKSON, Treasurer.

TRUSTEES

CASSIUS C. DAVY,	WILLIAM BAUSCH,	V. F. WHITMORE,
W. HENRY MATHEWS,	FRANK A. BROWNELL,	JOHN H. ENGERT,
WILLIAM R. PETERS,	CHARLES A. GREEN,	CHAS. H. OCUMPAUGH,
ALEX. B. LAMBERTON,	WILLIAM H. DUNN,	FOLLETT L. GREENO,
AUSTIN C. JACKSON,	ARTHUR T. HAGEN,	FRED'K A. SHERWOOD.

FINANCIAL

RESOURCES

Bonds and mortgages				$8,984,249 00
Stock and bond investments, viz.:				
Stocks and bonds	Par value	Original cost	Estimated market value	
United States	$200,000 00	$238,000 00	$220,000 00	
District of Columbia	100,000 00	81,171 25	104,000 00	
State of Massachusetts	150,000 00	158,259 60	136,500 00	
State of Wyoming	5,000 00	6,850 00	5,750 00	
State of Alabama	100,000 00	106,800 00	100,000 00	
State of Maryland	200,000 00	198,380 90	198,500 00	
Cities in other States	120,000 00	118,980 00	115,380 00	
Cities in this State	2,249,962 05	2,277,408 14	2,232,819 96	
Railroad mortgage bonds	200,000 00	223,812 50	166,000 00	
	$3,324,962 05	$3,409,662 39	$3,278,949 96	
				3,278,949 96
Banking house and lot, book value, $120,000; cost, $120,350.81; actual cash value				120,000 00
Other real estate, book value, $24,568.03; cost, $24,568.03; actual cash value				22,568 03
Cash on deposit in banks or trust companies				1,509,921 74
Cash on hand				54,812 61
Total of collectible interest				138,005 70
Amount of all other assets, viz.: Cash in transit				494 76
				$14,109,001 80

LIABILITIES

Amount due depositors, viz.:			
Principal			$13,467,382 40
Other liabilities, viz.:			
Dividends accrued on deposits to January 1, 1916	$43,312 50		
Income tax withheld	10 00		
Expenses incurred, but unpaid:			
Taxes accrued	14,716 78		
Attorneys' fees	549 58		
Sundries	176 69		
			58,765 55
Surplus on market value			582,853 85
			$14,109,001 80

Surplus on par value, $628,865.94.

CASH TRANSACTIONS DURING THE YEAR 1915

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1915, before transactions of the day	$1,294,563 78
From depositors, not including dividends credited	3,775,407 07
From interest on loans, deposits and investments	678,100 92
From rents from banking house	1,687 98
From rents from other real estate	104 28
From mortgages	629,900 00
From redemption of stocks and bonds	72,660 00
From real estate sold	6,600 00

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From all other sources, viz.:		
Insurance premiums advanced refunded	$117 50	
Refunds	139 51	
Income tax withheld	10 00	
Exchange	11 42	
		$278 43
		$6,459,302 46

PAYMENTS

To depositors, including dividends paid to them		$4,404,037 53
For loans on bonds and mortgages		20,600 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, $400,000)		406,685 89
For interest (other than dividend payments to depositors)		4,448 60
For current expenses of the bank, viz.:		
For salaries	$23,220 00	
For taxes: Banking house	4,889 46	
For expenses, except taxes, of banking house:		
Repairs	133 14	
Insurance	676 30	
Other	6,376 88	
For expenses of other real estate, viz.:		
Repairs	11 67	
Insurance	9 00	
Taxes	208 29	
Other	75 75	
For other expenses, not including expenses of other real estate nor other expenses of banking house	9,108 17	
		44,708 66
For real estate acquired by foreclosure, or in settlement of debts due the bank		13,466 17
Other payments, viz.:		
Overdraft charged off	$9 00	
Insurance premiums advanced	117 50	
		126 50
Cash on hand and in banks or trust companies December 31, 1915, after transactions of the day		1,565,229 11
		$6,459,302 46

STATISTICAL INFORMATION

Number of open accounts January 1, 1916		45,353
Number of accounts opened or reopened during the year		8,396
Number of accounts closed during the year		7,358
Amount deposited during the year, not including dividends credited for that period		$3,775,407 07
Amount withdrawn during the year		4,404,037 53
Amount of dividends credited and paid for the year, viz.:		
June 1, 1915	$255,341 05	
December 1, 1915	253,364 84	
Credited at other periods	4,878 06	
		513,583 95
Average amount of each account January 1, 1916		296 95
Number of accounts which exceeded $3,000, exclusive of dividends credited, at the last trial balance of depositors' ledgers, except deposits arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate		1
Total amount of such accounts		$3,099 44
Rate per cent. of dividends to depositors during the six months ending June 30, 1915		4
Rate per cent. of dividends to depositors during the six months ending December 31, 1915		4
Total earnings of the bank for the year 1915, after allowing for amortization of premiums and discounts		$674,370 44
Total expenses of the bank for the year 1915		52,509 41
Dividends paid to depositors for the year 1915		513,583 95
Net earnings for the year 1915 over expenses and dividends paid to depositors		108,277 08

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57. MECHANICS SAVINGS BANK OF ROCHESTER, ROCHESTER

[18 Exchange street; incorporated 1867]

J. J. BAUSCH, President.
WILLIAM R. SEWARD, Vice-President.
WILLIAM B. HALE, Vice-President.
WILMOT CASTLE, Treasurer.
FEDOR WILLIMEK, Asst. Secretary.

TRUSTEES

JOHN J. BAUSCH, A. P. LITTLE, WILLIAM R. SEWARD, LOUIS J. ERNST, JAMES H. BOUCHER, WENDELL J. CURTIS, WILLIAM KARLE, WILLIAM B. HALE, WILMOT CASTLE, JOHN S. BRONK, CHAS. C. BEAHAN, MORRIS D. KNAPP, GEORGE W. ROBESON, JAMES C. CLEMENTS.

FINANCIAL

RESOURCES

Bonds and mortgages				$3,216,475 00
Stock and bond investments, viz.:				
Stocks and bonds	Par value	Original cost	Estimated market value	
State of Massachusetts	$15,000 00	$12,796 50	$12,600 00	
Cities in other States.....	180,000 00	182,168 91	176,970 00	
Cities in this State.....	603,247 95	604,481 48	572,657 95	
Counties in this State.....	35,000 00	36,954 86	36,350 00	
Towns in this State.....	6,000 00	6,076 50	6,040 00	
Villages in this State.....	64,000 00	65,830 50	65,590 00	
School districts in this State	72,425 00	75,425 52	74,774 25	
Railroad mortgage bonds ...	505,000 00	505,961 15	410,510 00	
	$1,480,672 95	$1,489,695 42	$1,355,492 20	
				1,355,492 20
Banking house and lot, book value, $50,000; cost, $65,129.12; actual cash value				50,000 00
Cash on deposit in banks or trust companies				271,154 79
Cash on hand				21,110 59
Total of collectible interest				47,474 57
Amount of all other assets, viz.:				
Land contract			$2,350 00	
Taxes advanced			3,284 76	
				5,634 76
				$4,967,341 91

LIABILITIES

Amount due depositors, viz.:			
Principal		$4,581,665 25	
Dividends credited or to be credited for the six months ending with December 31, 1915		91,383 02	
			$4,673,048 27
Other liabilities, viz.:			
Dividends accrued on deposits to January 1, 1916....		$15,230 50	
Expenses incurred, but unpaid:			
Surplus tax accrued		1,206 10	
			16,436 60
Surplus on market value			277,857 04
			$4,967,341 91

Surplus on par value, $403,037.79.

CASH TRANSACTIONS DURING THE YEAR 1915

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1915, before transactions of the day	$250,120 52
From depositors, not including dividends credited	670,427 71
From interest on loans, deposits and investments	229,438 16
From rents from banking house	1,036 00

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From mortgages		$106,600 00
From redemption of stocks and bonds		12,307 65
From all other sources, viz.: Taxes advanced refunded		5,155 28
		$1,275,085 32

PAYMENTS

To depositors, including dividends paid to them		$939,265 05
For loans on bonds and mortgages		13,450 00
For current expenses of the bank, viz.:		
For salaries	$15,100 00	
For taxes: Banking house, $980.99; surplus, $2,412.19.	3,393 18	
For expenses, except taxes, of banking house:		
Repairs	94 97	
Insurance	212 50	
For other expenses, not including expenses of other real estate nor other expenses of banking house	4,405 96	
		23,206 61
Other payments, viz.:		
Taxes advanced	$6,893 28	
Cash differences	5 00	
		6,898 28
Cash on hand and in banks or trust companies December 31, 1915, after transactions of the day		292,265 38
		$1,275,085 32

STATISTICAL INFORMATION

Number of open accounts January 1, 1916		8,142
Number of accounts opened or reopened during the year		1,316
Number of accounts closed during the year		710
Amount deposited during the year, not including dividends credited for that period		$670,427 71
Amount withdrawn during the year		939,265 05
Amount of dividends credited and paid for the year, viz.:		
June 1, 1915	$92,248 36	
December 1, 1915	91,055 95	
Credited at other periods	721 77	
		184,026 08
Average amount of each account January 1, 1916		573 94
Rate per cent. of dividends to depositors during the six months ending June 30, 1915		4
Rate per cent. of dividends to depositors during the six months ending December 31, 1915		4
Total earnings of the bank for the year 1915, after allowing for amortization of premiums and discounts		$228,678 68
Total expenses of the bank for the year 1915		23,219 28
Dividends paid to depositors for the year 1915		184,026 08
Net earnings for the year 1915 over expenses and dividends paid to depositors		21,433 32

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58. MONROE COUNTY SAVINGS BANK, ROCHESTER

[33–35 State street; incorporated 1850]

JAMES E. BOOTH, President. ALEX. M. LINDSAY, Vice-Pres.
RUFUS K. DRYER, Vice-President. DAVID HOYT, Secretary.

TRUSTEES

JAMES E. BOOTH,	THOMAS J. DEVINE,	WILLIAM C. BARRY,
RUFUS K. DRYER,	WILLIAM B. LEE,	DAVID HOYT,
ALEX. M. LINDSAY,	PHAR. V. CRITTENDEN,	MARTIN F. BRISTOL,
CYRUS F. PAINE,	EDWARD BAUSCH,	JOSEPH MICHAELS,
HENRY A. STRONG,	WILLIAM CARSON,	WM. A. HUBBARD, JR.

FINANCIAL

RESOURCES

Bonds and mortgages				$17,063,355 23
Stock and bond investments, viz.:				
Stocks and bonds	Par value	Original cost	Estimated market value	
United States	$50,000 00	$68,750 00	$55,000 00	
State of New York	500,000 00	502,625 00	508,000 00	
State of Massachusetts	350,000 00	372,250 00	323,000 00	
Cities in other States	3,006,000 00	3,139,222 18	2,934,560 00	
Cities in this State	1,426,000 00	1,488,837 57	1,384,330 00	
Counties in this State	380,000 00	383,307 50	381,400 00	
Towns in this State	57,000 00	58,870 00	57,570 00	
Villages in this State	112,900 00	115,271 23	112,893 00	
Railroad mortgage bonds	2,707,000 00	2,928,272 50	2,293,410 00	
	$8,588,900 00	$9,057,405 98	$8,050,163 00	8,050,163 00
Banking house and lot, book value, $75,000; cost, $75,000; actual cash value				75,000 00
Other real estate, book value, $3,327.21; cost, $3,327.21; actual cash value				2,400 00
Cash on deposit in banks or trust companies				917,965 73
Cash on hand				256,044 02
Total of collectible interest				484,438 53
Amount of all other assets, viz.:				
Insurance premiums advanced			$1,005 58	
New York State barge canal judgments			6,600 00	
				7,605 58
				$26,856,972 09

LIABILITIES

Amount due depositors, viz.:		
Principal	$24,475,302 67	
Dividends credited or to be credited for the six months ending with December 31, 1915	485,677 14	
		24,960,979 81
Other liabilities, viz.:		
Dividends accrued on deposits to January 1, 1916	$80,600 00	
Expenses incurred, but unpaid:		
City, county and State taxes	9,500 00	
Mortgages consummated unpaid	16,087 65	
		106,187 65
Surplus on market value		1,789,804 63
		$26,856,972 09
Surplus on par value, $2,328,541.63.		

CASH TRANSACTIONS DURING THE YEAR 1915

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1915, before transactions of the day	$942,427 35
From depositors, not including dividends credited	4,728,314 58
From interest on loans, deposits and investments	1,223,557 97
From rents from banking house	199 92
From rents from other real estate	52 73
From mortgages	632,564 77
From redemption of stocks and bonds	340,100 00
From real estate sold	5,444 33

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From all other sources, viz.:		
Profit, real estate sold	$109 02	
Rebate insurance	5 20	
Mortgages consummated unpaid	7,788 35	
		$7,902 57
		$7,880,564 22

PAYMENTS

To depositors, including dividends paid to them		$5,714,743 55
For loans on bonds and mortgages		554,750 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, $330,000)		340,037 30
For interest (other than dividend payments to depositors)		2,214 88
For current expenses of the bank, viz.:		
For salaries	$41,649 92	
For taxes: Banking house, $3,925.72; surplus, $15,488.17	19,413 89	
For expenses, except taxes, of banking house:		
Repairs	778 85	
Insurance	625 28	
Other	13,294 10	
For expenses of other real estate, viz.:		
Repairs	77 29	
Insurance	1 75	
Taxes	34 32	
Other	98 75	
For other expenses, not including expenses of other real estate nor other expenses of banking house	3,993 18	
		79,967 33
For real estate acquired by foreclosure, or in settlement of debts due the bank		5,780 56
Other payments, viz.:		
Mortgages consummated paid	$1,241 87	
Short cash	160 05	
Insurance advanced	1,005 58	
Loss, real estate sold	53 35	
New York State barge canal judgments purchased	6,600 00	
		9,060 85
Cash on hand and in banks or trust companies December 31, 1915, after transactions of the day		1,174,009 75
		$7,880,564 22

STATISTICAL INFORMATION

Number of open accounts January 1, 1916		38,839
Number of accounts opened or reopened during the year		4,313
Number of accounts closed during the year		4,839
Amount deposited during the year, not including dividends credited for that period		$4,728,314 58
Amount withdrawn during the year		5,714,743 55
Amount of dividends credited and paid for the year, viz.:		
June 1, 1915	$480,116 80	
December 1, 1915	480,913 60	
Credited at other periods	11,367 94	
		972,398 34
Average amount of each account January 1, 1916		642 00
Rate per cent. of dividends to depositors during the six months ending June 30, 1915		4
Rate per cent. of dividends to depositors during the six months ending December 31, 1915		4
Total earnings of the bank for the year 1915, after allowing for amortization of premiums and discount		$1,202,934 32
Total expenses of the bank for the year 1915		80,180 73
Dividends paid to depositors for the year 1915		972,398 34
Net earnings for the year 1915 over expenses and dividends paid to depositors		150,355 25

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59. ROCHESTER SAVINGS BANK, ROCHESTER

[47 Main street, West; incorporated 1831]

HAROLD P. BREWSTER, President. JOSIAH ANSTICE, Vice-President.
GRANGER A. HOLLISTER, Vice-Pres. HENRY S. HANFORD, Treasurer.
JAMES S. WATSON, Vice-President. CHARLES F. TURTON, Secretary.

TRUSTEES

GRANGER A. HOLLISTER, THOS. W. FINUCANE, J. CRAIG POWERS,
JAMES S. WATSON, HAROLD P. BREWSTER, WM. A. E. DRESCHER,
HIRAM W. SIBLEY, GEORGE EASTMAN, EDWARD HARRIS,
ERICKSON PERKINS, JAMES C. CUTLER, DANIEL M. BEACH,
JOSIAH ANSTICE, WILLIAM S. MORSE, HENRY S. HANFORD.

FINANCIAL

RESOURCES

Bonds and mortgages				$15,728,771 28
Stock and bond investments, viz.:				
Stocks and bonds	Par value	Original cost	Estimated market value	
State of New York	$100,000 00	$101,750 00	$102,000 00	
State of Massachusetts	150,000 00	163,312 50	139,500 00	
Cities in other States	1,617,000 00	1,677,830 31	1,585,420 00	
Cities in this State	2,264,000 00	2,340,522 60	2,179,280 00	
Counties in this State	554,000 00	576,412 09	540,820 00	
Towns in this State	22,000 00	22,000 00	22,000 00	
Villages in this State	133,900 00	134,856 10	132,239 00	
School districts in this State	75,915 76	76,997 33	75,951 00	
Railroad mortgage bonds	5,464,000 00	5,729,559 00	4,835,330 00	
	$10,380,815 76	$10,823,239 93	$9,612,540 00	9,612,540 00
Banking house and lot, book value, $200,000; cost, $449,690.46; actual cash value				200,000 00
Cash on deposit in banks or trust companies				975,416 24
Cash on hand				410,594 34
Total of collectible interest				311,615 07
Amount of all other assets, viz.:				
Land contracts			$29,711 85	
Taxes and insurance advanced			206 40	
				29,918 25
				$27,268,855 18

LIABILITIES

Amount due depositors, viz.: Principal		$24,889,268 96
Other liabilities, viz.:		
Dividends accrued on deposits to January 1, 1916	$80,666 67	
Reserved for taxes	11,500 00	
		92,166 67
Surplus on market value		2,287,419 55
		$27,268,855 18

Surplus on par value, $3,055,695.31.

CASH TRANSACTIONS DURING THE YEAR 1915

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1915, before transactions of the day	$1,624,573 38
From depositors, not including dividends credited	5,764,013 30
From interest on loans, deposits and investments	1,164,300 20
From rents from banking house	9,234 09
From mortgages	708,106 75
From redemption of stocks and bonds	66,418 42
From stocks and bonds sold (total par value, $216,000)	200,987 50
From real estate sold	3,000 00

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From all other sources, viz.:		
Land contracts	$1,929 40	
Insurance held pending rebuilding	1,500 00	
Insurance premiums refunded	568 66	
Appraisal fees collected	1,200 00	
Refunded on automobile	50 00	
		$5,248 06
		$9,545,881 70

PAYMENTS

To depositors, including dividends paid to them		$4,965,887 43
For loans on bonds and mortgages		2,309,309 40
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, $764,700)		753,744 85
For interest (other than dividend payments to depositors)		8,876 51
For current expenses of the bank, viz.:		
For salaries	$56,865 54	
For taxes: Banking house, $6,618.09; surplus, $19,497.24	26,115 33	
For expenses, except taxes, of banking house:		
Repairs	1,220 76	
Insurance	1,394 52	
Other	9,171 63	
For expenses of other real estate, viz.:		
Taxes	26 14	
Other	28 10	
For other expenses, not including expenses of other real estate nor other expenses of banking house	18,238 89	
		113,060 91
Other payments, viz.:		
Land contracts	$1,000 00	
Cash differences and overdrafts	168 36	
Insurance paid mortgagor	7,075 00	
Insurance premium advances	748 66	
		8,992 02
Cash on hand and in banks or trust companies December 31, 1915, after transactions of the day		1,386,010 58
		$9,545,881 70

STATISTICAL INFORMATION

Number of open accounts January 1, 1916		57,407
Number of accounts opened or reopened during the year		13,368
Number of accounts closed during the year		8,325
Amount deposited during the year, not including dividends credited for that period		$5,764,013 30
Amount withdrawn during the year		4,965,887 43
Amount of dividends credited and paid for the year, viz.:		
June 1, 1915	$448,902 36	
December 1, 1915	465,122 82	
Credited at other periods	7,655 88	
		921,681 06
Average amount of each account January 1, 1916		433 55
Rate per cent. of dividends to depositors during the six months ending June 30, 1915		4
Rate per cent. of dividends to depositors during the six months ending December 31, 1915		4
Total earnings of the bank for the year 1915, after allowing for amortization of premiums and discounts		$1,170,026 34
Total expenses of the bank for the year 1915		120,290 91
Dividends paid to depositors for the year 1915		921,681 06
Net earnings for the year 1915 over expenses and dividends paid to depositors		128,054 37

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MONTGOMERY COUNTY

60. AMSTERDAM SAVINGS BANK, AMSTERDAM

[11 Division street; incorporated 1886]

S. H. FRENCH, President.
JAMES T. SUGDEN, Vice-President.
SAMUEL WALLIN, Vice-President.
CHARLES E. FRENCH, Treasurer.
THOMAS MORPHY, Secretary.

TRUSTEES

S. H. FRENCH,	W. BARLOW DUNLAP,	CHARLES E. FRENCH,
BERNARD MACHOLD,	JOHN KAVANAUGH,	WILLIAM J. KLINE,
THOMAS MORPHY,	JAMES T. SUGDEN,	NATHAN B. SMITH,
THOMAS MANSFIELD,	C. VAN BUREN,	ROBERT J. LINDSEY,
SEELY CONOVER,	SAMUEL WALLIN,	W. C. SCHAUFLER.

FINANCIAL

RESOURCES

Bonds and mortgages				$3,425,961 00
Stock and bond investments, viz.:				
Stocks and bonds	Par value	Original cost	Estimated market value	
State of New York	$75,000 00	$81,725 00	$82,500 00	
State of Utah	25,000 00	25,125 00	24,000 00	
State of Wyoming	3,000 00	4,005 00	3,420 00	
Cities in other States	11,000 00	11,458 40	10,840 00	
Cities in this State	753,850 00	770,594 63	742,447 00	
Counties in this State	240,095 56	242,357 56	239,395 56	
Towns in this State	65,300 00	65,864 30	64,846 00	
Villages in this State	258,536 71	266,755 68	253,584 03	
School districts in this State	51,490 00	52,799 70	52,950 00	
Railroad mortgage bonds	254,000 00	312,067 80	257,170 00	
	$1,737,272 27	$1,832,753 07	$1,731,152 59	
				1,731,152 59
Banking house and lot, book value, $62,000; cost, $104,391.65; actual cash value				62,000 00
Cash on deposit in banks or trust companies				462,501 41
Cash on hand				43,418 96
Total of collectible interest				68,471 39
				$5,793,505 35

LIABILITIES

Amount due depositors, viz.:		
Principal	$5,227,055 10	
Dividends credited or to be credited for the six months ending with December 31, 1915	85,495 36	
		$5,312,550 46
Surplus on market value		480,954 89
		$5,793,505 35

Surplus on par value, $487,074.57.

CASH TRANSACTIONS DURING THE YEAR 1915

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1915, before transactions of the day	$529,084 55
From depositors, not including dividends credited	1,394,043 35
From interest on loans, deposits and investments	251,539 73
From mortgages	301,970 00
From redemption of stocks and bonds	130,548 46
From stocks and bonds sold (total par value, $5,000)	3,262 50
	$2,610,448 59

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PAYMENTS

To depositors, including dividends paid to them		$1,569,112 18
For loans on bonds and mortgages		415,347 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, $91,595.56)		95,537 56
For interest (other than dividend payments to depositors)		1,006 46
For current expenses of the bank, viz.:		
For salaries	$12,150 00	
For taxes: Banking house, $965.25; surplus, $4,310.80; on mortgages, $1,086.30	6,362 35	
For expenses, except taxes, of banking house: Insurance	62 50	
For other expenses not including expenses of other real estate nor other expenses of banking house	4,858 25	
		23,433 10
Other payments, viz.: Profit and loss		91 92
Cash on hand and in banks or trust companies December 31, 1915, after transactions of the day		505,920 37
		$2,610,448 59

STATISTICAL INFORMATION

Number of open accounts January 1, 1916		14,739
Number of accounts opened or reopened during the year		1,995
Number of accounts closed during the year		1,746
Amount deposited during the year, not including dividends credited for that period		$1,394,043 35
Amount withdrawn during the year		1,569,112 18
Amount of dividends credited and paid for the year, viz.:		
July 1, 1915	$84,953 77	
January 1, 1916	85,495 36	
		170,449 13
Average amount of each account January 1, 1916		360 44
Rate per cent. of dividends to depositors during the six months ending June 30, 1915		3½
Rate per cent. of dividends to depositors during the six months ending December 31, 1915		3½
Total earnings of the bank for the year 1915, after allowing for amortization of premiums and discounts		$248,462 45
Total expenses of the bank for the year 1915		23,433 10
Dividends paid to depositors for the year 1915		170,449 13
Net earnings for the year 1915 over expenses and dividends paid to depositors		54,580 22

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61. ROSLYN SAVINGS BANK OF ROSLYN, ROSLYN

[Incorporated 1875]

THOMAS MOTT, President. FREDERICK E. WILLITS, Treasurer.
HENRY W. EASTMAN, Vice-President. CHARLES E. CONKLIN, Secretary.
JOHN C. BAKER, Vice-President.

TRUSTEES

HENRY W. M. EASTMAN, THOMAS MOTT, JOSEPH H. BOGART, GEORGE P. TITUS, FRED'K E. WILLITS, THOS. W. ALBERTSON, FREDERICK C. HICKS, DANIEL J. HEDGEMAN,
S. M. POWELL, JOTHAN POST, S. T. RUSHMORE, WILLIAM W. COCKS, J. CLIFTON MONFORT, RICHARD DOWNING, WILLIAM WITTE, GEORGE W. EASTMAN, JOHN C. BAKER.
DANIEL UNDERHILL, JOHN A. ALBERTSON, DANIEL S. WOOLLEY, EUGENE W. DENTON, CHARLES E. CONKLIN, ALFRED V. FRASER, JAMES WILLITS, GEORGE S. EMORY,

FINANCIAL

RESOURCES

Bonds and mortgages				$1,456,875 00
Stock and bond investments, viz.:				
Stocks and bonds	Par value	Original cost	Estimated market value	
State of New York	$20,000 00	$21,450 00	$22,400 00	
Cities in other States	94,000 00	97,032 75	95,440 00	
Cities in this State	115,500 00	121,752 75	116,100 00	
Counties in this State	10,000 00	10,296 84	10,600 00	
Towns in this State	11,000 00	12,100 00	11,575 00	
Villages in this State	8,000 00	8,280 00	8,060 00	
School districts in this State	98,200 00	98,489 67	98,663 50	
Railroad mortgage bonds	358,000 00	367,706 25	334,257 50	
	$714,700 00	$737,108 26	$697,096 00	
				697,096 00
Banking house and lot, book value, $25,000; cost, $36,514.17; actual cash value				25,000 00
Other real estate, book value, $14,715.25; cost, $14,907.57; actual cash value				14,907 57
Cash on deposit in banks or trust companies				122,483 15
Cash on hand				317 62
Total of collectible interest				28,780 81
Amount of all other assets, viz.:				
Taxes advanced			$1,145 10	
Insurance premiums advanced			119 32	
				1,264 42
				$2,346,724 57

LIABILITIES

Amount due depositors, viz.:		
Principal	$2,108,841 88	
Dividends credited or to be credited for the six months ending with December 31, 1915	39,497 46	
		$2,148,339 34
Surplus on market value		198,385 23
		$2,346,724 57

Surplus on par value, $215,989.23.

CASH TRANSACTIONS DURING THE YEAR 1915

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1915, before transactions of the day	$113,475 46
From depositors, not including dividends credited	476,718 07
From interest on loans, deposits and investments	110,898 53
From rents from banking house	1,717 00
From rents from other real estate	375 00
From mortgages	39,300 00
From redemption of stocks and bonds	9,600 00
From real estate sold	2,575 00

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From all other sources, viz.:		
Bid on school bonds returned	$600 00	
Satisfaction piece	5 70	
Appraisal fees	487 50	
Protest fees	1 55	
Assignment fees	3 50	
Tax search refund	9 50	
Overpayment interest	81	
		$1,108 56
		$755,767 62

PAYMENTS

To depositors, including dividends paid to them		$431,648 27
For loans on bonds and mortgages		124,050 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, $60,000)		56,895 00
For interest (other than dividend payments to depositors)		321 58
For current expenses of the bank, viz.:		
For salaries	$7,624 95	
For taxes: Banking house, $532.22; surplus, $1,699.41; on mortgages, $340	2,571 63	
For expenses, except taxes, of banking house:		
Repairs	372 84	
Insurance	112 50	
For expenses of other real estate, viz.:		
Repairs	2,292 59	
Insurance	56 56	
Taxes	251 66	
Other	155 55	
For other expenses, not including expenses of other real estate nor other expenses of banking house	1,730 14	
		15,168 42
Other payments, viz.:		
Fees: appraisal fees, $487.50; protest fees, $1.55; assignment, $3.50	$492 55	
Satisfaction piece	5 70	
Insurance premiums advanced	119 32	
Overpayment of interest	81	
Taxes advanced	1,140 20	
Cash shortage and repayment to correct error	25 00	
Bid on bonds	3,100 00	
		4,883 58
Cash on hand and in banks or trust companies December 31, 1915, after transactions of the day		122,800 77
		$755,767 62

STATISTICAL INFORMATION

Number of open accounts January 1, 1916		4,234
Number of accounts opened or reopened during the year		518
Number of accounts closed during the year		331
Amount deposited during the year, not including dividends credited for that period		$476,718 07
Amount withdrawn during the year		431,648 27
Amount of dividends credited and paid for the year, viz.:		
July 1, 1915	$38,423 37	
January 1, 1916	39,497 46	
Credited at other periods	2 00	
		77,922 83
Average amount of each account January 1, 1916		498 07
Rate per cent. of dividends to depositors during the six months ending June 30, 1915		4
Rate per cent. of dividends to depositors during the six months ending December 31, 1915		4
Total earnings of the bank for the year 1915, after allowing for amortization of premiums and discounts		$113,695 59
Total expenses of the bank for the year 1915		15,168 42
Dividends paid to depositors for the year 1915		77,920 83
Net earnings for the year 1915 over expenses and dividends paid to depositors		20,606 34

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NEW YORK COUNTY

62. AMERICAN SAVINGS BANK, NEW YORK CITY

[115 West 42d street; incorporated 1882]

WILLIAM M. CAMPBELL, President. WILLIAM M. HAZELTON, Treasurer.
JAMES F. FARGO, Vice-President. DAVID ORR, Secretary.
L. DUNCAN BULKLEY, Vice-Pres.

TRUSTEES

VINCENT PISEK, JOHN V. IRWIN, CHAS. O. KIMBALL,
JAMES F. FARGO, HENRY R. SUTPHEN, CARL L. VIETOR,
L. DUNCAN BULKLEY, FRED. MATHESIUS, JR., HICKS A. WEATHERBEE,
DAVID ORR, HENRY B. BRITTON, JOHN R. CHRISTIE,
WILLIAM C. STORY, FRED. M. JOHNSON, MICHAEL I. PUPIN,
WM. M. CAMPBELL. WARREN THORPE.

FINANCIAL

RESOURCES

Bonds and mortgages				$1,687,965 00
Stock and bond investments, viz.:				
Stocks and bonds	Par value	Original cost	Estimated market value	
Cities in other States	$67,000 00	$66,994 35	$66,070 00	
Cities in this State	200,000 00	209,116 10	200,600 00	
Towns in this State	30,000 00	35,955 00	33,300 00	
Villages in this State	123,000 00	126,067 63	121,050 00	
School districts in this State	25,000 00	26,729 80	24,905 00	
Railroad mortgage bonds	600,000 00	596,134 80	503,950 00	
	$1,045,000 00	$1,060,997 68	$949,875 00	
				949,875 00
Banking house and lot, book value, $15,642.26; cost, $34,721.64; actual cash value				34,721 64
Other real estate, book value, $157,643.46; cost, $158,325.33; actual cash value				157,472 78
Cash on deposit in banks or trust companies				232,428 03
Cash on hand				3,668 77
Total of collectible interest				37,024 81
Amount of all other assets, viz.: Suspense account				17 25
				$3,103,173 28

LIABILITIES

Amount due depositors, viz.:		
Principal	$2,983,142 25	
Dividends credited or to be credited for the six months ending with December 31, 1915	47,850 59	
		$3,030,992 84
Other liabilities, viz.: Expenses incurred, but unpaid, accrued rent		1,166 66
Surplus on market value		71,013 78
		$3,103,173 28

Surplus on par value, $166,138.78.

CASH TRANSACTIONS DURING THE YEAR 1915

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1915, before transactions of the day	$246,183 90
From depositors, not including dividends credited	972,378 73
From interest on loans, deposits and investments	133,535 40
From rents from banking house	2,313 30
From rents from other real estate	9,530 39

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From mortgages		$92,150 00
From redemption of stocks and bonds		7,500 00
From stocks and bonds sold (total par value, $112,900)		108,294 63
From real estate sold		19,725 00
From all other sources, viz.:		
Land contract	$500 00	
Suspense account	6,720 84	
		7,220 84
		$1,598,832 19

PAYMENTS

To depositors, including dividends paid to them		$1,077,438 04
For loans on bonds and mortgages		81,900 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, $125,000)		119,472 50
For interest (other than dividend payments to depositors)		1,134 73
For current expenses of the bank, viz.:		
For salaries	$11,730 50	
For taxes: Banking house, $43.48; surplus, $88.26	131 74	
For expenses, except taxes, of banking house:		
Repairs	311 68	
Insurance	74 21	
Other	534 00	
For rent of banking rooms	7,000 00	
For expenses of other real estate, viz.:		
Repairs	1,097 91	
Insurance	316 11	
Taxes	2,564 32	
Other	960 58	
For other expenses, not including expenses of other real estate nor other expenses of banking house	3,127 64	
		27,848 69
For real estate acquired by foreclosure, or in settlement of debts due the bank		49,017 93
Other payments, viz.: Suspense account		5,923 50
Cash on hand and in banks or trust companies December 31, 1915, after transactions of the day		236,096 80
		$1,598,832 19

STATISTICAL INFORMATION

Number of open accounts January 1, 1916		8,685
Number of accounts opened or reopened during the year		1,425
Number of accounts closed during the year		1,286
Amount deposited during the year, not including dividends credited for that period		$972,378 73
Amount withdrawn during the year		1,077,438 04
Amount of dividends credited and paid for the year, viz.:		
July 1, 1915	$48,327 52	
January 1, 1916	47,850 59	
		96,178 11
Average amount of each account January 1, 1916		348 99
Rate per cent. of dividends to depositors during the six months ending June 30, 1915		3½
Rate per cent. of dividends to depositors during the six months ending December 31, 1915		3½
Total earnings of the bank for the year 1915, after allowing for amortization of premiums and discounts		$142,670 22
Total expenses of the bank for the year 1915		34,756 44
Interest paid to depositors for the year 1915		96,178 11
Net earnings for the year 1915 over expenses and interest paid to depositors		11,735 67

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63. THE BANK FOR SAVINGS IN THE CITY OF NEW YORK

[280 Fourth avenue; incorporated 1819]

WALTER TRIMBLE, President. ADRIAN ISELIN, JR., Vice-Pres.
FREDERIC W. STEVENS, Vice-Pres. JAMES KNOWLES, Comptroller.
CHARLES S. BROWN, Vice-Pres. LEWIS B. GAWTRY, Secretary.

TRUSTEES

WALTER TRIMBLE, WM. W. APPLETON, JOHN E. COWDIN,
FREDERIC W. STEVENS, THOMAS DIMOND, JAMES S. ALEXANDER,
CHARLES S. BROWN, ROBERT BACON, NICHOLAS BIDDLE,
ADRIAN ISELIN, JR., HENRY R. HOYT, GEORGE F. BAKER, JR.,
LEWIS B. GAWTRY, AUGUST BELMONT, OTTO M. EIDLITZ,
CHAS. A. SHERMAN, CHARLES H. TWEED, GEO. E. ROOSEVELT,
HENRY W. DE FOREST, WILLIAM SLOANE, THATCHER M. BROWN,
W. IRVING CLARK, JAMES KNOWLES, LEWIS C. LEDYARD, JR.,
WILLIAM J. RIKER, THOMAS DENNY, JULIAN L. PEABODY.

FINANCIAL

RESOURCES

Bonds and mortgages				$48,654,600 00
Stock and bond investments, viz.:				
Stocks and bonds	Par value	Original cost	Estimated market value	
State of New York	$2,505,000 00	$2,581,422 50	$2,500,950 00	
State of Maryland	830,000 00	786,404 16	794,900 00	
Cities in other States	5,267,600 00	5,524,740 16	5,015,088 00	
Cities in this State	15,327,300 00	15,922,641 37	14,609,154 00	
Counties in this State	500,000 00	539,588 70	535,000 00	
Railroad mortgage bonds	25,043,000 00	25,262,835 40	20,954,070 00	
	$49,472,900 00	$50,617,632 29	$44,409,162 00	44,409,162 00
Banking house and lot, book value, $400,000; cost, $751,301.06; actual cash value				400,000 00
Other real estate, book value, $977,038.64; cost, $987,866.04 actual cash value				977,038 64
Cash on deposit in banks or trust companies				3,309,398 12
Cash on hand				785,409 88
Total of collectible interest				1,153,170 36
Amount of all other assets, viz.: New York State barge canal judgments				14,773 02
				$99,703,552 02

LIABILITIES

Amount due depositors, viz.:		
Principal	$90,873,530 13	
Dividends credited or to be credited for the six months ending with December 31, 1915	1,529,069 97	
		$92,402,600 10
Surplus on market value		7,300,951 92
		$99,703,552 02

Surplus on par value, $12,364,689.92.

CASH TRANSACTIONS DURING THE YEAR 1915

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1915, before transactions of the day	$3,400,608 98
From depositors, not including dividends credited	14,158,392 56
From interest on loans, deposits and investments	4,109,913 50
From rents from other real estate	29,639 03
From mortgages	1,633,350 00
From redemption of stocks and bonds	474,000 00
From stocks and bonds sold (total par value, $1,000,000)	940,823 35

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From all other sources, viz.:		
Fire insurance loss	$528 00	
Rebate insurance premium	13 97	
Gain at counter	32 00	
		$573 97
		$24,747,301 39

PAYMENTS

To depositors, including dividends paid to them		$17,940,465 29
For loans on bonds and mortgages		1,422,000 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, $875,000)		902,468 47
For interest (other than dividend payments to depositors)		6,095 98
For current expenses of the bank, viz.:		
For salaries	$108,675 34	
For taxes: Banking house, $13,688.65; surplus, $35,326.14	49,014 79	
For expenses, except taxes, of banking house:		
Repairs	163 05	
Insurance	92 00	
For expenses of other real estate, viz.:		
Repairs	6,211 84	
Insurance	68 97	
Taxes	18,354 18	
Other	972 63	
For other expenses, not including expenses of other real estate nor other expenses of banking house	23,860 17	
		207,412 97
For real estate acquired by foreclosure, or in settlement of debts due the bank		159,249 66
Other payments, viz.:		
New York State barge canal judgments	$14,773 02	
Gain at counter	28 00	
		14,801 02
Cash on hand and in banks or trust companies December 31, 1915, after transactions of the day		4,094,808 00
		$24,747,301 39

STATISTICAL INFORMATION

Number of open accounts January 1, 1916		146,065
Number of accounts opened or reopened during the year		15,385
Number of accounts closed during the year		17,418
Amount deposited during the year, not including dividends credited for that period		$14,158,392 56
Amount withdrawn during the year		17,940,465 29
Amount of dividends credited and paid for the year, viz.:		
July 1, 1915	$1,537,730 10	
January 1, 1916	1,529,069 97	
		3,066,800 07
Average amount of each account January 1, 1916		632 61
Rate per cent. of dividends to depositors during the six months ending June 30, 1915		3½
Rate per cent. of dividends to depositors during the six months ending December 31, 1915		3½
Total earnings of the bank for the year 1915, after allowing for amortization of premiums and discounts		$4,007,289 82
Total expenses of the bank for the year 1915		207,412 97
Dividends paid to depositors for the year 1915		3,066,800 07
Net earnings for the year 1915 over expenses and dividends paid to depositors		733,076 78

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64. THE BOWERY SAVINGS BANK, NEW YORK CITY

[128–30 Bowery; incorporated 1834]

HENRY A. SCHENCK, President. JOSEPH G. LIDDLE, Secretary.
WM. H. SPACKMAN, Vice-President. PERCY G. DELAMATER, Asst. Secy.
WILLIAM A. NASH, Vice-President. WILLIAM E. KNOX, Comptroller.

TRUSTEES

HENRY A. SCHENCK, WM. M. SPACKMAN, WM. A. NASH, JOHN J. SINCLAIR, GEO. H. ROBINSON, GEORGE JEREMIAH, HENRY C. BERLIN, CHARLES E. BIGELOW, THOMAS B. KENT, WILLIAM C. WOOD, I. W. DRUMMOND, H. B. DOMINICK, C. LAWRENCE PERKINS, ROBERT M. GALLAWAY, MARK M. MACLAY, FRANCIS S. BANGS, LEWIS L. CLARKE, RICHARD M. HOE, GEORGE McNEIR, CHARLES H. TENNEY, HOBART J. PARK, W. HULL WICKHAM, STEPHEN BAKER, ARTHUR L. LESHER, S. W. FAIRCHILD.

FINANCIAL

RESOURCES

Bonds and mortgages				$62,143,265 00
Stock and bond investments, viz.:				
Stocks and bonds	Par value	Original cost	Estimated market value	
State of New York	$874,000 00	$897,210 00	$865,260 00	
State of Massachusetts	1,215,000 00	1,277,858 80	1,121,970 00	
State of Rhode Island	50,000 00	54,562 50	48,500 00	
Cities in other States	7,028,500 00	7,558,549 47	6,835,150 00	
Cities in this State	9,630,049 43	10,037,587 68	9,208,220 94	
Railroad mortgage bonds	26,850,000 00	29,920,120 77	25,534,240 00	
	$45,647,549 43	$49,745,889 22	$43,613,340 94	43,613,340 94
Banking house and lot, book value, $200,000; cost, $796,080.91; actual cash value				200,000 00
Other real estate, book value, $448,735.22; cost, $486,950.34; actual cash value				448,735 22
Cash on deposit in banks or trust companies				6,127,158 27
Cash on hand				990,160 61
Total of collectible interest				1,721,751 96
Amount of all other assets, viz.:				
New York State barge canal judgments			$4,127 75	
Taxes advanced			45,978 65	
Rents accrued			753 67	
				50,860 07
				$115,295,272 07

LIABILITIES

Amount of all other assets, viz.:			
Principal		$101,135,876 82	
Dividends credited or to be credited for the six months ending with December 31, 1915		1,686,091 07	
			$102,821,967 89
Other liabilities, viz.: Deposit to bind contract of sale			500 00
Surplus on market value			12,472,804 18
Surplus on par value, $14,507,012.67.			$115,295,272 07

CASH TRANSACTIONS DURING THE YEAR 1915

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1915, before transactions of the day		$8,262,947 30
From depositors, not including dividends credited		20,093,089 71
From interest on loans, deposits and investments		4,841,191 76
From rents from other real estate		28,547 38
From mortgages		2,329,378 00
From redemption of stocks and bonds		1,763,250 00
From stocks and bonds sold (total par value, $500,000)		432,292 00
From real estate sold		183,000 00
From all other sources, viz.:		
Satisfaction of mortgages	$138 00	
Notarial fees	67 25	
Public telephone	13 07	
Profit and loss to adjust overdraft account	50 00	
Receiver in foreclosure proceedings	6,340 50	
Adjustment of price of bonds purchased	164 54	
Adjustment of price of real estate	781 41	
Taxes advanced refunded	18,000 00	

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Profit and loss to adjust claim on account	$305 13	
Deposit to bind contract	500 00	
		$26,359 90
		$37,960,056 05

PAYMENTS

To depositors, including dividends paid to them		$22,895,896 19
For loans on bonds and mortgages		3,164,250 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, $3,608,500)		3,824,355 72
For interest (other than dividend payments to depositors)		55,656 00
For current expenses of the bank, viz.:		
For salaries	$120,315 00	
For taxes: Banking house, $6,479.00; surplus, $96,024.31	102,503 31	
For expenses, except taxes, of banking house:		
Repairs	1,349 63	
Other	15,242 84	
For expenses of other real estate, viz.:		
Repairs	6,562 93	
Insurance	1,719 13	
Taxes	8,527 76	
Other	7,903 79	
For other expenses, not including expenses of other real estate nor other expenses of banking house	40,005 00	
		304,129 39
For real estate acquired by foreclosure, or in settlement of debts due the bank		528,179 78
Other payments, viz.:		
Teller's deficits	$85 00	
Taxes advanced	65,204 12	
Adjustment of overdraft account	50 00	
New York State barge canal judgments purchased	4,127 75	
Foreclosure expenses	498 09	
Adjustment of claim	305 13	
		70,270 09
Cash on hand and in banks or trust companies December 31, 1915, after transactions of the day		7,117,318 88
		$37,960,056 05

STATISTICAL INFORMATION

Number of open accounts January 1, 1916		142,586
Number of accounts opened or reopened during the year		21,974
Number of accounts closed during the year		20,933
Amount deposited during the year, not including dividends credited for that period		$20,093,089 71
Amount withdrawn during the year		22,895,896 19
Amount of dividends credited and paid for the year, viz.:		
July 1, 1915	$1,683,397 85	
January 1, 1916	1,686,091 07	
		3,369,488 92
Average amount of each account January 1, 1916		721 12
Number of accounts which exceeded $3,000, exclusive of dividends credited, at the last trial balance of depositors' ledgers, except deposits arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate		3
Total amount of such accounts		$10,883 34
Rate per cent. of dividends to depositors during the six months ending June 30, 1915		3½
Rate per cent. of dividends to depositors during the six months ending December 31, 1915		3½
Total earnings of the bank for the year 1915, after allowing for amortization of premiums and discounts		$4,702,300 72
Total expenses of the bank for the year 1915		304,129 39
Dividends paid to depositors for the year 1915		3,369,488 92
Net earnings for the year 1915 over expenses and dividends paid to depositors		1,028,682 41

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65. BROADWAY SAVINGS INSTITUTION, NEW YORK CITY

[5–7 Park place; incorporated 1851]

HORACE F. HUTCHINSON, President. EUGENE BRITTON, Treasurer.
J. A. GEISSENHAINER, Vice-Pres. WILLIAM H. ROSE, Secretary.
RICHARD B. KELLY, Vice-Pres.

TRUSTEES

J. A. GEISSENHAINER, RICHARD B. KELLY, SAMUEL S. BLOOD,
H. F. HUTCHINSON, REMSEN JOHNSON, HENRY A. HOWARTH,
EUGENE BRITTON, EDWARD TOWNSEND, WILLIAM H. ROSE,
H. MORTIMER BRUSH, FREDERICK W. HUNTER A. B. WESTERVELT,
OSCAR T. MACKEY, CHARLES A. FRANK, EDWARD E. WATTS.

FINANCIAL

RESOURCES

Bonds and mortgages				$8,885,950 00
Stock and bond investments, viz.:				
Stocks and bonds	Par value	Original cost	Estimated market value	
State of New York	$50,000 00	$51,437 50	$51,000 00	
State of Missouri	296,000 00	291,154 75	294,600 00	
State of Maryland	100,000 00	99,875 00	100,000 00	
Cities in other States	200,000 00	222,328 00	196,000 00	
Cities in this State	439,800 00	449,075 96	439,820 00	
Counties in this State	300,000 00	300,000 00	291,000 00	
Villages in this State	12,000 00	12,055 10	12,000 00	
Railroad mortgage bonds	1,928,000 00	2,103,643 07	1,854,060 00	
	$3,325,800 00	$3,529,569 38	$3,238,480 00	
				3,238,480 00
Loans upon pledge of securities				10,000 00
Banking house and lot, book value, $270,000; cost, $271,261.83; actual cash value				270,000 00
Other real estate, book value, $583,525; cost, $601,306.96; actual cash value				583,525 00
Cash on deposit in banks or trust companies				1,097,588 17
Cash on hand				184,689 35
Total of collectible interest				146,514 70
				$14,416,747 22

LIABILITIES

Amount due depositors, viz.:		
Principal	$13,525,635 39	
Dividends credited or to be credited for the six months ending with December 31, 1915	257,337 87	
		$13,782,973 26
Surplus on market value		633,773 96
		$14,416,747 22

Surplus on par value, $721,093.96.

CASH TRANSACTIONS DURING THE YEAR 1915

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1915, before transactions of the day	$934,520 03
From depositors, not including dividends credited	2,821,233 07
From interest on loans, deposits and investments	628,132 85
From rents from other real estate	1,254 37
From mortgages	685,900 00
From redemption of stocks and bonds	748,000 00
From loans paid	3,000 00
From real estate sold	163,735 34
From all other sources, viz.: Deficiency judgment	1,932 08
	$5,987,707 74

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PAYMENTS

To depositors, including dividends paid to them		$2,946,124 82
For loans on bonds and mortgages		1,057,500 00
For loans on stocks and bonds and other securities		3,000 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, $201,000)		208,005 24
For interest (other than dividend payments to depositors)		2,881 79
For current expenses of the bank, viz.:		
For salaries	$34,245 00	
For taxes: Banking house, $3,415.20; surplus, $5,251.12	8,666 32	
For expenses, except taxes, of banking house:		
Repairs	463 64	
Other	62 50	
For expenses of other real estate, viz.:		
Repairs	37 50	
Insurance	22 50	
Taxes	3,772 00	
For other expenses, not including expenses of other real estate nor other expenses of banking house	5,199 53	
		52,468 99
For real estate acquired by foreclosure, or in settlement of debts due the bank		435,449 38
Cash on hand and in banks or trust companies December 31, 1915, after transactions of the day		1,282,277 52
		$5,987,707 74

STATISTICAL INFORMATION

Number of open accounts January 1, 1916		15,373
Number of accounts opened or reopened during the year		2,098
Number of accounts closed during the year		1,897
Amount deposited during the year, not including dividends credited for that period		$2,821,233 07
Amount withdrawn during the year		2,946,124 82
Amount of dividends credited and paid for the year, viz.:		
July 1, 1915	$253,773 14	
January 1, 1916	257,337 87	
		511,111 01
Average amount of each account January 1, 1916		896 57
Rate per cent. of dividends to depositors during the six months ending June 30, 1915		4
Rate per cent. of dividends to depositors during the six months ending December 31, 1915		4
Total earnings of the bank for the year 1915, after allowing for amortization of premiums and discounts		$616,219 76
Total expenses of the bank for the year 1915		52,983 16
Dividends paid to depositors for the year 1915		511,111 01
Net earnings for the year 1915 over expenses and dividends paid to depositors		52,125 59

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66. CITIZENS' SAVINGS BANK, NEW YORK CITY

[56–58 Bowery; incorporated 1863]

HENRY HASLER, President. HENRY SAYLER, Secretary.
CHARLES H. CLARK, Vice-Pres. EMIL A. HUBER, Asst. Secretary.
CHARLES H. SMITH, Vice-Pres.

TRUSTEES

CHAS. H. STEINWAY, JOHN M. FUCHS, BARAK G. COLES,
HENRY HASLER, DAVID C. TOWNSEND, RICHARD A. BACHIA,
CHARLES GULDEN, FRED'K W. WURSTER, JULIUS DE LONG,
PERCIVAL KUHNE, CHARLES H. SMITH, JOHN L. DUDLEY,
JAMES ROWLAND, JOHN A. BEALL, HENRY SAYLER,
ARTHUR W. WATSON, CHARLES H. CLARKE, WARNER D. ORVIS,
JOHN C. JUHRING, EDWARD H. TITUS, WILLIAM H. SCHMIDT.

FINANCIAL

RESOURCES

Bonds and mortgages				$8,928,400 00
Stock and bond investments, viz.:				
Stocks and bonds	Par value	Original cost	Estimated market value	
State of New York	$900,000 00	$983,151 90	$938,000 00	
State of Massachusetts	1,000,000 00	1,122,117 00	929,000 00	
State of Colorado	21,000 00	21,000 00	16,170 00	
Cities in other States	2,050,000 00	2,263,682 50	2,013,875 00	
Cities in this State	3,123,000 00	3,372,299 20	3,020,765 00	
Counties in this State	280,000 00	329,495 00	278,700 00	
	$7,374,000 00	$8,082,646 60	$7,196,510 00	
				7,196,510 00
Banking house and lot, book value, $125,000; cost, 276,208.16; actual cash value				125,000 00
Other real estate, book value, $24,569.46; cost, $24,569.46; actual cash value				22,568 03
Cash on deposit in banks or trust companies				1,775,590 32
Cash on hand				262,616 42
Total of collectible interest				173,061 67
				$18,483,746 44

LIABILITIES

Amount due depositors, viz.:		
Principal	$16,045,733 59	
Dividends credited or to be credited for the six months ending with December 31, 1915	266,603 18	
		$16,312,336 77
Surplus on market value		2,171,409 67
		$18,483,746 44

Surplus on par value, $2,348,899.67.

CASH TRANSACTIONS DURING THE YEAR 1915

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1915, before transactions of the day		$1,713,637 59
From depositors, not including dividends credited		3,295,691 76
From interest on loans, deposits and investments		747,885 50
From rents from banking house		7,136 43
From rents from other real estate		127 70
From mortgages		71,000 00
From redemption of stocks and bonds		72,000 00
From stocks and bonds sold (total par value, $200,000)		200,500 00
Amount of all other assets, viz.:		
Deficiency judgment	$150 00	
Real estate account-rents received during foreclosure	170 95	
		320 95
		$6,108,299 93

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PAYMENTS

To depositors, including dividends paid to them		$3,903,813 63
For current expenses of the bank, viz.:		
For salaries	$52,250 00	
For taxes: Banking house, $3,193.78; surplus, $20,286.10	23,479 88	
For expenses, except taxes, of banking house:		
Repairs	169 70	
Insurance	2,244 31	
Other	75 00	
For expenses of other real estate, viz.:		
Repairs	47 37	
Insurance	10 00	
Taxes	177 65	
For other expenses, not including expenses of other real estate nor other expenses of banking house	10,699 89	
		89,153 80
For real estate acquired by foreclosure, or in settlement of debts due the bank		24,890 41
Other payments, viz.: Addition to banking house and lot		52,235 35
Cash on hand and in banks or trust companies December 31, 1915, after transactions of the day		2,038,206 74
		$6,108,299 93

STATISTICAL INFORMATION

Number of open accounts January 1, 1916		27,128
Number of accounts opened or reopened during the year		3,007
Number of accounts closed during the year		2,897
Amount deposited during the year, not including dividends credited for that period		$3,295,691 76
Amount withdrawn during the year		3,903,813 63
Amount of dividends credited and paid for the year, viz.:		
July 1, 1915	$266,715 55	
January 1, 1916	266,603 18	
		533,318 73
Average amount of each account January 1, 1916		601 31
Number of accounts which exceeded $3,000, exclusive of dividends credited, at the last trial balance of depositors' ledgers, except deposits arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate		1
Total amount of such accounts		$7,039 00
Rate per cent. of dividends to depositors during the six months ending June 30, 1915		3½
Rate per cent. of dividends to depositors during the six months ending December 31, 1915		3½
Total earnings of the bank for the year 1915, after allowing for amortization of premiums and discounts		$737,880 60
Total expenses of the bank for the year 1915		89,153 80
Dividends paid to depositors for the year 1915		533,318 73
Net earnings for the year 1915 over expenses and dividends paid to depositors		115,408 07

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67. COMMONWEALTH SAVINGS BANK, NEW YORK CITY

[2007 Amsterdam avenue; incorporated 1910]

JOHN H. BOSCHEN, President. LOUIS K. UNGRICH, Vice-Pres.
JOHN A. MURRAY, Vice-Pres. CHARLES S. GAUBERT, Secretary.

TRUSTEES

HERMAN W. BEYER, JOHN H. BOSCHEN, JOHN F. COWAN, JOHN R. DAVIES, FRANK B. FRENCH, SIGMUND WECHSLER, CHARLES S. GAUBERT, PHILIP HANO, VALENTINE J. HAHN, HENRY O. HEUER, CORNELIUS HUTH, GEORGE H. HYDE, THOMAS F. McAVOY, JOHN A. MURRAY, CHRISTIAN SCHIERLOH, WM. F. SCHNEIDER, GUSTAV SCHOLER, DONALD G. SINCLAIR, RICHARD H. SMITH, LOUIS K. UNGRICH, MARTIN WALLACE, BURTON J. WILKE, WILLIAM S. BENNETT, OTTO H. SCHLOBOHM, FRANK P. SCHIMPF,

FINANCIAL

RESOURCES

Bonds and mortgages				$486,300 00
Stock and bond investments, viz.:				
Stocks and bonds	Par value	Original cost	Estimated market value	
State of California	$10,000 00	$9,706 20	$9,700 00	
Cities in other States	25,000 00	25,659 02	25,100 00	
Cities in this State	113,000 00	110,424 30	111,070 00	
School districts in this State	4,600 00	4,894 09	4,836 00	
Railroad mortgage bonds	54,000 00	50,644 12	47,580 00	
	$206,600 00	$201,327 73	$198,286 00	
				198,286 00
Other real estate, book value, $19,547.31; cost, $19,547.31; actual cash value				19,547 31
Cash on deposit in banks or trust companies				90,156 30
Cash on hand				5,450 29
Total of collectible interest				12,282 30
Amount of all other assets, viz.: Furniture and fixtures				1,400 00
				$813,422 20

LIABILITIES

Amount due depositors, viz.:		
Principal	$783,532 84	
Dividends credited or to be credited for the six months ending with December 31, 1915	13,294 42	
		$796,827 26
Surplus on market value		16,594 94
		$813,422 20

Surplus on par value, $24,908.94.

CASH TRANSACTIONS DURING THE YEAR 1915

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1915, before transactions of the day		$70,030 92
From depositors, not including dividends credited		457,701 73
From interest on loans, deposits and investments		33,205 88
From mortgages		46,750 00
From redemption of stocks and bonds		3,000 00
From all other sources, viz.:		
Insurance premiums advanced, refunded	$80 00	
Contributions by trustees	150 00	
		230 00
		$610,918 53

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PAYMENTS

To depositors, including dividends paid to them		$319,837 77
For loans on bonds and mortgages		139,000 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, $33,000)		30,091 84
For interest (other than dividend payments to depositors)		357 31
For current expenses of the bank, viz.:		
For salaries	$4,110 01	
For expenses, except taxes, of banking house: Insurance	42 77	
For rent of banking rooms	1,200 00	
For expenses of other real estate, viz.: Taxes	223 10	
For other expenses, not including expenses of other real estate nor other expenses of banking house	821 83	
		6,397 71
For real estate acquired by foreclosure, or in settlement of debts due the bank		19,547 31
Other payments, viz.: Insurance premiums advanced		80 00
Cash on hand and in banks or trust companies December 31, 1915, after transactions of the day		95,606 59
		$610,918 53

STATISTICAL INFORMATION

Number of open accounts January 1, 1916		4,601
Number of accounts opened or reopened during the year		1,577
Number of accounts closed during the year		935
Amount deposited during the year, not including dividends credited for that period		$457,701 73
Amount withdrawn during the year		319,837 77
Amount of dividends credited and paid for the year, viz.:		
July 1, 1915	$12,135 57	
January 1, 1916	13,294 42	
		25,429 99
Average amount of each account January 1, 1916		173 19
Rate per cent. of dividends to depositors during the six months ending June 30, 1915		4
Rate per cent. of dividends to depositors during the six months ending December 31, 1915		4
Total earnings of the bank for the year 1915, after allowing for amortization of premiums and discounts		$34,333 77
Total expenses of the bank for the year 1915		6,158 69
Dividends paid to depositors for the year 1915		25,429 99
Net earnings for the year 1915 over expenses and dividends paid to depositors		2,745 09

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68. DRY DOCK SAVINGS INSTITUTION, NEW YORK CITY

[341 Bowery; incorporated 1848]

ANDREW MILLS, President. SAMUEL WEBSTER, Secretary.
WM. F. PATTERSON, Vice-President. FREDERICK SHERWOOD, Asst. Secy.
BENJ. DEF. CURTISS, Vice-Pres.

TRUSTEES

DAVID J. TAFF, BENJ. DEF. CURTISS, LORENZO DANIELS,
ANDREW MILLS, W. M. BENNETT, WM. F. PATTERSON,
FREDERICK ZITTEL, WALTER E. FREW, AUGUSTUS H. TENNIS,
JOHN A. TACKABERRY, WM. H. REMICK, GEORGE B. HODGMAN,
WILLIAM S. GRAY, RICHARD T. DAVIES.

FINANCIAL

RESOURCES

Bonds and mortgages				$27,985,500 00
Stock and bond investments, viz.:				
Stocks and bonds	Par value	Original cost	Estimated market value	
State of New York	$200,000 00	$201,000 00	$204,000 00	
State of Maryland	100,000 00	94,524 36	95,000 00	
State of California	100,000 00	96,623 20	97,000 00	
State of Tennessee	250,000 00	257,740 23	261,500 00	
State of Massachusetts	900,000 00	980,557 50	839,000 00	
Cities in other States	3,948,000 00	4,212,067 01	3,936,620 00	
Cities in this State	4,868,928 94	4,996,718 81	4,732,043 70	
Counties in this State	200,000 00	217,720 00	200,000 00	
Railroad mortgage bonds	6,930,000 00	7,504,410 13	6,620,420 00	
	$17,496,928 94	$18,561,361 24	$16,985,583 70	16,985,583 70
Banking house and lot, book value, $150,000; cost, $568,571.31; actual cash value				150,000 00
Other real estate, book value, $14,936.53; cost, $14,936.53; actual cash value				14,936 53
Cash on deposit in banks or trust companies				2,678,509 20
Cash on hand				734,786 50
Total of collectible interest				778,019 22
				$49,327,335 15

LIABILITIES

Amount due depositors, viz.:		
Principal	$44,509,911 01	
Dividends credited or to be credited for the six months ending with December 31, 1915	722,006 43	
		$45,231,917 44
Surplus on market value		4,095,417 71
		$49,327,335 15

Surplus on par value, $4,606,762.95.

CASH TRANSACTIONS DURING THE YEAR 1915

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1915, before transactions of the day		$3,369,321 33
From depositors, not including dividends credited		11,505,443 83
From interest on loans, deposits and investments		2,047,462 87
From rents from other real estate		1,610 50
From mortgages		817,300 00
From redemption of stocks and bonds		769,250 00
From stocks and bonds sold (total par value, $361,000)		350,961 40
From real estate sold		18,000 00
From all other sources, viz.:		
Sale of waste paper	$22 89	
Adjustment of insurance premiums	59 52	
		82 41
		$18,879,432 34

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PAYMENTS

To depositors, including dividends paid to them		$10,579,162 64
For loans on bonds and mortgages		2,702,000 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, $1,910,650)		2,017,603 97
For interest (other than dividend payments to depositors)		19,351 23
For current expenses of the bank, viz.:		
For salaries	$74,592 52	
For taxes: Banking house, $3,792.38; surplus, $34,358.23	38,150 61	
For expenses, except taxes, of banking house:		
Repairs	74 66	
Insurance	490 00	
For expenses of other real estate, viz.:		
Repairs	238 00	
Insurance	40 00	
Taxes	489 29	
For other expenses, not including expenses of other real estate nor other expenses of banking house	15,957 78	
		130,032 86
For real estate acquired by foreclosure, or in settlement of debts due the bank		17,685 94
Other payments, viz.: Forged draft		300 00
Cash on hand and in banks or trust companies December 31, 1915, after transactions of the day		3,413,295 70
		$18,879,432 34

STATISTICAL INFORMATION

Number of open accounts January 1, 1916		79,200
Number of accounts opened or reopened during the year		17,982
Number of accounts closed during the year		13,935
Amount deposited during the year, not including dividends credited for that period		$11,505,443 83
Amount withdrawn during the year		10,579,162 64
Amount of dividends credited and paid for the year, viz.:		
July 1, 1915	$704,387 83	
January 1, 1916	722,006 43	
		1,426,394 26
Average amount of each account January 1, 1916		571 11
Rate per cent. of dividends to depositors during the six months ending June 30, 1915		3½
Rate per cent. of dividends to depositors during the six months ending December 31, 1915		3½
Total earnings of the bank for the year 1915, after allowing for amortization of premiums and discounts		$2,025,876 78
Total expenses of the bank for the year 1915		130,032 86
Dividends paid to depositors for the year 1915		1,426,394 26
Net earnings for the year 1915 over expenses and dividends paid to depositors		469,449 66

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69. THE EAST RIVER SAVINGS INSTITUTION, NEW YORK CITY

[291–295 Broadway; incorporated 1848]

DICK S. RAMSAY, President. GEORGE ABEEL, Vice-Pres.
CHARLES F. BASSETT, Vice-Pres. CHARLES A. WHITNEY, Secretary.

TRUSTEES

HENRY T. NICHOLS, GEORGE ABEEL, DICK S. RAMSAY, WARREN C. BARBER, RICHARD YOUNG, J. WORRALL ARTHUR, WILLIAM C. SMITH, DANIEL W. WHITMORE, CHAS. A. O'DONOHUE, CHARLES F. BASSETT, WILLIAM C. TABER, JULIAN D. FAIRCHILD, WILLIAM COVERLY, EVERSLY CHILDS, JAMES B. CLEWS, J. FRED. PIERSON, JULIAN P. FAIRCHILD, RICHARD YOUNG, JR., DARWIN R. JAMES, JR., JAMES A. SMITH, CHARLES A. PERKINS.

FINANCIAL

RESOURCES

Bonds and mortgages				$17,826,255 00
Stock and bond investments, viz.:				
Stocks and bonds	Par value	Original cost	Estimated market value	
State of New York	$500,000 00	$513,150 00	$495,000 00	
State of Massachusetts	1,250,000 00	1,328,505 15	1,170,100 00	
Cities in other States	3,428,000 00	3,558,011 44	3,404,020 00	
Cities in this State	6,689,500 00	6,638,545 18	6,404,265 00	
Counties in this State	290,000 00	310,945 00	287,000 00	
Towns in this State	36,000 00	36,574 92	37,440 00	
Railroad mortgage bonds	2,032,000 00	2,052,295 50	1,730,010 00	
	$14,225,500 00	$14,438,027 19	$13,527,835 00	
				13,527,835 00
Banking house and lot, book value, $1,596,985.74; cost, $1,596,985.74; actual cash value				1,596,985 74
Other real estate, book value, $301,300.94; cost, $301,300.94; actual cash value				301,300 94
Cash on deposit in banks or trust companies				4,575,348 60
Cash on hand				10,274 06
Total of collectible interest				341,059 10
Amount of all other assets, viz.: Rents accrued				390 85
				$38,179,449 29

LIABILITIES

Amount due depositors, viz.:		
Principal	$33,736,557 28	
Dividends credited or to be credited for the six months ending with December 31, 1915	648,517 53	
		$34,385,074 81
Other liabilities, viz.: Rent and taxes on mortgaged premises		2,817 45
Surplus on market value		3,791,557 03
		$38,179,449 29

Surplus on par value, $4,489,222.03.

CASH TRANSACTIONS DURING THE YEAR 1915

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1915, before transactions of the day		$3,082,676 81
From depositors, not including dividends credited		7,412,371 89
From interest on loans, deposits and investments		1,570,922 50
From rents from banking house		77,942 18
From rents from other real estate		12,037 84
From mortgages		795,895 00
From redemption of stocks and bonds		303,500 00
From all other sources, viz.:		
Mortgage extension agreement and satisfaction of mortgages	$414 50	
Appraisal fees	240 00	
Refund account	450 17	
From tenants for alterations	148 43	
Rent received from mortgaged premises	5,579 66	

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Taxes and insurance advanced refunded	$5,142 95	
Award from elevated railroad	523 45	
		$12,499 16
		$13,267,845 38

PAYMENTS

To depositors, including dividends paid to them		$7,912,906 02
For loans on bonds and mortgages		154,500 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, $278,000)		283,978 57
For interest (other than dividend payments to depositors)		2,007 50
For current expenses of the bank, viz.:		
For salaries	$41,872 00	
For taxes: Banking house, $24,527.68; surplus, $26,917.93	51,445 61	
For expenses, except taxes, of banking house:		
Repairs	3,445 82	
Insurance	626 39	
Other	22,562 68	
For rent of banking rooms	20,000 00	
For expenses of other real estate, viz.:		
Repairs	1,458 08	
Insurance	255 39	
Taxes	2,543 78	
Other	1,499 56	
For other expenses, not including expenses of other real estate nor other expenses of banking house	4,811 64	
		150,520 95
For real estate acquired by foreclosure, or in settlement of debts due the bank		169,790 21
Other payments, viz.:		
Fitting up offices for tenants	$609 51	
Taxes and insurance premiums advanced	7,909 96	
		8,519 47
Cash on hand and in banks or trust companies December 31, 1915, after transactions of the day		4,585,622 66
		$13,267,845 38

STATISTICAL INFORMATION

Number of open accounts January 1, 1916		31,786
Number of accounts opened or reopened during the year		5,134
Number of accounts closed during the year		4,610
Amount deposited during the year, not including dividends credited for that period		$7,412,371 89
Amount withdrawn during the year		7,912,906 02
Amount of dividends credited and paid for the year, viz.:		
July 1, 1915	$639,485 68	
January 1, 1916	648,517 53	
		1,288,003 21
Average amount of each account January 1, 1916		1,081 76
Number of accounts which exceeded $3,000, exclusive of dividends credited, at the last trial balance of depositors' ledgers, except deposits arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate		6
Total amount of such accounts		$18,552 81
Rate per cent. of dividends to depositors during the six months ending June 30, 1915		4
Rate per cent. of dividends to depositors during the six months ending December 31, 1915		4
Total earnings of the bank for the year 1915, after allowing for amortization of premiums and discounts		$1,653,918 78
Total expenses of the bank for the year 1915		150,520 95
Dividends paid to depositors for the year 1915		1,288,003 21
Net earnings for the year 1915 over expenses and dividends paid to depositors		215,394 62

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70. EMIGRANT INDUSTRIAL SAVINGS BANK, NEW YORK CITY

[51 Chambers street; incorporated 1850]

THOMAS M. MULRY, President.
MYLES TIERNEY, Vice-Pres.
MICHAEL J. DRUMMOND, Vice-Pres.
JOHN J. PULLEYN, Comptroller.
LOUIS V. O'DONOHUE, Secretary.

TRUSTEES

L. V. O'DONOHUE, C. V. FORNES, JAMES G. JOHNSON, MYLES TIERNEY, M. J. DRUMMOND, JOSEPH P. GRACE, THOS. M. MULRY, M. F. McDERMOTT, JAMES CLARKE, FRANK S. GANNON, JOHN J. PULLEYN, JOHN G. O'KEEFFE, HENRY HEIDE, WILLIAM HARKNESS, JOHN J. DEERY, SAMUEL ADAMS, JOHN D. RYAN, THOMAS E. MURRAY, F. F. FITZPATRICK.

FINANCIAL

RESOURCES

Bonds and mortgages				$80,660,580 00
Stock and bond investments, viz.:				
Stocks and bonds	Par value	Original cost	Estimated market value	
State of New York	$7,100,000 00	$7,311,712 11	$7,312,000 00	
State of Alabama	1,000,000 00	1,068,098 62	1,000,000 00	
State of Arizona	250,000 00	252,721 75	260,000 00	
State of California	280,000 00	269,288 83	270,770 00	
State of Massachusetts	1,582,000 00	1,743,510 00	1,464,160 00	
State of New Mexico	250,000 00	251,875 00	252,500 00	
Cities in other States	5,597,326 00	5,746,787 60	5,505,212 66	
Cities in this State	12,064,750 00	12,834,223 49	12,525,525 00	
Counties in this State	1,360,208 66	1,426,216 77	1,431,531 18	
Towns in this State	833,884 57	870,905 68	867,428 01	
Villages in this State	326,000 00	337,174 97	323,880 00	
Railroad mortgage bonds	33,800,696 96	35,402,347 91	32,974,599 08	
	$64,444,866 19	$67,514,862 73	$64,187,605 93	
				64,187,605 93
Banking house and lot, book value, $3,700,000; cost, $4,441,636.33; actual cash value				3,700,000 00
Other real estate, book value, $1,111,889.21; cost, $1,111,889.21; actual cash value				963,000 00
Cash on deposit in banks or trust companies				6,551,643 27
Cash on hand				891,251 24
Total of collectible interest				2,161,855 53
Amount of all other assets, viz.: New York State barge canal judgments				26,003 46
				$159,141,939 43

LIABILITIES

Amount due depositors, viz.:		
Principal	$145,778,566 67	
Dividends credited or to be credited for the six months ending with December 31, 1915	2,778,831 71	
		$148,557,398 38
Surplus on market value		10,584,541 05
		$159,141,939 43

Surplus on par value, $10,841,801.31.

CASH TRANSACTIONS DURING THE YEAR 1915

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1915, before transactions of the day	$7,052,956 41
From depositors, not including dividends credited	33,205,884 93
From interest on loans, deposits and investments	6,518,092 70
From rents from banking house	167,459 42

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From rents from other real estate	$15,331 16
From mortgages	1,956,965 00
From redemption of stocks and bonds	96,500 00
From stocks and bonds sold (total par value, $2,180,219)	2,231,627 51
From real estate sold	6,012 59
	$51,250,829 72

PAYMENTS

To depositors, including dividends paid to them		$29,247,777 07
For loans on bonds and mortgages		7,081,700 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, $6,995,875.34)		6,848,371 34
For interest (other than dividend payments to depositors)		61,972 85
For current expenses of the bank, viz.:		
For salaries	$177,845 72	
For taxes: Banking house, $58,164.95; surplus, $41,124.28	99,289 23	
For expenses, except taxes, of banking house:		
Repairs	18,597 01	
Insurance	2,061 25	
Other	77,988 55	
For expenses of other real estate, viz.:		
Repairs	17,448 00	
Insurance	1,825 90	
Taxes	29,575 20	
Other	11,022 20	
For other expenses, not including expenses of other real estate nor other expenses of banking house	34,699 67	
		470,352 73
Other payments, viz.:		
Accident liability judgment	$71,099 14	
Forged drafts	658 62	
New York State barge canal judgment purchased	26,003 46	
		97,761 22
Cash on hand and in banks or trust companies December 31, 1915, after transactions of the day		7,442,894 51
		$51,250,829 72

STATISTICAL INFORMATION

Number of open accounts January 1, 1916	165,572
Number of accounts opened or reopened during the year	28,902
Number of accounts closed during the year	20,546
Amount deposited during the year, not including dividends credited for that period	$33,205,884 93
Amount withdrawn during the year	29,247,777 07
Amount of dividends credited and paid for the year, viz.:	
July 1, 1915	$2,689,444 36
January 1, 1916	2,778,831 71
	5,468,276 07
Average amount of each account January 1, 1916	897 23
Rate per cent. of dividends to depositors during the six months ending June 30, 1915	4
Rate per cent. of dividends to depositors during the six months ending December 31, 1915	4
Total earnings of the bank for the year 1915, after allowing for amortization of premiums and discounts	$6,711,120 04
Total expenses of the bank for the year 1915	470,352 73
Dividends paid to depositors for the year 1915	5,468,276 07
Net earnings for the year 1915 over expenses and dividends paid to depositors	772,491 24

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71. EMPIRE CITY SAVINGS BANK, NEW YORK CITY

[231 West 125th street; incorporated 1889]

JOHN BEAVER, President.
JOHN H. LOOS, Vice-President.
J. C. WATSON, Vice-President.
A. S. VANWINKLE, Secretary.
HOWARD C. MURPHY, Asst. Secy.

TRUSTEES

WILLIAM MOORES, JOHN H. LOOS, B. G. MITCHELL, JOHN BEAVER, ARTHUR E. WOOD, E. H. HAMILTON, WILLIAM T. KOCH, J. C. WATSON, JOHN BOTTOMLEY, GEO. H. TAYLOR, EDWARD L. YOUNG, RICHARD E. COCHRAN, LYMAN T. DYER, CHAS. W. DAYTON, ALBERT E. MERRALL, CARL A. KOELSCH.

FINANCIAL

RESOURCES

Bonds and mortgages				$2,903,750 00
Stock and bond investments, viz.:				
Stocks and bonds	Par value	Original cost	Estimated market value	
Cities in other States	$177,584 00	$184,946 96	$183,379 64	
Cities in this State	398,500 00	400,593 85	368,235 00	
Counties in this State	158,000 00	161,106 80	159,860 00	
Towns in this State	75,000 00	75,597 38	76,050 00	
Villages in this State	41,400 00	41,943 97	43,392 00	
School districts in this State	50,500 00	51,178 30	50,550 00	
Railroad mortgage bonds	354,000 00	393,703 70	373,390 00	
	$1,254,984 00	$1,309,070 96	$1,254,856 64	1,254,856 64
Other real estate, book value, $159,295.89; cost, $162,445.38; actual cash value				159,295 89
Cash on deposit in banks or trust companies				455,073 69
Cash on hand				8,683 37
Total of collectible interest				34,818 15
Amount of all other assets, viz.: Rents accrued				160 25
				$4,816,637 99

LIABILITIES

Amount due depositors, viz.:			
Principal	$4,490,284 72		
Dividends credited or to be credited for the six months ending with December 31, 1915	70,375 41		
		$4,560,660 13	
Surplus on market value		255,977 86	
		$4,816,637 99	

Surplus on par value, $256,105.22.

CASH TRANSACTIONS DURING THE YEAR 1915

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1915, before transactions of the day		$351,296 17
From depositors, not including dividends credited		1,740,944 49
From interest on loans, deposits and investments		214,000 04
From rents from banking house		585 00
From rents from other real estate		12,189 05
From mortgages		105,300 00
From redemption of stocks and bonds		57,696 00
From real estate sold		86,000 00
From all other sources, viz.:		
Rebate on fire insurance	$34 96	
Insurance premiums advanced refunded	446 45	
		481 41
		$2,568,492 16

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PAYMENTS

To depositors, including dividends paid to them		$1,645,392 09
For loans on bonds and mortgages		288,000 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, $37,000)		44,257 77
For interest (other than dividend payments to depositors)		135 66
For current expenses of the bank, viz.:		
For salaries	$18,418 32	
For taxes: Banking house, $1,121.70; surplus, $1,994.45	3,116 15	
For expenses, except taxes, of banking house:		
Repairs	201 19	
Insurance	130 63	
For rent of banking rooms	2,310 00	
For expenses of other real estate, viz.:		
Repairs	2,719 92	
Insurance	196 39	
Taxes	3,284 14	
Other	3,870 07	
For other expenses, not including expenses of other real estate nor other expenses of banking house	6,172 81	
		40,419 62
For real estate acquired by foreclosure or in settlement of debts due the bank		86,529 96
Cash on hand and in banks or trust companies December 31, 1915, after transactions of the day		463,757 06
		$2,568,492 16

STATISTICAL INFORMATION

Number of open accounts January 1, 1916		16,413
Number of accounts opened or reopened during the year		4,576
Number of accounts closed during the year		4,286
Amount deposited during the year, not including dividends credited for that period		$1,740,944 49
Amount withdrawn during the year		1,645,392 09
Amount of dividends credited and paid for the year, viz.:		
July 1, 1915	$68,619 15	
January 1, 1916	70,375 41	
Credited at other periods	6 28	
		139,000 84
Average amount of each account January 1, 1916		277 87
Number of accounts which exceeded $3,000, exclusive of dividends credited, at the last trial balance of depositors' ledgers, except deposits arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate		1
Total amount of such accounts		$3,423 39
Rate per cent. of dividends to depositors during the six months ending June 30, 1915		3½
Rate per cent. of dividends to depositors during the six months ending December 31, 1915		3½
Total earnings of the bank for the year 1915, after allowing for amortization of premiums and discounts		$217,928 05
Total expenses of the bank for the year 1915		40,419 62
Dividends paid to depositors for the year 1915		139,000 84
Net earnings for the year 1915 over expenses and dividends paid to depositors		38,507 59

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72. EXCELSIOR SAVINGS BANK, NEW YORK CITY

[79 West Twenty-third street; incorporated 1869]

WILLIAM J. ROOME, President. JOHN C. GRISWOLD, Secretary.
WILLIAM H. BARRON, Vice-Pres. ARTHUR PLAGE, Asst. Secy.
JOHN BURKE, Vice-President.

TRUSTEES

JOHN C. GULICK, JOHN BURKE, BENJ. A. HEGEMAN, JR.,
HENRY DAZIAN, ROBERT J. HORNER, CLARENCE PRICE,
WILLIAM H. BARRON, WILLIAM CRAWFORD, MICHAEL COLEMAN,
WILLIAM J. ROOME, EPHRAIM M. YOUMANS, S. S. DELANO,
HENRY D. BREWSTER.

FINANCIAL

RESOURCES

Bonds and mortgages				$9,110,225 00
Stock and bond investments, viz.:				
Stocks and bonds	Par value	Original cost	Estimated market value	
State of North Dakota	$10,000 00	$10,686 00	$9,900 00	
State of New Mexico	168,000 00	173,873 38	176,400 00	
State of Louisiana	250,000 00	244,649 80	263,900 00	
State of Oklahoma	250,000 00	253,773 55	252,500 00	
State of California	300,000 00	287,095 64	283,100 00	
Cities in other States	1,560,000 00	1,639,607 98	1,610,260 00	
Cities in this State	312,500 00	309,786 37	307,585 00	
Counties in this State	68,500 00	69,587 95	68,190 00	
Towns in this State	184,000 00	206,112 18	196,535 00	
Villages in this State	337,707 66	357,599 55	346,795 50	
School districts in this State	311,500 00	320,713 94	316,210 00	
Railroad mortgage bonds	1,815,400 00	1,947,186 46	1,694,672 00	
	$5,567,607 66	$5,820,672 80	$5,526,047 50	
				5,526,047 50
Other real estate, book value, $211,463.68; cost, $210,564.97; actual cash value				210,564 97
Cash on deposit in banks or trust companies				940,525 79
Cash on hand				39,433 97
Total of collectible interest				222,089 50
				$16,048,886 73

LIABILITIES

Amount due depositors, viz.:		
Principal	$15,010,977 67	
Dividends credited or to be credited for the six months ending with December 31, 1915	281,274 70	
		$15,292,252 37
Surplus on market value		756,634 36
		$16,048,886 73

Surplus on par value, $798,194.52.

CASH TRANSACTIONS DURING THE YEAR 1915

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1915, before transactions of the day		$824,772 95
From depositors, not including dividends credited		4,547,428 41
From interest on loans, deposits and investments		725,149 33
From rents from other real estate		14,262 66
From mortgages		405,100 00
From redemption of stocks and bonds		287,400 00
From all other sources, viz.:		
Small safe	$91 49	
Insurance account	650 47	
Sale of old steel case	10 00	
Premiums returned on cancelled insurance	41 19	
Exchange	516 46	

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Back rents turned in by receiver	$2,985 36	
Real estate account	333 15	
Expense account	40 00	
Fire insurance losses	1,800 00	
Profit and loss account	10 00	
		$6,478 12
		$6,810,591 47

PAYMENTS

To depositors, including dividends paid to them		$4,214,396 60
For loans on bonds and mortgages		992,000 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, $384,000)		398,138 12
For interest (other than dividend payments to depositors)		6,440 76
For current expenses of the bank, viz.:		
For salaries	$39,555 18	
For taxes: Surplus	4,980 92	
For expense, except taxes, of banking house: Repairs	76 36	
For rent of banking rooms	9,250 00	
For expenses of other real estate, viz.: Repairs	6,570 60	
Insurance	1,648 80	
Taxes	3,240 09	
Other	2,825 90	
For other expenses, not including expenses of other real estate nor other expenses of banking house	8,218 01	
		76,365 86
For real estate acquired by foreclosure, or in settlement of debts due the bank		141,034 50
Other payments, viz.:		
Profit and loss, account teller's cash	$25 90	
Fire insurance losses applied on foreclosed mortgage	1,800 00	
Insurance account	429 97	
		2,255 87
Cash on hand and in banks or trust companies December 31, 1915, after transactions of the day		979,959 76
		$6,810,591 47

STATISTICAL INFORMATION

Number of open accounts January 1, 1916		28,196
Number of accounts opened or reopened during the year		5,280
Number of accounts closed during the year		4,385
Amount deposited during the year, not including dividends credited for that period		$4,547,428 41
Amount withdrawn during the year		4,214,396 60
Amount of dividends credited and paid for the year, viz.:		
July 1, 1915	$274,857 92	
January 1, 1916	281,274 70	
		556,132 62
Average amount of each account January 1, 1916		542 34
Rate per cent. of dividends to depositors during the six months ending June 30, 1915		4
Rate per cent. of dividends to depositors during the six months ending December 31, 1915		4
Total earnings of the bank for the year 1915, after allowing for amortization of premiums and discounts		$734,306 70
Total expenses of the bank for the year 1915		76,365 86
Dividends paid to depositors for the year 1915		556,132 62
Net earnings for the year 1915 over expenses and dividends paid to depositors		101,808 22

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73. FRANKLIN SAVINGS BANK, NEW YORK CITY

[656–658 Eighth avenue; incorporated 1860]

WILLIAM G. CONKLIN, President. J. EDGAR LEAYCRAFT, Treasurer
JOHN D. ROBINSON, Vice-President. H. W. NORDELL, Secretary.
WILLIAM H. VAN KLEECK, Vice-President. WALTER F. DEXTER, Comptroller.

TRUSTEES

JOHN D. ROBINSON, WILSON M. POWELL, JR., GARDNER WETHERBEE,
WM. H. VAN KLEECK, HOWARD C. SMITH, WM. C. MUSCHENHEIM,
BERNARD KARSCH, CHARLES A. WALKER, T. FRANK MANVILLE,
JAMES G. CANNON, WILLIAM H. PORTER, JOHN I. DOWNEY,
J. EDGAR LEAYCRAFT, STUART DUNCAN, SIMEON FORD,
WILLIAM G. CONKLIN, WALLACE REID.

FINANCIAL

RESOURCES

Bonds and mortgages				$13,241,000 00
Stock and bond investments, viz.:				
Stocks and bonds	Par value	Original cost	Estimated market value	
State of New York	$625,000 00	$648,005 00	$644,750 00	
State of California	150,000 00	142,605 00	142,500 00	
State of Delaware	78,000 00	80,340 00	76,440 00	
State of Idaho	130,000 00	133,477 50	130,100 00	
State of Massachusetts	550,000 00	596,145 35	515,500 00	
State of Oklahoma	50,000 00	51,003 06	50,500 00	
State of Washington	25,000 00	24,562 50	24,750 00	
Cities in other States	3,169,600 00	3,297,940 56	3,174,804 00	
Cities in this State	2,826,118 42	2,934,287 41	2,827,207 42	
Counties in this State	1,096,000 00	1,121,814 27	1,086,270 00	
Railroad mortgage bonds	1,555,000 00	1,651,605 69	1,442,870 00	
	$10,254,718 42	$10,681,786 34	$10,115,691 42	$10,115,691 42
Banking house and lot, book value, $200,000; cost, $441,692.66; actual cash value				200,000 00
Other real estate, book value, $100,369.98; cost, $100,369.98; actual cash value				100,369 98
Cash on deposit in banks or trust companies				1,735,523 84
Cash on hand				72,038 32
Total of collectible interest				391,898 39
Amount of all other assets, viz.: Rents accrued				477 66
				$25,856,999 61

LIABILITIES

Amount due depositors, viz.:			
Principal	$23,510,118 28		
Dividends credited or to be credited for the six months ending with December 31, 1915	381,945 12		
		$23,892,063 40	
Surplus on market value		1,964,936 21	
		$25,856,999 61	

Surplus on par value, $2,103,963.21.

CASH TRANSACTIONS DURING THE YEAR 1915

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1915, before transactions of the day	$1,421,839 01
From depositors, not including dividends credited	6,305,695 44
From interest on loans, deposits and investments	1,113,761 39
From rents from other real estate	5,545 81
From mortgages	161,600 00
From redemption of stocks and bonds	390,779 42
From stocks and bonds sold (total par value, $50,000)	49,750 00
From loans paid	50,000 00
From real estate sold	24,522 86
From all other sources, viz.: On account of purchase price on sale of other real estate	500 00
	$9,523,993 93

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PAYMENTS

To depositors, including dividends paid to them		$6,517,551 46
For loans on bonds and mortgages		566,500 00
For loans on stocks and bonds and other securities		50,000 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, $457,138.72)		468,998 75
For interest (other than dividend payments to depositors)		5,009 62
For current expenses of the bank, viz.:		
For salaries	$51,785 00	
For taxes: Banking house, $7,107.85; surplus, $7,822.59; on mortgages, $234	15,164 44	
For expenses, except taxes, of banking house: Repairs	469 58	
For expenses of other real estate, viz.:		
Repairs	4,625 11	
Insurance	117 73	
Taxes	1,668 71	
For other expenses, not including expenses of other real estate nor other expenses of banking house	10,807 16	
		84,637 73
For real estate acquired by foreclosure, or in settlement of debts due the bank		22,583 94
Other payments, viz.:		
Payment on account of purchase price on other real estate refunded	$1,000 00	
Forgery claim	150 27	
		1,150 27
Cash on hand and in banks or trust companies December 31, 1915, after transactions of the day		1,807,562 16
		$9,523,993 93

STATISTICAL INFORMATION

Number of open accounts January 1, 1916		54,501
Number of accounts opened or reopened during the year		9,315
Number of accounts closed during the year		8,504
Amount deposited during the year, not including dividends credited for that period		$6,305,695 44
Amount withdrawn during the year		6,517,551 46
Amount of dividends credited and paid for the year, viz.:		
July 1, 1915	$379,156 34	
January 1, 1916	381,945 12	
Credited at other periods	8 97	
	$761,110 43	
Paid but not credited	29 37	
		761,081 06
Average amount of each account January 1, 1916		438 38
Number of accounts which exceeded $3,000, exclusive of interest credited, at the last trial balance of depositors' ledgers, except deposits arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate		1
Total amount of such accounts		$3,001 00
Rate per cent. of dividends to depositors during the six months ending June 30, 1915		3½
Rate per cent. of dividends to depositors during the six months ending December 31, 1915		3½
Total earnings of the bank for the year 1915, after allowing for amortization of premiums and discounts		$1,093,990 29
Total expenses of the bank for the year 1915		84,637 73
Interest paid to depositors for the year 1915		761,081 06
Net earnings for the year 1915 over expenses and interest paid to depositors		248,271 50

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74. GERMAN SAVINGS BANK IN THE CITY OF NEW YORK

[157 Fourth avenue; incorporated 1859]

CARL GOPEL, Vice-President. CHAS. W. MUHLHAUSEN, Comptroller.
EDW. C. SCHAEFER, Vice-President. ADOLPH REPPERT, Cashier.
ADOLF KOPPEL, Treasurer. THEO. SCHORSKE, Secretary.

TRUSTEES

GUSTAV SCHWAB, LOUIS WATJEN, AUGUST ZINSSER, JR.,
DALLAS B. PRATT, THOMAS F. VIETOR, A. PAGENSTECHER,
JAMES SPEYER, GEORGE S. RUNK, WILLIAM SCHALL, JR.,
EDW. C. SCHAEFER, GEORGE LEASK, F. T. FLEITMANN,
R. SIEDENBURG, CARL GOEPEL, RUDOLPH KEPPLER,
FRITZ ACHELIS, O. F. ZOLLIKOFFER, JOSEPH F. STILLMAN,
D. SCHNAKENBERG, ADOLF KUTTROFF, ERNST PFARRIUS,
ALBERT TAG. HUBERT CILLIS, RUDOLPF ERBSLOH.

FINANCIAL

RESOURCES

Bonds and mortgages $51,527,268 00

Stock and bond investments, viz.:

Stocks and bonds	Par value	Original cost	Estimated market value
State of New York	$1,622,000 00	$1,712,909 38	$1,698,940 00
State of Massachusetts	2,150,000 00	2,320,409 50	1,983,500 00
State of South Carolina	500,000 00	507,500 00	505,000 00
State of Alabama	500,000 00	546,200 00	500,000 00
State of Maryland	300,000 00	286,610 00	287,000 00
State of California	1,000,000 00	935,000 00	940,000 00
State of Oklahoma	300,000 00	305,174 90	303,000 00
Cities in other States	8,113,750 00	8,487,215 19	8,036,637 50
Cities in this State	5,494,000 00	5,599,394 02	5,337,720 00
Railroad mortgage bonds	21,378,000 00	22,187,994 80	19,409,970 00
	$41,357,750 00	$42,888,407 79	$39,001,767 50

39,001,767 50

Banking house and lot, book value, $898,842.30; cost, $1,408,331.08; actual cash value 898,842 30

Other real estate, book value, $315,580.15; cost, $315,580.15; actual cash value 315,580 15

Cash on deposit in banks or trust companies 6,800,995 05

Cash on hand 1,631,323 81

Total of collectible interest 1,147,437 31

Amount of all other assets, viz.: New York State barge canal judgments 45,497 79

$101,368,711 91

LIABILITIES

Amount due depositors, viz.:

Principal	$91,720,428 78	
Dividends credited or to be credited for the six months ending with December 31, 1915	1,737,206 41	
		$93,457,635 19

Surplus on market value 7,911,076 72

$101,368,711 91

Surplus on par value, $10,267,059.22.

CASH TRANSACTIONS DURING THE YEAR 1915

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1915, before transactions of the day $6,280,884 44

From depositors, not including dividends credited 20,551,412 70

From interest on loans, deposits and investments 4,331,555 89

From rents from banking house 35,491 46

From rents from other real estate 30,084 55

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From mortgages		$1,441,492 00
From stocks and bonds sold (total par value, $500,000)		508,000 00
From real estate sold		53,500 00
From all other sources, viz.:		
Excess receipts in foreclosure proceedings	$2,269 69	
Deficiency judgment	162 26	
Settlement of deficiency claim on land contract	200 00	
		2,631 95
		$33,235,052 99

PAYMENTS

To depositors, including dividends paid to them		$22,326,061 51
For loans on bonds and mortgages		1,182,042 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, $700,000)		707,000 00
For interest (other than dividend payments to depositors)		8,325 52
For current expenses of the bank, viz.:		
For salaries	$119,357 72	
For taxes: Banking house, $14,233.72; surplus, $66,758.57	80,992 29	
For expenses, except taxes, of banking house:		
Repairs	1,176 14	
Insurance	642 55	
Other	10,821 67	
For expenses of other real estate, viz.:		
Repairs	21,199 99	
Insurance	1,355 74	
Taxes	18,952 35	
Other	10,889 87	
For other expenses, not including expenses of other real estate nor other expenses of banking house	28,918 99	
		294,307 31
For real estate acquired by foreclosure, or in settlement of debts due the bank		238,000 00
Other payments, viz.:		
Commission on sale of real estate	$1,500 00	
New York State barge canal judgments purchased	45,497 79	
		46,997 79
Cash on hand and in banks or trust companies December 31, 1915, after transactions of the day		8,432,318 86
		$33,235,052 99

STATISTICAL INFORMATION

Number of open accounts January 1, 1916		153,010
Number of accounts opened or reopened during the year		20,944
Number of accounts closed during the year		22,162
Amount deposited during the year, not including dividends credited for that period		$20,551,412 70
Amount withdrawn during the year		22,326,061 51
Amount of dividends credited and paid for the year, viz.:		
July 1, 1915	$1,727,041 74	
January 1, 1916	1,737,206 41	
		3,464,248 15
Average amount of each account January 1, 1916		610 78
Rate per cent. of dividends to depositors during the six months ending June 30, 1915		4
Rate per cent. of dividends to depositors during the six months ending December 31, 1915		4
Total earnings of the bank for the year 1915, after allowing for amortization of premiums and discounts		$4,359,593 88
Total expenses of the bank for the year 1915		294,307 31
Dividends paid to depositors for the year 1915		3,464,248 15
Net earnings for the year 1915 over expenses and dividends paid to depositors		601,038 42

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75. THE GREENWICH SAVINGS BANK, NEW YORK CITY

[246–248 Sixth avenue; incorporated 1833]

JAMES QUINLAN, President.
DAVID M. MORRISON, Vice-President.
CHARLES M. DUTCHER, Treasurer.
CHARLES L. SEIBERT, Asst. Treas.
F. EUGENE COBB, Assistant Treasurer.
ROSTON PELL, Comptroller.
L. D. QUACKENBUSH, Asst. Comptroller.

TRUSTEES

LOWELL LINCOLN, EDWARD N. TAILER, DAVID M. MORRISON, JAMES QUINLAN, WM. R. STEWART, B. AYMAR SANDS, L. K. WILMERDING, CHAS. D. DICKEY, THEO. F. WHITMARSH, BRADISH JOHNSON, CARL SCHEFER, CHAS. F. HOFFMAN, FRANK H. DODD, JOHN H. RHOADES, ARTHUR ISELIN, FRANCIS M. BACON, JR., WM. WOODWARD, GEORGE BLAGDEN, HENRY C. SWORDS, ALLEN WARDWELL, EDWIN S. MARSTON, EDWIN G. MERRILL, W. DE L. KOUNTZE, ALBERT H. WIGGIN, GATES W. McGARRAH, ARCHIBALD D. RUSSELL, B. OGDEN CHISOLM, THOMAS W. SLOCUM.

FINANCIAL

RESOURCES

Bonds and mortgages				$35,890,150 00
Stock and bond investments, viz.:				
Stocks and bonds	Par value	Original cost	Estimated market value	
State of New York	$550,000 00	$600,053 14	$616,000 00	
State of Massachusetts	2,200,000 00	2,374,049 51	2,042,700 00	
State of Rhode Island	295,000 00	326,286 16	277,300 00	
State of Missouri	50,000 00	48,274 69	49,000 00	
State of Tennessee	500,000 00	515,021 70	514,500 00	
State of California	300,000 00	292,019 13	291,140 00	
Cities in other States	6,611,900 00	7,127,631 17	6,491,890 00	
Cities in this State	4,597,854 27	4,776,287 35	4,505,257 84	
Railroad mortgage bonds	19,789,000 00	22,008,935 99	19,579,905 00	
	$34,893,754 27	$38,068,558 84	$34,367,692 84	34,367,692 84
Banking house and lot, book value, $250,000; cost, $611,686.52; actual cash value				300,000 00
Other real estate, book value, $787,843.37; cost, $924,186.23; actual cash value				751,000 00
Cash on deposit in banks or trust companies				4,581,097 22
Cash on hand				688,025 87
Total of collectible interest				1,091,438 12
Amount of all other assets, viz.: Rents due and accrued				317 00
				$77,669,721 05

LIABILITIES

Amount due depositors, viz.:			
Principal		$69,953,149 55	
Dividends credited or to be credited for the six months ending with December 31, 1915		1,284,114 52	$71,237,264 07
Other liabilities, viz.:			
Mortgagor's account			951 58
Expenses incurred, but unpaid:			
Ice, cab hire, fuel and ashes	$45 42		
Stationery	623 06		
Burglar alarm	47 50		
Maps	62 50		
Supplies	471 75		
Expense of other real estate	230 09		
			1,480 32
Surplus on market value			6,430,025 08
			$77,669,721 05

Surplus on par value, $6,956,086.51.

CASH TRANSACTIONS DURING THE YEAR 1915

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1915, before transactions of the day	$4,567,034 68
From depositors not including dividends credited	11,124,339 62
From interest on loans, deposits and investments	3,304,166 10
From rents from other real estate	54,416 38
From mortgages	2,554,650 00
From redemption of stocks and bonds	847,450 00

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From stocks and bonds sold (total par value, $100,000)		$95,375 00
From real estate sold		64,000 00
From all other sources, viz.:		
Account of second mortgagee	$6,317 50	
Automobile sold	1,000 00	
Prepayments, insurance, foreclosure and account of mortgagors	12,924 04	
Rentals for mortgagors' account	22,412 65	
From receiver in foreclosure	7,522 09	
Excess interest	193 30	
		50,369 58
		$22,661,801 36

PAYMENTS

To depositors, including dividends paid to them		$12,387,063 06
For loans on bonds and mortgages		241,100 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, $3,519,000)		3,543,270 19
For interest (other than dividend payments to depositors)		32,324 58
For current expenses of the bank, viz.:		
For salaries	$110,370 84	
For taxes: Banking house, $8,027.04; surplus, $49,459.21	57,486 25	
For expenses, except taxes, of banking house:		
Repairs	790 02	
Other	1,217 49	
For expenses of other real estate, viz.:		
Repairs	5,930 84	
Insurance	2,383 37	
Taxes	18,454 52	
Other	10,801 14	
For other expenses, not including expenses of other real estate nor other expenses of banking house	31,534 08	
		238,968 55
For real estate acquired by foreclosure, or in settlement of debts due the bank		883,424 54
Other payments, viz.:		
Amount paid to second mortgagee	$6,317 50	
Taxes advanced and interest and rentals disbursed	28,290 93	
Foreclosure expense	7,455 72	
Forged draft made good to depositor	125 00	
Excess interest returned	193 30	
Alterations and improvements, other real estate	24,144 90	
		66,527 35
Cash on hand and in banks or trust companies December 31, 1915, after transactions of the day		5,269,123 09
		$22,661,801 36

STATISTICAL INFORMATION

Number of open accounts January 1, 1916		102,344
Number of accounts opened or reopened during the year		13,750
Number of accounts closed during the year		12,803
Amount deposited during the year, not including dividends credited for that period		$11,124,339 62
Amount withdrawn during the year		12,387,063 06
Amount of dividends credited and paid for the year, viz.:		
July 1, 1915	$1,274,204 06	
January 1, 1916	1,284,114 52	
		2,558,318 58
Average amount of each account January 1, 1916		696 00
Rate per cent. of dividends to depositors during the six months ending June 30, 1915		3½ & 4
Rate per cent. of dividends to depositors during the six months ending December 31, 1915		3½ & 4
Total earnings of the bank for the year 1915, after allowing for amortization of premiums and discounts		$3,193,119 83
Total expenses of the bank for the year 1915		237,633 70
Dividends paid to depositors for the year 1915		2,558,318 58
Net earnings for the year 1915 over expenses and dividends paid to depositors		397,167 55

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76. HARLEM SAVINGS BANK, NEW YORK CITY

[124 East 125th street; incorporated 1863]

WILLIAM E. TROTTER, President. THOMAS R. EBERT, Secretary.
GRANVILLE F. DAILEY, Vice-Pres. FRED'K M. GALLAGHER, Asst. Secy.
JOHN J. BELL, Vice-President.

TRUSTEES

WILLIAM E. TROTTER, HENRY B. PYE, OLIN J. STEPHENS,
GRANVILLE F. DAILEY, M. J. ENNIS, WARREN A. LEONARD,
WILLIAM SOMERVILLE, JOHN F. STEEVES, ALEXANDER WALKER,
JOHN J. BELL, WALTER P. SILLECK, THOMAS R. EBERT,
FRANK E. WISE, RANSOM E. WILCOX.

FINANCIAL

RESOURCES

Bonds and mortgages				$14,607,875 00
Stock and bond investments, viz.:				
Stocks and bonds	Par value	Original cost	Estimated market value	
State of New York	$700,000 00	$713,062 50	$720,000 00	
State of Massachusetts	220,000 00	242,092 00	204,600 00	
State of California	100,000 00	95,250 00	94,000 00	
State of Tennessee	200,000 00	209,829 89	212,000 00	
Cities in other States	650,000 00	681,432 66	633,500 00	
Cities in this State	4,428,400 00	4,535,586 61	4,382,183 00	
Counties in this State	18,000 00	18,122 40	17,820 00	
Villages in this State	240,000 00	259,997 60	236,740 00	
Railroad mortgage bonds	4,380,000 00	4,550,735 84	3,980,625 00	
	$10,936,400 00	$11,306,109 50	$10,481,468 00	
				10,481,468 00
Banking house and lot, book value, $250,000; cost, $354,253.91; actual cash value				250,000 00
Other real estate, book value, $261,793.55; cost, $261,793.55; actual cash value				261,793 55
Cash on deposit in banks or trust companies				1,987,546 08
Cash on hand				173,327 94
Total of collectible interest				251,511 15
				$28,013,521 72

LIABILITIES

Amount due depositors, viz.:			
Principal	$25,518,587 11		
Dividends credited or to be credited for the six months ending with December 31, 1915	418,431 06		
			$25,937,018 17
Surplus on market value			2,076,503 55
			$28,013,521 72

Surplus on par value, $2,531,435.55.

CASH TRANSACTIONS DURING THE YEAR 1915

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1915, before transactions of the day	$1,760,619 58
From depositors, not including dividends credited	6,299,681 84
From interest on loans, deposits and investments	1,199,212 76
From rents from other real estate	15,502 79
From mortgages	177,525 00
From redemption of stocks and bonds	445,090 00
From real estate sold	4,400 00
From all other sources, viz.: Receiver	352 11
	$9,902,384 08

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PAYMENTS

To depositors, including dividends paid to them		$7,006,424 85
For loans on bonds and mortgages		71,050 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, 500,000)		504,454 89
For interest (other than dividend payments to depositors)		5,520 83
For current expenses of the bank, viz.:		
Salaries	$49,500 00	
For taxes: Banking house, $4,350.56; surplus, $16,734.08	21,084 64	
For expenses, except taxes, of banking house:		
Repairs	212 57	
Insurance	75 05	
For expenses of other real estate, viz.:		
Repairs	5,380 38	
Insurance	462 57	
Taxes	4,495 81	
Other	835 50	
For other expenses, not including expenses of other real estate nor other expenses of banking house	8,626 79	
		90,673 31
For real estate acquired by foreclosure, or in settlement of debts due the bank		63,386 18
Cash on hand and in banks or trust companies December 31, 1915, after transactions of the day		2,160,874 02
		$9,902,384 08

STATISTICAL INFORMATION

Number of open accounts January 1, 1916		57,818
Number of accounts opened or reopened during the year		9,553
Number of accounts closed during the year		9,716
Amount deposited during the year, not including dividends credited for that period		$6,299,681 84
Amount withdrawn during the year		7,006,424 85
Amount of dividends credited and paid for the year, viz.:		
July 1, 1915	$416,644 77	
January 1, 1916	418,431 06	
		835,075 83
Average amount of each account January 1, 1916		448 60
Rate per cent. of dividends to depositors during the six months ending June 30, 1915		3½
Rate per cent. of dividends to depositors during the six months ending December 31, 1915		3½
Total earnings of the bank for the year 1915, after allowing for amortization of premiums and discounts		$1,208,326 81
Total expenses of the bank for the year 1915		90,673 31
Dividends paid to depositors for the year 1915		835,075 83
Net earnings for the year 1915 over expenses and dividends paid to depositors		282,577 67

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Federal Reserve Bank of St. Louis

77. THE IRVING SAVINGS INSTITUTION, NEW YORK CITY

[115 Chambers street; incorporated 1851]

HAMPDEN E. TENER, President.
HENRY KROGER, Vice-President.
JOHN O. WILLIAMS, Vice-President.
GEORGE B. DUNNING, Secretary.
J. B. ANDERSON, Assistant Secretary.

TRUSTEES

JOHN W. NIX, HENRY KROGER, JOHN O. WILLIAMS, WM. C. DEMOREST, JAMES H. KILLOUGH, D. BECKERMANN, SAMUEL S. CONOVER, GEORGE B. DUNNING, HAMPDEN E. TENER, SAMUEL B. DOWNES, JOHN TIEBOUT, EUGENE M. TRAVIS, NATHAN F. VOUGHT, WILLIAM H. FRAME, JOHN J. WALTON, WILLARD S. BROWN, GEORGE N. ROBINSON, WM. F. MORGAN, WM. P. MASON.

FINANCIAL

RESOURCES

Bonds and mortgages				$11,194,800 00
Stock and bond investments, viz.:				
Stocks and bonds	Par value	Original cost	Estimated market value	
State of California	$50,000 00	$48,246 45	$48,500 00	
State of Maryland	100,000 00	98,340 00	99,000 00	
State of Oklahoma	50,000 00	50,772 30	50,500 00	
State of Utah	50,000 00	49,221 85	49,000 00	
State of Tennessee	100,000 00	103,491 40	104,000 00	
Cities in other States	1,836,500 00	1,942,661 85	1,848,700 00	
Cities in this State	1,893,150 00	1,946,966 05	1,811,228 50	
Counties in this State	416,000 00	422,317 50	406,060 00	
Towns in this State	36,000 00	37,247 40	34,720 00	
Villages in this State	110,000 00	115,636 40	105,390 00	
Railroad mortgage bonds	3,750,000 00	3,973,107 79	3,510,440 00	
	$8,391,650 00	$8,788,008 99	$8,067,538 50	
				8,067,538 50
Loans upon pledge of securities				100,000 00
Banking house and lot, book value, $100,000; cost, $115,000; actual cash value				100,000 00
Cash on deposit in banks or trust companies				1,038,438 11
Cash on hand				86,703 39
Total of collectible interest				202,669 67
				$20,790,149 67

LIABILITIES

Amount due depositors, viz.:			
Principal	$19,268,188 26		
Dividends credited or to be credited for the six months ending with December 31, 1915	370,442 96		
		$19,638,631 22	
Surplus on market value			1,151,518 45
			$20,790,149 67

Surplus on par value, $1,475,629.95.

CASH TRANSACTIONS DURING THE YEAR 1915

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1915, before transactions of the day	$1,254,968 05
From depositors, not including dividends credited	3,627,022 06
From interest on loans, deposits and investments	922,613 53
From rents from other real estate	14,098 17
From mortgages	170,400 00
From redemption of stocks and bonds	300,800 00
From stocks and bonds sold (total par value, $214,500)	223,318 86
From loans paid	225,000 00
From real estate sold	263,000 00
	$7,001,220 67

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PAYMENTS

To depositors, including dividends paid to them		$3,745,049 64
For loans on bonds and mortgages		948,000 00
For loans on stocks and bonds and other securities		150,000 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, $875,000)		899,427 05
For interest (other than dividend payments to depositors)		7,230 70
For current expenses of the bank, viz.:		
For salaries	$30,442 00	
For taxes: Banking house, $1,573.50; surplus, $8,763.08	10,336 58	
For expenses, except taxes, of banking house:		
Repairs	203 35	
Insurance	25 00	
Other	524 09	
For expenses of other real estate, viz.:		
Repairs	2,554 85	
Insurance	526 25	
Taxes	3,001 35	
Other	8,902 59	
For other expenses, not including expenses of other real estate nor other expenses of banking house	5,001 53	
		61,517 59
For real estate acquired by foreclosure, or in settlement of debts due the bank		64,854 19
Cash on hand and in banks or trust companies December 31, 1915, after transactions of the day		1,125,141 50
		$7,001,220 67

STATISTICAL INFORMATION

Number of accounts opened January 1, 1916		23,503
Number of accounts opened or reopened during the year		2,530
Number of accounts closed during the year		2,618
Amount deposited during the year, not including dividends credited for that period		$3,627,022 06
Amount withdrawn during the year		3,745,049 64
Amount of dividends credited and paid for the year, viz.:		
July 1, 1915	$363,977 54	
January 1, 1916	370,442 96	
		734,420 50
Average amount of each account January 1, 1916		835 50
Rate per cent. of dividends to depositors during the six months ending June 30, 1915		4
Rate per cent. of dividends to depositors during the six months ending December 31, 1915		4
Total earnings of the bank for the year 1915, after allowing for amortization of premiums and discounts		$925,767 60
Total expenses of the bank for the year 1915		61,517 59
Dividends paid to depositors for the year 1915		734,420 50
Net earnings for the year 1915 over expenses and dividends paid to depositors		129,829 51

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78. ITALIAN SAVINGS BANK OF THE CITY OF NEW YORK

[64–66 Spring street; incorporated 1896]

JOSEPH M. FRANCOLINI, President. JAMES J. SLEVIN, Treasurer.
PASQUALE I. SIMONELLI, Secretary.

TRUSTEES

DOMENICO ABBATE,
ANTONIO C. ASTARITA,
NICHOLAS BARRETT,
VITO CONTESSA,
JOS. N. FRANCOLINI,
JOSEPH GERLI,
ANTONIO PISANI,
CELESTINO PIVA,
DOMENICO SALADINO,
P. I. SIMONELLI,
BERNARD J. McCANN,
GEORGE W. LOFT,
ANTONIO STELLA,
JOHN ELTON WAYLAND,
ALEXANDER S. WEBB,
ANTONIO ZUCCA,
SILVIO VILLA.

FINANCIAL

RESOURCES

Bonds and mortgages				$2,929,855 00
Stock and bond investments, viz.:				
Stocks and bonds	Par value	Original cost	Estimated market value	
State of New York	$24,000 00	$24,596 00	$23,760 00	
Cities in other States	141,000 00	147,311 98	145,160 00	
Cities in this State	240,500 00	244,455 10	239,830 00	
Counties in this State	10,000 00	11,062 00	10,000 00	
Villages in this State	25,000 00	25,093 75	24,750 00	
Railroad mortgage bonds	996,000 00	1,024,808 70	977,890 00	
	$1,436,500 00	$1,477,327 53	$1,421,390 00	
				1,421,390 00
Other real estate, book value, $55,059.23; cost, $55,059.23; actual cash value				55,059 23
Cash on deposit in banks or trust companies				356,796 73
Cash on hand				41,112 73
Total of collectible interest				33,898 97
				$4,838,112 66

LIABILITIES

Amount due depositors, viz.:		
Principal	$4,562,528 30	
Dividends credited or to be credited for the six months ending with December 31, 1915	69,201 15	
		$4,631,729 45
Surplus on market value		206,383 21
		$4,838,112 66

Surplus on par value $221,493.21.

CASH TRANSACTIONS DURING THE YEAR 1915

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1915, before transactions of the day	$427,852 50
From depositors, not including dividends credited	2,185,302 52
From interest on loans, deposits and investments	216,202 22
From rents from other real estate	1,344 85
From mortgages	116,500 00
From redemption of stocks and bonds	52,000 00
From loans paid	129,000 00
From real estate sold	23,355 61
	$3,151,557 70

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PAYMENTS

To depositors, including dividends paid to them		$2,209,448 42
For loans on bonds and mortgages		168,280 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, $304,000)		314,944 02
For interest (other than dividend payments to depositors)		2,761 13
For current expenses of the bank, viz.:		
For salaries	$16,978 30	
For taxes: Surplus	1,285 88	
For rent of banking rooms	4,999 92	
For expenses of other real estate, viz.:		
Taxes	571 24	
Other	554 23	
For other expenses, not including expenses of other real estate nor other expenses of banking house	11,510 04	
		35,899 61
For real estate acquired by foreclosure, or in settlement of debts due the bank		22,315 06
Cash on hand and in banks or trust companies December 31, 1915, after transactions of the day		397,909 46
		$3,151,557 70

STATISTICAL INFORMATION

Number of open accounts January 1, 1916		16,900
Number of accounts opened or reopened during the year		4,508
Number of accounts closed during the year		3,755
Amount deposited during the year, not including dividends credited for that period		$2,185,302 52
Amount withdrawn during the year		2,209,448 42
Amount of dividends credited and paid for the year, viz.:		
July 1, 1915	$68,324 71	
January 1, 1916	69,201 15	
		137,525 86
Average amount of each account January 1, 1916		275 00
Rate per cent. of dividends to depositors during the six months ending June 30, 1915		3½
Rate per cent. of dividends to depositors during the six months ending December 31, 1915		3½
Total earnings of the bank for the year 1915, after allowing for amortization of premiums and discounts		$216,025 30
Total expenses of the bank for the year 1915		35,899 61
Dividends paid to depositors for the year 1915		137,525 86
Net earnings for the year 1915 over expenses and dividends paid to depositors		42,599 83

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Federal Reserve Bank of St. Louis

79. MAIDEN LANE SAVINGS BANK, NEW YORK CITY

[170 Broadway; incorporated 1903]

F. A. RINGLER, President. JOEL S. DESELDING, Vice-President.
WALTER G. KING, Vice-President. J. HEYNEN, Secretary.

TRUSTEES

ISAAC W. COKEFAIR, ANDREW PATTERSON, LEOPOLD STERN,
JOHN Q. ADAMS, F. A. RINGLER, C. EDWARD BILLQUIST,
CHARLES R. JUNG, HUGO B. ROELKER, CHAS. W. LUCAS,
L. BURTON HALL, JOEL S. DESELDING, JOHN P. WINDOLPH,
WALTER G. KING, ROBT. SCHALKENBACH, JACOB WERNER,
AUG. OPPENHEIMER, M. M. SCHWARZSCHILD, HUGO R. RITTERBUSCH.

FINANCIAL

RESOURCES

Bonds and mortgages				$899,032 84
Stock and bond investments, viz.:				
Stocks and bonds	Par value	Original cost	Estimated market value	
State of Oklahoma	$42,500 00	$43,012 08	$43,403 12	
State of New Mexico	13,500 00	13,458 60	13,730 42	
Cities in other States	172,608 00	176,061 85	177,410 33	
Cities in this State	143,590 00	143,672 16	138,976 81	
Villages in this State	25,500 00	25,471 75	26,213 25	
School districts in this State	2,000 00	2,016 40	2,050 00	
Railroad mortgage bonds	107,000 00	102,203 75	92,143 25	
	$506,698 00	$505,896 59	$493,927 18	
				493,927 18
Cash on deposit in banks or trust companies				90,025 87
Cash on hand				5,428 06
Total of collectible interest				20,591 33
Amount of all other assets, viz.: New York State barge canal judgments				5,513 38
				$1,514,518 66

LIABILITIES

Amount due depositors, viz.:		
Principal	$1,462,300 73	
Dividends credited or to be credited for the six months ending with December 31, 1915	26,166 00	
		$1,488,466 73
Surplus on market value		26,051 93
		$1,514,518 66

Surplus on par value, $38,822.75.

CASH TRANSACTIONS DURING THE YEAR 1915

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1915, before transactions of the day	$100,142 44
From depositors, not including dividends credited	656,836 49
From interest on loans, deposits and investments	65,215 27
From rents from other real estate	88 70
From mortgages	84,802 51
From redemption of stocks and bonds	27,077 00
From stocks and bonds sold (total par value, $44,000)	45,338 48
From real estate sold	40,339 22
	$1,019,840 11

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PAYMENTS

To depositors, including dividends paid to them		$535,729 71
For loans on bonds and mortgages		209,235 35
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, $139,220.12)		141,665 00
For interest (other than dividend payments to depositors)		1,584 48
For current expenses of the bank, viz.:		
For salaries	$4,370 50	
For taxes: Surplus,	68 39	
For rent of banking rooms	2,000 00	
For expenses of other real estate, viz.:		
Repairs	39 90	
Taxes	24 00	
Other	151 50	
For other expenses, not including expenses of other real estate nor other expenses of banking house	1,617 65	
		8,271 94
For real estate acquired by foreclosure, or in settlement of debts due the bank		25,602 51
Other payments, viz.: Cost of foreclosure of mortgage		2,297 19
Cash on hand and in banks or trust companies December 31, 1915, after transactions of the day		95,453 93
		$1,019,840 11

STATISTICAL INFORMATION

Number of open accounts January 1, 1916		5,273
Number of accounts opened or reopened during the year		1,414
Number of accounts closed during the year		914
Amount deposited during the year, not including dividends credited for that period		$656,836 49
Amount withdrawn during the year		535,729 71
Amount of dividends credited and paid for the year, viz.:		
July 1, 1915	$24,625 18	
January 1, 1916	26,166 00	
		50,791 18
Average amount of each account January 1, 1916		282 28
Rate per cent. of dividends to depositors during the six months ending June 30, 1915		4
Rate per cent. of dividends to depositors during the six months ending December 31, 1915		4
Total earnings of the bank for the year 1915, after allowing for amortization of premiums and discounts		$68,153 76
Total expenses of the bank for the year 1915		10,019 47
Dividends paid to depositors for the year 1915		50,791 18
Net earnings for the year 1915 over expenses and dividends paid to depositors		7,343 11

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80. THE MANHATTAN SAVINGS INSTITUTION, NEW YORK CITY

[644–646 Broadway; incorporated 1850]

JOSEPH BIRD, President. CONSTANT M. BIRD, Secretary.
FRANK G. STILES, Vice-President. ARTHUR STILES, Assistant Secretary.

TRUSTEES

BENJAMIN GRIFFEN, JOSEPH T. BROWN, FRANCIS B. GRIFFIN,
EDWARD V. Z. LANE, SAMUEL CAREY, HERBERT W. MORSE,
RICHARD LATHERS, JR., J. McLEAN WALTON, Z. TAYLOR EMERY,
ROBERT A. McKIM, WALTER C. STOKES, FREDERIC W. FROST,
JOSEPH BIRD, JAMES E. WARE, THOMAS E. LOVEJOY.
FRANK G. STILES, CONSTANT M. BIRD, EDMOND L. KNOEDLER,
EDWIN S. SCHENCK, PHILIP J. ROSS, WALTER W. STOKES.

FINANCIAL

RESOURCES

Bonds and mortgages				$6,521,400 00
Stock and bond investments, viz.:				
Stocks and bonds	Par value	Original cost	Estimated market value	
United States	$75,000 00	$95,625 00	$82,500 00	
Cities in other States	530,000 00	566,132 65	510,000 00	
Cities in this State	1,953,000 00	2,113,292 30	1,754,770 00	
Counties in this State	73,000 00	73,992 80	70,810 00	
Towns in this State	125,000 00	125,000 00	117,050 00	
Villages in this State	15,000 00	15,000 00	14,899 50	
Railroad mortgage bonds	1,556,000 00	1,758,550 00	1,468,280 00	
	$4,327,000 00	$4,747,592 75	$4,018,309 50	
				4,018,309 50
Banking house and lot, book value, $600,000; cost, $810,169.09; actual cash value				600,000 00
Other real estate, book value, $444,109.10; cost, $444,109.10; actual cash value				444,109 10
Cash on deposit in banks or trust companies				775,566 97
Cash on hand				53,181 84
Total of collectible interest				103,617 04
Amount of all other assets, viz.: Rents due				1,429 55
				$12,517,614 00

LIABILITIES

Amount due depositors, viz.:		
Principal	$11,435,130 03	
Dividends credited or to be credited for the six months ending with December 31, 1915	189,486 87	
		$11,624,616 90
Other liabilities, viz.: Expenses incurred, but unpaid, tank and riser, bank building		1,500 00
Surplus on market value		891,497 10
		$12,517,614 00

Surplus on par value, $1,200,187.60.

CASH TRANSACTIONS DURING THE YEAR 1915

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1915, before transactions of the day	$692,112 27
From depositors, not including dividends credited	2,742,823 19
From interest on loans, deposits and investments	510,869 01
From rents from banking house	20,875 00
From rents from other real estate	39,447 11
From mortgages	378,500 00
From redemption of stocks and bonds	52,500 00
From all other sources, viz.: From Insurance Co. for fire loss	6,117 00
	$4,443,243 58

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PAYMENTS

To depositors, including dividends paid to them		$3,472,089 39
For loans on bonds and mortgages		12,000 00
For current expenses of the bank, viz.:		
For salaries	$40,913 75	
For taxes: Banking house: $6,841.30; surplus, $7,592.81	14,434 11	
For expenses, except taxes, of banking house:		
Repairs	1,957 24	
Insurance	751 72	
Other	8,201 66	
For expenses of other real estate, viz.:		
Repairs	6,386 55	
Insurance	1,267 27	
Taxes	8,293 79	
Other	11,887 14	
For other expenses, not including expenses of other real estate nor other expenses of banking house	10,063 75	
		104,156 98
For real estate acquired by foreclosure, or in settlement of debts due the bank		19,968 45
Other payments, viz.: Restoring buildings destroyed by fire		6,279 95
Cash on hand and in banks or trust companies December 31, 1915, after transactions of the day		828,748 81
		$4,443,243 58

STATISTICAL INFORMATION

Number of open accounts January 1, 1916		21,333
Number of accounts opened or reopened during the year		3,144
Number of accounts closed during the year		3,169
Amount deposited during the year, not including dividends credited for that period		$2,742,823 19
Amount withdrawn during the year		3,472,089 39
Amount of dividends credited and paid for the year, viz.:		
July 1, 1915	$193,110 19	
January 1, 1916	189,486 87	
		382,597 06
Average amount of each account January 1, 1916		544 91
Rate per cent. of dividends to depositors during the six months ending June 30, 1915		3½
Rate per cent. of dividends to depositors during the six months ending December 31, 1915		3½
Total earnings of the bank for the year 1915, after allowing for amortization of premiums and discounts		$573,317 51
Total expenses of the bank for the year 1915		111,936 93
Dividends paid to depositors for the year 1915		382,597 06
Net earnings for the year 1915 over expenses and dividends paid to depositors		78,783 52

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Federal Reserve Bank of St. Louis

81. METROPOLITAN SAVINGS BANK, NEW YORK CITY

[59–61 Cooper square (Third avenue); incorporated 1852]

J. B. CURREY, President.
AUGUSTUS HUTCHINS, Vice-Pres.
WILLIAM SHERER, Vice-President.
EDWARD SHERER, Secretary.
ROBERT D. ANDREWS, Asst. Secy.

TRUSTEES

AUG. S. HUTCHINS, WILLIAM SHERER, JONATHAN B. CURREY, WALDO HUTCHINS, WILLIAM E. HUTCHINS, LEE W. GROVES, WILLIS S. PAINE, AUGUSTUS K. SLOAN, ROBERT D. ANDREWS, AUGUSTUS H. SANDS, EDWARD H. SWAN, CHAS. P. EMMONS, EDWARD SHERER, DEWITT C. FALLS, JOHN S. SPENCER.

FINANCIAL

RESOURCES

Bonds and mortgages				$7,917,308 00
Stock and bond investments, viz.:				
Stocks and bonds	Par value	Original cost	Estimated market value	
State of Massachusetts	$200,000 00	$213,250 00	$180,000 00	
Cities in other States	1,072,000 00	1,106,030 30	1,034,620 00	
Cities in this State	2,229,900 00	2,225,481 40	2,081,408 00	
Counties in this State	50,000 00	55,000 00	50,000 00	
Railroad mortgage bonds	950,000 00	1,049,900 00	834,000 00	
	$4,501,900 00	$4,649,661 70	$4,180,028 00	
				4,180,028 00
Banking house and lot, book value, $95,000; cost, $243,346.71; actual cash value				95,000 00
Other real estate, book value, $250,556.34; cost, $250,556.34; actual cash value				222,000 00
Cash on deposit in banks or trust companies				790,486 40
Cash on hand				30,640 39
Total of collectible interest				101,884 09
Amount of all other assets, viz.: Rent from banking house				66 66
				$13,337,413 54

LIABILITIES

Amount due depositors, viz.:		
Principal	$12,295,035 43	
Dividends credited or to be credited for the six months ending with December 31, 1915	236,349 42	
		$12,531,384 85
Surplus on market value		806,028 69
		$13,337,413 54

Surplus on par value, $1,127,900.69.

CASH TRANSACTIONS DURING THE YEAR 1915

RECEIPTS

Cash on hand and in banks or trust companies January 1 1915, before transactions of the day	$975,985 39
From depositors, not including dividends credited	2,633,012 32
From interest on loans, deposits and investments	579,835 98
From rents from banking house	4,060 00
From rents from other real estate	9,129 13
From mortgages	203,405 00
From redemption of stocks and bonds	113,000 00
From stocks and bonds sold (total par value, $300,000)	286,202 50
From real estate sold	97,223 13

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From all other sources, viz.:		
Rebate of expenses	$34 20	
Received on account of real estate sold	1,500 00	
From receiver, rents during foreclosure	487 38	
		$2,021 58
		$4,903,875 03

PAYMENTS

To depositors, including dividends paid to them		$3,582,864 34
For loans on bonds and mortgages		155,685 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, $256,900)		265,104 80
For interest (other than dividend payments to depositors)		1,428 27
For current expenses of the bank, viz.:		
For salaries	$29,855 00	
For taxes: Banking house, $1,575.50; surplus, $7,370.20	8,945 70	
For expenses, except taxes, of banking house: Insurance	135 00	
For expenses of other real estate, viz.: Repairs	5,800 43	
Insurance	360 93	
Taxes	3,770 34	
For other expenses, not including expenses of other real estate nor other expenses of banking house	12,418 02	
		61,285 42
For real estate acquired by foreclosure, or in settlement of debts due the bank		13,003 24
Other payments, viz.: Suspense account		3,377 17
Cash on hand and in banks or trust companies December 31, 1915, after transactions of the day		821,126 79
		$4,903,875 03

STATISTICAL INFORMATION

Number of open accounts January 1, 1916		16,318
Number of accounts opened or reopened during the year		2,417
Number of accounts closed during the year		2,474
Amount deposited during the year, not including dividends credited for that period		$2,633,012 32
Amount withdrawn during the year		3,582 864 34
Amount of dividends credited and paid for the year, viz.:		
July 1, 1915	$235,610 43	
January 1, 1916	236,349 42	
		471,959 85
Average amount of each account January 1, 1916		767 94
Rate per cent. of dividends to depositors during the six months ending June 30, 1915		4
Rate per cent. of dividends to depositors during the six months ending December 31, 1915		4
Total earnings of the bank for the year 1915, after allowing for amortization of premiums and discounts		$575,337 21
Total expenses of the bank for the year 1915		61,285 42
Dividends paid to depositors for the year 1915		471,959 85
Net earnings for the year 1915 over expenses and dividends paid to depositors		42,091 94

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82. NEW YORK SAVINGS BANK, NEW YORK CITY

[83 Eighth avenue; incorporated 1854]

WILLIAM FELSINGER, President.
BENJ. A. WILLIAMS, Vice-President.
JOHN ARTTHUR GREENE, Vice-Pres.
JAMES L. WANDLING, Treasurer.
WALTER R. BRINCKERHOF, Sec.

TRUSTEES

WILLIAM FELSINGER, JAMES L. WANDLING, EIBE D. CORDTS, BENJ. A. WILLIAMS, HERBERT D. BROWN, JOHN A. GREENE, FRANK B. SMIDT, THOMAS P. SPENCER, WILLIAM J. HOE, ALEXANDER M. WELCH, WILLIAM W. HALL, WILLIAM J. SLOANE, W. R. BRINCKERHOFF,

FINANCIAL

RESOURCES

Bonds and mortgages				$24,634,250 00
Stock and bond investments, viz.:				
Stocks and bonds	Par value	Original cost	Estimated market value	
State of New York	$300,000 00	$307,125 00	$316,000 00	
State of California	400,000 00	376,000 00	376,000 00	
State of Maryland	100,000 00	94,645 00	95,000 00	
State of Massachusetts	650,000 00	703,710 00	604,000 00	
State of Tennessee	200,000 00	206,778 80	210,000 00	
Cities in other States	4,440,500 00	4,649,805 49	4,439,947 50	
Cities in this State	4,734,500 00	4,854,424 74	4,766,635 00	
Counties in this State	246,000 00	249,486 00	237,960 00	
Railroad mortgage bonds	4,865,000 00	5,033,450 52	4,569,360 00	
	$15,936,000 00	$16,475,425 55	$15,614,902 50	15,614,902 50
Banking house and lot, book value, $250,000; cost, $449,851.80; actual cash value				250,000 00
Other real estate, book value, $129,000; cost, $129,000; actual cash value				129,000 00
Cash on deposit in banks or trust companies				2,977,194 47
Cash on hand				29,337 79
Total of collectible interest				365,991 17
				$44,000,675 93

LIABILITIES

Amount due depositors, viz.:		
Principal	$39,666,680 29	
Dividends credited or to be credited for the six months ending with December 31, 1915	760,454 14	
		$40,427,134 43
Surplus on market value		3,573,541 50
		$44,000,675 93

Surplus on par value, $3,894,639.

CASH TRANSACTIONS DURING THE YEAR 1915

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1915, before transactions of the day		$2,453,863 50
From depositors, not including dividends credited		7,685,756 59
From interest on loans, deposits and investments		1,914,205 16
From rents from other real estate		8,100 58
From mortgages		650,212 00
From redemption of stocks and bonds		702,500 00
From all other sources, viz.:		
From receiver of mortgaged property	$375 00	
Fire loss	52 80	
Rebate on premiums	9 20	
		937 00
		$13,415,574 83

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Federal Reserve Bank of St. Louis

PAYMENTS

To depositors, including dividends paid to them		$7,657,806 09
For loans on bonds and mortgages		810,884 08
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, $1,729,000)		1,745,235 72
For interest (other than dividend payments to depositors)		15,354 14
For current expenses of the bank, viz.:		
For salaries	$58,115 80	
For taxes: Banking house, $5,375.80; surplus, $30,331.52	35,707 32	
For expenses, except taxes, of banking house:		
Repairs	315 72	
Other	12,422 22	
For expenses of other real estate, viz.:		
Repairs	701 16	
Insurance	456 47	
Taxes	2,364 58	
For other expenses, not including expenses of other real estate nor other expenses of banking house	1,927 28	
		112,010 55
For real estate acquired by foreclosure, or in settlement of debts due the bank		66,743 58
Other payments, viz.: Taxes advanced		1,008 41
Cash on hand and in banks or trust companies December 31, 1915, after transactions of the day		3,006,532 26
		$13,415,574 83

STATISTICAL INFORMATION

Number of open accounts January 1, 1916		48,949
Number of accounts opened or reopened during the year		7,537
Number of accounts closed during the year		6,653
Amount deposited during the year, not including dividends credited for that period		$7,685,756 59
Amount withdrawn during the year		7,657,806 09
Amount of dividends credited and paid for the year, viz.:		
July 1, 1915	$748,555 98	
January 1, 1916	760,454 14	
		1,509,010 12
Average amount of each account January 1, 1916		825 90
Rate per cent. of dividends to depositors during the six months ending June 30, 1915		4
Rate per cent. of dividends to depositors during the six months ending December 31, 1915		4
Total earnings of the bank for the year 1915, after allowing for amortization of premiums and discounts		$1,895,541 74
Total expenses of the bank for the year 1915		112,010 55
Dividends paid to depositors for the year 1915		1,509,010 12
Net earnings for the year 1915 over expenses and dividends paid to depositors		274,521 07

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Federal Reserve Bank of St. Louis

83. NORTH RIVER SAVINGS BANK, NEW YORK CITY

[31 West 34th street; incorporated 1866]

JOHN H. SELMES, President.
CHARLES ROHE, Vice-President.
CHRISTIAN F. TIETJEN, Vice-Pres.
GEORGE T. CONNETT, Treasurer.
HERMAN F. DIETMANN, Asst. Treas.
HOBART G. MILBANK, Asst. Secy.

TRUSTEES

CHRISTIAN F. TIETJEN, JOHN H. SELMES, CHARLES ROHE, R. H. MACDONALD, WILLIAM H. SAGE, ALBERT B. ASHFORTH, JOHN A. HANCE, CHAS. W. CARPENTER, CHARLES H. PARSONS, W. C. OTTERSON, T. A. BALL, THEODORE H. BANKS, ROBERT H. GOFFE, HENRY B. FISCHER, GEORGE T. CONNETT, FRANK PRESBREY,

FINANCIAL

RESOURCES

Bonds and mortgages				$4,786,300 00
Stock and bond investments, viz.:				
Stocks and bonds	Par value	Original cost	Estimated market value	
State of New York	$100,000 00	$107,890 63	$112,000 00	
State of Massachusetts	300,000 00	329,069 00	277,000 00	
Cities in other States	755,000 00	796,966 40	747,850 00	
Cities in this State	1,026,000 00	1,095,293 67	1,071,090 00	
Counties in this State	110,000 00	115,203 39	114,950 00	
Villages in this State	103,000 00	104,807 28	105,530 00	
Railroad mortgage bonds	900,000 00	990,978 43	842,500 00	
	$3,294,000 00	$3,540,208 80	$3,270,920 00	
				3,270,920 00
Banking house and lot, book value, $237,000; cost, $237,000; actual cash value				237,000 00
Other real estate, book value, $98,571.50; cost, $98,571.50; actual cash value				98,571 50
Cash on deposit in banks or trust companies				809,103 27
Cash on hand				20,952 60
Total of collectible interest				101,760 50
Amount of all other assets, viz.: Rents accrued				50 00
				$9,324,657 87

LIABILITIES

Amount due depositors, viz.:		
Principal	$8,600,585 06	
Dividends credited or to be credited for the six months ending with December 31, 1915	140,733 76	
		$8,741,318 82
Other liabilities, viz.: Adjustment account of rents received to be applied on mortgage loan		775 72
Surplus on market value		582,563 33
		$9,324,657 87

Surplus on par value, $605,643.33.

CASH TRANSACTIONS DURING THE YEAR 1915

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1915, before transactions of the day	$695,679 01
From depositors, not including dividends credited	2,359,458 65
From interest on loans, deposits and investments	393,689 39
From rents from other real estate	2,594 50
From mortgages	218,200 00
From redemption of stocks and bonds	34,000 00

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From all other sources, viz.:		
For account subordinate interest in mortgages	$5,498 02	
Satisfaction pieces and notary fees	34 25	
Refund for appraisals and counsel fee	285 00	
Check received for rent, not good	260 00	
Settlement of rent loss	160 00	
Insurance premiums returned account of rate reduction	40 34	
Premium on exchange of bonds	500 00	
For adjustment account of rents received to be applied on mortgage loan	2,451 26	
Refund of overcharge on advertising	2 40	
		$9,231 27
		$3,712,852 82

PAYMENTS

To depositors, including dividends paid to them		$2,648,482 31
For loans on bonds and mortgages		53,000 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, $125,000)		129,371 60
For interest (other than dividend payments to depositors)		140 62
For current expenses of the bank, viz.:		
For salaries	$24,707 89	
For taxes: Banking house, $3,349.17; surplus, $4,340.26	7,689 43	
For expenses, except taxes, of banking house:		
Repairs	9 60	
Other	1,288 66	
For expenses of other real estate, viz.:		
Repairs	198 86	
Taxes	1,136 19	
Other	332 98	
For other expenses, not including expenses of other real estate nor other expenses of banking house	4,830 91	
		40,194 52
Other payments, viz.:		
To subordinate interest in mortgages	$5,498 02	
Taxes advanced on banking house	4,174 34	
Check received from tenant, not good, returned to him	260 00	
Adjustment account of rents received to be applied on mortgage loan	1,675 54	
		11,607 90
Cash on hand and in banks or trust companies December 31, 1915, after transactions of the day		830,055 87
		$3,712,852 82

STATISTICAL INFORMATION

Number of open accounts January 1, 1916		18,918
Number of accounts opened or reopened during the year		3,058
Number of accounts closed during the year		2,570
Amount deposited during the year, not including dividends credited for that period		$2,359,458 65
Amount withdrawn during the year		2,648,482 31
Amount of dividends credited and paid for the year, viz.:		
July 1, 1915	$141,558 27	
January 1, 1916	140,733 76	
		282,292 03
Average amount of each account January 1, 1916		462 06
Rate per cent. of dividends to depositors during the six months ending June 30, 1915		3½
Rate per cent. of dividends to depositors during the six months ending December 31, 1915		3½
Total earnings of the bank for the year 1915, after allowing for amortization of premiums and discounts		$385,311 04
Total expenses of the bank for the year 1915		44,368 86
Dividends paid to depositors for the year 1915		282,292 03
Net earnings for the year 1915 over expenses and dividends paid to depositors		58,650 15

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Federal Reserve Bank of St. Louis

84. SEAMEN'S BANK FOR SAVINGS IN THE CITY OF NEW YORK

[74–76 Wall street; incorporated 1829]

DANIEL BARNES, President.
GEORGE H. MACY, Vice-President.
GEORGE F. CRANE, Vice-President.
CHARLES B. CARPENTER, Treasurer.
WILLISTON H. BENEDICT, Secretary.
GEORGE M. HALSEY, Cashier.

TRUSTEES

GEORGE H. MACY, DANIEL BARNES, WILLIAM A. HAZARD,
ANSON W. HARD, EDWARD W. SHELDON, ELLIS G. RICHARDS,
WILLIAM E. STIGER, GEORGE C. CLARK, GEO. M. HALSEY,
GEORGE F. CRANE, P. A. S. FRANKLIN, WM. H. WHEELOCK.
W. H. BENEDICT, EUGENE DELANO, W. N. DUANE,
ANTON A. RAVEN, SAMUEL SLOAN, ROBERT S. BREWSTER,
WM. A. BUTLER, HENRY R. TAYLOR, V. EVERIT MACY.

FINANCIAL

RESOURCES

Bonds and mortgages				$40,051,000 00
Stock and bond investments, viz.:				
Stocks and bonds	Par value	Original cost	Estimated market value	
State of New York	$1,019,000 00	$1,047,553 50	$1,060,860 00	
State of Maryland	100,000 00	93,000 00	94,000 00	
State of Massachusetts	5,625,000 00	6,152,924 00	5,274,690 00	
Cities in other States	5,175,000 00	5,547,969 83	4,997,150 00	
Cities in this State	9,849,100 00	10,255,996 72	9,427,619 00	
Counties in this State	1,066,500 00	1,062,724 29	1,041,180 00	
Railroad mortgage bonds	17,609,000 00	18,732,473 09	16,112,060 00	
	$40,443,600 00	$42,892,641 43	$38,007,559 00	
				38,007,559 00
Banking house and lot, book value, $477,964.85; cost, $477,964.85; actual cash value				477,964 85
Other real estate, book value, $1,307,756.84; cost, $1,307,756.84; actual cash value				1,307,756 84
Cash on deposit in banks or trust companies				4,417,942 28
Cash on hand				526,086 86
Total of collectible interest				828,954 62
Amount of all other assets, viz.: Insurance premiums advanced				48 00
				$85,617,312 45

LIABILITIES

Amount due depositors, viz.:		
Principal	$77,499,635 66	
Dividends credited or to be credited for the six months ending with December 31, 1915	1,479,735 56	
		$78,979,371 22
Surplus on market value		6,637,941 23
		$85,617,312 45

Surplus on par value, $9,073,982.23.

CASH TRANSACTIONS DURING THE YEAR 1915

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1915, before transactions of the day	$5,096,330 25
From depositors, not including dividends credited	12,704,964 00
From interest on loans, deposits and investments	3,538,925 57
From rents from banking house	4,817 37
From rents from other real estate	24,764 72
From mortgages	2,447,000 00
From redemption of stocks and bonds	1,675,150 00
From real estate sold	62,500 00

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From all other sources, viz.:		
Deficiency judgment	$10,000 00	
Settlement of fire loss	8,000 00	
Agreement to sell other real estate	2,000 00	
Insurance premiums advanced refunded	185 73	
		$20,185 73
		$25,574,637 64

PAYMENTS

To depositors, including dividends paid to them		$14,068,119 67
For loans on bonds and mortgages		4,038,800 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, $1,225,000)		1,242,257 25
For interest (other than dividend payments to depositors)		11,181 28
For current expenses of the bank, viz.:		
For salaries	$80,572 50	
For taxes: Banking house, $10,458.65; surplus, $53,937.63	64,396 28	
For expenses, except taxes, of banking house:		
Repairs	3,792 30	
Insurance	346 99	
Other	13,568 17	
For expenses of other real estate, viz.:		
Repairs	3,820 94	
Insurance	3,475 05	
Taxes	12,402 84	
Other	1,138 87	
For other expenses, not including expenses of other real estate nor other expenses of banking house	18,899 38	
		202,413 32
For real estate acquired by foreclosure, or in settlement of debts due the bank		1,045,750 89
Other payments, viz.:		
Improvements on other real estate	$21,302 80	
Insurance premiums advanced	783 29	
		22,086 09
Cash on hand and in banks or trust companies December 31, 1915, after transactions of the day		4,944,029 14
		$25,574,637 64

STATISTICAL INFORMATION

Number of open accounts January 1, 1916		101,669
Number of accounts opened or reopened during the year		13,443
Number of accounts closed during the year		12,548
Amount deposited during the year, not including dividends credited for that period		$12,704,964 00
Amount withdrawn during the year		14,068,119 67
Amount of dividends credited and paid for the year, viz.:		
July 1, 1915	$1,463,922 32	
January 1, 1916	1,479,735 56	
		2,943,657 88
Average amount of each account January 1, 1916		776 82
Rate per cent. of dividends to depositors during the six months ending June 30, 1915		4
Rate per cent. of dividends to depositors during the six months ending December 31, 1915		4
Total earnings of the bank for the year 1915, after allowing for amortization of premiums and discounts		$3,458,257 06
Total expenses of the bank for the year 1915		202,413 32
Dividends paid to depositors for the year 1915		2,943,657 88
Net earnings for the year 1915 over expenses and dividends paid to depositors		312,185 86

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85. THE UNION DIME SAVINGS BANK, NEW YORK CITY

[701 Sixth avenue; incorporated 1859]

ALEX. P. W. KINNAN, President.
FRED'K H. ECKER, Vice-President.
CLERMONT H. WILCOX, Vice-Pres.
FRANCIS M. LEAKE, Treasurer.
WM. H. LOCKE, Assistant Treasurer.
FRANK F. HAZARD, Secretary.

TRUSTEES

WM. H. LOCKE, CHARLES A. SACKETT, JAMES H. HERRMAN, JOHN R. HEGEMAN, FRANCIS M. LEAKE, CLERMONT H. WILCOX,
ALEX. P. W. KINNAN, FRED'K H. ECKER, WILLIAM C. LANE, ABRAM C. DEGRAW, JOHN F. THOMSON, WM. MCMASTER MILLS,
EDGAR A. TREDWELL, WILLIAM R. INNIS, GEORGE HADDEN, WILLARD E. EDMISTER, FRED'K C. MEACHAM, JOHN C. VAN CLEAF.

FINANCIAL

RESOURCES

Bonds and mortgages				$25,805,350 00
Stock and bond investments, viz.:				
Stocks and bonds	Par value	Original cost	Estimated market value	
State of Massachusetts	$50,000 00	$49,513 95	$46,000 00	
Cities in other States	1,780,000 00	1,881,443 52	1,779 270 00	
Cities in this State	4,160,500 00	4,466,419 44	4,169,715 00	
Towns in this State	90,000 00	92,896 20	88,800 00	
Villages in this State	332,000 00	358,142 50	328,380 00	
Railroad mortgage bonds	7,115,000 00	7,322,637 67	6,479,000 00	
	$13,527,500 00	$14,171,053 28	$12,891,165 00	12,891,165 00
Banking house and lot, book value, $700,000; cost, $846,336.37; actual cash value				700,000 00
Other real estate, book value, $572,333.31; cost, $598,377.46; actual cash value				572,333 31
Cash on deposit in banks or trust companies				4,491,412 91
Cash on hand				567,287 79
Total of collectible interest				420,977 89
Amount of all other assets, viz.: Rents accrued				8,205 83
				$45,456,732 73

LIABILITIES

Amount due depositors, viz.:		
Principal	$41,483,853 20	
Dividends credited or to be credited for the six months ending with December 31, 1915	656,895 70	
		$42,140,748 90
Other liabilities, viz.: Reserve for tax on surplus		13,842 00
Surplus on market value		3,302,141 83
		$45,456,732 73

Surplus on par value, $3,938,476.83.

CASH TRANSACTIONS DURING THE YEAR 1915

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1915, before transactions of the day		$3,467,662 98
From depositors, not including dividends credited		13,110,325 54
From interest on loans, deposits and investments		1,894,097 77
From rents from other real estate		21,231 07
From mortgages		474,700 00
From redemption of stocks and bonds		242,600 00
From all other sources, viz.:		
Refund of expense paid	$71 80	
Maintenance of real estate paid refunded	525 05	
Rent received in advance	19 91	
		616 76
		$19,211,234 12

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PAYMENTS

To depositors, including dividends paid to them		$11,976,343 55
For loans on bonds and mortgages		1,391,000 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, $400,000)		415,830 00
For interest (other than dividend payments to depositors)		1,875 00
For current expenses of the bank, viz.:		
For salaries	$85,667 69	
For taxes: Banking house, $10,719.55; surplus, $27,681.60	38,401 15	
For expenses, except taxes, of banking house:		
Repairs	585 20	
Insurance	651 83	
Other	4,540 78	
For expenses of other real estate, viz.:		
Repairs	3,884 95	
Taxes	21,314 87	
Other	6,223 30	
For other expenses, not including expenses of other real estate nor other expenses of banking house	20,212 37	
		181,482 14
For real estate acquired by foreclosure, or in settlement of debts due the bank		185,040 27
Other payments, viz.:		
Expense paid and refunded	$71 80	
Maintenance of real estate paid and refunded	525 05	
Forged draft	365 61	
		962 46
Cash on hand and in banks or trust companies December 31, 1915, after transactions of the day		5,058,700 70
		$19,211,234 12

STATISTICAL INFORMATION

Number of open accounts January 1, 1916		122,019
Number of accounts opened or reopened during the year		28,179
Number of accounts closed during the year		21,424
Amount deposited during the year, not including dividends credited for that period		$13,110,325 54
Amount withdrawn during the year		11,976,343 55
Amount of dividends credited and paid for the year, viz.:		
July 1, 1915	$645,996 61	
January 1, 1916	656,895 70	
		1,302,892 31
Average amount of each account January 1, 1916		345 36
Number of accounts which exceeded $3,000, exclusive of dividends credited, at the last trial balance of depositors' ledgers except deposits arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate		9
Total amount of such accounts		$30,363 61
Rate per cent. of dividends to depositors during the six months ending June 30, 1915		3½
Rate per cent. of dividends to depositors during the six months ending December 31, 1915		3½
Total earnings of the bank for the year 1915, after allowing for amortization of premiums and discounts		$1,907,489 33
Total expenses of the bank for the year 1915		182,102 39
Dividends paid to depositors for the year 1915		1,302,892 31
Net earnings for the year 1915 over expenses and dividends paid to depositors		422,494 63

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Federal Reserve Bank of St. Louis

86. UNION SQUARE SAVINGS BANK, NEW YORK CITY

[20 Union Square; incorporated 1848]

WM. H. ROCKWOOD, President.
EGERTON L. WINTHROP, Vice-Pres.
W. EMLEN ROOSEVELT, Vice-Pres.
HENRY R. BRINCKERHOFF, Secy.
SAMUEL WOOLVERTON, Treasurer.
FREDERIC C. MILLS, Cashier.
HUGH B. GARDNER, Asst. Cashier.

TRUSTEES

E. L. WINTHROP, HEWLETT SCUDDER, W. EMLEN ROOSEVELT, CHAS. G. THOMPSON, FREDERIC S. WELLS,
ALBERT M. PATTERSON, WM. DEF. HAYNES. ISAAC TOWNSEND, SAMUEL WOOLVERTON, FRANK B. KEECH,
BRONSON WINTHROP, EDWARD M. TOWNSEND, LORIN K. SCUDDER, WM. H. ROCKWOOD, NEWBOLD T. LAWRENCE.

FINANCIAL

RESOURCES

Bonds and mortgages				$6,314,150 00
Stock and bond investments, viz.:				
Stocks and bonds	Par value	Original cost	Estimated market value	
State of New York	$300,000 00	$305,125 00	$300,000 00	
State of Maryland	100,000 00	98,500 00	99,000 00	
Cities in this State	1,047,655 20	1,098,049 61	1,015,935 20	
Railroad mortgage bonds	2,775,000 00	2,859,237 50	2,425,500 00	
	$4,222,655 20	$4,360,912 11	$3,840,435 20	3,840,435 20
Banking house and lot, book value, $350,000; cost, $465,078.76; actual cash value				350,000 00
Cash on deposit in banks or trust companies				515,862 90
Cash on hand				63,976 11
Total of collectible interest				174,129 22
				$11,258,553 43

LIABILITIES

Amount due depositors, viz.:		
Principal	$10,187,817 27	
Dividends credited or to be credited for the six months ending with December 31, 1915	168,824 72	
		$10,356,641 99
Surplus on market value		901,911 44
		$11,258,553 43

Surplus on par value, $1,284,131.44.

CASH TRANSACTIONS DURING THE YEAR 1915

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1915, before transactions of the day	$625,277 22
From depositors, not including dividends credited	2,265,809 74
From interest on loans, deposits and investments	470,646 54
From rents from banking house	1,000 00
From mortgages	288,750 00
From redmption of stocks and bonds	5,000 00
	$3,656,483 50

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Federal Reserve Bank of St. Louis

PAYMENTS

To depositors, including dividends paid to them		$2,627,553 69
For loans on bonds and mortgages		400,000 00
For current expenses of the bank, viz.:		
For salaries	$27,400 00	
For taxes: Banking house, $8,367.19; surplus, $5,495.99	13,863 18	
For expenses, except taxes, of banking house:		
Repairs	830 10	
Insurance	104 83	
Other	1,315 85	
For other expenses, not including expenses of other real estate nor other expenses of banking house	5,576 84	
		49,090 80
Cash on hand and in banks or trust companies December 31, 1915, after transactions of the day		579,839 01
		$3,656,483 50

STATISTICAL INFORMATION

Number of open accounts January 1, 1916		15,636
Number of accounts opened or reopened during the year		2,644
Number of accounts closed during the year		2,503
Amount deposited during the year, not including dividends credited for that period		$2,265,809 74
Amount withdrawn during the year		2,627,553 69
Amount of dividends credited and paid for the year, viz.:		
July 1, 1915	$169,073 60	
January 1, 1916	168,824 72	
		337,898 32
Average amount of each account January 1, 1916		662 36
Rate per cent. of dividends to depositors during the six months ending June 30, 1915		3½
Rate per cent. of dividends to depositors during the six months ending December 31, 1915		3½
Total earnings of the bank for the year 1915, after allowing for amortization of premiums and discounts		$479,501 63
Total expenses of the bank for the year 1915		49,090 80
Dividends paid to depositors for the year 1915		337,898 32
Net earnings for the year 1915 over expenses and dividends paid to depositors		92,512 51

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Federal Reserve Bank of St. Louis

87. UNITED STATES SAVINGS BANK OF THE CITY OF NEW YORK

[606 Madison avenue; incorporated 1889]

CHARLES N. TAINTOR, President. JOHN HYSLOP, Treasurer.
WILLIAM C. ADAMS, Vice-President. EDWARD H. LANDON, Secretary.
FRANCIS G. LLOYD, Vice-President. ADOLPHE F. LEGOST, Cashier.

TRUSTEES

RICHARD A. ANTHONY, EDWARD I. DEVLIN, N. C. FISHER,
PAYSON MERRILL, EDWARD H. LANDON, JOHN E. WEEKS,
NOAH C. ROGERS, WM. C. ADAMS, ADOLPHE F. LE GOST,
JOHN HYSLOP, WILLIAM E. PECK, ISSAC N. SELIGMAN,
CHARLES N. TAINTOR, FRANCIS G. LLOYD, LANGLEY W. WIGGIN,
JAMES A. FRAME, W. WILLIS REESE, J. ADAMS BROWN,
JOHN P. MUNN.

FINANCIAL

RESOURCES

Bonds and mortgages				$3,308,550 00
Stock and bond investments, viz.:				
Stocks and bonds	Par value	Original cost	Estimated market value	
State of Massachusetts	$40,000 00	$39,735 00	$35,850 00	
Cities in other States	197,000 00	199,386 24	195,520 00	
Cities in this State	612,400 00	624,950 61	597,619 00	
Railroad mortgage bonds	934,000 00	909,793,53	819,380 00	
	$1,783,400 00	$1,773,865 38	$1,648,369 00	
				1,648,369 00
Banking house and lot, book value, $130,000; cost, $130,000; actual cash value				130,000 00
Cash on deposit in banks or trust companies				398,901 29
Cash on hand				10,222 07
Total of collectible interest				47,665 53
Amount of all other assets, viz.:				
Rents accrued			$1,056 67	
Expenses advanced on account of tenants			227 60	
				1,284 27
				$5,544,992 16

LIABILITIES

Amount due depositors, viz.:		
Principal	$5,178,540 94	
Dividends credited or to be credited for the six months ending with December 31, 1915	82,358 43	
		$5,260,899 37
Other liabilities, viz.:		
Mortgage on banking house and lot	$75,000 00	
Interest accrued on mortgage	1,562 50	
Expenses incurred, but unpaid:		
Repairs, alterations and improvements to banking house	4,013 30	
Sundries	639 10	
		81,214 90
Surplus on market value		202,877 89
		$5,544,992 16

Surplus on par value, $337,908.89.

CASH TRANSACTIONS DURING THE YEAR 1915

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1915, before transactions of the day	$443,384 17
From depositors, not including dividends credited	1,730,533 85
From interest on loans, deposits and investments	242,898 10
From rents from banking house	378 33
From rents from other real estate	51 00
Form mortgages	70,000 00
From redemption of stocks and bonds	5,000 00
From real estate sold	32,500 00

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From all other sources, viz.:		
Interest collected for subordinate mortgagee	$500 00	
Subpoena fees	3 00	
Unexpired insurance policy	38 08	
Sale of old radiator	1 08	
Costs and allowances in foreclosure of mortgage	326 56	
Mortgage on banking house and lot, assumed with interest on same	75,625 00	
Rent of banking rooms refunded	500 00	
Allowance on examination and insurance of title to banking house and lot	73 43	
Rent of furniture	10 00	
		$77,077 15
		$2,601,822 60

PAYMENTS

To depositors, including dividends paid to them		$1,692,382 22
For loans on bonds and mortgages		254,000 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, $81,000)		83,420 49
For interest (other than dividend payments to depositors)		487 52
For current expenses of the bank, viz.:		
For salaries	$14,089 00	
For taxes: Banking house, $1,140.70; surplus, $1,376.77.	2,517 47	
For expenses, except taxes, of banking house:		
Insurance	325 50	
Other	790 74	
For rent of banking rooms	5,000 00	
For expenses of other real estate, viz.:		
Repairs	3 00	
Other	5 00	
For other expenses, not including expenses of other real estate nor other expenses of banking house	2,144 24	
		24,874 95
Other payments, viz.:		
Interest paid over to subordinate mortgagee	$500 00	
Cash short	10 00	
Organization expenses refunded to trustees	6,687 50	
Costs and allowances in foreclosure of mortgage	326 56	
Rent of furniture	10 00	
Cost of banking house and lot	130,000 00	
		137,534 06
Cash on hand and in banks or trust companies December 31, 1915, after transactions of the day		409,123 36
		$2,601,822 60

STATISTICAL INFORMATION

Number of open accounts January 1, 1916		13,695
Number of accounts opened or reopened during the year		2,722
Number of accounts closed during the year		2,069
Amount deposited during the year, not including dividends credited for that period		$1,730,533 85
Amount withdrawn during the year		1,692,382 22
Amount of dividends credited and paid for the year, viz.:		
July 1, 1915	$81,127 62	
January 1, 1916	82,358 43	
Credited at other periods	1 00	
		163,487 05
Average amount of each account January 1, 1916		384 14
Rate per cent. of dividends to depositors during the six months ending June 30, 1915		3½
Rate per cent. of dividends to depositors during the six months ending December 31, 1915		3½
Total earnings of the bank for the year 1915, after allowing for amortization of premiums and discounts		$248,227 62
Total expenses of the bank for the year 1915		37,787 35
Dividends paid to depositors for the year 1915		163,487 05
Net earnings for the year 1915 over expenses and dividends paid to depositors		46,953 22

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88. THE UNIVERSAL SAVINGS BANK, NEW YORK CITY

[149 Broadway; incorporated 1907]

WILBUR F. BROWN, President.
ROBERT McLEAN, Vice-President.
CHAUNCEY L. MITCHELL, Vice-Pres.
WILBUR F. BROWN, Jr., Treasurer.
BYRON W. GREENE, Secretary.

TRUSTEES

WILBUR F. BROWN,	RUSSELL DART,	WILLIAM M. MORGAN,
ROBERT McLEAN,	SAMUEL D. FOLSOM,	ROBERT C. HILL,
C. L. MITCHELL,	FRANK H. HINES,	CHARLES J. AUSTIN,
BYRON W. GREENE,	COURTNEY HYDE,	SAM. R. OUTERBRIDGE.
WILBUR F. BROWN, Jr.,	AUGUST H. TIEMEYER,	JAMES L. BEYEA,
ROBERT MAZET,	GROVER A. WHALEN,	JOHN H. HALLOCK,
	BLAIR S. WILLIAMS.	

FINANCIAL

RESOURCES

Bonds and mortgages				$149,750 00
Stock and bond investments, viz.:				
Stocks and bonds	Par value	Original cost	Estimated market value	
Cities in this State	$7,000 00	$6,753 12	$6,860 00	
Railroad mortgage bonds	64,000 00	61,171 25	60,040 00	
	$71,000 00	$67,924 37	$66,900 00	66,900 00
Other real estate, book value, $12,743.55; cost, $12,743.55; actual cash value				12,743 55
Cash on deposit in banks or trust companies				16,703 23
Cash on hand				1,509 56
Total of collectible interest				2,543 01
Amount of all other assets, viz.:				
Rents accrued			$38 00	
Equipment			398 26	
				436 26
				$250,585 61

LIABILITIES

Amount due depositors, viz.:		
Principal	$242,673 77	
Dividends credited or to be credited for the six months ending with December 31, 1915	3,880 53	
		$246,554 30
Surplus on market value		4,031 31
		$250,585 61

Surplus on par value, $8,131.31.

CASH TRANSACTIONS DURING THE YEAR 1915

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1915, before transactions of the day		$14,809 55
From depositors, not including dividends credited		221,482 36
From interest on loans, deposits and investments		10,813 78
From rents from other real estate		222 42
From mortgages		33,000 00
From stocks and bonds sold (total par value, $67,000)		63,650 31
From all other sources, viz.:		
Trustees	$119 26	
Commissions and exchange	359 91	
Interest to depositors	5 26	
		484 43
		$344,462 85

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PAYMENTS

To depositors, including dividends paid to them		$184,791 29
For loans on bonds and mortgages		70,500 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, $69,000)		64,798 73
For interest (other than dividend payments to depositors)		564 90
For current expenses of the bank, viz.:		
For rent of banking rooms	$1,200 00	
For expenses of other real estate, viz.:		
Repairs	139 50	
Insurance	7 50	
Taxes	38 54	
Other	1 65	
For other expenses, not including expenses of other real estate nor other expenses of banking house	2,493 14	
		3,880 33
For real estate acquired by foreclosure, or in settlement of debts due the bank		1,593 55
Other payments, viz.: Equipment		121 26
Cash on hand and in banks or trust companies December 31, 1915, after transactions of the day		18,212 79
		$344,462 85

STATISTICAL INFORMATION

Number of open accounts January 1, 1916		2,905
Number of accounts opened or reopened during the year		2,422
Number of accounts closed during the year		1,471
Amount deposited during the year, not including dividends credited for that period		$221,482 36
Amount withdrawn during the year		184,791 29
Amount of dividends credited and paid for the year, viz.:		
July 1, 1915	$3,505 95	
January 1, 1916	3,880 53	
Credited at other periods	104 38	
		7,490 86
Average amount of each account January 1, 1916		84 84
Rate per cent. of dividends to depositors during the six months ending June 30, 1915		4
Rate per cent. of dividends to depositors during the six months ending December 31, 1915		4
Total earnings of the bank for the year 1915, after allowing for amortization of premiums and discounts		$12,411 32
Total expenses of the bank for the year 1915		3,734 67
Dividends paid to depositors for the year 1915		7,490 86
Net earnings for the year 1915 over expenses and dividends paid to depositors		1,185 79

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89. WEST SIDE SAVINGS BANK, NEW YORK CITY

[110–112 Sixth avenue; incorporated 1868.]

CLARENCE O. BIGELOW, President. WILLIAM V. HUDSON, Secretary.
NELSON S. WESTCOTT, Vice-Pres. JOHN J. BURKE, Assistant Secretary.
GEORGE E. MARKS, Vice-President.

TRUSTEES

CLARENCE O. BIGELOW, GEORGE E. MARKS, W. I. LINCOLN ADAMS,
JOHN C. CARPENTER, ARTHUR J. McCLURE, V. CHAPIN DAGGETT,
CHARLES E. DUROSS, JOSEPH ROWAN, JOSEPH H. EMERY,
EDWARD R. FINCH, F. L. SATTERLEE, N. S. WESTCOTT,
FRANK L. FRUGONE, THOMAS F. SOMERS, WM. V. HUDSON,
ROBERT L. HARRISON, CHAS. H. VAN AKEN, M. P. GOULD,
JOHN W. JACOBUS, RUEL W. POOR.

FINANCIAL

RESOURCES

Bonds and mortgages				$2,171,050 00
Stock and bond investments, viz.:				
Stocks and bonds	Par value	Original cost	Estimated market value	
State of New York	$50,000 00	$53,968 75	$56,000 00	
State of Alabama	25,000 00	27,310 00	25,000 00	
State of California	20,000 00	19,411 40	19,400 00	
Cities in other States	233,000 00	250,871 66	241,470 00	
Cities in this State	388,646 49	396,302 51	391,346 49	
Counties in this State	46,000 00	46,157 75	46,460 00	
Towns in this State	102,487 50	107,906 63	104,682 81	
Villages in this State	140,126 66	147,629 31	139,437 32	
School districts in this State	115,196 64	124,342 94	117,953 75	
Railroad mortgage bonds	159,000 00	150,192 25	132,430 00	
	$1,279,457 29	$1,324,093 20	$1,274,180 37	1,274,180 37
Other real estate, book value, $57,558.94; cost, $57,558.94; actual cash value				57,558 94
Cash on deposit in banks or trust companies				180,000 00
Cash on hand				3,482 56
Total of collectible interest				40,461 61
				$3,726,733 48

LIABILITIES

Amount due depositors, viz.:		
Principal	$3,430,948 82	
Dividends credited or to be credited for the six months ending with December 31, 1915	63,175 20	
		$3,494,124 02
Surplus on market value		232,609 46
		$3,726,733 48

Surplus on par value, $237,886.38.

CASH TRANSACTIONS DURING THE YEAR 1915

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1915, before transactions of the day		$102,298 84
From depositors, not including dividends credited		1,003,413 16
From interest on loans, deposits and investments		172,485 69
From rents from other real estate		1,635 00
From mortgages		76,150 00
From stocks and bonds sold (total par value, $89,865.82)		90,730 62
From all other sources, viz.:		
Expenses repaid	$75 36	
Home savings banks	79 00	
Cash over	12 20	
		166 56
		$1,446,879 87

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PAYMENTS

To depositors, including dividends paid to them		$1,142,894 60
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, $65,000)		67,647 30
For interest (other than dividend payments to depositors)		542 50
For current expenses of the bank, viz.:		
For salaries	$12,891 00	
For taxes: surplus	1,784 62	
For expenses, except taxes, of banking house:		
Repairs	79 12	
Insurance	113 05	
Other	127 30	
For rent of banking rooms	3,700 00	
For expenses of other real estate, viz.:		
Repairs	1,300 00	
Insurance	67 80	
Taxes	846 70	
Other	1,023 56	
For other expenses, not including expenses of other real estate nor other expenses of banking house	1,058 54	
		22,991 69
For real estate acquired by foreclosure, or in settlement of debts due the bank		29,111 22
Other payments, viz.: Interest paid on account in litigation		210 00
Cash on hand and in banks or trust companies December 31, 1915, after transactions of the day		183,482 56
		$1,446,879 87

STATISTICAL INFORMATION

Number of open accounts January 1, 1916		11,563
Number of accounts opened or reopened during the year		2,106
Number of accounts closed during the year		2,006
Amount deposited during the year, not including dividends credited for that period		$1,003,413 16
Amount withdrawn during the year		1,142,894 60
Amount of dividends credited and paid for the year, viz.:		
July 1, 1915	$56,087 66	
January 1, 1916	63,175 20	
		119,262 86
Average amount of each account January 1, 1916		302 18
Rate per cent. of dividends to depositors during the six months ending June 30, 1915		3½
Rate per cent. of dividends to depositors during the six months ending December 31, 1915		4
Total earnings of the bank for the year 1915, after allowing for amortization of premiums and discounts		$174,877 65
Total expenses of the bank for the year 1915		21,598 63
Dividends paid to depositors for the year 1915		119,262 86
Net earnings for the year 1915 over expenses and dividends paid to depositors		34,016 16

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NIAGARA COUNTY

90. FARMERS AND MECHANICS' SAVINGS BANK OF THE CITY OF LOCKPORT

[116 Main street; incorporated 1870]

WILLIAM A. WILLIAMS, President. J. E. EMERSON, Secretary.
CHARLES A. HOAG, Vice-President. CHARLES H. WENDELL, Asst. Secy.
JOSEPH DUMVILLE, Vice-President.

TRUSTEES

WM. A. WILLIAMS,	GEORGE H. MOODY,	THOS. M. McGRATH,
CHARLES A. HOAG,	JOHN T. DARRISON,	M. D. CLAPSATTLE,
JOSEPH DUMVILLE,	H. J. BABCOCK,	JOHN B. ARNOLD,
JEROME E. EMERSON,	WM. RICHMOND,	E. M. GRIGG,
	I. A. BRONSON.	

FINANCIAL

RESOURCES

Bonds and mortgages				$3,747,373 00
Stock and bond investments, viz.:				
Stocks and bonds	Par value	Original cost	Estimated market value	
State of Louisiana	$100,000 00	$99,085 00	$103,000 00	
Cities in other States	108,000 00	109,858 23	111,210 00	
Cities in this State	243,568 58	245,987 96	242,895 39	
Counties in this State	10,000 00	10,000 00	10,000 00	
Towns in this State	124,918 26	124,918 26	120,933 05	
Villages in this State	156,000 00	158,885 07	151,770 00	
School districts in this State	93,400 00	95,590 48	94,162 50	
Railroad mortgage bonds	696,000 00	736,494 79	599,370 00	
	$1,531,886 84	$1,580,819 79	$1,433,340 94	1,433,340 94
Banking house and lot, book value, $143,955.70; cost, $143,955.70; actual cash value				140,000 00
Other real estate, book value, $15,000; cost, $25,352.69; actual cash value				25,352 69
Cash on deposit in banks or trust companies				613,129 18
Cash on hand				98,481 61
Total of collectible interest				51,832 62
Amount of all other assets, viz.:				
Land contracts			$12,055 10	
Suspense account			2,504 63	
Insurance premiums and taxes advanced			127 71	
Rents accrued			310 00	
New York State barge canal judgments			19,773 99	
				34,771 43
				$6,144,281 47

LIABILITIES

Amount due depositors, viz.:		
Principal	$5,708,114 12	
Dividends credited or to be credited for the six months ending with December 31, 1915	54,497 74	
		$5,762,611 86
Other liabilities, viz.: Expenses incurred, but unpaid, franchise tax		1,500 00
Surplus on market value		380,169 61
		$6,144,281 47

Surplus on par value, $478,715.51.

CASH TRANSACTIONS DURING THE YEAR 1915

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1915, before transactions of the day	$654,444 79
From depositors, not including dividends credited	2,063,037 46
From interest on loans, deposits and investments	282,380 35
From rents from banking house	6,058 00
From mortgages	200,596 00

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From redemption of stocks and bonds		$87,170 06
From real estate sold		10,344 65
From all other sources, viz.:		
Land contracts	$1,070 72	
Insurance premiums and taxes advanced, refunded	1,086 75	
Waste paper and furniture sold	13 96	
Rebate on insurance	53	
		2,171 96
		$3,306,203 27

PAYMENTS

To depositors, including dividends paid to them		$2,321,960 56
For loans on bonds and mortgages		111,050 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, $87,385.81)		87,385 81
For interest (other than dividend payments to depositors)		1,278 01
For current expenses of the bank, viz.:		
For salaries	$13,050 00	
For taxes: Banking house, $3,107.37; surplus, $2,716.51	5,823 88	
For expenses, except taxes, of banking house:		
Repairs	382 94	
Insurance	76 37	
Other	3,365 75	
For expenses of other real estate, viz.: Other	258 61	
For other expenses, not including expenses of other real estate nor other expenses of banking house	2,704 10	
		25,661 65
For real estate acquired by foreclosure, or in seettlement of debts due the bank		35,697 34
Other payments, viz.:		
Land contracts	$10,344 65	
Insurance premiums and taxes advanced	1,214 46	
		11,559 11
Cash on hand and in banks or trust companies December 31, 1915, after transactions of the day		711,610 79
		$3,306,203 27

STATISTICAL INFORMATION

Number of open accounts January 1, 1916		12,866
Number of accounts opened or reopened during the year		2,024
Number of accounts closed during the year		1,568
Amount deposited during the year, not including dividends credited for that period		$2,063,037 46
Amount withdrawn during the year		2,321,960 56
Amount of dividends credited and paid for the year, viz.:		
April 1, 1915	$55,990 32	
July 1, 1915	55,244 35	
October 1, 1915	54,576 70	
January 1, 1916	54,497 74	
Credited at other periods	5 42	
	$220,314 53	
Debited at other periods	12 00	
		220,302 53
Average amount of each account January 1, 1916		443 66
Number of accounts which exceeded $3,000, exclusive of dividends credited, at the last trial balance of depositors' ledgers, except deposits arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate		9
Total amount of such accounts		$30,507 27
Rate per cent. of dividends to depositors during the six months ending June 30, 1915		4
Rate per cent. of dividends to depositors during the six months ending December 31, 1915		4
Total earnings of the bank for the year 1915, after allowing for amortization of premiums and discounts		$283,314 66
Total expenses of the bank for the year 1915		26,101 35
Dividends paid to depositors for the year 1915		220,302 53
Net earnings for the year 1915 over expenses and dividends paid to depositors		36,910 78

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91. NIAGARA COUNTY SAVINGS BANK, NIAGARA FALLS

[304 Niagara street; incorporated 1890]

C. M YOUNG, President. JAMES T. LOW, Secretary.
JOSEPH E. MONTAGUE, Vice-President. JOHN P. DOLAN, Treasurer.
HENRY HUBBS, Vice-President.

TRUSTEES

L. W. PETTEBONE,	WILLIAM C. WALLACE,	DE LANCY RANKINE,
ALEX. J. PORTER,	JOSEPH E. MONTAGUE,	JOHN H. ELLENBAUM,
JULIUS KRAKOSKI,	JOHN T. WILLIAMSON,	RICHARD CRICK,
FRANCIS H. SALT,	CHRIS. M. YOUNG,	FREDK CHORMANN,
FRED J. COE,	AUGUSTUS G. PORTER,	DRAKE WHITNEY,
GEORGE F. NYE,	EUGENE CARY,	HENRY HUBBS.

FINANCIAL

RESOURCES

Bonds and mortgages				$1,174,251 00
Stock and bond investments, viz.:				
Stocks and bonds	Par value	Original cost	Estimated market value	
Cities in other States	$5,000 00	$5,247 25	$5,050 00	
Cities in this State	249,822 00	254,094 99	248,477 62	
Counties in this State	5,000 00	4,900 00	4,900 00	
Towns in this State	16,000 00	16,557 12	16,380 00	
Villages in this State	56,000 00	56,928 16	56,300 00	
School districts in this State	39,000 00	40,742 10	39,050 00	
Railroad mortgage bonds	18,000 00	18,907 25	14,480 00	
	$388,822 00	$397,376 87	$384,637 62	
				384,637 62
Other real estate, book value, $8,986.34; cost, $8,986.34; actual cash value				8,986 34
Cash on deposit in banks or trust companies				301,527 01
Cash on hand				5,875 03
Total of collectible interest				37,823 90
				$1,913,100 90

LIABILITIES

Amount due depositors, viz.:		
Principal	$1,798,546 44	
Dividends credited or to be credited for the six months ending with December 31, 1915	31,964 86	
		$1,830,511 30
Other liabilities, viz.: Due on mortgages		5,908 99
Surplus on market value		76,680 61
		1,913,100 90

Surplus on par value, $80,864.99.

CASH TRANSACTIONS DURING THE YEAR 1915

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1915, before transactions of the day		$183,890 06
From depositors, not including dividends credited		1,169,365 09
From interest on loans, deposits and investments		91,391 60
From rents from other real estate		227 71
From mortgages		61,850 00
From redemption of stocks and bonds		77,250 00
From all other sources, viz.:		
Due on mortgages	$8,835 82	
Sale of travelers checks	8 55	
		8,844 37
		$1,592,818 83

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PAYMENTS

To depositors, including dividends paid to them		$1,047,399 62
For loans on bonds and mortgages		160,725 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, $59,018.00)		58,331 17
For interest (other than dividend payments to depositors)		251 27
For current expenses of the bank, viz.:		
For salaries	$6,537 69	
For taxes: Surplus	658 75	
For expenses, except taxes, of banking house: Insurance	8 60	
For rent of banking rooms	900 00	
For expenses of other real estate, viz.:		
Repairs	30 00	
Insurance	19 25	
Taxes	124 57	
Other	71 44	
For other expenses, not including expenses of other real estate nor other expenses of banking house	2,455 36	
		10,805 66
For real estate acquired by foreclosure, or in settlement of debts due the bank		4,787 27
Other payments, viz.: Paid on mortgages		3,116 80
Cash on hand and in banks or trust companies December 31, 1915, after transactions of the day		307,402 04
		$1,592,818 83

STATISTICAL INFORMATION

Number of open accounts January 1, 1916		6,514
Number of accounts opened or reopened during the year		2,396
Number of accounts closed during the year		1,874
Amount deposited during the year, not including dividends credited for that period		$1,169,365 09
Amount withdrawn during the year		1,047,399 62
Amount of dividends credited and paid for the year, viz.:		
July 1, 1915	$30,528 48	
January 1, 1916	31,964 86	
Credited at other periods	862 87	
		63,356 21
Average amount of each account January 1, 1916		281 01
Rate per cent. of dividends to depositors during the six months ending June 30, 1915		4
Rate per cent. of dividends to depositors during the six months ending December 31, 1915		4
Total earnings of the bank for the year 1915, after allowing for amortization of premiums and discounts		$92,292 78
Total expenses of the bank for the year 1915		10,805 66
Dividends paid to depositors for the year 1915		63,356 21
Net earnings for the year 1915 over expenses and dividends paid to depositors		18,130 91

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ONEIDA COUNTY

92. THE ONEIDA COUNTY SAVINGS BANK, ROME

[178 West Dominick street; incorporated 1869]

CHAS. W. LEE, President.
W. W. PARRY, Vice-President.
F. M. ORTON, Vice-President.
A. E. WETHERBEE, Treasurer.
G. L. PRESCOTT, Secretary.

TRUSTEES

F. M. ORTON, D. L. GREENFIELD, HOWARD C. WIGGINS, JOHN R. EDWARDS, W. W. PARRY, LAWRENCE CAREY, ARTHUR J. WYLIE, D. W. WARDWELL, CHARLES W. LEE, JAMES P. OLNEY, F. G. RATHBUN, D. L. BRADT, E. A. SMITH,

FINANCIAL

RESOURCES

Bonds and mortgages				$1,436,030 55
Stock and bond investments, viz.:				
Stocks and bonds	Par value	Original cost	Estimated market value	
Cities in other States	$70,000 00	$71,922 80	$68,800 00	
Cities in this State	115,530 00	119,408 10	109,493 90	
Towns in this State	25,000 00	26,419 50	25,155 00	
Villages in this State	254,900 00	260,415 38	249,005 10	
School districts in this State	27,525 00	28,086 19	27,620 00	
Railroad mortgage bonds	391,000 00	390,923 50	316,730 00	
	$883,955 00	$897,175 47	$796,804 00	
				796,804 00
Banking house and lot, book value, $20,000; cost, $20,342.30; actual cash value				20,000 00
Cash on deposit in banks or trust companies				156,662 59
Cash on hand				26,051 83
Total of collectible interest				44,331 82
Amount of all other assets, viz.:				
Insurance premiums and taxes advanced			$118 29	
Bankers Engineering Company			2,629 74	
Construction account			50 62	
New York State barge canal judgment			4,407 34	
				7,205 99
				$2,487,086 78

LIABILITIES

Amount due depositors, viz.:		
Principal	$2,348,755 13	
Dividends credited or to be credited for the six months ending with December 31, 1915	39,843 92	
		$2,388,599 05
Surplus on market value		98,487 73
		$2,487,086 78

Surplus on par value, $185,638.73.

CASH TRANSACTIONS DURING THE YEAR 1915

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1915, before transactions of the day	$182,169 40
From depositors, not including dividends credited	502,985 26
From interest on loans, deposits and investments	113,230 61
From rents from banking house	426 00
From mortgages	88,030 00
From redemption of stocks and bonds	38,545 00
From stocks and bonds sold (total par value ($33,000.00)	30,462 50

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From all other sources, viz.:		
Correction of interest to depositors	$0 07	
Interest on interest, mortgages	142 16	
Appraisals refunded	4 00	
Insurance premiums and taxes advanced, refunded	681 91	
Home safes and desks sold	11 40	
Refund, American Press Association	6 33	
		$845 87
		$956,694 64

PAYMENTS

To depositors, including dividends paid to them		$632,397 05
For loans on bonds and mortgages		121,665 00
For interest (other than dividend payments to depositors)		606 50
For current expenses of the bank, viz.:		
For salaries	$7,550 00	
For taxes: Banking house, $315.79; surplus, $719.76; on mortgages, $65.50	1,101 05	
For expenses, except taxes, of banking house:		
Repairs	40 30	
Insurance	68 13	
For rent of banking rooms	400 00	
For other expenses, not including expenses of other real estate nor other expenses of banking house	2,362 82	
		11,522 30
Other payments, viz.:		
Insurance premiums and taxes advanced	$688 84	
Correction of interest to depositors	11 26	
Loss on mortgage foreclosure	1 57	
Bankers Engineering Company	2,629 74	
Construction account	50 62	
New York State barge canal judgments purchased	4,407 34	
		7,789 37
Cash on hand and in banks or trust companies December 31, 1915, after transactions of the day		182,714 42
		$956,694 64

STATISTICAL INFORMATION

Number of open accounts January 1, 1916		7,534
Number of accounts opened or reopened during the year		741
Number of accounts closed during the year		790
Amount deposited during the year, not including dividends credited for that period		$502,985 26
Amount withdrawn during the year		632,248 00
Amount of dividends credited and paid for the year, viz.:		
July 1, 1915	$39,759 89	
January 1, 1916	39,843 92	
Credited at other periods	149 05	
		79,752 86
Average amount of each account January 1, 1916		317 04
Rate per cent. of dividends to depositors during the six months ending June 30, 1915		3½
Rate per cent. of dividends to depositors during the six months ending December 31, 1915		3½
Total earnings of the bank for the year 1915, after allowing for amortization of premiums and discounts		$112,178 17
Total expenses of the bank for the year 1915		11,522 30
Dividends paid to depositors for the year 1915		79,752 86
Net earnings for the year 1915 over expenses and dividends paid to depositors		20,903 01

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93. THE ROME SAVINGS BANK, ROME

[122 West Dominick street; incorporated 1851]

SAMUEL H. BEACH, President.
HENRY BARNARD, Sr., Vice-President.
JAMES A. BAILEY, Vice-President.
JAMES T. STONE, Treasurer.
FRANK M. MERTZ, Asst. Treas.
F. M. SHELLEY, Secretary.

TRUSTEES

SAMUEL H. BEACH, HENRY BARNARD, Sr., JOHN D. McMAHON, THEO. D. MOWRY, JAMES M. ETHRIDGE, CARL SIMON, FRED M. SHELLEY, JAMES A. BAILEY, WESTON JENKINS, JAMES A. SPARGO, GEORGE A. CLYDE, A. R. KESSINGER, HOWARD J. ROWLAND,

FINANCIAL

RESOURCES

Bonds and mortgages				$2,088,948 49
Stock and bond investments, viz.:				
Stocks and bonds	Par value	Original cost	Estimated market value	
State of New York	$50,000 00	$52,000 00	$52,500 00	
State of Massachusetts	80,000 00	83,790 00	74,200 00	
State of California	30,000 00	28,575 00	28,200 00	
Cities in other States	228,000 00	234,999 65	219,400 00	
Cities in this State	362,979 79	384,723 37	329,849 79	
Counties in this State	96,000 00	104,140 00	96,000 00	
Towns in this State	32,000 00	32,824 00	32,900 00	
Villages in this State	46,600 00	47,994 75	43,337 00	
School districts in this State	26,000 00	26,671 00	26,330 00	
Railroad mortgage bonds	548,500 00	580,406 47	502,065 00	
	$1,500,079 79	$1,576,124 24	$1,404,781 79	
				1,404,781 79
Banking house and lot, book value, $52,000; cost, $54,000; actual cash value				52,000 00
Other real estate, book value, $1,118.15; cost, $1,118.15; actual cash value				1,118 15
Cash on deposit in banks or trust companies				203,441 50
Cash on hand				22,431 30
Total of collectible interest				63,978 51
Amount of all other assets, viz.:				
New York State barge canal judgments			$9,202 28	
Land contracts			4,500 00	
Insurance premiums and taxes advanced			584 52	
				14,286 80
				$3,850,986 54

LIABILITIES

Amount due depositors, viz.:		
Principal	$3,492,617 72	
Dividends credited or to be credited for the six months ending with December 31, 1915	59,208 48	
		$3,551,826 20
Surplus on market value		299,160 34
		$3,850,986 54

Surplus on par value, $394,458.34.

CASH TRANSACTIONS DURING THE YEAR, 1915

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1915, before transactions of the day		$450,143 70
From depositors, not including dividends credited		734,179 52
From interest on loans, deposits and investments		167,951 68
From rents from banking house		300 00
From mortgages		167,574 95
From redemption of stocks and bonds		7,839 38
From real estate sold		4,900 00
From all other sources, viz.:		
Waste paper sold	$5 50	
Appraisals	24 90	

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Land contracts	$1,000 00	
Suspense account	333 20	
Insurance premiums and taxes advanced, refunded..	343 16	
		$1,706 76
		$1,534,595 99

PAYMENTS

To depositors, including dividends paid to them		$952,524 28
For loans on bonds and mortgages		214,450 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, $100,094.94)		102,419 94
For interest (other than dividend payments to depositors)		1,365 38
For current expenses of the bank, viz.:		
For salaries	$11,760 00	
For taxes: Banking house, $617.58; surplus, $2,601.98; on mortgages, $139.00	3,358 56	
For expenses, except taxes, of banking house:		
Repairs	152 27	
Insurance	128 40	
Other	548 60	
For expenses of other real estate, viz.:		
Repairs	51 61	
Taxes	390 48	
Other	124 41	
For other expenses, not including expenses of other real estate nor other expenses of banking house	5,041 16	
		21,555 49
For real estate acquired by foreclosure, or in settlement of debts due the bank		2,518 15
Other payments, viz.:		
Suspense account	$154 25	
Insurance premiums and taxes advanced	781 15	
New York State barge canal judgments purchased	9,202 28	
Land contracts	3,500 00	
Loss on sale of real estate	252 27	
		13,889 95
Cash on hand and in banks or trust companies December 31, 1915, after transactions of the day		225,872 80
		$1,534,595 99

STATISTICAL INFORMATION

Number of open accounts January 1, 1916		9,714
Number of accounts opened or reopened during the year		1,255
Number of accounts closed during the year		1,075
Amount deposited during the year, not including dividends credited for that period		$734,179 52
Amount withdrawn during the year		952,524 28
Amount of dividends credited and paid for the year, viz.:		
July 1, 1915	$59,766 85	
January 1, 1916	59,208 48	
Credited at other periods	353 27	
		119,328 60
Average amount of each account January 1, 1916		366 77
Rate per cent. of dividends to depositors during the six months ending June 30, 1915		3½
Rate per cent. of dividends to depositors during the six months ending December 31, 1915		3½
Total earnings of the bank for the year 1915, after allowing for amortization of premiums and discounts		$169,937 38
Total expenses of the bank for the year 1915		21,555 49
Dividends paid to depositors for the year 1915		119,328 60
Net earnings for the year 1915 over expenses and dividends paid to depositors		29,053 29

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94. THE SAVINGS BANK OF UTICA, UTICA

[233 Genesee street; incorporated 1839]

CHARLES A. MILLER, President. RUFUS P. BIRDSEYE, Treasurer.
THEODORE S. SAYRE, Vice-President. HARRY A. HILLSINGER, Secretary.

TRUSTEES

WILLIAM KERNAN, CHARLES S. SYMONDS, GEORGE L. CURRAN,
RUFUS P. BIRDSEYE, FRANK E. WHEELER, GEO. L. BRADFORD,
THOMAS R. PROCTOR, THEODORE S. SAYRE, J. DE PEYSTER LYNCH,
CHARLES A. MILLER, HENRY H. COOPER, CHARLES B. ROGERS,
N. E. DEVEREUX.

FINANCIAL

RESOURCES

Bond and mortgages				$8,300,532 92
Stock and bonds investments, viz.:				
Stocks and bonds	Par value	Original cost	Estimated market value	
State of New York	$250,000 00	$250,912 00	$250,000 00	
State of Missouri	65,000 00	64,311 07	65,000 00	
Cities in other States	1,749,100 00	1,815,518 60	1,754,452 00	
Cities in this State	1,944,850 00	2,080,195 07	1,968,357 00	
Counties in this state	80,000 00	78,790 00	79,500 00	
Towns in this State	99,900 00	103,261 63	99,600 00	
Villages in this State	293,123 86	300,245 61	289,385 66	
School districts in this State	81,400 00	84,257 95	82,166 00	
Railroad mortgage bonds	1,881,000 00	2,045,731 02	1,827,530 00	
	$6,444,373 86	$6,823,222 95	$6,415,990 66	
				6,415,990 66
Banking house and lot, book value, $93,000; cost, $249,203.30; actual cash value				93,000 00
Other real estate, book value, $65,813.17; cost, $83,918.40; actual cash value				65,813 17
Cash on deposit in banks or trust companies				1,925,420 55
Cash on hand				101,962 73
Total of collectible interest				197,816 78
Amount of all other assets, viz.:				
Insurance premiums and taxes advanced			$2,948 76	
Suspense account			463 93	
New York State barge canal judgments			45,265 12	
				48,677 81
				$17,149,214 62

LIABILITIES

Amount due depositors, viz.:		
Principal	$15,190,381 44	
Dividends credited or to be credited for the six months ending with December 31, 1915	255,954 94	
		$15,446,336 38
Other liabilities, viz.:		
Dividends accrued on deposits to January 1, 1916	$1,813 52	
Expenses incurred, but unpaid:		
Attorney's fees	1,250 00	
Sundries	850 00	
		3,913 52
Surplus on market value		1,698,964 72
		$17,149,214 62

Surplus on par value, $1,727,347.92.

CASH TRANSACTIONS DURING THE YEAR 1915

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1915, before transactions of the day		$1,369,816 47
From depositors, not including dividends credited		3,250,976 87
From interest on loans, deposits and investments		776,736 28
From mortgages		371,823 53
From redemption of stocks and bonds		876,997 89
From stocks and bonds sold (total par value, $621,000)		533,665 73
From loans paid		100,000 00
From all other sources, viz.:		
Insurance premiums and taxes advanced, refunded	$1,559 23	
Suspense account	701 18	
Interest sundries	58 37	

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Profit and loss	$105 00	
Rent	26 42	
Land contract	1,700 00	
Real estate	3,363 94	
		$7,514 14
		$7,287,530 91

PAYMENTS

To depositors, including dividends paid to them		$3,857,970 23
For loans on bonds and mortgages		411,047 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, $860,735.24)		856,006 02
For interest (other than dividend payments to depositors)		8,782 92
For current expenses of the bank, viz.:		
For salaries	$27,942 22	
For taxes: Banking house, $7,556.02; surplus, $15,092.94; on mortgages, $1,711	24,359 96	
For expenses, except taxes, of banking house:		
Repairs	1,958 21	
Insurance	36 60	
Other	2,733 80	
For expenses of other real estate, viz.: Taxes	10 50	
For other expenses, not including expenses of other real estate nor other expenses of banking house	14,638 01	
		71,679 30
Other payments, viz.:		
Insurance premiums and taxes advanced	$3,923 77	
Suspense account	729 21	
Profit and loss	16 40	
Other real estate	4,571 40	
Interest sundries	96 26	
Salaries taxed at source	60 00	
New York State barge canal judgments purchased	45,265 12	
		54,662 16
Cash on hand and in banks or trust companies December 31, 1915, after transactions of the day		2,027,383 28
		$7,287,530 91

STATISTICAL INFORMATION

Number of open accounts January 1, 1916		33,613
Number of accounts opened or reopened during the year		5,355
Number of accounts closed during the year		4,878
Amount deposited during the year, not including dividends credited for that period		$3,250,976 87
Amount withdrawn during the year		3,857,970 23
Amount of dividends credited and paid for the year viz.:		
July 1, 1915	$257,625 48	
January 1, 1916	255,954 94	
Credited at other periods	8,475 55	
		522,055 97
Average amount of each account January 1, 1916		467 10
Number of accounts which exceeded $3,000, exclusive of dividends credited, at the last trial balance of depositors' ledgers, except deposits arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate		4
Total amount of such accounts		$12,294 90
Rate per cent. of dividends to depositors during the six months ending June 30, 1915		3½
Rate per cent. of dividends to depositors during the six months ending December 31, 1915		3½
Total earnings of the bank for the year 1915, after allowing for amortization of premiums and discounts		$722,072 66
Total expenses of the bank for the year 1915		72,208 47
Dividends paid to depositors for the year 1915		522,055 97
Net earnings for the year 1915 over expenses and dividends paid to depositors		127,808 22

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ONONDAGA COUNTY

95. ONONDAGA COUNTY SAVINGS BANK, SYRACUSE

[101 South Salina street; incorporated 1855]

HENRY M. ROWLING, President. DOUGLAS E. PETIT, Treasurer.
WM. D. DUNNING, Vice-President. CHARLES A. HUDSON, Secretary.
ANSON N. PALMER, Vice-President. HULBURT D. ROSE, Auditor.

TRUSTEES

GEO. M. BARNES, T. WM. MEACHEM, HENRY M. ROWLING,
CHAS. E. CHAPPELL, A. E. NETTLETON, ADOLPH H. SCHWARZ,
W. D. DUNNING, ANSON N. PALMER, CHARLES W. SNOW,
CHARLES A. HUDSON, HIRAM W. PLUMB, CHARLES L. STONE,
SALEM HYDE, JOHN R. CLANCY, EDWARD A. POWELL,
A. E. McCHESNEY, DOUGLAS E. PETTIT.

FINANCIAL

RESOURCES

Bonds and mortgages				$16,530,388 10
Stock and bond investments, viz.:				
Stocks and bonds	Par value	Original cost	Estimated market value	
Cities in other States	750,000 00	$776,172 75	$766,250 00	
Cities in this State	2,780,000 00	2,942,989 32	2,628,200 00	
Counties in this State	45,000 00	45,045 00	41,900 00	
Towns in this State	25,200 00	27,405 25	24,912 00	
Villages in this State	25,000 00	28,000 00	24,500 00	
Railroad mortgage bonds	4,357,000 00	4,630,822 75	4,135,060 00	
	$7,982,200 00	$8,450,435 07	$7,620,822 00	
				7,620,822 00
Banking house and lot, book value, $760,000; cost, $860,445.08; actual cash value				760,000 00
Other real estate, book value, $11,948.71; cost, $11,948.71; actual cash value				11,948 71
Cash on deposit in banks or trust companies				1,143,101 79
Cash on hand				130,392 59
Total of collectible interest				459,320 64
Amount of all other assets, viz.:				
Land contracts			$63,009 58	
Insurance premiums and taxes advanced			9,033 93	
Rents accrued			4,567 29	
				76,610 80
				$26,732,584 63

LIABILITIES

Amount due depositors, viz.:		
Principal	$24,064,192 20	
Dividends credited or to be credited for the six months ending with December 31, 1915	463,049 93	
		24,527,242 13
Other liabilities, viz.: Treasurer's checks outstanding		25,635 35
Surplus on market value		2,179,707 15
		$26,732,584 63
Surplus on par value, $2,541,085.15.		

CASH TRANSACTIONS DURING THE YEAR 1915

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1915, before transactions of the day		$1,163,077 71
From depositors, not including dividends credited		5,960,763 11
From interest on loans, deposits and investments		1,178,015 38
From rents from banking house		51,427 42
From mortgages		659,460 83
From redemption of stocks and bonds		48,100 00
From stocks and bonds sold (total par value, $640,000)		600,004 68
From real estate sold		10,000 00
From all other sources, viz.:		
Treasurer's checks outstanding	$51,975 58	
Sale of law library	2,000 00	
Land contracts	1,760 00	
Insurance premiums, taxes and repairs advanced, refunded	8,078 96	

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Rents on other real estate heretofore sold	$775 00	
Advances for adjusting fire loss refunded	300 00	
Unpaid drafts and treasurer's checks credited profit and loss	186 71	
		$65,076 25
		$9,735,925 38

PAYMENTS

To depositors, including dividends paid to them		$6,175,227 90
For loans on bonds and mortgages		824,605 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, $1,232,000)		1,226,435 50
For interest (other than dividend payments to depositors)		13,071 61
For current expenses of the bank, viz.:		
For salaries	$39,566 00	
For taxes: Banking house, $21,208.55; surplus, $18,445.96	39,654 51	
For expenses, except taxes, of banking house:		
Repairs	3,548 15	
Insurance	411 80	
Other	30,895 22	
For expenses of other real estate, viz.:		
Repairs	27 40	
Taxes	22 54	
Other	50 00	
For other expenses, not including expenses of other real estate nor other expenses of banking house	15,241 65	
		129,417 27
For real estate acquired by foreclosure, or in settlement of debts due the bank		24,937 96
Other payments, viz.:		
Treasurer's checks outstanding	$53,286 25	
Insurance premiums, repairs and taxes advanced	14,905 82	
Cash short	213 14	
Interest paid in error refunded	18 75	
Adjustment of fire loss	300 00	
Service of witness in law suit	10 00	
Taxes on other real estate heretofore sold	1 80	
		68,735 76
Cash on hand and in banks or trust companies December 31, 1915, after transactions of the day		1,273,494 38
		$9,735,925 38

STATISTICAL INFORMATION

Number of open accounts January 1, 1916		53,297
Number of accounts opened or reopened during the year		8,144
Number of accounts closed during the year		8,205
Amount deposited during the year, not including dividends credited for that period		$5,960,763 11
Amount withdrawn during the year		6,165,576 57
Amount of dividends credited and paid for the year, viz.:		
July 1, 1915	$453,516 48	
January 1, 1916	463,049 93	
Credited at other periods	9,651 33	
		926,217 74
Average amount of each account January 1, 1916		460 19
Number of accounts which exceeded $3,000, exclusive of dividends credited, at the last trial balance of depositors' ledgers, except deposits arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate		1
Total amount of such accounts		$3,155 12
Rate per cent. of dividends to depositors during the six months ending June 30, 1915		4
Rate per cent. of dividends to depositors during the six months ending December 31, 1915		4
Total earnings of the bank for the year 1915, after allowing for amortization of premiums and discounts		$1,220,824 96
Total expenses of the bank for the year 1915		131,195 94
Dividends paid to depositors for the year 1915		926,217 74
Net earnings for the year 1915 over expenses and dividends paid to depositors		163,411 28

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96. SKANEATELES SAVINGS BANK, SKANEATELES

[Genesee street; incorporated 1866]

J. HORATIO EARLL, President. EMERSON H. ADAMS, Treasurer.
J. C. STEPHENSON, Vice-President. H. WINSLOW THURLOW, Secretary.
W. F. CUDDEBACK, Vice-President.

TRUSTEES

J. HORATIO EARLL, GEO. D. CUDDEBACK, FOREST G. WEEKS,
JOHN C. STEPHENSON, DAVID COLTON, F. EUGENE STONE,
W. F. CUDDEBACK, WILLIAM T. THORNE, WILLIAM LOCKWOOD,
EMERSON H. ADAMS, CHARLES W. HUNT, CORNELIUS MITCHELL,
GEORGE SMITH.

FINANCIAL

RESOURCES

Bonds and mortgages				$751,784 74
Stock and bond investments, viz.:				
Stocks and bonds	Par value	Original cost	Estimated market value	
State of New York	$30,000 00	$30,250 00	$30,600 00	
Cities in this State	106,500 00	107,135 69	106,365 00	
Villages in this State	63,000 00	63,650 00	62,874 00	
School districts in this State	58,550 00	58,593 83	57,531 50	
Railroad mortgage bonds	110,000 00	101,557 91	83,300 00	
	$368,050 00	$361,187 43	$340,670 50	
				340,670 50
Banking house and lot, book value, $9,500; cost, $13,591.31; actual cash value				9,500 00
Cash on deposit in banks or trust companies				139,629 86
Cash on hand				12,484 92
Total of collectible interest				18,309 77
Amount of all other assets, viz.: Rents accrued				81 50
				$1,272,461 29

LIABILITIES

Amount due depositors, viz.:		
Principal	$1,153,473 00	
Dividends credited or to be credited for the six months ending with December 31, 1915	21,968 48	
		$1,175,441 48
Surplus on market value		97,019 81
		$1,272,461 29

Surplus on par value, $124,399.31.

CASH TRANSACTIONS DURING THE YEAR 1915

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1915, before transactions of the day	$113,977 16
From depositors, not including dividends credited	622,847 33
From interest on loans, deposits and investments	57,277 77
From rents from banking house	326 00
From mortgages	46,775 00
From redemption of stocks and bonds	18,750 00
	$859,953 26

PAYMENTS

To depositors, including dividends paid to them	$627,282 87
For loans on bonds and mortgages	49,500 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, $23,000)	23,000 00
For interest (other than dividend payments to depositors)	181 25

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For current expenses of the bank, viz.:		
For salaries	$5,300 00	
For taxes: Banking house, $175.82; surplus, $867.35.	1,043 17	
For expenses, except taxes, of banking house:		
Repairs	35 54	
Insurance	72 00	
For other expenses, not including expenses of other real estate nor other expenses of banking house..	1,423 65	
		$7,874 36
Cash on hand and in banks or trust companies December 31, 1915, after transactions of the day		152,114 78
		$859,953 26

STATISTICAL INFORMATION

Number of open accounts January 1, 1916		3,722 00
Number of accounts opened or reopened during the year		318 00
Number of accounts closed during the year		274 00
Amount deposited during the year, not including dividends credited for that period		$622,847 33
Amount withdrawn during the year		627,282 87
Amount of dividends credited and paid for the year, viz.:		
July 1, 1915	$21,392 15	
January 1, 1916	21,871 32	
Credited at other periods	294 63	
		43,558 10
Average amount of each account January 1, 1916		315 80
Rate per cent. of dividends to depositors during the six months ending June 30, 1915		4
Rate per cent. of dividends to depositors during the six months ending December 31, 1915		4
Total earnings of the bank for the year 1915, after allowing for amortization of premiums and discounts		$57,397 00
Total expenses of the bank for the year 1915		7,874 36
Dividends paid to depositors for the year 1915		43,558 10
Net earnings for the year 1915 over expenses and dividends paid to depositors		5,964 54

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97. SYRACUSE SAVINGS BANK, SYRACUSE

[102 North Salina street; incorporated 1849]

GEORGE DOHENY, President. NICHOLAS PETERS, Vice-President.
FRANCIS HENDRICKS, Vice-Pres. WILLIAM J. REIDEL, Treasurer.

TRUSTEES

JACOB AMOS, ALAN C. FOBES, A. JUDD NORTHRUP,
FRED'K W. BARKER, WALTER E. GARDNER, NICHOLAS PETERS,
ALEXANDER H. COWIE, FRANCIS HENDRICKS, W. J. RIDDELL,
JOSEPH W. DAWSON, EDWARD JOY, WING R. SMITH,
J. FRANK DURSTON, WILLIAM MUENCH, DE FOREST SETTLE,
GEORGE DOHENY, DENNIS McCARTHY, LEROY B. WILLIAMS.

FINANCIAL

RESOURCES

Bonds and mortgages				$9,342,715 00
Stock and bonds investments, viz.:				
Stocks and bonds	Par value	Original cost	Estimated market value	
State of Mississippi	$100,000 00	$100,125 00	$90,000 00	
Cities in other States	650,000 00	678,425 73	628,970 00	
Cities in this State	1,248,500 00	1,358,509 79	1,218,370 00	
Counties in this State	155,000 00	153,972 76	149,030 00	
Towns in this State	62,000 00	62,846 92	58,370 00	
Railroad mortgage bonds	3,013,000 00	3,063,297 35	2,629,390 00	
	$5,228,500 00	$5,417,177 55	$4,774,130 00	4,774,130 00
Banking house and lot, book value, $267,019; cost, $423,569.97; actual cash value				267,019 00
Cash on deposit in banks or trust companies				522,472 52
Cash on hand				64,788 31
Total of collectible interest				73,782 86
				$15,044,907 69

LIABILITIES

Amount due depositors, viz.:		
Principal	$12,964,217 10	
Dividends credited or to be credited for the six months ending with December 31, 1915	251,600 74	
		$13,215,817 84
Other liabilities, viz.:		
Deposits for application fees and searches	$449 00	
Treasurer's and teller's checks outstanding	14,100 27	
		14,549 27
Surplus on market value		1,814,540 58
		$15,044,907 69

Surplus on par value, $2,268,910.58.

CASH TRANSACTIONS DURING THE YEAR 1915

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1915, before transactions of the day	$379,667 51
From depositors, not including dividends credited	3,375,824 16
From interest on loans, deposits and investments	714,784 84
From rents from banking house	20,975 00
From rents from other real estate	560 00
From mortgages	430,250 00
From redemption of stocks and bonds	100,000 00
From real estate sold	12,936 76

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From all other sources, viz.:		
Treasurer's and teller's checks issued	$1,339,843 31	
Deposits for application fees and searches loaned	5,848 00	
		$1,345,691 31
		$6,380,689 58

PAYMENTS

To depositors, including dividends paid to them		$3,438,387 88
For loans on bonds and mortgages		452,100 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, $510,000)		476,984 05
For interest (other than dividend payments to depositors)		4,581 03
For current expenses of the bank, viz.:		
For salaries	$27,430 00	
For taxes: Banking house, $6,108.50; surplus, $15,729.57	21,838 07	
For expenses, except taxes, of banking house:		
Repairs	3,787 28	
Insurance	201 34	
Other	4,980 50	
For rent of banking rooms	6,500 00	
For expenses of other real estate, viz.: Repairs	173 07	
For other expenses, not including expenses of other real estate nor other expenses of banking house	7,083 51	
		71,993 77
For real estate acquired by foreclosure, or in settlement of debts due the bank		5,936 76
Other payments, viz.:		
Treasurer's and teller's checks paid	$1,337,896 26	
Application fees refunded	1,276 00	
Deposits for searches loaned refunded	4,273 00	
		1,343,445 26
Cash on hand and in banks or trust companies December 31, 1915, after transactions of the day		587,260 83
		$6,380,689 58

STATISTICAL INFORMATION

Number of open accounts January 1, 1916		26,015
Number of accounts opened or reopened during the year		3,335
Number of accounts closed during the year		3,191
Amount deposited during the year, not including dividends credited for that period		$3,375,824 16
Amount withdrawn during the year		3,438,387 88
Amount of dividends credited and paid for the year, viz.:		
July 1, 1915	$246,762 66	
January 1, 1916	251,600 74	
Credited at other periods	2,283 97	
		500,647 37
Average amount of each account January 1, 1916		508 00
Rate per cent. of dividends to depositors during the six months ending June 30, 1915		4
Rate per cent. of dividends to depositors during the six months ending December 31, 1915		4
Total earnings of the bank for the year 1915, after allowing for amortization of premiums and discounts		$685,529 01
Total expenses of the bank for the year 1915		71,993 77
Dividends paid to depositors for the year 1915		500,647 37
Net earnings for the year 1915 over expenses and dividends paid to depositors		112,887 87

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ONTARIO COUNTY

98. GENEVA SAVINGS BANK, GENEVA

[31 Seneca street; incorporated 1910]

JAMES E. BROWN, President. H. A. WHEAT, Vice-President.
A. P. ROSE, Vice-President. GEORGE D. WHEDON, Treasurer.

TRUSTEES

ALEXANDER D. ALLEN, WHITMAN H. JORDAN, THEODORE J. SMITH,
JAMES E. BROWN, ALFRED G. LEWIS, EDWIN S. THORNE,
WILLIAM G. DOVE, GEORGE F. LICHT, D. J. VAN AUKEN,
FREDERICK M. FAST, PATRICK O'MALLEY, HENRY A. WHEAT,
JOHN C. FITZWATER, CHARLES S. BURRELL, GEORGE D. WHEDON,
LANSING G. HOSKINS, ARTHUR P. ROSE, THOMAS B. WILSON.
H. H. SCHIEFFELIN,

FINANCIAL

RESOURCES

Bonds and mortgages				$529,070 00
Stock and bond investments, viz.:				
Stocks and bonds	Par value	Original cost	Estimated market value	
Cities in other States	$35,000 00	$35,967 00	$35,000 00	
Cities in this State	74,500 00	75,193 38	76,695 00	
Villages in this State	45,500 00	46,157 11	46,065 00	
School districts in this State	38,150 00	39,265 05	39,225 00	
Railroad mortgage bonds	86,000 00	82,967 51	78,740 00	
	$279,150 00	$279,550 05	$275,725 00	
				275,725 00
Cash on deposit in banks or trust companies				111,048 19
Cash on hand				3,735 73
Total of collectible interest				8,636 66
Amount of all other assets, viz.:				
New York State barge canal judgments			$4,692 96	
Banking house furniture			852 53	
				5,545 49
				$933,761 07

LIABILITIES

Amount due depositors, viz.:		
Principal	$903,550 07	
Dividends credited or to be credited for the six months ending with December 31, 1915	15,637 39	
		$919,187 46
Surplus on market value		14,573 61
		$933,761 07

Surplus on par value, $17,998.61.

CASH TRANSACTIONS DURING THE YEAR 1915

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1915, before transactions of the day	$81,334 16
From depositors, not including dividends credited	526,924 98
From interest on loans, deposits and investments	38,383 33
From mortgages	45,675 00
From redemption of stocks and bonds	16,250 00

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From all other sources, viz.:		
Banking house furniture sold	$25 00	
Exchange and cash over	16 83	
Accrued interest on New York State barge canal judgments	346 07	
		$387 90
		$708,955 37

PAYMENTS

To depositors, including dividends paid to them		$401,766 23
For loans on bonds and mortgages		150,520 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, $30,000)		30,200 00
For interest (other than dividend payments to depositors)		441 98
For current expenses of the bank, viz.:		
For salaries	$4,134 50	
For taxes on surplus	88 52	
For rent on banking rooms	525 00	
For other expenses, not including expenses of other real estate nor other expenses of banking house	1,228 34	
		5,976 36
Other payments, viz.:		
Banking house furniture	$223 27	
Exchange and cash short	4 58	
New York State barge canal judgments purchased	4,692 96	
Accrued interest on New York State barge canal judgments	346 07	
		5,266 88
Cash on hand and in banks or trust companies December 31, 1915, after transactions of the day		114,783 92
		$708,955 37

STATISTICAL INFORMATION

Number of open accounts January 1, 1916		4,864
Number of accounts opened or reopened during the year		1,640
Number of accounts closed during the year		1,177
Amount deposited during the year, not including dividends credited for that period		$526,924 98
Amount withdrawn during the year		401,766 23
Amount of dividends credited and paid for the year, viz.:		
July 1, 1915	$12,747 03	
January 1, 1916	15,631 76	
Credited at other periods	155 58	
		28,534 37
Average amount of each account January 1, 1916		188 93
Rate per cent. of dividends to depositors during the six months ending June 30, 1915		3½ and 4
Rate per cent. of dividends to depositors during the six months ending December 31, 1915		4
Total earnings of the bank for the year 1915, after allowing for amortization of premiums and discounts		$39,493 65
Total expenses of the bank for the year 1915		6,080 10
Dividends paid to depositors for the year 1915		28,534 37
Net earnings for the year 1915 over expenses and dividends paid to depositors		4,879 18

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ORANGE COUNTY

99. THE CORNWALL SAVINGS BANK, CORNWALL-ON-THE-HUDSON

[Incorporated 1871]

TOWNSEND D. WOOD, President. HENRY N. CLARK, Vice-President.
ROWLAND COCKS, Vice-President. GILBERT T. COCKS, Treasurer.

TRUSTEES

PATRICK BEVANS,	GILBERT T. COCKS,	FRANK E. VICKERE,
HENRY N. CLARK,	HARVEY A. CALL,	TOWNSEND D. WOOD,
ROWLAND COCKS,	L. GRANT GOODNOUGH,	STEPHEN B. YOUNG,
CHARLES C. COCKS,	EDWARD L. SYLCOX,	GEORGE B. MAILLER.

FINANCIAL

RESOURCES

Bonds and mortgages				$270,103 00
Stock and bond investments, viz.:				
Stocks and bonds	Par value	Original cost	Estimated market value	
State of Virginia	$5,000 00	$4,516 50	$4,500 00	
State of Colorado	12,400 00	12,400 00	10,912 00	
Cities in this State	36,000 00	36,974 74	36,690 00	
Towns in this State	10,000 00	10,000 00	10,120 00	
Villages in this State	13,100 00	13,272 29	12,999 00	
School districts in this State	4,200 00	4,200 00	4,284 00	
Railroad mortgage bonds	39,000 00	39,790 29	31,250 00	
	$119,700 00	121,153 82	$110,755 00	
				110,755 00
Banking house and lot, book value, $5,700; cost, $5,728.13; actual cash value				5,700 00
Other real estate, book value, $250; cost, $250; actul cash value				250 00
Cash on deposit in banks or trust companies				22,371 46
Cash on hand				2,264 23
Total of collectible interest				6,516 38
Amount of all other assets, viz.: Safe, furniture and fixtures.				950 00
				$418,910 07

LIABILITIES

Amount due depositors, viz.:		
Principal	$392,867 02	
Dividends credited or to be credited for the six months ending with December 31, 1915	7,534 85	
		$400,401 87
Surplus on market value		18,508 20
		$418,910 07

Surplus on par value, $27,453.20.

CASH TRANSACTIONS DURING THE YEAR 1915

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1915, before transactions of the day	$42,755 16
From depositors, not including dividends credited	72,139 30
From interest on loans, deposits and investments	18,142 44
From rents from banking house	240 00
From mortgages	17,048 40

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PAYMENTS

From redemption of stocks and bonds		$12,000 00
From all other sources, viz.: Cash over		5 00
		$162,330 30
To depositors, including dividends paid to them		$85,037 72
For loans on bonds and mortgages		39,500 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, $11,400)		11,400 00
For current expenses of the bank, viz.:		
For salaries	$1,120 00	
For taxes: Banking house, $49.22; surplus, $157.84	207 06	
For expenses, except taxes, of banking house:		
Repairs	18 20	
Other	122 61	
For expenses of other real estate, viz.: Taxes	3 02	
For other expenses, not including expenses of other real estate nor other expenses of banking house	286 00	
		1,756 89
Cash on hand and in banks or trust companies December 31, 1915, after transactions of the day		24,635 69
		$162,330 30

STATISTICAL INFORMATION

Number of open accounts January 1, 1916		1,359
Number of accounts opened or reopened during the year		178
Number of accounts closed during the year		154
Amount deposited during the year, not including dividends credited for that period		$72,139 30
Amount withdrawn during the year		85,037 72
Amount of dividends credited and paid for the year, viz.:		
July 1, 1915	$7,450 11	
January 1, 1916	7,534 85	
		14,984 96
Average amount of each account January 1, 1916		294 63
Rate per cent. of dividends to depositors during the six months ending June 30, 1915		4
Rate per cent. of dividends to depositors during the six months ending December 31, 1915		4
Total earnings of the bank for the year 1915, after allowing for amortization of premiums and discounts		$19,029 86
Total expenses of the bank for the year 1915		1,756 89
Dividends paid to depositors for the year 1915		14,984 96
Net earnings for the year 1915 over expenses and dividends paid to depositors		2,288 01

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100. GOSHEN SAVINGS BANK, GOSHEN

[11 West Main street; incorporated 1871]

W. D. VAN VLIET, President. AARON V. D. WALLACE, Vice-President.
WILLIAM KNIFFIN, Vice-President. HENRY B. KNIGHT, Treasurer.

TRUSTEES

FRANK DRAKE, RALPH L. McGEOCH, G. H. BENNETT,
SENECA JESSUP, THOMAS MOULD, WILLIAM A. WELLS,
WILLIAM KNIFFIN, EDWIN L. ROYS, HARRY B. SMITH,
HENRY B. KNIGHT, WM. D. VAN VLIET, JOSEPH MERRITT,
AARON V. D. WALLACE.

FINANCIAL

RESOURCES

Bonds and mortgages				$945,700 00
Stock and bond investments, viz.:				
Stocks and bonds	Par value	Original cost	Estimated market value	
Cities in this State	$100,600 00	$103,476 06	$98,058 00	
Towns in this State	39,000 00	41,169 38	41,265 00	
Villages in this State	118,500 00	120,815 30	122,125 00	
School districts in this State	51,500 00	52,514 90	52,120 00	
Railroad mortgage bonds	221,500 00	221,386 25	187,745 00	
	$531,100 00	$539,361 89	$501,313 00	
				501,313 00
Cash on deposit in banks or trust companies				29,419 91
Cash on hand				10,567 88
Total of collectible interest				20,712 35
				$1,507,713 14

LIABILITIES

Amount due depositors, viz.:		
Principal	$1,412,253 15	
Dividends credited or to be credited for the six months ending with December 31, 1915	26,913 32	
		$1,439,166 47
Surplus on market value		68,546 67
		$1,507,713 14

Surplus on par value, $98,333.67.

CASH TRANSACTIONS DURING THE YEAR 1915

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1915, before transactions of the day	$82,115 78
From depositors, not including dividends credited	318,209 16
From interest on loans, deposits and investments	65,696 91
From mortgages	78,650 00
From redemption of stocks and bonds	20,600 00
	$565,271 85

PAYMENTS

To depositors, including dividends paid to them	$320,828 76
For loans on bonds and mortgages	155,800 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, $40,000)	41,925 00
For interest (other than dividend payments to depositors)	94 71

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For current expenses of the bank, viz.:		
For salaries	$4,500 00	
For taxes on surplus	492 95	
For rent of banking rooms	480 00	
For other expenses, not including expenses of other real estate nor other expenses of banking house	1,162 64	
		$6,635 59
Cash on hand and in banks or trust companies December 31, 1915, after transactions of the day		39,987 79
		$565,271 85

STATISTICAL INFORMATION

Number of open accounts January 1, 1916		3,345
Number of accounts opened or reopened during the year		459
Number of accounts closed during the year		462
Amount deposited during the year, not including dividends credited for that period		$318,209 16
Amount withdrawn during the year		320,828 76
Amount of dividends credited and paid for the year, viz.:		
July 1, 1915	$26,326 25	
January 1, 1916	26,897 86	
Credited at other periods	15 46	
		53,239 57
Average amount of each account January 1, 1916		430 24
Rate per cent. of dividends to depositors during the six months ending June 30, 1915		4
Rate per cent. of dividends to depositors during the six months ending December 31, 1915		4
Total earnings of the bank for the year 1915, after allowing for amortization of premiums and discounts		$67,343 50
Total expenses of the bank for the year 1915		6,635 59
Dividends paid to depositors for the year 1915		53,239 57
Net earnings for the year 1915 over expenses and dividends paid to depositors		7,468 34

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101. MIDDLETOWN SAVINGS BANK, MIDDLETOWN

[2 South street; incorporated 1866]

GEO. A. SWAYZE, President.
JAMES A. CLARK, Vice-President.
EDMUND MILLEN, Vice-President.
HAROLD B. WOODWARD, Treasurer.
JAMES F. DOLSON, Asst. Treas.
CHAS. B. BUCKLEY, Asst. Secy.

TRUSTEES

EDMUND MILLEN, JOHN E. ISEMAN, JAMES A. CLARK, JOHN W. SLAUSON, EDWARD CANFIELD, CHARLES L. MEAD, GEORGE A. SWAYZE, GEORGE W. BALLOU, JAMES E. GIBBS, JAMES H. SMITH, H. B. WOODWARD.

FINANCIAL

RESOURCES

Bonds and mortgages				$3,020,130 00
Stock and bond investments, viz.:				
Stocks and bonds	Par value	Original cost	Estimated market value	
State of Massachusetts	$75,000 00	$82,687 50	$69,000 00	
Cities in other States	245,956 00	251,002 16	247,769 68	
Cities in this State	478,000 00	501,089 89	478,350 00	
Counties in this State	105,000 00	108,150 00	96,600 00	
Towns in this State	51,500 00	51,500 00	49,435 00	
Villages in this State	178,000 00	186,290 73	180,575 00	
School districts in this State	52,000 00	52,291 13	52,980 00	
Railroad mortgage bonds	768,000 00	780,870 00	689,410 00	
	$1,953,456 00	$2,013,881 41	$1,864,119 68	
				1,864,119 68
Banking house and lot, book value, $21,345.30; cost, $26,284.98; actual cash value				25,000 00
Other real estate, book value, $150,143.21; cost, $151,481.69; actual cash value				151,000 00
Cash on deposit in banks or trust companies				329,729 52
Cash on hand				30,764 38
Total of collectible interest				59,028 22
Amount of all other assets, viz.:				
Rents accrued			$670 00	
New York State barge canal judgments			6,409 51	
				7,079 51
				$5,486,851 31

LIABILITIES

Amount due depositors, viz.:		
Principal	$5,151,348 89	
Dividends credited or to be credited for the six months ending with December 31, 1915	98,750 02	
		$5,250,098 91
Surplus on market value		236,752 40
		$5,486,851 31

Surplus on par value, $326,088.72.

CASH TRANSACTIONS DURING THE YEAR 1915

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1915, before transactions of the day	$397,844 86
From depositors, not including dividends credited	1,137,754 02
From interest on loans, deposits and investments	235,924 74
From rents from banking house	420 00
From rents from other real estate	7,835 50
From mortgages	48,470 00
From redemption of stocks and bonds	46,500 00
From stocks and bonds sold (total par value, $14,000)	14,205 63
	$1,888,954 75

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PAYMENTS

To depositors, including dividends paid to them		$1,098,163 30
For loans on bonds and mortgages		110,300 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, $302,456)		290,145 63
For interest (other than dividend payments to depositors)		3,013 23
For current expenses of the bank, viz.:		
For salaries	$10,630 00	
For taxes: Banking house, $372.70; surplus, $1,870.79; on mortgages, $246	2,489 49	
For expenses, except taxes, of banking house: Repairs	69 82	
For expenses of other real estate, viz.:		
Insurance	565 64	
Taxes	3,085 50	
For other expenses, not including expenses of other real estate nor other expenses of banking house	3,539 60	
		20,380 05
Other payments, viz.:		
Additional dividends to depositors	$21 19	
Variations in cash	27 94	
New York State barge canal judgments purchased	6,409 51	
		6,458 64
Cash on hand and in banks or trust companies December 31, 1915, after transactions of the day		360,493 90
		$1,888,954 75

STATISTICAL INFORMATION

Number of open accounts January 1, 1916		12,778
Number of accounts opened or reopened during the year		1,620
Number of accounts closed during the year		1,428
Amount deposited during the year, not including dividends credited for that period		$1,137,754 02
Amount withdrawn during the year		1,098,163 30
Amount of dividends credited and paid for the year, viz.:		
July 1, 1915	$95,817 26	
January 1, 1916	98,750 02	
		194,567 28
Average amount of each account January 1, 1916		410 87
Rate per cent. of dividends to depositors during the six months ending June 30, 1915		4
Rate per cent. of dividends to depositors during the six months ending December 31, 1915		4
Total earnings of the bank for the year 1915, after allowing for amortization of premiums and discounts		$248,586 84
Total expenses of the bank for the year 1915		20,429 18
Dividends paid to depositors for the year 1915		194,567 28
Net earnings for the year 1915 over expenses and dividends paid to depositors		33,590 38

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102. NEWBURGH SAVINGS BANK, NEWBURGH

[40 Smith street; incorporated 1852]

THOMAS E. BALFE, President.
F. W. SENFF, Vice-President.
WM. O. MAILLER, Vice-President.
FREDERICK E. BALFE, Treasurer.
WARREN F. DICKEY, Asst. Treas.
ISAAC C. CHAPMAN, Secretary.

TRUSTEES

THOMAS F. BALFE, ISAAC C. CHAPMAN, WILLIAM O. MAILLER, JOSEPH CHADWICK, A. Y. WELLER, GEORGE W. GREEN, F. W. SENFF, WILLIAM F. CASSEDY, THOS. F. CHADWICK, S. V. SCHOONMAKER, FRED'K C. BALEE, JOHN T. HOWELL, HIRAM MERRITT,

FINANCIAL

RESOURCES

Bonds and mortgages				$8,266,722 75
Stock and bond investments, viz.:				
Stocks and bonds	Par value	Original cost	Estimated market value	
State of New York	$100,000 00	$100,000 00	$102,000 00	
State of Massachusetts	115,000 00	119,600 00	111,550 00	
Cities in other States	565,500 00	615,876 80	571,705 00	
Cities in this State	3,399,560 00	3,676,160 84	3,455,446 00	
Counties in this State	541,548 01	574,029 81	539,888 01	
Towns in this State	85,000 00	86,154 50	85,130 00	
School districts in this State	12,000 00	12,000 00	12,000 00	
	$4,818,608 01	$5,183,821 95	$4,877,719 01	
				4,877,719 01
Banking house and lot, book value, $30,000; cost, $115,527.16; actual cash value				30,000 00
Cash on deposit in banks or trust companies				872,450 10
Cash on hand				24,502 85
Total of collectible interest				173,138 59
				$14,244,533 30

LIABILITIES

Amount due depositors, viz.:			
Principal	$12,173,164 70		
Dividends credited or to be credited for the six months ending with December 31, 1915	237,235 09		
		$12,410,399 79	
Surplus on market value			1,834,133 51
			$14,244,533 30

Surplus on par value, $1,775,022.51.

CASH TRANSACTIONS DURING THE YEAR 1915

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1915, before transactions of the day	$1,199,870 27
From depositors, not including dividends credited	1,433,748 56
From interest on loans, deposits and investments	637,894 36
From rents from banking house	1,755 96
From mortgages	876,250 00
From redemption of stocks and bonds	585,540 00
	$4,735,059 15

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PAYMENTS

To depositors, including dividends paid to them		$2,047,091 80
For loans on bonds and mortgages		1,482,350 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, $260,000)		260,000 00
For interest (other than dividend payments to depositors)		766 97
For current expenses of the bank, viz.:		
For salaries	$26,550 00	
For taxes: Banking house, $1,149.69; surplus, $16,675.47	17,825 16	
For expenses, except taxes, of banking house:		
Repairs	108 27	
Insurance	186 19	
Other	375 85	
For other expenses, not including expenses of other real estate nor other expenses of banking house	2,601 96	
		47,647 43
Other payments, viz.: Adjustment of dividends on dormant account		250 00
Cash on hand and in banks or trust companies December 31, 1915, after transactions of the day		896,952 95
		$4,735,059 15

STATISTICAL INFORMATION

Number of open accounts January 1, 1916		18,657
Number of accounts opened or reopened during the year		1,282
Number of accounts closed during the year		1,616
Amount deposited during the year, not including dividends credited for that period		$1,433,748 56
Amount withdrawn during the year		2,047,091 80
Amount of dividends credited and paid for the year, viz.:		
July 1, 1915	$237,601 97	
January 1, 1916	237,235 09	
		474,837 06
Average amount of each account January 1, 1916		665 18
Rate per cent. of dividends to depositors during the six months ending June 30, 1915		4
Rate per cent. of dividends to depositors during the six months ending December 31, 1915		4
Total earnings of the bank for the year 1915, after allowing for amortization of premiums and discounts		$625,430 23
Total expenses of the bank for the year 1915		47,897 43
Dividends paid to depositors for the year 1915		474,837 06
Net earnings for the year 1915 over expenses and dividends paid to depositors		102,695 74

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103. WALDEN SAVINGS BANK, WALDEN

[Corner Ulster avenue and Bank street; incorporated 1872]

HIRAM B. WOOSTER, President. ELIAS MULFORD, Vice-President.
THERON L. MILLSPAUGH, Vice-Pres. CHARLES W. SADLIER, Treasurer.

TRUSTEES

T. L. MILLSPAUGH, ELIAS MULFORD, HARVEY N. SMITH,
HIRAM B. WOOSTER, EDWARD WHITEHEAD, SAMUEL ANDREWS,
ALBERT S. EMBLER, CHARLES W. SADLIER, JOHN SIMPSON,
SIMON VERNOOY, R. A. DEMAREST, JOHN AHRENS,
C. FRED FOWLER.

FINANCIAL

RESOURCES

Bonds and mortgages				$635,304 00
Stock and bond investments, viz.:				
Stocks and bonds	Par value	Original cost	Estimated market value	
State of Massachusetts	$5,000 00	$5,637 50	$4,650 00	
Cities in other States	40,000 00	42,606 48	41,000 00	
Cities in this State	77,000 00	79,031 10	73,970 00	
Counties in this State	15,000 00	16,347 65	14,900 00	
Towns in this State	49,000 00	50,420 52	47,970 00	
Villages in this State	91,500 00	93,642 55	89,490 00	
School districts in this State	27,700 00	28,698 22	28,162 00	
Railroad mortgage bonds	70,000 00	68,425 00	56,650 00	
	$375,200 00	$384,809 02	$356,792 00	
				356,792 00
Banking house and lot, book value, $19,000; cost, $19,262.54; actual cash value				19,000 00
Cash on deposit in banks or trust companies				51,975 49
Cash on hand				12,345 33
Total of collectible interest				17,754 54
Amount of all other assets, viz.: Land contract				1,500 00
				$1,094,671 36

LIABILITIES

Amount due depositors, viz.:			
Principal	$986,339 78		
Dividends credited or to be credited for the six months ending with December 31, 1915	18,265 56		
			$1,004,605 34
Surplus on market value			90,066 02
			$1,094,671 36

Surplus on par value, $108,474.02.

CASH TRANSACTIONS DURING THE YEAR 1915

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1915, before transactions of the day		$68,350 60
From depositors, not including dividends credited		248,655 54
From interest on loans, deposits and investments		48,112 82
From mortgages		44,300 00
From redemption of stocks and bonds		30,945 41
From all other sources, viz.:		
Land contracts	$100 00	
From mortgagor for privilege of paying before due	125 00	
		225 00
		$440,589 37

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PAYMENTS

To depositors, including dividends paid to them		$274,729 26
For loans on bonds and mortgages		77,550 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, $18,068.36)		18,068 36
For current expenses of the bank, viz.:		
For salaries	$3,800 00	
For taxes: Banking house, $201.55; surplus, $811.17; on mortgages, $146.50	1,159 22	
For expenses, except taxes, of banking house:		
Repairs	38 60	
Insurance	84 00	
Other	280 92	
For other expenses, not including expenses of other real estate nor other expenses of banking house	558 19	
		5,920 93
Cash on hand and in banks or trust companies December 31, 1915, after transactions of the day		64,320 82
		$440,589 37

STATISTICAL INFORMATION

Number of open accounts January 1, 1916		3,231
Number of accounts opened or reopened during the year		417
Number of accounts closed during the year		325
Amount deposited during the year, not including dividends credited for that period		$248,655 54
Amount withdrawn during the year		274,729 26
Amount of dividends credited and paid for the year, viz.:		
July 1, 1915	$18,023 05	
January 1, 1916	18,265 56	
		36,288 61
Average amount of each account January 1, 1916		310 92
Rate per cent. of dividends to depositors during the six months ending June 30, 1915		3 & 4
Rate per cent. of dividends to depositors during the six months ending December 31, 1915		3 & 4
Total earnings of the bank for the year 1915, after allowing for amortization of premiums and discounts		$48,268 64
Total expenses of the bank for the year 1915		5,920 93
Dividends paid to depositors for the year 1915		36,288 61
Net earnings for the year 1915 over expenses and dividends paid to depositors		6,059 10

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104. THE WARWICK SAVINGS BANK, WARWICK

[Main street; incorporated 1875]

JOHN SAYER, President. WILBUR C. LAZEAR, Vice-President.
THOMAS WELLING, Vice-President. JOSEPH E. V. MILLER, Treasurer.

TRUSTEES

JOHN SAYER, BENJ. F. VAIL, CLIFFORD S. BEATTIE,
JOS. E. V. MILLER, HENRY PELTON, JOHN B. BRADNER,
THOMAS WELLING, JOHN W. SANFORD, FRED C. CARY,
WILBUR C. LAZEAR, JOEL H. CRISSEY, W. B. VAN DEVOORT,
MORRIS RUTHERFURD.

FINANCIAL

RESOURCES

Bonds and mortgages				$633,315 00
Stock and bond investments, viz.:				
Stocks and bonds	Par value	Original cost	Estimated market value	
Cities in other States	$12,000 00	$12,227 50	$11,960 00	
Cities in this State	138,000 00	157,251 88	138,690 00	
Counties in this State	20,000 00	23,500 00	19,800 00	
Towns in this State	34,000 00	35,329 00	33,730 00	
Villages in this State	142,350 00	146,585 67	140,879 50	
School districts in this State	58,000 00	58,922 98	58,560 00	
Railroad mortgage bonds	252,000 00	249,890 60	227,280 00	
	$656,350 00	$683,707 63	$630,899 50	
				630,899 50
Cash on deposit in banks or trust companies				116,574 62
Cash on hand				385 65
Total of collectible interest				16,254 54
Amount of all other assets, viz.: Land contract				4,671 25
				$1,402,100 56

LIABILITIES

Amount due depositors, viz.:		
Principal	$1,301,231 76	
Dividends credited or to be credited for the six months ending with December 31, 1915	24,158 78	
		$1,325,390 54
Surplus on market value		76,710 02
		$1,402,100 56

Surplus on par value, $102,160 52.

CASH TRANSACTIONS DURING THE YEAR 1915

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1915, before transactions of the day		$109,029 12
From depositors, not including dividends credited		214,922 50
From interest on loans, deposits and investments		63,285 92
From mortgages		54,725 00
From redemption of stocks and bonds		24,200 00
From real estate sold		78 75
From all other sources, viz.:		
Profit and loss	$0 09	
Interest on land contract	71 25	
		71 34
		$466,312 63

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PAYMENTS

To depositors, including dividends paid to them		$289,468 85
For loans on bonds and mortgages		37,600 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, $13,000)		11,908 45
For interest (other than dividend payments to depositors)		132 70
For current expenses of the bank, viz.:		
For salaries	$4,400 00	
For taxes; Surplus	582 29	
For rent of banking rooms	300 00	
For other expenses, not including expenses of other real estate nor other expenses of banking house	556 22	
		5,838 51
For real estate acquired by foreclosure, or in settlement of debts due the bank		4,403 85
Cash on hand and in banks or trust companies December 31, 1915, after transactions of the day		116,960 27
		$466,312 63

STATISTICAL INFORMATION

Number of open accounts January 1, 1916		3,605
Number of accounts opened or reopened during the year		291
Number of accounts closed during the year		316
Amount deposited during the year, not including dividends credited for that period		$214,922 50
Amount withdrawn during the year		289,468 85
Amount of dividends credited and paid for the year, viz.:		
July 1, 1915	$24,332 91	
January 1, 1916	24,158 78	
		48,491 69
Average amount of each account January 1, 1916		367 65
Rate per cent. of dividends to depositors during the six months ending June 30, 1915		3 & 4
Rate per cent. of dividends to depositors during the six months ending December 31, 1915		3 & 4
Total earnings of the bank for the year 1915, after allowing for amortization of premiums and discounts		$61,975 02
Total expenses of the bank for the year 1915		5,838 51
Dividends paid to depositors for the year 1915		48,491 69
Net earnings for the year 1915 over expenses and dividends paid to depositors		7,644 82

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OSWEGO COUNTY

105. FULTON SAVINGS BANK, FULTON

[75 South First street; incorporated 1871]

WM. J. LOVEJOY, President.
GEO. D. CHAUNCEY, Vice-President.
WATSON A. BUTTS, Vice-President.
HARRY L. STOUT, Treasurer.
CAMERON C. BENEDICT, Secretary.

TRUSTEES

GILES S. PIPER,
WILLIAM J. LOVEJOY,
GEORGE P. WELLS,
H. PUTNAM ALLEN,
CAMERON C. BENEDICT,
EDWIN F. PALMER,
ARTHUR G. GILBERT,
HARRY L. STOUT,
WATSON A. BUTTS,
ELMER E. MORRILL,
GEORGE E. TRUE,
HERBERT J. WILSON,
GEORGE G. CHAUNCEY,
ALBERT I. MORTON,
FRANK W. LASHER,
JOHN R. SULLIVAN,
WILLIS P. MORIN.

FINANCIAL

RESOURCES

Bonds and mortgages				$1,578,286 09
Stock and bond investments, viz.:				
Stocks and bonds	Par value	Original cost	Estimated market value	
State of New York	$25,000 00	$26,062 50	$26,500 00	
Cities in other States	8,500 00	8,678 50	8,542 50	
Cities in this State	225,500 24	232,841 70	222,700 24	
Counties in this State	10,000 00	10,323 00	10,200 00	
Towns in this State	20,000 00	20,058 13	20,650 00	
Villages in this State	159,400 00	162,237 44	160,147 00	
School districts in this State	31,600 00	32,505 01	31,152 00	
Railroad mortgage bonds	191,000 00	209,411 15	189,320 00	
	$671,000 24	$702,117 43	$669,211 74	
				669,211 74
Banking house and lot, book value, $28,812.50; cost, $30,647; actual cash value				28,812 50
Cash on deposit in banks or trust companies				208,003 44
Cash on hand				28,071 76
Total of collectible interest				42,963 54
Amount of all other assets, viz.:				
Land contracts			$1,300 00	
Taxes advanced			665 33	
Safes, furniture, etc.			5,530 00	
				7,495 33
				$2,562,844 40

LIABILITIES

Amount due depositors, viz.:		
Principal	$2,343,585 83	
Dividends credited or to be credited for the six months ending with December 31, 1915	44,955 04	
		$2,388,540 87
Other liabilities, viz.: Money held as security for abstracts loaned		40 00
Surplus on market value		174,263 53
		$2,562,844 40

Surplus on par value, $176,052.03.

CASH TRANSACTIONS DURING THE YEAR 1915

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1915, before transactions of the day	$271,476 90
From depositors, not including dividends credited	770,106 06

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From interest on loans, deposits and investments		$119,270 52
From rents from banking house		400 00
From mortgages		86,515 50
From redemption of stocks and bonds		12,872 91
From stocks and bonds sold (total par value, $10,000)		9,575 00
From all other sources, viz.:		
Exchange, revenue stamps sold and telephone	$7 52	
Small banks lost and paid for	4 00	
Taxes advanced, refunded	1 74	
Money deposited as security for abstracts loaned	40 00	
Cash errors and corrections	31 62	
Tax search paid by mortgagee	50	
		85 38
		$1,270,302 27

PAYMENTS

To depositors, including dividends paid to them		$880,499 07
For loans on bonds and mortgages		115,407 38
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, $25,000)		26,062 50
For interest (other than dividend payments to depositors)		230 21
For current expenses of the bank, viz.:		
For salaries	$5,519 93	
For taxes: Banking house, $526.14; surplus, $1,727.13	2,253 27	
For expenses, except taxes, of banking house:		
Repairs	263 04	
Insurance	289 72	
For other expenses, not including expenses of other real estate nor other expenses of banking house	2,953 20	
		11,279 16
Other payments, viz.:		
Cash errors and corrections	$83 42	
Taxes advanced	665 33	
		748 75
Cash on hand and in banks or trust companies December 31, 1915, after transactions of the day		236,075 20
		$1,270,302 27

STATISTICAL INFORMATION

Number of open accounts January 1, 1916		6,010
Number of accounts opened or reopened during the year		803
Number of accounts closed during the year		919
Amount deposited during the year, not including dividends credited for that period		$770,106 06
Amount withdrawn during the year		880,499 07
Amount of dividends credited and paid for the year, viz.:		
July 1, 1915	$45,003 70	
January 1, 1916	44,676 44	
Credited at other periods	833 98	
		90,514 12
Average amount of each account January 1, 1916		400 62
Rate per cent. of dividends to depositors during the six months ending June 30, 1915		4
Rate per cent. of dividends to depositors during the six months ending December 31, 1915		4
Total earnings of the bank for the year 1915, after allowing for amortization of premiums and discounts		$117,098 70
Total expenses of the bank for the year 1915		12,529 16
Dividends paid to depositors for the year 1915		90,514 12
Net earnings for the year 1915 over expenses and dividends paid to depositors		14,055 42

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106. OSWEGO CITY SAVINGS BANK, OSWEGO

[214 West First street; incorporated 1859]

ELLIOTT B. MOTT, President.
THOMAS F. GLEASON, Vice-President.
JAMES B. FARWELL, Vice-President.
CHARLES S. WRIGHT, Secretary.
WM. B. BURR, Treasurer.

TRUSTEES

KARL KELLOGG, NIEL GRAY, JR., BENJAMIN DENTON, JOHN SMITH, JAMES B. FARWELL, FRANK P. FARRELL, CHARLES H. BOND, JAMES K. STOCKWELL, EDGAR D. JOHNSON, THOMAS F. GLEASON, ELISHA B. POWELL, ELLIOTT B. MOTT, ARTHUR C. HALL, JOHN D. HIGGINS, FRANK E. SAYER.

FINANCIAL

RESOURCES

Bonds and mortgages				$2,250,958 00
Stock and bond investments, viz.:				
Stocks and bonds	Par value	Original cost	Estimated market value	
New York State	$7,000 00	$7,498 75	$7,840 00	
State of Louisiana	15,000 00	15,443 50	15,900 00	
State of Oklahoma	10,000 00	10,200 00	10,100 00	
State of California	10,000 00	9,729 00	9,700 00	
Cities in other States	95,000 00	99,570 42	97,620 00	
Cities in this State	388,494 67	418,358 83	395,470 32	
Towns in this State	142,183 28	145,599 68	142,366 53	
Villages in this State	410,050 00	426,800 69	411,241 66	
School districts in this State	147,700 00	153,105 21	150,387 50	
Railroad mortgage bonds	301,600 00	323,252 97	257,114 00	
	$1,527,027 95	$1,609,559 05	$1,497,740 01	1,497,740 01
Banking house and lot, book value, $38,642.78; cost, $70,593.96; actual cash value				35,000 00
Cash on deposit in banks or trust companies				189,042 91
Cash on hand				29,394 00
Total of collectible interest				61,653 06
Amount of all other assets, viz.: New York State Barge canal judgments				16,976 28
				$4,080,764 26

LIABILITIES

Amount due depositors, viz.:			
Principal	$3,782,588 53		
Dividends credited or to be credited for the six months ending with December 31, 1915	73,462 63		
			$3,856,051 16
Surplus on market value			224,713 10
			$4,080,764 26

Surplus on par value, $254,001.04.

CASH TRANSACTIONS DURING THE YEAR 1915

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1915, before transactions of the day	$197,847 02
From depositors, not including dividends credited	936,586 54
From interest on loans, deposits and investments	190,812 24
From rents from banking house	1,574 74
From mortgages	135,580 00
From redemption of stocks and bonds	34,868 66
From stocks and bonds sold (total par value, $77,212.37)	69,537 04
From all other sources, viz.: Exchange	32 32
	$1,566,838 56

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PAYMENTS

To depositors, including dividends paid to them		$1,101,318 83
For loans on bonds and mortgages		184,860 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, $29,853.04)		29,853 04
For current expenses of the bank, viz.:		
For salaries	$8,050 00	
For taxes: Banking house, $891; surplus, $1,664.28; on mortgages, $98.50	2,653 78	
For expenses, except taxes, of banking house:		
Repairs	2,231 04	
Insurance	345 58	
Other	482 77	
For other expenses, not including expenses of other real estate nor other expenses of banking house	1,630 33	
		15,393 50
Other payments, viz.: New York State Barge canal judgments purchased		16,976 28
Cash on hand and in banks or trust companies December 31, 1915, after transactions of the day		218,436 91
		$1,566,838 56

STATISTICAL INFORMATION

Number of open accounts January 1, 1916		7,890
Number of accounts opened or reopened during the year		1,248
Number of accounts closed during the year		1,213
Amount deposited during the year, not including dividends credited for that period		$936,586 54
Amount withdrawn during the year		1,101,318 83
Amount of dividends credited and paid for the year, viz.:		
July 1, 1915	$73,729 77	
January 1, 1916	73,462 63	
Credited at other periods	1,166 90	
		148,359 30
Average amount of each account January 1, 1916		479 42
Rate per cent. of dividends to depositors during the six months ending June 30, 1915		4
Rate per cent. of dividends to depositors during the six months ending December 31, 1915		4
Total earnings of the bank for the year 1915, after allowing for amortization of premiums and discounts		$185,006 29
Total expenses of the bank for the year 1915		15,393 50
Dividends paid to depositors for the year 1915		148,359 30
Net earnings for the year 1915 over expenses and dividends paid to depositors		21,253 49

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107. OSWEGO COUNTY SAVINGS BANK, OSWEGO

[44 East Bridge street; incorporated 1870]

W. B. COUCH, President. JAMES DUNLAP, Treasurer.
CHAS A. TANNER, Vice-President.

TRUSTEES

LAURENCE CLANCY,	J. FRANK MARSDEN,	CHARLES A. TANNER,
W. B. COUCH,	THOMAS H. BENNETT,	FRED A. GAGE,
R. ARTHUR DOWNEY,	FRED'K B. SHEPHERD,	A. RAYBORG HUNT,
PETER HILBERT,	O. S. OSTERHOUT,	ALBERT F. McCARTHY,
NORMAN L. BATES,	HUBERT J. PEEBLES,	ALANSON S. PAGE.

FINANCIAL

RESOURCES

Bonds and mortgages				$2,316,435 36
Stock and bond investments, viz.:				
Stocks and bonds	Par value	Original cost	Estimated market value	
Cities in other States	$281,000 00	$292,536 91	$282,230 00	
Cities in this State	308,248 39	313,728 83	305,883 39	
Counties in this State	46,579 75	50,955 34	47,512 94	
Towns in this State	89,653 30	90,966 14	90,457 90	
Villages in this State	144,600 00	150,882 99	145,130 00	
School districts in this State	108,750 00	112,473 47	109,216 50	
Railroad mortgage bonds	486,700 00	576,626 75	480,166 00	
	$1,465,531 44	$1,588,170 43	$1,460,596 73	1,460,596 73
Banking house and lot, book value, $20,000; cost, $29,000; actual cash value				20,000 00
Other real estate, book value, $2,000; cost, $9,408.35; actual cash value				2,000 00
Cash on deposit in banks or trust companies				254,141 12
Cash on hand				25,625 22
Total of collectible interest				61,220 47
Amount of all other assets, viz.:				
Land contracts			$1,515 00	
Taxes advanced			19 96	
New York State barge canal judgments			10,561 84	12,096 80
				$4,152,115 70

LIABILITIES

Amount due depositors, viz.:			
Principal		$3,797,996 30	
Dividends credited or to be credited for the six months ending with December 31, 1915		73,983 13	
			$3,871,979 43
Surplus on market value			280,136 27
			$4,152,115 70

Surplus on par value, $285,070.98.

CASH TRANSACTIONS DURING THE YEAR 1915

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1915, before transactions of the day	$266,894 26
From depositors, not including dividends credited	891,292 92
From interest on loans, deposits and investments	193,221 26
From rents from banking house	1,486 09
From mortgages	112,810 02
From redemption of stocks and bonds	75,320 12

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From stocks and bonds sold (total par value, $20,000)		$20,462 81
From real estate sold		325 00
From all other sources, viz.: Insurance premiums and taxes advanced refunded		3,007 54
		$1,564,820 02

PAYMENTS

To depositors, including dividends paid to them		$1,033,471 05
For loans on bonds and mortgages		190,650 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, $37,021.11)		37,021 11
For interest (other than dividend payments to depositors)		116 18
For current expenses of the bank, viz.:		
For salaries	$6,625 00	
For taxes: Banking house, $693; surplus, $2.219.43; on mortgages, $128.50	3,040 93	
For expenses, except taxes, of banking house:		
Repairs	158 92	
Insurance	163 12	
For expenses of other real estate, viz.: Other	5 60	
For other expenses, not including expenses of other real estate nor other expenses of banking house	1,684 14	
		11,677 71
For real estate acquired by foreclosure, or in settlement of debts due the bank		9,713 11
Other payments, viz.:		
Teller's cash differences	$139 49	
Insurance premiums and taxes advanced	2,265 03	
		2,404 52
Cash on hand and in banks or trust companies December 31, 1915, after transactions of the day		279,766 34
		$1,564,820 02

STATISTICAL INFORMATION

Number of open accounts January 1, 1916		6,506
Number of accounts opened or reopened during the year		1,111
Number of accounts closed during the year		1,117
Amount deposited during the year, not including dividends credited for that period		$891,292 92
Amount withdrawn during the year		1,033,471 05
Amount of dividends credited and paid for the year, viz.:		
July 1, 1915	$73,842 24	
January 1, 1916	73,983 13	
Paid but not credited	1,205 26	
		149,030 63
Average amount of each account January 1, 1916		595 14
Rate per cent. of dividends to depositors during the six months ending June 30, 1915		4
Rate per cent. of dividends to depositors during the six months ending December 31, 1915		4
Total earnings of the bank for the year 1915, after allowing for amortization of premiums and discounts		$189,853 79
Total expenses of the bank for the year 1915		11,677 71
Dividends paid to depositors for the year 1915		149,030 63
Net earnings for the year 1915 over expenses and dividends paid to depositors		29,145 45

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PUTNAM COUNTY

108. PUTNAM COUNTY SAVINGS BANK, BREWSTER

[Main street; incorporated 1871]

ALEXANDER F. LOBDELL, President. S. PIERRE FIELDS, Vice-President.
ARTHUR P. BUDD, Vice-President. GEORGE H. REYNOLDS, Treasurer.

TRUSTEES

MYRON P. HOWES,
FREDERIC S. BARNUM,
DAVID P. VAIL,
L. STARR BARNUM,
ALEX. F. LOBDELL,
ARTHUR P. BUDD,
WILLIAM E. SMITH,
EMERSON W. ADDIS,
FRANK PADDOCK,
S. PIERRE FIELDS,
OSCAR BAILEY,
GEO. H. REYNOLDS,
DANIEL M. BARNES,
FRED. A. PURDY,
BENJAMIN O. NICHOLS,
JOHN R. YALE,
WM. A. FERRIS.

FINANCIAL

RESOURCES

Bonds and mortgages				$616,410 19
Stock and bond investments, viz.:				
Stocks and bonds	Par value	Original cost	Estimated market value	
Cities in other States	$17,000 00	$17,365 70	$16,730 00	
Cities in this State	183,987 17	196,422 32	184,442 43	
Counties in this State	20,000 00	20,073 88	20,059 94	
Towns in this State	24,525 00	25,881 24	25,084 72	
Villages in this State	226,073 19	233,356 94	230,500 96	
School districts in this State	69,250 00	72,333 50	70,262 40	
Railroad mortgage bonds	20,000 00	18,600 00	15,250 00	
	$560,835 36	$584,033 58	$562,330 45	562,330 45
Banking house and lot, book value, $20,000; cost, $20,230.22; actual cash value				20,000 00
Other real estate, book value, $4,314.65; cost, $4,314.65; actual cash value				4,314 65
Cash on deposit in banks or trust companies				86,414 70
Cash on hand				4,275 85
Total of collectible interest				15,835 83
Amount of all other assets, viz.: Rents accrued				141 50
				$1,309,723 17

LIABILITIES

Amount due depositors, viz.:		
Principal	$1,219,567 33	
Dividends credited or to be credited for the six months ending with December 31, 1915	23,297 74	
		$1,242,865 07
Surplus on market value		66,858 10
		$1,309,723 17

Surplus on par value, $65,363.01.

CASH TRANSACTIONS DURING THE YEAR 1915

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1915, before transactions of the day	$102,001 02
From depositors, not including dividends credited	230,833 22
From interest on loans, deposits and investments	57,347 34

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From rents from banking house	$663 00
From rents from other real estate	66 00
From mortgages	47,109 81
From redemption of stocks and bonds	15,115 00
	$453,135 39

PAYMENTS

To depositors, including dividends paid to them		$237,196 20
For loans on bonds and mortgages		115,300 00
For interest (other than dividend payments to depositors)		22 46
For current expenses of the bank, viz.:		
For salaries	$3,067 00	
For taxes: Banking house, $240.66; surplus, $517.59; on mortgages, $384	1,142 25	
For expenses, except taxes, of banking house:		
Repairs	90 27	
Other	287 17	
For expenses of other real estate, viz.:		
Rapairs	15 00	
Insurance	97 35	
Taxes	149 27	
For other expenses, not including expenses of other real estate nor other expenses of banking house	763 22	
		5,611 53
For real estate acquired by foreclosure, or in settlement of debts due the bank		4,314 65
Cash on hand and in banks or trust companies December 31, 1915, after transactions of the day		90,690 55
		$453,135 39

STATISTICAL INFORMATION

Number of open accounts January 1, 1916		2,836 00
Number of accounts opened or reopened during the year		519
Number of accounts closed during the year		465
Amount deposited during the year, not including dividends credited for that period		$230,833 22
Amount withdrawn during the year		237,196 20
Amount of dividends credited and paid for the year, viz.:		
July 1, 1915	$22,758 15	
January 1, 1916	23,297 74	
		46,055 89
Average amount of each account January 1, 1916		438 24
Rate per cent. of dividends to depositors during the six months ending June 30, 1915		4
Rate per cent. of dividends to depositors during the six months ending December 31, 1915		4
Total earnings of the bank for the year 1915, after allowing for amortization of premiums and discounts		$58,475 51
Total expenses of the bank for the year 1915		5,611 53
Dividends paid to depositors for the year 1915		46,055 89
Net earnings for the year 1915 over expenses and dividends paid to depositors		6,808 09

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QUEENS COUNTY

109. COLLEGE POINT SAVINGS BANK, COLLEGE POINT

[254 Second avenue; incorporated 1872]

WM. W. WEITLING, Vice-President. GEORGE W. GILLETTE, Secretary.
ALFRED H. SCHLESINGER, Vice-Pres.

TRUSTEES

FERDINAND MARTENS,	FRANK HUNOLD,	HENRY BOHNE,
WM. W. WEITLING,	EDWIN P. ROE,	GEORGE DUER,
A. H. SCHLESINGER,	WILLIAM F. BUHL,	WILLIAM SCHMIDT,
GEORGE W. GILLETTE,	H. C. POPPENHUSEN,	G. A. S. WIENERS.

FINANCIAL

RESOURCES

Bonds and mortgages				$785,960 00
Stock and bond investments, viz.:				
Stocks and bonds	Par value	Original cost	Estimated market value	
State of California	$10,000 00	$9,400 00	$9,400 00	
Cities in other States	129,350 00	135,211 08	127,663 00	
Cities in this State	132,000 00	135,900 62	123,040 00	
Counties in this State	10,000 00	10,855 70	10,900 00	
Villages in this State	18,000 00	18,000 00	17,556 00	
School districts in this State	38,500 00	41,369 60	40,025 00	
Railroad mortgage bonds	391,000 00	399,420 75	347,160 00	
	$728,850 00	$750,157 75	$675,744 00	
				675,744 00
Banking house and lot, book value, $5,000; cost, $5,000; actual cash value				5,000 00
Other real estate, book value, $38,249.56; cost $40,749.56; actual cash value				38,249 56
Cash on deposit in banks or trust companies				100,971 70
Cash on hand				8,940 89
Total of collectible interest				29,471 62
Amount of all other assets, viz.: Interest accrued on land contracts				226 01
				$1,644,563 78

LIABILITIES

Amount due depositors, viz.:		
Principal	$1,495,445 97	
Dividends credited or to be credited for the six months ending with December 31, 1915	28,427 59	
		$1,523,873 56
Surplus on market value		120,690 22
		$1,644,563 78

Surplus on par value, $173,796.22.

CASH TRANSACTIONS DURING THE YEAR 1915

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1915, before transactions of the day	$100,156 73
From depositors, not including dividends credited	342,323 11
From interest on loans, deposits and investments	78,725 63
From mortgages	57,900 00
From redemption of stocks and bonds	16,200 00

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From all other sources, viz.:		
Telephone calls, revenue stamps, notary and protest fees, and advertising lost passbooks	$13 61	
Satisfaction of mortgage	15 75	
Excess interest	2 53	
Insurance premiums advanced, refunded	7 00	
Land contracts and interest on same	3,836 24	
Fire loss	1,322 70	
Profit on sale of real estate	4 00	
To hold against taxes	106 00	
		$5,307 83
		$600,613 30

PAYMENTS

To depositors, including dividends paid to them		$398,596 35
For loans on bonds and mortgages		11,400 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, $25,000)		25,520 00
For interest (other than dividend payments to depositors)		68 75
For current expenses of the bank, viz.:		
For salaries	$5,816 10	
For taxes: Banking house, $41.44; surplus, $951.25; on mortgages, $17..	1,009 69	
For rent of banking rooms	540 00	
For other expenses, not including expenses of other real estate nor other expenses of banking house..	517 21	
		7,883 00
For real estate acquired by foreclosure, or in settlement of debts due the bank		40,749 56
Other payments, viz.:		
Lot for banking house	$5,000 00	
Fire loss	1,322 70	
Satisfaction of mortgage	15 75	
Held against taxes	125 46	
Telephone calls, revenue stamps, notary and protest fees, and advertising lost passbooks	13 61	
Excess interest	2 53	
Insurance premiums advanced	3 00	
		6,483 05
Cash on hand and in banks or trust companies December 31, 1915, after transactions of the day		109,912 59
		$600,613 30

STATISTICAL INFORMATION

Number of open accounts January 1, 1916		3,413
Number of accounts opened or reopened during the year		392
Number of accounts closed during the year		359
Amount deposited during the year, not including dividends credited for that period		$342,323 11
Amount withdrawn during the year		398,596 35
Amount of dividends credited and paid for the year, viz.:		
July 1, 1915	$28,399 17	
January 1, 1916	28,427 59	
		56,826 76
Average amount of each account January 1, 1916		446 49
Rate per cent. of dividends to depositors during the six months ending June 30, 1915		4
Rate per cent. of dividends to depositors during the six months ending December 31, 1915		4
Total earnings of the bank for the year 1915, after allowing for amortization of premiums and discounts		$79,165 89
Total expenses of the bank for the year 1915		7,883 00
Dividends paid to depositors for the year 1915		56,826 76
Net earnings for the year 1915 over expenses and dividends paid to depositors		14,456 13

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110. JAMAICA SAVINGS BANK, JAMAICA

[360 Fulton street; incorporated 1850]

WILLIAM A. WARNOCK, President. J. TYLER WATTS, Treasurer.
WM. W. GILLEN, Vice-President. MARTIN S. RAPELYE, Secretary.
STEPHEN RYDER, Vice-President.

TRUSTEES

WILLIAM A. WARNOCK,	LEANDER B. FABER,	EDGAR DUBS SHIMER,
WILLIAM W. GILLEN,	GEORGE K. MEYNEN,	CHARLES E. TWOMBLY,
STEPHEN RYDER,	WILLET C. DURLAND,	A. JAMES VAN SICLEN,
J. TYLER WATTS,	WILLIAM L. WOOD,	STARR BRINCKERHOFF,
MARTIN S. RAPELYE,	ROBERT W. HIGBIE,	CLIFFORD M. TAPPEN.

FINANCIAL

RESOURCES

Bonds and mortgages				$3,121,090 00
Stock and bond investments, viz.:				
Stocks and bonds	Par value	Original cost	Estimated market value	
District of Columbia	$10,000 00	$10,369 38	$10,400 00	
Cities in other States	428,500 00	452 818 03	434,600 00	
Cities in this State	1,136,264 10	1,201,413 04	1,121,292 36	
Counties in this State	75,000 00	78,001 00	75,950 00	
Towns in this State	20,000 00	20,000 00	19,800 00	
Villages in this State	84,000 00	88,366 80	82,900 00	
School districts in this State	52,500 00	53,891 20	51,810 00	
Railroad mortgage bonds	90,000 00	87,168 75	66,250 00	
	$1,896,264 10	$1,992,028 20	$1,863,002 36	
				1,863,002 36
Banking house and lot, book value, $60,000; cost, $71,899.81; actual cash value				65,000 00
Other real estate, book value, $159,601.45; cost, $159,601.45; actual cash value				155,150 00
Cash on deposit in banks or trust companies				547,723 72
Cash on hand				37,989 35
Total of collectible interest				55,090 00
Amount of all other assets, viz.:				
Rents due and accrued			$243 50	
Insurance paid for mortagors			40 00	
				283 50
				$5,845,328 93

LIABILITIES

Amount due depositors, viz.:		
Principal	$5,337,622 63	
Dividends credited or to be credited for the six months ending with December 31, 1915	99,288 40	
		$5,436,911 03
Surplus on market value		408,417 90
		$5,845,328 93

Surplus on par value, $441,679.64.

CASH TRANSACTIONS DURING THE YEAR 1915

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1915, before transactions of the day	$507,782 38
From depositors, not including dividends credited	1,334,149 15
From interest on loans, deposits and investments	260,709 06
From rents from banking house	4,914 00
From rents from other real estate	13,467 00
From mortgages	81,100 00
From redemption of stocks and bonds	33,605 91
From stocks and bonds sold (total par value, $103,000)	102,321 00
From real estate sold	5,853 90

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From all other sources, viz.:		
Insurance paid for mortgagors	$46 00	
Sale old fixtures, etc	65 20	
Rent, gas range	3 00	
		$114 20
		$2,344,016 60

PAYMENTS

To depositors, including dividends paid to them		$1,383,614 15
For loans on bonds and mortgages		192,450 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, $134,000)		142,811 95
For interest (other than dividend payments to depositors)		2,520 56
For current expenses of the bank, viz.:		
For salaries	$10,198 50	
For taxes: Banking house, $1,228.50; surplus, $3,442.59	4,671 09	
For expenses, except taxes, of banking house:		
Insurance	856 13	
Other	214 30	
For rent of banking rooms	4,264 60	
For expenses of other real estate, viz.:		
Repairs	1,552 62	
Insurance	304 22	
Taxes	3,091 45	
Other	4,612 93	
For other expenses, not including expenses of other real estate nor other expenses of banking house	1,293 84	
		31,059 68
For real estate acquired by foreclosure, or in settlement of debts due the bank		5,761 19
Other payments, viz.: Insurance paid for mortgagors		86 00
Cash on hand and in banks or trust companies December 31, 1915, after transactions of the day		585,713 07
		$2,344,016 60

STATISTICAL INFORMATION

Number of open accounts January 1, 1916		11,082
Number of accounts opened or reopened during the year		1,656
Number of accounts closed during the year		1,263
Amount deposited during the year, not including dividends credited for that period		$1,334,149 15
Amount withdrawn during the year		1,383,614 15
Amount of dividends credited and paid for the year, viz.:		
July 1, 1915	$96,779 70	
January 1, 1916	99,288 40	
		196,068 10
Average amount of each account January 1, 1916		490 61
Rate per cent. of dividends to depositors during the six months ending June 30, 1915		4
Rate per cent. of dividends to depositors during the six months ending December 31, 1915		4
Total earnings of the bank for the year 1915, after allowing for amortization of premiums and discounts		$272,578 34
Total expenses of the bank for the year 1915		31,059 68
Dividend paid to depositors for the year 1915		196,068 10
Net earnings for the year 1915 over expenses and dividends paid to depositors		45,450 56

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111. LONG ISLAND CITY SAVINGS BANK, LONG ISLAND CITY

[Bridge Plaza; incorporated 1875]

W. J. BURNETT, President.
DANIEL S. JONES, Vice-President.
BENJAMIN MOORE, Vice-President.
JARVIS S. HICKS, Secretary.
ARTHUR WOODBURY, Asst. Secy.
C. L. PAETZOLD, Asst. Treasurer.

TRUSTEES

WILLIAM J. BURNETT, D. S. JONES, A. T. PAYNE, J. HARVEY SMEDLEY, H. F. JONES, D. G. MORRISON, L. P. DEXTER, W. H. SIEBRECHT, JOHN HARVEY, BENJAMIN MOORE, H. K. LINES, JARVIS S. HICKS, C. CURTIS WOODRUFF.

FINANCIAL

RESOURCES

Bonds and mortgages			$4,392,750 00
Stock and bond investments, viz.:			
Stocks and bonds	Par value	Original cost	Estimated market value
State of New York	$45,000 00	$45,761 13	$45,900 00
State of Louisiana	40,000 00	42,479 12	41,200 00
State of Oklahoma	25,000 00	25,387 50	25,250 00
Cities in other States	522,000 00	535,875 43	530,323 54
Cities in this State	1,110,870 00	1,131,059 95	1,103,857 38
Counties in this State	444,667 50	460,580 61	447,840 18
Towns in this State	87,000 00	88,422 90	88,685 50
Villages in this State	598,040 00	611,314 06	598,379 53
School districts in this State	253,300 00	259,758 81	255,812 65
Railroad mortgage bonds	265,000 00	282,388 01	230,900 00
	$3,390,877 50	$3,483,027 52	$3,368,148 78
			3,368,148 78
Banking house and lot, book value, $27,000; cost, $32,077; actual cash value			27,000 00
Other real estate, book value, $15,868.89; cost, $15,868.89; actual cash value			15,868 89
Cash on deposit in banks or trust companies			868,897 06
Cash on hand			5,317 11
Total of collectible interest			75,241 06
Amount of all other assets, viz.: New York State barge canal judgments			4,961 83
			$8,758,184 73

LIABILITIES

Amount due depositors, viz.:		
Principal	$7,801,825 42	
Dividends credited or to be credited for the six months ending with December 31, 1915	142,507 08	
		$7,944,332 50
Surplus on market value		813,852 23
		$8,758,184 73

Surplus on par value, $836,580.95.

CASH TRANSACTIONS DURING THE YEAR 1915

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1915, before transactions of the day	$549,344 77
From depositors, not including dividends credited	2,720,018 43
From interest on loans, deposits and investments	416,021 54
From rents from banking house	180 00
From rents from other real estate	1,822 50
From mortgages	303,370 00
From redemption of stocks and bonds	64,830 00
From real estate sold	40,600 00
	$4,096,187 24

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PAYMENTS

To depositors, including dividends paid to them		$2,489,363 07
For loans on bonds and mortgages		527,000 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, $113,500)		117,319 34
For interest (other than dividend payments to depositors)		1,086 31
For current expenses of the bank, viz.:		
For salaries	$20,936 66	
For taxes: Banking house, $608.53; surplus, $7,046.64; on mortgages, $2,105	9,760 17	
For expenses, except taxes, of banking house:		
Repairs	6 30	
Insurance	22 10	
For rent of banking rooms	4,999 92	
For expenses of other real estate, viz.:		
Repairs	1,271 16	
Insurance	125 70	
Taxes	745 26	
Other	340 76	
For other expenses, not including expenses of other real estate nor other expenses of banking house	3,046 79	
		41,254 82
For real estate acquired by foreclosure, or in settlement of debts due the bank		40,987 70
Other payments, viz.: New York State barge canal judgments purchased		4,961 83
Cash on hand and in banks or trust companies December 31, 1915, after transactions of the day		874,214 17
		$4,096,187 24

STATISTICAL INFORMATION

Number of open accounts January 1, 1916		22,297
Number of accounts opened or reopened during the year		4,297
Number of accounts closed during the year		2,788
Amount deposited during the year, not including dividends credited for that period		$2,720,018 43
Amount withdrawn during the year		2,489,363 07
Amount of dividends credited and paid for the year, viz.:		
July 1, 1915	$138,284 34	
January 1, 1916	142,507 08	
		280,791 42
Average amount of each account January 1, 1916		356 29
Rate per cent. of dividends to depositors during the six months ending June 30, 1915		4
Rate per cent. of dividends to depositors during the six months ending December 31, 1915		4
Total earnings of the bank for the year 1915, after allowing for amortization of premiums and discounts		$416,556 50
Total expenses of the bank for the year 1915		41,734 47
Dividends paid to depositors for the year 1915		280,791 42
Net earnings for the year 1915 over expenses and dividends paid to depositors		94,030 61

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112. THE QUEENS COUNTY SAVINGS BANK, FLUSHING

[80 Main street; incorporated 1859]

WILLIAM T. JAMES, President. HENRY L. BOGERT, Treasurer.
FRANK A. COLLINS, Vice-President. ABRAM C. HAGEMAN, Cashier.
JOHN HEPBURN, Vice-President.

TRUSTEES

HENRY L. BOGERT,	JOHN HEPBURN,	JAMES H. QUINLAN,
LEWIS B. FRANKLIN,	WILLIAM T. JAMES,	D. H. VANDEWATER,
E. COVERT HULST,	FRANK A. COLLINS,	JAMES A. MACDONALD,
ABRAM C. HAGEMAN,	GEORGE E. LEWIS,	DAVID MASTER,
EDGAR BOWNE,	HARRISON S. MOORE,	GEORGE O. HILDRETH.

FINANCIAL

RESOURCES

Bonds and mortgages				$2,416,100 00
Stock and bond investments, viz.:				
Stocks and bonds	Par value	Original cost	Estimated market value	
Cities in other States	$151,000 00	$159,506 00	$150,760 00	
Cities in this State	296,000 00	318,926 70	283,070 00	
Towns in this State	99,000 00	105,258 18	101,300 00	
Villages in this State	99,800 00	106,234 85	99,996 00	
School districts in this State	168,000 00	170,896 62	170,500 00	
Railroad mortgage bonds	320,000 00	362,279 00	297,840 00	
	$1,133,800 00	$1,223,101 35	$1,103,466 00	1,103,466 00
Banking house and lot, book value, $62,000; cost, $63,765.88; actual cash value				62,000 00
Other real estate, book value, $103,061.94; cost, $103,061.94; actual cash value				103,061 94
Cash on deposit in banks or trust companies				328,517 84
Cash on hand				2,104 23
Total of collectible interest				32,836 08
Amount of all other assets, viz.: Taxes and insurance premiums advanced				923 96
				$4,049,010 05

LIABILITIES

Amount due depositors, viz.:		
Principal	$3,703,780 57	
Dividends credited or to be credited for the six months ending with December 31, 1915	67,890 17	
		$3,771,670 74
Surplus on market value		277,339 31
		$4,049,010 05

Surplus on par value, $307,673.31.

CASH TRANSACTIONS DURING THE YEAR 1915

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1915, before transactions of the day	$322,689 17
From depositors, not including dividends credited	1,043,092 89
From interest on loans, deposits and investments	189,568 04
From rents from other real estate	3,915 12
From mortgages	200,400 00
From redemption of stocks and bonds	19,300 00
From stocks and bonds sold (total par value, $31,400)	24,178 00
From real estate sold	12,700 00
	$1,815,843 22

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PAYMENTS

To depositors, including dividends paid to them		$995,575 77
For loans on bonds and mortgages		267 850 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, $117,000)		118,925 82
For interest (other than dividend payments to depositors)		473 50
For current expenses of the bank, viz.:		
For salaries	$8,150 00	
For taxes: Banking house, $737.39; surplus, $2,451.58.	3,188 97	
For expenses, except taxes, of banking house:		
Repairs	131 48	
Insurance	21 11	
For expenses of other real estate, viz.:		
Repairs	1,794 03	
Insurance	1,049 86	
Taxes	1,548 96	
Other	973 43	
For other expenses, not including expenses of other real estate nor other expenses of banking house	2,608 97	
		19,466 81
For real estate acquired by foreclosure, or in settlement of debts due the bank		82,005 29
Other payments, viz.: Advanced for insurance and taxes		923 96
Cash on hand in banks or trust companies December 31, 1915, after transactions of the day		330,622 07
		$1,815,843 22

STATISTICAL INFORMATION

Number of open accounts January 1, 1916		9,178
Number of accounts opened or reponed during the year		1,683
Number of accounts closed during the year		1,081
Amount deposited during the year, not including dividends credited for that period		$1,043,092 89
Amount withdrawn during the year		995,575 77
Amount of dividends credited and paid for the year, viz.:		
July 1, 1915	$66,046 87	
January 1, 1916	67,890 17	
		133,937 04
Average amount of each account January 1, 1916		410 94
Rate per cent. of dividens to depositors during the six months ending June 30, 1915		4
Rate per cent. of dividends to depositors during the six months ending December 31, 1915		4
Total earnings of the bank for the year 1915, after allowing for amortization of premiums and discounts		192,730 19
Total expenses of the bank for the year 1915		19,466 81
Dividends paid to depositors for the year 1915		133,937 04
Net earnings for the year 1915 over expenses and dividends paid to depositors		39,326 34

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RENSSELAER COUNTY

113. TROY SAVINGS BANK, TROY

[32–38 Second street; incorporated 1823]

C. E. HANAMAN, President. WM. H. SHIELDS, Vice-President.
THOMAS VAIL, Vice-President. J. E. ANTHONY, Treasurer.

TRUSTEES

CHARLES E. HANAMAN,	WILLIAM H. SHIELDS,	ALBERT E. CLUETT,
EDWARD C. GALE,	WILLIAM M. SANFORD,	HERBERT S. IDE,
JAMES K. P. PINE,	FRANK E. NORTON,	JOHN PAINE,
THOMAS VAIL,	HENRY S. LUDLOW,	FRANK B. TWINING,
JAMES H. CALDWELL,	W. L. THOMPSON,	HENRY WHEELER,
HARVEY S. McLEOD,	ELIAS P. MANN,	PAUL COOK.

FINANCIAL

RESOURCES

Bonds and mortgages				$2,952,350 00
Stock and bond investments, viz.:				
Stocks and bonds	Par value	Original cost	Estimated market value	
United States	$100,000 00	$138,406 25	$110,000 00	
State of New York	204,000 00	214,970 00	218,480 00	
State of Tennessee	300,000 00	308,783 88	308,000 00	
Cities in other States	2,599,000 00	2,693,056 19	2,519,360 00	
Cities in this State	2,345,193 85	2,462,787 16	2,356,599 41	
Counties in this State	397,000 00	406,411 28	386,350 00	
Villages in this State	88,000 00	88,938 00	85,760 00	
School districts in this State	41,000 00	41,000 00	38,950 00	
Railroad mortgage bonds	2,323,000 00	2,461,400 76	2,056,560 00	
	$8,397,193 85	$8,815,753 52	$8,080,059 41	
				8,080,059 41
Banking house and lot, book value, $120,000; cost $481,675; actual cash value				120,000 00
Cash on deposit in banks or trust companies				755,000 14
Cash on hand				54,146 57
Total of collectible interest				149,175 03
Amount of all other assets, viz.:				
Accrued rents			$227 09	
New York State barge canal judgments			9,345 46	
				9,572 55
				$12,120,303 70

LIABILITIES

Amount due depositors, viz.:		
Principal		$11,041,724 50
Other liabilities, viz.:		
Dividends accrued on deposits to January 1, 1916		94,958 83
Surplus on market value		983,620 37
		$12,120,303 70

Surplus on par value, $1,300,754.81.

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CASH TRANSACTIONS DURING THE YEAR 1915

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1915, before transactions of the day		$825,513 45
From depositors, not including dividends credited		1,474,234 90
From interest on loans, deposits and investments		508,801 28
From rents from banking house		4,981 69
From mortgages		819,350 00
From redemption of stocks and bonds		241,160 55
From stocks and bonds sold (total par value, $684,000)		634,422 69
From all other sources, viz.: Refund on security company bond		5 78
		$4,508,470 34

PAYMENTS

To depositors, including dividends paid to them		$2,277,357 92
For loans on bonds and mortgages		949,750 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, $400,000)		414,187 05
For interest (other than dividend payments to depositors)		4,416 97
For current expenses of the bank, viz.:		
For salaries	$17,092 22	
For taxes: Banking house, $9,518.26; surplus, $9,954.12	19,472 38	
For expenses, except taxes, of banking house:		
Repairs	1,290 23	
Insurance	565 21	
Other	2,162 85	
For other expenses, not including expenses of other real estate nor other expenses of banking house	3,888 99	
		44,471 88
Other payments, viz.: New York State barge canal judgments		9,139 81
Cash on hand and in banks or trust companies December 31, 1915, after transaction of the day		809,146 71
		$4,508,470 34

STATISTICAL INFORMATION

Number of open accounts January 1, 1916		18,445
Number of accounts opened or reopened during the year		1,787
Number of accounts closed during the year		2,652
Amount deposited during the year, not including dividends credited for that period		$1,474,234 90
Amount withdrawn during the year		2,277,357 92
Amount of dividends credited and paid for the year, viz.:		
April 3, 1915	$195,394 54	
October 3, 1915	192,088 09	
		387,482 63
Average amount of each account January 1, 1916		598 63
Rate per cent. of dividends to depositors during the six months ending July 1, 1915		3½
Rate per cent. of dividends to depositors during the six months ending January 1, 1915		3½
Total earnings of the bank for the year 1915, after allowing for amortization of premiums and discounts		$492,897 27
Total expenses of the bank for the year 1915		44,471 88
Dividends paid to depositors for the year 1915		384,480 99
Net earnings for the year 1915 over expenses and dividends paid to depositors		63,944 40

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114. RICHMOND COUNTY SAVINGS BANK, WEST NEW BRIGHTON

[1619 Richmond terrace; incorporated 1886]

J. F. SMITH, President. F. W. TOMPKINS, Treasurer.
AZEL F. MERRELL, Vice-President. GEORGE H. TREDWELL, Secretary.
BENEDICT PARKER, Vice-President.

TRUSTEES

JOHN F. SMITH, HENRY P. MORRISON, ALBERT K. BUHL,
AZEL F. MERRELL, GEO. H. TREDWELL, SAMUEL W. FANCHER,
BENEDICT PARKER, WM. J. DAVIDSON, JACOB I. HOUSMAN,
GEORGE M. MATTHIUS, SAMUEL ECKSTEIN, MELVIN L. DECKER,
FRANK W. TOMPKINS, JOSEPH H. MALOY, CHAS. E. SIMONSON.
JOHN A. SNYDER,

FINANCIAL

RESOURCES

Bonds and mortgages				$996,850 00
Stock and bond investments, viz.:				
Stocks and bonds	Par value	Original cost	Estimated market value	
State of New York	$35,000 00	$36,862 50	$38,200 00	
State of Louisiana	15,000 00	14,913 00	15,450 00	
Cities in other States	20,000 00	21,150 00	19,600 00	
Cities in this State	72,000 00	74,314 91	70,260 00	
Counties in this State	5,500 00	5,950 00	5,800 00	
Villages in this State	105,000 00	110,774 68	106,600 00	
School districts in this State	45,997 50	47,589 84	46,287 50	
Railroad mortgage bonds	167,000 00	166,112 01	151,290 00	
	$465,497 50	$477,666 94	$453,487 50	
				453,487 50
Banking house and lot, book value, $7,000; cost, $7,197.23; actual cash value				7,000 00
Other real estate, book value, $3,205; cost, $3,441.95; actual cash value				3,205 00
Cash on deposit in banks or trust companies				137,256 62
Cash on hand				32,823 09
Total of collectible interest				11,656 47
Amount of all other assets, viz.:				
Loans on contract			$9,920 00	
Accrued interest on bonds purchased			37 50	
Amount due unknown depositors			197 00	
				10,154 50
				$1,652,433 18

LIABILITIES

Amount due depositors, viz.:			
Principal		$1,531,410 57	
Dividends credited or to be credited for the six months ending with December 31, 1915		27,948 43	
			$1,559,359 00
Other liabilities, viz.: Amount due unknown depositors			197 00
Surplus on market value,			92,877 18
			$1,652,433 18

Surplus on par value, $104,887.18.

CASH TRANSACTIONS DURING THE YEAR 1915

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1915, before transactions of the day	$120,913 68
From depositors, not including dividends credited	638,780 04

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From interest on loans, deposits and investments		$80,635 06
From rents from banking house		468 00
From mortgages		47,100 00
From redemption of stocks and bonds		9,741 71
From real estate sold		7,000 00
From all other sources, viz.:		
Land contract	$2,300 00	
Insurance repaid	8 20	
		2,308 20
		$906,946 69

PAYMENTS

To depositors, including dividends paid to them		$638,058 58
For loans on bonds and mortgages		71,793 40
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, $10,000)		10,062 50
For interest (other than dividend payments to depositors)		37 50
For current expenses of the bank, viz.:		
For salaries	$5,825 00	
For taxes: Banking house, $192.48; surplus, $970.78; on mortgages, $352.50	1,515 76	
For expenses, except taxes, of banking house:		
Repairs	330 65	
Insurance	146 53	
Other	133 40	
For expenses of other real estate, viz.:		
Repairs	5 00	
Taxes	251 24	
Other	66 25	
For other expenses, not including expenses of other real estate nor other expenses of banking house	1,632 97	
		9,906 80
Other payments, viz.:		
Land contract	$7,000 00	
Insurance premiums advanced	8 20	
		7,008 20
Cash on hand and in banks or trust companies December 31, 1915, after transactions of the day		170,079 71
		$906,946 69

STATISTICAL INFORMATION

Number of open accounts January 1, 1916		5,477
Number of accounts opened or reopened during the year		788
Number of accounts closed during the year		559
Amount deposited during the year, not including dividends credited for that period		$638,780 04
Amount withdrawn during the year		638,058 58
Amount of dividends credited and paid for the year, viz.:		
July 1, 1915	$27,025 55	
January 1, 1916	27,948 43	
		54,973 98
Average amount of each account January 1, 1916		279 60
Rate per cent. of dividends to depositors during the six months ending June 30, 1915		4
Rate per cent. of dividends to depositors during the six months ending December 31, 1915		4
Total earnings of the bank for the year 1915, after allowing for amortization of premiums and discounts		$81,679 18
Total expenses of the bank for the year 1915		9,906 80
Dividends paid to depositors for the year 1915		54,973 98
Net earnings for the year 1915 over expenses and dividends paid to depositors		16,798 40

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115. STATEN ISLAND SAVINGS BANK, STAPLETON

[81 Water street; Incorporated 1864]

EDWARD C. BRIDGMAN, President. HERMAN C. HAGEDORN, Cashier.
EDUARD C. MEURER, Vice-President. GEO. C. HALL, Assistant Cashier.
GEO. S. HUMPHREY, Vice-President.

TRUSTEES

E. C. BRIDGMAN,	PATRICK BRADY,	J. ED. STAKE,
WILLY SONNTAG,	ED. C. MEURER,	WM. J. WELSH,
W. HUDSON CLARK,	CHAS. A. BRUNS,	JOHN CARMICHAEL,
FEDOR SCHMIDT,	WILLIAM L. VOORHIS,	OTTO J. THOMEN,
J. B. PEARSON.	CHARLES KAPPES,	CARL F. GRIESHABER,
ERNEST WEHNCKE,	EDMUND L. JUDSON,	ERNEST R. MOODY,
OTTO LINDEMANN,	GEO. S. HUMPHREY,	ERNEST W. ZENTGRAF.

FINANCIAL

RESOURCES

Bonds and mortgages				$3,028,561 50
Stock and bond investments, viz.:				
Stocks and bonds	Par value	Original cost	Estimated market value	
Cities in other States	$368,200 00	$370,799 76	$358,736 00	
Cities in this State	489,000 00	491,609 19	476,210 00	
Counties in this State	124,000 00	130,769 00	123,240 00	
Towns in this State	25,000 00	25,325 10	24,750 00	
Villages in this State	27,500 00	27,832 29	26,850 00	
School districts in this State	127,900 00	137,757 90	134,252 00	
Railroad mortgage bonds	810,000 00	812,187 50	736,950 00	
	$1,971,600 00	$1,996,280 74	$1,880,988 00	1,880,988 00
Banking house and lot, book value, $16,000; cost, $49,192.47; actual cash value				49,192 47
Other real estate, book value, $18,150.47; cost, $18,150.47; actual cash value				17,950 00
Cash on deposit in banks or trust companies				367,398 56
Cash on hand				36,583 18
Total of collectible interest				88,297 63
Amount of all other assets, viz.:				
Insurance premiums and taxes advanced			$715 61	
Repairs to mortgaged premises			8 50	
Commission on real estate sold			150 00	
				874 11
				$5,469,845 45

LIABILITIES

Amount due depositors, viz.:		
Principal	$4,984,387 78	
Dividends credited or to be credited for the six months ending with December 31, 1915	91,699 95	
		$5,076,087 73
Other liabilities, viz.:		
Deposit on account of contract for sale of real estate	$250 00	
Taxes advanced and deposit as security for taxes	2,455 00	
Fire insurance loss on mortgaged premises	8,000 00	
Cash over	10 00	
		10,715 00
Surplus on market value		383,042 72
		$5,469,845 45

Surplus on par value, $473,654.72.

CASH TRANSACTIONS DURING THE YEAR 1915

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1915, before transactions of the day	$336,576 05
From depositors, not including dividends credited	1,573,927 49
From interest on loans, deposits and investments	237,535 55
From rents from banking house	4,781 92
From rents from other real estate	979 00
From mortgages	177,050 00
From redemption of stocks and bonds	7,300 00
From real estate sold	12,510 00

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From all other sources, viz.:		
Insurance premiums, taxes and interest advanced, refunded	$2,323 30	
Fire insurance loss	12,220 88	
Deposit on sale of real estate	250 00	
Commission on sale of real estate	75 00	
Collection	7 86	
Return premium	12 76	
Deposit to guarantee payment of inheritance tax	2,000 00	
Cash over	10 00	
Drawing release	5 00	$16,904 80
		$2,367,564 81

PAYMENTS

To depositors, including dividends paid to them		$1,502,075 89
For loans on bonds and mortgages		400,460 00
For interest (other than dividend payments to depositors)		92 86
For current expenses of the bank, viz.:		
For salaries	$20,056 66	
For taxes: Banking house, $1,039.30; surplus, $3,131.97; on mortgages, $1,967	6,138 27	
For expenses, except taxes, of banking house:		
Repairs	2,501 73	
Insurance	205 80	
Other	2,000 15	
For expenses of other real estate, viz.:		
Repairs	536 66	
Insurance	35 00	
Taxes	126 21	
Other	129 65	
For other expenses, not including expenses of other real estate nor other expenses of banking house	5,542 46	37,272 59
For real estate acquired by foreclosure, or in settlement of debts due the bank		16,965 21
Other payments, viz.:		
Insurance premiums, taxes and interest advanced	$2,277 78	
Fire insurance loss on mortgaged property	4,220 88	
On account of sale of real estate	50 00	
Collection charges	7 86	
Repairs to mortgaged premises	10 00	
Commission on sale of real estate	150 00	6,716 52
Cash on hand and in banks or trust companies December 31, 1915, after transactions of the day		403,981 74
		$2,367,564 81

STATISTICAL INFORMATION

Number of open accounts January 1, 1916		14,381
Number of accounts opened or reopened during the year		1,983
Number of accounts closed during the year		1,255
Amount deposited during the year, not including dividends credited for that period		$1,573,927 49
Amount withdrawn during the year		1,502,075 89
Amount of dividends credited and paid for the year, viz.:		
July 1, 1915	$90,300 62	
January 1, 1916	91,699 95	182,000 57
Average amount of each account January 1, 1916		352 97
Number of accounts which exceeded $3,000, exclusive of dividends credited, at the last trial balance of depositors' ledgers, except deposits arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate		2
Total amount of such accounts		$6,207 20
Rate per cent. of dividends to depositors during the six months ending June 30, 1915		4
Rate per cent. of dividends to depositors during the six months ending December 31, 1915		4
Total earnings of the bank for the year 1915, after allowing for amortization of premiums and discounts		$260,378 75
Total expenses of the bank for the year 1915		37,272 59
Dividends paid to depositors for the year 1915		182,000 57
Net earnings for the year 1915 over expenses and dividends paid to depositors		41,105 59

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SAINT LAWRENCE COUNTY

116. SAINT LAWRENCE COUNTY SAVINGS BANK, OGDENSBURG

[79 State street; incorporated 1909]

ANDREW IRVING, President.
D. C. MADILL, Vice-President.
JOHN HANNAN, Vice-President.
JAMES E. KELLY, Treasurer.
C. D. RANDLES, Secretary.

TRUSTEES

ERNEST M. AKINS,	FELIX HULSER,	CHAS. D. RANDLES,
FRANK W. AMES,	RICHARD H. HUTCHINS,	JOHN B. TYO,
FRANK CHAPMAN,	ANDREW IRVING,	GEO. E. VAN KENNEN,
GEORGE F. DARROW,	WALTER G. KELLOGG,	JAMES M. WELLS,
ROBT. J. DONAHUE,	JAMES E. KELLY,	ABNER D. WHITNEY,
EDGAR B. ELETHORP,	SAMUEL W. LEONARD,	DENNIS B. LUCEY,
JOHN HANNAN,	DENNIS LYNCH,	WILLIAM E. WHITFORD,
JOHN C. HOWARD,	GRANT C. MADILL,	THOMAS SPRATT.

FINANCIAL

RESOURCES

Bonds and mortgages				$395,907 09
Stock and bond investments, viz.:				
Stocks and bonds	Par value	Original cost	Estimated market value	
State of Louisiana	$5,000 00	$4,970 00	$5,150 00	
Cities in other States	88,000 00	90,332 41	89,240 00	
Cities in this State	147,463 68	148,988 69	148,983 98	
Counties in this State	15,000 00	15,389 48	15,400 00	
Towns in this State	29,700 00	30,736 66	30,825 00	
Villages in this State	65,180 00	66,041 13	66,330 40	
School districts in this State	38,300 00	39,013 33	38,350 00	
Railroad mortgage bonds	132,000 00	127,317 50	118,640 00	
	$520,643 68	$522,789 20	$513,419 38	
				513,419 38
Cash on deposit in banks or trust companies				60,197 49
Cash on hand				831 45
Total of collectible interest				7,879 79
				$978,235 20

LIABILITIES

Amounts due depositors, viz.:		
Principal	$935,904 04	
Dividends credited or to be credited for the six months ending with December 31, 1915	15,168 03	
		$951,072 07
Surplus on market value		27,163 13
		$978,235 20

Surplus on par value, $34,387.43.

CASH TRANSACTIONS DURING THE YEAR 1915

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1915, before transactions of the day	$88,287 07
From depositors, not including dividends credited	418,905 15
From interest on loans, deposits and investments	42,421 71
From mortgages	49,361 70
From redemption of stocks and bonds	15,000 00
	$613,975 63

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PAYMENTS

To depositors, including dividends paid to them		$388,195 77
For loans on bonds and mortgages		61,717 87
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, $93,443.50)		95,052 25
For interest (other than dividend payments to depositors)		996 76
For current expenses of the bank, viz.:		
For salaries	$4,379 46	
For taxes: Surplus, $219.78; on mortgages, $57.35	277 13	
For rent of banking rooms	500 00	
For other expenses, not including expenses of other real estate nor other expenses of banking house	1,734 24	
		6,890 83
Other payments, viz.: Cash short		93 21
Cash on hand and in banks or trust companies December 31, 1915, after transactions of the day		61,028 94
		$613,975 63

STATISTICAL INFORMATION

Number of open accounts January 1, 1916		3,694
Number of accounts opened or reopened during the year		998
Number of accounts closed during the year		869
Amount deposited during the year, not including dividends credited for that period		$418,905 15
Amount withdrawn during the year		388,195 77
Amount of dividends credited and paid for the year, viz.:		
July 1, 1915	$12,558 42	
January 1, 1916	15,058 67	
Credited at other periods	109 36	
		27,726 45
Average amount of each account January 1, 1916		257 46
Rate per cent. of dividends to depositors during the six months ending June 30, 1915		3 and 3½
Rate per cent. of dividends to depositors during the six months ending December 31, 1915		3½
Total earnings of the bank for the year 1915, after allowing for amortization of premiums and discounts		$40,946 74
Total expenses of the bank for the year 1915		6,890 83
Dividends paid to depositors for the year 1915		27,726 45
Net earnings for the year 1915 over expenses and dividends paid to depositors		6,329 46

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SCHENECTADY COUNTY

117. SCHENECTADY SAVINGS BANK, SCHENECTADY

[500 State street; incorporated 1834]

EVERETT SMITH, President. H. W. DENNINGTON, Vice-President.
WM. L. PEARSON, Vice-President. ALLEN W. JOHNSTON, Treasurer.

TRUSTEES

EVERETT SMITH, HENRY BRADT, WILLIAM DALTON,
WILLIAM L. PEARSON, ALLEN W. JOHNSTON, GEORGE E. EMMONS,
H. W. DENNINGTON, HERMAN V. MYNDERSE, H. ROGER HEGEMAN,
JOHN McDERMOTT, LEWIS A. SKINNER, CHAS. S. WASHBURN,
F. W. McCLELLAN.

FINANCIAL

RESOURCES

Bonds and mortgages				$4,639,933 36
Stock and bond investments, viz.:				
Stocks and bonds	Par value	Original cost	Estimated market value	
State of Alabama	$25,000 00	$26,695 00	$25,000 00	
State of Massachusetts	50,000 00	49,000 00	46,000 00	
Cities in other States	966,802 50	996,257 70	952,433 22	
Cities in this State	1,089,000 00	1,114,210 20	1,036,360 00	
Counties in this State	214,750 00	226,249 00	212,965 00	
Towns in this State	56,500 00	57,013 71	56,650 00	
Villages in this State	214,100 00	216,603 77	215,747 00	
School districts in this State	34,000 00	35,256 12	34,780 00	
Railroad mortgage bonds	275,000 00	250,687 50	235,000 00	
	$2,925,152 50	$2,971,973 00	$2,814,935 22	
				2,814,935 22
Banking house and lot, book value, $100,000; cost, $76,050.27; actual cash value				76,050 27
Other real estate, book value, $3,132.09; cost, $3,132.09; actual cash value				3,132 09
Cash on deposit in banks or trust companies				584,352 79
Cash on hand				168,867 32
Total of collectible interest				129,199 81
				$8,416,470 86

LIABILITIES

Amount due depositors, viz.:		
Principal	$7,897,574 61	
Dividends credited or to be credited for the six months ending with December 31, 1915	128,705 27	
		$8,026,279 88
Other liabilities, viz.: Junior department (without interest)		168 30
Surplus on market value		390,022 68
		$8,416,470 86

Surplus on par value, $500,239.96.

CASH TRANSACTIONS DURING THE YEAR 1915

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1915, before transactions of the day	$667,681 01
From depositors, not including dividends credited	2,468,154 42
From interest on loans, deposits and investments	377,632 54
From mortgages	234,600 00
From redemption of stocks and bonds	239,211 77
From stocks and bonds sold (total par value, $347,500)	331,881 17

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From all other sources, viz.:		
Junior department (without interest)	$154 26	
Exchange account	10 40	
Over credit interest account	76 32	
Taxes, insurance premiums and advertising account.	598 04	
Suspense account	83 00	
Difference in figures on sale	04	
		$922 06
		$4,320,132 97

PAYMENTS

To depositors, including dividends paid to them		$3,165,184 68
For loans on bonds and mortgages		39,300 00
For loans on stocks and bonds and other securities		300,000 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, $15,000)		15,000 00
For interest (other than dividend payments to depositors)		6,134 72
For current expenses of the bank, viz.:		
For salaries	$26,475 00	
For taxes: Banking house, $2,666.43; surplus, $3,534.71	6,201 14	
For expenses, except taxes, of banking house:		
Repairs	352 96	
Insurance	60 00	
For expenses of other real estate, viz.:		
Repairs	27 84	
Taxes	63 91	
For other expenses, not including expenses of other real estate nor other expenses of banking house	6,380 31	
		39,561 16
Other payments, viz.:		
Suspense account	$64 10	
Junior department (without interest)	188 39	
Dormant accounts	373 02	
Short credit interest account	15 91	
Interest due January 1, 1915	6 04	
Taxes	179 48	
Errors in check and interest	2 23	
Mortgage loans, taxes and insurance premiums paid by bank	903 13	
		1,732 30
Cash on hand and in banks or trust companies December 31, 1915, after transactions of the day		753,220 11
		$4,320,132 97

STATISTICAL INFORMATION

Number of open accounts January 1, 1916		34,603
Number of accounts opened or reopened during the year		5,880
Number of accounts closed during the year		4,927
Amount deposited during the year, not including dividends credited for that period		$2,468,154 42
Amount withdrawn during the year		3,165,184 68
Amount of dividends credited and paid for the year, viz.:		
July 1, 1915	$128,600 52	
January 1, 1916	128,705 27	
		257,305 79
Average amount of each account January 1, 1916		231 95
Rate per cent. of dividends to depositors during the six months ending June 30, 1915		3½
Rate per cent. of dividends to depositors during the six months ending December 31, 1915		3½
Total earnings of the bank for the year 1915, after allowing for amortization of premiums and discounts		$364,931 89
Total expenses of the bank for the year 1915		39,561 16
Dividends paid to depositors for the year 1915		257,305 79
Net earnings for the year 1915 over expenses and dividends paid to depositors		68,064 94

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SENECA COUNTY

118. THE SENECA FALLS SAVINGS BANK, SENECA FALLS

[39 Fall street; incorporated 1870]

EDWARD W. ADDISON, President.
FRED MAIER, Vice-President.
THOMAS J. YAWGER, Vice-President.
ELIAS LESTER, Vice-President.
WM. B. HARPER, Treasurer.
S. ROMAYNE SOMERS, Asst. Trea.

TRUSTEES

EDWARD W. ADDISON, HAMILTON GARNSEY, CHAS. F. HAMMOND, HORACE D. KNIGHT, ELIAS LESTER, FRED MAIER, CARL W. MAIER, C. A. MacDONALD, HENRY R. MICKS, CHAS. S. SANDERSON, FRED L. STORY, ALBERT P. HANEY, THOMAS J. YAWGER,

FINANCIAL

RESOURCES

Bonds and mortgages				$337,312 13
Stock and bond investments, viz.:				
Stocks and bonds	Par value	Original cost	Estimated market value	
State of Arizona	$5,000 00	$5,103 25	$5,200 00	
State of Mississippi	10,000 00	10,355 00	9,900 00	
Cities in other States	30,000 00	30,756 00	30,040 00	
Cities in this State	46,000 00	46,640 29	45,350 00	
Counties in this State	34,868 93	35,410 93	35,412 95	
Towns in this State	14,500 00	14,681 25	14,537 50	
Villages in this State	151,300 00	154,780 88	152,725 00	
School districts in this State	36,360 00	37,179 16	35,864 00	
Railroad mortgage bonds	218,000 00	224,912 74	201,280 00	
	$546,028 93	$559,819 50	$530,309 45	
				530,309 45
Other real estate, book value, $8,000; cost, $11,485.15; actual cash value				11,485 15
Cash on deposit in banks or trust companies				120,933 18
Cash on hand				5,931 25
Total of collectible interest				11,942 70
Amount of all other assets, viz.:				
Land contracts			$550 00	
New York State barge canal judgments			4,958 35	
				5,508 35
				$1,023,422 21

LIABILITIES

Amount due depositors, viz.:			
Principal		$946,937 51	
Dividends credited or to be credited for the six month ending with December 31, 1915		17,500 42	
			$964,437 93
Surplus on market value			58,984 28
			$1,023,422 21

Surplus on par value, $74,703.76.

CASH TRANSACTIONS DURING THE YEAR 1915

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1915, before transactions of the day	$111,300 79
From depositors, not including dividends credited	340,539 71
From interest on loans, deposits and investments	43,860 11
From mortgages	31,521 23
From redemption of stocks and bonds	53,744 43

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From all other sources, viz.:		
Insurance premiums and taxes advanced	$99 74	
Collection and exchange	4 07	
		$103 81
		$581,070 08

PAYMENTS

To depositors, including dividends paid to them		$329,410 73
For loans on bonds and mortgages		61,755 00
For stock and bonds purchased, including premiums, commissions, etc. (total par value, $55,000)		56,739 13
For interest (other than dividend payments to depositors)		421 29
For current expenses of the bank, viz.:		
For salaries	$3,991 61	
For taxes: Surplus, $393.25; on mortgages, $316.40	709 65	
For rent of banking rooms	360 00	
For other expenses, not including expenses of other real estate nor other expenses of banking house	775 60	
		5,836 86
Other payments, viz.: Taxes advanced		42 64
Cash on hand and in banks or trust companies, December 31, 1915, after transactions of the day		126,864 43
		$581,070 08

STATISTICAL INFORMATION

Number of open accounts January 1, 1916		3,149
Number of accounts opened or reopened during the year		650
Number of accounts closed during the year		558
Amount deposited during the year, not including dividends credited for that period		$340,549 71
Amount withdrawn during the year		329,425 54
Amount of dividends credited and paid for the year, viz.:		
July 1, 1915	$16,738 67	
January 1, 1916	17,500 42	
		34,239 09
Average amount of each account January 1, 1916		306 26
Rate per cent. of dividends to depositors during the six months ending June 30, 1915		4
Rate per cent. of dividends to depositors during the six months ending December 31, 1915		4
Total earnings of the bank for the year 1915, after allowing for amortization of premiums and discounts		$42,698 53
Total expenses of the bank for the year 1915		5,836 86
Dividends paid to depositors for the year 1915		34,239 09
Net earnings for the year 1915 over expenses and interest paid to depositors		2,622 58

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SUFFOLK COUNTY

119. RIVERHEAD SAVINGS BANK, RIVERHEAD

[Main street; incorporated 1872]

CHAS. M. BLYDENBURGH, President. USHER B. HOWELL, Secretary.
GEORGE M. VAIL, Vice-President. OTIS G. PIKE, Assistant Secretary.

TRUSTEES

TIMOTHY M. GRIFFING, OTIS G. PIKE, JACOB MEYER,
GEORGE W. COOPER, HENRY H. PRESTON, FRANK H. WELLS,
C. M. BLYDENBURGH, ERASTUS F. POST, O. EDMUND GRISWOLD,
GEORGE M. VAIL, NAT. S. TUTHILL, ELBERT M. DAVIS,
USHER B. HOWELL, GEORGE H. PERKINS, ABRAM S. POST,
JOSEPH M. BELFORD, F. PORTER HOWELL, WILLIS D. VAN BRUNT,
THAD. N. BENJAMIN, GILBERT D. ROGERS.

FINANCIAL

RESOURCES

Bonds and mortgages				$4,355,246 12
Stock and bond investments, viz.:				
Stocks and bonds	Par value	Original cost	Estimated market value	
Cities in other States	$290,000 00	$307,347 70	$283,700 00	
Cities in this State	582,500 00	607,469 41	588,324 20	
Counties in this State	22,000 00	22,141 20	22,259 60	
Towns in this State	152,000 00	159,030 55	156,519 00	
Villages in this State	223,274 80	227,988 98	224,608 52	
School districts in this State	331,858 00	351,779 25	340,697 88	
Railroad mortgage bonds	200,000 00	220,512 50	176,900 00	
	$1,801,832 80	$1,896,269 59	$1,793,009 20	
				1,793,009 20
Banking house and lot, book value, $25,000; cost $50,043.29; actual cash value				25,000 00
Other real estate, book value, $96,336.11; cost, $96,336.11; actual cash value				96,336 11
Cash on deposit in banks or trust companies				675,786 33
Cash on hand				35,682 28
Total of collectible interest				86,877 65
				$7,067,937 69

LIABILITIES

Amount due depositors, viz.:		
Principal	$5,858,170 46	
Dividends credited or to be credited for the six months ending with December 31, 1915	118,810 18	
		$5,976,980 64
Surplus on market value		1,090,957 05
		$7,067,937 69

Surplus on par value, $1,099,580.65.

CASH TRANSACTIONS DURING THE YEAR 1915

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1915, before transactions of the day	$610,331 62
From depositors, not including dividends credited	873,909 36
From interest on loans, deposits and investments	346,170 34
From rents from banking house	2,990 00
From rents from other real estate	2,098 22

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From mortgages	$218,582 14
From redemption of stocks and bonds	74,375 71
From real estate sold	29,075 00
From all other sources, viz.: P. O. boxes sold	5 00
	$2,157,537 39

PAYMENTS

To depositors, including dividends paid to them		$972,164 29
For loans on bonds and mortgages		299,540 49
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, $103,500)		107,848 50
For interest (other than dividend payments to depositors)		1,478 97
For current expenses of the bank, viz.:		
For salaries	$13,792 97	
For taxes: Banking house, $1,070.48; surplus, $10,050.29; on mortgages, $471.50	11,592 27	
For expenses, except taxes, of banking house:		
Repairs	1,230 51	
Other	2,233 74	
For expenses of other real estate, viz.:		
Repairs	814 45	
Insurance	254 03	
Taxes	2,175 26	
Other	569 04	
For other expenses, not including expenses of other real estate nor other expenses of banking house	2,881 11	
		35,543 38
For real estate acquired by foreclosure, or in settlement of debts due the bank		29,493 15
Cash on hand and in banks or trust companies December 31, 1915, after transactions of the day		711,468 61
		$2,157,537 39

STATISTICAL INFORMATION

Number of open accounts January 1, 1916		9,141
Number of accounts opened or reopened during the year		901
Number of accounts closed during the year		722
Amount deposited during the year, not including dividends credited for that period		$873,909 36
Amount withdrawn during the year		972,164 29
Amount of dividends credited and paid for the year, viz.:		
July 1, 1915	$117,011 68	
January 1, 1916	118,810 18	
		235,821 86
Average amount of each account January 1, 1916		653 86
Rate per cent. of dividends to depositors during the six months ending June 30, 1915		4 & 4½
Rate per cent. of dividends to depositors during the six months ending December 31, 1915		4 & 4½
Total earnings of the bank for the year 1915, after allowing for amortization of premiums and discounts		$351,170 22
Total expenses of the bank for the year 1915		35,543 38
Dividends paid to depositors for the year 1915		235,821 86
Net earnings for the year 1915 over expenses and dividends paid to depositors		79,804 98

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120. SAG HARBOR SAVINGS BANK, SAG HARBOR

[Main street; incorporated 1860]

HERVEY T. HEDGES, President. EVERETT L. TINDALL, Treasurer.
WM. R. REIMAN, Vice-President. JOHN Y. CORWIN, Asst. Treasurer.
CLIFFORD J. FOSTER, Vice-President.

TRUSTEES

JOHN H. HUNT, JOHN M. WOODWARD, CHARLES W. RACKETT,
HERVEY T. HEDGES, BURTON D. CORWIN, CHAS. W. RACKETT, JR.,
OLIVER H. NICKERSON, ED. B. HILL, HENRY SCHWENK,
HENRY F. COOK, FRANK W. CORWIN, J. H. MULFORD,
WILLIAM C. GREENE, ADDISON M. COOK, NELSON C. OSBORNE,
EVERETT L. TINDALL, EDWARD A. HILDRETH, JONATHAN BAKER,
WILLIAM R. REIMANN, WILLIAM D. HALSEY, WILLIAM H. PIERSON,
OLIN M. EDWARDS, EDGAR A. HILDRETH, BENJ. F. ROGERS,
JOHN Y. CORWIN, JOHN NUGENT, CLIFFORD J. FOSTER.
CASPER SCHAEFER, WM. H. BARNES.

FINANCIAL

RESOURCES

Bonds and mortgages				$1,344,040 00
Stock and bond investments, viz.:				
Stocks and bonds	Par value	Original cost	Estimated market value	
Cities in other States	$151,000 00	$160,661 30	$146,705 00	
Cities in this State	66,000 00	68,390 21	60,890 00	
Counties in this State	35,000 00	35,987 00	34,650 00	
Towns in this State	24,000 00	25,368 00	22,800 00	
Villages in this State	47,200 00	47,483 50	46,768 00	
School districts in this State	104,100 00	111,720 31	110,908 00	
Railroad mortgage bonds	190,000 00	195,562 50	167,850 00	
	$617,300 00	$645,172 82	$590,571 00	
				590,571 00
Banking house and lot, book value, $35,000; cost, $47,515.56; actual cash value				35,000 00
Other real estate, book value, $53,915.57; cost, $53,915.57; actual cash value				53,915 57
Cash on deposit in banks or trust companies				190,491 06
Cash on hand				21,568 36
Total of collectible interest				32,553 49
Amount of all other assets, viz.:				
Insurance premiums and taxes advanced			$575 06	
New York State barge canal judgments			5,983 66	
				6,558 72
				$2,274,698 20

LIABILITIES

Amount due depositors, viz.:			
Principal		$2,029,715 87	
Dividends credited or to be credited for the six months ending with December 31, 1915		38,931 05	
			$2,068,646 92
Surplus on market value			206,051 28
			$2,274,698 20

Surplus on par value, $232,780.28.

CASH TRANSACTIONS DURING THE YEAR 1915

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1915, before transactions of the day	$157,250 93
From depositors, not including dividends credited	343,526 10
From interest on loans, deposits and investments	107,796 26
From rents from banking house	925 00
From rents from other real estate	425 00

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From mortgages		$87,565 00
From redemption of stocks and bonds		5,700 00
From all other sources, viz.: Insurance premiums and taxes advanced refunded		2,433 53
		$705,621 82

PAYMENTS

To depositors, including dividends paid to them		$408,882 14
For loans on bonds and mortgages		33,750 00
For interest (other than dividend payments to depositors)		163 57
For current expenses of the bank, viz.:		
For salaries	$4,800 00	
For taxes: Banking house, $559.04; surplus, $1,849.28; on mortgages, $144.50	2,552 82	
For expenses, except taxes, of banking house:		
Repairs	8 35	
Insurance	120 93	
Other	216 00	
For expenses of other real estate, viz.:		
Repairs	783 47	
Insurance	82 60	
Taxes	489 80	
For other expenses, not including expenses of other real estate nor other expenses of banking house	1,366 30	
		10,420 27
For real estate acquired by foreclosure, or in settlement of debts due the bank		32,093 81
Other payments, viz.:		
Insurance premiums and taxes advanced	$2,268 45	
Check charged off	50	
New York State barge canal judgments purchased	5,983 66	
		8,252 61
Cash on hand and in banks or trust companies December 31, 1915, after transactions of the day		212,059 42
		$705,621 82

STATISTICAL INFORMATION

Number of open accounts January 1, 1916		4,221
Number of accounts opened or reopened during the year		356
Number of accounts closed during the year		326
Amount deposited during the year, not including dividends credited for that period		$343,526 10
Amount withdrawn during the year		408,882 14
Amount of dividends credited and paid for the year, viz.:		
July 1, 1915	$38,976 22	
January 1, 1916	38,931 05	
		77,907 27
Rate per cent. of dividends to depositors during the six months ending June 30, 1915		4
Rate per cent. of dividends to depositors during the six months ending December 31, 1915		4
Total earnings of the bank for the year 1915, after allowing for amortization of premiums and discounts		$108,565 93
Total expenses of the bank for the year 1915		10,420 27
Dividends paid to depositors for the year 1915		77,907 27
Net earnings for the year 1915 over expenses and dividends paid to depositors		20,238 39

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121. THE SOUTHOLD SAVINGS BANK, SOUTHOLD

[Main street; incorporated 1858]

HENRY W. PRINCE, President.
CLARENCE C. MILES, Vice-President.
H. HOWARD HUNTTING, Treasurer.
FREDERICH H. TERRY, Asst. Treas.
RENSSELAER G. TERRY, Asst. Treas.

TRUSTEES

FREDERICH H. TERRY, HENRY W. PRINCE, H. HOWARD HUNTTING, ABRAHAM F. LOWERRE, WILLIAM H. TERRY, JOSEPH N. HALLOCK, CHAS. GILDERSLEEVE, WILLIAM A. FLEET, FRANKLIN F. OVERTON, GEORGE H. TERRY, JOHN J. BARTLETT, CLARENCE C. MILES, JOHN H. BROWN, EDWARD W. LATHAM, JOSIAH C. CASE, RALPH G. DUVALL, GEORGE V. PRESTON.

FINANCIAL

RESOURCES

Bonds and mortgages				$3,279,530 00
Stock and bond investments, viz.:				
Stocks and bonds	Par value	Original cost	Estimated market value	
Cities in other States	$36,000 00	$37,974 40	$36,880 00	
Cities in this State	191,000 00	205,594 00	193,315 00	
Towns in this State	300,014 16	319,063 40	296,357 44	
Villages in this State	813,011 58	844,294 25	813,896 36	
School districts in this State	301,272 00	317,727 60	304,321 99	
Railroad mortgage bonds	75,000 00	76,812 50	73,000 00	
	$1,716,297 74	$1,801,466 15	$1,717,770 79	1,717,770 79
Banking house and lot, book value, $14,500; cost, $22,184.16; actual cash value				14,500 00
Other real estate, book value, $80,895.41; cost $91,135.89; actual cash value				81,888 01
Cash on deposit in banks or trust companies				428,826 51
Cash on hand				33,691 73
Total of collectible interest				62,152 09
Amount of all other assets, viz.: Insurance premiums and taxes advanced				741 63
				$5,619,100 76

LIABILITIES

Amount due depositors, viz.:		
Principal	$4,732,890 63	
Dividends credited or to be credited for the six months ending with December 31, 1915	96,208 55	
		$4,829,099 18
Surplus on market value		790,001 58
		$5,619,100 76

Surplus on par value, $788,528.53.

CASH TRANSACTIONS DURING THE YEAR 1915

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1915, before transactions of the day	$460,654 47
From depositors, not including dividends credited	601,937 68
From interest on loans, deposits and investments	266,524 12
From rents from banking house	104 00
From rents from other real estate	3,052 40
From mortgages	168,750 00
From redemption of stock and bonds	76,228 05
From stocks and bonds sold (total par value, $20,000)	20,013 15
From real estate sold	5,700 00
From all other sources, viz.: Insurance premiums and taxes advanced, refunded	406 82
	$1,603,370 69

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PAYMENTS

To depositors, including dividends paid to them		$688,504 73
For loans on bonds and mortgages		194,650 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, $197,686.58)		203,326 33
For interest (other than dividend payments to depositors)		1,768 77
For current expenses of the bank, viz.:		
For salaries	$10,269 00	
For taxes: Banking house, $205.44; surplus, $7,431.65; on mortgages, $880	8,517 09	
For expenses, except taxes, of banking house: Repairs	190 38	
For expenses of other real estate, viz.:		
Repairs	1,869 44	
Insurance	351 80	
Taxes	1,516 13	
For other expenses, not including expenses of other real estate nor other expenses of banking house	3,819 45	
		26,533 29
For real estate acquired by foreclosure, or in settlement of debts due the bank		24,920 88
Other payments, viz.: Insurance premiums and taxes advanced		1,148 45
Cash on hand and in banks or trust companies December 31, 1915, after transactions of the day		462,518 24
		$1,603,370 69

STATISTICAL INFORMATION

Number of open accounts January 1, 1916		6,393
Number of accounts opened or reopened during the year		585
Number of accounts closed during the year		358
Amount deposited during the year, not including dividends credited for that period		$601,937 68
Amount withdrawn during the year		688,504 73
Amount of dividends credited and paid for the year, viz.:		
July 1, 1915	$94,533 15	
January 1, 1916	96,208 55	
		190,741 70
Average amount of each account January 1, 1916		755 37
Rate per cent. of dividends to depositors during the six months ending June 30, 1915		4 & 4½
Rate per cent. of dividends to depositors during the six months ending December 31, 1915		4 & 4½
Total earnings of the bank for the year 1915, after allowing for amortization of premiums and discounts		$266,237 63
Total expenses of the bank for the year 1915		26,533 29
Dividends paid to depositors for the year 1915		190,741 70
Net earnings for the year 1915 over expenses and dividends paid to depositors		48,962 64

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122. THE UNION SAVINGS BANK OF PATCHOGUE, PATCHOGUE

[Ocean avenue; incorporated 1896]

JOSEPH BAILEY, President.
EMERSON G. TERRELL, Vice-Pres.
WILLIAM A. HULSE, Vice-President.
WALTER S. ROSE, Secretary.
E. JOHANKNECHT, JR., Asst. Secy.

TRUSTEES

WALTER H. JAYCOX, JOSEPH BAILEY, EMERSON G. TERRELL, ARTHUR H. TERRY, NELSON McBRIDE, MILTON G. WIGGINS, ALDEN J. WOODRUFF, GELSTON G. ROE, GEORGE B. HOWELL, WILLIAM A. HULSE, JOSIAH ROBBINS, WINFIELD S. BENNETT, JOHN T. DARE, RALPH H. DAYTON, E. EUGENE HAWKINS, E. JOHANKNECHT, JR., FRANCIS GERBER, JACOB OCKERS, JULIUS HAUSER, ROBT. S. PELLETREAU, ARTHUR M. SWEEZEY, JOSEPH T. LOSEE, RILEY P. HOWELL, WALTER S. ROSE.

FINANCIAL

RESOURCES

Bonds and mortgages				$1,877,859 00
Stock and bond investments, viz.:				
Stocks and bonds	Par value	Original cost	Estimated market value	
State of New York	$30,000 00	$32,175 00	$33,600 00	
Cities in other States	102,000 00	107,175 83	103,570 00	
Cities in this State	137,500 00	142,246 76	140,202 50	
Counties in this State	25,000 00	26,687 50	26,500 00	
Towns in this State	16,900 00	17,715 03	17,660 50	
Villages in this State	226,050 00	233,304 80	228,112 00	
School districts in this State	160,750 00	163,466 03	163,972 25	
Railroad mortgage bonds	107,000 00	115,022 92	109,650 00	
	$805,200 00	$837,793 87	$823,267 25	
				823,267 25
Banking house and lot, book value, $40,500; cost, $42,607.01; actual cash value				40,500 00
Other real estate, book value, $10,670.44; cost, $10,670.44; actual cash value				10,670 44
Cash on deposit in banks or trust companies				217,680 19
Cash on hand				43,163 97
Total of collectible interest				27,123 61
Amount of all other assets, viz.:				
New York State barge canal judgments			$4,991 58	
Insurance premiums and taxes advanced			490 79	
				5,482 37
				$3,045,746 83

LIABILITIES

Amount due depositors, viz:		
Principal	$2,753,249 89	
Dividends credited or to be credited for the six months ending with December 31, 1915	52,338 24	
		$2,805,588 13
Surplus on market value		240,158 70
		$3,045,746 83

Surplus on par value, $222,091.45.

CASH TRANSACTIONS DURING THE YEAR 1915

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1915, before transactions of the day	$279,149 29
From depositors, not including dividends credited	662,623 25
From interest on loans, deposits and investments	150,265 47
From mortgages	79,050 00
From redemption of stocks and bonds	47,650 00
From real estate sold	17,293 14

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From all other sources, viz.:		
Insurance premiums advanced refunded	$50 00	
Error in previous dividend	2 00	
		$52 00
		$1,236,083 15

PAYMENTS

To depositors, including dividends paid to them		$661,063 98
For loans on bonds and mortgages		217,450 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, $59,250)		60,449 20
For interest (other than dividend payments to depositors)		723 77
For current expenses of the bank, viz.:		
For salaries	$7,179 68	
For taxes: Banking house, $442.69; surplus, $1,988.49.	2,431 18	
For expenses, except taxes, of banking house:		
Repairs	24 10	
Insurance	117 00	
For expenses of other real estate, viz.:		
Insurance	115 57	
Taxes	477 80	
Other	14 00	
For other expenses, not including expenses of other real estate nor other expenses of banking house	2,439 14	
		12,798 47
For real estate acquired by foreclosure, or in settlement of debts due the bank		17,270 66
Other payments, viz.:		
Insurance premiums and taxes advanced	$490 79	
Error in previous dividend	54	
New York State barge canal judgments purchased	4,991 58	
		5,482 91
Cash on hand and in banks or trust companies December 31, 1915, after transactions of the day		260,844 16
		$1,236,083 15

STATISTICAL INFORMATION

Number of open accounts January 1, 1916		6,188
Number of accounts opened or reopened during the year		862
Number of accounts closed during the year		645
Amount deposited during the year, not including dividends credited for that period		$662,623 25
Amount withdrawn during the year		661,063 98
Amount of dividends credited and paid for the year, viz.:		
July 1, 1915	$50,894 92	
January 1, 1916	52,338 24	
		103,233 16
Average amount of each account January 1, 1916		453 39
Rate per cent. of dividends to depositors during the six months ending June 30, 1915		4
Rate per cent. of dividends to depositors during the six months ending December 31, 1915		4
Total earnings of the bank for the year 1915, after allowing for amortization of premiums and discounts		$147,483 34
Total expenses of the bank for the year 1915		12,798 47
Dividends paid to depositors for the year 1915		103,233 16
Net earnings for the year 1915 over expenses and dividends paid to depositors		31,451 71

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TOMPKINS COUNTY

123. ITHACA SAVINGS BANK, ITHACA

[118 North Tioga street; incorporated 1868]

ROGER B. WILLIAMS, President. G. LOUIS COOK, Treasurer.
EMMONS L. WILLIAMS, Vice-Pres. EDWARD H. BOSTWICK, Secretary.

TRUSTEES

CHARLES H. BLOOD, JAMES A. McKINNEY, ROBERT H. TREMAN,
EDWARD H. BOSTWICK, JARED T. NEWMAN, MYNDERSE VAN CLEEF,
F. C. CORNELL, GEORGE E. PRIEST, ROGER B. WILLIAMS,
R. B. WILLIAMS, JR., DAVID B. STEWART, EMMONS L. WILLIAMS,
HENRY A. ST. JOHN.

FINANCIAL

RESOURCES

Bonds and mortgages				$1,259,172 72
Stock and bond investments, viz.:				
Stocks and bonds	Par value	Original cost	Estimated market value	
United States	$157,080 00	$202,332 78	$172,690 80	
State of New York	55,000 00	60,225 00	56,100 00	
State of Louisiana	50,000 00	49,547 50	51,500 00	
State of Massachusetts	76,000 00	82,946 10	69,930 00	
State of Mississippi	30,000 00	30,085 50	27,000 00	
State of New Mexico	30,000 00	31,617 50	29,100 00	
State of Wyoming	6,000 00	7,539 60	6,540 00	
Cities in other States	401,000 00	421,838 10	396,670 00	
Cities in this State	492,000 00	507,708 38	483,425 00	
Counties in this State	67,000 00	70,142 40	69,310 00	
Towns in this State	109,458 55	111,111 05	108,310 10	
Villages in this State	447,988 40	456,579 50	442,023 46	
School districts in this State	337,550 00	345,755 49	333,686 00	
Railroad mortgage bonds	297,000 00	332,192 70	251,900 00	
	$2,556,076 95	$2,709,621 60	$2,498,185 36	
				2,498,185 36
Banking house and lot, book value, $45,000; cost, $87,134.74; actual cash value				60,000 00
Cash on deposit in banks or trust companies				270,124 09
Cash on hand				65,437 20
Total of collectible interest				55,466 71
Amount of all other assets, viz.:				
Land contract and interest accrued on same			$211 00	
Rents accrued			886 66	
New York State barge canal judgments			4,901 58	
				5,999 24
				$4,214,385 32

LIABILITIES

Amount due depositors, viz.:		
Principal	$3,812,771 42	
Dividends credited or to be credited for the six months ending with December 31, 1915	64,008 73	
		$3,876,780 15
Other liabilities, viz.: Expenses incurred, but unpaid surplus tax accrued		1,300 00
Surplus on market value		336,305 17
		$4,214,385 32

Surplus on par value, $394,196.76.

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CASH TRANSACTIONS DURING THE YEAR 1915

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1915, before transactions of the day		$361,688 26
From depositors, not including dividends credited		1,352,350 97
From interest on loans, deposits and investments		178,834 04
From rents from banking house		4,483 88
From mortgages		84,970 00
From redemption of stocks and bonds		94,863 11
From stocks and bonds sold (total par value, $25,000)		25,000 00
From all other sources, viz.:		
Suspense account	$73 15	
Land contract	50 00	
		123 15
		$2,102,313 41

PAYMENTS

To depositors, including dividends paid to them		$1,496,910 25
For loans on bonds and mortgages		234,810 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, $8,000)		8,000 00
For interest (other than dividend payments to depositors)		140 58
For current expenses of the bank, viz.:		
For salaries	$12,464 00	
For taxes: Banking house, $1,492.71; surplus, $2,567.03; on mortgages, $652.50	4,712 24	
For expenses, except taxes, of banking house:		
Repairs	452 76	
Insurance	84 00	
Other	1,436 06	
For other expenses, not including expenses of other real estate nor other expenses of banking house	2,840 65	
		21,989 71
Other payments, viz.: New York State barge canal judgments purchased		4,901 58
Cash on hand and in banks or trust companies December 31, 1915, after transactions of the day		335,561 29
		$2,102,313 41

STATISTICAL INFORMATION

Number of open accounts January 1, 1916		11,328
Number of accounts opened or reopened during the year		1,803
Number of accounts closed during the year		1,720
Amount deposited during the year, not including dividends credited for that period		$1,352,350 97
Amount withdrawn during the year		1,496,910 25
Amount of dividends credited and paid for the year, viz.:		
July 1, 1915	$63,907 21	
January 1, 1916	64,008 73	
Credited at other periods	1,023 52	
		128,939 46
Average amount of each account January 1, 1916		342 23
Rate per cent. of dividends to depositors during the six months ending June 30, 1915		3½
Rate per cent. of dividends to depositors during the six months ending December 31, 1915		3½
Total earnings of the bank for the year 1915, after allowing for amortization of premiums and discounts		$179,215 80
Total expenses of the bank for the year 1915		22,289 71
Interest paid to depositors for the year 1915		128,939 46
Net earnings for the year 1915 over expenses and interest paid to depositors		27,986 63

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ULSTER COUNTY

124. ELLENVILLE SAVINGS BANK, ELLENVILLE

[Canal street; incorporated 1869]

DWIGHT DIVINE, President.
WILLIAM H. DEYO, Vice-President.
J. W. DONALDSON, Vice-President.
HENRY F. HOORNBEEK, Treasurer.
JOHN A. TICE, Secretary.

TRUSTEES

DWIGHT DIVINE,
GEO. H. DUTCHER,
WILLIAM H. DEYO,
JAMES B. SMITH,
ISAAC N. COX,
HENRY F. HOORNBEEK,
WEBSTER WILKINSON,
GILBERT DU BOIS,
U. E. TERWILLIGER,
R. DWIGHT CLARK,
WILLIAM C. ROSE,
C. D. DIVINE,
R. A. MONROE,
GEORGE B. HOLMES,
PHILLIP S. PATTERSON
CORNELIUS H. SHEELY,
WILLIAM A. HOAR,
GARRET LE ROY,
BERT H. TERWILLIGER.

FINANCIAL

RESOURCES

Bonds and mortgages				$424,915 50
Stock and bond investments, viz.:				
Stocks and bonds	Par value	Original cost	Estimated market value	
State of Idaho	$25,000 00	$25,757 50	$25,250 00	
State of Louisiana	10,000 00	9,958 00	10,200 00	
Cities in other States	200,500 00	208,609 27	201,495 00	
Cities in this State	296,350 00	312,989 22	296,148 75	
Counties in this State	118,000 00	121,188 40	118,640 00	
Towns in this State	171,700 00	175,469 38	172,834 50	
Villages in this State	409,541 58	416,573 89	409,781 99	
School districts in this State	123,500 00	127,072 75	124,920 00	
Railroad mortgage bonds	203,000 00	212,803 25	189,580 00	
	$1,557,591 58	$1,610,421 66	$1,548,850 24	
				1,548,850 24
Banking house and lot, book value, $20,000; cost, $27,620.05; actual cash value				20,000 00
Cash on deposit in banks or trust companies				130,153 18
Cash on hand				5,451 91
Total of collectible interest				36,034 12
Amount of all other assets, viz.: Land contract				200 00
				$2,165,604 95

LIABILITIES

Amount due depositors, viz.:			
Principal	$1,995,144 61		
Dividends credited or to be credited for the six months ending with December 31, 1915	36,528 69		
		$2,031,673 30	
Surplus on market value		133,931 65	
		$2,165,604 95	

Surplus on par value, $142,672.99.

CASH TRANSACTIONS DURING THE YEAR 1915

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1915, before transactions of the day	$154,858 17
From depositors, not including dividends credited	406,554 18
From interest on loans, deposits and investments	92,723 35

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From rents from banking house		$1,573 00
From mortgages		18,425 00
From redemption of stocks and bonds		71,741 66
From all other sources, viz.:		
Shortage in cash located	$10 00	
Insurance premiums advanced refunded	145 00	
		155 00
		$746,030 36

PAYMENTS

To depositors, including dividends paid to them		$477,027 26
For loans on bonds and mortgages		20,300 00
For stocks and bonds purchased, including premiums, commissions, etc. (Total par value, $102,300)		103,654 87
For interest (other than dividend payments to depositors)		943 70
For current expenses of the bank, viz.:		
For salaries	$3,300 00	
For taxes: Banking house, $820.65; surplus, $1,045.55; on mortgages, $101.50	1,967 70	
For expenses, except taxes, of banking house:		
Repairs	76 82	
Insurance	119 69	
Other	96 45	
For other expenses, not including expenses of other real estate nor other expenses of banking house	2,041 66	
		7,602 32
Other payments, viz.:		
Insurance premiums advanced	$846 12	
Cash short	51 00	
		897 12
Cash on hand and in banks or trust companies December 31, 1915, after transactions of the day		135,605 09
		$746,030 36

STATISTICAL INFORMATION

Number of open accounts January 1, 1916		6,019
Number of accounts opened or reopened during the year		500
Number of accounts closed during the year		477
Amount deposited during the year, not including dividends credited for that period		$406,554 18
Amount withdrawn during the year		477,027 26
Amount of dividends credited and paid for the year, viz.:		
July 1, 1915	$36,201 50	
January 1, 1916	36,528 69	
		72,730 19
Average amount of each account January 1, 1916		337 54
Rate per cent. of dividends to depositors during the six months ending June 30, 1915		3 & 4
Rate per cent. of dividends to depositors during the six months ending December 31, 1915		3 & 4
Total earnings of the bank for the year 1915, after allowing for amortization of premiums and discounts		$92,840 46
Total expenses of the bank for the year 1915		7,602 32
Dividends paid to depositors for the year 1915		72,730 19
Net earnings for the year 1915 over expenses and dividends paid to depositors		12,507 95

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Federal Reserve Bank of St. Louis

125. KINGSTON SAVINGS BANK, KINGSTON

[273 Wall street; incorporated 1874]

MYRON TELLER, President. GEORGE BURGEVIN, Vice-President.
JOHN E. KRAFT, Vice-President. CHARLES TAPPEN, Treasurer.

TRUSTEES

JAMES A. BETTS, EVERETT FOWLER, CHARLES TAPPEN,
GEORGE BURGEVIN, JOHN E. KRAFT, MYRON TELLER,
ZADOC P. BOICE, D. N. MATHEWS, V. B. VAN WAGONEN,
SAM BERNSTEIN, JOHN J. CAMPBELL, LEVAN S. WINNE,
ABRAM D. ROSE.

FINANCIAL

RESOURCES

Bonds and mortgages				$2,370,233 80
Stock and bond investments, viz.:				
Stocks and bonds	Par value	Original cost	Estimated market value	
State of New York	$25,000 00	$25,843 75	$25,500 00	
State of Colorado	45,200 00	45,200 00	39,776 00	
Cities in other States	25,000 00	25,837 50	26,250 00	
Cities in this State	703,589 08	693,545 62	690,054 08	
Counties in this State	26,000 00	25,975 00	25,830 00	
Towns in this State	266,153 00	274,781 12	268,742 00	
Villages in this State	482,029 64	486,365 11	481,278 39	
School districts in this State	70,677 50	71,608 61	70,402 50	
	$1,643,649 22	$1,649,156 71	$1,627,832 97	
				1,627,832 97
Banking house and lot, book value, $25,000; cost, $29,034.17; actual cash value				25,000 00
Other real estate, book value, $4,500; cost, $9,503.02; actual cash value				4,500 00
Cash on deposit in banks or trust companies				298,156 44
Cash on hand				8,990 67
Total of collectible interest				63,836 57
Amount of all other assets, viz.:				
Land contracts			$1,200 00	
Taxes advanced			280 02	
				1,480 02
				$4,400,030 47

LIABILITIES

Amount due depositors, viz.:		
Principal	$4,043,279 87	
Dividends credited or to be credited for the six months ending with December 31, 1915	77,670 12	
		$4,120,949 99
Surplus on market value		279,080 48
		$4,400,030 47

Surplus on par value, $294,896.73.

CASH TRANSACTIONS DURING THE YEAR 1915

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1915, before transactions of the day	$314,325 15
From depositors, not including dividends credited	717,542 58
From interest on loans, deposits and investments	188,049 70
From rents from other real estate	281 40
From mortgages	107,315 00
From redemption of stocks and bonds	148,152 34
From loans paid	10,000 00
From all other sources, viz.: Insurance premiums and taxes advanced refunded	4,361 17
	$1,490,027 34

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PAYMENTS

To depositors, including dividends paid to them		$859,069 88
For loans on bonds and mortgages		170,950 00
For loans on stocks and bonds and other securities		10,000 00
For stocks and bonds purchased, including premiums, commissions, etc. (Total par value, $124,400)		125,392 00
For interest (other than dividend payments to depositors)		282 10
For current expenses of the bank, viz.:		
For salaries	$6,000 00	
For taxes: Banking house, $817.27; surplus, $2,441.30.	3,258 57	
For expenses, except taxes, of banking house:		
Repairs	102 70	
Insurance	62 50	
For expenses of other real estate, viz.:		
Repairs	112 04	
Insurance	136 77	
Taxes	168 39	
For other expenses, not including expenses of other real estate nor other expenses of banking house	2,681 32	
		12,522 29
Other payments, viz:		
Insurance premiums and taxes advanced	$4,641 19	
Cash short	19 81	
Interest credited	2 96	
		4,663 96
Cash on hand and in banks or trust companies December 31, 1915, after transactions of the day		307,147 11
		$1,490,027 34

STATISTICAL INFORMATION

Number of open accounts January 1, 1916		6,499
Number of accounts opened or reopened during the year		757
Number of accounts closed during the year		798
Amount deposited during the year, not including dividends credited for that period		$717,542 58
Amount withdrawn during the year		859,069 88
Amount of dividends credited and paid for the year, viz.:		
July 1, 1915	$77,086 34	
January 1, 1916	77,670 12	
		154,756 46
Average amount of each account January 1, 1916		634 08
Number of accounts which exceeded $3,000, exclusive of dividends credited, at the last trial balance of depositors' ledgers, except deposits arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate		3
Total amount of such accounts		$15,073 84
Rate per cent. of dividends to depositors during the six months ending June 30, 1915		4
Rate per cent. of dividends to depositors during the six months ending December 31, 1915		4
Total earnings of the bank for the year 1915, after allowing for amortization of premiums and discounts		$189,215 19
Total expenses of the bank for the year 1915		12,522 29
Dividends paid to depositors for the year 1915		154,759 42
Net earnings for the year 1915 over expenses and dividends paid to depositors		21,933 48

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126. NEW PALTZ SAVINGS BANK, NEW PALTZ

[Incorporated 1871]

C. L. VAN ORDEN, President. ABRAM B. DUBOIS, Secretary.

TRUSTEES

JESSE ELTINGE, DANIEL BLACK, JOHN J. HULL, A. W. WILLIAMS, THOMAS SNYDER, FRANK J. LEFEVRE, ABRAM P. LEFEVRE, C. I. LEFEVRE, PHILIP DEYO, LUTHER HASBROUCK, C. L. VAN ORDEN, JOSIAH P. LEFEVRE, SIMON DUBOIS, HOWARD H. GRIMM, EUGENE VAN WAGENEN, J. E. HASBROUCK, JR.,

FINANCIAL

RESOURCES

Bonds and mortgages				$973,581 13
Stock and bond investments, viz.:				
Stocks and bonds	Par value	Original cost	Estimated market value	
State of Idaho	$25,000 00	$24,660 00	$24,250 00	
State of Arizona	10,000 00	10,206 50	10,400 00	
Cities in other States	10,000 00	9,570 00	9,800 00	
Cities in this State	265,502 00	269,928 96	268,322 79	
Counties in this State	109,000 00	110,335 20	110,560 00	
Towns in this State	147,137 85	149,216 20	146,256 62	
Villages in this State	214,800 00	216,927 89	215,398 20	
School districts in this State	75,250 00	76,011 25	76,090 00	
Railroad mortgage bonds	29,000 00	28,147 00	20,180 00	
	$885,689 85	$895,003 00	$881,257 61	
				881,257 61
Banking house and lot, book value, $10,000; cost, $10,097; actual cash value				10,000 00
Cash on deposit in banks or trust companies				101,328 92
Cash on hand				10,438 86
Total of collectible interest				29,086 22
Amount of all other assets, viz.: Rent of part of banking building				32 00
				$2,005,724 74

LIABILITIES

Amount due depositors, viz.:		
Principal	$1,858,294 10	
Dividends credited or to be credited for the six months ending with December 31, 1915	36,162 23	
		$1,894,456 33
Surplus on market value		111,268 41
		$2,005,724 74

Surplus on par value, $115,700.65.

CASH TRANSACTIONS DURING THE YEAR 1915

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1915, before transactions of the day		$127,094 94
From depositors, not including dividends credited		229,843 45
From interest on loans, deposits and investments		88,107 87
From rents from banking house		224 00
From mortgages		31,050 00
From redemption of stocks and bonds		77,759 00
From all other sources, viz.:		
Rent of safe deposit boxes	$91 50	
Insurance premium returned	15 39	
received from mortgage assigned	25 00	
		131 89
		$554,211 15

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PAYMENTS

To depositors, including dividends paid to them		$308,012 28
For loans on bonds and mortgages		72,950 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, $54,000)		54,257 02
For interest (other than dividend payments to depositors)		430 18
For current expenses of the bank, viz.:		
For salaries	$3,714 50	
For taxes: Banking house, $207.42; surplus, $956.57	1,163 99	
For expenses, except taxes, of banking house:		
Repairs	110 45	
Insurance	48 60	
Other	216 02	
For expenses of other real estate, viz.:		
Taxes	6 30	
For other expenses, not including expenses of other real estate nor other expenses of banking house	839 45	
		6,099 31
Other payments, viz.:		
Error in payment to depositor	$10 00	
Insurance premium advanced	10 59	
Special expense installing new heating plant	673 99	
		694 58
Cash on hand and in banks or trust companies December 31, 1915, after transactions of the day		111,767 78
		$554,211 15

STATISTICAL INFORMATION

Number of open accounts January 1, 1916		3,152
Number of accounts opened or reopened during the year		284
Number of accounts closed during the year		310
Amount deposited during the year, not including dividends credited for that period		$229,843 45
Amount withdrawn during the year		308,012 28
Amount of dividends credited and paid for the year, viz.:		
July 1, 1915	$36,288 56	
January 1, 1916	36,162 23	
		72,450 79
Average amount of each account January 1, 1916		601 03
Rate per cent. of dividends to depositors during the six months ending June 30, 1915		4
Rate per cent. of dividends to depositors during the six months ending December 31, 1915		4
Total earnings of the bank for the year 1915, after allowing for amortization of premiums and discounts		$87,839 32
Total expenses of the bank for the year 1915		6,099 31
Dividends paid to depositors for the year 1915		72,450 79
Net earnings for the year 1915 over expenses and dividends paid to depositors		9,289 22

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127. RONDOUT SAVINGS BANK, KINGSTON

[20 Ferry street; incorporated 1868]

J. E. DERRENBACHER, President. F. M. GRIFFITHS, Vice-President.
T. C. COYKENDALL, Vice-President. L. L. OSTERHOUDT, Secretary.

TRUSTEES

T. C. COYKENDALL, FRED'K STEPHAN, JR., JAMES G. ROSE,
JOHN S. THOMPSON, ALEXANDER A. STERN, HARRY H. FLEMING,
WESLEY D. HALE, J. D. SCHOONMAKER, NICHOLAS STOCK,
F. H. GRIFFITHS, EDWARD COYKENDALL, L. L. OSTERHOUDT,
J. E. DERRENBACHER.

FINANCIAL

RESOURCES

Bonds and mortgages				$2,228,212 00
Stock and bond investments, viz.:				
Stocks and bonds	Par value	Original cost	Estimated market value	
State of New York	$20,000 00	$21,725 00	$22,400 00	
Cities in this State	1,073,056 04	1,108,362 68	1,059,335 04	
Counties in this State	338,500 00	380,697 30	338,230 00	
Towns in this State	84,800 00	87,822 30	83,474 00	
Villages in this State	55,129 67	57,985 86	55,072 77	
School districts in this State	25,000 00	25,000 00	25,113 00	
	$1,596,485 71	$1,681,593 14	$1,583,624 81	
				1,583,624 81
Other real estate, book value, $18,418.64; cost, $19,635.96; actual cash value				18,495 00
Cash on deposit in banks or trust companies				293,302 37
Cash on hand				26,484 72
Total of collectible interest				59,616 88
Amount of all other assets, viz.:				
Rent accrued			$223 00	
Land contract			155 50	
				378 50
				$4,210,114 28

LIABILITIES

Amount due depositors, viz.:		
Principal	$3,836,865 35	
Dividends credited or to be credited for the six months ending with December 31, 1915	73,689 03	
		$3,910,554 38
Surplus on market value		299,559 90
		$4,210,114 28

Surplus on par value, $312,420.80.

CASH TRANSACTIONS DURING THE YEAR 1915

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1915, before transactions of the day		$409,704 69
From depositors, not including dividends credited		778,540 87
From interest on loans, deposits and investments		178,410 06
From rents from other real estate		951 50
From mortgages		205,895 00
From redemption of stocks and bonds		50,883 98
From real estate sold		1,620 00
From all other sources, viz.:		
Land contract	$24 50	
Recording repaid	26 01	
Insurance repaid	278 79	
Mortgage repaid	28 25	

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Expenses repaid	$9 82	
Repairs	5 00	
		$372 37
		$1,626,378 47

PAYMENTS

To depositors, including dividends paid to them		$868,470 68
For loans on bonds and mortgages		163,800 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, $154,612.08)		156,247 81
For interest (other than dividend payments to depositors)		1,181 07
For current expenses of the bank, viz.:		
For salaries	$6,399 98	
For taxes: Surplus, $2,771.44; on mortgages, $200	2,971 44	
For rent of banking rooms	1,200 00	
For expenses of other real estate, viz.:		
Repairs	309 60	
Insurance	7 50	
Taxes	336 99	
For other expenses, not including expenses of other real estate nor other expenses of banking house	3,303 31	
		14,528 82
For real estate acquired by foreclosure, or in settlement of debts due the bank		2,000 00
Other payments, viz.:		
Loan repaid	$100,000 00	
Recording advanced	13 22	
Insurance premium advanced	293 89	
Repairs advanced on land contract	55 89	
		100,363 00
Cash on hand and in banks or trust companies December 31, 1915, after transactions of the day		319,787 09
		$1,626,378 47

STATISTICAL INFORMATION

Number of open accounts January 1, 1916		7,068
Number of accounts opened or reopened during the year		973
Number of accounts closed during the year		938
Amount deposited during the year, not including dividends credited for that period		$778,540 87
Amount withdrawn during the year		868,470 68
Amount of dividends credited and paid for the year, viz.:		
July 1, 1915	$72,579 66	
January 1, 1916	73,689 03	
		146,268 69
Average amount of each account January 1, 1916		553 27
Rate per cent. of dividends to depositors during the six months ending June 30, 1915		4
Rate per cent. of dividends to depositors during the six months ending December 31, 1915		4
Total earnings of the bank for the year 1915, after allowing for amortization of premiums and discounts		$177,003 40
Total expenses of the bank for the year 1915		14,528 82
Dividends paid to depositors for the year 1915		146,268 69
Net earnings for the year 1915 over expenses and dividends paid to depositors		16,205 89

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128. SAUGERTIES SAVINGS BANK, SAUGERTIES

[244 Main street; incorporated 1871]

ALBERT CARNRIGHT, President. LOUIS J. BUTZEL, Vice-President.
JAMES T. MAXWELL, Vice-President. J. A. FRELEIGH, Secretary.

TRUSTEES

J. H. VAN GELDER,	JAMES T. MAXWELL,	ORVILLE M. CARN,
JOHN W. SHULTS,	MYRON BEDELL,	BYRON L. DAVIS,
ALBERT CARNRIGHT,	ED. M. WILBUR,	JOHN SEAMON,
THEO. B. CORNWALL,	CHARLES LUSK,	J. C. SUDERLEY.
LOUIS J. BUTZEL,	CHARLES H. LAMB,	MARTIN CANTINE.

FINANCIAL

RESOURCES

Bonds and mortgages				$470,879 50
Stock and bond investments, viz.:				
Stocks and bonds	Par value	Original cost	Estimated market value	
State of New York	$10,000 00	$10,000 00	$10,100 00	
Cities in other States	29,500 00	31,238 60	30,300 00	
Cities in this State	425,240 00	432,020 86	395,519 20	
Counties in this State	128,000 00	132,329 82	128,910 00	
Towns in this State	171,868 17	174,707 92	175,968 23	
Villages in this State	405,097 12	411,256 97	407,142 31	
School districts in this State	259,329 20	263,916 92	261,527 12	
Railroad mortgage bonds	78,000 00	88,446 80	77,550 00	
	$1,507,034 49	$1,543,917 89	$1,487,016 86	
				1,487,016 86
Loans upon pledge of securities				200 00
Banking house and lot, book value, $3,000; cost, $10,000; actual cash value				3,000 00
Other real estate, book value, $32,509.55; cost, $35,009.55; actual cash value				32,509 55
Cash on deposit in banks or trust companies				212,126 90
Cash on hand				13,772 37
Total of collectible interest				34,579 24
Amount of all other assets, viz.:				
Insurance premiums and tax account			$370 77	
Land contracts			2,150 00	
Rents due and accrued:				
Bank building			110 00	
Other real estate			531 76	
				3,162 53
				$2,257,246 95

LIABILITIES

Amount due depositors, viz.:			
Principal		$2,027,506 88	
Dividends credited or to be credited for the six months ending with December 31, 1915		39,150 74	
			$2,066,657 62
Surplus on market value			190,589 33
			$2,257,246 95

Surplus on par value, $210,606.96.

CASH TRANSACTIONS DURING THE YEAR 1915

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1915, before transactions of the day	$249,296 74
From depositors, not including dividends credited	339,649 39
From interest on loans, deposits and investments	93,966 50
From rents from banking house	243 00
From rents from other real estate	1,408 34
From mortgages	10,547 00
From redemption of stocks and bonds	116,684 30

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From all other sources, viz.:		
On land contract	$50 00	
Back rent collected on property sold	136 00	
		$186 00
		$811,981 27

PAYMENTS

To depositors, including dividends paid to them		$432,315 17
For loans on bonds and mortgages		20,325 00
For loans on stocks and bonds and other securities		200 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, $122,092.34)		124,517 45
For interest (other than dividend payments to depositors)		1,738 47
For current expenses of the bank, viz.:		
For salaries	$2,400 00	
For taxes: Banking house, $228.04; surplus, $1,644.20; on mortgages, $76	1,948 24	
For expenses, except taxes, of banking house:		
Repairs	73 66	
Insurance	38 50	
Other	13 00	
For expenses of other real estate, viz.:		
Repairs	239 68	
Insurance	70 24	
Taxes	491 90	
Other	233 12	
For other expenses, not including expenses of other real estate nor other expenses of banking house	1,466 70	
		6,975 04
Other payments, viz.: Insurance and taxes advanced		10 87
Cash on hand and in banks or trust companies December 31, 1915, after transactions of the day		225,899 27
		$811,981 27

STATISTICAL INFORMATION

Number of open accounts January 1, 1916		3,996
Number of accounts opened or reopened during the year		358
Number of accounts closed during the year		358
Amount deposited during the year, not including dividends credited for that period		$339,649 39
Amount withdrawn during the year		432,315 17
Amount of dividends credited and paid for the year, viz.:		
July 1, 1915	$38,596 42	
January 1, 1916	39,150 74	
		77,747 16
Average amount of each account January 1, 1916		517 18
Rate per cent. of dividends to depositors during the six months ending June 30, 1915		4
Rate per cent. of dividends to depositors during the six months ending December 31, 1915		4
Total earnings of the bank for the year 1915, after allowing for amortization of premiums and discounts		$92,107 49
Total expenses of the bank for the year 1915		6,975 04
Dividends paid to depositors for the year 1915		77,747 16
Net earnings for the year 1915 over expenses and dividends paid to depositors		7,385 29

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129. ULSTER COUNTY SAVINGS INSTITUTION, KINGSTON

[280 Wall street; incorporated 1851]

E. H. LOUGHRAN, President.
G. W. WASHBURN, Vice-President.
H. R. BRIGHAM, Vice-President.
JOHN B. ALLIGER, Treasurer.
J. M. SCHAEFFER, Secretary.

TRUSTEES

JOHN B. ALLIGER, HARRY R. BRIGHAM, HOWARD CHIPP, PHILIP ELTING, GEORGE HUTTON, E. H. LOUGHRAN, JOHN L. McGRATH, G. D. B. HASBROUCK, CHARLES S. WOOD, GEO. W. WASHBURN, J. M. SCHAEFFER, A. W. THOMPSON, OGDEN F. WINNE,

FINANCIAL

RESOURCES

Bonds and mortgages				$2,789,251 00
Stock and bond investments, viz.:				
Stocks and bonds	Par value	Original cost	Estimated market value	
State of Utah	$25,000 00	$26,500 00	$25,000 00	
Cities in other States	45,000 00	46,166 90	44,900 00	
Cities in this State	1,003,479 04	1,018,921 93	985,980 59	
Counties in this State	151,500 00	159,673 68	153,690 00	
Towns in this State	284,977 00	289,183 79	281,637 00	
Villages in this State	380,195 00	385,524 84	376,516 00	
School districts in this State	124,070 00	122,971 62	123,164 20	
Railroad mortgage bonds	150,000 00	144,562 50	127,500 00	
	$2,164,221 04	$2,193,505 26	$2,118,387 79	2,118,387 79
Banking house and lot, book value, $45,000; cost, $75,000; actual cash value				45,000 00
Other real estate, book value, $9,340; cost, $18,714.45; actual cash value				9,340 00
Cash on deposit in banks or trust companies				334,309 12
Cash on hand				47,303 36
Total of collectible interest				68,168 19
Amount of all other assets, viz.:				
Land contracts			$21,140 00	
Insurance advanced			541 73	
Taxes advanced			2,136 67	
Rents accrued			900 00	
				24,718 40
				$5,436,477 86

LIABILITIES

Amount due depositors, viz.:			
Principal		$5,102,357 42	
Dividends credited or to be credited for the six months ending with December 31, 1915		98,187 32	
			$5,200,544 74
Surplus on market value			235,933 12
			$5,436,477 86

Surplus on par value, $281,766.37.

CASH TRANSACTIONS DURING THE YEAR 1915

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1915, before transactions of the day	$261,875 53
From depositors, not including dividends credited	938,965 70
From interest on loans, deposits and investments	230,973 70
From rents from banking house	2,183 70
From rents from other real estate	441 00
From mortgages	157,741 00

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From redemption of stocks and bonds		$160,962 02
From real estate sold		200 00
From all other sources, viz.:		
Land contracts	$50 00	
Insurance advanced	904 78	
Taxes advanced	874 47	
		1,829 25
		$1,755,171 90

PAYMENTS

To depositors, including dividends paid to them		$1,083,656 74
For loans on bonds and mortgages		101,025 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, $170,047.62)		168,430 47
For current expenses of the bank, viz.:		
For salaries	$8,400 00	
For taxes: Banking house, $1,545.89; surplus, $1,917.43.	3,463 32	
For expenses, except taxes, of banking house:		
Repairs	266 57	
Insurance	323 09	
For expenses of other real estate, viz.:		
Repairs	688 70	
Insurance	162 37	
Taxes	384 17	
For other expenses, not including expenses of other real estate nor other expenses of banking house	3,756 22	
		17,444 44
For real estate acquired by foreclosure, or in settlement of debts due the bank		1,340 00
Other payments, viz.:		
Insurance advanced	$877 11	
Taxes advanced	593 50	
Charged to profit and loss	192 16	
		1,662 77
Cash on hand and in banks or trust companies December 31, 1915, after transactions of the day		381,612 48
		$1,755,171 90

STATISTICAL INFORMATION

Number of open accounts January 1, 1916		9,322
Number of accounts opened or reopened during the year		1,104
Number of accounts closed during the year		1,155
Amount deposited during the year, not including dividends credited for that period		$938,965 70
Amount withdrawn during the year		1,083 656 74
Amount of dividends credited and paid for the year, viz.:		
July 1, 1915	$96,653 89	
January 1, 1916	98,187 32	
		194,841 21
Average amount of each account January 1, 1916		557 87
Rate per cent. of dividends to depositors during the six months ending June 30, 1915		4
Rate per cent. of dividends to depositors during the six months ending December 31, 1915		4
Total earnings of the bank for the year 1915, after allowing for amortization of premiums and discounts		$231,616 85
Total expenses of the bank for the year 1915		17,444 44
Dividends paid to depositors for the year 1915		194,841 21
Net earnings for the year 1915 over expenses and dividends paid to depositors		19,331 20

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WESTCHESTER COUNTY

130. THE BANK FOR SAVINGS OF OSSINING, OSSINING

[Main street; incorporated 1854]

C. T. YOUNG, President.
GEORGE HYATT, Vice-President.
WILBUR F. FOSHAY, Vice-President.
DUDLEY B. HOLBROOK, Treasurer.
SETH G. ELLEGOOD, Secretary.

TRUSTEES

C. TOWNSEND YOUNG, THEODORE H. CALAM, SETH G. ELLEGOOD, WILBUR F. FOSHAY, WARREN A. MINER, GEORGE HYATT, DUDLEY B. HOLBROOK, JACOB CHADEAYNE, LEONARD A. BALLARD, G. S. HILLIKER, LOUIS F. WASHBURNE, EDWIN L. TODD, JOHN P. HOBBIE,

FINANCIAL

RESOURCES

Bonds and mortgages				$2,500,452 00
Stock and bond investments, viz.:				
Stocks and bonds	Par value	Original cost	Estimated market value	
Cities in other States	$105,000 00	$113,090 75	$107,450 00	
Cities in this State	186,000 00	187,442 35	179,140 00	
Counties in this State	26,742 00	28,500 20	25,405 00	
Towns in this State	43,000 00	45,729 76	43,910 00	
Villages in this State	242,392 00	247,294 99	243,889 00	
School districts in this State	105,650 00	110,466 39	106,878 00	
Railroad mortgage bonds	385,000 00	381,489 17	325,600 00	
	$1,093,784 00	$1,114,013 61	$1,032,272 00	1,032,272 00
Banking house and lot, book value, $68,500; cost, $79,653.63; actual cash value				68,500 00
Cash on deposit in banks or trust companies				226,417 97
Cash on hand				9,394 66
Total of collectible interest				65,192 51
				$3,902,229 14

LIABILITIES

Amount due depositors, viz.:		
Principal	$3,469,377 33	
Dividends credited or to be credited for the six months ending with December 31, 1915	65,960 24	
		$3,535,337 57
Surplus on market value		366,891 57
		$3,902,229 14

Surplus on par value, $428,403.57.

CASH TRANSACTIONS DURING THE YEAR 1915

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1915, before transactions of the day	$220,858 14
From depositors, not including dividends credited	691,466 93
From interest on loans, deposits and investments	173,556 21
From rents from banking house	322 00
From mortgages	186,283 00

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From redemption of stocks and bonds		$55,058 83
From stocks and bonds sold (total par value, $71,300)		71,300 00
From all other sources, viz.: Insurance premiums advanced refunded		12 50
		$1,398,857 61

PAYMENTS

To depositors, including dividends paid to them		$762,616 65
For loans on bonds and mortgages		259,500 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, $118,543.58)		122,874 30
For interest (other than dividend payments to depositors)		160 25
For current expenses of the bank, viz.:		
For salaries	$10,440 00	
For taxes: Banking house, $1,177.84; surplus, $3,363.38.	4,541 22	
For expenses, except taxes, of banking house: Repairs	207 48	
For other expenses, not including expenses of other real estate nor other expenses of banking house...	2,692 58	
		17,881 28
Other payments, viz.: Insurance premiums advanced		12 50
Cash on hand and in banks or trust companies December 31, 1915, after transactions of the day		235,812 63
		$1,398,857 61

STATISTICAL INFORMATION

Number of open accounts January 1, 1916		5,727
Number of accounts opened or reopened during the year		743
Number of accounts closed during the year		662
Amount deposited during the year, not including dividends credited for that period		$691,466 93
Amount withdrawn during the year		762,616 65
Amount of dividends credited and paid for the year, viz.:		
July 1, 1915	$66,174 81	
January 1, 1916	65,960 24	
		132,135 05
Average amount of each account January 1, 1916		617 31
Rate per cent. of dividends to depositors during the six months ending June 30, 1915		4
Rate per cent. of dividends to depositors during the six months ending December 31, 1915		4
Total earnings of the bank for the year 1915, after allowing for amortization of premiums and discounts		$176,226 17
Total expenses of the bank for the year 1915		17,881 28
Dividends paid to depositors for the year 1915		132,135 05
Net earnings for the year 1915 over expenses and dividends paid to depositors		26,209 84

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131. EASTCHESTER SAVINGS BANK, MOUNT VERNON

[9 South Third avenue; incorporated 1871]

GEORGE H. BROWN, President. OLIVER A. WESTFALL, Secretary.
SAMUEL W. BERTINE, Vice-President.

TRUSTEES

J. MORTIMER BELL, FRANKLIN T. DAVIS, OLIVER A. WESTFALL,
SAMUEL W. BERTINE, J. MILFORD McKEE, MARX WINTJEN,
GEORGE H. BROWN, JONAH ROCKETT, CHARLES ROCKWELL,
A. M. CAMPBELL, THEODORE TAYLOR, CHARLES C. HOWARD,
JAMES S. VAN COURT.

FINANCIAL

RESOURCES

Bonds and mortgages				$1,780,918 13
Stock and bond investments, viz.:				
Stocks and bonds	Par value	Original cost	Estimated market value	
State of Louisiana	$10,000 00	$9,975 00	$10,600 00	
State of New Mexico	35,000 00	38,437 00	38,437 00	
Cities in other States	317,500 00	326,151 58	318,640 80	
Cities in this State	128,108 33	133,378 34	127,472 99	
Counties in this State	15,000 00	16,856 25	15,000 00	
Towns in this State	52,500 00	53,914 00	53,901 20	
Villages in this State	78,300 00	80,517 41	80,693 80	
School districts in this State	57,520 00	62,343 20	61,331 88	
Railroad mortgage bonds	335,000 00	305,382 92	246,050 00	
	$1,028,928 33	$1,026,955 70	$952,127 67	
				952,127 67
Banking house and lot, book value, $13,500; cost, $17,362.76; actual cash value				13,500 00
Other real estate, book value, $18,412.47; cost, $18,412.47; actual cash value				18,412 47
Cash on deposit in banks or trust companies				258,319 28
Cash on hand				2,004 09
Total of collectible interest				32,308 96
Amount of all other assets, viz.: Insurance premiums and taxes advanced				175 11
				$3,057,765 71

LIABILITIES

Amount due depositors, viz.:			
Principal	$2,848,084 21		
Dividends credited or to be credited for the six months ending with December 31, 1915	52,349 72		
		$2,900,433 93	
Surplus on market value		157,331 78	
		$3,057,765 71	

Surplus on par value, $234,132.44.

CASH TRANSACTIONS DURING THE YEAR 1915

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1915, before transactions of the day	$237,706 66
From depositors, not including dividends credited	1,026,540 00
From interest on loans, deposits and investments	144,036 94
From rents from banking house	1,036 50
From rents from other real estate	135 00
From mortgages	72,116 87
From redemption of stocks and bonds	15,640 00
From stocks and bonds sold (total par value, $25,000)	25,000 00

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From all other sources, viz.:		
Satisfaction pieces	$29 75	
Insurance premiums and taxes advanced, refunded..	535 05	
Cash over	296 24	
		$861 04
		$1,523,073 01

PAYMENTS

To depositors, including dividends paid to them		$949,352 56
For loans on bonds and mortgages		171,850 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, $107,000)		113,049 01
For interest (other than dividend payments to depositors)		1,540 65
For current expenses of the bank, viz.:		
For salaries	$10,400 00	
For taxes: Banking house, $237.34; surplus, $1,193.57.	1,430 91	
For expenses, except taxes, of banking house:		
Repairs	124 96	
Insurance	48 00	
Other	251 14	
For expenses of other real estate, viz.:		
Repairs	580 29	
Insurance	42 00	
Taxes	252 35	
Other	2 55	
For other expenses, not including expenses of other real estate nor other expenses of banking house...	994 55	
		14,126 75
For real estate acquired by foreclosure, or in settlement of debts due the bank		12,412 47
Other payments, viz.:		
Insurance premiums and taxes advanced	$143 21	
Over in teller's cash corrected	274 99	
		418 20
Cash on hand and in banks or trust companies December 31, 1915, after transactions of the day		260,323 37
		$1,523,073 01

STATISTICAL INFORMATION

Number of open accounts January 1, 1916		7,694
Number of accounts opened or reopened during the year		1,316
Number of accounts closed during the year		890
Amount deposited during the year, not including dividends credited for that period		$1,026,540 00
Amount withdrawn during the year		949,352 56
Amount of dividends credited and paid for the year, viz.:		
July 1, 1915	$50,128 63	
January 1, 1916	52,349 72	
		102,478 35
Average amount of each account January 1, 1916		379 55
Rate per cent. of dividends to depositors during the six months ending June 30, 1915		4
Rate per cent. of dividends to depositors during the six months ending December 31, 1915		4
Total earnings of the bank for the year 1915, after allowing for amortization of premiums and discounts		$151,103 44
Total expenses of the bank for the year 1915		14,126 75
Interest paid to depositors for the year 1915		102,478 35
Net earnings for the year 1915 over expenses and interest paid to depositors		34,498 34

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132. THE GREENBURGH SAVINGS BANK, DOBBS FERRY

[Main street; incorporated 1869]

W. WARD TOMPKINS, President. W. HOWARD LOSEE, Secretary.
SYLVESTER BUCKHOUT, Vice-Pres. C. G. STORMS, Treasurer.
THOMAS LOSEE, Vice-President.

TRUSTEES

W. W. TOMPKINS,	HENRY E. BLISS,	WALTER KEYS,
THOMAS LOSEE,	SYLVESTER BUCKHOUT.	W. HOWARD LOSEE,
CHARLES G. STORMS,	ROBERT DENNISTON,	ANTHONY S. LESTER,
SYLVESTER L. STORMS,	MATTHEW ALLISON,	ELLERY E. ALBEE,
CHARLES H. BEVERS,	JEROME BRADLEY,	WM. L. HAMIL.

FINANCIAL

RESOURCES

Bonds and mortgages				$391,840 00
Stock and bond investments, viz.:				
Stocks and bonds	Par value	Original cost	Estimated market value	
State of New York	$10,000 00	$10,593 75	$11,200 00	
Cities in other States	10,000 00	10,603 50	10,500 00	
Cities in this State	41,000 00	42,142 84	41,020 00	
Counties in this State	5,000 00	5,409 00	5,250 00	
Towns in this State	37,000 00	37,575 98	37,560 00	
Villages in this State	23,500 00	23,567 79	23,890 00	
School districts in this State	11,000 00	11,187 32	10,350 00	
Railroad mortgage bonds	38,000 00	40,086 75	34,330 00	
	$175,500 00	$181,166 93	$174,600 00	
				174,600 00
Cash on deposit in banks or trust companies				67,587 84
Cash on hand				3,124 16
Total of collectible interest				12,841 29
				$649,993 29

LIABILITIES

Amount due depositors, viz.:		
Principal	$591,188 84	
Dividends credited or to be credited for the six months ending with December 31, 1915	11,004 72	
		$602,193 56
Surplus on market value		47,799 73
		$649,993 29

Surplus on par value, $48,699.73.

CASH TRANSACTIONS DURING THE YEAR 1915

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1915, before transactions of the day	$70,447 56
From depositors, not including dividends credited	175,376 56
From interest on loans, deposits and investments	31,201 34
From mortgages	14,850 00
From redemption of stocks and bonds	7,000 00
	$298,875 46

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PAYMENTS

To depositors, including dividends paid to them		$170,839 34
For loans on bonds and mortgages		38,700 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, $13,000)		13,689 50
For interest (other than dividend payments to depositors)		118 30
For current expenses of the bank, viz.:		
For salaries	$2,990 00	
For taxes: Surplus	402 54	
For rent of banking rooms	500 00	
For other expenses, not including expenses of other real estate nor other expenses of banking house	923 78	
		4,816 32
Cash on hand and in banks or trust companies December 31, 1915, after transactions of the day		70,712 00
		$298,875 46

STATISTICAL INFORMATION

Number of open accounts January 1, 1916		1,749
Number of accounts opened or reopened during the year		264
Number of accounts closed during the year		212
Amount deposited during the year, not including dividends credited for that period		$175,376 56
Amount withdrawn during the year		170,839 34
Amount of dividends credited and paid for the year, viz.:		
July 1, 1915	$10,841 36	
January 1, 1916	11,004 72	
		21,846 08
Average amount of each account January 1, 1916		344 30
Rate per cent. of dividends to depositors during the six months ending June 30, 1915		4
Rate per cent. of dividends to depositors during the six months ending December 31, 1915		4
Total earnings of the bank for the year 1915, after allowing for amortization of premiums and discounts		$31,955 37
Total expenses of the bank for the year 1915		4,816 32
Interest paid to depositors for the year 1915		21,846 08
Net earnings for the year 1915 over expenses and interest paid to depositors		5,292 97

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133. THE HOME SAVINGS BANK, WHITE PLAINS

[156 Main street; incorporated 1893]

DAVID CROMWELL, President.
HARRY S. HAMILTON, Vice-Pres.
J. T. LOCKWOOD, Vice-President.
JOHN F. KREPPS, Secretary.
ADELBERT T. SHAW, Asst. Secy.

TRUSTEES

T. E. CARPENTER, DAVID CROMWELL, CHARLES J. F. DECKER, HENRY P. GRIFFIN, HARRY S. HAMILTON, JAMES F. HORAN, CHARLES D. HORTON, HARVEY HUSTED, JOHN Y. LAVERY, F. HERBERT NOWILL, AARON RADICK, EDWARD SCHIRMER, HENRY R. BARRETT, STEPHEN C. SMITH, ELIJAH C. SNIFFEN, JOHN F. KREPPS, J. T. LOCKWOOD, WILLIAM H. LYON, THOMAS SIMPSON,

FINANCIAL

RESOURCES

Bonds and mortgages				$2,950,250 00
Stock and bond investments, viz.:				
Stocks and bonds	Par value	Original cost	Estimated market value	
State of New York	$15,000 00	$15,300 00	$14,850 00	
Cities in other States	125,000 00	133,139 00	127,650 00	
Cities in this State	160,000 00	153,045 50	146,200 00	
Counties in this State	39,675 00	40,415 25	41,568 50	
Towns in this State	394,400 00	403,469 15	402,387 00	
Villages in this State	205,160 00	211,702 05	210,806 80	
School districts in this State	146,450 00	152,230 91	147,618 50	
Railroad mortgage bonds	450,000 00	460,750 00	396,950 00	
	$1,535,685 00	$1,570,051 86	$1,488,030 80	
				1,488,030 80
Banking house and lot, book value, $40,000; cost, $41,817.90; actual cash value				40,000 00
Other real estate, book value, $142,355.70; cost, $142,544.73; actual cash value				142,355 70
Cash on deposit in banks or trust companies				354,790 23
Cash on hand				23,116 34
Total of collectible interest				56,318 32
Amount of all other assets, viz.:				
Accrued rentals, banking house			$500 00	
Accrued rentals, other real estate			550 50	
Accrued interest, real estate contracts			125 78	
Insurance premiums advanced			529 07	
Taxes advanced			200 17	
Land contracts			27,000 00	
				28,905 52
				$5,083,766 91

LIABILITIES

Amount due depositors, viz.:		
Principal	$4,751,286 33	
Dividends credited or to be credited for the six months ending with December 31, 1915	88,496 82	
		$4,839,783 15
Other liabilities, viz.: Expenses incurred, but unpaid, expenses of other real estate, estimated		381 64
Surplus on market value		243,602 12
		$5,083,766 91
Surplus on par value, $291,256.32.		

CASH TRANSACTIONS DURING THE YEAR 1915

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1915, before transactions of the day	$420,203 22
From depositors, not including dividends credited	1,229,630 79
From interest on loans, deposits and investments	237,973 38
From rents from banking house	375 00

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From rents from other real estate		$4,277 67
From mortgages		212,900 00
From redemption of stocks and bonds		39,100 00
From stocks and bonds sold (total par value, $25,000)		15,000 00
From all other sources, viz.:		
Land contracts	$8,000 00	
Insurance premiums advanced, returned	951 88	
		8,951 88
		$2,168,411 94

PAYMENTS

To depositors, including dividends paid to them		$1,224,200 54
For loans on bonds and mortgages		254,400 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, $158,010)		164,999 53
For interest (other than dividend payments to depositors)		1,141 04
For current expenses of the bank, viz.:		
For salaries	$19,120 00	
For taxes: Banking house, $373.78; surplus, $1,799.11; on mortgages, $1,168	3,340 89	
For expenses, except taxes, of banking house:		
Repairs	33 83	
Insurance	27 53	
Other	602 44	
For expenses of other real estate, viz.:		
Repairs	2,660 60	
Insurance	518 44	
Taxes	1,071 35	
Other	1,427 87	
For other expenses, not including expenses of other real estate nor other expenses of banking house	5,480 01	
		34,282 96
For real estate acquired by foreclosure, or in settlement of debts due the bank		110,759 97
Other payments, viz.:		
Insurance premiums advanced	$521 16	
Taxes advanced	200 17	
		721 33
Cash on hand and in banks or trust companies December 31, 1915, after transactions of the day		377,906 57
		$2,168,411 94

STATISTICAL INFORMATION

Number of open accounts January 1, 1916		13,037
Number of accounts opened or reopened during the year		2,111
Number of accounts closed during the year		1,547
Amount deposited during the year, not including dividends credited for that period		$1,229,630 79
Amount withdrawn during the year		1,224,200 54
Amount of dividends credited and paid for the year, viz.:		
July 1, 1915	$86,741 81	
January 1, 1916	88,496 82	
Credited at other periods	8 86	
		175,247 49
Average amount of each account January 1, 1916		371 23
Rate per cent. of dividends to depositors during the six months ending June 30, 1915		4
Rate per cent. of dividends to depositors during the six months ending December 31, 1915		4
Total earnings of the bank for the year 1915, after allowing for amortization of premiums and discounts		$249,766 22
Total expenses of the bank for the year 1915		42,582 49
Dividends paid to depositors for the year 1915		175,247 49
Net earnings for the year 1915 over expenses and dividends paid to depositors		31,936 24

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134. PEEKSKILL SAVINGS BANK, PEEKSKILL

[920 South street; incorporated 1859]

FRANK M. DAIN, President.
EDWARD G. HALSEY, Vice-President.
FREDERICK LENT, Vice-President.
EDWARD E. YOUNG, Treasurer.
SANFORD R. KNAPP, Secretary.
R. S. ALLEN, Cashier.

TRUSTEES

SANFORD R. KNAPP,
HENRY L. ARMSTRONG,
IRA D. STRANG,
FREDERICK LENT,
OSCAR GRIFFIN,
ALONZO SEYMOUR,
FRANK M. DAIN,
EDWARD E. YOUNG,
J. R. DECATUR,
EDMUND JORDAN,
EDWARD G. HALSEY,
WILLIAM H. CROFT,
GEORGE W. BUCHANAN,
ROBERT S. ALLEN.

FINANCIAL

RESOURCES

Bonds and mortgages				$2,776,077 90
Stock and bond investments, viz.:				
Stocks and bonds	Par value	Original cost	Estimated market value	
United States	$20,000 00	$25,893 75	$22,000 00	
State of North Dakota	50,000 00	53,720 00	49,500 00	
State of Wyoming	5,000 00	6,375 00	5,200 00	
Cities in other States	470,000 00	492,989 44	463,555 00	
Cities in this State	248,500 00	261,292 00	235,980 00	
Counties in this State	50,000 00	50,500 00	49,000 00	
Towns in this State	61,208 73	61,239 22	60,250 81	
Villages in this State	537,051 91	541,288 58	523,407 70	
School districts in this State	242,192 50	243,858 36	241,462 16	
Railroad mortgage bonds	30,000 00	35,575 00	24,600 00	
	$1,713,953 14	$1,772,731 35	$1,674,955 67	
				1,674,955 67
Banking house and lot, book value, $28,455.21; cost, $50,191.41; actual cash value				30,000 00
Cash on deposit in banks or trust companies				354,683 71
Cash on hand				25,805 86
Total of collectible interest				53,141 01
Amount of all other assets, viz.: Rent accrued				312 50
				$4,914,976 65

LIABILITIES

Amount due depositors, viz.:			
Insurance premiums advanced	521 16		
months ending with December 31, 1915	83,613 64		
			$4,409,970 54
Surplus on market value			505,006 11
			$4,914,976 65

Surplus on par value, $544,003.58.

CASH TRANSACTIONS DURING THE YEAR 1915

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1915, before transactions of the day	$399,688 89
From depositors, not including dividends credited	667,317 61
From interest on loans, deposits and investments	222,992 32
From rents from banking house	825 00
From mortgages	68,155 00
From redemption of stocks and bonds	138,415 25

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From all other sources, viz.:		
Profit and loss	$56 25	
Telephone calls	3 20	
Deposit with bid for bonds	1,100 00	
		$1,159 45
		$1,498,553 52

PAYMENTS

To depositors, including dividends paid to them		$835,160 79
For loans on bonds and mortgages		69,639 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, $184,751.02)		189,215 49
For interest (other than dividend payments to depositors)		2,349 79
For current expenses of the bank, viz.:		
For salaries	$10,900 00	
For taxes: Banking house, $973.11; surplus, $4,722.02; on mortgages, $134.50	5,829 63	
For expenses, except taxes, of banking house:		
Repairs	261 03	
Insurance	82 40	
Other	2,010 93	
For other expenses, not including expenses of other real estate nor other expenses of banking house	1,384 39	
		20,468 38
Other payments, viz.:		
Deposit with bid for bonds	$1,100 00	
Cash short	120 75	
Recording assignment	1 75	
Insurance premiums advanced	8 00	
		1,230 50
Cash on hand and in banks or trust companies December 31, 1915, after transactions of the day		380,489 57
		$1,498,553 52

STATISTICAL INFORMATION

Number of open accounts January 1, 1916		8,678
Number of accounts opened or reopened during the year		722
Number of accounts closed during the year		756
Amount deposited during the year, not including dividends credited for that period		$667,317 61
Amount withdrawn during the year		835,160 79
Amount of dividends credited and paid for the year, viz.:		
July 1, 1915	$82,986 72	
January 1, 1916	83,613 64	
		166,600 36
Average amount of each account January 1, 1916		508 17
Rate per cent. of dividends to depositors during the six months ending June 30, 1915		4
Rate per cent. of dividends to depositors during the six months ending December 31, 1915		4
Total earnings of the bank for the year 1915, after allowing for amortization of premiums and discounts		$217,643 37
Total expenses of the bank for the year 1915		20,453 38
Dividends paid to depositors for the year 1915		166,600 36
Net earnings for the year 1915 over expenses and dividends paid to depositors		30,589 63

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135. PEOPLE'S BANK FOR SAVINGS, NEW ROCHELLE

[252 Huguenot street; incorporated 1906]

HENRY M. LESTER, President. CHARLES PRYER, Vice-President.
JOHN A. PECK, Vice-President. ALFRED L. HAMMETT, Secretary.

TRUSTEES

W. W. BISSELL,	J. F. LAMBDEN,	CHARLES PRYER,
JOHN CONLON,	HENRY M. LESTER,	SAM'L F. SWINBURNE,
R. C. EDDY,	GEO. W. MAHLSTEDT,	L. E. VAN ETTEN,
MOTT EMIGH,	JOHN F. NEW,	HOWARD R. WARE,
G. F. FLANDREAUX,	GEORGE WATSON,	JAMES S. HAVILAND,
GEO. E. GALGANO,	JOHN A. PECK,	JOHN H. TROY,
WILLIAM KIRCHHOFF,	GEORGE T. DAVIS,	ALFRED L. HAMMETT.

FINANCIAL

RESOURCES

Bonds and mortgages				$409,375 00
Stock and bond investments, viz.:				
Stocks and bonds	Par value	Original cost	Estimated market value	
Cities in this State	$32,990 00	$32,472 67	$32,409 70	
Counties in this State	4,000 00	3,910 00	4,040 00	
Towns in this State	12,000 00	12,134 03	12,200 00	
Villages in this State	46,500 00	47,767 10	47,005 00	
Railroad mortgage bonds	104,000 00	101,170 81	92,690 00	
	$199,490 00	$197,454 61	$188,344 70	
				$188,344 70
Cash on deposit in banks or trust companies				34,657 63
Cash on hand				5,574 56
Total of collectible interest				1,341 16
				$639,293 05

LIABILITIES

Amount due depositors, viz.:		
Principal	$617,765 58	
Dividends credited or to be credited for the six months ending with December 31, 1915	10,937 34	
		$628,702 92
Surplus on market value		10,590 13
		$639,293 05

Surplus on par value, $21,735.43.

CASH TRANSACTIONS DURING THE YEAR 1915

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1915, before transactions of the day		$28,097 88
From depositors, not including dividends credited		314,243 30
From interest on loans, deposits and investments		31,318 24
From mortgages		14,150 00
From redemption of stocks and bonds		6,000 00
From all other sources, viz.:		
Telephone	$5 39	
Home banks	4 50	
Pass books	1 60	
Typewriting	11 61	
Christmas club	8 73	
Difference	33	
		32 16
		$393,841 58

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PAYMENTS

To depositors, including dividends paid to them		$260,075 56
For loans on bonds and mortgages		47,300 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, $42,000)		43,060 86
For current expenses of the bank, viz.:		
For salaries	$4,064 00	
For taxes: Surplus	45 92	
Ror rent of banking rooms	1,490 24	
For other expenses, not including expenses of other real estate nor other expenses of banking house	1,255 03	
		6,855 19
Other payments, viz.:		
Christmas club	$1 14	
Trustees' fund	450 00	
Short in cash	22 72	
Ledger correction	1 50	
Interest on trustees' certificates	75 82	
		551 18
Cash on hand and in banks or trust companies December 31, 1915, after transactions of the day		35,998 79
		$393,841 58

STATISTICAL INFORMATION

Number of open accounts January 1, 1916		3,556
Number of accounts opened or reopened during the year		824
Number of accounts closed during the year		512
Amount deposited during the year, not including dividends credited for that period		$314,243 30
Amount withdrawn during the year		260,075 56
Amount of dividends credited and paid for the year, viz.:		
July 1, 1915	$10,494 69	
January 1, 1916	10,937 34	
Paid but not credited	21,432 03 30	
		21,431 73
Average amount of each account January 1, 1916		176 80
Rate per cent. of dividends to depositors during the six months ending June 30, 1915		4
Rate per cent. of dividends to depositors during the six months ending December 31, 1915		4
Total earnings of the bank for the year 1915, after allowing for amortization of premiums and discounts		$32,013 25
Total expenses of the bank for the year 1915		6,956 37
Dividends paid to depositors for the year 1915		21,431 73
Net earnings for the year 1915 over expenses and dividends paid to depositors		3,625 15

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136. PEOPLES' SAVINGS BANK OF THE TOWN OF YONKERS, YONKERS

[12 and 14 Getty square; incorporated 1866]

CHARLES E. GORTON, President.
ROBERT H. NEVILLE, Vice-President.
ANDREW B. BARR, Vice-President.
FRANK E. WHEELER, Treasurer.
ALBERT B. LOSELLE, Asst. Treas.

TRUSTEES

FRANK E. WHEELER,	ANDREW B. BARR,	RALPH B. HIBBARD,
CHARLES E. GORTON,	ALONZO P. HAZARD,	LOUIS SPRECKLES,
ROBERT H. NEVILLE,	ALBERT C. BENEDICT,	WILLIAM HALLEY,
ALEX. SAUNDERS,	GEORGE H. WARREN,	ARTHUR LAND,
GUSTAV SCHLEUTER,	JOSEPH MILLER,	E. B. EMBREE,
CHARLES E. SKINNER,	CAMPBELL SCOTT,	JAMES C. FULTON.

FINANCIAL

RESOURCES

Bonds and mortgages				$5,094,850 00
Stock and bond investments, viz.:				
Stocks and bonds	Par value	Original cost	Estimated market value	
State of Alabama	$17,000 00	$18,465 00	$16,830 00	
Cities in other States	174,000 00	182,986 00	174,330 00	
Cities in this State	1,039,670 18	1,059,908 11	1,049,815 13	
Counties in this State	35,000 00	36,856 25	36,050 00	
Towns in this State	439,268 36	450,284 62	439,716 10	
Villages in this State	876,917 25	900,064 98	877,638 70	
School districts in this State	292,350 00	306,691 87	294,596 50	
Railroad mortgage bonds	50,000 00	52,668 75	46,000 00	
	$2,924,205 79	$3,007,925 58	$2,934,976 43	$2,934,976 43
Banking house and lot, book value, $58,448.95; cost, $61,586.48; actual cash value				61,500 00
Other real estate, book value, $49,694.54; cost, $47,518.51; actual cash value				47,400 00
Cash on deposit in banks or trust companies				492,164 43
Cash on hand				97,974,69
Total of collectible interest				77,358 88
Amount of all other assets, viz.: Rents accrued				95 00
				$8,806,319 43

LIABILITIES

Amount due depositors, viz.:			
Principal	$8,058,707 55		
Dividends credited or to be credited for the six months ending with December 31, 1915	151,307 20		
		$8,210,014 75	
Surplus on market value		596,304 68	
		$8,806,319 43	

Surplus on par value, $585,534.04.

CASH TRANSACTIONS DURING THE YEAR 1915

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1915, before transactions of the day	$526,473 89
From depositors, not including dividends credited	1,903,562 56
From interest on loans, deposits and investments	398,583 64
From rents from banking house	1,010 00
From rents from other real estate	2,439 97
From mortgages	82,350 00

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From redemption of stocks and bonds		$133,965 90
From loans paid		1,500 00
		$3,049,885 96

PAYMENTS

To depositors, including dividends paid to them		$1,812,990 55
For loans on bonds and mortgages		393,950 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, $182,500)		186,622 60
For interest (other than dividend payments to depositors)		1,899 57
For current expenses of the bank, viz.:		
For salaries	$13,903 33	
For taxes: Banking house, $1,524.40; surplus, $5,322.61	6,847 01	
For expenses, except taxes, of banking house:		
Repairs	53 23	
Insurance	8 90	
Other	16 97	
For expenses of other real estate, viz.:		
Repairs	2,477 41	
Insurance	173 33	
Taxes	760 81	
Other	260 34	
For other expenses, not including expenses of other real estate nor other expenses of banking house	3,033 13	
		27,534 46
For real estate acquired by foreclosure, or in settlement of debts due the bank		36,749 66
Cash on hand and in banks or trust companies December 31, 1915, after transactions of the day		590,139 12
		$3,049,885 96

STATISTICAL INFORMATION

Number of open accounts January 1, 1916		17,394
Number of accounts opened or reopened during the year		2,970
Number of accounts closed during the year		2,459
Amount deposited during the year, not including dividends credited for that period		$1,903,562 56
Amount withdrawn during the year		1,812,990 55
Amount of dividends credited and paid for the year, viz.:		
July 1, 1915	$147,236 56	
January 1, 1916	151,307 20	
		298,543 76
Average amount of each account January 1, 1916		472 00
Rate per cent. of dividends to depositors during the six months ending June 30, 1915		4
Rate per cent. of dividends to depositors during the six months ending December 31, 1915		4
Total earnings of the bank for the year 1915, after allowing for amortization of premiums and discounts		$398,020 14
Total expenses of the bank for the year 1915		27,534 46
Dividends paid to depositors for the year 1915		298,543 76
Net earnings for the year 1915 over expenses and dividends paid to depositors		71,941 92

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137. THE PORT CHESTER SAVINGS BANK, PORT CHESTER

[Corner North Main and Willett streets; incorporated 1865]

WILLIAM RYAN, President. JOHN W. McCARTY, Secretary.
EDWIN F. STUDWELL, Vice-Pres. JOHN W. DIEHL, Cashier.
ELLWOOD BURDSALL, Vice-Pres. GEORGE STUDWELL, Asst. Cashier.

TRUSTEES

WILLIAM RYAN, JOSIAH N. WILCOX, THEODORE C. PARKER,
EDWIN F. STUDWELL, JOHN W. Mc CARTY. SAMUEL GLOCK,
JOHN MILLER, CHARLES H. TIBBITS, ARTHUR B. WILCOX,
ELLWOOD BURSALL, ROBERT B. M. COOK, JOHN W. DIEHL,
H. L. MARSHALL, JR., LEANDER HORTON, JOHN W. RYAN,
THOMAS BYRNES, JR.

FINANCIAL

RESOURCES

Bonds and mortgages				$2,314,893 00
Stock and bond investments, viz.:				
Stocks and bonds	Par value	Original cost	Estimated market value	
State of New York	$40,000 00	$40,287 50	$40,200 00	
Cities in other States	57,000 00	58,672 77	56,730 00	
Cities in this State	598,991 92	614,280 80	594,720 50	
Counties in this State	95,400 00	100,102 93	96,569 00	
Towns in this State	42,578 25	42,616 92	41,565 36	
Villages in this State	239,350 00	242,422 15	239,104 25	
School districts in this State	133,100 00	137,007 04	130,544 50	
Railroad mortgage bonds	341,000 00	342,001 25	293,270 00	
	$1,547,420 17	$1,577,391 36	$1,492,703 61	
				1,492,703 61
Banking house and lot, book value, $25,000; cost, $44,682.06; actual cash value				25,000 00
Cash on deposit in banks or trust companies				228,423 04
Cash on hand				25,451 11
Total of collectible interest				34,051 92
Amount of all other assets, viz.: Insurance premiums advanced				70 15
				$4,120,592 83

LIABILITIES

Amount due depositors, viz.:		
Principal	$3,786,236 77	
Dividends credited or to be credited for the six months ending with December 31, 1915	70,335 64	
		$3,856,572 41
Surplus on market value		264,020 42
		$4,120,592 83

Surplus on par value, $318,736.98.

CASH TRANSACTIONS DURING THE YEAR 1915

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1915, before transactions of the day		$242,647 24
From depositors, not including dividends credited		943,521 78
From interest on loans, deposits and investments		173,887 40
From mortgages		32,306 00
From redemption of stocks and bonds		65,550 00
From all other sources, viz.:		
Insurance premiums advanced	$103 13	
Charge for exchange refunded	63	
		103 76
		$1,458,016 18

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PAYMENTS

To depositors, including dividends paid to them		$866,577 59
For loans on bonds and mortgages		186,600 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, $134,341.92)		136,186 16
For interest (other than dividend payments to depositors)		790 85
For current expenses of the bank, viz.:		
For salaries	$8,500 00	
For taxes: Banking house, $821.56; surplus, $2,209.07.	3,030 63	
For expenses, except taxes, of banking house: Other.	765 50	
For other expenses, not including expenses of other real estate nor other expenses of banking house...	1,518 02	
		13,814 15
Other payments, viz.: Insurance premiums advanced		173 28
Cash on hand and in banks or trust companies December 31, 1915, after transactions of the day		253,874 15
		$1,458,016 18

STATISTICAL INFORMATION

Number of open accounts January 1, 1916		8,762
Number of accounts opened or reopened during the year		1,555
Number of accounts closed during the year		1,281
Amount deposited during the year, not including dividends credited for that period		$943,521 78
Amount withdrawn during the year		866,577 59
Amount of dividends credited and paid for the year, viz.:		
July 1, 1915	$68,054 46	
January 1, 1916	70,335 64	
		138,390 10
Average amount of each account January 1, 1916		440 14
Rate per cent. of dividends to depositors during the six months ending June 30, 1915		4
Rate per cent. of dividends to depositors during the six months ending December 31, 1915		4
Total earnings of the bank for the year 1915, after allowing for amortization of premiums and discounts		$175,281 03
Total expenses of the bank for the year 1915		13,814 15
Dividends paid to depositors for the year 1915		138,390 10
Net earnings for the year 1915 over expenses and dividends paid to depositors		23,076 78

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138. THE UNION SAVINGS BANK OF WESTCHESTER COUNTY, MAMARONECK

[60 West Post road; incorporated 1887]

REUBEN G. BREWER, President. GEO. L. LYON, Treasurer.
CHARLES FIELD GRIFFEN, Vice-Pres. ELISHA H. GEDNEY, Asst. Treas.
WILLIAM A. BOYD, Vice-Pres.

TRUSTEES

BRADFORD RHODES, BURTON C. MEIGHAN, CHARLES C. HOLDEN,
WILLIAM A. BOYD, WILLIAM R. BULL, CHARLES M. BAXTER,
THOMAS J. MEIGHAN, EDWIN T. CORNELL, PATRICK H. COLLINS,
REUBEN G. BREWER, HENRY FATTON, SAMUEL R. BELL,
CHAS. FIELD GRIFFEN, GEORGE L. LYON, EDWARD M. CLARK,
HENRY MOORE, DANIEL WARREN.

FINANCIAL

RESOURCES

Bonds and mortgages				$494,899 00
Stock and bond investments, viz.:				
Stocks and bonds	Par value	Original cost	Estimated market value	
State of New York	$10,000 00	$10,300 00	$9,900 00	
Cities in this State	10,000 00	10,275 00	9,700 00	
Towns in this State	17,560 00	17,694 20	17,300 00	
Villages in this State	53,840 00	54,214 05	54,815 70	
School districts in this State	28,750 00	29,223 25	28,224 00	
Railroad mortgage bonds	97,000 00	95,317 50	81,080 00	
	$217,150 00	$217,024 00	$201,019 70	
				201,019 70
Other real estate, book value, $6,807.32; cost, $6,807.32; actual cash value				6,807 32
Cash on deposit in banks or trust companies				123,958 35
Cash on hand				4,561 18
Total of collectible interest				7,993 11
				$839,238 66

LIABILITIES

Amount due depositors, viz.:		
Principal	$764,943 03	
Dividends credited or to be credited for the six months ending with December 31, 1915	13,966 85	
		$778,909 88
Other liabilities, viz.: Expenses incurred but unpaid, tax on surplus, estimated		250 00
Surplus on market value		60,078 78
		$839,238 66

Surplus on par value, $76,209.08.

CASH TRANSACTIONS DURING THE YEAR 1915

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1915, before transactions of the day	$107,884 60
From depositors, not including dividends credited	241,333 91
From interest on loans, deposits and investments	40,204 90
From rents from other real estate	85 50
From mortgages	31,293 20
From redemption of stocks and bonds	7,770 00
From real estate sold	1,100 00
	$429,672 11

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PAYMENTS

To depositors, including dividends paid to them		$239,777 67
For loans on bonds and mortgages		33,013 20
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, $15,000)		15,102 60
For interest (other than dividend payments to depositors)		67 50
For current expenses of the bank, viz.:		
For salaries	$3,800 00	
For taxes: Surplus, $428.15; on mortgages, $102.50	530 65	
For expenses, except taxes, of banking house:		
Repairs	15 00	
Insurance	6 00	
Other	272 46	
For rent of banking rooms	660 00	
For expenses of other real estate, viz.:		
Repairs	52 05	
Taxes	59 10	
Other	16 50	
For other expenses, not including expenses of other real estate nor other expenses of banking house	570 78	
		5,982 54
For real estate acquired by foreclosure, or in settlement of debts due the bank		7,209 07
Cash on hand and in banks or trust companies December 31, 1915, after transactions of the day		128,519 53
		$429,672 11

STATISTICAL INFORMATION

Number of open accounts January 1, 1916		2,416
Number of accounts opened or reopened during the year		474
Number of accounts closed during the year		379
Amount deposited during the year, not including dividends credited for that period		$241,333 91
Amount withdrawn during the year		239,777 67
Amount of dividends credited and paid for the year, viz.:		
July 1, 1915	$13,716 42	
January 1, 1916	13,966 85	
		27,683 27
Average amount of each account January 1, 1916		322 00
Rate per cent. of dividends to depositors during the six months ending June 30, 1915		4
Rate per cent. of dividends to depositors during the six months ending December 31, 1915		4
Total earnings of the bank for the year 1915, after allowing for amortization of premiums and discounts		$40,127 50
Total expenses of the bank for the year 1915		6,032 54
Dividends paid to depositors for the year 1915		27,683 27
Net earnings for the year 1915 over expenses and dividends paid to depositors		6,411 69

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139. WESTCHESTER COUNTY SAVINGS BANK, TARRYTOWN

[Broadway and Main street; incorporated 1853]

ISAAC REQUA, President.
RICHARD B. COUTANT, Vice-Pres.
MOSES W. TAYLOR, Vice-President.
ELMORE T. WILLSEA, Treasurer.
CHARLES A. WOOD, Secretary.

TRUSTEES

RICHARD B. COUTANT,	CHAS. E. EDDISON,	CHARLES F. SMITH,
MOSES W. TAYLOR,	WM. A. BURNHAM,	CHARLES C. BRACE,
ISAAC REQUA,	JOSEPH BLOUIN,	EDGAR ALLEN,
ELMORE T. WILLSEA,	B. F. TOMPKINS,	WM. H. VINALL.

FINANCIAL

RESOURCES

Bonds and mortgages				$2,292,746 47
Stock and bond investments, viz.:				
Stocks and bonds	Par value	Original cost	Estimated market value	
United States	$30,000 00	$34,343 75	$33,000 00	
District of Columbia	50,000 00	48,100 00	52,000 00	
Cities in other States	116,000 00	123,428 00	117,160 00	
Cities in this State	640,000 00	658,781 18	639,400 00	
Counties in this State	50,000 00	52,210 00	47,000 00	
Towns in this State	15,000 00	15,000 00	14,400 00	
Villages in this State	278,500 00	287,366 90	273,825 00	
School districts in this State	26,000 00	31,950 00	25,760 00	
Railroad mortgage bonds	522,000 00	573,593 90	487,340 00	
	$1,727,500 00	$1,824,773 73	$1,689,885 00	$1,689,885 00
Banking house and lot, book value, $25,000; cost, $37,365.22; actual cash value				25,000 00
Other real estate, book value, $138,365.77; cost, $128,591.89; actual cash value				128,591 89
Cash on deposit in banks or trust companies				547,450 46
Cash on hand				37,909 14
Total of collectible interest				89,412 29
Amount of all other assets, viz.: Insurance premiums advanced				118 08
				$4,811,113 33

LIABILITIES

Amount due depositors, viz.:			
Principal	$3,984,805 13		
Dividends credited or to be credited for the six months ending with December 31, 1915	76,282 70		
		$4,061,087 83	
Surplus on market value		750,025 50	
		$4,811,113 33	

Surplus on par value, $787,640.50.

CASH TRANSACTIONS DURING THE YEAR 1915

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1915, before transactions of the day	$477,869 72
From depositors, not including dividends credited	662,358 47
From interest on loans, deposits and investments	233,682 40
From rents from other real estate	1,346 32
From mortgages	166,940 00
From redemption of stocks and bonds	55,500 00
From real estate sold	36,000 00

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From all other sources, viz.:		
Insurance premium returned	$36 00	
Error in interest account	1 22	
Cash over	23 00	
Rebate on insurance policies	31 20	
		$91 42
		$1,633,788 33

PAYMENTS

To depositors, including dividends paid to them		$799,614 54
For loans on bonds and mortgages		95,550 00
For stocks and bonds purchased, including premiums, commissions, etsc. (total par value, $60,000)		61,875 00
For current expenses of the bank, viz.:		
For salaries	$10,000 00	
For taxes: Banking house, $477.80; surplus, $6,768.36; on mortgages, $363.75	7,609 91	
For expenses, except taxes, of banking house: Repairs	116 01	
For expenses of other real estate, viz.: Repairs	3,191 46	
Insurance	102 36	
Taxes	4,067 00	
Other	1,590 50	
For other expenses, not including expenses of other real estate nor other expenses of banking house	1,593 56	
		28,270 80
For real estate acquired by foreclosure, or in settlement of debts due the bank		62,804 23
Other payments, viz.:		
Accrued interest	$100 00	
Error in interest	2 20	
Shortage in cash	93 88	
Insurance premiums advanced	118 08	
		314 16
Cash on hand and in banks or trust companies December 31, 1915, after transactions of the day		585,359 60
		$1,633,788 33

STATISTICAL INFORMATION

Number of open accounts January 1, 1916		6,738
Number of accounts opened or reopened during the year		770
Number of accounts closed during the year		749
Amount deposited during the year, not including dividends credited for that period		$662,358 47
Amount withdrawn during the year		799,614 54
Amount of dividends credited and paid for the year, viz.:		
July 1, 1915	$76,399 09	
January 1, 1916	76,282 70	
		152,681 79
Average amount of each account January 1, 1916		569 22
Rate per cent. of dividends to depositors during the six months ending June 30, 1915		4
Rate per cent. of dividends to depositors during the six months ending December 31, 1915		4
Total earnings of the bank for the year 1915, after allowing for amortization of premiums and discounts		$226,029 65
Total expenses of the bank for the year 1915		28,270 80
Dividends paid to depositors for the year 1915		152,681 79
Net earnings for the year 1915 over expenses and dividends paid to depositors		45,077 06

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140. YONKERS SAVINGS BANK, YONKERS

[16 South Broadway; incorporated 1854]

JAMES H. WELLER, President.
WM. H. THORNE, Vice-President.
ALBERT L. SKINNER, Vice-President.
CHAS. F. HULBERT, Treasurer.
JOHN BELLOWS, Secretary.
RUDOLF EICKHEIMER, Asst. Secy.
JAMES E. HOWES, Cashier.

TRUSTEES

WM. H. THORNE,
JAMES H. WELLER,
R. EICKEMEYER,
ALBERT L. SKINNER,
HARRY L. TWINE,
JOHN O. CAMPBELL,
CHARLES F. HULBERT,
BENJ. W. STILLWELL,
WM. M. DICK,
JOHN BELLOWS,
WM. W. SCRUGHAM,
EUGENE C. CLARK,
L. J. SCHLESINGER,
JOSEPH H. BEALL,
CHARLES H. KETCHAM,
N. A. WARREN,
WM. L. SAUNDERS.

FINANCIAL

RESOURCES

Bonds and mortgages				$5,560,790 00
Stock and bond investments, viz.:				
Stocks and bonds	Par value	Original cost	Estimated market value	
Cities in other States	$720,000 00	$763,733 01	$736,470 00	
Cities in this State	1,188,200 00	1,209,960 32	1,195,534 00	
Counties in this State	77,560 00	80,196 00	81,269 35	
Towns in this State	84,000 00	85,339 18	84,860 00	
Villages in this State	253,500 00	261,956 26	259,325 00	
School districts in this State	81,000 00	85,493 21	82,890 00	
Railroad mortgage bonds	745,000 00	809,143 23	705,350 00	
	$3,149,260 00	$3,295,821 21	$3,145,698 35	3,145,698 35
Banking house and lot, book value, $100,000; cost, $100,000; actual cash value				100,000 00
Other real estate, book value, $41,191.50; cost, $41,191.50; actual cash value				41,191 50
Cash on deposit in banks or trust companies				752,075 08
Cash on hand				62,819 10
Total of collectible interest				78,374 84
Amount of all other assets, viz.: Rents from bank building due and unpaid				116 66
				$9,741,065 53

LIABILITIES

Amount due depositors, viz.:		
Principal	$8,705,169 57	
Dividends credited or to be credited for the six months ending with December 31, 1915	164,872 97	
		$8,870,042 54
Surplus on market value		871,022 99
		$9,741,065 53

Surplus on par value, $874,584.64.

CASH TRANSACTIONS DURING THE YEAR 1915

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1915, before transactions of the day	$653,855 46
From depositors, not including dividends credited	1,867,823 96
From interest on loans, deposits and investments	454,613 77
From rents from banking house	5,533 28
From rents from other real estate	3,345 86
From mortgages	163,635 00

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From redemption of stocks and bonds		$55,200 00
From real estate sold		3,902 92
From all other sources, viz.:		
For desk sold	$6 00	
Rebate on insurance	10 55	
		16 55
		$3,217,926 80

PAYMENTS

To depositors, including dividends paid to them		$1,846,592 37
For loans on bonds and mortgages		286,150 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, $181,000)		185,219 15
For interest (other than dividend payments to depositors)		1,681 51
For current expenses of the bank, viz.:		
For salaries	$14,908 35	
For taxes: Banking house, $2,217.32; surplus, $7,526.92	9,744 24	
For expenses, except taxes, of banking house:		
Repairs	883 84	
Insurance	60 36	
Other	2,656 54	
For expenses of other real estate, viz.:		
Repairs	3,212 22	
Insurance	84 80	
Taxes	599 35	
Other	1,800 21	
For other expenses, not including expenses of other real estate nor other expenses of banking house	5,944 55	
		39,894 46
For real estate acquired by foreclosure, or in settlement of debts due the bank		43,495 13
Cash on hand and in banks or trust companies December 31, 1915, after transactions of the day		814,894 18
		$3,217,926 80

STATISTICAL INFORMATION

Number of open accounts January 1, 1916		18,268
Number of accounts opened or reopened during the year		2,683
Number of accounts closed during the year		2,058
Amount deposited during the year, not including dividends credited for that period		$1,867,823 96
Amount withdrawn during the year		1,846,592 37
Amount of dividends credited and paid for the year, viz.:		
July 1, 1915	$161,805 66	
January 1, 1916	164,872 97	
		326,678 63
Average amount of each account January 1, 1916		485 55
Rate per cent. of dividends to depositors during the six months ending June 30, 1915		4
Rate per cent. of dividends to depositors during the six months ending December 31, 1915		4
Total earnings of the bank for the year 1915, after allowing for amortization of premiums and discounts		$454,593 19
Total expenses of the bank for the year 1915		39,894 46
Interest paid to depositors for the year 1915		326,678 63
Net earnings for the year 1915 over expenses and interest paid to depositors		88,020 10

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STATEMENT

OF THE

Condition of the Savings Banks

OF THE

STATE OF NEW YORK

ON

July 1, 1915, and January 1, 1916

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Federal Reserve Bank of St. Louis

Statement of the Condition of the Savings Banks of the State of New York, July 1, 1915

NAMES	Total resources	Amount due depositors	Other liabilities	Surplus on estimated market value of stocks and bonds	Surplus on par value of stocks and bonds	Number of open accounts July 1, 1915
ALBANY COUNTY						
Albany City Savings Institution	$11,661,149 19	$11,240,629 00	.....	$420,520 19	$405,264 00	14,268
Albany County Savings Bank, Albany	9,120,090 81	8,528,153 24	$83,674 49	508,263 08	642,722 98	12,055
Albany Exchange Savings Bank	3,418,208 53	3,177,763 50	32,815 62	207,629 41	246,884 63	5,896
Albany Savings Bank	36,776,096 84	34,884,987 26	.....	1,891,109 58	3,150,354 29	52,108
Cohoes Savings Institution	3,657,415 11	3,412,306 00	.....	245,109 11	352,434 55	7,809
Home Savings Bank of the City of Albany	9,786,613 78	9,285,221 08	597 79	500,794 91	449,842 50	13,135
Mechanics and Farmers' Savings Bank, The, Albany	2,633,393 47	2,254,390 65	21,120 00	357,882 82	479,597 17	4,125
Mechanics' Savings Bank, Cohoes	1,671,911 19	1,576,748 00	.....	95,163 19	156,014 04	3,005
National Savings Bank of the City of Albany, The	13,731,243 60	13,016,472 84	9 98	714,760 78	765,688 33	17,609
Total	$92,456,122 52	$87,376,671 57	$138,217 88	$4,941,233 07	$6,648,802 49	130,010
BRONX COUNTY						
Bronx Savings Bank, The, New York	$1,257,393 34	$1,243,750 95	.....	$13,642 39	$28,592 39	6,107
Dollar Savings Bank, New York	12,839,036 96	12,078,670 06	.....	760,366 90	759,216 90	43,311
North Side Savings Bank, New York	1,435,385 64	1,406,961 77	.....	28,423 87	37,223 15	6,146
Total	$15,531,815 94	$14,729,382 78	.....	$802,433 16	$825,032 44	55,564
BROOME COUNTY						
Binghamton Savings Bank	$7,149,104 96	$6,826,312 20	.....	$322,792 76	$567,836 42	22,150
Chenango Valley Savings Bank, Binghamton	1,766,471 10	1,718,841 00	.....	47,630 10	54,471 27	10,180
Total	$8,915,576 06	$8,545,153 20	.....	$370,422 86	$622,307 69	32,330
CAYUGA COUNTY						
Auburn Savings Bank	$6,086,056 11	$5,644,773 87	$464 75	$440,817 49	$541,022 49	13,392
Cayuga County Savings Bank, Auburn	4,160,089 41	3,946,429 63	.....	213,659 78	338,282 05	9,646
Total	$10,246,145 52	$9,591,203 50	$464 75	$654,477 27	$879,304 54	23,038
CHEMUNG COUNTY						
Elmira Savings Bank, The	$914,672 99	$867,080 18	.....	$47,592 81	$66,262 81	4,352

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Federal Reserve Bank of St. Louis

Statement of the Condition of the Savings Banks of the State of New York, July 1, 1915 — Continued

NAMES	Number of accounts opened or reopened during year ending June 30, 1915	Number of accounts closed during year ending June 30, 1915	Amount deposited during year ending June 30, 1915, not including dividends credited for that period	Amount withdrawn during year ending June 30, 1915	Amount of dividends credited and paid during year ending June 30, 1915	Current expenses for six months	Average rate per cent. of dividends for year ending June 30, 1915
ALBANY COUNTY							
Albany City Savings Institution	2,414	2,009	$2,508,406 03	$2,795,716 24	$425,439 32	$20,275 59	4
Albany County Savings Bank, Albany	2,949	1,768	2,357,173 12	1,969,775 68	316,132 46	16,829 81	4
Albany Exchange Savings Bank	966	878	849,993 76	936,417 15	123,682 98	8,852 96	4
Albany Savings Bank	7,095	6,534	6,561,479 32	6,971,699 46	1,314,544 20	45,874 36	4
Cohoes Savings Institution	1,170	1,190	666,008 88	792,894 65	128,886 79	5,896 98	4
Home Savings Bank of the City of Albany	2,037	1,876	2,039,966 50	2,449,500 42	351,282 64	17,529 56	4
Mechanics and Farmers' Savings Bank, The, Albany	453	560	422,295 56	552,407 12	86,286 90	3,608 14	3¾
Mechanics' Savings Bank, Cohoes	525	457	346,753 66	335,486 80	58,574 12	3,623 09	4
National Savings Bank of the City of Albany, The	3,148	3,168	2,854,348 16	3,293,113 18	495,909 76	19,842 06	4
Total	20,757	18,440	$18,606,424 99	$20,097,010 70	$3,300,739 17	$142,332 55	.....
BRONX COUNTY							
Bronx Savings Bank, The, New York	1,821	1,485	$625,079 76	$576,930 91	$36,435 16	$7,210 13	3½
Dollar Savings Bank, New York	10,941	11,906	4,110,062 63	4,382,511 42	374,629 92	23,767 20	3½
North Side Savings Bank, New York	1,711	1,496	656,318 41	622,281 42	42,257 13	6,293 48	3½
Total	14,473	14,887	$5,391,460 80	$5,581,723 75	$453,322 21	$37,270 81	.....
BROOME COUNTY							
Binghamton Savings Bank	3,965	3,735	$3,042,856 03	$3,250,859 88	$222,594 83	$14,925 67	3½
Chenango Valley Savings Bank, Binghamton	2,747	2,849	1,104,015 81	1,379,938 09	59,587 73	11,086 39	3½
Total	6,712	6,584	$4,146,871 84	$4,630,797 97	$282,182 56	$26,012 06	.....
CAYUGA COUNTY							
Auburn Savings Bank	1,567	1,730	$1,502,399 51	$1,699,043 25	$194,422 59	$15,784 54	3¾
Cayuga County Savings Bank, Auburn	1,496	1,427	1,244,388 95	1,325,758 55	134,086 75	9,309 07	3¾
Total	3,063	3,157	$2,746,788 46	$3,024,801 80	$328,509 34	$25,093 61	.....
CHEMUNG COUNTY							
Elmira Savings Bank, The	1,279	1,252	$392,189 39	$397,289 50	$26,539 85	$2,290 76	3½

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Federal Reserve Bank of St. Louis

Statement of the Condition of the Savings Banks of the State of New York, July 1, 1915 — Continued

NAMES	Total resources	Amount due depositors	Other liabilities	Surplus on estimated market value of stocks and bonds	Surplus on par value of stocks and bonds	Number of open accounts July 1, 1915
COLUMBIA COUNTY						
Hudson City Savings Institution	$5,557,933 36	$5,128,793 57	.....	$429,139 79	$537,615 66	10,372
CORTLAND COUNTY						
Cortland Savings Bank	$4,515,626 78	$4,210,739 08	.....	$304,887 70	$420,184 18	11,866
DUTCHESS COUNTY						
Fishkill Savings Institute	$564,771 61	$540,432 97	.....	$24,338 64	$31,335 46	1,046
Matteawan Savings Bank, Beacon	899,074 70	853,885 98	$5,203 44	39,985 28	62,792 78	1,991
Mechanics' Savings Bank, The, Beacon	2,677,916 06	2,416,755 79	16,129 20	245,031 07	308,059 75	5,002
Pawling Savings Bank	793,298 81	751,504 15	106 70	41,687 96	66,147 24	2,055
Poughkeepsie Savings Bank, The	14,897,501 97	14,142,539 00	.....	754,962 97	1,260,592 15	27,326
Rhinebeck Savings Bank	886,777 18	839,307 01	.....	47,470 17	66,266 77	2,926
Wappinger Savings Bank, Wappingers Falls	690,221 18	650,385 00	6,300 00	33,536 18	51,648 12	1,706
Total	$21,409,561 51	$20,194,809 90	$27,739 34	$1,187,012 27	$1,846,842 27	42,052
ERIE COUNTY						
American Savings Bank of Buffalo	$2,236,353 24	$2,266,774 49	.....	$19,578 75	$51,242 80	5,368
Buffalo Savings Bank	40,563,845 22	37,711,086 11	$1,225 42	2,851,533 69	3,082,036 40	64,641
Erie County Savings Bank, Buffalo	57,760,057 56	54,981,988 75	.....	2,778,068 81	4,952,710 98	91,831
Western Savings Bank, The, Buffalo	11,065,749 60	10,501,690 41	.....	564,059 19	881,392 37	13,283
Total	$111,676,005 62	$105,461,539 76	$1,225 42	$6,213,240 44	$8,967,382 55	175,123
GREENE COUNTY						
Catskill Savings Bank	$3,584,572 45	$3,316,562 99	.....	$268,009 46	$349,270 91	7,355
JEFFERSON COUNTY						
Jefferson County Savings Bank, Watertown	$8,562,824 50	$8,220,405 31	.....	$342,419 19	$632,679 26	30,411
Watertown Savings Bank	3,674,807 04	3,525,757 71	.....	149,049 33	180,861 95	9,554
Total	$12,237,631 54	$11,746,163 02	.....	$491,468 52	$813,541 21	39,965

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Federal Reserve Bank of St. Louis

Statement of the Condition of the Savings Banks of the State of New York, July 1, 1915 — Continued

NAMES	Number of accounts opened or reopened during year ending June 30, 1915	Number of accounts closed during year ending June 30, 1915	Amount deposited during year ending June 30, 1915, not including dividends credited for that period	Amount withdrawn during year ending June 30, 1915	Amount of dividends credited and paid during year ending June 30, 1915	Current expenses for six months	Average rate per cent. of dividends for year ending June 30, 1915
COLUMBIA COUNTY							
Hudson City Savings Institution	1,331	1,500	$993,458 50	$1,352,426 07	$172,540 78	$7,163 81	3½
CORTLAND COUNTY							
Cortland Savings Bank	1,743	1,659	$1,053,146 99	$1,244,861 86	$143,062 38	$6,913 67	3¾
DUTCHESS COUNTY							
Fishkill Savings Institute	84	86	$75,771 30	$98,553 75	$20,464 07	$1,178 19	4
Matteawan Savings Bank, Beacon	218	252	153,198 99	188,005 29	32,651 07	1,637 96	4
Mechanics' Savings Bank, The, Beacon	357	436	305,718 95	461,142 37	95,037 94	4,200 16	4
Pawling Savings Bank	214	223	127,212 04	163,383 50	27,388 60	1,815 70	3½
Poughkeepsie Savings Bank, The	3,136	2,478	2,045,813 99	2,678,406 81	538,461 97	17,781 79	4
Rhinebeck Savings Bank	212	235	111,573 61	127,471 31	30,070 79	2,034 67	3½
Wappinger Savings Bank, Wappingers Falls	198	216	124,118 56	153,559 92	25,490 18	1,968 20	4
Total	4,419	3,926	$2,943,407 44	$3,870,522 95	$769,564 62	$30,616 67	.....
ERIE COUNTY							
American Savings Bank of Buffalo	1,816	1,637	$868,460 15	$845,115 52	$82,864 58	$6,074 68	4
Buffalo Savings Bank	10,943	10,469	9,388,724 20	10,833,622 67	1,431,724 29	52,590 72	4
Erie County Savings Bank, Buffalo	13,878	13,560	12,474,712 28	14,311,109 88	2,046,011 26	81,779 91	4
Western Savings Bank, The, Buffalo	1,923	1,694	2,315,486 58	2,620,791 50	398,702 66	16,257 09	4
Total	28,560	27,360	$25,047,383 21	$28,610,639 57	$3,959,302 79	$156,702 40	.....
GREENE COUNTY							
Catskill Savings Bank	780	817	$649,428 28	$880,638 03	$112,210 42	$5,492 79	3½
JEFFERSON COUNTY							
Jefferson County Savings Bank, Watertown	2,648	2,651	$1,425,550 56	$1,906,861 19	$290,616 37	$17,347 17	3½
Watertown Savings Bank	1,060	1,014	604,102 25	783,975 08	127,015 74	5,564 79	3½
Total	3,708	3,665	$2,029,652 81	$2,690,836 27	$417,632 11	$22,911 96	.....

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Federal Reserve Bank of St. Louis

Statement of the Condition of the Savings Banks of the State of New York, July 1, 1915 — Continued

NAMES	Total resources	Amount due depositors	Other liabilities	Surplus on estimated market value of stocks and bonds	Surplus on par value of stocks and bonds	Number of open accounts July 1, 1915
KINGS COUNTY						
Bay Ridge Savings Bank, Brooklyn	$675,822 82	$659,089 12	.....	$16,733 70	$22,303 70	3,851
Brevoort Savings Bank, Brooklyn	4,466,395 02	4,245,687 34	.....	220,707 68	238,887 47	15,553
Brooklyn Savings Bank	58,588,511 10	53,473,567 94	$25,000 00	5,089,943 16	6,431,954 16	70,911
Bushwick Savings Bank, The, Brooklyn	6,508,572 76	6,071,224 94	4,000 00	433,347 82	441,069 42	13,997
City Savings Bank of Brooklyn, The	3,338,618 02	3,141,872 85	1,700 00	195,045 17	176,134 57	8,781
Dime Savings Bank of Brooklyn, The	46,287,983 32	42,780,188 16	16,000 00	3,491,795 16	4,340,492 16	97,478
Dime Savings Bank of Williamsburgh, The, Brooklyn	11,147,987 04	10,578,790 21	2,391 69	566,805 14	626,380 64	15,385
East Brooklyn Savings Bank, Brooklyn	7,997,229 46	7,475,869 02	2,500 00	518,860 44	673,127 11	15,885
Eastern District Savings Bank of the City of Brooklyn	7,905,083 31	7,590,633 68	.....	314,449 63	312,804 31	23,287
East New York Savings Bank, Brooklyn	4,010,130 45	3,681,860 55	.....	328,269 90	383,754 90	9,040
Germania Savings Bank, Kings County, Brooklyn	12,365,166 32	11,646,021 05	.....	719,145 27	801,662 78	20,095
German Savings Bank of Brooklyn	19,820,779 76	18,439,313 11	5,000 00	1,376,466 65	1,455,476 31	42,194
Greater New York Savings Bank, The, Brooklyn	3,858,015 04	3,720,825 89	.....	137,189 15	161,154 15	16,043
Green Point Savings Bank, The, Brooklyn	9,370,441 15	8,468,805 34	7,500 00	894,135 81	1,047,025 81	18,078
Hamburg Savings Bank, Brooklyn	1,717,734 10	1,683,393 20	.....	34,340 90	45,752 04	6,503
Home Savings Bank, Brooklyn	551,733 35	538,483 59	.....	13,249 76	10,577 76	2,322
Kings County Savings Institution, The, Brooklyn	13,856,922 50	12,997,390 53	.....	859,531 97	1,081,882 81	14,228
Prudential Savings Bank, Brooklyn	2,253,090 79	2,199,142 12	.....	53,948 67	46,118 48	6,443
South Brooklyn Savings Institution, The, Brooklyn	26,003,042 83	23,223,520 06	12,094 67	2,767,428 10	3,404,884 90	35,744
Sumner Savings Bank, Brooklyn	773,699 67	762,982 99	.....	10,716 68	42,286 68	2,600
Williamsburgh Savings Bank, Brooklyn	83,220,429 87	73,220,135 69	35,000 00	9,965,294 18	9,916,371 93	108,804
Total	$324,717,388 68	$296,598,797 38	$111,186 36	$28,007,404 94	$31,660,102 09	547,222
MADISON COUNTY						
Oneida Savings Bank	$3,664,006 30	$3,418,097 96	$90 45	$245,817 89	$349,776 39	8,875
MONROE COUNTY						
East Side Savings Bank, The, Rochester	$13,748,354 39	$13,181,689 55	$50,419 58	$516,245 26	$586,460 70	44,514
Mechanics' Savings Bank, Rochester	4,933,661 12	4,667,655 58	17,852 71	248,152 83	392,327 00	7,463
Monroe County Savings Bank, Rochester	26,541,096 41	24,831,600 58	98,499 30	1,610,996 53	2,253,048 53	39,021
Rochester Savings Bank	25,910,321 01	23,786,038 95	97,641 67	2,026,640 39	2,989,030 57	53,845
Total	$71,133,432 93	$66,466,984 66	$264,413 26	$4,402,035 01	$6,220,866 80	144,843

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Federal Reserve Bank of St. Louis

Statement of the Condition of the Savings Banks of the State of New York, July 1, 1915 — Continued

NAMES	Number of accounts opened or reopened during year ending June 30, 1915	Number of accounts closed during year ending June 30, 1915	Amount deposited during year ending June 30, 1915, not including dividends credited for that period	Amount withdrawn during year ending June 30, 1915	Amount of dividends credited and paid during year ending June 30, 1915	Current expenses for six months	Average rate per cent. of dividends for year ending June 30, 1915
KINGS COUNTY							
Bay Ridge Savings Bank, Brooklyn	1,585	1,222	$493,374 43	$420,983 49	$20,233 74	$2,095 21	4
Brevoort Savings Bank, Brooklyn	2,642	2,166	1,618,583 93	1,549,037 52	147,798 70	3,168 74	4
Brooklyn Savings Bank	10,060	9,065	10,308,742 05	11,272,709 01	2,016,024 29	62,941 27	4
Bushwick Savings Bank, The, Brooklyn	1,885	1,914	1,547,347 13	1,744,245 07	225,840 36	16,369 69	4
City Savings Bank of Brooklyn, The	1,865	1,712	1,031,711 04	1,011,310 27	111,314 67	13,242 71	4
Dime Savings Bank of Brooklyn, The	18,113	17,221	11,460,319 96	12,220,394 61	1,554,213 83	73,100 85	4
Dime Savings Bank of Williamsburgh, The, Brooklyn	2,424	2,173	2,562,881 03	2,561,772 55	396,892 34	22,277 97	4
East Brooklyn Savings Bank, Brooklyn	2,229	2,626	1,651,633 01	1,893,472 03	276,486 49	16,393 69	4
Eastern District Savings Bank of the City of Brooklyn	4,848	4,205	3,059,104 95	2,873,951 59	270,100 38	12,193 58	4
East New York Savings Bank, Brooklyn	1,280	1,422	941,364 36	1,046,791 58	135,009 93	7,569 04	4
Germania Savings Bank, Kings County, Brooklyn	2,896	2,676	2,766,623 85	3,187,670 97	431,845 34	22,824 05	4
German Savings Bank of Brooklyn	6,319	6,141	5,288,362 22	5,776,959 35	669,762 35	23,500 17	4
Greater New York Savings Bank, The, Brooklyn	3,452	3,444	1,495,018 68	1,486,381 55	128,634 28	14,369 60	4
Green Point Savings Bank, The, Brooklyn	2,925	3,077	2,191,213 84	2,260,309 42	308,635 21	22,360 08	4
Hamburg Savings Bank, Brooklyn	1,287	1,014	662,641 97	631,000 98	59,659 97	4,668 17	4
Home Savings Bank, Brooklyn	458	482	218,114 79	243,105 18	19,337 39	2,799 92	4
Kings County Savings Institution, The, Brooklyn	1,242	1,397	2,177,146 63	2,598,604 77	496,328 26	32,230 23	4
Prudential Savings Bank, Brooklyn	1,363	1,035	898,584 56	821,991 84	77,005 52	6,983 03	4
South Brooklyn Savings Institution, The, Brooklyn	5,276	5,251	4,374,289 17	4,848,977 95	872,703 57	42,368 64	4
Sumner Savings Bank, Brooklyn	774	665	328,211 69	310,952 17	27,093 91	4,373 36	4
Williamsburgh Savings Bank, Brooklyn	14,260	12,896	14,974,385 59	15,533,097 84	2,732,543 61	93,583 29	4
Total	87,183	81,804	$70,049,654 88	$74,293,719 74	$10,977,464 14	$499,413 29	.....
MADISON COUNTY							
Oneida Savings Bank	1,297	1,123	$1,096,866 59	$1,048,571 15	$127,769 32	$7,238 93	4
MONROE COUNTY							
East Side Savings Bank, The, Rochester	8,148	9,580	$4,025,376,89	$5,811,004 36	$534,249 89	$25,137 51	4
Mechanics' Savings Bank, Rochester	587	738	683,353 17	1,045,526 66	186,304 56	9,786 03	4
Monroe County Savings Bank, Rochester	4,681	5,084	4,917,735 38	6,017,850 36	973,811 00	35,342 28	4
Rochester Savings Bank	11,016	9,247	5,507,382 43	5,395,099 54	891,042 80	51,122 45	4
Total	24,432	24,649	$15,133,847 87	$18,269,480 92	$2,585,408 25	$121,388 27	.....

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Federal Reserve Bank of St. Louis

Statement of the Condition of the Savings Banks of the State of New York, July 1, 1915 — Continued

NAMES	Total resources	Amount due depositors	Other liabilities	Surplus on estimated market value of stocks and bonds	Surplus on par value of stocks and bonds	Number of open accounts July 1, 1915
MONTGOMERY COUNTY						
Amsterdam Savings Bank	$5,727,130 51	$5,271,954 98	.....	$455,175 53	$467,546 51	14,466
NASSAU COUNTY						
Roslyn Savings Bank of Roslyn	$2,245,237 44	$2,069,667 55	.....	$175,569 89	$204,174 39	4,112
NEW YORK COUNTY						
American Savings Bank, New York	$3,062,039 92	$3,028,109 67	$1,166 66	$32,763 59	$150,728 59	8,567
Bank for Savings in the City of New York, The	98,955,970 20	93,056,466 23	15,000 00	5,884,503 97	11,925,287 97	147,618
Bowery Savings Bank, The, New York	114,037,296 51	102,754,899 68	4,583 31	11,277,813 52	14,119,950 01	142,583
Broadway Savings Institution, New York	14,071,173 29	13,495,910 87	.....	575,262 42	696,232 42	15,305
Citizens Savings Bank, New York	18,349,674 86	16,276,495 22	.....	2,073,179 64	2,289,839 64	27,148
Commonwealth Savings Bank of New York City	732,952 69	720,517 61	.....	12,435 08	21,909 08	4,199
Dry Dock Savings Institution, New York	47,786,695 51	44,156,951 01	17,000 00	3,612,744 50	4,417,879 94	78,118
East River Savings Institution, New York	37,398,334 18	33,854,455 76	174 40	3,543,704 02	4,383,444 02	31,505
Emigrant Industrial Savings Bank, New York	153,223,204 48	144,211,102 81	.....	9,012,101 67	10,511,965 60	162,040
Empire City Savings Bank, New York	4,658,125 30	4,428,775 32	.....	229,349 98	243,006 38	16,244
Excelsior Savings Bank, New York	15,630,654 42	14,975,135 61	1,800 00	653,718 81	740,001 90	27,947
Franklin Savings Bank, New York	25,436,900 76	23,679,030 60	.....	1,757,870 16	1,981,179 16	54,015
German Savings Bank in the City of New York	99,840,286 10	92,754,489 44	.....	7,085,796 66	9,966,076 66	153,505
Greenwich Savings Bank, The, New York	76,618,601 07	70,809,785 09	25,414 41	5,783,401 57	6,711,361 00	102,292
Harlem Savings Bank, New York	27,661,488 05	25,869,920 21	.....	1,791,567 84	2,414,453 04	57,980
Irving Savings Institution, The, New York	20,238,974 83	19,252,147 23	.....	986,827 60	1,426,700 60	23,571
Italian Savings Bank of the City of New York	4,654,092 64	4,484,989 48	.....	169,103 16	207,948 16	16,225
Maiden Lane Savings Bank, New York	1,413,871 57	1,398,043 02	.....	15,828 55	34,308 54	5,002
Manhattan Savings Institution, The, New York	12,600,862 45	11,807,581 68	5,000 00	788,280 77	1,155,390 52	21,263
Metropolitan Savings Bank, New York	13,167,424 91	12,412,774 78	3,377 17	751,272 96	1,120,242 96	16,214
New York Savings Bank	43,081,180 10	39,836,699 37	.....	3,244,480 73	3,767,611 98	48,706
North River Savings Bank, New York	9,267,656 56	8,757,359 08	393 01	509,904 47	573,626 47	18,671
Seamen's Bank for Savings in the City of New York	84,011,384 53	78,207,171 08	.....	5,804,213 45	8,885,941 45	101,407
Union Dime Savings Bank, New York	44,148,842 07	41,185,356 73	26,246 66	2,937,238 68	3,769,293 68	118,742
Union Square Savings Bank, New York	11,134,217 31	10,363,617 97	.....	770,599 34	1,233,545 89	15,586
United States Savings Bank in the City of New York	5,284,155 00	5,136,557 72	.....	147,597 28	314,977 28	13,337
Universal Savings Bank, The, New York	223,661 89	222,273 32	14 75	1,373 82	9,638 87	2,486
West Side Savings Bank, New York	3,687,591 67	3,480,740 48	.....	206,851 19	225,792 30	11,400
Total	$990,377,312 87	$920,617,357 07	$100,170 37	$69,659,785 43	$93,298,334 11	1,441,676

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Federal Reserve Bank of St. Louis

Statement of the Condition of the Savings Banks of the State of New York, July 1, 1915 — Continued

NAMES	Number of accounts opened or reopened during year ending June 30, 1915	Number of accounts closed during year ending June 30, 1915	Amount deposited during year ending June 30, 1915, not including dividends credited for that period	Amount withdrawn during year ending June 30, 1915	Amount of dividends credited and paid during year ending June 30, 1915	Current expenses for six months	Average rate per cent. of dividends for year ending June 30, 1915
MONTGOMERY COUNTY							
Amsterdam Savings Bank	1,811	2,046	$1,316,780 91	$1,717,529 95	$171,700 72	$9,691 97	3½
NASSAU COUNTY							
Roslyn Savings Bank of Roslyn	495	354	$429,974 56	$457,578 35	$76,196 57	$6,819 63	4
NEW YORK CITY							
American Savings Bank, New York	1,287	1,260	$927,688 89	$1,066,310 22	$97,470 01	$14,674 23	3½
Bank for Savings in the City of New York, The	15,222	17,643	13,514,990 89	17,822,753 33	3,087,572 46	99,782 45	3½
Bowery Savings Bank, The, New York	23,531	21,002	19,629,046 85	22,359,885 52	3,363,619 26	90,770 97	3½
Broadway Savings Institution, New York	2,018	1,[illegible]72	2,628,682 20	2,966,425 01	507,432 13	22,906 19	4
Citizens Savings Bank, New York	3,558	2,912	3,258,510 12	4,189,648 97	536,757 33	37,672 30	3½
Commonwealth Savings Bank of New York City	1,287	805	407,176 60	307,188 19	23,122 40	3,051 71	4
Dry Dock Savings Institution, New York	19,488	12,970	11,037,816 82	10,730,878 86	1,391,647 50	49,993 18	3½
East River Savings Institution, New York	4,974	4,544	6,995,239 01	7,510,339 65	1,279,172 47	74,839 11	4
Emigrant Industrial Savings Bank, New York	27,603	20,372	29,841,040 20	28,432,384 12	5,310,960 37	245,330 48	4
Empire City Savings Bank, New York	4,138	4,492	1,546,901 44	1,663,398 95	137,409 70	20,649 95	3½
Excelsior Savings Bank, New York	4,940	4,527	4,043,476 09	4,208,760 63	543,474 10	34,987 64	4
Franklin Savings Bank, New York	8,381	8,700	5,789,906 12	6,374,303 06	758,980 63	42,612 60	3½
German Savings Bank in the City of New York	19,740	24,516	18,508,846 99	23,174,519 91	3,453,321 69	122,428 21	4
Greenwich Savings Bank, The, New York	13,914	12,875	10,644,773 68	12,023,596 29	2,543,884 28	95,398 00	3½
Harlem Savings Bank, New York	8,938	10,181	5,937,512 19	6,952,915 19	838,585 45	37,100 88	3½
Irving Savings Institution, The, New York	2,573	2,560	3,569,476 33	3,595,362 36	726,630 70	30,347,59	4
Italian Savings Bank of the City of New York	4,058	4,397	1,999,368 73	2,320,177 00	137,543 41	16,197 96	3½
Maiden Lane Savings Bank, New York	1,082	900	544,901 83	481,473 34	48,749 63	3,922 77	4
Manhattan Savings Institution, The, New York	2,947	3,297	2,586,872 67	3,396,239 41	390,770 68	49,407 75	3½
Metropolitan Savings Bank, New York	1,944	2,586	2,169,603 08	3,986,569 17	454,301 52	26,361 41	3½
New York Savings Bank	7,314	6,736	7,482,227 03	7,459,866 54	1,484,896 38	40,870 61	4
North River Savings Bank, New York	2,654	2,445	2,066,708 18	2,462,337 11	285,244 82	20,049 83	3½
Seamen's Bank for Savings in the City of New York	13,142	12,668	12,716,205 68	13,815,288 12	2,910,398 73	78,884 14	4
Union Dime Savings Bank, New York	24,946	22,384	11,464,642 33	11,388,221 44	1,280,944 51	75,912 60	3½
Union Square Savings Bank, New York	2,854	2,879	2,426,245 72	2,826,852 53	340,420 12	27,025 50	3½
United States Savings Bank of the City of New York	2,416	2,144	1,573,201 12	1,616,668 44	162,346 81	11,184 45	3½
Universal Savings Bank, The, New York	1,767	899	191,063 05	162,338 05	6,991 07	2,026 39	4
West Side Savings Bank, New York	1,933	2,180	897,210 59	122,054 47	113,475 49	9,402 49	3½
Total	228,649	214,746	$184,399,424 43	$204,416,755 88	$32,216,123 65	$1,383,791 39	.....

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Federal Reserve Bank of St. Louis

Statement of the Condition of the Savings Banks of the State of New York, July 1, 1915 — Continued

NAMES	Total resources	Amount due depositors	Other liabilities	Surplus on estimated market value of stocks and bonds	Surplus on par value of stocks and bonds	Number of open accounts July 1, 1915
NIAGARA COUNTY						
Farmers and Mechanics' Savings Bank of the City of Lockport	$6,084,349 59	$5,743,472 61	$2,689 35	$338,187 63	$459,396 23	12,715
Niagara County Savings Bank, Niagara Falls	1,785,804 40	1,707,718 56	2,926 83	75,159 01	72,373 34	6,051
Total	$7,870,153 99	$7,451,191 17	$5,616 18	$413,346 64	$531,769 57	18,766
ONEIDA COUNTY						
Oneida County Savings Bank, The, Rome	$2,472,809 54	$2,398,593 13	.....	$74,216 41	$175,701 61	7,521
Rome Savings Bank, The	3,850,472 14	3,583,459 39	.....	267,012 75	378,210 75	9,564
Savings Bank of Utica, The	16,917,031 82	15,304,972 60	$5,384 52	1,606,674 70	1,648,127 42	32,566
Total	$23,240,313 50	$21,287,025 12	$5,384 52	$1,947,903 86	$2,202,039 78	49,651
ONONDAGA COUNTY						
Onondaga County Savings Bank, Syracuse	$25,978,413 31	$23,954,677 11	$53,340 23	$1,970,395 97	$2,448,445 97	53,107
Skaneateles Savings Bank	1,230,087 02	1,142,252 20	.....	87,834 82	120,973 32	3,697
Syracuse Savings Bank	14,643,506 92	12,946,995 76	18,162 78	1,678,348 38	2,185,608 38	25,879
Total	$41,852,007 25	$38,043,925 07	$71,503 01	$3,736,579 17	$4,755,027 67	82,683
ONTARIO COUNTY						
Geneva Savings Bank	$816,517 49	$807,665 82	.....	$8,851 67	$15,564 17	4,587
ORANGE COUNTY						
Cornwall Savings Bank, The, Cornwall-on-Hudson	$412,458 32	$396,674 12	.....	$15,784 20	$26,302 20	1,356
Goshen Savings Bank	1,470,731 72	1,413,890 07	.....	56,841 65	94,484 65	3,358
Middletown Savings Bank	5,303,550 34	5,099,970 20	.....	203,580 14	294,924 18	12,631
Newburgh Savings Bank	14,184,566 72	12,434,720 53	$8,337 78	1,741,508 41	1,714,334 91	18,797
Walden Savings Bank	1,092,045 10	1,008,284 12	.....	83,760 98	105,666 98	3,178
Warwick Savings Bank, The	1,392,921 26	1,328,598 58	.....	64,322 68	96,531 68	3,629
Total	$23,856,273 46	$21,682,137 62	$8,337 78	$2,165,798 06	$2,332,244 60	42,949

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Federal Reserve Bank of St. Louis

Statement of the Condition of the Savings Banks of the State of New York, July 1, 1915 — Continued

NAMES	Number of accounts opened or reopened during year ending June 30, 1915	Number of accounts closed during year ending June 30, 1915	Amount deposited during year ending June 30, 1915, not including dividends credited for that period	Amount withdrawn during year ending June 30, 1915	Amount of dividends credited and paid during year ending June 30, 1915	Current expenses for six months	Average rate per cent. of dividends for year ending June 30, 1915
NIAGARA COUNTY							
Farmers and Mechanics' Savings Bank of the City of Lockport	1,988	1,657	$2,089,825 80	$2,406,634 36	$221,861 67	$11,075 79	4
Niagara County Savings Bank, Niagara Falls	2,075	1,923	1,099,876 89	1,087,102 50	60,806 81	4,821 51	4
Total	4,063	3,580	$3,189,702 69	$3,493,736 86	$282,668 48	$15,897 30	.....
ONEIDA COUNTY							
Oneida County Savings Bank, The Rome	728	802	$520,663 20	$659,472 93	$80,214 21	$4,997 18	3½
Rome Savings Bank, The	1,181	1,074	754,787 45	959,556 12	120,317 74	10,156 89	3½
Savings Bank of Utica, The	4,193	5,382	3,025,419 87	4,126,288 59	522,184 19	25,141 29	3½
Total	6,102	7,258	$4,300,870 52	$5,745,317 64	$722,716 14	$40,295 36	.....
ONONDAGA COUNTY							
Onondaga County Savings Bank, Syracuse	7,591	8,578	$5,607,093 37	$6,806,288 00	$863,802 46	$45,515 79	3¾
Skaneateles Savings Bank	366	285	611,859 19	648,832 94	40,398 69	3,390 76	3½
Syracuse Savings Bank	3,106	3,473	3,177,943 23	3,953,308 87	466,702 74	25,046 66	3½
Total	11,063	12,336	$9,396,895 79	$11,408,429 81	$1,370,903 89	$73,953 21	.....
ONTARIO COUNTY							
Geneva Savings Bank	1,567	1,213	$480,752 43	$440,038 94	$25,029 02	$3,014 89	3¾
ORANGE COUNTY							
Cornwall Savings Bank, The, Cornwall-on-Hudson	160	141	$77,194 70	$86,384 69	$14,861 86	$807 04	4
Goshen Savings Bank	447	414	273,738 43	289,499 05	51,297 04	2,896 09	3¾
Middletown Savings Bank	1,605	1,472	1,156,909 12	1,150,603 67	190,148 51	9,020 26	4
Newburgh Savings Bank	1,226	1,529	1,424,481 75	1,999,612 37	477,445 23	15,413 72	4
Walden Savings Bank	370	309	221,167 03	257,868 63	36,204 06	2,547 00	3½
Warwick Savings Bank, The	321	309	232,824 33	289,977 22	48,921 94	2,625 50	3½
Total	4,129	4,174	$3,386,315 36	$4,073,945 63	$818,878 64	$33,309 61	.....

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Federal Reserve Bank of St. Louis

Statement of the Condition of the Savings Banks of the State of New York, July 1, 1915 — Continued

NAMES	Total resources	Amount due depositors	Other liabilities	Surplus on estimated market value of stocks and bonds	Surplus on par value of stocks and bonds	Number of open accounts July 1, 1915
OSWEGO COUNTY						
Fulton Savings Bank	$2,491,711 54	$2,329,495 44	$40 00	$162,176 10	$166,842 60	5,966
Oswego City Savings Bank	4,062,902 58	3,863,334 10	.....	199,568 48	240,746 08	7,841
Oswego County Savings Bank, Oswego	4,117,593 23	3,857,122 43	.....	260,470 80	276,414 01	6,496
Total	$10,672,207 35	$10,049,951 97	$40 00	$622,215 38	$684,002 69	20,303
PUTNAM COUNTY						
Putnam County Savings Bank, Brewster	$1,282,796 24	$1,222,641 78	.....	$60,154 46	$61,676 05	2,775
QUEENS COUNTY						
College Point Savings Bank	$1,628,275 29	$1,526,321 78	$113 20	$101,840 31	$167,166 31	3,387
Jamaica Savings Bank	5,630,975 92	5,264,921 28	.....	366,054 64	424,111 38	10,777
Long Island City Savings Bank	8,436,031 61	7,689 989 08	.....	746,042 53	789,269 93	21,459
Queens County Savings Bank, The, Flushing	3,886,492 33	3,629,720 50	.....	256,771 83	303,509 83	8,853
Total	$19,581,775 15	$18,110,952 64	$113 20	$1,470,709 31	$1,684,057 45	44,476
RENSSELAER COUNTY						
Troy Savings Bank	$12,225,303 00	$11,268,027 45	$96,905 04	$860,370 51	1,321,485 56	18,832
RICHMOND COUNTY						
Richmond County Savings Bank, West New Brighton	$1,583,735 34	$1,504,392 35	$197 00	$79,145 99	$97,880 98	5,336
Staten Island Savings Bank, Stapleton	5,285,987 32	4,944,106 80	8,807 37	333,073 15	452,901 15	14,037
Total	$6,869,722 66	$6,448,499 15	$9,004 37	$412,219 14	$550,782 13	19,373
ST. LAWRENCE COUNTY						
St. Lawrence County Savings Bank, Ogdensburg	$932,678 39	$910,700 71	.....	$21,977 68	$33,351 38	3,635
SCHENECTADY COUNTY						
Schenectady Savings Bank	$8,497,142 92	$7,953,018 68	$200,187 30	$343,936 94	$469,811 23	33,675
SENECA COUNTY						
Seneca Falls Savings Bank, The	$993,093 01	$942,949 61	.....	$50,143 40	$70,238 40	3,135

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Federal Reserve Bank of St. Louis

Statement of the Condition of the Savings Banks of the State of New York, July 1, 1915 — Continued

NAMES	Number of accounts opened or reopened during year ending June 30, 1915	Number of accounts closed during year ending June 30, 1915	Amount deposited during year ending June 30, 1915, not including dividends credited for that period	Amount withdrawn during year ending June 30, 1915	Amount of dividends credited and paid during year ending June 30, 1915	Current expenses for six months	Average rate per cent. of dividends for year ending June 30, 1915
OSWEGO COUNTY							
Fulton Savings Bank	887	946	$775,376 23	$902,540 29	$91,229 94	$5,011 99	3½
Oswego City Savings Bank	1,250	1,238	954,495 49	1,106,408 27	148,721 40	6,117 56	4
Oswego County Savings Bank, Oswego	1,095	1,168	965,681 76	1,095,534 89	148,876 57	4,518 11	4
Total	3,232	3,352	$2,695,553 48	$3,104,483 45	$388,827 91	$15,647 66	.....
PUTNAM COUNTY							
Putnam County Savings Bank, Brewster	491	458	$227,402 25	$216,471 21	$45,159 96	$2,508 64	4
QUEENS COUNTY							
College Point Savings Bank	377	382	$335,217 49	$402,828 57	$56,940 88	$3,419 24	4
Jamaica Savings Bank	1,495	1,338	1,246,384 91	1,347,838 26	194,721 40	14,397 16	4
Long Island City Savings Bank	3,691	2,802	2,410,462 10	2,346,736 50	274,551 78	19,353 77	4
Queens County Savings Bank, The, Flushing	1,452	1,097	957,235 11	984,379 29	131,843 18	8,919 46	4
Total	7,015	5,619	$4,949,299 61	$5,081,782 62	$658,057 24	$46,089 63	.....
RENSSELAER COUNTY							
Troy Savings Bank	1,861	2,810	$1,538,863 27	$2,361,977 97	$393,532 00	$13,839 21	3½
RICHMOND COUNTY							
Richmond County Savings Bank, West New Brighton	687	581	$546,328 01	$630,791 07	$54,742 77	$4,314 42	4
Staten Island Savings Bank, Stapleton	1,768	1,319	1,391,211 25	1,429,783 46	178,778 67	16,310 93	4
Total	2,455	1,900	$1,937,539 26	$2,060,574 53	$233,521 44	$20,625 35	.....
ST. LAWRENCE COUNTY							
St. Lawrence County Savings Bank, Ogdensburg	993	869	$396,247 66	$390,860 67	$24,527 68	$3,278 49	3½
SCHENECTADY COUNTY							
Schenectady Savings Bank	4,711	5,553	$2,299,272 84	$3,5 0,299 36	$266,919 69	$18,651 84	3½
SENECA COUNTY							
Seneca Falls Savings Bank, The	650	564	$320,467 11	$340,024 43	$31,521 84	$2,750 94	3½

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Federal Reserve Bank of St. Louis

Statement of the Condition of the Savings Banks of the State of New York, July 1, 1915 — Continued

NAMES	Total resources	Amount due depositors	Other liabilities	Surplus on estimated market value of stocks and bonds	Surplus on par value of stocks and bonds	Number of open accounts July 1, 1915
SUFFOLK COUNTY						
Riverhead Savings Bank	$6,848,903 98	$5,808,736 90	$4,500 00	$1,035,667 08	$1,060,145 11	8,940
Sag Harbor Savings Bank	2,234,405 50	2,041,074 87	900 00	192,430 63	225,577 63	4,160
Southold Savings Bank, The	5,476,575 77	4,710,410 12	.....	766,165 65	772,257 15	6,221
Union Savings Bank of Patchogue, The	2,940,737 53	2,720,962 23	.....	219,775 30	205,375 80	6,019
Total	$17,500,622 78	$15,281,184 12	$5,400 00	$2,214,038 66	$2,263,355 69	25,340
TOMPKINS COUNTY						
Ithaca Savings Bank	$4,217,876 50	$3,906,037 40	$2,566 87	$309,272 23	$375,892 21	11,289
ULSTER COUNTY						
Ellenville Savings Bank	$2,114,787 01	$1,992,906 53	$654 00	$121,226 48	$136,083 65	5,942
Kingston Savings Bank	4,296,535 44	4,038,947 95	.....	257,587 49	283,798 99	6,405
New Paltz Savings Bank	1,991,361 40	1,888,152 99	.....	103,208 41	111,725 84	3,154
Roundout Savings Bank, Kingston	4,082,403 94	3,805,426 34	.....	276,977 60	303,240 00	6,999
Saugerties Savings Bank	2,213,903 47	2,030,853 93	.....	183,049 54	209,240 41	3,956
Ulster County Savings Institution, Kingston	5,310,715 97	5,102,203 16	.....	208,512 81	269,801 81	9,301
Total	$20,009,707 23	$18,858,490 90	$654 00	$1,150,562 33	$1,313,890 70	35,757
WESTCHESTER COUNTY						
Bank for Savings of Ossining, The	$3,868,662 97	$3,525,232 90	.....	$343,430 07	$421,759 65	5,683
Eastchester Savings Bank, Mount Vernon	2,887,015 51	2,754,915 75	$381 24	131,718 52	222,782 56	7,522
Greenburgh Savings Bank, The, Dobbs Ferry	635,256 93	591,847 72	.....	43,409 21	46,034 21	1,727
Home Savings Bank, The, White Plains	4,921,766 56	4,709,429 19	167 79	212,169 58	277,765 03	12,676
Peekskill Savings Bank	4,854,786 05	4,368,865 19	18 91	485,901 95	532,540 64	8,667
People's Bank for Savings of New Rochelle, N. Y.	614,554 58	609,397 40	.....	5,157 18	20,582 48	3,389
People's Savings Bank of the Town of Yonkers	8,498,886 59	7,938,577 08	.....	560,309 51	552,664 93	16,967
Port Chester Savings Bank, The	3,933,860 85	3,696,412 07	1,305 50	236,143 28	308,161 92	8,548
Union Savings Bank of Westchester County, The, Mamaroneck	809,012 46	754,732 37	450 00	53,830 09	73,344 84	2,345
Westchester County Savings Bank, Tarrytown	4,760,930 56	4,053,622 50	.....	707,308 06	766,273 06	6,794
Yonkers Savings Bank	9,483,133 13	8,686,210 94	.....	796,922 19	828,854 85	17,894
Total	$45,267,866 19	$41,689,243 11	$2,323 44	$3,576,299 64	$4,050,764 17	92,212
Grand totals for the State	$1,930,596,230 13	$1,791,524,601 47	$1,051,543 54	$138,020,085 12	$176,893,305 59	3,202,659

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Federal Reserve Bank of St. Louis

Statement of the Condition of the Savings Banks of the State of New York, July 1, 1915 — Concluded

NAMES	Number of accounts opened or reopened during year ending June 30, 1915	Number of accounts closed during year ending June 30, 1915	Amount deposited during year ending June 30, 1915, not including dividends credited for that period	Amount withdrawn during year ending June 30, 1915	Amount of dividends credited and paid during year ending June 30, 1915	Current expenses for six months	Average rate per cent. of dividends for year ending June 30, 1915
SUFFOLK COUNTY							
Riverhead Savings Bank	755	703	$823,404 06	$993,031 34	$228,154 26	$13,821 26	4⅛
Sag Harbor Savings Bank	328	356	323,583 76	413,451 64	77,873 90	3,488 89	4
Southold Savings Bank, The	441	348	559,758 14	691,816 73	184,789 58	9,760 39	4½
Union Savings Bank of Patchogue, The	844	697	665,853 23	652,794 56	101,337 29	5,457 66	4
Total	2,368	2,104	$2,372,599 16	$2,751,094 27	$592,155 03	$32,528 20	.....
TOMPKINS COUNTY							
Ithaca Savings Bank	1,885	1,655	$1,377,773 99	$1,423,986 19	$128,049 42	$10,239 65	3½
ULSTER COUNTY							
Ellenville Savings Bank	475	480	$411,283 91	$452,284 04	$72,709 13	$3,000 17	3½
Kingston Savings Bank	617	816	551,141 44	968,879 35	156,069 67	5,560 72	4
New Paltz Savings Bank	297	345	261,036 72	310,972 76	72,497 57	2,446 65	4
Rondout Savings Bank, Kingston	845	992	664,534 62	995,261 16	146,454 78	5,257 14	4
Saugerties Savings Bank	315	372	295,433 15	448,396 51	78,312 43	2,707 34	4
Ulster County Savings Institution, Kingston	972	1,124	808,844 62	1,213,212 04	195,334 45	8,265 74	4
Total	3,521	4,129	$2,992,274 46	$4,389,005 86	$721,378 03	$27,237 76	.....
WESTCHESTER COUNTY							
Bank for Savings of Ossining, The	652	656	$661,921 35	$745,439 77	$131,844 15	$7,007 18	4
Eastchester Savings Bank, Mount Vernon	1,249	853	924,823 30	944,414 19	100,144 99	6,196 60	4
Greenburgh Savings Bank, The Dobbs Ferry	238	225	158,042 10	164,113 82	21,549 04	2,245 61	4
Home Savings Bank, The, White Plains	1,956	1,742	1,162,546 64	1,252,957 73	172,987 32	15,034 74	4
Peekskill Savings Bank	701	825	617,117 19	884,701 55	166,581 90	8,200 71	4
People's Bank for Savings of New Rochelle, N. Y.	706	560	297,908 34	274,686 84	20,266 01	3,158 41	4
People's Savings Bank of the Town of Yonkers	2,616	2,663	1,665,473 88	1,840,944 73	293,727 32	9,869 70	4
Port Chester Savings Bank, The	1,319	1,312	743,748 10	811,271 85	136,134 94	5,568 27	4
Union Savings Bank of Westchester County, The, Mamaroneck	404	380	225,122 71	228,416 90	27,461 47	2,725 85	4
Westchester County Savings Bank, Tarrytown	683	639	606,064 39	757,495 30	152,992 55	9,590 76	4
Yonkers Savings Bank	2,418	2,269	1,721,491 69	1,845 363 01	321,900 31	14,653 83	4
Total	12,942	12,124	$8,784,259 69	$9,749,805 69	$1,545,590 00	$84,251 66	.....
Grand totals for the State	499,740	477,667	$387,072,851 52	$433,117,019 59	$64,369,705 29	$2,935,263 97	.....

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Federal Reserve Bank of St. Louis

Statement of the Condition of the Savings Banks of the State of New York, January 1, 1916

NAMES	Total resources	Amount due depositors	Other liabilities	Surplus on estimated market value of stocks and bonds	Surplus on par value of stocks and bonds	Number of open accounts, January 1, 1916	Number of accounts opened or reopened during year 1915
ALBANY COUNTY							
Albany City Savings Institution	$11,929,868 19	$11,407,602 62	.....	$522,265 57	$468,618 01	14,379	2,390
Albany County Savings Bank, Albany	9,559,310 36	8,905,842 61	$87,134 41	566,333 34	678,508 34	12,497	2,894
Albany Exchange Savings Bank	3,534,777 74	3,269,102 39	33,616 52	232,058 83	258,570 44	6,058	1,033
Albany Savings Bank	37,623,336 89	35,424,159 89	.....	2,199,177 00	3,215,233 54	52,538	7,445
Cohoes Savings Institution	3,731,525 14	3,452,282 83	.....	279,242 31	362,437 38	7,851	1,178
Home Savings Bank of the City of Albany	10,018,995 04	9,449,220 93	586 90	569,187 21	514,254 68	13,403	2,214
Mechanics and Farmers' Savings Bank, The, Albany	2,681,968 16	2,273,258 16	20,757 00	337,953 00	487,125 17	4,119	461
Mechanics' Savings Bank, Cohoes	1,714,558 80	1,602,891 37	.....	111,667 43	161,316 53	3,052	548
National Savings Bank of the City of Albany, The	14,049,783 85	13,244,415 44	80 77	805,287 64	817,424 02	17,663	3,166
Total	$94,844,124 17	$89,028,776 24	$142,175 60	$5,673,172 33	$6,963,488 11	131,563	21,329
BRONX COUNTY							
Bronx Savings Bank, The New York	$1,335,958 47	$1,315,023 04	.....	$20,935 43	$32,160 43	6,501	2,080
Dollar Savings Bank, New York	13,307,007 18	12,425,438 13	.....	881,569 05	827,859 05	44,287	12,385
North Side Savings Bank, New York	1,549,761 89	1,511,877 48	.....	37,884 41	43,940 39	6,501	2,037
Total	$16,192,727 54	$15,252,338 65	.....	$940,388 89	$903,959 87	57,289	16,502
BROOME COUNTY							
Binghamton Savings Bank	$7,455,594 77	$7,076,323 38	.....	$379,271 39	$587,117 25	22,558	4,337
Chenango Valley Savings Bank, Binghamton	1,773,219 47	1,724,268 63	.....	48,950 84	53,483 94	10,470	2,637
Total	$9,228,814 24	$8,800,592 01	.....	$428,222 23	$640,601 19	33,028	6,974
CAYUGA COUNTY							
Auburn Savings Bank	$6,234,209 92	$5,760,300 61	$561 39	$473,347 92	$561,427 92	13,380	1,621
Cayuga County Savings Bank, Auburn	4,277,946 00	4,031,401 29	205 35	246,339 36	337,414 76	9,759	1,645
Total	$10,512,155 92	$9,791,701 90	$766 74	$719,687 28	$898,842 68	23,139	3,266
CHEMUNG COUNTY							
Elmira Savings Bank, The	$983,737 81	$927,090 61	.....	$56,647 20	$72,087 20	4,564	1,484

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Federal Reserve Bank of St. Louis

Statement of the Condition of the Savings Banks of the State of New York, January 1, 1916 — Continued

NAMES	Number of accounts closed during the year 1915	Amount deposited during the year 1915, not including dividends credited during that period	Amount withdrawn during the year 1915	Amount of dividends credited and paid for the year 1915	Salaries paid for the year 1915	Expenses other than salaries for the year 1915	Average rate per cent. of dividends for year ending December 31, 1915
ALBANY COUNTY							
Albany City Savings Institution	2,198	$2,555,603 50	$2,781,782 92	$427,574 14	$16,120 00	$22,112 99	4
Albaay County Savings Bank, Albany	1,885	2,603,479 81	2,238,659 55	329,699 49	16,241 66	18,746 65	4
Albany Exchange Savings Bank	842	922,551 07	970,789 10	124,788 35	9,180 00	9,191 46	4
Albany Savings Bank	6,557	6,849,991 56	7,061,584 23	1,332,710 16	45,736 73	57,706 39	4
Cohoes Savings Institution	1,045	676,424 89	746,142 05	129,916 47	7,150 00	6,277 42	4
Home Savings Bank of the City of Albany	1,813	2,115,683 10	2,316,344 70	352,750 91	17,845 00	19,935 84	4
Mechanics and Farmers' Savings Bank, The, Albany	524	435,042 30	522,316 44	85,679 03	3,850 00	7,145 47	3½
Mechanics' Savings Bank, Cohoes	450	366,091 65	360,868 55	59,624 88	3,950 00	3,909 33	4
National Savings Bank of the City of Albany, The	3,080	2,968,799 27	3,162,753 62	500,414 00	22,711 60	21,916 37	4
Total	18,394	$19,493,667 15	$20,161,241 16	$3,343,157 43	$142,784 99	$166,941 92	.....
BRONX COUNTY							
Bronx Savings Bank, The, New York	1,341	$743,026 32	$639,532 50	$37,412 55	$7,462 49	$6,921 67	3½
Dollar Savings Bank, New York	10,923	4,579,855 70	4,355,404 34	378,929 46	39,100 76	19,918 77	3½
North Side Savings Bank, New York	1,400	768,640 52	656,284 73	43,860 37	4,693 16	7,181 20	3½
Total	13,664	$6,091,522 54	$5,651,221 57	$460,202 38	$51,256 41	$34,021 64	.....
BROOME COUNTY							
Binghamton Savings Bank	3,597	$3,357,143 57	$3,207,629 59	$225,694 97	$17,084 63	$15,840 04	3½
Chenango Valley Savings Bank, Binghamton	2,807	1,013,823 68	1,283,660 79	55,889 15	7,050 04	12,799 05	3½
Total	6,404	$4,370,967 25	$4,491,290 38	$281,584 12	$24,134 67	$28,639 09	.....
CAYUGA COUNTY							
Auburn Savings Bank	1,676	$1,579,329 32	$1,591,093 35	$210,129 35	$16,800 00	$19,562 83	3¾
Cayuga County Savings Bank, Auburn	1,417	1,344,240 55	1,284,309 38	146,236 76	12,373 33	8,581 16	3½
Total	3,093	$2,923,569 87	$2,875,402 73	$356,366 11	$29,173 33	$18,143 99	.....
CHEMUNG COUNTY							
Elmira Savings Bank, The	1,148	$431,225 21	$374,619 06	$27,330 09	$2,196 00	$3,403 21	3½

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Federal Reserve Bank of St. Louis

Statement of the Condition of the Savings Banks of the State of New York, January 1, 1916 — Continued

NAMES	Total resources	Amount due depositors	Other liabilities	Surplus on estimated market value of stocks and bonds	Surplus on par value of stocks and bonds	Number of open accounts, January 1, 1916	Number of accounts opened or reopened during year 1915
COLUMBIA COUNTY							
Hudson City Savings Institution	$5,598,853 45	$5,134,998 44	.....	$463,855 01	$549,192 40	10,724	1,658
CORTLAND COUNTY							
Cortland Savings Bank	$4,599,201 27	$4,262,784 97	.....	$336,416 30	$437,596 15	11,879	1,703
DUTCHESS COUNTY							
Fishkill Savings Institute	$576,675 62	$547,945 66	.....	$28,729 96	$33,308 21	1,059	83
Matteawan Savings Bank, Beacon	928,759 57	876,745 48	$5,461 30	46,552 79	65,197 29	1,978	232
Mechanics' Savings Bank, The, Beacon	2,740,369 06	2,457,674 15	16,421 99	266,272 92	314,450 68	5,037	405
Pawling Savings Bank	811,339 16	762,385 32	152,25	48,801 59	68,814 79	2,081	224
Poughkeepsie Savings Bank, The	15,156,867 34	14,298,719 67	.....	858,147 67	1,284,224 42	27,739	3,575
Rhinebeck Savings Bank	901,355 09	847,093 15	.....	54,261 94	68,583 70	2,908	198
Wappinger Savings Bank, Wappingers Falls	708,325 78	663,280 27	6,400 00	38,645 51	53,029 45	1,721	201
Total	$21,823,691 62	$20,453,843 70	$28,435 54	$1,341,412 38	$1,887,608 54	42,523	4,918
ERIE COUNTY							
American Savings Bank of Buffalo	$2,391,902 28	$2,357,461 41	.....	$34,440 87	$57,917 52	5,685	1,881
Buffalo Savings Bank	41,333,201 70	38,280,078 91	.....	3,053,122 79	3,178,369 46	66,054	11,694
Erie County Savings Bank, Buffalo	58,580,143 94	55,277,940 17	.....	3,302,203 77	5,118,641 59	92,265	14,061
Western Savings Bank, The, Buffalo	11,300,325 53	10,648,075 80	.....	652,249 73	914,262 00	13,484	2,071
Total	$113,605,573 45	$106,563,556 29	.....	$7,042,017 16	$9,269,190 57	177,488	29,707
GREENE COUNTY							
Catskill Savings Bank	$3,671,800 65	$3,371,160 52	$202 13	$300,438 00	$362,349 80	7,408	734
JEFFERSON COUNTY							
Jefferson County Savings Bank, Watertown	$8,607,249 55	$8,255,884 16	.....	$351,365 39	$591,987 18	30,718	2,768
Watertown Savings Bank	3,735,348 19	3,566,404 97	.....	168,943 22	191,343 31	9,675	1,110
Total	$12,342,597 74	$11,822,289 13	.....	$520,308 61	$783,330 49	$40,393	3,878

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Federal Reserve Bank of St. Louis

Statement of the Condition of the Savings Banks of the State of New York, January 1, 1916 — Continued

NAMES	Number of accounts closed during the year 1915	Amount deposited during the year 1915, not including dividends credited during that period	Amount withdrawn during the year 1915	Amount of dividends credited and paid for the year 1915	Salaries paid for the year 1915	Expenses other than salaries for the year 1915	Average rate per cent. of dividends for year ending December 31, 1915
COLUMBIA COUNTY							
Hudson City Savings Institution	1,475	$1,010,832 50	$1,319,301 43	$181,062 49	$8,925 00	$8,218 05	3¾
CORTLAND COUNTY							
Cortland Savings Bank	1,671	$1,052,776 25	$1,180,468 30	$153,428 66	$9,605 00	$3,234 69	3¾
DUTCHESS COUNTY							
Fishkill Savings Institute	67	$89,305 19	$100,810 08	$20,496 95	$1,525 00	$873 19	4
Matteawan Savings Bank, Beacon	256	177,896 58	178,363 72	33,016 90	2,332 00	1,257 23	4
Mechanics' Savings Bank, The, Beacon	413	346,020 58	414,284 42	94,070 51	5,749 96	5,032 69	4
Pawling Savings Bank	195	132,826 20	153,148 92	27,432 19	2,143 25	1,429 68	3½
Poughkeepsie Savings Bank, The	2,493	2,134,242 04	2,606,186 55	537,872 60	21,031 67	17,721 74	4
Rhinebeck Savings Bank	234	108,981 88	127,394 25	30,213 56	3,175 00	1,232 85	3½
Wappinger Savings Bank, Wappingers Falls	185	127,633 45	152,645 70	25,442 73	2,650 00	1,442 92	4
Total	3,843	$3,116,905 92	$3,732,833 64	$768,545 44	$38,606 88	$28,990 30	.....
ERIE COUNTY							
American Savings Bank of Buffalo	1,402	$935,868 42	$848,947 41	$85,658 65	$6,331 40	$6,495 61	4
Buffalo Savings Bank	9,523	9,490,885 47	10,105,461 00	1,440,863 87	67,467 74	75,667 30	4
Erie County Savings Bank, Buffalo	13,354	12,432,520 69	13,853,550 56	2,056,225 18	66,533 33	101,798 53	4
Western Savings Bank, The, Buffalo	1,725	2,383,547 29	2,482,430 66	403,495 77	25,174 60	19,107 11	4
Total	26,004	$25,242,821 87	$27,290,389 63	$3,986,243 47	$165,507 07	$203,068 55	.....
GREENE COUNTY							
Catskill Savings Bank	745	$644,252 40	$800,907 69	$111,083 31	$8,104 75	$4,669 93	3½
JEFFERSON COUNTY							
Jefferson County Savings Bank, Watertown	2,513	$1,481,028 96	$1,887,670 95	$299,190 03	$19,038 00	$16,521 55	3½
Watertown Savings Bank	963	621,307 79	776,576 77	128,539 73	8,348 16	4,867 91	3½
Total	3,476	$2,102,336 75	$2,664,247 72	$427,729 76	$27,386 16	$21,389 46	.....

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Federal Reserve Bank of St. Louis

Statement of the Condition of the Savings Banks of the State of New York, January 1, 1916 — Continued

NAMES	Total resources	Amount due depositors	Other liabilities	Surplus on estimated market value of stocks and bonds	Surplus on par value of stocks and bonds	Number of open accounts, January 1, 1916	Number of accounts opened or reopened during year 1915
KINGS COUNTY							
Bay Ridge Savings Bank, Brooklyn	$761,860 93	$742,768 74	.....	$19,092 19	$25,607 19	4,298	2,002
Brevoort Savings Bank, Brooklyn	4,716,143 01	4,471,655 33	.....	244,487 68	256,309 26	15,847	3,045
Brooklyn Savings Bank	59,741,185 12	54,291,085 61	.....	5,450,099 51	6,539,300 51	71,221	10,410
Bushwick Savings Bank, The, Brooklyn	6,616,526 02	6,146,478 34	.....	470,047 68	463,675 23	14,196	2,096
City Savings Bank of Brooklyn, The	3,580,598 51	3,374,282 43	$1,000 00	205,316 08	182,854 36	9,203	2,371
Dime Savings Bank of Brooklyn, The	48,233,604 61	44,342,246 13	.....	3,891,358 48	4,505,773 48	99,528	20,756
Dime Savings Bank of Williamsburgh, The, Brooklyn	11,373,047 59	10,759,009 87	633 19	613,404 53	657,209 03	15,541	2,512
East Brooklyn Savings Bank, Brooklyn	8,245,473 40	7,678,052 29	.....	567,421 11	696,869 54	16,157	2,671
Eastern District Savings Bank of the City of Brooklyn	8,286,826 68	7,911,378 10	.....	375,448 58	342,980 58	23,797	5,350
East New York Savings Bank, Brooklyn	4,135,344 05	3,770,312 05	.....	365,032 00	404,557 00	9,191	1,473
Germania Savings Bank, Kings County, Brooklyn	12,593,681 69	11,809,268 79	.....	784,412 90	838,511 41	20,281	3,184
German Savings Bank of Brooklyn	20,728,924 90	19,228,655 05	.....	1,500,269 85	1,530,048 40	43,228	7,253
Greater New York Savings Bank, The, Brooklyn	4,126,432 11	3,970,856 54	.....	155,575 57	170,085 57	16,599	4,191
Green Point Savings Bank, The, Brooklyn	9,783,838 78	8,836,132 98	4,500 00	943,205 80	1,062,052 80	18,552	3,446
Hamburg Savings Bank, Brooklyn	1,802,307 41	1,759,041 45	.....	43,265 96	50,857 81	6,774	1,534
Home Savings Bank, Brooklyn	559,566 41	544,657 32	.....	14,909 09	12,523 59	2,356	521
Kings County Savings Institution, The, Brooklyn	14,045,627 38	13,074,810 12	.....	970,817 26	1,133,441 86	14,208	1,288
Prudential Savings Bank, Brooklyn	2,409,543 17	2,348,258 89	.....	61,284 28	54,615 01	6,787	1,515
South Brooklyn Savings Institution, The, Brooklyn	26,543,013 34	23,534,847 29	.....	3,008,166 05	3,484,867 85	36,096	5,726
Summer Savings Bank, Brooklyn	835,365 68	816,306 08	.....	19,059 60	48,349 60	2,752	835
Williamsburgh Savings Bank, Brooklyn	84,912,754 57	74,332,739 71	.....	10,580,014 86	10,278,335 13	109,648	14,416
Total	$334,031,665 36	$303,742,843 11	$6,133 19	$30,282,689 06	$32,738,825 21	556,260	96,595
MADISON COUNTY							
Oneida Savings Bank	$3,842,030 27	$3,564,986 27	$234 00	$276,810 00	$363,094 00	9,010	1,187
MONROE COUNTY							
East Side Savings Bank, The, Rochester	$14,109,001 80	$13,467,382 40	$58,765 55	$582,853 85	$628,865 94	45,353	8,396
Mechanics' Savings Bank, Rochester	4,967,341 91	4,673,048 27	16,436 60	277,857 04	403,037 79	8,142	1,316
Monroe County Savings Bank, Rochester	26,856,972 09	24,960,979 81	106,187 65	1,789,804 63	2,328,541 63	38,839	4,313
Rochester Savings Bank	27,268,855 18	24,889,268 96	92,166 67	2,287,419 55	3,055,695 31	57,407	13,368
Total	$73,202,170 98	$67,990,679 44	$273,556 47	$4,937,935 07	$6,416,140 67	149,741	27,393

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Federal Reserve Bank of St. Louis

Statement of the Condition of the Savings Banks of the State of New York, January 1, 1916 — Continued

NAMES	Number of accounts closed during the year 1915	Amount deposited during the year 1915, not including dividends credited during that period	Amount withdrawn during the year 1915	Amount of dividends credited and paid for the year 1915	Salaries paid for the year 1915	Expenses other than salaries for the year 1915	Average rate per cent. of dividends for year ending December 31, 1915
KINGS COUNTY							
Bay Ridge Savings Bank, Brooklyn	1,194	$626,302 83	$476,565 49	$22,035 21	$2,425 00	$1,958 06	4
Brevoort Savings Bank, Brooklyn	2,184	1,900,535 28	1,605,494 23	153,647 68	9,632 00	6,459 50	4
Brooklyn Savings Bank	9,264	11,226,081 65	11,958,401 54	2,031,234 16	81,436 45	110,833 33	4
Bushwick Savings Bank, The, Brooklyn	1,781	1,658,698 25	1,780,100 18	226,134 33	15,595 81	18,336 15	4
City Savings Bank of Brooklyn, The	1,672	1,291,333 30	1,036,996 65	115,916 51	15,320 00	12,315 38	4
Dime Savings Bank of Brooklyn, The	16,498	13,448,090 06	12,155,934 60	1,587,913 85	80,336 00	105,131 44	4
Dime Savings Bank of Williamsburgh, The, Brooklyn	2,130	2,558,975 85	2,591,977 06	401,596 17	28,080 00	18,652 88	4
East Brooklyn Savings Bank, Brooklyn	2,403	1,914,973 18	1,870,038 58	279,521 08	24,278 00	11,728 58	4
Eastern District Savings Bank of the City of Brooklyn	4,118	3,404,468 43	3,106,809 46	276,088 58	14,050 00	10,506 76	4
East New York Savings Bank, Brooklyn	1,263	994,889 32	1,008,772 97	136,318 83	12,475 00	4,993 83	4
Germania Savings Bank, Kings County, Brooklyn	2,674	3,071,487 90	3,133,341 92	436,056 11	19,374 00	32,959 93	4
German Savings Bank of Brooklyn	5,567	6,098,846 66	5,493,624 68	684,577 39	37,270 88	21,796 34	4
Greater New York Savings Bank, The, Brooklyn	3,211	1,819,128 74	1,517,507 41	133,500 43	15,130 51	13,182 51	4
Green Point Savings Bank, The, Brooklyn	2,744	2,417,043 77	2,161,349 11	315,717 12	35,502 50	15,304 77	4
Hamburg Savings Bank, Brooklyn	1,029	746,913 08	680,769 25	60,961 25	3,901 00	4,811 13	4
Home Savings Bank, Brooklyn	441	230,981 43	231,847 04	19,500 96	3,372 00	2,105 74	4
Kings County Savings Institution, The, Brooklyn	1,392	2,167,047 44	2,623,826 59	494,718 32	37,190 00	26,061 67	4
Prudential Savings Bank, Brooklyn	916	987,986 99	825,944 11	80,239 65	5,456 88	9,784 83	4
South Brooklyn Savings Institution, The, Brooklyn	5,151	4,679,791 81	5,054,125 36	876,214 06	56,500 00	51,619 27	4
Summer Savings Bank, Brooklyn	585	353,063 59	307,139 12	28,069 04	3,380 00	4,851 12	4
Williamsburgh Savings Bank, Brooklyn	12,701	15,364,592 49	15,890,372 07	2,763,012 79	104,038 63	156,277 95	4
Total	78,918	$76,966,237 05	$75,510,937 42	$11,122,973 52	$605,744 66	$639,721 17	.....
MADISON COUNTY							
Oneida Savings Bank	1,011	$1,043,987 01	$962,437 52	$132,082 61	$7,124 00	$7,612 23	4
MONROE COUNTY							
East Side Savings Bank, The, Rochester	7,358	$3,775,407 07	$4,404,037 53	$513,583 95	$23,220 00	$21,488 66	4
Mechanics' Savings Bank, Rochester	710	670,427 71	939,265 05	184,026 08	15,100 00	8,106 61	4
Monroe County Savings Bank, Rochester	4,839	4,728,314 58	5,714,743 55	972,398 34	41,649 92	38,317 41	4
Rochester Savings Bank	8,325	5,764,013 30	4,965,887 43	921,681 06	56,865 54	56,195 37	4
Total	21,232	$14,938,162 66	$16,023,933 56	$2,591,689 43	$136,835 46	$124,108 05	.....

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Federal Reserve Bank of St. Louis

Statement of the Condition of the Savings Banks of the State of New York, January 1, 1916 — Continued

NAMES	Total resources	Amount due depositors	Other liabilities	Surplus on estimated market value of stocks and bonds	Surplus on par value of stocks and bonds	Number of open accounts, January 1, 1916	Number of accounts opened or reopened during year 1915
MONTGOMERY COUNTY							
Amsterdam Savings Bank	$5,793,505 35	$5,312,550 46	.....	$480,954 89	$487,074 57	14,739	1,995
NASSAU COUNTY							
Roslyn Savings Bank of Roslyn	$2,346,724 57	$2,148,339 34	.....	$198,385 23	$215,989 23	4,234	518
NEW YORK COUNTY							
American Savings Bank, New York	$3,103,173 28	$3,030,992 84	$1,166 66	$71,013 78	$166,138 78	8,685	1,425
Bank for Savings in the City of New York, The	99,703,552 02	92,402,600 10	.....	7,300,951 92	12,364,689 92	146,065	15,385
Bowery Savings Bank, The New York	115,295,272 07	102,821,967 89	500 00	12,472,804 18	14,507,012 67	142,586	21,974
Broadway Savings Institution, New York	14,416,747 22	13,782,973 26	.....	633,773 96	721,093 96	15,373	2,098
Citizens Savings Bank, New York	18,483,746 44	16,312,336 77	.....	2,171,409 67	2,348,899 67	27,128	3,007
Commonwealth Savings Bank of New York City	813,422 20	796,827 26	.....	16,594 94	24,908 94	4,601	1,577
Dry Dock Savings Institution, New York	49,327,335 15	45,231,917 44	.....	4,095,417 71	4,606,762 95	79,200	17,982
East River Savings Institution, New York	38,179,449 29	34,385,074 81	2,817 45	3,791,557 03	4,489,222 03	31,786	5,134
Emigrant Industrial Savings Bank, New York	159,141,939 43	148,557,398 38	.....	10,584,541 05	10,841,801 31	165,572	28,902
Empire City Savings Bank, New York	4,816,637 99	4,560,660 13	.....	255,977 86	256,105 22	16,413	4,576
Excelsior Savings Bank, New York	16,048,886 73	15,292,252 37	.....	756,634 36	798,194 52	28,196	5,280
Franklin Savings Bank, New York	25,856,999 61	23,892,063 40	.....	1,964,936 21	2,103,963 21	54,501	9,315
German Savings Bank in the City of New York	101,368,711 91	93,457,635 19	.....	7,911,076 72	10,267,059 22	153,010	20,944
Greenwich Savings Bank, The, New York	77,669,721 05	71,237,264 07	2,431 90	6,430,025 08	6,956,086 51	102,344	13,750
Harlem Savings Bank, New York	28,013,521 72	25,937,018 17	.....	2,076,503 55	2,531,435 55	57,818	9,553
Irving Savings Institution, The, New York	20,790,149 67	19,638,631 22	.....	1,151,518 45	1,475,629 95	23,503	2,530
Italian Savings Bank of the City of New York	4,838,112 66	4,631,729 45	.....	206,383 21	221,493 21	16,900	4,508
Maiden Lane Savings Bank, New York	1,514,518 66	1,488,466 73	.....	26,051 93	38,822 75	5,273	1,414
Manhattan Savings Institution, The, New York	12,517,614 00	11,624,616 90	1,500 00	891,497 10	1,200,187 60	21,333	3,144
Metropolitan Savings Bank, New York	13,337,413 54	12,531,384 85	.....	806,028 69	1,127,900 69	16,318	2,417
New York Savings Bank	44,000,675 93	40,427,134 43	.....	3,573,541 50	3,894,639 00	48,949	7,537
North River Savings Bank, New York	9,324,657 87	8,741,318 82	775 72	582,563 33	605,643 33	18,918	3,058
Seamen's Bank for Savings in the City of New York	85,617,312 45	78,979,371 22	.....	6,637,941 23	9,073,982 23	101,669	13,443
Union Dime Savings Bank, New York	45,456,732 73	42,140,748 90	13,842 00	3,302,141 83	3,938,476 83	122,019	28,179
Union Square Savings Bank, New York	11,258,553 43	10,356,641 99	.....	901,911 44	1,284,131 44	15,636	2,644
United States Savings Bank in the City of New York	5,544,992 16	5,260,899 37	81,214 90	202,877 89	337,908 89	13,695	2,722
Universal Savings Bank, The, New York	250,585 61	246,554 30	.....	4,031 31	8,131 31	2,905	2,422
West Side Savings Bank, New York	3,726,733 48	3,494,124 02	.....	232,609 46	237,886 38	11,563	2,106
Total	$1,010,417,168 30	$931,260,604 28	$104,248 63	$79,052,315 39	$96,428,208 07	1,451,959	237,026

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Federal Reserve Bank of St. Louis

Statement of the Condition of the Savings Banks of the State of New York, January 1, 1916 — Continued

NAMES	Number of accounts closed during the year 1915	Amount deposited during the year 1915, not including dividends credited during that period	Amount withdrawn during the year 1915	Amount of dividends credited and paid for the year 1915	Salaries paid for the year 1915	Expenses other than salaries for the year 1915	Average rate per cent. of dividends for year ending December 31, 1915
MONTGOMERY COUNTY							
Amsterdam Savings Bank	1,746	$1,394,043 35	$1,569,112 18	$170,449 13	$12,150 00	$11,283 10	3½
NASSAU COUNTY							
Roslyn Savings Bank of Roslyn	331	$476,718 07	$431,648 27	$77,922 83	$7,624 95	$7,543 47	4
NEW YORK COUNTY							
American Savings Bank, New York	1,286	$972,378 73	$1,077,438 04	$96,178 11	$11,730 50	$16,118 19	3½
Bank for Savings in the City of New York, The	17,418	14,158,392 56	17,940,465 29	3,066,800 07	108,675 34	98,737 63	3½
Bowery Savings Bank, The, New York	20,933	20,093,089 71	22,895,896 19	3,369,488 92	120,315 00	183,814 39	3½
Broadway Savings Institution, New York	1,897	2,821,233 07	2,946,124 82	511,111 01	34,245 00	18,223 99	4
Citizens' Savings Bank, New York	2,897	3,295,691 76	3,903,813 63	533,318 73	52,250 00	36,903 80	3½
Commonwealth Savings Bank of New York City	935	457,701 73	319,837 77	25,429 99	4,110 01	2,287 70	4
Dry Dock Savings Institution, New York	13,935	11,505,443 83	10,579,162 64	1,426,394 26	74,592 52	55,440 34	3½
East River Savings Institution, New York	4,610	7,412,371 89	7,912,906 02	1,288,003 21	41,872 00	108,648 95	4
Emigrant Industrial Savings Bank, New York	20,546	33,205,884 93	29,247,777 07	5,468,276 07	177,845 72	292,507 01	4
Empire City Savings Bank, New York	4,286	1,740,944 49	1,645,392 09	139,000 84	18,418 32	22,001 30	3½
Excelsior Savings Bank, New York	4,385	4,547,428 41	4,214,396 60	556,132 62	39,555 18	36,810 68	4
Franklin Savings Bank, New York	8,504	6,305,695 44	6,517,551 46	761,081 06	51,785 00	32,852 73	3½
German Savings Bank in the City of New York	22,162	20,551,412 70	22,326,061 51	3,464,248 15	119,357 72	174,949 59	4
Greenwich Savings Bank, The, New York	12,803	11,124,339 62	12,387,063 06	2,558,318 58	110,370 84	128,597 71	3½
Harlem Savings Bank, New York	9,716	6,299,681 84	7,006,424 85	835,075 83	49,500 00	41,173 31	3½
Irving Savings Institution, The, New York	2,618	3,627,022 06	3,745,049 64	734,420 50	30,442 00	31,075 59	4
Italian Savings Bank of the City of New York	3,755	2,185,302 52	2,209,448 42	137,525 86	16,978 30	18,921 31	3½
Maiden Lane Savings Bank, New York	914	656,836 49	535,729 71	50,791 18	4,370 50	3,901 44	4
Manhattan Savings Institution, The, New York	3,169	2,742,823 19	3,472,089 39	382,597 06	40,913 75	69,523 18	3½
Metropolitan Savings Bank, New York	2,474	2,633,012 32	3,582,864 34	471,959 85	29,855 00	31,430 42	4
New York Savings Bank	6,653	7,685,756 59	7,657,806 09	1,509,010 12	58,115 80	53,894 75	4
North River Savings Bank, New York	2,570	2,359,458 65	2,648,482 31	282,292 03	24,707 89	15,486 63	3½
Seamen's Bank for Savings in the City of New York	12,548	12,704,964 00	14,068,119 67	2,943,657 88	80,572 50	121,840 82	4
Union Dime Savings Bank, New York	21,424	13,110,325 54	11,976,343 55	1,302,892 31	85,667 69	95,814 45	3½
Union Square Savings Bank, New York	2,503	2,265,809 74	2,627,553 69	337,898 32	27,400 00	21,690 80	3½
United States Savings Bank in the City of New York	2,069	1,730,533 85	1,692,382 22	163,487 05	14,089 00	10,785 95	3½
Universal Savings Bank, The, New York	1,471	221,482 36	184,791 29	7,490 86	.....	3,880 33	4
West Side Savings Bank, New York	2,006	1,003,413 16	1,142,894 60	119,262 86	12,891 00	10,100 69	3½
Total	210,487	$197,418,431 18	$206,463,865 96	$32,542,143 33	$1,440,626 58	$1,737,413 68	.....

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Federal Reserve Bank of St. Louis

Statement of the Condition of the Savings Banks of the State of New York, January 1, 1916 — Continued

NAMES	Total resources	Amount due depositors	Other liabilities	Surplus on estimated market value of stocks and bonds	Surplus on par value of stocks and bonds	Number of open accounts, January 1, 1916	Number of accounts opened or reopened during year 1915
NIAGARA COUNTY							
Farmers and Mechanics' Savings Bank of the City of Lockport	$6,144,281 47	$5,762,611 86	$1,500 00	$380,169 61	$478,715 51	12,866	2,024
Niagara County Savings Bank, Niagara Falls	1,913,100 90	1,830,511 30	5,908 99	76,680 61	80,864 99	6,514	2,396
Total	$8,057,382 37	$7,593,123 16	$7,408 99	$456,850 22	$559,580 50	19,380	4 420
ONEIDA COUNTY							
Oneida County Savings Bank, The, Rome	$2,487,086 78	$2,388,599 05	.....	$98,487 73	$185,638 73	7,534	741
Rome Savings Bank, The	3,850,986 54	3,551,826 20	.....	299,160 34	394,458 34	9,714	1,255
Savings Bank of Utica, The	17,149,214 62	15,446,336 38	$3,913 52	1,698,964 72	1,727,347 92	33,613	5,355
Total	$23,487,287 94	$21,386,761 63	$3,913 52	$2,096,612 79	$2,307,444 99	50,861	7,351
ONONDAGA COUNTY							
Onondaga County Savings Bank, Syracuse	$26,732,584 63	$24,527,242 13	$25,635 35	$2,179,707 15	$2,541,085 15	53,297	8,144
Skaneateles Savings Bank	1,272,461 29	1,175,441 48	.....	97,019 81	124,399 31	3,722	318
Syracuse Savings Bank	15,044,907 69	13,215,817 84	14,549 27	1,814,540 58	2,268,910 58	26,015	3,335
Total	$43,049,953 61	$38,918,501 45	$40,184 62	$4,091,267 54	$4,934,395 04	83,034	11,797
ONTARIO COUNTY							
Geneva Savings Bank	$933,761 07	$919,187 46	.....	$14,573 61	$17,998 61	4,864	1,640
ORANGE COUNTY							
Cornwall Savings Bank, The, Cornwall-on-Hudson	$418,910 07	$400,401 87	.....	$18,508 20	$27,453 20	1,359	178
Goshen Savings Bank	1,507,713 14	1,439,166 47	.....	68,546 67	98,333 67	3,345	459
Middletown Savings Bank	5,486,851 31	5,250,098 91	.....	236,752 40	326,088 72	12,778	1,620
Newburgh Savings Bank	14,244,533 30	12,410,399 79	.....	1,834,133 51	1,775,022 51	18,657	1,282
Walden Savings Bank	1,094,671 36	1,004,605 34	.....	90,066 02	108,474 02	3,231	417
Warwick Savings Bank, The	1,402,100 56	1,325,390 54	.....	76,710 02	102,160 52	3,605	291
Total	$24,154,779 74	$21,830,062 92	.....	$2,324,716 82	$2,437,532 64	42,975	4,247

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Federal Reserve Bank of St. Louis

Statement of the Condition of the Savings Banks of the State of New York, January 1, 1916 — Continued

NAMES	Number of accounts closed during the year 1915	Amount deposited during the year 1915, not including dividends credited during that period	Amount withdrawn during the year 1915	Amount of dividends credited and paid for the year 1915	Salaries paid for the year 1915	Expenses other than salaries for the year 1915	Average rate per cent. of dividends for year ending December 31, 1915
NIAGARA COUNTY							
Farmers and Mechanics' Savings Bank of the City of Lockport	1,568	$2,063,037 46	$2,321,960 56	$220,302 53	$13,050 00	$12,611 65	4
Niagara County Savings Bank, Niagara Falls	1,874	1,169,365 09	1,047,399 62	63,356 21	6,537 69	4,267 97	4
Total	3,442	$3,232,402 55	$3,369,360 18	$283,658 74	$19,587 69	$16,879 62	.....
ONEIDA COUNTY							
Oneida County Savings Bank, The, Rome	790	$502,985 26	$632,248 00	$79,752 86	$7,550 00	$3,972 30	3½
Rome Savings Bank, The	1,075	734,179 52	952,524 28	119,328 60	11,760 00	9,795 49	3½
Savings Bank of Utica, The	4,878	3,250,976 87	3,857,970 23	522,055 97	27,942 22	43,737 08	3½
Total	6,743	$4,488,141 65	$5,442,742 51	$721,137 43	$47,252 22	$57,504 87	.....
ONONDAGA COUNTY							
Onondaga County Savings Bank, Syracuse	8,205	$5,960,763 11	$6,165,576 57	$926,217 74	$39,566 00	$89,851 27	4
Skaneateles Savings Bank	274	622,847 33	627,282 87	43,558 10	5,300 00	2,574 36	4
Syracuse Savings Bank	3,191	3,375,824 16	3,438,387 88	500,647 37	27,430 00	44,563 77	4
Total	11,670	$9,959,434 60	$10,231,247 32	$1,470,423 21	$72,296 00	$136,989 40	.....
ONTARIO COUNTY							
Geneva Savings Bank	1,177	$526,924 98	$401,766 23	$28,534 37	$4,134 50	$1,841 86	3¾
ORANGE COUNTY							
Cornwall Savings Bank, The, Cornwall-on-Hudson	154	$72,139 30	$85,037 72	$14,984 96	$1,120 00	$636 89	4
Goshen Savings Bank	462	318,209 16	320,828 76	53,239 57	4,500 00	2,135 59	4
Middletown Savings Bank	1,428	1,137,754 02	1,098,163 30	194,567 28	10,630 00	9,750 05	4
Newburgh Savings Bank	1,616	1,433,748 56	2,047,091 80	474,837 06	26,550 00	21,097 43	4
Walden Savings Bank	325	248,655 54	274,729 26	36,288 61	3,800 00	2,120 93	3½
Warwick Savings Bank, The	316	214,922 50	289,468 85	48,491 69	4,400 00	1,438 51	3½
Total	4,301	$3,425,429 08	$4,115,319 69	$822,409 17	$51,000 00	$37,179 40	.....

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Federal Reserve Bank of St. Louis

Statement of the Condition of the Savings Banks of the State of New York, January 1, 1916 — Continued

NAMES	Total resources	Amount due depositors	Other liabilities	Surplus on estimated market value of stocks and bonds	Surplus on par value of stocks and bonds	Number of open accounts, January 1, 1916	Number of accounts opened or reopened during year 1915
OSWEGO COUNTY							
Fulton Savings Bank	$2,562,844 40	$2,388,540 87	$40 00	$174,263 53	$176,052 03	6,010	803
Oswego City Savings Bank	4,080,764 26	3,856,051 16	.....	224,713 10	254,001 04	7,890	1,248
Oswego County Savings Bank, Oswego	4,152,115 70	3,871 979 43	.....	280,136 27	285,070 98	6,506	1.111
Total	$10,795,724 36	$10,116,571 46	$40 00	$679,112 90	$715,124 05	20,406	3,162
PUTNAM COUNTY							
Putnam County Savings Bank, Brewster	$1,309,723 17	$1,242,865 07	.....	$66,858 10	$65,363 01	2,836	519
QUEENS COUNTY							
College Point Savings Bank	$1,644,563 78	$1,523,873 56	.....	$120,690 22	$173,796 22	3,413	392
Jamaica Savings Bank	5,845,328 93	5,436,911 03	.....	408,417 90	441,679 64	11,082	1,656
Long Island City Savings Bank	8,758,184 73	7,944,332 50	.....	813,852 23	836,580 95	22,297	4,297
Queens County Savings Bank, The, Flushing	4,049,010 05	3,771,670 74	.....	277,339 31	307,673 31	9,178	1,683
Total	$20,297,087 49	$18,676,787 83	.....	$1,620,299 66	$1,759,730 12	45,970	8,028
RENSSELAER COUNTY							
Troy Savings Bank	$12,120,303 70	$11,041,724 50	$94,958 83	$983,620 37	$1,300,754 81	18,445	1,787
RICHMOND COUNTY							
Richmond County Savings Bank, West New Brighton	$1,652,433 18	$1,559,359 00	$197 00	$92,877 18	$104,887 18	5,477	788
Staten Island Savings Bank, Stapleton	5,469,845 45	5,076,087 73	10,715 00	383,042 72	473,654 72	14,381	1,983
Total	$7,122,278 63	$6,635,446 73	$10,912 00	$475,919 90	$578,541 90	19,858	2,771
ST. LAWRENCE COUNTY							
St. Lawrence County Savings Bank, Ogdensburg	$978,235 20	$951,072 07	.....	$27,163 13	$34,387 43	3,694	998
SCHENECTADY COUNTY							
Schenectady Savings Bank	$8,416,470 86	$8,026,279 88	$168 30	$390,022 68	$500,239 96	34,603	5,880
SENECA COUNTY							
Seneca Falls Savings Bank, The	$1,023,422 21	$964,437 93	.....	$58,984 28	$74,703 76	3,149	650

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Federal Reserve Bank of St. Louis

Statement of the Condition of the Savings Banks of the State of New York, January 1, 1916 — Continued

NAMES	Number of accounts closed during the year 1915	Amount deposited during the year 1915, not including dividends credited during that period	Amount withdrawn during the year 1915	Amount of dividends credited and paid for the year 1915	Salaries paid for the year 1915	Expenses other than salaries for the year 1915	Average rate per cent. of dividends for year ending December 31, 1915
OSWEGO COUNTY							
Fulton Savings Bank	919	$770,106 06	$880,499 07	$90,514 12	$5,519 93	$5,759 23	4
Oswego City Savings Bank	1,213	936,586 54	1,101,318 83	148,359 30	8,050 00	7,343 50	4
Oswego County Savings Bank, Oswego	1,117	891,292 92	1,033,471 05	149,030 63	6,625 00	5,052 71	4
Total	3,249	$2,597,985 52	$3,015,288 95	$387,904 05	$20,194 93	$18,155 44	.....
PUTNAM COUNTY							
Putnam County Savings Bank, Brewster	465	$230,833 22	$237,196 20	$46,055 89	$3,067 00	$2,544 33	4
QUEENS COUNTY							
College Point Savings Bank	359	$342,323 11	$398,596 35	$56,826 76	$5,816 10	$2,066 90	4
Jamaica Savings Bank	1,263	1,334,149 15	1,383,614 15	196,068 10	10,198 50	20,861 18	4
Long Island City Savings Bank	2,788	2,720,018 43	2,489,363 07	280,791 42	20,936 66	20,318 16	4
Queens County Savings Bank, The, Flushing	1,081	1,043,092 89	995,575 77	133,937 04	8,150 00	11,316 81	4
Total	5,491	$5,439,583 58	$5,267,149 34	$667,623 32	$45,101 26	$54,563 05	.....
RENSSELAER COUNTY							
Troy Savings Bank	2,652	$1,474,234 90	$2,277,357 92	$387,482 63	$17,092 22	$27,379 66	3½
RICHMOND COUNTY							
Richmond County Savings Bank, West New Brighton	559	$638,780 04	$638,058 58	$54,973 98	$5,825 00	$4,081 80	4
Staten Island Savings Bank, Stapleton	1,255	1,573,927 49	1,502,075 89	182,000 57	20,056 66	17,215 93	4
Total	1,814	$2,212,707 53	$2,140,134 47	$236,974 55	$25,881 66	$21,297 73	.....
ST. LAWRENCE COUNTY							
St. Lawrence County Savings Bank, Ogdensburg	869	$418,905 15	$388,195 77	$27,726 45	$4,379 46	$2,511 37	3½
SCHENECTADY COUNTY							
Schenectady Savings Bank	4,927	$2,468,154 42	$3,165,184 68	$257,305 79	$26,475 00	$13,086 16	3½
SENECA COUNTY							
Seneca Falls Savings Bank, The	558	$340,549 71	$329,425 54	$34,239 09	$3,991 61	$1,845 25	4

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Federal Reserve Bank of St. Louis

Statement of the Condition of the Savings Banks of the State of New York, January 1, 1916 — Concluded

NAMES	Total resources	Amount due depositors	Other liabilities	Surplus on estimated market value of stocks and bonds	Surplus on par value of stocks and bonds	Number of open accounts, January 1, 1916	Number of accounts opened or reopened during year 1915
SUFFOLK COUNTY							
Riverhead Savings Bank	$7,067,937 69	$5,976,980 64	.....	$1,090,957 05	$1,099,580 65	9,141	901
Sag Harbor Savings Bank	2,274,698 20	2,068,646 92	.....	206,051 28	232,780 28	4,221	356
Southold Savings Bank, The	5,619,100 76	4,829,099 18	.....	790,001 58	788,528 53	6,393	585
Union Savings Bank of Patchogue, The	3,045,746 83	2,805,588 13	.....	240,158 70	222,091 45	6,188	862
Total	$18,007,483 48	$15,680,314 87	.....	$2,327,168 61	$2,342,980 91	25,943	2,704
TOMPKINS COUNTY							
Ithaca Savings Bank	$4,214,385 32	$3,876,780 15	$1,300 00	$336,305 17	$394,196 76	11,328	1,803
ULSTER COUNTY							
Ellenville Savings Bank	$2,165,604 95	$2,031,673 30	.....	$133,931 65	$142,672 99	6,019	500
Kingston Savings Bank	4,400,030 47	4,120,949 99	.....	279,080 48	294,896 73	6,499	757
New Paltz Savings Bank	2,005,724 74	1,894,456 33	.....	111,268 41	115,700 65	3,152	284
Rondout Savings Bank, Kingston	4,210,114 28	3,910,554 38	.....	299,559 90	312,420 80	7,068	973
Saugerties Savings Bank	2,257,246 95	2,066,657 62	.....	190,589 33	210,606 96	3,996	358
Ulster County Savings Institution, Kingston	5,436,477 86	5,200,544 74	.....	235,933 12	281,766 37	9,322	1,104
Total	$20,475,199 25	$19,224,836 36	.....	$1,250,362 89	$1,358,064 50	36,056	3,976
WESTCHESTER COUNTY							
Bank for Savings of Ossining, The	$3,902,229 14	$3,535,337 57	.....	$366,891 57	$428,403 57	5,727	743
Eastchester Savings Bank, Mount Vernon	3,057,765 71	2,900,433 93	.....	157,331 78	234,132 44	7,694	1,316
Greenburgh Savings Bank, The, Dobbs Ferry	649,993 29	602,193 56	.....	47,799 73	48,699 73	1,749	264
Home Savings Bank, The, White Plains	5,083,766 91	4,839,783 15	$381 64	243,602 12	291,256 32	13,037	2,111
Peekskill Savings Bank	4,914,976 65	4,409,970 54	.....	505,006 11	544,003 58	8,678	722
People's Bank for Savings of New Rochelle, N. Y.	639,293 05	628,702 92	.....	10,590 13	21,735 43	3,556	824
People's Savings Bank of the Town of Yonkers	8,806,319 43	8,210,014 75	.....	596,304 68	585,534 04	17,394	2,970
Port Chester Savings Bank, The	4,120,592 83	3,856,572 41	.....	264,020 42	318,736 98	8,762	1,555
Union Savings Bank of Westchester County, The, Mamaroneck	839,238 66	778,909 88	250 00	60,078 78	76,209 08	2,416	474
Westchester County Savings Bank, Tarrytown	4,811,113 33	4,061,087 83	.....	750,025 50	787,640 50	6,738	770
Yonkers Savings Bank	9,741,065 53	8,870,042 54	.....	871,022 99	874,584 64	18,268	2,683
Total	$46,566,354 53	$42,693,049 08	$631 64	$3,872,673 81	$4,210,936 31	94,019	14,432
Grand totals for the State	$1,974,046,375 62	$1,819,206,937 91	$715,270 20	$154,124,167 51	$183,009,554 05	3,243,362	533,032

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Federal Reserve Bank of St. Louis

Statement of the Condition of the Savings Banks of the State of New York, January 1, 1916 — Concluded

NAMES	Number of accounts closed during the year 1915	Amount deposited during the year 1915, not including dividends credited during that period	Amount withdrawn during the year 1915	Amount of dividends credited and paid for the year 1915	Salaries for the year 1915	Expenses other than salaries for the year 1915	Average rate per cent. of dividends for year ending December 31, 1915
SUFFOLK COUNTY							
Riverhead Savings Bank	722	$873,909 36	$972,164 29	$235,821 86	$13,792 97	$21,750 41	4½
Sag Harbor Savings Bank	326	343,526 10	408,882 14	77,907 27	4,800 00	5,620 27	4
Southold Savings Bank, The	358	601,937 68	688,504 73	190,741 70	10,269 00	16,264 29	4½
Union Savings Bank of Patchogue, The	645	662,623 25	661,063 98	103,233 16	7,179 68	5,618 79	4
Total	2,051	$2,481,996 39	$2,730,615 14	$607,703 99	$36,041 65	$49,253 76	.....
TOMPKINS COUNTY							
Ithaca Savings Bank	1,720	$1,352,350 97	$1,496,910 25	$128,939 46	$12,464 00	$9,525 71	3½
ULSTER COUNTY							
Ellenville Savings Bank	477	$406,554 18	$477,027 26	$72,730 19	$3,300 00	$4,302 32	3½
Kingston Savings Bank	798	717,542 58	859,069 88	154,756 46	6,000 00	6,522 29	4
New Paltz Savings Bank	310	229,843 45	308,012 28	72,450 79	3,714 50	2,384 81	4
Rondout Savings Bank, Kingston	938	778,540 87	868,470 68	146,268 69	6,399 98	8,128 84	4
Saugerties Savings Bank	358	339,649 39	432,315 17	77,747 16	2,400 00	4,575 04	4
Ulster County Institution, Kingston	1,155	938,965 70	1,083,656 74	194,841 21	8,400 00	9,044 44	4
Total	4,036	$3,411,096 17	$4,028,552 01	$718,794 50	$30,214 48	$34,957 74	.....
WESTCHESTER COUNTY							
Bank for Savings of Ossining, The	662	$691,466 93	$762,616 65	$132,135 05	$10,440 00	$7,441 28	4
Eastchester Savings Bank, Mount Vernon	890	1,026,540 00	949,352 56	102,478 35	10,400 00	3,726 75	4
Greenburgh Savings Bank, The, Dobbs Ferry	212	175,376 56	170,839 34	21,846 08	2,990 00	1,826 32	4
Home Savings Bank, The, White Plains	1,547	1,229,630 79	1,224,200 54	175,247 49	19,120 00	15,162 96	4
Peekskill Savings Bank	756	667,317 61	835,160 79	166,600 36	10,900 00	9,568 38	4
People's Bank for Savings of New Rochelle, N. Y.	512	314,243 30	260,075 56	21,431 73	4,064 00	2,891 19	4
People's Savings Bank of the Town of Yonkers	2,459	1,903,562 56	1,812,990 55	298,543 76	13,903 33	13,631 13	4
Port Chester Savings Bank, The	1,281	943,521 78	866,577 59	138,390 10	8,500 00	5,314 15	4
Union Savings Bank of Westchester County, The, Mamaroneck	379	241,333 91	239,777 67	27,683 27	3,800 00	2,182 54	4
Westchester County Savings Bank, Tarrytown	749	662,358 47	799,614 54	152,681 79	10,000 00	18,270 80	4
Yonkers Savings Bank	2,058	1,867,823 96	1,846,592 37	326,678 63	14,908 35	24,986 11	4
Total	11,505	$9,723,175 87	$9,767,798 16	$1,563,716 61	$109,025 68	$105,001 61	.....
Grand totals for the State	460,312	$412,502,363 32	$429,908,102 58	$65,124,623 36	$3,245,985 27	$3,643,919 49	.....

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Federal Reserve Bank of St. Louis

Statement of the Condition of the Savings Banks in Aggregate by Counties, January 1, 1916

COUNTIES	Bonds and mortgages	PAR VALUE							
		United States bonds	District of Columbia bonds	New York State bonds	Bonds of other States	Bonds of cities in other States	Bonds of cities in this State	Bonds of counties in this State	Bonds of towns in this State
Albany	$55,421,561 99			$125,000	$718,804	$5,156,083 38	$6,883,595 35	$1,423,204 43	$509,820 24
Bronx	9,777,931 42				34,000	481,400 00	1,167,545 00	107,000 00	15,101 00
Broome	4,293,818 89				150,000	451,000 00	1,920,700 00	418,000 00	53,050 00
Cayuga	6,234,074 00			50,000	258,000	321,000 00	879,232 85	70,000 00	20,000 00
Chemung	465,882 93					77,000 00	116,000 00	42,000 00	16,000 00
Columbia	1,698,866 00			25,000	7,000	765,000 00	923,503 25	402,900 00	6,900 00
Cortland	2,384,392 00			55,000	130,000	185,000 00	731,336 29		20,000 00
Dutchess	10,802,680 71	$10,000			364,000	805,500 00	2,710,912 58	414,246 69	474,982 99
Erie	58,827,568 51				1,031,000	9,884,500 00	14,250,334 37	832,500 00	112,000 00
Greene	1,276,443 94			45,000	50,000	738,000 00	465,080 00	61,000 00	47,000 00
Jefferson	5,840,886 57				125,000	944,000 00	1,286,415 00	254,000 00	222,950 00
Kings	177,795,256 50			2,420,000	6,479 500	34,438,367 40	46,913,937 15	4,748,873 47	1,598,275 00
Madison	1,966,799 11				16,100	260,000 00	431,374 53	162,000 00	26,400 00
Monroe	44,992,850 51	250,000	$100,000	600,000	970,000	4,923,000 00	6,543,210 00	969,000 00	85,000 00
Montgomery	3,425,961 00			75,000	28,000	11,000 00	753,850 00	240,095 56	65,300 00
Nassau	1,456,875 00			20,000		94,000 00	115,500 00	10,000 00	11,000 00
New York	521,221,878 84	75,000		17,419,000	28,276,000	64,226,868 00	98,799,642 75	6,288,208 66	1,512,372 07
Niagara	4,921,624 00				100,000	113,000 00	493,390 58	15,000 00	140,918 26
Oneida	11,825,511 96			300,000	175,000	2,047,100 00	2,423,359 79	176,000 00	156,900 00
Onondaga	26,624,887 84			30,000	100,000	1,400,000 00	4,135,000 00	200,000 00	87,200 00
Ontario	529,070 00					35,000 00	74,500 00		
Orange	13,771,274 75			100,000	212,400	863,456 00	4,229,160 00	681,548 01	268,500 00
Oswego	6,145,679 45			32,000	35,000	384,500 00	922,243 30	56,579 75	251,836 58
Putnam	616,410 19					17,000 00	183,987 17	20,000 00	24,525 00
Queens	10,715,900 00		10,000	45,000	75,000	1,230,850 00	2,675,134 10	529,667 50	206,000 00
Rensselaer	2,952,350 00	100,000		204,000	300,000	2,599,000 00	2,345,193 85	397,000 00	
Richmond	4,025,411 50			35,000	15,000	388,300 00	561,000 00	129,500 00	25,000 00
St. Lawrence	395,907 09				5,000	88,000 00	147,463 68	15,000 00	29,700 00
Schenectady	4,639,933 36				75,000	1,089,600 00	966,802 50	214,750 00	56,500 00
Seneca	337,312 13				15,000	30,000 00	46,000 00	34,868 93	14,500 00
Suffolk	10,856,675 12			30,000		579,000 00	977,000 00	82,000 00	492,914 16
Tompkins	1,259,172 72	157,080		55,000	192,000	401,000 00	492,000 00	67,000 00	109,458 55
Ulster	9,257,072 93			55,000	140,200	310,000 00	3,767,216 16	871,000 00	1,126,636 02
Westchester	26,567,091 50	50,000	50,000	75,000	117,000	2,094,500 00	4,273,460 43	398,377 00	1,198,515 34
Total	$1,043,325,012 46	$642,080	$160,000	$21,795,000	$40,194,004	$137,431,324 78	$213,605,080 68	$20,331,320 00	$8,985,255 21

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Federal Reserve Bank of St. Louis

Statement of the Condition of the Savings Banks in Aggregate by Counties, January 1, 1916 — Continued

COUNTIES	PAR VALUE			Total par value of stocks and bonds	Original cost of stocks and bonds	Investment value of stocks and bonds	Estimated market value of stocks and bonds	Loans upon pledge of securities	Banking houses and lots at actual cash value
	Bonds of villages in this State	School district bonds	Railroad mortgage bonds						
Albany	$1,781,235 54	$899,625 23	$15,383,000 00	$32,880,368 17	$34,651,240 04	$33,817,592 78	$31,468,556 63		$869,148 78
Bronx	47,700 00	4,000 00	2,961,000 00	4,817,746 00	5,047,702 79	4,975,594 08	4,854,175 02		
Broome	159,732 00	129,650 00	935,000 00	4,217,132 00	4,289,931 73	4,259,824 59	4,004,753 04	$2,000 00	65,000 00
Cayuga	20,000 00	42,500 00	1,502,000 00	3,162,732 85	3,352,902 32	3,270,544 70	2,983,577 45		183,000 00
Chemung	88,600 00	10,000 00	72,000 00	421,600 00	416,672 00	417,934 85	406,160 00		
Columbia	368,849 94	50,700 00	884,000 00	3,433,853 19	3,534,874 84	3,491,040 17	3,348,515 80		40,000 00
Cortland	227,340 00	93,600 00	375,000 00	1,817,276 29	1,848,392 81	1,836,707 12	1,716,096 44		
Dutchess	1,833,817 77	610,996 00	2,752 000 00	9,976,456 03	10,291,239 71	10,140,631 12	9,430,259 87	900 00	158,500 00
Erie	429,786 90	204,000 00	18,148,000 00	44,892,121 27	47,362,428 08	46,216,735 12	42,664,947 86	65,000 00	1,929,792 19
Greene	114,000 00	81,110 00	523,500 00	2,124,690 00	2,237,218 02	2,166,556 72	2,062,778 20	2,500 00	40,000 00
Jefferson	714,862 74	194,799 98	1,602,000 00	5,344,027 72	5,508,390 15	5,446,608 28	5,081,005 84		111,500 00
Kings	1,834,440 02	505,825 00	28,148,200 00	127,087,418 04	134,140,650 96	131,041,764 03	124,631,281 89		2,170,830 62
Madison	153,300 00	90,500 00	444,200 00	1,583,874 53	1,624,837 39	1,604,638 74	1,497,590 53		28,000 00
Monroe	310,800 00	148,340 76	8,876,000 00	23,775,350 76	24,780,003 72	24,373,237 24	22,297,145 16		445,000 00
Montgomery	258,536 71	51,490 00	254,000 00	1,737,272 27	1,832,753 07	1,784,574 21	1,731,152 59		62,000 00
Nassau	8,000 00	98,200 00	358,000 00	714,700 00	737,108 26	724,567 36	697,096 00		25,000 00
New York	1,830,734 32	508,796 64	188,289,096 96	407,225,719 40	428,601,529 97	420,948,479 94	389,849,826 72	110,000 00	11,065,514 53
Niagara	212,000 00	132,400 00	714,000 00	1,920,708 84	1,978,196 66	1,950,192 79	1,817,978 56		140,000 00
Oneida	594,623 86	134,925 00	2,820,500 00	8,828,408 65	9,296,522 66	9,034,026 89	8,617,576 45		165,000 00
Onondaga	88,000 00	58,550 00	7,480,000 00	13,578,750 00	14,228,800 05	13,987,152 29	12,735,622 50		1,036,519 00
Ontario	45,500 00	38,150 00	86,000 00	279,150 00	279,550 05	279,163 49	275,725 00		
Orange	543,450 00	205,400 00	1,350,500 00	8,454,414 01	8,926,735 72	8,672,439 28	8,341,598 19		79,700 00
Oswego	714,050 00	288,050 00	979,300 00	3,663,559 63	3,899,846 91	3,801,017 39	3,627,548 48		83,812 50
Putnam	226,073 19	69,250 00	20,000 00	560,835 36	584,033 58	571,521 23	562,330 45		20,000 00
Queens	799,840 00	512,300 00	1,056,000 00	7,149,791 60	7,448,314 82	7,344,465 63	7,010,361 14		159,000 00
Rensselaer	88,000 00	41,000 00	2,323,000 00	8,397,193 85	8,815,753 52	8,685,957 99	8,080,059 41		120,000 00
Richmond	132,500 00	173,897 50	977,000 00	2,437,097 50	2,473,947 68	2,453,076 03	2,334,475 50		56,192 47
St. Lawrence	65,180 00	38,300 00	132,000 00	520,643 68	522,789 20	521,785 89	513,419 38		
Schenectady	214,100 00	34,000 00	275,000 00	2,925,152 50	2,971,973 00	2,948,770 25	2,814,935 22		76,050 27
Seneca	151,300 00	36,360 00	218,000 00	546,028 93	559,819 50	553,687 47	530,309 45		
Suffolk	1,309,536 38	897,980 00	572,000 00	4,940,430 54	5,189,702 39	5,099,027 18	4,924,618 24		115,000 00
Tompkins	447,988 40	337,550 00	297,000 00	2,556,076 95	2,709,621 60	2,628,720 50	2,498,185 36		60,000 00
Ulster	1,946,793 01	677,826 70	460,000 00	9,354,671 89	9,573,597 66	9,450,948 42	9,246,970 28	200 00	103,000 00
Westchester	2,835,011 16	1,124,012 50	3,097,000 00	15,312,876 43	15,785,309 94	15,581,344 05	14,974,613 93		363,500 00
Totals	$20,595,681 94	$8,524,085 31	$294,374,296 96	$766,638,128 88	$1,084,763,840 80	$790,080,327 82	$737,631,246 58	$180,600 00	$19,771,060 36

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Federal Reserve Bank of St. Louis

Statement of the Condition of the Savings Banks in Aggregate by Counties, January 1, 1916 — Continued

COUNTIES	Other real estate at actual cash value	Cash on deposit in banks and trust companies	Cash on hand	Total of collectible interest	Other assets	Total resources	Amount due depositors	Other liabilities	Surplus on estimated market value of stocks and bonds	Total liabilities
Albany	$462,388 68	$5,433,599 73	$234,783 69	$934,407 55	$19,677 12	$94,844,124 17	$89,028,776 24	$142,175 60	$5,673,172 33	$94,844,124 17
Bronx	51,882 28	1,239,286 11	145,441 36	102,235 73	21,775 62	16,192,727 54	15,252,338 65	.....	940,388 89	16,192,727 54
Broome	4,412 28	686,386 04	57,292 24	114,454 79	696 96	9,228,814 24	8,800,592 01	.....	428,222 23	9,228,814 24
Cayuga	4,076 00	899,195 55	85,238 36	90,575 42	32,419 14	10,512,155 92	9,791,701 90	766 74	719,687 28	10,512,155 92
Chemung	.....	103,225 89	2,986 59	5,482 40	.....	983,737 81	927,090 61	.....	56,647 20	983,737 81
Columbia	50,700 00	336,585 43	55,831 54	68,354 68	.....	5,598,853 45	5,134,698 44	.....	463,855 01	5,598,853 45
Cortland	15,550 00	318,089 21	80,721 78	79,989 44	4,362 40	4,599,201 27	4,262,784 97	.....	336,416 30	4,599,201 27
Dutchess	9,776 41	958,619 23	142,013 37	265,907 26	55,034 77	21,823,691 62	20,453,843 70	28,435 54	1,341,412 38	21,823,691 62
Erie	326,586 47	8,028,734 70	631,178 33	1,112,746 79	19,018 60	113,605,573 45	106,563,556 29	.....	7,042,017 16	113,605,573 45
Greene	.....	214,549 19	26,877 45	48,651 87	.....	3,671,800 65	3,371,160 52	202 13	300,438 00	3,671,800 65
Jefferson	26,400 00	989,225 57	123,910 51	100,250 82	64,418 43	12,342,597 74	11,822,289 13	.....	520,308 61	12,342,597 74
Kings	1,214,883 50	23,244,731 60	1,558,405 66	3,341,486 67	74,788 92	334,031,665 36	303,742,843 11	6,133 19	30,282,689 06	334,031,665 36
Madison	2,651 00	257,420 46	17,557 68	61,634 95	10,376 54	3,842,030 27	3,564,986 27	234 00	276,810 00	3,842,030 27
Monroe	24,968 03	3,674,458 50	742,551 56	981,533 87	43,653 35	73,202,170 98	67,990,679 44	273,556 47	4,937,935 07	73,202,170 98
Montgomery	.....	462,501 41	43,418 96	68,471 39	.....	5,793,505 35	5,312,550 46	.....	480,954 89	5,793,505 35
Nassau	14,907 57	122,483 15	317 62	28,780 81	1,264 42	2,346,724 57	2,148,339 34	.....	198,385 23	2,346,724 57
New York	8,185,861 46	59,797,016 38	7,921,062 15	12,109,076 92	156,931 30	1,010,417,168 30	931,260,604 28	104,248 63	79,052,315 39	1,010,417,168 30
Niagara	34,339 03	914,656 19	104,356 64	89,656 52	34,771 43	8,057,382 37	7,593,123 16	7,408 99	456,850 22	8,057,382 37
Oneida	66,931 32	2,285,524 64	150,445 86	306,127 11	70,170 60	23,487,287 94	21,386,761 63	3,913 52	2,096,612 79	23,487,287 94
Onondaga	11,948 71	1,805,204 17	207,665 82	551,413 27	76,692 30	43,049,953 61	38,918,501 45	40,184 62	4,091,267 54	43,049,953 61
Ontario	.....	111,048 19	3,735 73	8,636 66	5,545 49	933,761 07	919,187 46	.....	14,573 61	933,761 07
Orange	151,250 00	1,422,521 10	80,830 32	293,404 62	14,200 76	24,154,779 74	21,830,062 92	.....	2,324,716 82	24,154,779 74
Oswego	2,000 00	651,187 47	83,090 98	165,837 07	36,568 41	10,795,724 36	10,116,571 46	40 00	679,112 90	10,795,724 36
Putnam	4,314 65	86,414 70	4,275 85	15,835 83	141 50	1,309,723 17	1,242,865 07	.....	66,858 10	1,309,723 17
Queens	312,330 39	1,846,110 32	54,351 58	192,638 76	6,395 30	20,297,087 49	18,676,787 83	.....	1,620,299 66	20,297,087 49
Rensselaer	.....	755,000 14	54,146 57	149,175 03	9,572 55	12,120,303 70	11,041,724 50	94,958 83	983,620 37	12,120,303 70
Richmond	21,155 00	504,655 18	69,406 27	99,954 10	11,028 61	7,122,278 63	6,635,446 73	10,912 00	475,919 90	7,122,278 63
St. Lawrence	.....	60,197 49	831 45	7,879 79	.....	978,235 20	951,072 07	.....	27,163 13	978,235 20
Schenectady	3,132 09	584,352 79	168,867 32	129,199 81	.....	8,416,470 86	8,026,279 88	168 30	390,022 68	8,416,470 86
Seneca	11,485 15	120,933 18	5,931 25	11,942 70	5,508 35	1,023,422 21	964,437 93	.....	58,984 28	1,023,422 21
Suffolk	242,810 13	1,512,784 09	134,106 34	208,706 84	12,782 72	18,007,483 48	15,680,314 87	.....	2,327,168 61	18,007,483 48
Tompkins	.....	270,124 09	65,437 20	55,466 71	5,999 24	4,214,385 32	3,876,780 15	1,300 00	336,305 17	4,214,385 32
Ulster	64,844 55	1,369,376 93	112,441 89	291,321 22	29,971 45	20,475 199 25	19,224,836 36	.....	1,250,362 89	20,475,199 25
Westchester	384,758 88	3,440,528 02	293,501 49	512,567 69	29,793 02	46,566,354 53	42,693,049 08	631 64	3,872,673 81	46,566,354 53
Totals	$11,706,343 58	$124,506,726 84	$13,468,021 41	$22,603,805 09	$853,559 30	$1,974,046,375 62	$1,819,206,937 91	$715,270 20	$154,124,167 51	$1,974,046,375 62

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Federal Reserve Bank of St. Louis

Statement of the Condition of the Savings Banks in Aggregate by Counties, January 1, 1916 — Concluded

COUNTIES	Surplus on par value of stocks and bonds	Number of open accounts January 1, 1916	Number of accounts opened or reopened during year 1915	Number of accounts closed during the year 1915	Amount deposited during the year 1915 not including dividends credited during that period	Amount withdrawn during the year 1915	Amount of dividends credited and paid for the year 1915	Salaries paid for the year 1915	Expenses other than salaries for the year 1915
Albany	$6,963,488 11	131,563	21,329	18,394	$19,493,667 15	$20,161,241 16	$3,343,157 43	$142,784 99	$166,941 92
Bronx	903,959 87	57,289	16,502	13,664	6,091,522 54	5,651,221 57	460,202 38	51,256 41	34,021 64
Broome	640,601 19	33,028	6,974	6,404	4,370,967 25	4,491,290 38	281,584 12	24,134 67	28,639 09
Cayuga	898,842 68	23,139	3,266	3,093	2,923,569 87	2,875,402 73	356,366 11	29,173 33	18,143 99
Chemung	72,087 20	4,564	1,484	1,148	431,225 21	374,619 06	27,330 09	2,196 00	3,403 21
Columbia	549,192 40	10,724	1,658	1,475	1,010,832 50	1,319,301 43	181,062 49	8,925 00	8,218 05
Cortland	437,596 15	11,879	1,703	1,671	1,052,776 25	1,180,468 30	153,428 66	9,605 00	8,234 69
Dutchess	1,887,608 54	42,523	4,918	3,843	3,116,905 92	3,732,833 64	768,545 44	38,606 88	28,990 30
Erie	9,269,190 57	177,488	29,707	26,004	25,242,821 87	27,290,389 63	3,986,243 47	165,507 07	203,068 55
Greene	362,349 80	7,408	734	745	644,252 40	800,907 69	111,083 31	8,104 75	4,669 93
Jefferson	783,330 49	40,393	3,878	3,476	2,102,336 75	2,664,247 72	427,729 76	27,386 16	21,389 46
Kings	32,738,825 21	556,260	96,595	78,918	76,966,237 05	75,510,937 42	11,122,973 52	605,744 66	639,721 17
Madison	363,094 00	9,010	1,187	1,011	1,043,987 01	962,437 52	132,082 61	7,124 00	7,612 23
Monroe	6,416,140 67	149,741	27,393	21,232	14,938,162 66	16,023,933 56	2,591,689 43	136,835 46	124,108 05
Montgomery	487,074 57	14,739	1,995	1,746	1,394,043 35	1,569,112 18	170,449 13	12,150 00	11,283 10
Nassau	215,989 23	4,234	518	331	476,718 07	431,648 27	77,922 83	7,624 95	7,543 47
New York	96,428,208 07	1,451,959	237,026	210,487	197,418,431 18	206,463,865 96	32,542,143 33	1,440,626 58	1,737,413 68
Niagara	559,580 50	19,380	4,420	3,442	3,232,402 55	3,369,360 18	283,658 74	19,587 69	16,879 62
Oneida	2,307,444 99	50,861	7,351	6,743	4,488,141 65	5,442,742 51	721,137 43	47,252 22	57,504 87
Onondaga	4,934,395 04	83,034	11,797	11,670	9,959,434 60	10,231,247 32	1,470,423 21	72,296 00	136,989 40
Ontario	17,998 61	4,864	1,640	1,177	526,924 98	401,766 23	28,534 37	4,134 50	1,841 86
Orange	2,437,532 64	42,975	4,247	4,301	3,425,429 08	4,115,319 69	822,409 17	51,000 00	37,179 40
Oswego	715,124 05	20,406	3,162	3,249	2,597,985 52	3,015,288 95	387,904 05	20,194 93	18,155 44
Putnam	65,363 01	2,836	519	465	230,833 22	237,196 20	46,055 89	3,067 00	2,544 33
Queens	1,759,730 12	45,970	8,028	5,491	5,439,583 58	5,267,149 34	667,623 32	45,101 26	54,563 05
Rensselaer	1,300,754 81	18,445	1,787	2,652	1,474,234 90	2,277,357 92	387,482 63	17,092 22	27,379 66
Richmond	578,541 90	19,858	2,771	1,814	2,212,707 53	2,140,134 47	236,974 55	25,881 66	21,297 73
St. Lawrence	34,387 43	3,694	998	869	418,905 15	388,195 77	27,726 45	4,379 46	2,511 37
Schenectady	500,239 96	34,603	5,880	4,927	2,468,154 42	3,165,184 68	257,305 79	26,475 00	13,086 16
Seneca	74,703 76	3,149	650	558	340,549 71	329,425 54	34,239 09	3,991 61	1,845 25
Suffolk	2,342,980 91	25,943	2,704	2,051	2,481,996 39	2,730,615 14	607,703 99	36,041 65	49,253 76
Tompkins	394,196 76	11,328	1,803	1,720	1,352,350 97	1,496,910 25	128,939 46	12,464 00	9,525 71
Ulster	1,358,064 50	36,056	3,976	4,036	3,411,096 17	4,028,552 01	718,794 50	30,214 48	34,957 74
Westchester	4,210,936 31	94,019	14,432	11,505	9,723,175 87	9,767,798 16	1,563,716 61	109,025 68	105,001 61
Total	$183,009,554 05	3,243,362	533,032	460,312	$412,502,363 32	$429,908,102 58	$65,124,623 36	$3,245,985 27	$3,643,919 49

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Statement relating to Savings Banks on the first day of January in each year from 1858 *to* 1916

YEAR	Deposits	Increase or decrease in deposits	Number of open accounts	Average of each account	Surplus on market value as reported	Per cent of such surplus to total deposits	Available fund, consisting of cash deposits and loans	Per cent. of available fund to total assets	Amount invested in real estate	Per cent. of assets invested in real estate	Number of institutions reporting
January 1, 1858	$41,422,672	.....	203,804	$203 24	$2,437,623	.0588	$5,337,680	.1216	$947,165	.0216	54
January 1, 1859	48,194,847	$6,772,175	230,074	209 47	2,472,658	.0513	6,208,234	.1224	1,072,845	.0212	57
January 1, 1860	58,178,160	9,983,313	273,697	208 91	2,552,085	.0439	7,175,937	.1181	1,101,791	.0101	64
January 1, 1861	67,440,397	9,262,237	300,693	224 28	2,949,195	.0437	9,312,885	.1323	1,942,305	.0148	71
January 1, 1862	64,083,119		300,511	213 21	3,056,066	.0477	5,575,567	.1426	1,010,295	.0150	74
January 1, 1863	76,538,183	12,455,064	347,184	220 45	3,846,102	.0503	13,303,685	.1654	1,111,470	.0138	71
January 1, 1864	93,786,384	17,248,201	400,194	234 35	5,085,583	.0542	14,200,484	.1436	1,237,532	.0125	71
January 1, 1865	111,737,763	17,951,379	456,403	244 82	7,590,174	.0579	16,249,229	.1361	1,314,498	.0110	73
January 1, 1866	115,472,566	3,734,803	465,001	248 33	8,964,885	.0776	13,883,422	.1151	1,452,805	.0117	75
January 1, 1867	131,769,074	16,296,508	488,501	270 10	9,865,441	.0749	19,160,281	.1353	1,737,020	.0123	86
January 1, 1868	151,127,562	19,358,488	537,466	281 18	11,119,861	.0736	20,469,121	.1260	2,387,280	.0147	102
January 1, 1869	169,808,678	18,681,116	588,556	288 51	12,088,216	.0712	19,871,992	.1092	2,733,834	.0150	110
January 1, 1870	194,360,217	24,551,539	651,474	296 80	14,023,880	.0722	25,444,602	.1220	3,285,608	.0157	133
January 1, 1871	230,749,408	36,389,191	712,109	324 03	14,253,397	.0618	30,301,071	.1236	4,140,681	.0169	136
January 1, 1872	267,905,826	37,156,418	776,700	344 92	14,738,491	.0550	36,204,240	.1279	5,790,987	.0205	147
January 1, 1873	285,286,621	17,380,805	822,642	346 79	19,776,864	.0693	34,049,066	.1115	6,469,430	.0212	150
January 1, 1874	285,520,085	233,464	839,472	340 12	21,448,796	.0751	29,027,719	.0944	7,435,328	.0242	155
January 1, 1875	303,935,649	18,415,564	872,498	348 35	24,310,086	.0800	30,162,413	.0919	8,598,861	.0262	158
January 1, 1876	319,260,202	15,324,553	859,738	371 35	33,689,701	.1055	29,803,353	.0842	9,595,173	.0271	154
January 1, 1877	316,677,285	†	849,639	372 72	34,176,603	.1079	24,540,305	.0697	10,367,704	.0295	150
January 1, 1878	312,823,058	‡	844,550	370 40	32,050,550	.1024	24,400,011	.0704	11,215,402	.0323	138
January 1, 1879	299,074,639	§	810,017	369 22	¶34,553,262	.1155	21,302,642	.0637	**12,816,145	**.0383	132
January 1, 1880	319,258,501	20,183,862	864,456	369 32	34,781,952	.1089	26,039,503	.0735	10,430,579	.0294	128
January 1, 1881	353,629,657	34,371,156	953,707	370 79	47,099,094	.1332	35,488,865	.0885	10,412,881	.0259	128
January 1, 1882	387,832,893	34,203,236	1,036,106	374 32	55,044,756	.1419	43,536,884	.0982	9,527,517	.0215	127
January 1, 1883	412,147,213	24,314,320	1,095,971	376 05	60,630,827	.1471	52,299,786	.1105	8,630,319	.0182	127
January 1, 1884	431,080,010	18,932,797	1,147,588	375 64	68,009,559	.1577	49,531,525	.0992	8,428,757	.0169	127
January 1, 1885	437,107,501	6,027,491	1,165,174	375 14	68,669,001	.1670	41,698,854	.0804	8,116,813	.0161	126
January 1, 1886	457,050,250	19,942,749	1,208,072	378 33	77,282,889	.1690	41,595,692	.0778	8,208,215	.0153	123
January 1, 1887	482,486,730	25,436,480	1,264,535	381 55	85,633,329	.1774	51,162,150	.0900	8,034,653	.0141	124

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January 1, 1888	505,017,751	22,531,021	1,325,062	381	12	85,249,647	.1688	49,662,771	.0841	7,736,103	.0131	125
January 1, 1889	523,677,515	18,659,764	1,362,852	384	25	92,009,091	.1757	46,683,388	.0758	7,695,586	.0125	125
January 1, 1890	550,066,657	26,389,142	1,420,997	387	10	94,601 800	.1719	47,539,963	.0737	8,140,408	.0126	124
January 1, 1891	574,669,972	24,603,315	1,477,819	388	20	89,741,231	.1561	55,866,127	.0836	8,602,985	.0128	124
January 1, 1892	588,425,420	13,755,448	1,516,289	388	07	87,317,105	.1484	50,538,939	.0747	9,623,173	.0139	122
January 1, 1893	629,358,273	40,932,853	1,593,804	394	87	88,752,443	.1410	57,925,149	.0806	10,519,326	.0146	124
January 1, 1894	617,089,448	††	1,585,155	390	50	87,141,451	.1412	51,544,710	.0731	11,428,689	.0162	125
January 1, 1895	643,873,574	26,784,126	1,615,178	398	63	91,574,734	.1422	50,547,892	.0686	11,894,831	.0161	125
January 1, 1896	691,764,503	47,890,929	1,695,787	407	93	90,955,321	.1323	54,628,289	.0699	13,088,915	.0167	126
January 1, 1897	718,176,888	26,412,385	1,736,968	413	46	93,653,237	.1303	52,719,071	.0649	12,542,285	.0154	128
January 1, 1898	766,684,916	48,508,028	1,805,280	424	69	102,426,162	.1335	59,897,220	.0688	14,268,766	.0164	129
January 1, 1899	816,144,367	49,459,451	1,865,653	437	45	106,896,623	.1309	64,024,865	.0693	14,995,339	.0162	129
January 1, 1900	887,480,650	71,336,282	1,981,371	447	91	111,920,290	.1262	65,514,436	.0655	15,705,165	.0157	129
January 1, 1901	947,129,638	59,648,988	2,072,190	457	06	118,294,674	.1249	74,661,217	.0700	15,670,678	.0146	128
January 1, 1902	1,014,305,857	67,176,219	2,174,511	466	45	116,754,992	.1151	75,682,429	.0668	15,197,776	.0134	128
January 1, 1903	1,077,383,743	63,077,886	2,275,383	473	49	113,286,775	.1051	77,284,631	.0648	14,864,625	.0124	127
January 1, 1904	1,131,281,943	53,898,200	2,365,583	478	22	107,049,076	.0946	79,714,947	.0643	15,348,049	.0123	128
January 1, 1905	1,198,583,142	67,301,199	2,443,555	490	50	112,853,766	.0941	81,086,557	.0618	15,946,715	.0121	129
January 1, 1906	1,292,358,866	93,775,724	2,569,779	502	90	112,834,424	.0802	83,000,889	.0590	15,415,408	.0109	130
January 1, 1907	1,362,035,836	69,676,970	2,685,809	507	12	102,192,265	.0750	88,366,580	.0603	15,964,377	.0108	135
January 1, 1908	1,380,399,090	18,363,254	2,731,447	505	37	83,255,275	.0603	93,605,146	.0638	16,485,287	.0112	138
January 1, 1909	1,396,443,327	16,044,237	2,736,285	510	30	105,493,132	.0755	95,536,973	.0621	17,426,454	.0113	138
January 1, 1910	1,483,449,494	87,006,167	2,831,380	523	93	106,835,540	.0720	90,665,358	.0556	18,421,648	.0113	140
January 1, 1911	1,542,933,693	59,484,199	2,907,608	530	65	107,156,492	.0694	97,962,559	.0577	19,180,188	.0113	141
January 1, 1912	1,619,115,648	76,181,955	2,987,535	541	95	116,272,555	.0711	103,309,336	.0580	21,525,436	.0120	140
January 1, 1913	1,689,453,168	70,337,520	3,064,905	551	22	118,404,987	.0700	102,812,552	.0552	24,117,778	.0129	140
January 1, 1914	1,741,697,466	52,244,298	3,143,444	554	07	116,789,006	.0670	111,356,910	.0578	25,200,643	.0130	140
January 1, 1915	1,771,500,958	29,803,492	3,171,305	558	60	139,704,327	.0788	123,569,794	.0646	27,006,129	.0141	140
January 1, 1916	1,819,206,937	47,705,979	3,243,362	560	90	154,124,167	.0847	138,155,347	.0699	31,477,403	.0159	140

* Decrease, $3,357,278. †Decrease, $2,582,917. The amount of deposits January 1, 1876, of savings banks that failed during the year was $5,097,310. There was, therefore, an increase in the aggregate of deposits of savings banks that continued business during 1876 amounting to $2,514,393. ‡ Decrease, $3,854,227. The amount of deposits January 1, 1877, of savings bank, that failed during the year was $2,078,218. The decrease in deposits of savings banks continuing business was $1,776,009. § Decrease, $13,748,419. The amount of deposits January 1, 1878, of savings banks that failed during the year was $3,170,017. The decrease in deposits of savings banks continuing business was $10,578,402. ¶ The amount of surplus shown January 1, 1879 was based upon market value of stocks and cost real estate, while the surplus of January 1, 1880, to and including January 1, 1914, is based upon market value of both stocks and real estate. Upon this latter basis the surplus of January 1, 1879, is $31,723,824, making a gain in surplus for the year of $3,058,128. The surplus on January 1, 1915 and each succeeding year is based upon market value of stocks and actual cash value of real estate. ** Real estate was reported January 1, 1879, at cost, and January 1, 1880 to and including January 1, 1914, at estimated market value. On January 1, 1915, and each succeeding year it was reported at actual cash value. †† Decrease, $12,268,825.

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Federal Reserve Bank of St. Louis

STATEMENT OF SECURITIES

Held by the Superintendent of Banks in trust for the creditors of and depositors with the trust companies and one investment company of this State, January 1, 1916.

NAMES OF COMPANIES AND DESCRIPTION OF BONDS		Amount of bonds held
Adirondack Trust Co., Saratoga Springs, New York City 3½ per cent		$25,000 00
Albany Trust Co., The, Albany, New York City 3½ per cent		50,000 00
Astor Trust Co., New York, New York City 4½ per cent		125,000 00
Auburn Trust Co., Auburn, New York City 4½ per cent	$30,000	
Auburn Trust Co., Auburn, New York City 4½ per cent	2,000	
		32,000 00
Bankers Trust Company of Buffalo, New York City 4½ per cent	$100,000	
Bankers Trust Company of Buffalo, Buffalo City 4½ per cent	6,000	
		106,000 00
Bankers Trust Co., New York, New York City 4½ per cent		1,000,000 00
Broadway Trust Co., New York, Long Island City 3½ per cent	$10,000	
Broadway Trust Co., New York, New York City 3 per cent	100,000	
Broadway Trust Co., New York, New York City 3½ per cent	40,000	
Broadway Trust Co., New York, New York City 4 per cent	17,000	
Broadway Trust Co., New York, United States 2 per cent	2,000	
		169,000 00
Brooklyn Trust Co., Brooklyn, New York City 3½ per cent	$6,000	
Brooklyn Trust Co., Brooklyn, New York City 4½ per cent	150,000	
		156,000 00
Buffalo Trust Co., Buffalo, New York City 3½ per cent		60,000 00
Central City Trust Co., Syracuse, New York City 4½ per cent		50,000 00
Central Trust Co., New York, New York City 3 per cent	$304,000	
Central Trust Co., New York, New York City 3½ per cent	36,000	
		340,000 00
Chemung Canal Trust Co., Elmira, New York City 3½ per cent	$37,000	
Chemung Canal Trust Co., Elmira, Rochester City 3½ per cent	30,000	
		67,000 00
Citizens' Trust Co. of Fredonia, Jamestown City 4 per cent		20,000 00
Citizens' Trust Co. of Schenectady, New York City 3½ per cent		36,000 00
Citizens' Trust Co. of Utica, New York City 3½ per cent	$30,000	
Citizens' Trust Co. of Utica, Utica City 4 per cent	8,000	
		38,000 00
Columbia Trust Co., New York, New York City 3 per cent	$195,000	
Columbia Trust Co., New York, New York City 3½ per cent	40,000	
		235,000 00
Columbus Trust Co., Newburgh, New York City 3 per cent	$25,000	
Columbus Trust Co., Newburgh, New York City 4 per cent	12,500	
		37,500 00
Commercial Trust Co., New York, New York City 4 per cent	$100,000	
Commercial Trust Co., New York, New York City 4½ per cent	6,500	
		106,500 00
Commonwealth Trust Co., Buffalo, New York City 3½ per cent	$50,000	
Commonwealth Trust Co., Buffalo, Buffalo City 3½ per cent	10,000	
		60,000 00
County Trust Co., The, White Plains, New York City 3½ per cent		25,000 00
Empire Trust Co., New York, bonds and mortgages		177,500 00
Equitable Trust Co. of New York, New York City 4½ per cent		310,000 00
Farmers' Loan & Trust Co., The, New York, New York City 4 per cent.	$100,000	
Farmers' Loan & Trust Co., The, New York, New York City 4½ per cent.	50,000	
		150,000 00
Fidelity Trust Co. of Buffalo, The, Buffalo, New York City 3½ per cent		54,000 00
Fidelity Trust Co. of New York, New York City 4 per cent	$100,000	
Fidelity Trust Co. of New York, New York City 4½ per cent	10,000	
		110,000 00
Fidelity Trust Co. of Rochester, New York City 3½ per cent	$50,000	
Fidelity Trust Co. of Rochester, New York City 4 per cent	5,000	
		55,000 00
Franklin Trust Co., Brooklyn, New York City 3½ per cent		130,000 00
Fulton Trust Co., New York, New York City 4 per cent		106,000 00
Genesee Valley Trust Co., Rochester, County of New York 3.3 per cent.	$50,000	
Genesee Valley Trust Co., Rochester, New York City 4 per cent	5,000	
		55,000 00
Glens Falls Trust Co., Glens Falls, Middletown City 3½ per cent	$20,000	
Glens Falls Trust Co., Glens Falls, New York City 3½ per cent	2,000	
		22,000 00

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STATEMENT OF SECURITIES HELD BY SUPT. OF BANKS—*Continued*

NAMES OF COMPANIES AND DESCRIPTION OF BONDS		Amount of bonds held
Guaranty Trust Co. of New York, New York City 4¼ per cent		$1,100,000 00
Guardian Trust Co. of New York City, New York State 4 per cent		100,000 00
Hamilton Trust Co., Brooklyn, New York City 4½ per cent		100,000 00
Hudson River Trust Co., Hudson, New York State 4 per cent		25,000 00
Hudson Trust Co., New York, New York State 3 per cent	$5,000	
Hudson Trust Co., New York, New York City 3½ per cent	110,000	
		115,000 00
Huguenot Trust Co., New Rochelle, New York City 3½ per cent	$10,000	
Huguenot Trust Co., New Rochelle, New York City 4¼ per cent	20,000	
		30,000 00
Ithaca Trust Co., Ithaca, New York State 4½ per cent	$7,000	
Ithaca Trust Co., Ithaca, New York City 3½ per cent	10,000	
Ithaca Trust Co., Ithaca, New York City 4 per cent	5,000	
		22,000 00
Kings County Trust Co., Brooklyn, City of Brooklyn 3½ per cent	$100,000	
Kings County Trust Co., Brooklyn, New York City 4 per cent	10,000	
		110,000 00
Lawyers Title & Trust Co., New York, New York City 3½ per cent	$250,000	
Lawyers Title & Trust Co., New York, New York City 4¼ per cent	200,000	
		450,000 00
Lincoln Trust Co., New York, New York State 3 per cent		100,000 00
Livingston County Trust Co., Geneseo, New York State 4 per cent	$15,000	
Livingston County Trust Co., Geneseo, New York State 4¼ per cent	5,000	
		20,000 00
Madison County Trust & Deposit Co., Oneida, New York State 4 per cent		20,000 00
Manufacturers Trust Co., Brooklyn, New York City 3½ per cent		125,000 00
Metropolitan Trust Co. of the City of New York, New York City 3 per cent	$50,000	
Metropolitan Trust Co. of the City of New York, New York City 3½ per cent	200,000	
		250,000 00
Montgomery County Trust Co., Amsterdam, New York City 4¼ per cent		30,000 00
Mt. Vernon Trust Co, Mt. Vernon, New York City 3 per cent	$4,000	
Mt. Vernon Trust Co., Mt. Vernon, New York City 3½ per cent	12,000	
Mt. Vernon Trust Co., Mt. Vernon, New York City 4¼ per cent	5,000	
Mt. Vernon Trust Co., Rensselaer City 4½ per cent	1,900	
		22,900 00
Mutual Trust Co. of Westchester County, New York City 3½ per cent		34,000 00
Nassau County Trust Co., Mineola, New York City 4¼ per cent		21,000 00
New Rochelle Trust Co., New Rochelle, New York City 3½ per cent		30,000 00
New York Life Insurance & Trust Co., The, New York, New York City 3½ per cent	$100,000	
New York Life Insurance & Trust Co., The, New York, New York City 4 per cent	20,000	
		120,000 00
New York Trust Co., New York, New York City 2½ per cent	$318,000	
New York Trust Co., New York, New York City 4½ per cent	75,000	
		393,000 00
Niagara Falls Trust Co., Niagara Falls, New York City 3½ per cent	$20,000	
Niagara Falls Trust Co., Niagara Falls, Niagara Falls City 4 per cent	12,000	
		32,000 00
Northern New York Trust Co., Watertown, New York State 4½ per cent		40,000 00
Northport Trust Co., Northport, New York City 4¼ per cent		21,000 00
Olean Trust Co., Olean, New York City 4 per cent		21,000 00
Orange County Trust Co., Middletown, New York City 4 per cent		25,000 00
Peoples Trust Co. of Binghamton, Buffalo City 4 per cent	$20,000	
Peoples Trust Co. of Binghamton, New York City 4 per cent	30,000	
		50,000 00
Peoples Trust Co., The, Brooklyn, Brooklyn City 3½ per cent	$100,000	
Peoples Trust Co., The, Brooklyn, New York City 3½ per cent	20,000	
		120,000 00
Poughkeepsie Trust Co., Cohoes City 3½ per cent	$2,000	
Poughkeepsie Trust Co., New York City 4 per cent	15,000	
Poughkeepsie Trust Co., Niagara Falls 4 per cent	18,000	
		35,000 00
Queens County Trust Co., Jamaica, New York City 3½ per cent	$5,000	
Queens County Trust Co., Jamaica, New York State 3 per cent	100,000	
		105,000 00
Rochester Trust & Safe Deposit Co., New York City 3½ per cent		60,000 00
Rockland County Trust Co., Nyack, New York City 3½ per cent	$21,000	
Rockland County Trust Co., Nyack, New York City 4 per cent	1,000	
Rockland County Trust Co., Nyack, New York City 4½ per cent	3,000	
		25,000 00

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STATEMENT OF SECURITIES HELD BY SUPT. OF BANKS—*Concluded*

NAMES OF COMPANIES AND DESCRIPTION OF BONDS		Amount of bonds held
Rome Trust Co., Rome, New York State 4 per cent	$1,000 00	
Rome Trust Co., Rome, Rome City 4 per cent	10,000 00	
Rome Trust Co., Rome, school district 4.95 per cent	19,000 00	
		$30,000 00
St. Lawrence Trust Company, Ogdensburg, New York City 4½ per cent		20,000 00
Salamanca Trust Co., Salamanca, New York City 3½ per cent	$4,000 00	
Salamanca Trust Co., Salamanca, New York City 4¼ per cent	15,000 00	
Salamanca Trust Co., Salamanca, Little Valley Village 4.95 per cent	4,190 40	
		23,190 40
Schenectady Trust Co., Schenectady, New York City 3½ per cent		35,000 00
Security Trust Co. of Rochester, Rochester City 3½ per cent	$50,000 00	
Security Trust Co. of Rochester, New York City 4 per cent	10,000 00	
		60,000 00
Security Trust Co. of Troy, The, New York City 3½ per cent		38,000 00
Suffolk County Trust Co., Riverhead, New York City 4¼ per cent		20,000 00
Syracuse Trust Co., Syracuse, New York City 3½ per cent		60,000 00
The Thrift, New York, New York City 4½ per cent	$100,000 00	
The Thrift, New York, New York State 3 per cent	1,000 00	
		101,000 00
Title Guarantee & Trust Co., New York, Brooklyn City 3½ per cent	$50,000 00	
Title Guarantee & Trust Co., New York, New York City 3½ per cent	499,500 00	
		549,500 00
Transatlantic Trust Co., New York, New York City 4¼ per cent		100,000 00
Troy Trust Co., The, Troy, New York City 3½ per cent	$30,000 00	
Troy Trust Co., The, Troy, Albany City 3½ per cent	10,600 00	
		40,600 00
Trust Co. of Wyoming County, Warsaw, New York City 4½ per cent	$15,000 00	
Trust Co. of Wyoming County, Warsaw, Buffalo City 3½ per cent	5,000 00	
		20,000 00
Trust & Deposit Co. of Onondaga, Syracuse, New York City 3½ per cent	$54,000 00	
Trust & Deposit Co. of Onondaga, Syracuse, New York City 4 per cent	2,000 00	
		56,000 00
Union Trust Co. of Albany, Albany City 3½ per cent	$38,300 00	
Union Trust Co. of Albany, Albany City 4 per cent	16,500 00	
		54,800 00
Union Trust Co. of Jamestown, Jamestown City 4 per cent	$26,000 00	
Union Trust Co. of Jamestown, Jamestown City 4½ per cent	5,000 00	
		31,000 00
Union Trust Co. of New York, New York City 3½ per cent	$100,000 00	
Union Trust Co. of New York, New York City 4¼ per cent	220,000 00	
		320,000 00
Union Trust Co. of Rochester, New York City 4¼ per cent		55,000 00
United States Mortgage & Trust Co., New York, New York State 4½ per cent		200,000 00
United States Trust Co. of New York, New York City 3½ per cent		255,000 00
Utica Trust & Deposit Co., Utica, New York City 3½ per cent		45,000 00
Westchester Trust Co., Yonkers, New York City 3½ per cent		33,000 00
		$9,806,490 40

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STATEMENTS

SHOWING THE

Condition of the Trust Companies operating under the Laws of this State

ON

March 19, 1915, June 23, 1915, September 25, 1915, and December 31, 1915

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1. THE ADIRONDACK TRUST COMPANY, SARATOGA SPRINGS

EDGAR T. BRACKETT, *President.* [473 Broadway; organized 1901] FRANK G. HOWLAND, *Treasurer.*
CHARLES C. BULLOCK, *Vice-President,* DOUGLASS W. MABEE, *Vice-President,* CHARLES C. VAN DUESEN, *Vice-President.*

DIRECTORS

GEORGE E. ADEE, CHARLES C. BULLOCK, BARTLETT B. GRIPPIN, DOUGLASS W. MABEE, JOHN K. WALBRIDGE,
WILLIAM W. ALLERDICE, FRED H. BAKER, JOSEPH P. McGIRR, HIRAM C. TODD, WILLIAM B. GAGE,
EDGAR T. BRACKETT, WILLIAM B. MILLIMAN, HARRY E. PETTEE, WINFIELD A. HUPPUCH, CHARLES C. VAN DUESEN.

RESOURCES	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915	Statement of condition Dec. 31, 1915
Stock and bond investments, viz.:				
Public securities, market value	$26,800	$27,100	$27,100	$230,213
Private securities, market value	1,091,933	1,108,176	1,180,523	1,175,407
Real estate owned	2,728	13,910	13,981	14,017
Mortgages owned	113,303	129,040	158,856	177,006
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	23,326	24,500	21,150	25,960
Loans and discounts secured by other collateral	287,546	299,293	300,775	380,902
Loans, discounts and bills purchased not secured by collateral	556,700	680,441	622,862	729,812
Overdrafts	318	321	92	90
Due from trust companies, banks and bankers	113,283	67,831	350,801	131,447
Specie	46,796	42,621	52,361	61,896
Legal tender notes and notes of national banks	40,110	24,990	52,911	40,400
Federal reserve notes	.....	2,980	8,150	5,500
Cash items	4,097	3,472	4,113	9,824
Customers' liability on acceptances (per contra, see Liabilities)	6,500	6,500	.....	.....
Assets not included in any of the above heads	22,918	18,167	20,243	14,644
Total resources	$2,336,358	$2,449,342	$2,813,918	$2,997,118

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LIABILITIES				
Capital	$100,000	$100,000	$100,000	$100,000
Surplus, including all undivided profits (market value)	132,187	137,139	137,097	170,249
Preferred deposits, viz.:				
Due New York State savings banks	25,000	25,000	25,000	25,000
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depositary	51,917	43,691	42,541	41,987
Deposits by the Superintendent of Banks of the State of New York	5,000	5,000	5,000	2,500
Due depositors, not preferred	1,993,546	2,103,004	2,466,654	2,587,379
Due to trust companies, banks and bankers	2,196	6,365	17,444	2,000
Bills payable	.....	.....	.....	60,000
Acceptances of drafts payable at a future date or authorized by commercial letters of credit	6,500	6,500	.....	.....
Other liabilities	20,012	22,643	20,182	8,003
Total liabilities	$2,336,358	$2,449,342	$2,813,918	$2,997,118

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2. THE ALBANY TRUST COMPANY, ALBANY

CHARLES H. BISSIKUMMER, *President.* [Broadway and State street; organized 1900 ALONZO P. ADAMS, JR., *Secretary.*

J. S. FRIEDMAN, *Vice-President,* PHILIP FITZ SIMONS, JR., *Treasurer,* HORACE G. YOUNG, *Chairman of the Board,*

GEO. C. VAN TUYL, JR., *Vice-President,* JAMES H. WALLACE, *Assistant Secretary.*

DIRECTORS

JOHN DON, JOHN J. GALLOGLY, JOHN KURTZ, JR., CHAS. H. BISSIKUMMER, NEILE F. TOWNER,
LOUIS W. EMERSON, E. PALMER GAVIT, RANDALL J. LE BOUEF, JOSEPH A. MINST, EDWIN VAN WORMER,
J. S. FRIEDMAN, JOHN S. HOY, CHARLES V. MANN, EDWARD N. McKINNEY, PETER KEELER,
HORACE G. YOUNG, A. P. ADAMS, JR., GUSTAVUS MICHAELIS, FRANK A. McNAMEE, GEO. C. VAN TUYL, JR.,
JAMES R. WATT, E. C. DEARSTYNE, MORRIS L. RYDER, THOS. R. WARD, JR.

RESOURCES	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915	Statement of condition Dec. 31, 1915
Stock and bond investments, viz.:				
Public securities, market value	$639,133	$636,844	$636,805	$636,105
Private securities, market value	1,946,552	1,972,625	2,118,654	2,280,407
Real estate owned	318,073	318,073	318,073	318,073
Mortgages owned	232,258	247,700	249,200	260,200
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	81,721	50,466	49,081	61,259
Loans and discounts secured by other collateral	1,757,231	1,963,150	1,681,833	1,720,475
Loans, discounts and bills purchased not secured by collateral	1,569,574	1,436,651	1,259,433	1,332,452
Overdrafts	6	6	9	6
Due from trust companies, banks and bankers	1,578,935	1,943,744	2,433,862	2,071,913
Specie	220,524	220,677	246,717	196,694
Legal tender notes and notes of national banks	45,510	33,605	30,455	9,555
Federal reserve notes	.....	9,210	1,700	1,340
Cash items	27,669	30,448	26,933	89,740
Assets not included in any of the above heads	66,184	56,203	63,011	59,127
Total resources	$8,483,370	$8,919,402	$9,115,766	$9,037,346

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LIABILITIES				
Capital	$400,000	$400,000	$400,000	$400,000
Surplus, including all undivided profits (market value)	295,032	298,584	299,556	312,928
Preferred deposits, viz.:				
Due New York State savings banks	830,860	787,530	820,246	824,769
Due New York State savings and loan associations, credit unions and land bank	8,728	7,002	10,091	11,496
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depositary	70,623	80,783	83,330	110,641
Deposits by the State of New York	637,582	639,606	996,991	927,812
Deposits by the Superintendent of Banks of the State of New York	150,669	150,667	141,097	84,448
Other deposits secured by pledge of assets	131,065	125,000	126,629	124,935
Deposits otherwise preferred	987	318	1,734	309
Due depositors, not preferred	4,749,551	4,907,653	4,813,548	4,952,147
Due to trust companies, banks and bankers	1,151,749	1,436,411	1,371,314	1,264,775
Other liabilities	56,524	85,848	51,230	23,086
Total liabilities	$8,483,370	$8,919,402	$9,115,766	$9,037,346

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3. ASTOR TRUST COMPANY, NEW YORK CITY

E. C. CONVERSE, *President.* [389 Fifth avenue; organized 1906 as New Netherland Trust Company] JAMES R. TROWBRIDGE, *Secretary.*

ALEXANDER H. STEVENS, *Vice-President,*
RANALD H. MACDONALD, *Vice-President,*
THOMAS HILDT, *Vice-President,*
HENRY J. COCHRAN, *Vice-President,*
LELAND S. STILLMAN, *Assistant Secretary,*
BARKLEY WYCKOFF, *Cashier,*
CLIFFORD WILMURT, *Assistant Cashier.*

DIRECTORS

VINCENT ASTOR,	NICHOLAS BIDDLE,	CHARLES L. TIFFANY,	THEODORE N. VAIL,	ALBERT H. WIGGIN,
GEORGE F. BAKER,	HENRY J. COCHRAN,	ROBT. WALTON GOELET,	GATES W. McGARRAH,	DANIEL G. REID,
STEPHEN BAKER,	THOMAS HILDT,	FRANCIS L. HINE,	CHARLES A. PEABODY,	DOUGLAS ROBINSON,
GEORGE B. CASE,	THOMAS COCHRAN,	RANALD H. MACDONALD,	D. E. POMEROY,	ARCHIBALD D. RUSSELL,
E. C. CONVERSE,	JOHN I. DOWNEY,	EDGAR L. MARSTON,	WILLIAM H. PORTER,	ALEXANDER H. STEVENS,
	M. FRIEDSAM,	H. K. TWITCHELL,	SEWARD PROSSER.	

RESOURCES	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915	Statement of condition Dec. 31, 1915
Stock and bond investments, viz.:				
Public securities, market value	$356,468	$352,037	$350,269	$660,038
Private securities, market value	9,200,608	9,885,183	10,590,192	11,914,026
Mortgages owned	1,130,000	1,100,000	1,090,000	1,271,500
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	193,621	193,621	203,021	54,750
Loans and discounts secured by other collateral	5,561,700	6,353,097	8,013,671	9,357,093
Loans, discounts and bills purchased not secured by collateral	4,451,332	4,616,392	4,190,035	4,084,139
Overdrafts	924	1,211	372	5,141
Due from trust companies, banks and bankers	3,341,302	2,407,785	3,237,012	2,348,158
Specie	1,361,429	1,687,319	1,872,117	2,370,036
Legal tender notes and notes of national banks	213,234	134,790	54,850	230,285
Cash items	400,882	902,115	423,258	1,455,187
Assets not included in any of the above heads	217,816	250,465	267,764	268,210
Total resources	$26,429,316	$27,884,015	$30,292,561	$34,018,563

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LIABILITIES				
Capital	$1,250,000	$1,250,000	$1,250,000	$1,250,000
Surplus, including all undivided profits (market value)	1,107,960	1,231,984	1,339,630	1,541,086
Preferred deposits, viz.:				
Due New York State savings banks	1,130,685	1,346,087	1,248,385	1,539,516
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depositary	168,979	235,460	34,176	179,325
Deposits by the State of New York	550,000	80,000	.....	.....
Other deposits secured by pledge of assets	52,256	28,982	29,200	29,157
Due depositors, not preferred	21,012,397	22,365,111	24,404,777	27,507,964
Due to trust companies, banks and bankers	941,092	1,029,342	1,727,627	1,727,730
Other liabilities	215,947	317,049	258,766	243,785
Total liabilities	$26,429,316	$27,884,015	$30,292,561	$34,018,563

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4. AUBURN TRUST COMPANY, AUBURN

RALPH R. KEELER, *President.* [63 Genesee street; organized 1906] NEAL W. REMINGTON, *Secretary.*

GEORGE W. BENHAM, *Vice-President,* D. EDWIN FRENCH, *Vice-President.*

DIRECTORS

WILBUR B. BARNES,	THOMAS F. DIGNUM,	JOHN TABER,	SIDNEY J. WESTFALL,	HAROLD G. METCALF,
GEORGE W. BENHAM,	FRANK A. ELDREDGE,	THOMAS H. GARRETT, JR.,	JOHN F. KINGSTON,	DOUGLAS A. WHITE,
JAMES C. BISHOP,	GURDON S. FANNING,	WILLIAM J. HENRY,	JULIUS KRAFT,	HENRY D. NOBLE,
GEORGE W. BOWEN,	D. EDWIN FRENCH,	PATRICK M. HERRON,	SANFORD G. LYON,	NEAL W. REMINGTON,
		RALPH R. KEELER.		

RESOURCES	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915	Statement of condition Dec. 31, 1915
Stock and bond investments, viz.:				
Public securities, market value	$219,221	$230,749	$232,513	$239,958
Private securities, market value	465,224	502,942	534,793	502,844
Mortgages owned	410,614	443,789	452,053	447,433
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	99,915	101,257	109,310	115,024
Loans and discounts secured by other collateral	493,332	496,890	512,977	520,539
Loans, discounts and bills purchased not secured by collateral	439,895	445,884	467,822	483,530
Overdrafts	19	51	35	107
Due from trust companies, banks and bankers	322,977	227,306	197,645	241,660
Specie	51,437	44,853	44,989	49,585
Legal tender notes and notes of national banks	42,620	38,732	24,767	23,494
Federal reserve notes	.....	3,500	5,200	6,175
Cash items	6,671	8,028	5,301	13,173
Assets not included in any of the above heads	25,172	34,068	46,666	40,033
Total resources	$2,577,097	$2,578,049	$2,634,071	$2,683,555

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LIABILITIES				
Capital	$150,000	$150,000	$150,000	$150,000
Surplus, including all undivided profits (market value)	155,284	154,242	157,299	171,156
Preferred deposits, viz:				
Due New York State savings banks	36,988	61,893	64,095	65,646
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depositary	9,710	9,216	6,245	9,577
Deposits by the State of New York	105,000	61,000	44,000	56,000
Deposits by the Superintendent of Banks of the State of New York	5,000	5,000	5,000	.....
Other deposits secured by pledge of assets	29,891	26,155	25,308	37,200
Due depositors, not preferred	2,066,105	2,075,737	2,139,818	2,182,436
Due to trust companies, banks and bankers	310	177	22,723	5,055
Other liabilities	18,809	34,629	19,583	6,485
Total liabilities	$2,577,097	$2,578,049	$2,634,071	$2,683,555

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5. BANKERS TRUST COMPANY OF BUFFALO, BUFFALO

LOUIS H. GETHOEFER, *President.* [242 Main street; organized 1914] RUSSELL J. H. HUTTON, *Secretary.*

WALTER P. COOKE, *Vice-President,* ALVA L. DUTTON, *Treasurer.*

DIRECTORS

JOHN J. ALBRIGHT, WALTER P. COOKE, LOUIS H. GETHOEFER, CHARLES R. HUNTLEY, HERBERT A. MELDRUM,
JOSEPH BLOCK, LE GRAND S. DE GRAFF, CLIFFORD HUBBELL, HENRY P. SMITH, GEORGE F. RAND,
E. CORNING TOWNSEND.

RESOURCES	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915	Statement of condition Dec. 31, 1915
Stock and bond investments, viz.:				
Public securities, market value	$709,990	$1,788,678	$1,445,161	$1,095,600
Private securities, market value	390,018	634,175	883,718	1,832,542
Mortgages owned	701,000	707,500	652,500	233,500
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	.....	11,000	.....	.....
Loans and discounts secured by other collateral	1,897,989	2,018,602	2,508,784	2,734,075
Loans, discounts and bills purchased not secured by collateral	426,110	358,489	311,694	306,695
Overdrafts	.....	197	.....	.....
Due from trust companies, banks and bankers	1,556,623	1,124,534	1,490,607	1,190,161
Specie	86,734	145,573	169,531	173,297
Legal tender notes and notes of national banks	25,445	27,885	14,910	15,000
Federal reserve notes	.....	.....	90	.....
Cash items	11,914	11,814	926	29,105
Customers' liability on acceptances (per contra, see Liabilities)	130,000	375,000	625,000	625,000
Assets not included in any of the above heads	33,190	34,995	49,133	38,439
Total resources	$5,969,013	$7,238,442	$8,152,054	$8,273,414

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LIABILITIES				
Capital	$1,000,000	$1,000,000	$1,000,000	$1,000,000
Surplus, including all undivided profits (market value)	191,134	220,070	260,327	346,350
Preferred deposits, viz.:				
Due New York State savings banks	390,092	491,321	528,114	690,120
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depositary	23,408	25,477	43,316	21,829
Deposits by the State of New York	560,000	294,000	254,000	229,000
Other deposits secured by pledge of assets	224,000	663,000	664,000	250,000
Due depositors, not preferred	3,108,668	3,726,236	4,370,970	4,566,388
Due to trust companies, banks and bankers	289,491	385,330	341,975	402,424
Acceptances of drafts payable at a future date or authorized by commercial letters of credit	130,000	375,000	625,000	625,000
Other liabilities	52,220	58,008	64,352	142,303
Total liabilities	$5,969,013	$7,238,442	$8,152,054	$8,273,414

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6. BANKERS' TRUST COMPANY, NEW YORK CITY

SEWARD PROSSER, *President.* [16 Wall street; organized 1903] G. G. THOMSON, *Secretary.*

F. N. B. CLOSE, *Vice-President,*
D. E. POMEROY, *Vice-President,*
W. N. DUANE, *Vice-President,*
F. I. KENT, *Vice-President,*
H. B. THORNE, *Vice-President,*

G. W. BENTON, *Treasurer,*
R. H. GILES, *Assistant Treasurer,*
H. W. DONOVAN, *Assistant Treasurer,*
H. N. DUNHAM, *Assistant Treasurer,*
H. F. WILSON, JR., *Assistant Secretary,*

P. D. BOGUE, *Assistant Secretary,*
G. RICHARDS, *Assistant Secretary,*
B. W. JONES, *Assistant Secretary,*
I. MICHAELS, *Trust Officer.*

DIRECTORS

JAMES S. ALEXANDER, F. N. B. CLOSE, WALTER E. FREW, CHARLES D. NORTON, GILBERT G. THORNE,
STEPHEN BAKER, WILLIAM NORTH DUANE, FREDERICK T. HASKELL, HERBERT L. PRATT, EDWARD TOWNSEND,
SAMUEL G. BAYNE, F. I. KENT, A. BARTON HEPBURN, DANIEL E. POMEROY, H. K. TWITCHELL,
EDWIN M. BULKLEY, T. DEWITT CUYLER, FRANCIS L. HINE, SEWARD PROSSER, ALBERT H. WIGGIN,
EDMUND C. CONVERSE, HENRY P. DAVISON, EDGAR L. MARSTON, DANIEL G. REID. SAMUEL WOOLVERTON,
E. HAYWARD FERRY, GATES W. McGARRAH, EDWARD F. SWINNEY.

RESOURCES	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915	Statement of condition Dec. 31, 1915
Stock and bond investments, viz.:				
Public securities, market value	$13,421,152	$12,432,860	$11,615,295	$10,945,030
Private securities, market value	25,866,812	29,998,736	32,683,445	43,851,570
Real estate owned	4,386,634	4,386,634	4,386,634	4,386,634
Mortgages owned	2,759,000	2,351,000	2,293,000	2,162,000
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	108,303	189,961	272,464	201,765
Loans and discounts secured by other collateral	86,973,150	98,177,272	124,137,659	150,385,954
Loans, discounts and bills purchased not secured by collateral	23,318,244	17,138,534	14,593,445	18,278,200
Overdrafts	55	675	7,424	3,763
Due from trust companies, banks and bankers	22,772,018	27,261,176	27,319,349	23,555,704
Specie	13,147,106	13,170,041	16,767,882	20,608,832
Legal tender notes and notes of national banks	10,000	227,405	131,280	570,170
Federal reserve notes	.....	7,755	.....	40,115

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Cash items	2,847,448	4,278,391	1,751,905	17,044,091
Customers' liability on acceptances (per contra, see Liabilities)	6,040,920	5,567,210	4,013,223	3,147,692
Assets not included in any of the above heads	1,134,207	2,276,995	2,283,657	2,389,550
Total resources	$202,785,049	$217,464,645	$242,256,662	$297,571,070
LIABILITIES				
Capital	$10,000,000	$10,000,000	$10,000,000	$10,000,000
Surplus, including all undivided profits (market value)	12,816,438	13,173,007	13,594,172	14,694,097
Preferred deposits, viz.:				
Due New York State savings banks	6,087,125	6,351,667	6,656,103	7,488,045
Due New York State savings and loan associations, credit unions and land banks	104	104	.....	.....
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depositary	19,080,714	18,838,233	14,112,930	24,099,752
Deposits by the State of New York	397,000	.....	.....	.....
Deposits by the Superintendent of Banks of the State of New York	24,911	1,804	1,997	1,808
Other deposits secured by pledge of assets	1,186,011	1,182,098	1,102,025	1,039,952
Deposits otherwise preferred	45,165	46,291	39,679	31,895
Due depositors, not preferred	113,080,518	120,987,130	144,852,387	177,776,597
Due to trust companies, banks and bankers	33,067,116	39,701,180	46,806,138	58,892,426
Acceptances of drafts payable at a future date or authorized by commercial letters of credit	6,040,920	5,567,210	4,013,223	3,147,692
Other liabilities	959,027	1,615,921	1,078,008	398,806
Total liabilities	$202,785,049	$217,464,645	$242,256,662	$297,571,070

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7. BROADWAY TRUST COMPANY, NEW YORK CITY

FREDERIC G. LEE, *President.* [233 Broadway; organized 1902] JOHN W. H. BERGEN, *Secretary*

M. M. BELDING, JR., *Vice-President,*
LOUIS S. QUIMBY, *Vice-President,*
WILLIAM GAMBLE, *Vice-President,*
ALEX. C. SNYDER, *Vice-President,*

JOHN WILLIAMS, *Treasurer,*
ARTHUR P. SMITH, *Assistant Secretary,*
FRANKLIN SCHENCK, *Assistant Secretary,*
GEORGE F. GENTES, *Assistant Secretary,*

L. L. HOPKINS, *Assistant Secretary.*
LEONARD F. MAYR, *Assistant Secretary,*
GEORGE W. BERRY, *Assistant Secretary,*
ROBERT L. SMITH, *Assistant Secretary.*

DIRECTORS

M. M. BELDING,
M. M. BELDING, JR.,
EUGENE S. BENJAMIN,
WILLIAM C. BREED,
JOHN H. FLAGLER,
HORACE HAVEMEYER,
MARTIN A. METZNER,
GEO. C. MEYER,
J. L. REISS,
ELBRIDGE G. SNOW,
F. A. M. BURRELL,
JAMES CLARKE,
WILLIAM K. DICK,
WARREN CRUIKSHANK,
FRANK W. WOOLWORTH,
CHARLES E. FINLAY,
CRAIG COLGATE,
EMANUEL GERLI,
WALTER M. GLADDING,
W. O. JONES,
FREDERIC G. LEE,
ADAM K. LUKE,
LEWIS E. PIERSON,
THEO. F. WHITMARSH.

RESOURCES	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915	Statement of condition Dec. 31, 1915
Stock and bond investments, viz.:				
Public securities, market value	$1,119,202	$1,486,954	$1,652,081	$2,099,328
Private securities, market value	1,306,297	1,510,147	1,249,960	1,582,491
Real estate owned	145,376	136,246	128,219	122,350
Mortgages owned	797,255	830,660	759,500	765,350
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	159,175	255,347	291,224	318,428
Loans and discounts secured by other collateral	2,724,529	3,676,186	4,165,635	4,787,587
Loans, discounts and bills purchased not secured by collateral	8,314,265	7,242,535	8,188,194	8,346,988
Overdrafts	3,105	3,132	905	969
Due from trust companies, banks and bankers	4,102,571	3,270,276	3,170,650	4,195,999
Specie	1,236,025	1,972,873	1,865,633	1,894,650
Legal tender notes and notes of national banks	694,541	588,405	297,370	191,615
Federal reserve notes	.....	20,000	130,830	43,645

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Cash items	522,759	585,232	520,594	1,087,411
Customers' liability on acceptances (per contra, see Liabilities)	95,592	163,703	91,522	533,696
Assets not included in any of the above heads	72,377	101,060	171,299	176,636
Total resources	$21,293,069	$21,842,756	$22,683,616	$26,147,143
LIABILITIES				
Capital	$1,500,000	$1,500,000	$1,500,000	$1,500,000
Surplus, including all undivided profits (market value)	874,597	888,065	903,733	902,539
Preferred deposits, viz.:				
Due New York State savings banks	1,007,487	1,095,628	939,634	1,147,856
Due New York State savings and loan associations, credit unions and land bank	15,202	6,540	43,839	22,645
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depositary	44,653	48,463	45,974	107,206
Deposits by the State of New York	50,000	30,000	10,000	30,000
Deposits by the Superintendent of Banks of the State of New York	30,000	30,000	20,000	10,000
Other deposits secured by pledge of assets	381,660	401,093	539,971	737,025
Deposits otherwise preferred	383	1,229	1,447	.....
Due depositors, not preferred	16,549,137	16,697,665	17,700,088	20,043,188
Due to trust companies, banks and bankers	631,867	869,932	760,682	1,147,702
Acceptances of drafts payable at a future date or authorized by commercial letters of credit	101,022	155,749	120,009	390,543
Other liabilities	107,061	118,392	98,239	108,439
Total liabilities	$21,293,069	$21,842,756	$22,683,616	$26,147,143

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8. BROOKLYN TRUST COMPANY, BROOKLYN

EDWIN P. MAYNARD, *President.* [177 Montague street; chartered 1866] WILLARD P. SCHENCK, *Secretary.*

DAVID H. LANNAN, *Vice-President,*
FREDERICK T. ALDRIDGE, *Vice-President,*
FRANK J. W. DILLER, *Vice-President,*
WILLIS McDONALD, JR., *Vice-President,*
AUSTIN W. PENCHORN, *Assistant Secretary,*
HORACE W. FARRELL, *Assistant Secretary,*
C. O. BRINCKERHOFF, *Assistant Secretary,*
HERBERT U. SILLECK, *Assistant Secretary.*

TRUSTEES

FRANK L. BABBOTT, JOHN H. EMANUEL, JR., WILLIAM A. JAMISON, ALEXANDER M. WHITE, WILLIS D. WOOD,
WALTER ST. J. BENEDICT, GEORGE M. BOARDMAN, DAVID H. LANMAN, HOWARD W. MAXWELL, ROBERT L. PIERREPONT,
SAMUEL W. BOOCOCK, WILLIAM HESTER, DAVID G. LEGGETT, EDWIN P. MAYNARD, HAROLD I. PRATT,
WILLIAM N. DYKMAN, FRANCIS L. HINE, FRANK LYMAN, WILLIS L. OGDEN, CLINTON L. ROSSITER,
EDGAR M. CULLEN, J. H. WALLBRIDGE, JOSEPH E. OWENS, HENRY F. NOYES.

RESOURCES	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915	Statement of condition Dec. 31, 1915
Stock and bond investments, viz.:				
Public securities, market value	$2,931,196	$3,464,706	$4,592,562	$6,512,521
Private securities, market value	10,880,779	12,726,085	13,535,951	15,327,492
Real estate owned	666,718	762,878	936,327	837,022
Mortgages owned	1,581,950	1,584,000	1,751,450	1,627,375
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	701,086	518,711	490,511	485,711
Loans and discounts secured by other collateral	7,918,044	8,041,000	6,098,875	7,095,463
Loans, discounts and bills purchased not secured by collateral	4,241,241	3,594,837	3,931,637	2,761,772
Overdrafts	1,430	908	1,970	1,458
Due from trust companies, banks and bankers	4,176,185	4,537,783	3,541,439	5,798,773
Specie	2,035,739	1,912,119	1,891,534	1,943,926
Legal tender notes and notes of national banks	438,850	316,320	446,195	305,245
Federal reserve notes	.....	30,175	13,215	19,830
Cash items	428,066	825,592	147,365	1,001,259
Assets not included in any of the above heads	284,880	358,781	388,678	351,061
Total resources	$36,286,164	$38,673,895	$37,767,709	$44,068,908

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LIABILITIES				
Capital	$1,500,000	$1,500,000	$1,500,000	$1,500,000
Surplus, including all undivided profits (market value)	3,361,036	3,468,840	3,605,640	3,730,746
Preferred deposits, viz.:				
Due New York State savings banks	2,640,799	2,710,726	2,452,002	2,861,397
Due New York State savings and loan associations, credit unions and land bank	5,354	5,628	5,613	5,133
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depositary	946,540	2,082,089	1,663,154	4,393,905
Deposits by the Superintendent of Banks of the State of New York	3,191	5,000	5,000	5,000
Other deposits secured by pledge of assets	431,069	426,045	433,590	449,071
Deposits otherwise preferred	20,765	9,775	9,251	.....
Due depositors, not preferred	27,055,199	28,180,900	27,734,979	30,890,828
Due to trust companies, banks and bankers	20,126	15,229	24,395	27,346
Other liabilities	302,085	269,663	334,085	205,482
Total liabilities	$36,286,164	$38,673,895	$37,767,709	$44,068,908

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9. BUFFALO TRUST COMPANY, BUFFALO

(Formerly Buffalo Loan, Trust and Safe Deposit Company)

ALFRED A. BERRICK, *President.*
L. FRANKLIN MESSER, *Vice-President.*

[449 Main street; chartered 1881]
OSCAR C. MILLER, *Assistant Secretary.*
THOS. R. WOLFE, *Assistant Secretary.*

MYRON S. HALL, *Secretary.*
FRANK R. COLLINS, *Trust Officer.*

TRUSTEES

ALFRED A. BERRICK,	WM. G. HOUCK,	JOHN B. WINKLER,	E. L. MILLER,	VALENTINE P. YOUNG,
ARNOLD B. WATSON,	CHARLES E. CLARK,	EARL P. LOTHROP,	JOHN A. MILLER,	EUGENE TANKE,
GEORGE P. URBAN,	LINCOLN A. GROAT,	L. FRANKLIN MESSER,	FRANK P. PERSONS,	GEORGE URBAN, JR.,
GEO. C. LAUB,	MYRON S. HALL,	WILLIAM R. HUNTLEY,	WILLIAM C. RUSSELL.	

RESOURCES	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915	Statement of condition Dec. 31, 1915
Stock and bond investments, viz.:				
Public securities, market value	$64,800	$96,487	$96,550	$98,350
Private securities, market value	751,330	880,820	1,000,882	1,183,027
Real estate owned	3,293	3,293	3,293	3,293
Mortgages owned	1,002,009	1,082,039	1,218,970	1,206,361
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	98,220	98,220	97,520	94,420
Loans and discounts secured by other collateral	1,291,663	1,470,911	1,526,870	1,552,105
Loans, discounts and bills purchased not secured by collateral	402,591	442,879	411,220	527,207
Overdrafts	11	41	5	56
Due from trust companies, banks and bankers	554,185	497,357	485,407	342,377
Specie	47,355	51,364	74,108	54,005
Legal tender notes and notes of national banks	74,736	52,411	22,000	84,635
Cash items	6,034	38,033	7,394	47,053
Assets not included in any of the above heads	53,352	48,625	64,935	41,087
Total resources	$4,349,579	$4,762,480	$5,009,154	$5,233,976

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LIABILITIES				
Capital	$200,000	$200,000	$250,000	$250,000
Surplus, including all undivided profits (market value)	118,334	120,770	160,417	170,665
Preferred deposits, viz.:				
Due New York State savings banks	125,144	125,395	175,649	226,669
Due New York State savings and loan associations, credit unions and land bank	20,013	12,501	21,804	19,163
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depositary	76,794	78,705	215,554	362,259
Deposits by the State of New York	113,000	110,000	75,000	75,000
Deposits by the Superintendent of Banks of the State of New York	.....	10,000	10,000	10,000
Other deposits secured by pledge of assets	49,626	120,910	142,454	124,754
Due depositors, not preferred	3,586,584	3,912,047	3,890,259	3,950,476
Due to trust companies, banks and bankers	18,633	4,295	6,732	14,320
Other liabilities	51,451	67,857	61,285	30,670
Total liabilities	$4,349,579	$4,762,480	$5,009,154	$5,233,976

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10. CENTRAL CITY TRUST COMPANY, SYRACUSE

GEO. M. BARNES, *President.* [East Washington street; Organized 1914] L. D. HOLMES, *Secretary.*
JOHN S. GRAY, *Vice-President.* W. SNOWDON SMITH, *Vice-President.* CHAS. E. CHAPPELL *Vice-President.*

DIRECTORS

ANTON V. ALTMANN,	T. FRANK DOLAN,	LOUIS LEITER,	WM. F. RAFFERTY,	CHAS. F. TUPPEN,
GEO. M. BARNES,	JOHN S. GRAY,	JAMES M. LYNCH,	WILLIAM RUBIN,	WILLIAM L. WALLACE,
FRANK R. CANDEE,	H. E. HESSLER,	ALBERT E. McCHESNEY,	EDWARD SCHOENECK,	DOUGLAS A. WHITE,
CHARLES E. CHAPPELL,	EMIL M. KOTZ,	FREDERICK MARTY, SR.,	CHAS. H. SKIFF,	LOUIS WILL,
D. RAYMOND COBB,	JAMES LANZETTA,	WM. MUENCH,	W. SNOWDON SMITH,	ERNEST A. YOUNG,
CHARLES E. COONEY,	WM. G. LAPHAM,	ANDREW H. POND,	FRANK W. TRAUGOTT.	

RESOURCES	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915	Statement of condition Dec. 31, 1915
Stock and bond investments, viz.:				
Public securities, market value	$49,875	$49,750	$169,062	$171,212
Private securities, market value	151,146	167,045	109,860	104,802
Mortgages owned	259,100	258,600	258,600	258,600
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	23,900	44,300	42,650	41,375
Loans and discounts secured by other collateral	234,704	295,592	390,841	493,889
Loans, discounts and bills purchased not secured by collateral	532,136	609,196	673,890	785,532
Overdrafts	1	9	15	19
Due from trust companies, banks and bankers	172,206	193,279	244,213	241,792
Specie	6,904	8,414	25,138	10,145
Legal tender notes and notes of national banks	41,931	38,520	47,631	52,927
Cash items	4,355	3,104	4,752	22,323
Assets not included in any of the above heads	14,732	18,901	21,390	19,175
Total resources	$1,490,990	$1,686,710	$1,988,042	$2,201,791

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LIABILITIES				
Capital	$300,000	$300,000	$300,000	$300,000
Surplus, including all undivided profits (market value)	291,294	299,266	299,802	313,976
Preferred deposits, viz.:				
Due New York State savings banks	50,000	75,000	75,000	75,000
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depositary	5,575	5,563	5,769	5,859
Deposits by the State of New York	100,000	200,000	178,162	150,300
Due depositors, not preferred	735,582	770,145	1,117,166	1,352,856
Due to trust companies, banks and bankers	1,051	22,602	1,794	942
Other liabilities	7,488	14,134	10,349	2,858
Total liabilities	$1,490,990	$1,686,710	$1,988,042	$2,201,791

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11. CENTRAL TRUST COMPANY OF NEW YORK, NEW YORK CITY

J. N. WALLACE, *President.* [54 Wall street; organized 1873] M. FERGUSON, *Secretary.*

E. F. HYDE, *Vice-President.*
D. OLCOTT, *Vice-President.*

F. B. SMIDT, *Vice-President,*
G. W. DAVISON, *Vice-President.*
OSCAR L. COLES, *Assistant Secretary.*

C. P. STALLKNECHT, *Assistant Secretary.*
FREDERIC J. FULLER, *Assistant Secretary.*
H. O. HOLT, *Assistant Secretary.*

TRUSTEES

G. MACCULLOCH MILLER, JAMES N. WALLACE, SAMUEL THORNE, HENRY EVANS, CHARLES LANIER,
JAMES N. JARVIE, JAMES C. BRADY, ADRIAN ISELIN, JR., DUDLEY OLCOTT, 2D., AUGUSTUS D. JUILLIARD,
WILLIAM A. READ, CORNELIUS N. BLISS, JR., E. FRANCIS HYDE, MILTON FERGUSON, HENRY D. BABCOCK,
DUDLEY OLCOTT, JACOB H. SCHIFF, GEORGE W. DAVISON.

RESOURCES	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915	Statement of condition Dec. 31, 1915
Stock and bond investments, viz.:				
Public securities, market value	$9,834,088	$9,427,598	$10,614,715	$15,603,955
Private securities, market value	24,260,685	27,264,856	29,490,979	33,056,986
Real estate owned	1,286,635	1,342,178	1,386,611	1,385,168
Mortgages owned	431,064	443,893	429,893	429,893
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	224,100	244,849	241,322	201,175
Loans and discounts secured by other collaterals	40,965,809	48,817,498	49,835,138	50,627,293
Loans, discounts and bills purchased not secured by collateral	11,436,128	7,572,639	5,519,879	8,738,232
Overdrafts	68	970	756	.....
Due from trust companies, banks and bankers	19,173,262	28,952,197	42,805,591	72,849,400
Specie	9,590,012	10,907,564	10,771,641	12,036,440
Legal tender notes and notes of national banks	95,200	39,500	130,000	165,430
Federal reserve notes	1,643	33,550	38,000	30,200
Cash items	.....	72	1,243	40,090
Customers' liability on acceptances (per contra, see Liabilities)	1,500,000	1,500,000	250,000	1,000,000
Assets not included in any of the above heads	844,672	1,264,401	1,210,107	1,325,608
Total resources	$119,643,366	$137,811,765	$152,725,875	$197,489,870

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LIABILITIES				
Capital	$3,000,000	$3,000,000	$3,000,000	$3,000,000
Surplus, including all undivided profits (market value)	16,279,953	16,322,575	16,326,366	17,502,200
Preferred deposits, viz.:				
Due New York State savings banks	215,636	215,636	218,842	222,149
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depositary	953,000	884,404	959,073	1,388,625
Deposits by the Superintendent of Banks of the State of New York	1,177	924	936	736
Due depositors, not preferred	86,807,400	93,751,828	108,001,071	150,373,470
Due to trust companies, banks and bankers	9,910,856	20,444,358	22,890,356	23,501,664
Acceptance of drafts payable at a future date or authorized by commercial letters of credit	1,500,000	1,500,000	250,000	1,000,000
Other liabilities	975,344	1,692,040	1,079,231	501,026
Total liabilities	$119,643,366	$137,811,765	$152,725,875	$197,489,870

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12. CHEMUNG CANAL TRUST COMPANY, ELMIRA

RAY TOMPKINS, *President* [415 East Water street; organized 1902 as Elmira Trust Company.] EDWARD O. ELDREDGE, *Secretary.*

JAMES B. RATHBONE, *Vice-President.* EDWARD J. DUNN, *Treasurer,* F. E. SACKETT, *Cashier.*

DIRECTORS

WILLIAM H. LOVELL, ISAAC BALDWIN, J. SCOTT BALDWIN, LAWRENCE W. EIGHMEY, W. S. McCORD, E. E. BUCHANAN, B. S. CHAMBERLIN, FREDERICK B. SMITH, FRED D. HERRICK, DANIEL SHEEHAN, H. C. MANDEVILLE, J. ARNOT RATHBONE, JAMES B. RATHBONE, FREDERICK W. SWAN, ALEXANDER D. FALCK, RAY TOMPKINS,

RESOURCES	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915	Statement of condition Dec. 31, 1915
Stock and bond investments, viz.:				
Public securities, market value	$727,165	$834,145	$830,605	$844,071
Private securities, market value	1,637,774	1,538,529	1,410,768	1,346,323
Real estate owned	24,134	11,423	11,423	11,423
Mortgages owned	52,400	52,400	61,000	60,950
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	190,308	181,731	191,288	197,574
Loans and discounts secured by other collateral	1,002,124	1,080,532	1,066,029	960,025
Loans, discounts and bills purchased not secured by collateral	1,634,372	1,621,670	1,925,873	1,863,861
Overdrafts	346	616	236	2,811
Due from trust companies, banks and bankers	370,891	496,279	407,151	608,845
Specie	222,090	233,215	201,048	190,349
Legal tender notes and notes of national banks	70,719	59,436	49,356	87,000
Federal reserve notes	.....	2,500	2,100	10,750
Cash items	16,631	40,242	28,153	45,121
Assets not included in any of the above heads	21,602	33,141	26,866	20,539
Total resources	$5,970,556	$6,185,859	$6,211,896	$6,249,642

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LIABILITIES				
Capital	$600,000	$600,000	$600,000	$600,000
Surplus, including all undivided profits (market value)	532,587	556,162	548,547	573,165
Preferred deposits, viz.:				
Due New York State savings banks	26,517	60,206	31,796	92,042
Due New York State savings and loan associations, credit unions and land bank	15,912	3,865	3,881	11,458
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depositary	89,700	55,879	8,940	21,372
Deposits by the State of New York	315,000	405,000	325,000	275,000
Other deposits secured by pledge of assets	24,636	24,482	52,543	52,738
Due depositors, not preferred	4,235,103	4,358,680	4,537,901	4,502,346
Due to trust companies, banks and bankers	35,749	13,666	4,341	39,308
Other liabilities	95,352	107,919	98,947	82,213
Total liabilities	$5,970,556	$6,185,859	$6,211,896	$6,249,642

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13. CITIZENS' TRUST COMPANY OF FREDONIA, FREDONIA

E. L. COLVIN, *President.* [1 East Main street; organized 1906] F. L. SACKETT, *Secretary.*

S. H. ALBRO, *Vice-President.* B. BELDEN, *Treasurer.* H. L. CUMMING, *Cashier.*
F. W. CASE, *Vice-President.* H. G. WOOD, *Assistant Cashier.*

DIRECTORS

S. H. ALBRO,	F. M. ROESCH,	B. BELDEN,	J. H. LARDER	F. MERZ,
E. L. COLVIN,	F. L. SACKETT,	L. ROESCH,	H. CARD,	J. M. ZAHM,
H. LEWORTHY,	G. T. HAMMOND,	F. W. CASE,	B. F. SIMONS,	R. W. WRIGHT,
	W. M. BLACKSTONE,	H. L. CUMMING,	E. N. BUTTON.	

RESOURCES	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915	Statement of condition Dec. 31, 1915
Stock and bond investments, viz.:				
Public securities, market value	$68,122	$66,122	$74,097	$87,312
Private securities, market value	137,688	136,663	127,330	185,572
Real estate owned	27,000	27,000	27,000	27,000
Mortgages owned	77,866	78,416	81,224	82,179
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	28,986	38,800	37,500	32,800
Loans and discounts secured by other collateral	97,900	100,428	90,935	74,000
Loans, discounts and bills purchased not secured by collateral	215,438	190,138	215,790	197,157
Overdrafts	138	568	266	317
Due from trust companies, banks and bankers	43,412	64,084	65,983	87,432
Specie	14,161	15,739	11,681	15,076
Legal tender notes and notes of national banks	12,000	10,000	10,000	13,000
Federal reserve notes	.....	.....	500	1,000
Cash items	853	666	1,199	2,148
Assets not included in any of the above heads	5,402	3,503	6,002	2,002
Total resources	$728,966	$732,127	$749,507	$806,995

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LIABILITIES				
Capital	$100,000	$100,000	$100,000	$100,000
Surplus, including all undivided profits (market value)	54,573	56,286	57,322	59,349
Preferred deposits, viz.:				
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depositary	10,740	4,848	9,754	9,197
Deposits by the State of New York	15,000	15,000	15,000	15,000
Deposits by the Superintendent of Banks of the State of New York	.....	.....	.....	.....
Other deposits secured by pledge of assets	5,261	5,254	5,199	5,199
Due depositors, not preferred	523,614	530,674	553,166	611,359
Due to trust companies, banks and bankers	2,175	863	365	188
Bills payable	10,000	10,000	.....	.....
Other liabilities	7,603	9,202	8,701	6,703
Total liabilities	$728,966	$732,127	$749,507	$806,995

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14. THE CITIZENS' TRUST COMPANY OF SCHENECTADY, N. Y.

WM. G. SCHERMERHORN, *President.* [434 State street; organized 1906 as Security Trust Company] WM. G. SHAIBLE, *Secretary.*

JAMES W. YELVERTON, *Vice-President,* GEORGE W. FEATHERSTONHAUGH, *Vice-President.* FRANK D. KING, *Assistant Secretary.*

DIRECTORS

JOHN ALLEN, CLEMENT W. BAILEY, HENRY S. DEFOREST, LOUIS FAUST, JOHN C. VAN VOAST, G. W. FEATHERSTONHAUGH, JOHN F. HORMAN, HENRY HORSTMEYER, CHARLES F. VEEDER, DAYTON L. KATHAN, ALBERT J. LEVI, W. DEWEY LOUCKS, JOHN McDERMOTT, JAMES B. McKAIN, WILLIAM G. NICKLAS, ALVIN J. QUACKENBUSH, WM. G. SCHERMERHORN, ABRAM G. VEEDER, N. I. SCHERMERHORN, WILLIAM G. SHAIBLE, CHARLES S. SMITH, MARTIN P. SWART, JAMES W. YELVERTON.

RESOURCES	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915	Statement of condition Dec. 31, 1915
Stock and bond investments, viz.:				
Public securities, market value	$190,925	$186,944	$187,514	$193,717
Private securities, market value	969,512	962,363	950,492	930,958
Mortgages owned	148,700	146,950	151,400	158,000
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	57,999	54,643	66,259	66,306
Loans and discounts secured by other collateral	223,839	158,774	132,100	151,341
Loans, discounts and bills purchased not secured by collateral	961,649	958,221	1,021,690	951,927
Overdrafts	30	109	68	39
Due from trust companies, banks and bankers	321,582	355,163	374,060	286,528
Specie	24,239	35,693	36,574	25,583
Legal tender notes and notes of national banks	104,546	154,447	121,697	132,022
Cash items	13,124	8,090	19,062	23,283
Assets not included in any of the above heads	35,220	36,105	37,619	32,807
Total resources	$3,051,365	$3,057,502	$3,098,535	$2,952,511

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LIABILITIES				
Capital	$150,000	$150,000	$150,000	$150,000
Surplus, including all undivided profits (market value)	265,240	271,569	280,565	289,826
Preferred deposits, viz.:				
Due New York State savings banks	47,553	57,707	58,628	59,663
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depositary	2,579	2,451	2,261	4,032
Deposits by the State of New York	80,000	80,000	69,000	67,000
Deposits by the Superintendent of Banks of the State of New York	10,000	10,000	10,000	10,000
Other deposits secured by pledge of assets	33,229	33,325	32,688	31,741
Due depositors, not preferred	2,442,970	2,414,759	2,476,383	2,336,851
Other liabilities	19,794	37,691	19,010	3,398
Total liabilities	$3,051,365	$3,057,502	$3,098,535	$2,952,511

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15. CITIZENS' TRUST COMPANY OF UTICA, N. Y.

W. I. TABER, *President.* [92 Seneca street; organized 1903] F. H. DOOLITTLE, *Secretary.*

W. T. DUNMORE, *Vice-President.* EDGAR B. ODELL, *Vice-President,* G. LYNN MARRIOTT, *Treasurer.*

DIRECTORS

GEORGE B. ALLEN,	JOHN CARSTENSEN,	W. B. FOSTER,	WILLIAM E. LEWIS,	E. B. ODELL,
JACOB AGNE,	GEORGE G. CLARABUT,	J. C. FULMER,	JOHN M. ROSS,	W. H. ROBERTS,
B. K. BROWN,	W. T. DUNMORE,	GEORGE I. HOVEY,	C. SAUTTER, JR.,	ARTHUR HIND,
JOHN L. MAHER,	T. HARVEY FERRIS,	W. I. TABER,	F. H. DOOLITTLE,	FRED W. SESSIONS,
		HERBERT T. DYETT.		

RESOURCES	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915	Statement of condition Dec. 31, 1915
Stock and bond investments, viz.:				
Public securities, market value	$261,187	$285,348	$309,847	$339,327
Private securities, market value	1,065,167	1,287,995	1,272,606	1,439,061
Real estate owned	366,735	395,373	410,615	414,195
Mortgages owned	410,877	416,687	408,574	441,057
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	445,130	555,093	393,803	378,818
Loans and discounts secured by other collateral	1,486,227	1,524,484	1,643,845	1,825,320
Loans, discounts and bills purchased not secured by collateral	2,154,668	2,218,620	2,333,305	2,325,794
Overdrafts	1,320	1,045	1,007	571
Due from trust companies, banks and bankers	645,594	410,784	335,881	495,979
Specie	199,000	151,000	154,000	150,000
Legal tender notes and notes of national banks	123,358	139,918	111,752	202,098
Federal reserve notes	.....	.....	.....	300
Cash items	20,144	14,182	20,671	27,162
Customers' liability on acceptances (per contra, see Liabilities)	.....	.....	57,000	97,005
Assets not included in any of the above heads	61,965	75,900	71,285	69,998
Total resources	$7,241,372	$7,476,429	$7,524,191	$8,206,685

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LIABILITIES				
Capital	$498,500	$500,000	$500,000	$500,000
Surplus, including all undivided profits (market value)	549,913	501,296	518,220	556,504
Preferred deposits, viz.:				
Due New York State savings banks	110,709	110,175	112,000	113,960
Due New York State savings and loan associations, credit unions and land bank	592	502	8,513	3,477
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depositary	54,154	63,961	19,592	19,012
Deposits by the State of New York	100,000	190,000	125,000	140,000
Deposits by the Superintendent of Banks of the State of New York	16,876	16,876	17,127	17,386
Deposits otherwise preferred	40,080	94,388	66,638	92,215
Due depositors, not preferred	5,654,614	5,739,973	5,957,077	6,489,490
Due to trust companies, banks and bankers	130,891	126,316	91,104	160,154
Acceptances of drafts payable at a future date or authorized by commercial letters of credit	.....	.....	57,000	97,005
Other liabilities	85,043	132,942	51,920	17,482
Total liabilities	$7,241,372	$7,476,429	$7,524,191	$8,206,685

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16. COLUMBIA TRUST COMPANY, NEW YORK CITY

[60 Broadway; organized 1912 by merger of Columbia and Knickerbocker Trust Companies]

WILLARD V. KING, *President.*
BENJAMIN L. ALLEN, *Vice-President.*
HOWARD BAYNE, *Vice-President.*
JAMES ELY MILLER, *Vice-President.*
CHAS. F. MINOR, *Vice-President.*

HARRIS A. DUNN, *Treasurer,*
FRED C. MARSTON, *Assistant Treasurer.*
ROBERT I. CURRAN, *Assistant Treasurer,*
CHELLIS A. AUSTIN, *Assistant Secretary.*
J. SPERRY KANE, *Assistant Secretary.*

LANGLEY W. WIGGIN, *Secretary.*
FREDERICK V. CLOWES, *Assistant Secretary.*
GEORGE EARLE WARREN, *Trust Officer.*
ORRIN R. JUDD, *Assistant Trust Officer.*
ARTHUR N. HAZELTINE, *Assistant Trust Officer.*

DIRECTORS

CHARLES H. KEEP, BENJAMIN L. ALLEN, HOWARD BAYNE, SAMUEL G. BAYNE, UNION N. BETHELL, G. LOUIS BOISSEVAIN, FRANKLIN Q. BROWN, EDWARD H. CLARK, FREDERICK STRAUSS, G. CRAWFORD CLARK, JR., HAROLD BENJ. CLARK, EDWARD CORNELL, FREDERICK H. EATON, JAMES M. GIFFORD, WILLIAM A. TUCKER, A. CHESTER BEATTY, HENRY GOLDMAN, E. H. R. GREEN, J. HORACE HARDING, A. BARTON HEPBURN, WILLARD V. KING, FREDERICK W. WHITE, ANTHONY R. KUSER, PHILIP LEHMAN, AUGUSTUS G. PAINE, JR., NOAH C. ROGERS, HERMANN SIELCKEN,

RESOURCES	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915	Statement of condition Dec. 31, 1915
Stock and bond investments, viz.:				
Public securities, market value	$1,154,324	$1,751,833	$1,319,094	$1,700,590
Private securities, market value	6,661,552	7,974,831	8,571,474	9,454,369
Real estate owned	5,730,989	5,719,397	5,673,895	5,646,514
Mortgages owned	2,499,383	2,409,356	2,257,911	2,441,352
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	2,031,851	1,867,014	1,525,533	1,510,953
Loans and discounts secured by other collateral	28,729,659	29,450,038	27,239,831	36,022,354
Loans, discounts and bills purchased not secured by collateral	14,649,097	16,107,157	18,435,789	21,756,150
Overdrafts	5,897	10,733	12,807	9,880
Due from trust companies, banks and bankers	5,747,880	9,448,153	7,523,808	9,190,648
Specie	3,038,845	4,078,134	4,879,286	6,109,655

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Legal tender notes and notes of national banks	1,348,640	389,510	272,835	468,630
Federal reserve notes	.....	83,290	109,945	186,420
Cash items	1,349,847	1,780,455	611,031	3,057,327
Customers' liability on acceptances (per contra, see Liabilities)	.....	.....	250,000	250,000
Assets not included in any of the above heads	378,978	302,152	454,823	375,573
Total resources	$73,326,942	$81,372,053	$79,138,062	$98,180,415
LIABILITIES				
Capital	$2,000,000	$2,000,000	$2,000,000	$2,000,000
Surplus, including all undivided profits (market value)	7,311,056	7,409,317	7,568,240	7,659,684
Preferred deposits, viz.:				
Due New York State savings banks	562,325	671,506	711,509	820,840
Due New York State savings and loan associations, credit unions and land bank	43,561	23,901	24,595	54,152
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depositary	3,803,685	8,357,186	6,350,576	12,413,891
Deposits by the State of New York	.....	180,000	150,000	150,000
Deposits by the Superintendent of Banks of the State of New York	109,752	63,762	37,820	42,664
Other deposits secured by pledge of assets	77,967	112,819	93,179	223,182
Due depositors, not preferred	55,295,600	57,841,519	56,853,581	70,186,290
Due to trust companies, banks and bankers	3,692,399	4,140,416	4,525,407	4,163,641
Acceptances of drafts payable at a future date or authorized by commercial letters of credit	.....	.....	250,000	250,000
Other liabilities	430,597	571,627	573,155	216,071
Total liabilities	$73,326,942	$81,372,053	$79,138,062	$98,180,415

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17. THE COLUMBUS TRUST COMPANY, NEWBURGH

STEPHEN M. BULL, *President.* [76–78 Broadway; organized 1893] BARCLAY VAN CLEFT, *Secretary.*

EDWIN W. BARNES, *Vice-President.* WILLIAM D. BAGSHAW, *Vice-President.* HENRY M. LEONARD, *Treasurer.*

DIRECTORS

WALTER C. ANTHONY,	A. J. FOWLER,	JESSE BULL,	SAMUEL W. EAGER,	CORNELIUS H. MASTIN,
WILLIAM D. BAGSHAW,	BARCLAY VAN CLEFT,	STEPHEN M. BULL,	JOHN H. FLANAGAN,	A. H. F. SEEGER,
EDWIN W. BARNES,	ERIK S. LAGERQUIST,	HENRY M. LEONARD,	F. J. L. KIEFER,	STEPHEN SMITH.

RESOURCES	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915	Statement of condition Dec. 31, 1915
Stock and bond investments, viz.:				
Public securities, market value	$114,709	$114,997	$115,001	$110,234
Private securities, market value	1,210,343	1,183,524	1,179,178	1,179,936
Real estate owned	75,140	75,140	70,841	70,841
Mortgages owned	755,196	754,945	764,905	726,925
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	58,968	31,742	69,758	51,436
Loans and discounts secured by other collateral	102,870	145,094	108,004	135,181
Loans, discounts and bills purchased not secured by collateral	392,204	338,233	393,733	441,974
Overdrafts	4	11	8	8
Due from trust companies, banks and bankers	259,122	193,826	251,550	171,552
Specie	52,130	54,782	63,649	56,073
Legal tender notes and notes of national banks	40,409	62,580	23,100	32,000
Federal reserve notes	.....	.....	2,000	4,600
Cash items	2,228	1,949	5,173	9,392
Assets not included in any of the above heads	36,125	36,204	43,911	32,950
Total resources	$3,099,448	$2,993,027	$3,090,811	$3,023,102

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LIABILITIES				
Capital	$100,000	$100,000	$100,000	$100,000
Surplus, including all undivided profits (market value)	154,322	155,883	156,114	159,202
Preferred deposits, viz.:				
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depositary	22,836	17,855	32,421	11,276
Due depositors, not preferred	2,731,255	2,658,876	2,742,853	2,714,557
Due to trust companies, banks and bankers	51,534	36,786	19,572	18,366
Other liabilities	39,501	23,627	39,851	19,701
Total liabilities	$3,099,448	$2,993,027	$3,090,811	$3,023,102

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18. THE COMMERCIAL TRUST COMPANY, NEW YORK CITY

R. R. MOORE, *President.* [1451 Broadway; organized 1906] J. G. HEMERICH, *Secretary.*

G. J. BAUMANN, *Vice-President.*

DIRECTORS

KIMBALL C. ATWOOD, GEORGE W. ELKINS, FRANCIS D. GALLATIN, KNEELAND MOORE, L. D. SMITH,
G. J. BAUMANN, A. L. ERLANGER, JOHN F. GALVIN, JOSEPH R. GRISMER, H. M. SWETLAND,
WM. HARMAN BLACK, H. D. NESSLER, MARC KLAW, R. R. MOORE.

RESOURCES	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915	Statement of condition Dec. 31, 1915
Stock and bond investments, viz.:				
Public securities, market value	$796,000	$954,757	$799,692	$864,100
Private securities, market value	299,911	305,551	312,106	464,943
Real estate owned	304,357	305,494	302,994	261,545
Loans and discounts secured by other collateral	677,221	784,364	806,582	738,204
Loans, discounts and bills purchased not secured by collateral	1,302,633	1,276,435	1,435,834	1,230,313
Overdrafts	4,715	4,059	2,969	5,411
Due from trust companies, banks and bankers	641,813	323,704	352,693	413,188
Specie	134,487	202,554	161,401	134,785
Legal tender notes and notes of national banks	72,340	30,420	25,600	50,500
Federal reserve notes	.....	10,600	1,400	2,000
Cash items	17,910	20,329	19,501	56,215
Assets not included in any of the above heads	74,626	79,859	77,547	78,732
Total resources	$4,326,013	$4,298,126	$4,298,319	$4,299,936

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LIABILITIES				
Capital	$500,000	$500,000	$500,000	$500,000
Surplus, including all undivided profits (market value)	105,676	101,120	111,109	134,040
Preferred deposits, viz.:				
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depositary	7,323	7,178	5,683	5,519
Deposits by the State of New York	200,000	130,000	130,000	140,000
Due depositors, not preferred	3,420,029	3,476,870	3,322,287	3,490,302
Due to trust companies, banks and bankers	25,533	17,750	14,249	13,481
Rediscounts	.....	.....	150,000	.....
Other liabilities	67,452	65,208	64,991	16,594
Total liabilities	$4,326,013	$4,298,126	$4,298,319	$4,299,936

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19. COMMONWEALTH TRUST COMPANY, BUFFALO

ELLIOTT C. McDOUGAL, *President.* [Main and Niagara streets; organized 1903] WM. E. DANFORTH, *Secretary.*

CARLTON M. SMITH, *Vice-President.* EDWARD L. KOONS, *Vice-President.* H. W. DRESSER, *Assistant Secretary.*
WILLIAM B. FRYE, *Trust Officer.*

DIRECTORS

ROBERT K. ROOT, LOUIS L. BABCOCK, HARDIN H. LITTELL, CHARLES KENNEDY, EDWARD L. KOONS,
CARLTON M. SMITH, WILLIAM H. CROSBY, WILLIAM W. REILLEY, ELLIOTT C. McDOUGAL, H. E. MONTGOMERY,
ALFRED W. THORN, EMANUEL BOASBERG, GEORGE R. HOWARD, WILLIAM H. HOTCHKISS, C. TOWNSEND WILSON.
CONRAD E. WETTLAUFER, JOHN D. LARKIN, HARRY YATES, GEORGE A. MITCHELL,

RESOURCES	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915	Statement of condition Dec. 31, 1915
Stock and bond investments, viz.:				
Public securities, market value	$504,730	$504,693	$504,683	$465,230
Private securities, market value	3,810,651	3,844,254	4,025,477	4,356,432
Mortgages owned	616,450	820,750	939,950	1,109,150
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	170,707	159,300	224,475	228,175
Loans and discounts secured by other collateral	1,944,229	2,036,891	1,768,545	1,719,944
Loans, discounts and bills purchased not secured by collateral	66,524	35,120	35,339	38,439
Overdrafts	268	570	321	133
Due from trust companies, banks and bankers	1,403,433	1,091,803	867,733	746,546
Specie	91,257	76,857	70,715	67,829
Legal tender notes and notes of national banks	185,941	220,045	200,800	218,630
Federal reserve notes	.....	3,000	560	20,400
Cash items	15,764	18,771	28,971	126,844
Assets not included in any of the above heads	77,552	90,140	92,550	62,748
Total resources	$8,887,506	$8,902,194	$8,760,119	$9,160,500

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LIABILITIES				
Capital	$500,000	$500,000	$500,000	$500,000
Surplus, including all undivided profits (market value)	275,682	135,390	137,110	236,591
Preferred deposits, viz.:				
Due New York State savings banks	351,943	362,467	418,524	440,556
Due New York State savings and loan associations, credit unions and land bank	18,580	21,288	16,494	14,796
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depositary	111,105	99,445	71,194	98,213
Deposits by the State of New York	352,000	270,000	175,000	170,000
Deposits by the Superintendent of Banks of the State of New York	10,000	10,000	10,000	5,000
Other deposits secured by pledge of assets	206,813	230,077	305,016	287,028
Due depositors, not preferred	6,952,949	7,068,277	6,919,661	7,265,917
Due to trust companies, banks and bankers	44,426	134,677	139,872	133,922
Other liabilities	64,008	70,573	67,248	8,477
Total liabilities	$8,887,506	$8,902,194	$8,760,119	$9,160,500

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20. THE COUNTY TRUST COMPANY, WHITE PLAINS

JAMES F. HORAN, *President.* [162-164 Main street; organized 1903] JOSEPH H. MEAD, *Secretary.*

DAVID CROMWELL, *Vice-President.* CORNELIUS R. AGNEW, *Vice-President.*

DIRECTORS

JAMES F. HORAN, J. DOUGLASS MEAD, RICHARD SUTRO, CORNELIUS P. YOUNG, DAVID CROMWELL,
FREDERICK GELLER, ELIAS W. DUSENBERRY, JOSEPH H. MEAD, CORNELIUS R. AGNEW, RUSSELL MARSTON,
WILLIAM A. DUNCAN, EDGAR PALMER, WILSON BROWN, JR. JOHN J. RICKER, BENJAMIN W. LOEB.

RESOURCES	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915	Statement of condition Dec. 31, 1915
Stock and bond investments, viz.:				
Public securities, market value	$346,096	$330,934	$326,871	$408,668
Private securities, market value	428,807	491,958	510,710	724,442
Real estate owned	80,000	80,000	80,000	80,000
Mortgages owned	678,734	642,307	598,967	633,265
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	44,350	89,357	65,257	90,281
Loans and discounts secured by other collateral	129,134	91,729	110,509	99,380
Loans, discounts and bills purchased not secured by collateral	30,906	34,579	35,520	41,471
Overdrafts	66	231	264	224
Due from trust companies, banks and bankers	289,361	135,804	250,849	299,410
Specie	3,373	8,498	8,939	7,655
Legal tender notes and notes of national banks	44,441	36,602	34,919	46,910
Federal reserve notes	.....	4,800	4,150	.....
Cash items	1,410	2,009	3,003	7,487
Assets not included in any of the above heads	34,560	35,464	37,811	37,470
Total resources	$2,111,238	$1,984,272	$2,067,769	$2,476,663

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LIABILITIES				
Capital	$100,000	$100,000	$100,000	$100,000
Surplus, including all undivided profits (market value)	147,006	148,903	143,504	165,727
Preferred deposits, viz.:				
Due New York State savings banks	26,968	32,087	29,280	58,919
Due New York State savings and loan associations, credit unions and land bank	.....	5,827	11,396	3,081
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depositary	94,735	97,913	47,356	129,594
Deposits by the State of New York	.....	45,000	35,000	31,000
Due depositors, not preferred	1,408,476	1,451,618	1,536,794	1,794,902
Due to trust companies, banks and bankers	275,335	52,388	103,286	141,772
Other liabilities	58,718	50,536	61,153	51,668
Total liabilities	$2,111,238	$1,984,272	$2,067,769	$2,476,663

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21. EMPIRE TRUST COMPANY, NEW YORK CITY

LE ROY W. BALDWIN, *President.* [120 Broadway; organized 1902] MYRON J. BROWN, *Secretary.*

HENRY P. TALMADGE, *Vice-President.*
FRANCIS HENDERSON, *Vice-President,*
FREDERICK L. ELDRIDGE, *Vice-President,*
WILLIAM H. ENGLISH, *Vice-President,*

W. BARTON BALDWIN, *Treasurer,*
EDWARD C. WILSON, *Assistant Treasurer,*
EUGENE MILLER, *Assistant Secretary.*

PAUL H. HUDSON, *Assistant Secretary,*
EDWARD A. LYON, *Assistant Secretary,*
BOYD G. CURTS, *Assistant Trust Officer,*

DIRECTORS

WILLIAM O. ALLISON,	C. VANDERBILT BARTON,	HENRY S. FLEMING,	HENRY P. TALMADGE,	CHARLES H. ZEHNDER.
JULES S. BACHE,	T. COLEMAN Du PONT,	CLEMENT A. GRISCOM, JR.,	ROBERT E. JENNINGS,	WARD E. PEARSON,
LE ROY W. BALDWIN,	WILLIAM H. ENGLISH,	AUGUST HECKSCHER,	MINOR C. KEITH,	H. P. ROBBINS,
WILLIAM A. BARBER,	THOMAS F. SMITH	JOHN S. RIEGEL,	PERCIVAL KUHNE,	CHARLES M. SCHWAB.

RESOURCES	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915	Statement of condition Dec. 31, 1915
Stock and bond investments, viz.:				
Public securities, market value	$1,533,785	$1,616,332	$1,803,786	$2,311,564
Private securities, market value	3,193,835	3,734,247	3,876,363	5,276,914
Real estate owned	591,046	563,229	561,324	556,918
Mortgages owned	684,347	494,787	499,949	757,024
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	737,765	798,047	815,406	773,026
Loans and discounts secured by other collateral	8,582,942	9,707,491	10,320,196	9,790,568
Loans, discounts and bills purchased not secured by collateral	2,315,686	2,366,648	2,663,651	2,724,630
Overdrafts	502	38	63	1,146
Due from trust companies, banks and bankers	7,903,486	8,178,411	12,368,649	10,225,700
Specie	953,356	1,204,252	1,261,081	1,367,044
Legal tender notes and notes of national banks	316,080	294,205	314,440	275,340
Federal reserve notes	.....	16,000	19,915	37,280
Cash items	218	2,613	7,707	11,878
Assets not included in any of the above heads	378,933	404,299	392,786	416,545
Total resources	$27,191,981	$29,380,599	$34,905,316	$34,525,577

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LIABILITIES				
Capital	$1,500,000	$1,500,000	$1,500,000	$1,500,000
Surplus, including all undivided profits (market value)	1,451,618	1,403,762	1,373,890	1,375,184
Preferred deposits, viz.:				
Due New York State savings banks	1,287,608	1,254,208	1,576,648	1,580,467
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depositary	554,426	724,741	984,425	1,147,304
Deposits by the State of New York	400,000	245,000	215,000	160,000
Deposits by the Superintdent of Banks of the State of New York	539,694	522,177	529,123	525,514
Other deposits secured by pledge of assets	22,380	22,380	22,658	22,934
Due depositors, not preferred	17,398,358	19,798,371	25,063,669	23,700,898
Due to trust companies, banks and bankers	3,915,527	3,714,775	3,478,588	4,440,158
Other liabilities	122,370	195,185	161,315	73,118
Total liabilities	$27,191,981	$29,380,599	$34,905,316	$34,525,577

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22. THE EQUITABLE TRUST COMPANY OF NEW YORK, NEW YORK CITY

ALVIN W. KRECH, *President.* [37 Wall street; chartered 1871 as Traders' Deposit Company] RICHARD R. HUNTER, *Secretary.*

HENRY E. COOPER, *Vice-President,*
FREDERICK W. FULLE, *Vice-President,*
HEMAN DOWD, *Vice-President,*
LYMAN RHODES, *Vice-President,*
R. W. PRESPRICH, *Vice-President,*

H. MERCER WALKER, *Treasurer,*
CARLETON BUNCE, *Assistant Treasurer,*
HERMAM J. COOK, *Assistant Treasurer,*
CHARLES H. MARFIELD, *Assistant Treasurer,*
DUNCAN P. SQUIRE, *Assistant Secretary,*

SAMUEL ARMSTRONG, *Assistant Secretary,*
JOSEPH N. BABCOCK, *Assistant Secretary,*
WILLIAM J. ECK, *Assistant Secretary,*
WORCESTER BOUCK, *Assistant Secretary,*
ROLAND P. JACKSON, *Trust Officer,*

TRUSTEES

CHARLES B. ALEXANDER, ALBERT B. BOARDMAN, HENRY R. CARSE, ROBERT C. CLOWEY, IVY L. LEE,
HENRY E. COOPER, FREDERIC R. COUDERT, PAUL D. CRAVATH, WILLIAM H. CROCKER, THOMAS DEWITT CUYLER,
ALBERT STRAUSS, FREDERICK W. FULLE, ROBERT GOELET, CHARLES HAYDEN, HARRY BRONNER, HENRY E. HUNTINGTON.
EDWARD T. JEFFERY, BRADISH JOHNSON, OTTO H. KAHN, ALVIN W. KRECH, LEONOR F. LOREE,
CHARLES G. MEYER, GEORGE W. MURRAY, WINSLOW S. PIERCE, LYMAN RHOADES, HENRY R. WINTHROP,

RESOURCES	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915	Statement of condition Dec. 31, 1915
Stock and bond investments, viz.:				
Public securities, market value	$3,482,386	$5,283,897	$4,928,481	$6,334,127
Private securities, market value	23,624,648	20,982,829	22,360,374	23,293,554
Real estate owned	3,664,726	3,655,380	3,655,380	3,671,011
Mortgages owned	2,766,352	2,720,699	2,693,539	2,545,489
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	212,556	304,056	296,950	278,725
Loans and discounts secured by other collateral	28,094,974	37,008,735	38,388,139	52,599,547
Loans, discounts and bills purchased not secured by collateral	4,260,931	3,979,303	4,175,455	8,636,203
Overdrafts	11,443	12,429	16,664	15,985
Due from trust companies, banks and bankers	16,969,460	22,903,235	27,849,691	34,777,072
Specie	4,261,118	7,547,460	7,533,107	9,132,300
Legal tender notes and notes of national banks	797,046	876,247	831,795	781,030

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Federal reserve notes	.....	8,850	34,600	119,560
Cash items	112,974	151,524	261,135	537,972
Customers' liability on acceptances (per contra, see Liabilities)	2,312,778	2,361,702	3,561,927	4,616,280
Assets not included in any of the above heads	10,419,859	5,745,472	9,169,552	9,018,861
Total resources	$100,991,251	$113,541,818	$125,756,789	$156,357,716
LIABILITIES				
Capital	$3,000,000	$3,000,000	$3,000,000	$3,000,000
Surplus, including all undivided profits (market value)	9,167,203	9,192,844	9,184,309	9,608,497
Preferred deposits, viz.:				
Due New York State savings banks	2,915,515	2,881,078	2,804,175	2,936,470
Due New York State savings and loan associations, credit unions and land bank	19,815	44,737	15,859	9,210
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depositary	2,149,771	3,193,260	5,586,405	14,888,055
Deposits by the State of Mew York	300,000	.....	.....	.....
Deposits by the Superintendent of Banks of the State of New York	797	362	451	297
Other deposits secured by pledge of assets	85,857	85,857	86,921	88,017
Deposits otherwise preferred	34,340	30,115	20,193	35,333
Due depositors, not preferred	64,108,360	73,324,602	82,160,651	95,142,050
Due to trust companies, banks and bankers	14,310,406	16,842,481	16,826,193	23,465,253
Acceptances of drafts payable at a future date or authorized by commercial letters of credit	2,312,778	2,361,702	3,561,927	4,616,280
Other liabilities	2,586,409	2,584,780	2,509,705	2,568,254
Total liabilities	$100,991,251	$113,541,818	$125,756,789	$156,357,716

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23. FARMERS' LOAN AND TRUST COMPANY, NEW YORK CITY

EDWIN S. MARSTON, *President.* [16–22 William street; chartered 1822 as Farmers' Fire Insurance and Loan Company] AUGUSTUS V. HEELY, *Secretary.*

CORNELIUS R. AGNEW, *Vice-President,*
SAMUEL SLOAN, *Vice-President,*
WILLIAM B. CARDOZO, *Vice-President,*
J. HERBERT CASE, *Vice-President,*
HORACE F. HOWLAND, *Assistant Secretary,*
WILLIAM A. DUNCAN, *Assistant Secretary,*
ROBERT E. BOYD, *Assistant Secretary,*
EDWIN GIBBS, *Assistant Secretary.*

DIRECTORS

HENRY A. C. TAYLOR,	GEORGE F. BAKER,	PERCY A. ROCKEFELLER,	THOMAS F. VIETOR,	CLEVELAND H. DODGE.
CHARLES A. PEABODY,	FRANCIS M. BACON, JR.,	HENRY R. TAYLOR,	JOHN W. STERLING,	HENRY HENTZ,
WM. WALDORF ASTOR,	SAMUEL SLOAN,	THOMAS THACHER,	EDGAR PALMER,	FRANK A. VANDERLIP,
OGDEN MILLS,	JOHN J. RIKER,	ANTON A. RAVEN,	MOSES TAYLOR PYNE,	JAMES A. STILLMAN,
FRANKLIN D. LOCKE,	EDWIN S. MARSTON,	BEEKMAN WINTHROP,	J. WILLIAM CLARK,	ARCHIBALD D. RUSSELL,

RESOURCES	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915	Statement of condition Dec. 31, 1915
Stock and bond investments, viz.:				
Public securities, market value	$14,818,836	$19,029,661	$19,584,968	$23,342,672
Private securities, market value	27,795,973	22,232,689	21,112,553	23,811,742
Real estate owned	3,632,000	3,639,832	3,639,000	3,639,000
Mortgages owned	3,984,929	3,537,779	2,984,229	1,757,469
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	55,300	42,000	34,000	77,300
Loans and discounts secured by other collateral	31,696,904	29,517,130	30,909,388	33,380,705
Loans, discounts and bills purchased not secured by collateral	22,785,064	22,475,470	22,358,930	22,270,752
Overdrafts	89,398	201,034	468	50,309
Due from trust companies, banks and bankers	17,947,073	32,975,076	39,538,690	48,446,824
Specie	8,345,047	7,195,020	8,050,009	9,350,054
Legal tender notes and notes of national banks	649,800	684,500	784,400	954,700
Federal reserve notes	.....	37,200	50,000	98,300

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Cash items	.....	.....	.....	1,428
Customers' liability on acceptances (per contra, see Liabilities)	1,580,374	1,838,605	1,226,446	383,406
Assets not included in any of the above heads	1,059,932	991,855	2,073,779	2,934,351
Total resources	$134,440,630	$144,397,851	$152,346,860	$170,499,012
LIABILITIES				
Capital	$1,000,000	$1,000,000	$1,000,000	$1,000,000
Surplus, including all undivided profits (market value)	6,458,093	6,781,887	6,674,965	7,382,949
Preferred deposits, viz.:				
Due New York State savings banks	4,233,337	4,467,241	4,290,527	4,580,459
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depositary	2,080,240	1,874,194	1,957,332	3,681,414
Deposits by the State of New York	.....	50,576	.....	.....
Deposits by the Superintendent of Banks of the State of New York	28,085	25,000	.....	.....
Due depositors, not preferred	112,391,907	119,928,641	127,910,113	139,889,910
Due to trust companies, banks and bankers	5,209,335	6,360,426	7,249,380	11,195,693
Acceptances of drafts payable at a future date or authorized by commercial letters of credit	1,580,374	1,838,605	1,226,446	383,406
Other liabilities	1,459,259	2,071,281	2,038,097	2,385,181
Total liabilities	$134,440,630	$144,397,851	$152,346,860	$170,499,012

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24. THE FIDELITY TRUST COMPANY OF BUFFALO, BUFFALO

FRANKLIN D. LOCKE, *President*, [284 Main street; organized 1893] FRANK W. ALDERMAN, *Secretary*.

GEORGE C. MILLER, *Vice-President*, WALTER L. CURTISS, *Assistant Secretary*, PERRY E. WURST, *Treasurer*.

TRUSTEES

FRANK W. ALDERMAN, CASSIUS M. CARRIER, JOHN S. ROBERTSON, WILLIS O. CHAPIN, HOWARD A. FORMAN, ROBERT K. ROOT, WALTER ASPINWALL, CHARLES L. GURNEY, FRANKLIN D. LOCKE, GEORGE C. MILLER, EDWARD McM. MILLS, GEORGE L. WILLIAMS, ROBERT W. POMEROY, FREDERICK L. PRATT, HARRY T. RAMSDELL, SAMUEL ELLIS,

RESOURCES	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915	Statement of condition Dec. 31, 1915
Stock and bond investments, viz.:				
Public securities, market value	$325,520	$326,846	$327,082	$673,301
Private securities, market value	5,367,390	5,368,410	5,450,567	5,296,775
Real estate owned	750,000	750,000	750,000	750,000
Mortgages owned	802,127	732,927	734,077	730,367
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	20,050	68,150	86,050	83,825
Loans and discounts secured by other collateral	2,840,444	3,003,928	2,852,093	2,920,707
Loans, discounts and bills purchased not secured by collateral	395,067	407,517	398,875	349,600
Overdrafts	77	290	327	27
Due from trust companies, banks and bankers	1,191,169	1,286,346	1,890,452	2,073,611
Specie	179,834	180,342	161,584	198,581
Legal tender notes and notes of national banks	172,776	183,659	193,723	187,202
Federal reserve notes	.....	3,000	4,600	4,600
Cash items	34,485	79,780	58,633	167,052
Customers' liability on acceptances (per contra, see Liabilities)	.....	5,119	.....	570
Assets not included in any of the above heads	158,102	114,614	135,392	100,762
Total resources	$12,237,041	$12,510,928	$13,043,455	$13,536,980

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LIABILITIES				
Capital	$500,000	$500,000	$500,000	$500,000
Surplus, including all undivided profits (market value)	463,024	387,573	388,639	475,878
Preferred deposits, viz.:				
Due New York State savings banks	426,694	427,463	378,240	379,638
Due New York State savings and loan associations, credit unions and land bank	29,767	36,641	25,293	43,212
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depositary	407,188	469,123	495,418	513,639
Deposits by the State of New York	306,000	285,000	190,000	200,000
Deposits by the Superintendent of Banks of the State of New York	10,000	10,000	10,000	5,000
Other deposits secured by pledge of assets	169,182	217,804	323,847	384,305
Due depositors, not preferred	9,500,792	9,639,084	10,132,366	10,596,658
Due to trust companies, banks and bankers	327,408	420,601	505,334	416,898
Acceptances of drafts payable at a future date or authorized by commercial letters of credit	.....	5,119	94,318	570
Other liabilities	96,986	112,520	.....	21,182
Total liabilities	$12,237,041	$12,510,928	$13,043,455	$13,536,980

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25. FIDELITY TRUST COMPANY, NEW YORK CITY

SAMUEL S. CONOVER, *President.* [1 Hudson street; organized 1907 as the Irving Trust Company] ANDREW H. MARS, *Secretary.*

JOHN W. NIX, *Vice-President,* ARTHUR W. MELLEN, *Assistant Secretary,* STEPHEN I. VIELE, *Assistant Secretary.*
GEORGE HENRY SARGENT, *Vice-President,*

DIRECTORS

WILLIAM H. BARNARD,	JAMES M. DONALD,	JAMES H. KILLOUGH,	CHARLES E. RUSHMORE,	GEORGE H. SARGENT,
JAMES BUTLER,	CHARLES F. DROSTE,	LEE KOHNS,	EDWARD E. MOBERLY,	HAMPDEN E. TENER,
JAMES G. CANNON,	W. J. FULLERTON,	HENRY KROGER,	JOHN W. NIX,	EDWARD H. TITUS,
SAMUEL S. CONOVER,	FRANK A. HORNE,	ANDREW H. MARS,	JOHN A. PHILBRICK,	D. W. WHITMORE,
SAMUEL CROOKS,	VINCENT S. MULFORD,	CHARLES H. MATTLAGE,	ALEXANDER M. POWELL,	JOHN O. WILLIAMS,
WILLIAM C. DEMOREST,	ADOLPH KASTOR,		STEPHEN K. REED,	WILLIAM ZIEGLER, JR.

RESOURCES	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915	Statement of condition Dec. 31, 1915
Stock and bond investments, viz.:				
Public securities, market value	$554,082	$584,922	$666,207	$600,980
Private securities, market value	1,895,573	1,882,921	1,933,549	1,833,014
Mortgages owned	583,500	578,500	578,500	578,500
Loans and discounts secured by other collateral	1,160,176	1,543,748	1,631,784	1,630,448
Loans, discounts and bills purchased not secured by collateral	3,435,515	4,125,675	3,842,570	4,362,841
Overdrafts	.....	.....	21	.....
Due from trust companies, banks and bankers	2,367,912	2,280,634	2,505,275	2,299,757
Specie	499,472	610,676	705,760	712,454
Legal tender notes and notes of national banks	148,616	140,715	89,523	70,177
Federal reserve notes	.....	.....	.....	5,000
Cash items	273,526	349,094	309,803	1,021,877
Customers' liability on acceptances (per contra, see Liabilities)	154,000	2,700	.....	.....
Assets not included in any of the above heads	84,142	87,262	87,181	67,712
Total resources	$11,156,514	$12,186,847	$12,350,173	$13,182,760

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LIABILITIES				
Capital	$1,000,000	$1,000,000	$1,000,000	$1,000,000
Surplus, including all undivided profits (market value)	1,304,229	1,337,327	1,317,738	1,204,830
Preferred deposits, viz.:				
Due New York State savings banks	597,101	929,022	886,181	943,059
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depositary	15,586	20,841	12,880	15,383
Deposits by the State of New York	25,000	106,000	100,000	90,000
Other deposits secured by pledge of assets	26,122	26,812	11,026	11,423
Due depositors, not preferred	6,654,708	7,376,224	7,428,806	8,699,960
Due to trust companies, banks and bankers	1,289,825	1,252,395	1,498,867	1,158,221
Acceptances of drafts payable at a future date or authorized by commercial letters of credit	154,000	2,700	.....	.....
Other liabilities	89,943	135,526	94,675	59,884
Total liabilities	$11,156,514	$12,186,847	$12,350,173	$13,182,76

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26. THE FIDELITY TRUST COMPANY OF ROCHESTER, ROCHESTER

EDWARD BAUSCH, *Vice-President,* [2 W. Main street; organized 1898] GEORGE J. KEYES, *Secretary.*

JOHN CRAIG POWERS, *Vice-President,* EDWARD P. VOLLERTSEN, *Assistant Secretary.*

DIRECTORS

JAMES E. BOOTH,	JOSEPH MICHAELS,	JOHN CRAIG POWERS,	HERBERT J. WINN,	WM. A. E. DRESCHER,
WALTER W. POWERS,	GUSTAV ERBE,	ARTHUR T. HAGEN,	WALTER S. HUBBELL,	JAMES C. DRYER,
J. J. L. FRIEDERICH,	EDWARD BAUSCH,	CHARLES H. BABCOCK,	GEORGE J. KEYES,	JOSEPH FARLEY,
ABRAM J. KATZ,	WILLIAM R. SEWARD,	RICHARD GORSLINE,	EDGAR N. CURTICE,	ALBERT B. EASTWOOD.

RESOURCES	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915	Statement of condition Dec. 31, 1915
Stock and bond investments, viz.:				
Public securities, market value	$87,325	$112,200	$87,225	$129,318
Private securities, market value	3,451,049	3,477,504	3,436,731	3,620,671
Mortgages owned	1,704,804	1,726,049	1,697,554	1,733,796
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	296,650	292,315	241,850	288,810
Loans and discounts secured by other collateral	2,528,819	2,597,878	2,535,395	2,531,819
Loans, discounts and bills purchased not secured by collateral	199,453	98,124	145,801	148,185
Overdrafts	.....	5	69	10
Due from trust companies, banks and bankers	903,492	815,187	679,185	922,913
Specie	305,662	300,918	307,098	335,400
Legal tender notes and notes of national banks	20,000	20,000	20,000	25,000
Cash items	11,776	9,317	19,981	79,660
Assets not included in any of the above heads	68,110	111,181	67,316	73,500
Total resources	$9,577,140	$9,560,678	$9,238,205	$9,889,082

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LIABILITIES				
Capital	$200,000	$200,000	$200,000	$200,000
Surplus, including all undivided profits (market value)	206,905	228,386	180,201	261,418
Preferred deposits, viz.:				
Due New York State savings banks	80,000	80,000	80,000	81,000
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depositary	245,833	319,653	127,432	215,033
Deposits by the State of New York	108,000	100,000	65,000	80,000
Deposits by the Superintendent of Banks of the State of New York	10,000	10,000	10,000	5,000
Due depositors, not preferred	8,554,191	8,512,158	8,397,874	8,941,620
Due to trust companies, banks and bankers	76,010	84,480	80,697	67,526
Other liabilities	96,201	26,001	97,001	37,485
Total liabilities	$9,577,140	$9,560,678	$9,238,205	$9,889,082

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27. FRANKLIN TRUST COMPANY, BROOKLYN

ARTHUR KING WOOD, *President*, [166 Montague street; organized 1888] CLINTON W. LUDLUM, *Secretary*.
EDWARD C. DELAFIELD, *Vice-President*, THORNTON GERRISH, *Trust Officer*, GEORGE SWITZER, *Assistant Secretary*.
WM. J. MONTGOMERY, *Assistant Secretary*, C. CARLTON KELLY, *Assistant Secretary*.

TRUSTEES

CHARLES F. BASSETT,	WILLIAM G. LOW,	EDWARD C. DELAFIELD,	A. LUDLOW KRAMER,	GRISWOLD A. THOMPSON,
UNION N. BETHELL,	CHARLES J. PEABODY,	HENRY R. HAYES,	R. STUYV. PIERREPONT,	GUY E. TRIPP,
WILLIAM ALLEN BUTLER,	JAMES H. POST,	JAMES IMBRIE,	WM. M. RAMSAY,	R. BAYARD CUTTING,
CHARLES B. DENNY,	FRANK DAY TUTTLE,	JOHN H. ISELIN,	WM. G. LOW, JR.,	MARTIN JOOST,
CROWELL HADDEN,	ARTHUR KING WOOD,		JOHN SLOANE,	R. WALTER LEIGH.

RESOURCES	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915	Statement of condition Dec. 31, 1915
Stock and bond investments, viz.:				
Public securities, market value	$2,412,796	$2,710,473	$3,154,857	$3,482,677
Private securities, market value	4,248,903	4,863,637	5,528,281	5,888,229
Real estate owned	528,000	528,000	528,000	528,000
Mortgages owned	750,360	1,072,235	1,106,710	1,128,760
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	45,000	59,000	73,500	65,150
Loans and discounts secured by other collateral	3,295,913	4,788,727	4,810,824	6,250,239
Loans, discounts and bills purchased not secured by collateral	3,037,623	2,665,084	2,219,978	2,002,373
Overdrafts	360	371	239	310
Due from trust companies, banks and bankers	2,074,066	2,118,828	2,759,460	2,394,328
Specie	710,138	886,048	1,198,808	1,513,845
Legal tender notes and notes of national banks	415,050	391,840	110,490	131,365
Federal reserve notes	.....	.....	5,150	10,575
Cash items	379,980	416,450	305,293	897,725
Customers' liability on acceptances (per contra, see Liabilities)	704,892	201,546	233,176	85,874
Assets not included in any of the above heads	107,780	133,023	154,444	190,484
Total resources	$18,710,861	$20,835,262	$22,189,210	$24,569,934

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LIABILITIES				
Capital	$1,000,000	$1,000,000	$1,000,000	$1,000,000
Surplus, including all undivided profits (market value)	1,090,854	1,096,173	1,105,948	1,257,869
Preferred deposits, viz.:				
Due New York State savings banks	1,612,825	1,874,447	1,807,754	1,985,876
Due New York State savings and loan associations, credit unions and land bank	1,559	782	158	882
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depositary	61,228	144,973	333,452	1,387,814
Deposits by the State of New York	100,000	425,000	325,000	275,000
Other deposits secured by pledge of assets	328,535	332,100	334,163	334,310
Due depositors, not preferred	13,229,491	14,588,750	15,755,111	17,113,702
Due to trust companies, banks and bankers	417,635	1,011,833	1,132,181	997,286
Acceptances of drafts payable at a future date or authorized by commercial letters of credit	728,716	216,923	237,639	102,835
Other liabilities	140,018	144,281	157,804	114,360
Total liabilities	$18,710,861	$20,835,262	$22,189,210	$24,569,934

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28. FULTON TRUST COMPANY OF NEW YORK, NEW YORK CITY

HENRY C. SWORDS, *President*, [149 Broadway; organized 1887 as the Real Estate Trust Company of N. Y. CHARLES M. VAN KLEECK, *Secretary*.

H. H. CAMMANN, *Vice-President*, HENRY W. REIGHLEY, *Vice-President*. ARTHUR J. MORRIS, *Assistant Secretary*.

TRUSTEES

HENRY C. SWORDS, H. H. CAMMANN, HENRY W. REIGHLEY, CHARLES C. BURKE, JAMES S. ALEXANDER, LISPENARD STEWART, HENRY LEWIS MORRIS, EDWIN A. CRUIKSHANK, CHARLES S. BROWN, CHARLES SCRIBNER, KENRY K. POMROY, J. R. ROOSEVELT, FRANK S. WITHERBEE, ROBERT GOELET, FREDERIC DEP. FOSTER, ALFRED E. MARLING, RICHARD H. WILLIAMS, HOWLAND PELL, EDWARD DEWITT, ARCHIBALD D. RUSSELL, ARTHUR D. WEEKES, CHARLES M. NEWCOMBE, ROBERT L. GERRY, JOHN D. PEABODY.

RESOURCES	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915	Statement of condition Dec. 31, 1915
Stock and bond investments, viz.:				
Public securities, market value	$332,715	$336,340	$334,840	$334,867
Private securities, market value	1,931,571	1,907,152	1,944,112	1,788,102
Mortgages owned	497,000	530,500	530,500	536,000
Loans and discounts secured by other collateral	4,706,335	4,716,475	5,074,639	4,669,399
Loans, discounts and bills purchased not secured by collateral	169,150	109,500	90,500	80,500
Overdrafts	6,854	14,958	22,093	18,596
Due from trust companies, banks and bankers	1,143,586	996,700	808,386	1,627,038
Specie	629,255	595,680	609,390	582,432
Legal tender notes and notes of national banks	105,675	90,620	69,376	25,050
Federal reserve notes	.....	25,000	17,500	5,000
Assets not included in any of the above heads	65,617	70,191	67,843	35,515
Total resources	$9,587,758	$9,393,116	$9,569,179	$9,702,499

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LIABILITIES				
Capital	$500,000	$500,000	$500,000	$500,000
Surplus, including all undivided profits (market value)	641,592	679,849	649,777	702,120
Preferred deposits, viz.:				
Due New York State savings banks	27,928	26,826	27,029	27,300
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depositary	288,556	380,147	292,120	513,562
Deposits by the State of New York	50,000	30,000	15,000	35,000
Other deposits secured by pledge of assets	26,896	37,942	38,252	27,018
Due depositors, not preferred	7,982,392	7,614,183	7,942,771	7,856,740
Due to trust companies, banks and bankers	14,574	21,718	51,444	34,965
Other liabilities	55,820	102,451	52,786	5,794
Total liabilities	$9,587,758	$9,393,116	$9,569,179	$9,702,499

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29. GENESEE VALLEY TRUST COMPANY, ROCHESTER

DARRELL D. SULLY, *President*, [21 Exchange street; organized 1901] HERBERT C. HOWLETT, *Secretary*.

CHARLES H. PALMER, *Vice-President*, ALEXANDER T. SIMPSON, *Assistant Secretary*.

DIRECTORS

JOHN F. ALDEN, CHARLES C. BEAHAN, R. TITUS COAN, AUG. J. CUNNINGHAM, CHARLES A. DEWEY, WILLIAM B. HALE, FRANK H. HAMLIN, ALEX. B. LAMBERTON, HENRY T. WILLIAMS, HIRAM R. WOOD, AMOS P. MACK, W. HENRY MATHEWS, CHAS. H. PALMER, CLINTON ROGERS, M. S. SANDFORD, JOHN S. SHEPPARD, FRANK A. STETCHER, DARRELL D. SULLY, PHILIP H. YAWMAN, MONROE WHEELER, V. F. WHITMORE, JOHN C. WINTERS, WILLIAM W. WEBB, CHARLES M. THOMS.

RESOURCES	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915	Statement of condition Dec. 31, 1915
Stock and bond investments, viz.:				
Public securities, market value	$282,005	$391,265	$457,645	$547,265
Private securities, market value	4,493,319	4,563,554	4,483,502	4,356,991
Real estate owned	93,500	93,500	93,500	93,500
Mortgages owned	672,305	695,882	701,421	704,228
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	135,994	182,119	206,184	197,199
Loans and discounts secured by other collateral	1,319,068	1,250,821	1,161,526	1,080,311
Loans, discounts and bills purchased not secured by collateral	689,756	621,992	621,947	739,527
Overdrafts	210	1,079	834	119
Due from trust companies, banks and bankers	1,008,338	756,368	896,138	895,680
Specie	132,401	133,137	127,143	133,854
Legal tender notes and notes of national banks	182,431	190,309	181,345	192,899
Federal reserve notes	.....	1,000	5,000	500
Cash items	5,115	7,654	1,645	22,090
Assets not included in any of the above heads	122,003	102,004	108,503	61,518
Total resources	$9,136,445	$8,990,684	$9,046,333	$9,025,681

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LIABILITIES				
Capital	$400,000	$400,000	$400,000	$400,000
Surplus, including all undivided profits (market value)	103,243	114,544	113,814	120,024
Preferred deposits, viz.:				
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depositary	154,313	93,812	112,401	107,293
Deposits by the State of New York	95,000	87,000	58,000	73,000
Deposits by the Superintendent of Banks of the State of New York	10,000	10,000	10,000	5,000
Due depositors, not preferred	8,272,175	8,247,622	8,257,338	8,274,915
Due to trust companies, banks and bankers	14,245	5,322	7,148	15,217
Other liabilities	87,469	32,384	87,632	30,232
Total liabilities	$9,136,445	$8,990,684	$9,046,333	$9,025,681

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30. GLENS FALLS TRUST COMPANY, GLENS FALLS

ADDISON B. COLVIN, *President.* [152 Glen street; organized 1897] A. EUGENE MASON, *Treasurer.*

J. HUYLER WHITE, *Vice-President.* WINFIELD A. HUPPUCH, *Vice-President.*

DIRECTORS

EDWARD M. ANGELL,	HARRY E. FLOYD,	E. M. GARNAR, JR.,	JAMES McPHILLIPS,	WILLIAM H. PARKER,
ADDISON B. COLVIN,	MARION H. FRASIER,	WINFIELD A. HUPPUCH,	PATRICK MOYNEHAN,	JOSEPH E. SAWYER,
CHARLES H. CARSON,	W. IRVING GRIFFING,	GEORGE M. MEAD,	A. EUGENE MASON,	JOHN H. SHEEHAN,
CHARLES F. EVEREST,	JOSEPH GOODFELLOW,	D. McLOUGHLIN,	GEORGE N. OSTRANDER,	J. HUYLER WHITE.

RESOURCES	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915	Statement of condition Dec. 31, 1915
Stock and bond investments, viz.:				
Public securities, market value	$25,663	$25,663	$25,663	$25,663
Private securities, market value	9,225	7,300	7,300	7,300
Real estate owned	49,990	49,990	49,990	49,990
Mortgages owned	129,166	121,716	97,351	96,201
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	153,353	162,648	168,349	180,343
Loans and discounts secured by other collateral	126,301	116,442	113,503	110,665
Loans, discounts and bills purchased not secured by collateral	601,543	596,705	587,323	561,149
Overdrafts	326	282	514	408
Due from trust companies, banks and bankers	65,530	96,944	102,203	93,225
Specie	8,809	8,251	7,045	6,131
Legal tender notes and notes of national banks	12,800	13,695	5,000	5,000
Federal reserve notes	.....	.....	6,107	9,440
Cash items	3,832	3,665	1,914	3,625
Assets not included in any of the above heads	23,256	30,325	25,337	22,336
Total resources	$1,209,794	$1,233,626	$1,197,599	$1,171,476

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LIABILITIES				
Capital	$100,000	$100,000	$100,000	$100,000
Surplus, including all undivided profits (market value)	172,513	176,186	170,186	168,414
Preferred deposits, viz.:				
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depositary	12,501	11,550	15,723	16,291
Deposits by the State of New York	100,000	100,000	94,000	94,000
Deposits by the Superintendent of Banks of the State of New York	5,000	5,000	5,000	5,000
Due depositors, not preferred	728,746	748,633	725,009	696,534
Due to trust companies, banks and bankers	24,296	20,282	21,680	28,466
Bills payable	60,000	60,000	60,000	59,000
Other liabilities	6,738	11,975	6,001	3,771
Total liabilities	$1,209,794	$1,233,626	$1,197,599	$1,171,476

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31. GUARANTY TRUST COMPANY OF NEW YORK, NEW YORK CITY

CHARLES H. SABIN, *President.* [1140 Broadway; chartered 1864 as New York Guaranty and Indemnity Company.] E. C. HEBBARD, *Secretary.*

CHARLES M. BILLINGS, *Vice-President,*
WILLIAM C. POTTER, *Vice-President,*
WILLIAM C. LANE, *Vice-President,*
MAX MAY, *Vice-President,*
LEWIS B. FRANKLIN, *Vice-President,*
JAMES M. PRATT, *Vice-President,*
WILLIAM C. COX, *Vice-President,*
GRAYSON M. P. MURPHY, *Vice-President,*
WILLIAM C. EDWARDS, *Treasurer,*
LOUIS D. STANTON, *Assistant Treasurer,*
F. C. HARRIMAN, *Assistant Treasurer,*
WILLIAM P. CONWAY, *Assistant Treasurer,*
WALTER MEACHAM, *Assistant Secretary,*
JOHN J. LEWIS, *Assistant Secretary,*
ROBERT H. COX, *Assistant Secretary,*
ARTHUR R. JONES, *Assistant Secretary,*
L. S. CRITCHELL, *Assistant Secretary,*
J. I. BURKE, *Assistant Secretary,*
N. D. PUTNAM, JR., *Assistant Secretary,*
E. B. BULKLEY, *Assistant Secretary,*
G. W. WILLIAMSON, *Assistant Secretary,*
F. J. H. SUTTON, *Trust Officer,*
R. J. F. ALLEN, *Assistant Trust Officer.*

DIRECTORS

EDWARD J. BERWIND, T. DEWITT CUYLER, JAMES B. DUKE, ROBERT W. GOELET, GEORGE J. GOULD, DANIEL GUGGENHEIM, ALEX. J. HEMPHILL, JOHN S. RUNNELLS, JOHN A. SPOOR, AUGUSTUS D. JUILLIARD, THOMAS W. LAMONT, WILLIAM C. LANE, EDGAR L. MARSTON, JOHN R. MORRON, GATES W. McGARRAH, THOMAS F. RYAN, CHARLES A. PEABODY, CHARLES H. ALLEN, WILLIAM C. POTTER, DANIEL G. REID, JOHN D. RYAN, CHARLES H. SABIN, VALENTINE P. SNYDER, HARRY PAYNE WHITNEY, ALBERT H. WIGGIN, W. AVERELL HARRIMAN.

RESOURCES	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915	Statement of condition Dec. 31, 1915
Stock and bond investments, viz.:				
Public securities, market value	$17,192,135	$13,656,789	$14,834,365	$27,711,632
Private securities, market value	52,911,373	48,971,822	46,662,193	38,069,643
Real estate owned	2,622,325	2,765,007	2,909,495	2,612,703
Mortgages owned	348,350	274,350	280,350	291,484
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	415,391	482,391	125,564	217,298
Loans and discounts secured by other collateral	117,132,428	122,346,320	145,005,143	240,233,487
Loans, discounts and bills purchased not secured by collateral	19,900,798	22,427,621	14,989,461	31,744,928

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Overdrafts	1,831	2,037	1,146	17,140
Due from trust companies, banks and bankers	20,301,503	31,003,138	42,549,200	42,156,080
Specie	16,972,478	30,252,542	25,736,369	30,699,020
Legal tender notes and notes of national banks	1,478,121	2,900,430	14,813,120	746,315
Federal reserve notes	.....	72,000	79,000	100,000
Cash items	5,617,823	8,704,856	5,902,842	29,674,384
Customers' liability on acceptances (per contra, see Liabilities)	54,841,309	35,015,605	26,345,636	38,369,337
Assets not included in any of the above heads	45,257,231	44,496,675	52,223,032	26,445,522
Total resources	$354,993,096	$363,371,583	$392,456,916	$509,088,973
LIABILITIES				
Capital	$10,000,000	$10,000,000	$10,000,000	$10,000,000
Surplus, including all undivided profits (market value)	22,727,771	23,217,787	23,186,291	26,352,048
Preferred deposits, viz.:				
Due New York State savings banks	3,782,061	4,468,909	4,293,879	4,971,976
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depositary	7,943,551	3,807,586	2,325,033	20,850,293
Deposits by the State of New York	1,400,000	950,000	230,000	170,000
Deposits by the Superintendent of Banks of the State of New York	20,000	20,000	20,000	10,000
Other deposits secured by pledge of assets	627,381	.....	635,159	.....
Deposits otherwise preferred	.....	4,127,000	4,848,000	3,674,000
Due depositors, not preferred	226,200,280	274,168,913	291,452,234	370,366,998
Due to trust companies, banks and bankers	22,922,694	2,370,391	22,937,911	30,869,058
Acceptances of drafts payable at a future date or authorized by commercial letters of credit	54,841,309	35,015,605	26,345,636	38,369,337
Other liabilities	4,528,049	5,225,392	6,182,773	13,455,263
Total liabilities	$354,993,096	$363,371,583	$392,456,916	$509,088,973

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32. HAMILTON TRUST COMPANY, BROOKLYN

WILLARD E. EDMISTER, *President.* [189 Montague street; organized 1891] GEORGE HADDEN, *Secretary.*

WILLIAM BERRI, *Vice-President.* WALTER C. HUMSTONE, *Vice-President.* ROBERT S. GIRLING, *Assistant Secretary.*

JOSEPH C. HECKER, JR., *Assistant Secretary.*

TRUSTEES

WILLIAM BERRI,	WALTER C. HUMSTONE,	FREDERICK H. POUCH,	GEORGE HADDEN,	FRED B. DALZELL,
CHARLES COOPER,	JOHN N. PARTRIDGE,	EVERSLEY CHILDS,	FREDERICK H. ECKER,	CHARLES E. KEATOR,
JOHN C. McQUIRE,	EZRA D. BUSHNELL,	FRANK SULLIVAN SMITH,	WILLARD E. EDMISTER,	JOHN ANDERSON,
HENRY N. WHITNEY,	DANIEL J. CREEM,	H. C. FOLGER,	JULIUS B. DAVENPORT,	EDWIN A. AMES,
JOHN R. HEGEMAN,	DAVID F. BUTCHER,		CHARLES J. McDERMOTT,	FREDERICK H. WEBSTER.

RESOURCES	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915	Statement of condition Dec. 31, 1915
Stock and bond investments, viz.:				
Public securities, market value	$472,078	$472,828	$753,500	$448,500
Private securities, market value	2,227,880	2,233,248	2,488,025	2,685,121
Real estate owned	4,500	4,500	77,629	78,671
Mortgages owned	686,300	687,550	623,500	574,650
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	88,650	87,000	90,950	90,100
Loans and discounts secured by other collateral	3,063,458	2,539,872	2,354,638	3,073,856
Loans, discounts and bills purchased not secured by collateral	356,565	318,496	260,807	236,747
Overdrafts	5	51	39	21
Due from trust companies, banks and bankers	1,866,563	2,122,515	2,025,034	2,481,487
Specie	515,115	485,605	457,406	411,261
Legal tender notes and notes of national banks	45,770	39,360	27,810	33,610
Federal reserve notes	.....	1,600	1,500	2,020
Cash items	687	2,119	3,180	5,654
Assets not included in any of the above heads	83,277	91,667	84,134	70,006
Total resources	$9,410,848	$9,086,411	$9,248,152	$10,191,704

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LIABILITIES				
Capital	$500,000	$500,000	$500,000	$500,000
Surplus, including all undivided profits (market value)	1,031,378	1,040,341	1,050,988	1,085,934
Preferred deposits, viz.:				
Due New York State savings banks	1,297,374	1,328,588	1,343,809	1,436,264
Due New York State savings and loan associations, credit unions and land bank	24,570	22,256	10,456	22,349
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depositary	160,628	140,777	128,950	148,121
Deposits by the State of New York	200,000	129,000	69,000	69,000
Deposits by the Superintendent of Banks of the State of New York	15,313	11,536	2,296	1,830
Other deposits secured by pledge of assets	130,703	120,525	116,567	73,750
Due depositors, not preferred	5,919,130	5,622,252	5,968,496	6,675,453
Due to trust companies, banks and bankers	75,093	80,273	4,437	110,973
Other liabilities	56,659	90,863	53,153	68,030
Total liabilities	$9,410,848	$9,086,411	$9,248,152	$10,191,704

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33. HUDSON RIVER TRUST COMPANY, HUDSON

DELBERT DINEHART, *President.* [520 Warren street; organized 1912] CHARLES W. CLAPPER, *Secretary.*

ROBERT W. EVANS, *Vice-President.* CHARLES W. BOSTWICK, *Vice-President.*

DIRECTORS

DELBERT DINEHART,	H. R. BRYAN,	EUGENE WOLFE,	HERMAN LIVINGSTON,	ARTHUR FARRAND,
R. W. EVANS,	E. E. BRIGGS,	JOHN NICHOLS,	L. R. TILDEN,	EDWARD TINKER,
C. W. BOSTWICK,	L. A. BRISTOL,	JAMES J. FOX,	A. W. HOVER,	HAROLD FRITTS.
ARTHUR GIFFORD,	HENRY HUDSON,	S. V. WHITBECK,	WILLIAM A. MALLERY, JR.,	

RESOURCES	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915	Statement of condition Dec. 31, 1915
Stock and bond investments, viz.:				
Public securities, market value	$80,710	$88,866	$86,986	$116,071
Private securities, market value	160,383	151,236	141,747	221,339
Real estate owned	30,000	30,000	30,000	30,000
Mortgages owned	159,850	149,600	112,900	112,525
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	38,667	35,004	34,919	53,211
Loans and discounts secured by other collateral	71,820	59,539	54,627	56,788
Loans, discounts and bills purchased not secured by collateral	392,127	393,528	364,820	393,989
Overdrafts	112	.....	94	185
Due from trust companies, banks and bankers	97,489	64,534	113,876	75,730
Specie	3,984	4,186	5,013	3,816
Legal tender notes and notes of national banks	26,300	29,000	26,000	17,000
Cash items	2,857	4,607	4,366	4,175
Customers' liability on acceptances (per contra, see Liabilities)	.....	.....	50,633	50,633
Assets not included in any of the above heads	6,838	5,235	8,265	5,350
Total resources	$1,071,137	$1,015,335	$1,034,246	$1,140,812

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LIABILITIES				
Capital	$125,000	$125,000	$125,000	$125,000
Surplus, including all undivided profits (market value)	80,350	81,304	86,517	86,413
Preferred deposits, viz.:				
Due New York State savings banks	20,862	14,060	12,690	24,714
Due New York State savings and loan associations, credit unions and land bank	13	5	81	74
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depositary	21,061	2,420	2,402	3,377
Deposits by the State of New York	100,000	100,000	75,000	65,000
Other deposits secured by pledge of assets	9,725	10,747	13,163	13,176
Due depositors, not preferred	705,353	655,296	658,142	763,245
Due to trust companies, banks and bankers	3,470	3,425	5,793	6,120
Bills payable	.....	15,000	.....	.....
Acceptances of drafts payable at a future date or authorized by commercial letters of credit	.....	.....	50,633	50,633
Other liabilities	5,303	8,078	4,825	3,060
Total liabilities	$1,071,137	$1,015,335	$1,034,246	$1,140,812

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34. HUDSON TRUST COMPANY, NEW YORK CITY

FRANK V. BALDWIN, *President.* [1411 Broadway; organized 1906] JAMES R. EDWARDS, *Treasurer.*

LOUIS H. HOLLOWAY, *Vice-President.* HENRY C. STRAHMANN, *Vice-President.* RICHARD A. PURDY, *Secretary.*
JOHN GERKEN, *Vice-President.*

DIRECTORS

FRANK V. BALDWIN, PAUL B. SCARFF, JOHN GERKEN, E. A. McALPIN, HENRY C. STRAHMANN,
CLARENCE P. KING, RICHARD A. PURDY, LOUIS H. HOLLOWAY, WM. P. RINCKHOFF, WM. Von TWISTERN,
ROBERT H. ROUNDTREE, FRED H. EHLEN, CHARLES F. HOLM, GUSTAV SCHOLER.

RESOURCES	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915	Statement of condition Dec. 31, 1915
Stock and bond investments, viz.:				
Public securities, market value	$921,310	$921,310	$921,310	$904,510
Private securities, market value	224,668	301,337	301,337	456,176
Real estate owned	237,752	236,884	346,664	356,305
Mortgages owned	130,500	130,500	185,500	248,500
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	172,410	168,851	151,296	105,085
Loans and discounts secured by other collateral	750,031	730,314	702,555	1,321,171
Loans, discounts and bills purchased not secured by collateral	898,100	1,107,363	1,229,121	1,010,569
Overdrafts	1,555	742	1,272	3,739
Due from trust companies, banks and bankers	1,791,775	1,277,675	1,306,321	1,326,441
Specie	233,167	273,379	232,658	247,177
Legal tender notes and notes of national banks	77,753	35,231	41,300	50,146
Federal reserve notes	.....	5,000	12,500	10,100
Cash items	18,579	7,266	7,636	16,243
Assets not included in any of the above heads	21,342	24,832	22,799	31,818
Total resources	$5,478,942	$5,220,684	$5,462,269	$6,087,980

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LIABILITIES				
Capital	$500,000	$500,000	$500,000	$500,000
Surplus, including all undivided profits (market value)	639,756	628,735	619,850	600,823
Preferred deposits, viz.:				
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depositary	48,670	72,477	47,651	169,696
Deposits by the State of New York	300,000	275,000	135,000	110,000
Deposits otherwise preferred	.....	125,000	175,000	50,000
Due depositors, not preferred	3,363,358	2,989,440	3,189,210	3,832,068
Due to trust companies, banks and bankers	181,329	248,608	194,436	567,552
Other liabilities	445,829	381,424	601,122	257,841
Total liabilities	$5,478,942	$5,220,684	$5,462,269	$6,087,980

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35. HUGUENOT TRUST COMPANY OF NEW ROCHELLE, NEW ROCHELLE

RAYMOND J. WALTERS, *President.* [32 North avenue; organized 1910] GEORGE N. SUTTON, *Secretary.*

MICHAEL J. MARTIN, *Vice-President.* GEORGE E. GALGANO, *Vice-President.*

DIRECTORS

CHARLES W. BRYAN, JOHN T. FENLON, ALBERT B. GROSS, FREDERICK H. WALDORF, CHARLES H. REISIG,
ARTHUR L. DAVIS, GEORGE W. SUTTON, ADAM KISTINGER, MICHAEL J. MARTIN, ALBERT M. BEDFORD,
CHARLES W. BRYAN, JR., GEORGE E. GALGANO, FRANK C. KOCH, RAYMOND J. WALTERS, GEO. M. L. LA BRANCHE.

RESOURCES	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915	Statement of condition Dec. 31, 1915
Stock and bond investments, viz.:				
Public securities, market value	$132,139	$102,865	$93,346	$144,447
Private securities, market value	.....	.....	49,668	47,427
Real estate owned	36,000	36,000	36,000	36,000
Mortgages owned	78,500	81,000	78,500	80,500
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	21,830	30,287	29,412	28,412
Loans and discounts secured by other collateral	32,160	47,092	57,924	57,659
Loans, discounts and bills purchased not secured by collateral	337,305	341,657	355,170	355,206
Due from trust companies, banks and bankers	84,056	120,440	54,018	47,474
Specie	10,823	11,699	12,417	13,940
Legal tender notes and notes of national banks	6,018	6,740	4,479	4,276
Federal reserve notes	.....	2,460	2,400	2,000
Cash items	1,983	5,071	983	2,179
Assets not included in any of the above heads	5,850	5,172	5,586	4,501
Total resources	$746,664	$790,483	$779,903	$824,021

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LIABILITIES				
Capital	$150,000	$150,000	$150,000	$150,000
Surplus, including all undivided profits (market value)	60,419	61,061	62,023	60,276
Preferred deposits, viz.:				
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depositary	400	416	416	416
Deposits by the State of New York	75,000	69,000	49,000	49,000
Other deposits secured by pledge of assets	3,541	3,533	3,577	3,622
Due depositors, not preferred	445,059	497,142	508,616	557,236
Due to trust companies, banks and bankers	7,051	2,562	675	700
Other liabilities	5,194	6,769	5,596	2,771
Total liabilities	$746,664	$790,483	$779,903	$824,021

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36. ITHACA TRUST COMPANY, ITHACA

MYNDERSE VAN CLEEF, *President.* [110 North Tioga street; organized 1891] WILLIAM H. STORMS, *Secretary.*

EMMONS L. WILLIAMS, *Vice-President.* CHARLES E. TREMAN, *Vice-President.*

DIRECTORS

CHARLES H. BLOOD, CHARLES D. BOSTWICK, FORDYCE A. COBB, FRANKLIN C. CORNELL, JOHN M. GUANTLETT, FREDERIC J. WHITON, SHERMAN PEER, JACOB ROTHSCHILD, LOUIS P. SMITH, EDWIN C. STEWART, WILLIAM H. STORMS, CHARLES E. TREMAN, EMMONS L. WILLIAMS, ROBERT H. TREMAN, MYNDERSE VAN CLEEF, LEROY H. VAN KIRK,

RESOURCES	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915	Statement of condition Dec. 31, 1915
Stock and bond investments, viz.:				
Public securities, market value	$198,095	$195,805	$190,395	$234,150
Private securities, market value	949,376	1,001,649	1,014,573	1,000,316
Real estate owned	20,000	20,000	20,000	20,000
Mortgages owned	739,720	765,970	754,256	745,706
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	37,460	30,500	29,500	44,929
Loans and discounts secured by other collateral	433,752	401,229	382,492	346,959
Loans, discounts and bills purchased not secured by collateral	201,661	207,334	225,760	207,273
Overdrafts	441	479	1,023	444
Due from trust companies, banks and bankers	238,439	230,591	191,414	220,349
Specie	33,639	30,915	22,582	38,564
Legal tender notes and notes of national banks	26,411	17,939	13,335	20,000
Federal reserve notes	.....	2,000	5,000	.....
Cash items	9,667	5,085	3,628	21,388
Assets not included in any of the above heads	36,704	46,871	40,203	43,629
Total resources	$2,925,365	$2,956,367	$2,894,161	$2,943,707

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LIABILITIES				
Capital	$200,000	$200,000	$200,000	$200,000
Surplus, including all undivided profits (market value)	146,782	176,187	164,101	190,452
Preferred deposits, viz.:				
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depositary	81,784	30,500	32,894	114,512
Deposits by the State of New York	50,000	50,000	46,000	42,000
Deposits by the Superintendent of Banks of the State of New York	15,000	15,000	15,000	10,000
Due depositors, not preferred	2,415,776	2,450,679	2,395,630	2,360,600
Due to trust companies, banks and bankers	.....	.....	22,995	25,784
Other liabilities	16,023	34,001	17,541	359
Total liabilities	$2,925,365	$2,956,367	$2,894,161	$2,943,707

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37. KINGS COUNTY TRUST COMPANY, BROOKLYN

JULIAN D. FAIRCHILD, *President.* [342 Fulton street; organized 1889] THOMAS BLAKE, *Secretary.*
JULIAN P. FAIRCHILD, *Vice-President.* D. W. McWILLIAMS, *Vice-President.* HOWARD D. JOOST, *Assistant Secretary.*
WILLIAM HARKNESS, *Vice-President.* WILLIAM J. WASON, *Vice-President.* J. NORMAN CARPENTER, *Trust Officer.*

TRUSTEES

WALTER E. BEDELL, ROBERT A. DRYSDALE, W. M. VAN ANDEN, HENRY A. MEYER, DICK S. RAMSAY,
EDWARD C. BLUM, JULIAN D. FAIRCHILD, WILLIAM HARKNESS, CHARLES A. O'DONOHUE, H. B. SCHARMANN,
GEO. V. BROWER, JULIAN P. FAIRCHILD, JOSEPH HUBER, CHARLES E. PERKINS, JOHN F. SCHMADEKE,
F. L. CRANFORD, JOSEPH P. GRACE, WHITMAN W. KENYON, JOHN J. WILLIAMS, OSWALD W. UHL,
JOHN T. UNDERWOOD, D. W. McWILLIAMS, LLEWELLYN A. WRAY.

RESOURCES	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915	Statement of condition Dec. 31, 1915
Stock and bond investments, viz.:				
Public securities, market value	$1,665,737	$1,521,987	$1,490,832	$2,313,369
Private securities, market value	5,237,792	6,057,927	7,018,531	7,639,359
Real estate owned	210,000	210,000	210,000	210,000
Mortgages owned	911,250	937,050	928,300	1,040,800
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	224,225	237,125	236,225	235,500
Loans and discounts secured by other collateral	8,137,030	6,941,161	6,471,063	6,630,622
Loans, discounts and bills purchased not secured by collateral	1,623,693	973,658	1,606,037	1,577,374
Overdrafts	617	210	416	.....
Due from trust companies, banks and bankers	2,624,675	3,785,435	4,554,557	3,723,523
Specie	990,469	1,149,477	1,077,322	1,058,623
Legal tender notes and notes of national banks	420,935	601,995	225,200	231,855
Federal reserve notes	.....	20,000	30,000	81,685
Cash items	6,235	13,805	18,932	19,342
Assets not included in any of the above heads	157,513	187,845	216,569	169,375
Total resources	$22,210,171	$22,637,675	$24,083,984	$24,931,427

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LIABILITIES				
Capital	$500,000	$500,000	$500,000	$500,000
Surplus, including all undivided profits (market value)	2,491,804	2,548,986	2,564,294	2,635,213
Preferred deposits, viz.:				
Due New York State savings banks	3,715,967	3,793,646	3,778,119	4,090,431
Due New York State savings and loan associations, credit unions and land bank	17,326	10,121	15,401	15,469
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depositary	311,697	296,509	281,295	304,648
Deposits by the State of New York	580,000	580,000	470,000	440,000
Deposits by the Superintendent of Banks of the State of New York	56,786	48,907	53,447	26,760
Other deposits secured by pledge of assets	339,084	330,968	335,124	335,124
Due depositors, not preferred	13,913,015	14,095,400	15,703,881	16,296,964
Due to trust companies, banks and bankers	127,609	194,261	233,602	196,653
Other liabilities	156,883	238,877	148,821	90,165
Total liabilities	$22,210,171	$22,637,675	$24,083,984	$24,931,427

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38. LAWYERS' TITLE AND TRUST COMPANY, NEW YORK CITY

[160 Broadway; organized 1905 by merger of Central Realty Bond and Trust Company and Lawyers' Title Insurance Company]

LOUIS V. BRIGHT, *President.* WALTER N. VAIL, *Secretary.*

THORWALD STALLKNECHT, *Vice-President.* FREDERIC E. GUNNISON, *Vice-President.* EDWIN W. COGGESHALL, *Chairman of Board.*
HERBERT E. JACKSON, *Vice-President.* ARCHIBALD FORBES, *Treasurer.* FREDERICK D. REED, *Assistant Secretary.*
LEWIS H. LOSEE, *Vice-President.* ROBERT I. SMYTH, *Assistant Treasurer.* GEORGE F. PARMELEE, *Assistant Secretary.*

DIRECTORS

LUCIUS H. BEERS, WILLIAM P. DIXON, J. L. MARCELLUS, T. STALLKNECHT, WILLIAM G. GILMORE,
LOUIS V. BRIGHT, PHILIP T. DODGE, PAYSON MERRILL, ALBERT H. WIGGIN, EDGAR J. PHILLIPS,
G. F. BUTTERWORTH, HENRY GOLDMAN, WM. IVES WASHBURN, DEWITT BAILEY, FRED. E. GUNNISON,
EDWIN W. COGGESHALL, J. F. KERNOCHAN, DICK S. RAMSAY, WILLIAM BARBOUR, EDWIN C. JAMESON,
RICHARD T. GREENE, PHILIP LEHMAN, WILLIAM SCHRAMM, WILLIAM M. CALDER.

RESOURCES	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915	Statement of condition Dec. 31, 1915
Stock and bond investments, viz.:				
Public securities, market value	$1,235,247	$1,425,435	$1,490,972	$1,790,741
Private securities, market value	3,825,389	4,057,786	4,513,763	4,764,893
Real estate owned	3,682,976	3,665,217	3,710,632	3,491,459
Mortgages owned	8,480,038	7,638,604	7,623,793	8,404,547
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	155,200	277,608	283,288	320,158
Loans and discounts secured by other collateral	1,843,640	2,338,750	2,319,972	3,414,528
Loans, discounts and bills purchased not secured by collateral	1,638,820	1,682,803	1,657,124	1,558,382
Overdrafts	564	167	231	158
Due from trust companies, banks and bankers	1,294,531	1,540,439	1,917,804	1,869,072
Specie	1,293,927	1,146,984	1,251,438	1,300,390
Legal tender notes and notes of national banks	307,905	184,430	292,810	444,575

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Federal reserve notes	.....	13,870	7,850	11,195
Cash items	323,474	296,727	69,118	416,917
Assets not included in any of the above heads	350,059	375,059	373,269	468,790
Total resources	$24,431,770	$24,643,879	$25,512,064	$28,255,805
LIABILITIES				
Capital	$4,000,000	$4,000,000	$4,000,000	$4,000,000
Surplus, including all undivided profits (market value)	5,067,678	5,065,790	5,090,220	5,386,056
Preferred deposits, viz.:				
Due New York State savings banks	611,870	759,593	646,770	731,619
Due New York State savings and loan associations, credit unions and land bank	13,183	6,766	13,403	15,310
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depositary	387,773	396,405	508,578	895,814
Deposits by the State of New York	300,000	182,000	97,000	77,000
Deposits by the Superintendent of Banks of the State of New York	109,139	84,089	144,307	98,704
Other deposits secured by pledge of assets	75,936	78,539	104,773	91,923
Deposits otherwise preferred	293,967	298,560	296,984	302,193
Due depositors, not preferred	13,196,397	12,990,395	14,035,344	16,308,226
Due to trust companies, banks and bankers	125,361	293,883	217,917	225,556
Other liabilities	250,466	487,859	356,768	123,404
Total liabilities	$24,431,770	$24,643,879	$25,512,064	$28,255,805

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39. LINCOLN TRUST COMPANY, NEW YORK CITY

ALEXANDER S. WEBB, *President*,
ABRAM M. HYATT, *Vice-President*,

[2077 Broadway; organized 1902]

OWEN WARD, *Vice-President*,
BRECKENRIDGE CARROLL, *Assistant Treasurer*.

FREDERIC P. DAVIS, *Secretary*.
HORACE F. POOR, *Treasurer*.

DIRECTORS

W. D. BALDWIN,	WILLIAM FELSINGER,	ABRAM M. HYATT,	JOHN P. MUNN,	B. AYMAR SANDS,
GEORGE BLAGDEN,	HERMAN C. FLEITMANN,	ARTHUR ISELIN,	P. F. MURPHY,	ISAAC N. SELIGMAN,
GEORGE C. BOLDT,	ERSKINE HEWITT,	CLARENCE H. KELSEY,	IRVING E. RAYMOND,	LOUIS STERN,
WM. G. CONKLIN,	EDWARD W. HUMPHREYS,	W. DELANCEY KOUNTZE,	C. MORTON WHITMAN,	OWEN WARD,
O. L. DOMERICH,	WM. H. WHEELOCK,	GEORGE LEASK,	JESSE I. STRAUS,	ALEXANDER S. WEBB.

RESOURCES	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915	Statement of condition Dec. 31, 1915
Stock and bond investments, viz.:				
Public securities, market value	$522,843	$610,693	$647,591	$967,090
Private securities, market value	1,967,371	1,747,685	1,664,490	1,787,275
Real estate owned	10,000	10,000	10,000	.....
Mortgages owned	943,983	936,928	1,006,411	942,496
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	184,366	209,550	205,000	191,400
Loans and discounts secured by other collateral	5,015,723	4,823,348	5,181,263	6,126,936
Loans, discounts and bills purchased not secured by collateral	2,135,095	1,909,052	1,860,627	2,198,267
Overdrafts	442	30,531	1,694	3,717
Due from trust companies, banks and bankers	1,640,140	1,676,301	1,695,050	1,870,494
Specie	890,359	926,211	699,800	1,131,367
Legal tender notes and notes of national banks	114,600	54,800	253,918	135,100
Federal reserve notes	.....	9,500	5,700	13,800
Cash items	262,333	306,429	139,903	1,198,244

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Customers' liability on acceptances (per contra, see Liabilities)	.....	1,276	.....	.....
Assets not included in any of the above heads	227,188	253,932	245,536	218,312
Total resources	$13,914,443	$13,506,236	$13,616,983	$16,784,498
LIABILITIES				
Capital	$1,000,000	$1,000,000	$1,000,000	$1,000,000
Surplus, including all undivided profits (market value)	526,629	534,714	541,429	503,891
Preferred deposits, viz.:				
Due New York State savings banks	480,375	471,458	440,278	597,093
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depositary	168,501	190,741	218,776	192,497
Deposits by the State of New York	373,000	250,000	120,000	95,000
Deposits by the Superintendent of Banks of the State of New York	6,527	6,527	6,642	1,527
Due depositors, not preferred	10,990,135	10,620,266	10,929,463	13,864,960
Due to trust companies, banks and bankers	276,556	289,089	274,110	475,756
Acceptances of drafts payable at a future date or authorized by commercial letters of credit	.....	1,276	.....	.....
Other liabilities	92,720	142,165	86,285	53,774
Total liabilities	$13,914,443	$13,506,236	$13,616,983	$16,784,498

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40. LIVINGSTON COUNTY TRUST COMPANY, GENESEO

JAMES W. WADSWORTH, *President*, [Organized 1915] PERRY C. EUCHNER, *Secretary*.

B. E. BROPHEL, *Vice-President*, FRED G. OLP, *Vice-President*.

DIRECTORS

B. E. BROPHEL,	R. S. FOLTS,	W. G. MARKHAM,	FRED G. OLP,	JAMES W. WADSWORTH, JR.,
JOHN F. CONNOR,	EDWARD J. FORBES,	JACOB NAST,	CHARLES N. STEWART,	FOSTER W. WALKER,
E. E. DOTY,	WM. J. MALONEY,	CHARLES D. NEWTON,	JAMES W. WADSWORTH,	EUGENE B. WILHELM.

RESOURCES	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915	Statement of condition Dec. 31, 1915
Stock and bond investments, viz.:				
Public securities, market value			$61,650	$64,545
Private securities, market value			37,107	45,732
Mortgages owned			25,300	72,350
Loans and discounts secured by bond and mortgage, deed or other real estate collateral			1,219	2,369
Loans and discounts secured by other collateral			11,730	67,154
Loans, discounts and bills purchased not secured by collateral			60,424	91,924
Overdrafts				7
Due from trust companies, banks and bankers			32,627	22,701
Specie			3,719	2,932
Legal tender notes and notes of national banks			1,775	2,850
Federal reserve notes			45	5,380
Cash items			99	430
Assets not included in any of the above heads			7,490	7,217
Total resources			$243,185	$385,591

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LIABILITIES				
Capital	.....	.....	$100,000	$100,000
Surplus, including all undivided profits (market value)	.....	.....	10,132	11,917
Preferred deposits, viz.:				
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depositary	.....	.....	.....	24,878
Deposits by the State of New York	.....	.....	5,000	5,000
Other deposits secured by pledge of assets	.....	.....	.....	29,302
Due depositors, not preferred	.....	.....	127,447	206,080
Due to trust companies, banks and bankers	.....	.....	.....	6,639
Other liabilities	.....	.....	606	1,775
Total liabilities	.....	.....	$243,185	$385,591

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41. MADISON COUNTY TRUST AND DEPOSIT COMPANY, ONEIDA

JOHN H. BROWN, *President.* [85 Main street; organized 1913] JAMES MOORE, *Vice-President,*

JOHN MAXWELL, *Vice-President,* A. V. NEEDHAM, *Vice-President,* J. L. OAKES, *Treasurer.*

DIRECTORS

JOHN H. BROWN, WILLIAM W. WARR, CHARLES R. COVILLE, T. J. BURKE, A. V. NEEDHAM, CRAWFORD GETMAN, JULIAN E. TAFT, JOHN E. SPERRY, CHARLES M. STONE, ROBERT PAUL, JOHN MAXWELL, JAMES MOORE, WILLIAM R. OLNEY, JOHN R. LOOMIS, ROBERT L. CROCKETT, MANFORD J. DEWEY, E. E. TORREY, W. T. JERMY.

RESOURCES	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915	Statement of condition Dec. 31, 1915
Stock and bond investments, viz.:				
Public securities, market value	$124,526	$124,017	$124,316	$149,842
Private securities, market value	65,368	65,076	65,189	70,856
Real estate owned	30,532	31,732	31,732	31,732
Mortgages owned	268,506	276,181	281,650	293,850
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	.....	12,150	.....	.....
Loans and discounts secured by other collateral	85,103	91,056	103,902	113,077
Loans, discounts and bills purchased not secured by collateral	212,955	242,334	279,483	297,580
Overdrafts	.....	19	10	53
Due from trust companies, banks and bankers	65,206	67,097	57,449	63,281
Specie	5,741	5,013	3,723	2,920
Legal tender notes and notes of national banks	8,726	11,370	7,643	8,122
Cash items	3,781	3,840	1,268	7,405
Assets not included in any of the above heads	14,529	13,930	16,484	12,437
Total resources	$884,973	$943,815	$972,849	$1,051,155

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LIABILITIES				
Capital	$100,000	$100,000	$100,000	$100,000
Surplus, including all undivided profits (market value)	60,620	64,635	64,407	71,370
Preferred deposits, viz.:				
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depositary	2,031	3,553	3,543	4,696
Deposits by the State of New York	40,000	40,000	35,000	40,000
Other deposits secured by pledge of assets	4,643	29,997	28,356	4,637
Due depositors, not preferred	673,344	699,829	736,241	829,652
Other liabilities	4,335	5,801	5,302	800
Total liabilities	$884,973	$943,815	$972,849	$1,051,155

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42. MANUFACTURERS' TRUST COMPANY, BROOKLYN

NATHAN S. JONAS, *President.* [774 Broadway; organized 1905, as Citizens Trust Company of Brooklyn] JAMES H. CONROY, *Secretary.*

GEORGE FREIFELD, *Vice-President,*
CHAS. FROEB, *Vice-President,*
CHARLES M. MOTT, *Assistant Secretary,*
HENRY C. VON ELM, *Assistant Secretary,*
WM. K. DICK, *Vice-President,*
WILLIAM SCHNEIDER, *Assistant Secretary,*
REUBEN W. SHELTER, *Assistant Secretary,*
F. W. BRUCHHAUSER, *Assistant Secretary,*
S. B. KRAUS, *Vice-President,*
NORMAN B. TYLER, *Assistant Secretary,*
J. C. NIGHTINGALE *Cashier.*

DIRECTORS

NATHAN S. JONAS, AARON WESTHEIM, HENRY L. BATTERMAN, A. N. BERNSTEIN, MARTIN DERX, GEORGE FREIFELD,
LEON LOURIA, RALPH JONAS, S. B. KRAUS, VICTOR A. LERSNER, MAX LEVY, JULIUS LIEBMANN,
ARTHUR S. SOMERS, CHARLES LYON, JOHN H. SCHUMANN, LOUIS NEWMAN, H. B. SCHARMANN,
JOHN R. THOMPSON, ANDREW D. BAIRD, J. HENRY DICK, WM. K. DICK, CHARLES FROEB, ALEX. D. SEYMOUR,
GEORGE P. JACOBS, J. A. MOLLENHAUER, M. B. STREETER, WILLIAM P. STURGIS, WILLIAM H. VOGEL, BERNARD GALLAGHER.

RESOURCES	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915	Statement of condition Dec. 31, 1915
Stock and bond investments, viz.:				
Public securities, market value	$1,093,082	$1,165,700	$1,165,700	$1,207,700
Private securities, market value	1,283,484	1,417,308	1,519,419	1,902,641
Real estate owned	898,744	898,074	859,505	849,187
Mortgages owned	755,805	726,305	834,131	929,497
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	175,818	172,926	160,672	131,609
Loans and discounts secured by other collateral	1,411,903	1,356,782	1,113,394	1,454,050
Loans, discounts and bills purchased not secured by collateral	4,723,961	4,577,609	4,558,375	4,279,093
Overdrafts	14	6	456	118
Due from trust companies, banks and bankers	892,125	925,095	1,774,142	1,364,152
Specie	615,125	565,697	537,526	654,219
Legal tender notes and notes of national banks	232,975	270,000	249,000	352,265

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Federal reserve notes	.....	35,000	30,000	35,000
Cash items	55,170	54,673	65,336	84,673
Customers' liability on acceptances (per contra, see Liabilities)	2,500	2,500	.....	.....
Assets not included in any of the above heads	136,704	136,003	140,503	149,505
Total resources	$12,277,410	$12,303,678	$13,008,159	$13,393,709
LIABILITIES				
Capital	$1,000,000	$1,000,000	$1,000,000	$1,000,000
Surplus, including all undivided profits (market value)	240,104	242,820	256,004	321,590
Preferred deposits, viz.:				
Due New York State savings banks	1,180,480	1,382,257	1,099,511	1,377,987
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depositary	14,196	54,855	93,356	61,176
Deposits by the State of New York	406,699	297,000	227,000	237,000
Deposits by the Superintendent of Banks of the State of New York	33,753	9,116	430	15
Other deposits secured by pledge of assets	284,472	294,787	275,201	276,352
Due depositors, not preferred	8,891,647	8,774,037	9,770,476	9,981,101
Due to trust companies, banks and bankers	1,255	16,893	.....	25,156
Acceptances of drafts payable at a future date or authorized by commercial letters of credit	2,500	2,500	.....	.....
Other liabilities	222,304	229,413	286,181	113,332
Total liabilities	$12,277,410	$12,303,678	$13,008,159	$13,393,709

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43. METROPOLITAN TRUST COMPANY OF THE CITY OF NEW YORK

GEORGE C. VAN TUYL, JR., *President.* [49 Wall street; chartered 1881] GEORGE N. HARTMANN, *Secretary.*

BEVERLY CHEW, *Vice-President.*
EDWIN F. ROREBECK, *Vice-President.*

JOHN F. CISSEL, *Comptroller.*
BERTRAM CRUGER, *Treasurer.*
RUPERT W. K. ANDERSON, *Assistant Treasurer.*
FREDERICK E. FRIED, *Assistant Secretary.*

WILLARD E. McHARG, *Assistant Secretary.*
JAMES F. McNAMARA, *Trust Officer.*

DIRECTORS

JAMES G. CANNON, WILLIAM CARPENDER, BEVERLY CHEW, JOHN W. SIMPSON, THOS. DEWITT CUYLER, HENRY W. DEFORREST, HALEY FISKE, J. HORACE HARDING, JOSEPH J. SLOCUM, ERSKINE HEWITT, HAROLD I. PRATT, BRADLEY MARTIN, GEO. C. VAN TUYL, JR., WALTER E. MAYNARD, OGDEN MILLS, E. D. MORGAN, JOHN T. TERRY, HERBERT PARSONS, ANTON A. RAVEN, HORACE WHITE, THEODORE C. CAMP, HAROLD HERRICK. HENRY W. MARSH, CHARLES W. OGDEN, WILLIAM ROSS PROCTOR, ALFRED P. WALKER, WILLIAM G. WILCOX,

RESOURCES	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915	Statement of condition Dec. 31, 1915
Stock and bond investments, viz.:				
Public securities, market value	$3,500,480	$3,550,943	$4,037,000	$4,014,000
Private securities, market value	5,554,541	5,760,800	9,721,629	9,253,626
Real estate owned	63,541	63,826	62,219	78,587
Mortgages owned	1,178,095	1,176,595	1,236,595	1,263,683
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	216,463	516,314	582,816	585,977
Loans and discounts secured by other collateral	11,390,972	15,129,213	16,025,765	21,712,815
Loans, discounts and bills purchased not secured by collateral	13,629,445	13,912,014	14,327,929	16,625,820
Overdrafts	23	2	144	2
Due from trust companies, banks and bankers	3,215,545	3,148,268	5,379,980	4,686,755
Specie	2,875,733	3,356,695	3,409,866	4,347,318
Legal tender notes and notes of national banks	1,064,004	616,080	2,176,000	761,700
Federal reserve notes	.....	6,015	4,670	650

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Cash items	520,308	289,397	164,817	1,911,381
Customers' liability on acceptances (per contra, see Liabilities)	.....	125,000	100,000	80,000
Assets not included in any of the above heads	644,854	312,174	415,767	293,618
Total resources	$43,854,004	$47,963,336	$57,645,197	$65,615,932
LIABILITIES				
Capital	$2,000,000	$2,000,000	$2,000,000	$2,000,000
Surplus, including all undivided profits (market value)	6,103,391	6,093,574	6,293,874	6,087,328
Preferred deposits, viz.:				
Due New York State savings banks	2,611,918	2,782,282	3,132,834	3,710,414
Due New York State savings and loan associations, credit unions and land bank	.....	25,299	25,632	21,251
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depositary	1,279,529	1,150,989	1,079,694	3,531,892
Deposits by the State of New York	1,995,000	850,000	350,000	250,000
Deposits by the Superintendent of Banks of the State of New York	289,627	278,814	273,050	180,605
Due depositors, not preferred	20,537,124	23,437,032	26,750,068	33,151,688
Due to trust companies, banks and bankers	8,666,494	10,721,841	17,229,009	16,344,422
Acceptances of drafts payable at a future date or authorized by commercial letters of credit	.....	125,000	100,000	80,000
Other liabilities	370,921	498,505	411,036	258,332
Total liabilities	$43,854,004	$47,963,336	$57,645,197	$65,615,932

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44. MONTGOMERY COUNTY TRUST COMPANY, AMSTERDAM

JOHN BARNES, *President.* [6½ Market street; organized 1912] THOMAS W. SWAN, *Treasurer.*

DEBAUN VAN AKEN, *Vice-President.* WILLIAM J. KLINE, *Vice-President.* THEODORE J. YUND, *Vice-President.*

DIRECTORS

JOHN BARNES, THEODORE S. DUTCHER, MARTIN KENNEDY, JR., WILLIAM MCCLEARY, P. DATER SHAUL,
JAMES BLOOD, JAMES W. FERGUSON, WILLIAM J. KLINE, CARL MARK, LIVINGSTON C. SMITH,
JOHN R. BLOOD, SOLOMON HOLZHEIMER, THOMAS F. MCCAFFREY, KUNO B. SCHOTTE, THOMAS W. SWAN,
DEBAUN VAN AKEN, SPENCER K. WARNICK, CHARLES C. YUND, THEODORE J. YUND.

RESOURCES	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915	Statement of condition Dec. 31, 1915
Stock and bond investments, viz.:				
Public securities, market value	$224,877	$225,512	$228,175	$237,800
Private securities, market value	467,581	571,436	713,008	701,243
Real estate owned	54,150	54,155	54,155	54,155
Mortgages owned	200,700	197,700	158,000	157,900
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	6,850	6,550	6,150	9,070
Loans and discounts secured by other collateral	93,730	91,148	83,368	141,587
Loans, discounts and bills purchased not secured by collateral	339,155	414,151	256,455	307,548
Overdrafts	68	46	1	58
Due from trust companies, banks and bankers	115,508	80,803	123,991	78,923
Specie	8,846	6,950	2,740	12,885
Legal tender notes and notes of national banks	12,450	19,478	14,403	5,242
Federal reserve notes	.....	.....	2,500	6,500
Cash items	2,235	3,496	3,096	24,353
Assets not included in any of the above heads	37,168	41,080	39,149	41,034
Total resources	$1,563,318	$1,712,505	$1,685,191	$1,778,298

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LIABILITIES				
Capital	$200,000	$200,000	$200,000	$200,000
Surplus, including all undivided profits (market value)	81,286	90,654	103,729	125,237
Preferred deposits, viz.:				
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depositary	4,459	5,434	4,467	4,429
Deposits by the State of New York	365,496	316,271	248,017	196,661
Deposits by the Superintendent of Banks of the State of New York	10,000	10,000	5,000	2,500
Other deposits secured by pledge of assets	2,010	1,972	1,996	1,996
Due depositors, not preferred	889,260	969,741	1,107,737	1,090,099
Due to trust companies, banks and bankers	247	200	.....	34
Bills payable	.....	30,000	.....	150,000
Rediscounts	.....	75,952	.....	.....
Other liabilities	10,560	12,281	14,245	7,342
Total liabilities	$1,563,318	$1,712,505	$1,685,191	$1,778,298

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45. THE MOUNT VERNON TRUST COMPANY, MOUNT VERNON

ARCHIBALD M. CAMPBELL, *President.* [20 East First street; organized 1903] P. W. SHEPARD, *Treasurer.*

MARK D. STILES, *Vice-President.* EDWIN H. PECK, *Vice-President.* M. H. HALL, *Assistant Treasurer.*
STEPHEN VAN TASSEL, *Assistant Treasurer.*

DIRECTORS

GEORGE H. BROWN, J. HOWARD BURTON, A. M. CAMPBELL, JAMES M. DONALD, W. S. FLEMING, E. H. HUFNAGEL, S. H. VORHEES, N. H. IVES, EDSON LEWIS, D. W. WHITMORE, CHARLES M. MILLER, E. H. PECK, W. B. RANDALL, JOHN G. WINTJEN, MARK D. STILES, F. A. STRATTON, W. F. TILTON,

RESOURCES	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915	Statement of condition Dec. 31, 1915
Stock and bond investments, viz.:				
Public securities, market value	$175,576	$173,671	$173,671	$173,671
Private securities, market value	515,649	545,002	569,568	589,276
Real estate owned	167,274	172,749	170,239	170,238
Mortgages owned	380,357	375,657	382,927	371,747
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	187,473	226,112	246,822	207,361
Loans and discounts secured by other collateral	300,847	465,882	492,223	647,284
Loans, discounts and bills purchased not secured by collateral	1,228,659	1,131,712	1,335,239	1,041,429
Overdrafts	130	54	97	36
Due from trust companies, banks and bankers	550,411	518,023	371,816	595,447
Specie	83,180	84,770	61,558	97,402
Legal tender notes and notes of national banks	47,740	48,295	25,120	50,745
Federal reserve notes	.....	16,950	15,935	23,125
Cash items	4,006	4,144	6,606	8,804
Assets not included in any of the above heads	25,867	28,222	46,273	43,179
Total resources	$3,667,169	$3,791,243	$3,898,094	$4,019,744

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LIABILITIES				
Capital	$200,000	$200,000	$200,000	$200,000
Surplus, including all undivided profits (market value)	345,716	339,613	338,299	352,037
Preferred deposits, viz.:				
Due New York State Savings banks	115,442	106,450	118,036	132,328
Due New York State savings and loan associations, credit unions and land bank	1,166	3,021	2,528	9,332
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depositary	38,073	46,083	41,910	31,691
Deposits by the State of New York	250,000	230,000	195,000	160,000
Deposits by the Superintendent of Banks of the State of New York	35,000	40,000	50,000	60,000
Other deposits secured by pledge of assets	13,185	13,185	13,370	13,538
Due depositors, not preferred	2,629,057	2,743,222	2,898,106	3,032,599
Due to trust companies, banks and bankers	26,103	44,771	12,232	11,247
Other liabilities	13,427	24,898	28,613	16,972
Total liabilities	$3,667,169	$3,791,243	$3,898,094	$4,019,744

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46. THE MUTUAL ALLIANCE TRUST COMPANY, NEW YORK CITY

N. J. MILLER, *President.* [35 Wall street; organized 1902] H. A. CLINKUNBROOMER, *Treasurer.*

FRANK V. BALDWIN, *Vice-President.* R. B. MINIS, *Vice-President.* A. D. ORMSBEE, *Assistant Secretary.*
D. C. MORRIS, *Secretary.*

DIRECTORS

JAMES H. PARKER, S. B. BROWN, H. A. CLINKUNBROOMER, R. W. NELSON, GEORGE T. DEXTER, LYNN H. DINKINS, F. H. REED, WEBB FLOYD, CHARLES K. BEEKMAN, F. V. BALDWIN, WILLIAM J. GRIFFIN, EUGENE KREMER, ELLISON A. SMYTH, THOS. W. LAUDERDALE, H. I. MILLER, MASON B. STARRING, WILLIAM O. ALLISON, E. A. FISHER, ERSKINE HEWITT, ARCHIBALD M. McCREA, N. J. MILLER, R. H. ROUNDTREE,

RESOURCES	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915	Statement of condition Dec. 31, 1915
Stock and bond investments, viz.:				
Public securities, market value	$955,000	.....	.....	.....
Private securities, market value	1,225	.....	.....	.....
Real estate owned	190,000	.....	.....	.....
Mortgages owned	26,250	.....	.....	.....
Loans and discounts secured by other collateral	348,272	.....	.....	.....
Loans, discounts and bills purchased not secured by collateral	192,160	.....	.....	.....
Due from trust companies, banks and bankers	89,349	.....	.....	.....
Specie	125	.....	.....	.....
Customers' liability on acceptances (per contra, see Liabilities)	9,630	.....	.....	.....
Assets not included in any of the above heads	18,311	.....	.....	.....
Total resources	$1,830,322	.....	.....	.....

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LIABILITIES				
Capital	$1,000,000			
Surplus, including all undivided profits (market value)	424,214			
Preferred deposits, viz.: Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depositary	26,039			
Due depositors, not preferred	334,960			
Acceptances of drafts payable at a future date or authorized by commercial letters of credit	9,630			
Other liabilities	35,479			
Total liabilities	$1,830,322			

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47. MUTUAL TRUST COMPANY OF WESTCHESTER COUNTY, PORT CHESTER

GEORGE R. READ, *President.* [Main and King streets; organized 1901] DEAN SMITH, *Secretary.*

FREDERICK W. HORTON, *Vice-President.* THEO. F. FLANDREAU, *Assistant Secretary.* WILLIAM J. KUDER, *Assistant Secretary.*

DIRECTORS

EDWARD W. SIMONS, ANDREW BURNS, EDWARD F. BURNES, FREDERICK W. HORTON, M. FRIEDSAM, AARON A. CARPENTER, STANLEY W. DEXTER, JOHN W. STERLING, EDWIN H. PECK, J. MAYHEW WAINWRIGHT, A. H. WIGGIN, J. ALVORD PECK, GEORGE R. READ, WILLIAM O. REMSEN, JOHN SCHICK, ABRAHAM H. SLATER, DEAN SMITH, JONAS GOLDOVITZ.

RESOURCES	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915	Statement of condition Dec. 31, 1915
Stock and bond investments, viz.:				
Public securities, market value	$93,962	$93,787	$92,774	$93,808
Private securities, market value	406,694	524,361	598,094	605,117
Real estate owned	53,750	53,750	53,750	53,750
Mortgages owned	359,419	371,419	370,669	345,619
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	20,875	16,000	16,575	14,950
Loans and discounts secured by other collateral	105,180	107,329	86,999	128,884
Loans, discounts and bills purchased not secured by collateral	346,747	325,074	361,010	301,874
Overdrafts	16	132	23	27
Due from trust companies, banks and bankers	129,454	244,028	160,992	227,142
Specie	9,061	12,964	10,384	9,226
Legal tender notes and notes of national banks	21,564	34,704	24,657	27,301
Federal reserve notes	.....	1,200	1,000	.....
Cash items	4,077	487	373	323
Assets not included in any of the above heads	19,075	23,016	21,500	23,483
Total resources	$1,569,874	$1,808,251	$1,798,800	$1,831,504

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LIABILITIES				
Capital	$300,000	$300,000	$300,000	$300,000
Surplus, including all undivided profits (market value)	56,154	73,052	80,682	97,502
Preferred deposits, viz.:				
Due New York State savings banks	50,375	64,294	61,215	62,012
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depositary	49,118	20,725	9,820	18,700
Deposits by the State of New York	110,000	135,000	95,000	85,000
Deposits by the Superintendent of Banks of the State of New York	5,000	5,000	5,000	.....
Other deposits secured by pledge of assets	11,880	11,880	11,428	11,573
Due depositors, not preferred	904,486	1,113,689	1,201,328	1,230,542
Due to trust companies, banks and bankers	23,685	67,238	24,796	18,070
Bills payable	50,000	.....	.....	.....
Other liabilities	9,176	17,373	9,531	8,105
Total liabilities	$1,569,874	$1,808,251	$1,798,800	$1,831,504

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48. NASSAU COUNTY TRUST COMPANY, MINEOLA

GEORGE S. EMORY, *President.* [Main street; organized 1910] JOHN O. BERGEN, *Secretary.*

EDWARD L. FROST, *Vice-President,* JOHN A. ALBERTSON, *Vice-President.*

DIRECTORS

JOHN A. ALBERTSON, JOHN C. BAKER, EDWARD L. FROST, GEORGE L. HUBBELL, DANIEL UNDERHILL,
THOMAS W. ALBERTSON, GEORGE S. EMORY, FREDERICK C. HICKS, HENRY F. HUETTNER, JOTHAM POST,
FRED H. POST, LORIN K. SCUDDER, FREDERICK E. WILLITS.

RESOURCES	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915	Statement of condition Dec. 31, 1915
Stock and bond investments, viz.:				
Public securities, market value	$37,930	$37,828	$38,057	$60,812
Private securities, market value	400,771	423,705	418,897	507,451
Real estate owned	12,680	12,680	12,655	51,017
Mortgages owned	310,110	298,110	286,600	273,050
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	43,640	47,001	47,340	55,998
Loans and discounts secured by other collateral	60,758	72,597	87,945	86,994
Loans, discounts and bills purchased not secured by collateral	186,465	184,058	178,882	172,829
Overdrafts	.....	19	.....	11
Due from trust companies, banks and bankers	193,912	436,119	144,266	194,957
Specie	38,090	47,306	41,522	51,530
Legal tender notes and notes of national banks	18,965	4,795	16,020	14,035
Federal reserve notes	.....	6,000	3,841	2,650
Cash items	2,829	1,021	303	1,197
Assets not included in any of the above heads	13,620	15,516	15,852	15,864
Total resources	$1,319,770	$1,586,755	$1,292,180	$1,488,395

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LIABILITIES				
Capital	$100,000	$100,000	$100,000	$100,000
Surplus, including all undivided profits (market value)	85,835	86,926	86,614	109,341
Preferred deposits, viz.:				
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depositary	5,765	46,614	52,647	59,757
Deposits by the State of New York	30,000	30,000	17,000	17,000
Other deposits secured by pledge of assets	5,723	5,603	5,673	5,673
Due depositors, not preferred	1,078,638	1,298,963	1,015,430	1,187,591
Due to trust companies, banks and bankers	6,241	7,297	6,997	908
Other liabilities	7,568	11,352	7,819	8,125
Total liabilities	$1,319,770	$1,586,755	$1,292,180	$1,488,395

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49. NEW ROCHELLE TRUST COMPANY, NEW ROCHELLE

WILLIAM W. BISSELL, *President.* [264–268 Main street; organized 1901] HENRI J. VAN ZELM, *Secretary.*

ROBERT P. CARPENTER, *Vice-President,* J. ARTHUR HUNTINGTON, *Assistant Secretary,* J. MARSHALL PERLEY, *Trust Officer.*

DIRECTORS

WILLIAM W. BISSELL, ALONZO GUEST, ROBERT P. CARPENTER, THOMAS S. DRAKE, SAMUEL F. SWINBURNE,
ALBERT MAHLSTEDT, H. E. COLWELL, HENRI J. VAN ZELM, JOHN H. TROY, EDSON S. LOTT,
CHARLES W. HARMAN, CHARLES BABER, D. W. TIERNEY.

RESOURCES	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915	Statement of condition Dec. 31, 1915
Stock and bond investments, viz.:				
Public securities, market value	$229,090	$259,064	$252,064	$261,663
Private securities, market value	772,422	824,736	946,651	1,073,242
Real estate owned	142,750	143,160	144,117	146,183
Mortgages owned	286,725	288,525	336,813	367,675
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	255,961	264,674	267,787	247,665
Loans and discounts secured by other collateral	161,717	162,457	154,257	212,183
Loans, discounts and bills purchased not secured by collateral	547,317	574,447	509,284	565,057
Overdrafts	34	144	110	193
Due from trust companies, banks and bankers	257,391	264,864	262,284	263,538
Specie	56,966	69,952	46,917	60,439
Legal tender notes and notes of national banks	36,565	16,035	41,600	29,661
Federal reserve notes	.....	3,645	8,125	28,745
Cash items	2,995	2,802	2,401	8,155
Assets not included in any of the above heads	42,631	47,617	48,201	53,000
Total resources	$2,792,564	$2,922,122	$3,020,611	$3,317,399

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LIABILITIES				
Capital	$200,000	$200,000	$200,000	$200,000
Surplus, including all undivided profits (market value)	62,715	68,600	71,859	90,680
Preferred deposits, viz.:				
Due New York State savings banks	8,250	13,882	16,549	22,978
Due New York State savings and loan associations, credit unions and land bank	4,589	10,479	15,001	10,428
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depositary	149,818	66,895	131,708	116,694
Deposits by the State of New York	40,000	77,000	56,000	51,000
Other deposits secured by pledge of assets	5,352	5,272	5,338	5,338
Due depositors, not preferred	2,299,423	2,422,368	2,499,603	2,804,488
Due to trust companies, banks and bankers	1,643	27,245	3,940	6,710
Other liabilities	20,774	30,381	20,613	9,083
Total liabilities	$2,792,564	$2,922,122	$3,020,611	$3,317,399

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50. NEW YORK LIFE INSURANCE AND TRUST COMPANY, NEW YORK CITY

WALTER KERR, *President.* [52 Wall street; chartered 1830] IRVING L. ROE, *Secretary.*

ZEGER W. VAN ZELM, *Vice-President,* SAMUEL M. B. HOPKINS, *Vice-President,* J. LOUIS VAN ZELM, *Assistant Secretary,*
HENRY PARISH, JR., *Vice-President,* JOHN C. VEDDER, *Assistant Secretary.*

TRUSTEES

CHARLES G. THOMPSON, FRANK S. WITHERBEE, WM. DE FOREST HAYNES, CLEVELAND H. DODGE, HOWARD TOWNSEND,
HENRY PARISH, HENRY A. C. TAYLOR, AUGUSTUS D. JUILLIARD, THOMAS DENNY, EUGENE DELANO,
FREDERIC W. STEVENS, C. O'D. ISELIN, HENRY LEWIS MORRIS, LINCOLN CROMWELL, ALFRED E. MARLING,
STUYVESANT FISH, W. EMLEN ROOSEVELT, CORNELIUS VANDERBILT, PAUL TUCKERMAN, MOSES TAYLOR,
EDMUND L. BAYLIES, JOSEPH H. CHOATE, JOHN McL. NASH, EDWARD M. TOWNSEND, EDWARD J. HANCY,
HENRY PARISH, JR., WALTER KERR.

RESOURCES	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915	Statement of condition Dec. 31, 1915
Stock and bond investments, viz.:				
Public securities, market value	$3,180,664	$3,561,640	$3,282,745	$3,232,126
Private securities, market value	13,150,783	13,453,815	13,523,048	14,590,940
Real estate owned	1,879,930	1,949,695	1,949,695	1,954,695
Mortgages owned	4,446,821	4,686,578	4,484,378	4,643,610
Loans and discounts secured by other collateral	2,616,863	2,236,613	2,812,484	2,393,246
Loans, discounts and bills purchased not secured by collateral	11,407,237	10,447,449	11,813,166	12,362,156
Overdrafts	65,547	64,431	60,417	51,636
Due from trust companies, banks and bankers	935,727	2,197,634	1,457,853	2,432,123
Specie	2,802,215	3,106,590	2,806,590	2,956,590
Legal tender notes and notes of national banks	100,410	100,410	100,410	100,410
Assets not included in any of the above heads	1,040,038	530,053	904,189	354,320
Total resources	$41,626,235	$42,334,908	$43,194,975	$45,071,852

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LIABILITIES				
Capital	$1,000,000	$1,000,000	$1,000,000	$1,000,000
Surplus, including all undivided profits (market value)	3,687,480	3,669,460	3,820,346	4,063,289
Preferred deposits, viz.:				
Due New York State savings banks	420,237	420,196	369,420	411,196
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depositary	2,706,610	2,724,545	2,152,076	2,456,468
Due depositors, not preferred	30,006,419	31,165,086	32,211,581	32,076,205
Due to trust companies, banks and bankers	188,947	145,000	110,918	1,915,203
Other liabilities	3,616,542	3,210,621	3,530,634	3,149,491
Total liabilities	$41,626,235	$42,334,908	$43,194,975	$45,071,852

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51. NEW YORK TRUST COMPANY, NEW YORK CITY

OTTO T. BANNARD, *President.* [26 Broad street; organized 1889 as New York Security and Trust Company] HERBERT W. MORSE, *Secretary.*

MORTIMER N. BUCKNER, *Vice President,*
FREDERICK J. HORNE, *Vice-President,*
JAMES DODD, *Treasurer,*
H. WALTER SHAW, *Assistant Secretary,*
CHARLES C. HAYDOCK, *Assistant Secretary,*
MONTROSE STUART, *Assistant Secretary.*
ARTHUR S. GIBBS, *Assistant Secretary.*

TRUSTEES

OTTO T. BANNARD, S. READING BERTRON, JAMES A. BLAIR, MORTIMER N. BUCKNER, JAMES C. COLGATE, ROBERT W. DE FOREST, JOHN B. DENNIS, JOSEPH P. GRACE, BENJAMIN S. GUINNESS, F. N. HOFFSTOT, ARTHUR CURTISS JAMES, FREDERIC B. JENNINGS, WALTER JENNINGS, CHAUNCEY KEEP, JOHN C. McCALL, JOHN J. MITCHELL, JAMES PARMELEE, GEORGE W. PERKINS, HENRY C. PHIPPS, E. PARMELEE PRENTICE, EDMUND D. RANDOLPH, NORMAN P. REAM, DEAN SAGE, B. AYMAR SANDS, JOSEPH J. SLOCUM, JOHN W. STERLING, JAMES STILLMAN, MILES TIERNEY.

RESOURCES	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915	Statement of condition Dec. 31, 1915
Stock and bond investments, viz.:				
Public securities, market value	$3,004,451	$3,017,668	$3,009,553	$3,985,033
Private securities, market value	8,716,166	8,392,169	8,541,281	10,520,011
Real estate owned	136,539	104,664	163,400	256,735
Mortgages owned	2,739,080	2,816,013	3,846,836	2,507,886
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	996,131	629,631	714,629	670,751
Loans and discounts secured by other collateral	19,940,730	26,009,314	32,320,287	46,296,961
Loans, discounts and bills purchased not secured by collateral	8,047,822	7,344,622	4,620,664	6,110,100
Overdrafts	3,564	4,272	344,779	11,806
Due from trust companies, banks and bankers	9,493,820	9,170,584	10,142,785	13,540,956
Specie	3,349,047	3,451,648	3,340,515	4,739,165
Legal tender notes and notes of national banks	106,000	87,000	1,399,000	1,083,000
Federal reserve notes	.....	78,000	60,000	69,000
Cash items	835,125	785,858	1,689,654	2,300,740

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Customers' liability on acceptances (per contra, see Liabilities)	1,000,000	1,000,000	500,000	500,000
Assets not included in any of the above heads	453,210	518,710	491,561	538,692
Total resources	$58,821,685	$63,410,153	$71,184,944	$93,130,836
LIABILITIES				
Capital	$3,000,000	$3,000,000	$3,000,000	$3,000,000
Surplus, including all undivided profits (market value)	11,618,117	11,197,855	11,119,166	11,247,084
Preferred deposits, viz.:				
Due New York State savings banks	1,773,774	2,230,772	2,208,634	3,023,025
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depositary	1,927,974	2,012,030	2,845,621	9,956,424
Deposits otherwise preferred	382,816	586,235	466,179	1,946,224
Due depositors, not preferred	34,661,054	37,730,987	44,332,120	54,780,821
Due to trust companies, banks and bankers	3,871,880	4,859,117	6,146,439	8,487,390
Acceptances of drafts payable at a future date or authorized by commercial letters of credit	1,000,000	1,000,000	500,000	500,000
Other liabilities	586,070	793,157	566,785	189,868
Total liabilities	$58,821,685	$63,410,153	$71,184,944	$93,130,836

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52. NIAGARA FALLS TRUST COMPANY, NIAGARA FALLS

GEORGE G. SHEPARD, *President.* [45 Falls street; organized 1904] FELIX M. WOOLWORTH, *Secretary.*

C. M. YOUNG, *Vice-President.* ASHER T. CUDABACK, *Vice-President.*

DIRECTORS

ASHER T. CUDABACK, SANFORD T. CHURCH, FELIX M. WOOLWORTH, GEORGE G. SHEPARD, HARRY C. KINSEY,
C. M. YOUNG, ANTHONY C. DOUGLASS, JAMES F. MURPHY, JOHN H. LEGGETT, M. J. NOONAN,
ALFRED W. GRAY, WM. A. JAMESON, NELSON J. BOWKER, F. K. PADDOCK.

RESOURCES	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915	Statement of condition Dec. 31, 1915
Stock and bond investments, viz.:				
Public securities, market value	$97,500	$91,000	$91,000	$91,000
Private securities, market value	184,392	219,323	251,523	220,625
Real estate owned	58,042	58,042	58,042	58,042
Mortgages owned	33,005	43,500	38,000	36,100
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	250,000	250,000	250,000	250,000
Loans and discounts secured by other collateral	475,000	475,000	500,000	550,000
Loans, discounts and bills purchased not secured by collateral	232,334	318,844	272,054	259,976
Overdrafts	40	196	138	363
Due from trust companies, banks and bankers	318,758	314,217	234,166	249,782
Specie	25,781	21,010	23,553	23,062
Legal tender notes and notes of national banks	30,000	30,000	25,000	27,000
Cash items	3,410	4,911	12,814	21,424
Assets not included in any of the above heads	9,209	8,227	6,919	5,503
Total resources	$1,717,471	$1,834,270	$1,763,209	$1,792,877

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LIABILITIES				
Capital	$100,000	$100,000	$100,000	$100,000
Surplus, including all undivided profits (market value)	164,333	171,954	169,852	188,575
Preferred deposits, viz.:				
Due New York State savings banks	60,000	60,000	61,157	75,000
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depositary	2,346	2,366	2,398	1,846
Deposits by the State of New York	174,000	174,000	129,000	94,000
Other deposits secured by pledge of assets	12,241	12,103	11,691	11,564
Due depositors, not preferred	1,144,275	1,203,398	1,227,914	1,257,187
Due to trust companies, banks and bankers	53,487	82,711	55,794	60,954
Rediscounts	.....	15,000	.....	.....
Other liabilities	6,789	12,738	5,403	3,751
Total liabilities	$1,717,471	$1,834,270	$1,763,209	$1,792,877

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53. THE NORTHERN NEW YORK TRUST COMPANY, WATERTOWN

[118–124 Washington street; organized 1910]

F. L. CARLISLE, *President.* D. C. MURRAY, *Vice-President.* H. A. HICKOK, *Treasurer.*
D. C. MIDDLETON, *Vice-President.* W. L. SHEPARD, *Assi tant Treasurer.*

DIRECTORS

DAVID M. ANDERSON, CHAS. H. ANTHONY, ROBERT J. BUCK, CELESTIN C. BURNS, WILLIAM H. STEVENS, JAMES E. CAMPBELL, FLOYD L. CARLISLE, FRED L. DEWEY, J. FRANCIS DAY, JOHN WEEKES, FRANK A. EMPSALL, G. H. P. GOULD, GEORGE W. KNOWLTON, BYRON B. TAGGART, GEORGE W. WHITE, DEWITT C. MIDDLETON, D. CLINTON MURRAY, HENRY PURCELL, WILLIAM S. RICE, CHARLES B. ROGERS. MARK S. WILDER, BERTRAND H. SNELL, JAMES B. WISE.

RESOURCES	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915	Statement of condition Dec. 31, 1915
Stock and bond investments, viz.:				
Public securities, market value	$141,460	$198,913	$166,567	$132,801
Private securities, market value	748,389	1,067,781	1,086,487	1,236,170
Real estate owned	64,057	8,969	8,896	8,767
Mortgages owned	371,850	370,650	365,050	384,450
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	53,238	57,655	57,655	64,985
Loans and discounts secured by other collateral	683,336	587,891	618,798	685,385
Loans, discounts and bills purchased not secured by collateral	1,485,777	1,433,825	1,571,837	1,614,190
Overdrafts	72	343	776	477
Due from trust companies, banks and bankers	384,115	406,405	390,128	383,901
Specie	60,425	26,075	28,398	61,160
Legal tender notes and notes of national banks	38,435	83,195	67,970	39,771
Cash items	4,950	9,807	25,111	29,066
Customers' liability on acceptances (per contra, see Liabilities)	100,000	121,727	126,398	127,275
Assets not included in any of the above heads	31,630	92,767	41,613	37,573
Total resources	$4,167,734	$4,466,003	$4,555,684	$4,805,971

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LIABILITIES				
Capital	$400,000	$400,000	$400,000	$400,000
Surplus, including all undivided profits (market value)	439,372	448,243	474,335	499,884
Preferred deposits, viz.:				
Due New York State savings banks	166,950	217,607	209,619	247,303
Due New York State savings and loan associations, credit unions and land bank	5,490	4,803	3,454	5,184
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depositary	64,620	70,335	109,562	110,032
Deposits by the State of New York	250,000	250,000	214,000	219,000
Deposits by the Superintendent of Banks of the State of New York	.....	22,836	30,291	38,261
Other deposits secured by pledge of assets	24,493	.....	4,692	24,414
Deposits otherwise preferred	.....	.....	18,290	.....
Due depositors, not preferred	2,652,277	2,848,858	2,865,091	3,084,202
Due to trust companies, banks and bankers	30,784	26,150	69,391	38,309
Acceptances of drafts payable at a future date or authorized by commercial letters of credit	100,000	121,727	126,398	127,275
Other liabilities	33,748	55,444	30,561	12,107
Total liabilities	$4,167,734	$4,466,003	$4,555,684	$4,805,971

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54. NORTHPORT TRUST COMPANY, NORTHPORT

HENRY S. MOTT, *President.* [45 Main street; organized 1912] CHARLES S. C. SMITH, *Secretary.*

DEXTER K. COLE, *Vice-President.* J. B. MORRELL, *Vice-President.* CHARLES S. MOTT, *Treasurer.*
HOWARD T. LEFFERTS, *Trust Officer.*

DIRECTORS

N. S. ACKERLY, DEXTER K. COLE, JOSEPH B. MORRELL, FREEMAN T. HULSE, HENRY M. RANDALL,
GEORGE W. BRUSH, A. O. GILDERSLEEVE, CHARLES S. MOTT, HENRY S. MOTT, CHARLES T. SAMMIS,
CARLL S. BURR, JR., RICHARD W. HAWKINS, FRANK QUACKENBUSH, EDWARD THOMPSON.

RESOURCES	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915	Statement of condition Dec. 31, 1915
Stock and bond investments, viz.:				
Public securities, market value	$64,845	$65,874	$64,226	$63,351
Private securities, market value	58,926	59,202	58,080	61,495
Real estate owned	12,000	12,000	12,000	12,000
Mortgages owned	77,050	76,700	72,450	75,850
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	20,325	18,851	12,925	11,525
Loans and discounts secured by other collateral	98,138	97,188	94,427	92,679
Loans, discounts and bills purchased not secured by collateral	126,383	113,899	120,352	130,005
Overdrafts	176	13	48	62
Due from trust companies, banks and bankers	26,162	28,045	38,396	59,787
Specie	3,697	4,375	4,983	5,022
Legal tender notes and notes of national banks	9,365	9,844	10,209	6,068
Federal reserve notes	.....	.....	600	800
Cash items	.....	75	168	944
Assets not included in any of the above heads	4,503	5,503	4,302	4,005
Total resources	$501,570	$491,569	$493,166	$523,593

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LIABILITIES				
Capital	$100,000	$100,000	$100,000	$100,000
Surplus, including all undivided profits (market value)	43,229	46,696	45,684	48,617
Preferred deposits, viz.:				
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depositary	4,122	4,466	4,726	6,381
Deposits by the State of New York	30,000	25,000	17,000	17,000
Other deposits secured by pledge of assets	4,602	4,542	4,117	4,117
Due depositors, not preferred	301,547	303,898	311,910	332,514
Due to trust companies, banks and bankers	13,568	1,966	6,327	10,011
Other liabilities	4,502	5,001	3,402	4,953
Total liabilities	$501,570	$491,569	$493,166	$523,593

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55. OLEAN TRUST COMPANY, OLEAN

[129 N. Union street; organized 1914]

J. P. HERRICK, *President.* T. H. QUINN, *Vice-President.* JOHN C. BURGER, *Secretary.*

DIRECTORS

M. J. HAUGH, WM. J. FOSS, T. B. LOUGHLEN, W. A. DUSENBURY, J. P. HERRICK,
O. W. PIERCE, F. L. BARTLETT, T. H. QUINN, F. C. OLDS.

RESOURCES	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915	Statement of condition Dec. 31, 1915
Stock and bond investment, viz.:				
Public securities, market value	$117,500	$113,600	$104,700	$82,200
Private securities, market value	114,287	107,787	117,687	75,800
Real estate owned	1,500	1,500	16,117	13,000
Mortgages owned	71,615	96,515	105,065	110,715
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	21,147	28,701	81,753	29,280
Loans and discounts secured by other collateral	57,226	58,541	25,964	111,612
Loans, discounts and bills purchased not secured by collateral	345,196	302,997	289,371	331,940
Overdrafts	37	110	92	310
Due from trust companies, banks and bankers	49,570	75,963	67,285	102,143
Specie	7,798	6,489	6,523	6,770
Legal tender notes and notes of national banks	20,910	33,880	22,580	42,480
Cash items	3,518	1,752	10,946	21,743
Assets not included in any of the above heads	23,127	25,629	22,608	15,124
Total resources	$833,431	$853,464	$870,691	$943,117

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LIABILITIES				
Capital	$100,000	$100,000	$100,000	$100,000
Surplus, including all undivided profits (market value)	19,279	22,843	22,064	3,137
Preferred deposits, viz.:				
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depositary	2,000	2,384	3,131	3,014
Deposits by the State of New York	30,000	27,000	22,000	30,000
Due depositors, not preferred	678,798	695,597	712,674	798,704
Other liabilities	3,354	5,640	10,822	8,262
Total liabilities	$833,431	$853,464	$870,691	$943,117

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56. ORANGE COUNTY TRUST COMPANY, MIDDLETOWN

FRANK HARDING, *President.* [75 North street; organized 1892] G. SPENCER COWLEY, *Secretary.*

JAMES H. SMITH, *Vice-President.* WM. W. WOODWARD, *Assistant Secretary.*

DIRECTORS

EDWIN FANCHER, JAMES G. HARDING, C. J. EVERSON, GEORGE A. SWAYZE, THOMAS WATTS,
RUSSELL WIGGINS, EUGENE HORTON, JOHN BRIGHT, FRANK HARDING, JAMES H. SMITH,
W. E. DOUGLAS, JOHN H. MORRISON, G. SPENCER COWLEY.

RESOURCES	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915	Statement of condition Dec. 31, 1915
Stock and bond investments, viz.:				
Public securities, market value	$874,408	$964,922	$972,872	$1,040,649
Private securities, market value	1,675,762	1,710,403	1,665,150	1,736,423
Real estate owned	27,000	27,000	27,000	27,000
Mortgages owned	395,678	396,678	387,500	394,900
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	59,433	61,443	60,811	37,628
Loans and discounts secured by other collateral	223,795	239,747	209,239	167,372
Loans, discounts and bills purchased not secured by collateral	253,794	233,448	217,163	242,626
Overdrafts	21	83	1	25
Due from trust companies, banks and bankers	467,323	396,742	466,428	331,642
Specie	84,438	61,303	64,723	61,700
Legal tender notes and notes of national banks	48,665	53,730	30,895	30,000
Federal reserve notes	.....	.....	7,000	14,590
Cash items	17,797	8,671	7,829	18,139
Assets not included in any of the above heads	11,690	9,213	11,940	9,995
Total resources	$4,139,804	$4,163,383	$4,128,551	$4,112,689

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LIABILITIES				
Capital	$100,000	$100,000	$100,000	$100,000
Surplus, including all undivided profits (market value)	278,428	271,317	256,406	293,132
Preferred deposits, viz.:				
Due New York State Savings banks	17,371	14,790	14,309	23,295
Due New York State savings and loan associations, credit unions and land bank	13,813	10,723	8,942	20,071
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depositary	64,536	57,971	61,249	55,190
Other deposits secured by pledge of assets	8,712	8,933	9,022	10,583
Due depositors, not preferred	3,619,473	3,623,832	3,630,421	3,595,748
Due to trust companies, banks and bankers	1,358	3,340	3,172	3,482
Other liabilities	36,113	72,477	45,030	11,188
Total liabilities	$4,139,804	$4,163,383	$4,128,551	$4,112,689

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57. THE PEOPLE'S TRUST COMPANY OF BINGHAMTON, BINGHAMTON

[81 Court street; organized 1914]

FRANK B. NEWELL, *President.* WILLIS SHARP KILMER, *Vice-President.* MARTIN H. SAWTELLE, *Treasurer.*
ALONZO ROBERTSON, *Vice-President.* THEODORE R. TUTHILL, *Secretary.* RICHARD E. LUSK, *Assistant Treasurer.*

DIRECTORS

ALONZO ROBERTSON, FRANK B. NEWELL, JOHN HULL, JR., GEORGE W. FAIRCHILD, J. FRANCIS DAY, THEODORE R. TUTHILL, EDWARD N. ABBOT, EDWARD M. HANRAHAN, JOHN B. SIMPSON, CHARLES S. DARLING, W. WIRT NEWELL, GEORGE R. NELSON, WILLIS SHARPE KILMER, JEROME B. HADSELL, NORMAN W. WALDRON, J. HARRY UNDERWOOD, BENJAMIN T. ASH, FRANK L. DENNIS, HENRY L. BEACH.

RESOURCES	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915	Statement of condition Dec. 31, 1915
Stock and bond investments, viz.:				
Public securities, market value	$334,570	$349,512	$359,900	$357,894
Private securities, market value	975,837	969,292	877,127	869,820
Real estate owned	70,000	165,000	165,000	165,000
Mortgages owned	376,610	427,230	461,405	491,490
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	106,500	77,600	.....	83,500
Loans and discounts secured by other collateral	361,266	369,433	435,795	329,007
Loans, discounts and bills purchased not secured by collateral	778,301	770,782	768,516	781,063
Overdrafts	56	28	49	5
Due from trust companies, banks and bankers	361,945	244,423	793,299	476,112
Specie	31,500	43,562	27,147	24,338
Legal tender notes and notes of national banks	95,354	81,297	90,752	86,660
Federal reserve notes	.....	3,500	.....	1,055
Cash items	34,280	23,073	10,101	33,292
Assets not included in any of the above heads	29,504	27,003	31,003	17,887
Total resources	$3,555,723	$3,551,735	$4,020,094	$3,717,123

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LIABILITIES				
Capital	$500,000	$500,000	$500,000	$500,000
Surplus, including all undivided profits (market value)	118,519	130,006	125,245	122,013
Preferred deposits, viz.:				
Due New York State savings banks	25,000	25,000	25,000	25,378
Due New York State savings and loan associations, credit unions and land bank	1,671	1,041	2,931	495
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depositary	15,395	17,281	21,076	15,100
Deposits by the State of New York	92,000	70,000	60,000	57,000
Deposits by the Superintendent of Banks of the State of New York	26,846	27,049	21,805	22,024
Other deposits secured by pledge of assets	114,523	115,124	113,916	115,786
Due depositors, not preferred	2,606,156	2,555,946	3,038,533	2,749,501
Due to trust companies, banks and bankers	38,109	24,285	97,714	105,829
Other liabilities	17,504	86,003	13,874	3,997
Total liabilities	$3,555,723	$3,551,735	$4,020,094	$3,717,123

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58. THE PEOPLE'S TRUST COMPANY, BROOKLYN

[181–183 Montague street; organized 1889]

CHARLES A. BOODY, *President.*
J. G. DETTMER, *Vice-President.*
HORACE J. MORSE, *Vice-President.*

WILLIAM A. FISHER, *Assistant Secretary.*
J. FRANK BIRDSELL, *Assistant Secretary.*
WILLIAM F. AYLING, *Assistant Secretary.*

CHARLES L. SCHENCK, *Secretary.*
HENRY M. HEATH, *Assistant Secretary.*
CLARANCE I. McGOWAN, *Assistant Secretary.*

TRUSTEES

J. G. DETTMER, HORACE J. MORSE, WILLIAM B. HILL, HOWARD M. SMITH, ALBERT TAG, ANDREW D. BAIRD, DAVID A. BOODY, JAMES A. SMITH, HERBERT L. PRATT, WILLIAM C. COURTNEY, WILLIAM H. GOOD, W. EUGENE KIMBALL, ADRIAN T. KIERNAN, CHARLES M. ENGLIS, GEORGE W. DAVISON, WILLIAM E. HARMON, CHARLES A. BOODY, MAX RUCKGABER, JR., WALTER V. CRANFORD, CHARLES E. ROBERTSON, JAMES H. JOURDAN, JOHN F. HILDEBRAND, THOMAS E. MURRAY, FRANCIS L. NOBLE.

RESOURCES	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915	Statement of condition Dec. 31, 1915
Stock and bond investments, viz.:				
Public securities, market value	$1,216,150	$1,423,587	$1,826,561	$1,596,137
Private securities, market value	5,837,090	6,018,630	6,037,955	6,738,736
Real estate owned	589,000	578,200	625,742	627,445
Mortgages owned	1,117,697	1,061,026	955,097	1,232,659
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	456,722	463,861	466,580	478,161
Loans and discounts secured by other collateral	5,932,681	5,619,588	6,114,805	5,157,729
Loans, discounts and bills purchased not secured by collateral	2,471,295	2,184,513	1,985,546	2,266,512
Overdrafts	384	174	1,576	1,037
Due from trust companies, banks and bankers	3,633,140	3,400,722	3,640,772	3,659,347
Specie	1,464,390	1,322,814	1,385,698	1,421,331
Legal tender notes and notes of national banks	305,570	375,770	280,440	245,780
Federal reserve notes	.....	12,860	16,725	25,695
Cash items	515,582	601,480	340,416	1,261,096

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Customers' liability on acceptances (per contra, see liabilities)	.....	.....	25,000	100,000
Assets not included in any of the above heads	179,317	178,416	190,516	183,464
Total resources	$23,719,018	$23,241,641	$23,893,429	$24,995,129
LIABILITIES				
Capital	$1,000,000	$1,000,000	$1,000,000	$1,000,000
Surplus, including all undivided profits (market value)	1,419,489	1,433,853	1,438,035	1,603,822
Preferred deposits, viz.:				
Due New York State savings banks	2,275,845	2,224,475	1,894,715	2,306,069
Due New York State savings and loan associations, credit unions and land bank	21,445	27,514	24,116	32,850
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depositary	559,122	272,227	286,186	348,117
Deposits by the State of New York	300,000	265,000	75,000	60,000
Deposits by the Superintendent of Banks of the State of New York	77,950	77,950	77,950	77,949
Other deposits secured by pledge of assets	348,828	337,803	341,360	347,305
Due depositors, not preferred	17,484,864	17,428,840	18,495,811	18,987,803
Due to trust companies, banks and bankers	49,799	28,360	50,367	26,722
Acceptances of drafts payable at a future date or authorized by commercial letters of credit	.....	.....	25,000	100,000
Other liabilities	181,676	145,619	184,889	104,492
Total liabilities	$23,719,018	$23,241,641	$23,893,429	$24,995,129

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59. POUGHKEEPSIE TRUST COMPANY, POUGHKEEPSIE

STEPHEN G. GUERNSEY, *President.* [236 Main street; organized 1901] C. W. H. ARNOLD, *Secretary.*

CHARLES W. PILGRIM, *Vice-President.* ADNA F. HEATON, *Vice-President.* THOMAS W. BARRETT, *Treasurer.*
WALTER J. WESLEY, *Assistant Treasurer.*

DIRECTORS

S. G. GUERNSEY, THOMAS W. BARRETT, SAMUEL K. RUPLEY, ANDREW C. ZABRISKIE, FRANK J. SCHWARTZ,
PETER H. TROY, B. P. WAYNE, ADNA F. HEATON, FRANK J. LEFEVER, L. H. VAIL,
J. WILSON POUCHER, C. W. H. ARNOLD, CHARLES W. PILGRIM, SILAS HINKLEY, E. LYMAN BROWN.

RESOURCES	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915	Statement of condition Dec. 31, 1915
Stock and bond investments, viz.:				
Public securities, market value	$145,500	$293,900	$245,950	$286,050
Private securities, market value	982,700	993,020	1,053,195	1,041,237
Real estate owned	136,700	136,700	141,200	136,700
Mortgages owned	558,656	592,606	627,931	637,906
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	59,118	51,290	64,796	78,381
Loans and discounts secured by other collateral	417,434	509,643	470,608	514,763
Loans, discounts and bills purchased not secured by collateral	458,695	516,256	505,288	533,119
Overdrafts	319	362	183	265
Due from trust companies, banks and bankers	358,737	180,810	291,807	460,114
Specie	60,361	61,099	58,934	14,041
Legal tender notes and notes of national banks	46,887	32,545	35,426	27,933
Federal reserve notes	.....	1,855	2,540	3,660
Cash items	15,053	13,421	11,402	20,052
Assets not included in any of the above heads	36,247	41,450	43,361	36,457
Total resources	$3,276,407	$3,424,957	$3,552,621	$3,790,678

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LIABILITIES				
Capital	$125,000	$125,000	$125,000	$125,000
Surplus, including all undivided profits (market value)	127,413	131,095	136,147	154,113
Preferred deposits, viz.:				
Due New York State savings banks	20,000	20,000	20,000	20,000
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depositary	27,888	39,726	40,759	36,442
Deposits by the State of New York	75,290	79,266	98,762	93,021
Other deposits secured by pledge of assets	7,662	7,467	7,561	7,656
Deposits otherwise preferred	9,850	9,942	9,719	9,788
Due depositors, not preferred	2,832,873	2,947,055	3,070,755	3,316,819
Due to trust companies, banks and bankers	29,386	19,270	18,208	19,174
Other liabilities	21,045	46,136	25,710	8,665
Total liabilities	$3,276,407	$3,424,957	$3,552,621	$3,790,678

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60. QUEENS COUNTY TRUST COMPANY, JAMAICA

[375 Fulton street; organized 1904]

ROBERT B. AUSTIN, *President.*
WILLIS H. YOUNG, *Vice-President.*
THOMAS NAPIER, *Vice-President.*
D. W. QUINN, JR., *Vice-President,*
THOMAS F. HASTE, *Assistant Secretary.*
W. E. STECHER, *Secretary.*
HARRY V. HOYT, *Assistant Secretary.*

DIRECTORS

JAMES MACBETH, LEANDER B. FABER, D. W. QUINN, JR., THOMAS NAPIER, WM. H. CUMMINGS, CHAS. F. LEWIS, WILLIS H. YOUNG, W. ELMER PAYNTAR, C. B. WHEELER, ROBERT W. HIGBIE, W. J. WHEELER, JOHN F. FITZ GERALD, H. PUSHAE WILLIAMS, ARTHUR S. WILLDIGG, JOHN J. ROBERTS, ROBERT B. AUSTIN,

RESOURCES	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915	Statement of condition Dec. 31, 1915
Stock and bond investments, viz.:				
Public securities, market value	$346,689	$347,496	$346,280	$403,321
Private securities, market value	195,724	201,393	227,670	228,391
Real estate owned	383,103	399,153	399,153	407,653
Mortgages owned	527,147	496,347	512,847	505,547
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	203,499	193,773	191,411	190,297
Loans and discounts secured by other collateral	390,354	379,429	309,461	402,492
Loans, discounts and bills purchased not secured by collateral	513,704	531,484	533,906	523,286
Overdrafts	727	505	770	451
Due from trust companies, banks and bankers	175,474	185,168	261,438	215,142
Specie	66,631	5,232	7,360	69,313
Legal tender notes and notes of national banks	81,000	165,550	158,800	66,250
Federal reserve notes	.....	1,550	1,200	2,750
Cash items	1,561	901	837	3,666
Assets not included in any of the above heads	63,350	61,386	58,381	63,315
Total resources	$2,948,963	$2,969,367	$3,009,514	$3,081,874

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LIABILITIES				
Capital	$600,000	$600,000	$600,000	$600,000
Surplus, including all undivided profits (market value)	80,076	78,427	70,059	93,838
Preferred deposits, viz.:				
Due New York State savings and loan associations, credit unions and land bank	595	595	604	619
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depositary	35,934	32,750	24,814	29,735
Deposits by the State of New York	50,000	35,000	21,000	35,000
Deposits by the Superintendent of Banks of the State of New York	.....	.....	.....	50,000
Other deposits secured by pledge of assets	133,752	158,607	158,930	158,811
Due depositors, not preferred	1,893,140	1,875,879	1,972,078	1,959,387
Due to trust companies, banks and bankers	34,667	53,467	43,939	39,110
Other liabilities	120,799	134,642	118,090	115,374
Total liabilities	$2,948,963	$2,969,367	$3,009,514	$3,081,874

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61. ROCHESTER TRUST AND SAFE DEPOSIT COMPANY, ROCHESTER

WILLIAM C. BARRY, *President.* [5 Main street, west; chartered 1868 as the Safe Deposit Company of Rochester] ROBERT C. WATSON, *Secretary.*

E. FRANK BREWSTER, *Vice-President.* TAYLOR D. BIDWELL, *Assistant Secretary.*

DIRECTORS

FRANK A. WARD, E. FRANK BREWSTER, WILLIAM C. BARRY, THOMAS J. DEVINE, JOSIAH ANSTICE, WM. A. HUBBARD, JR., V. MOREAU SMITH, ROBERT C. WATSON, FRANK T. SAGE, JAMES S. HAVENS, THOMAS H. CHEW, GEORGE W. THAYER, GEORGE C. GORDON, LUCIUS W. ROBINSON. EDWARD G. MINER, R. ANDREW HAMILTON, JOHN E. DURAND,

RESOURCES	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915	Statement of condition Dec. 31, 1915
Stock and bond investments, viz.:				
Public securities, market value	$1,195,145	$1,191,745	$1,191,545	$1,314,316
Private securities, market value	7,283,071	7,144,731	6,964,658	7,207,442
Real estate owned	360,000	360,000	360,000	360,000
Mortgages owned	6,564,033	6,882,193	6,982,433	7,010,203
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	67,204	68,654	56,604	67,400
Loans and discounts secured by other collateral	5,584,441	5,315,963	5,517,258	5,125,513
Loans, discounts and bills purchased not secured by collateral	120,000	48,000	43,017	45,303
Overdrafts	265	118	40	109
Due from trust companies, banks and bankers	1,287,958	1,241,334	1,309,505	1,615,621
Specie	212,110	212,866	213,593	219,386
Legal tender notes and notes of national banks	733,381	714,859	676,563	704,992
Cash items	31,913	32,171	14,809	107,386
Assets not included in any of the above heads	163,280	275,159	172,578	194,176
Total resources	$23,602,801	$23,487,793	$23,502,603	$23,971,847

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LIABILITIES				
Capital	$500,000	$500,000	$500,000	$500,000
Surplus, including all undivided profits (market value)	783,532	742,068	747,281	849,510
Preferred deposits, viz.:				
Due New York State savings banks	43,244	43,244	43,650	34,000
Due New York State savings and loan associations, credit unions and land bank	4,630	1,851	1,501	1,893
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depositary	393,238	396,504	398,560	468,829
Deposits by the State of New York	250,000	165,000	110,000	60,000
Due depositors, not preferred	21,356,796	21,551,344	21,418,309	21,974,101
Due to trust companies, banks and bankers	25,779	25,779	23,500	23,512
Other liabilities	245,582	62,003	259,802	60,002
Total liabilities	$23,602,801	$23,487,793	$23,502,603	$23,971,847

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62. ROCKLAND COUNTY TRUST COMPANY, NYACK

FRANK R. CRUMBIE, *President.*
EUGENE F. PERRY, *Vice-President.*

[Broadway and Main street; organized 1906]

ARTHUR A. G. LUDERS, *Secretary.*

DIRECTORS

FRANK R. CRUMBIE, EUGENE F. PERRY, ARTHUR A. G. LUDERS, ROBERT SCHMITT, HOWARD VAN BUREN, A. S. TOMPKINS, C. CARLTON KELLEY,

RESOURCES	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915	Statement of condition Dec. 31, 1915
Stock and bond investments, viz.:				
Public securities, market value	$56,580	$54,069	$59,069	$58,227
Private securities, market value	346,546	404,956	441,759	437,541
Real estate owned	43,000	43,000	43,000	55,002
Mortgages owned	183,782	190,732	200,707	254,057
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	35,268	41,743	43,093	38,548
Loans and discounts secured by other collateral	103,737	120,003	126,239	123,564
Loans, discounts and bills purchased not secured by collateral	253,824	209,531	198,233	210,672
Overdrafts	181	62	46	32
Due from trust companies, banks and bankers	67,876	127,175	64,584	111,745
Specie	3,836	11,060	9,372	12,806
Legal tender notes and notes of national banks	23,760	19,722	9,517	18,165
Federal reserve notes	.....	1,000	100	785
Cash items	6,759	1,954	1,630	775
Assets not included in any of the above heads	10,495	15,904	14,504	14,243
Total resources	$1,135,644	$1,240,911	$1,211,853	$1,336,162

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LIABILITIES				
Capital	$100,000	$100,000	$100,000	$100,000
Surplus, including all undivided profits (market value)	31,797	32,791	34,607	48,246
Preferred deposits, viz.:				
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depositary	12,541	20,131	7,129	5,170
Deposits by the State of New York	32,000	32,000	17,000	17,000
Other deposits secured by pledge of assets	7,047	6,884	6,971	7,059
Due depositors, not preferred	943,021	1,034,084	1,016,141	1,154,823
Due to trust companies, banks and bankers	1,636	219	21,754	1,071
Other liabilities	7,602	14,802	8,251	2,793
Total liabilities	$1,135,644	$1,240,911	$1,211,853	$1,336,162

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63. ROME TRUST COMPANY, ROME

[105 South James street; organized 1915]

F. M. SHELLEY, *President*,
JOHN D. McMAHON, *Vice-President*,
C. FRANK FLOYD, *Vice-President*,
A. D. WHITE, *Secretary*.
H. W. BARNARD, *Treasurer*.

DIRECTORS

W. T. BINKS,	LAWRENCE CAREY,	A. S. EVANS,	JACOB KARLEN,	F. M. SHELLEY,
E. D. BESLEY,	H. T. DYETT,	C. FRANK FLOYD,	T. H. STRYKER,	P. C. THOMAS,
G. H. BROWN,	MICHAEL DULY,	BARTON HASELTON,	JOHN D. McMAHON,	J. L. WILLIAMS,
H. W. BARNARD,	F. A. ETHRIDGE,	F. J. HAGER,	F. G. RATHBUN,	A. D. WHITE.

RESOURCES	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915	Statement of condition Dec. 31, 1915
Stock and bond investments, viz.:				
Public securities, market value	$46,551	$51,612	$168,814	$234,281
Private securities, market value	189,582	193,684	221,536	202,910
Real estate owned	.....	34,050	38,859	34,050
Mortgages owned	57,916	73,111	86,116	118,176
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	3,251	2,842	5,559	7,182
Loans and discounts secured by other collateral	59,167	151,299	110,578	123,826
Loans, discounts and bills purchased not secured by collateral	202,728	841,489	891,947	933,479
Overdrafts	43	266	196	1,530
Due from trust companies, banks and bankers	50,382	163,845	317,633	336,416
Specie	1,774	29,215	4,294	35,344
Legal tender notes and notes of national banks	25,738	33,783	78,285	29,263
Cash items	42,061	13,179	8,015	6,328
Assets not included in any of the above heads	7,043	14,067	14,817	36,816
Total resources	$686,236	$1,602,442	$1,946,649	$2,099,601

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LIABILITIES				
Capital	$100,000	$100,000	$100,000	$300,000
Surplus, including all undivided profits (market value)	52,640	57,864	63,017	75,673
Preferred deposits, viz.:				
Due New York State savings banks	.....	35,789	49,272	59,429
Due New York State savings and loan associations, credit unions and land bank	.....	.....	1,007	2,653
Deposits by the State of New York	35,000	30,000	43,000	37,000
Other deposits secured by pledge of assets	3,280	3,128	3,170	3,210
Due depositors, not preferred	490,111	1,319,493	1,536,940	1,502,155
Due to trust companies, bank and bankers	857	39,484	139,587	14,329
Bills payable	.....	.....	.....	100,000
Other liabilities	4,348	16,684	10,656	5,152
Total liabilities	$686,236	$1,602,442	$1,946,649	$2,099,601

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64. ST. LAWRENCE TRUST COMPANY, OGDENSBURG

[45 Ford street; organized 1915]

WILLIAM M. STEPHENS, *President*, THOMAS H. LAWRANCE, *Secretary*. ROBERT E. WATERMAN, *Vice-President*,
HOWARD L. KETCHAM, *Treasurer*.

DIRECTORS

CHARLES W. McCLAIR,	E. EUGENE HAWKINS,	D. EDWARD A. PEARSON,	JOHN F. WELLS,	ROBERT S. WATERMAN,
WILLARD N. BELL,	W. J. RUSSELL,	JOHN C. TULLOCH,	REUBEN W. DOBISKY,	LEO FRANK,
CHARLES W. LOOMIS,	JOSEPH E. FELL,	WILLIAM A. HAWKSHAW,	J. LESLIE CRAIG,	THOMAS H. LAWRANCE,
WILLIAM CRAIG,	WILLIAM D. BRITTON,	HYMAN S. FISHER,	HERBERT G. CHANDLER,	WILLIAM M. STEVENS,
		ROBERT E. WATERMAN.		

RESOURCES	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915	Statement of condition Dec. 31, 1915
Stock and bond investments, viz.: Public securities, market value	.....	.....	.....	$102,306
Mortgages owned	.....	.....	.....	7,318
Loans and discounts secured by other collateral	.....	.....	.....	7,857
Loans, discounts and bills purchased not secured by collateral	.....	.....	.....	89,633
Due from trust companies, banks and bankers	.....	.....	.....	36,520
Specie	.....	.....	.....	1,510
Legal tender notes and notes of national banks	.....	.....	.....	10,470
Federal reserve notes	.....	.....	.....	2,000
Cash items	.....	.....	.....	2,685
Assets not included in any of the above heads	.....	.....	.....	19,198
Total resources	.....	.....	.....	$279,497

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LIABILITIES				
Capital	.....	.....	.....	$100,000
Surplus, including all undivided profits (market value)	.....	.....	.....	29,461
Preferred deposits, viz.:				
Due New York State savings and loan associations, credit unions and land bank	.....	.....	.....	3,000
Deposits by the State of New York	.....	.....	.....	5,000
Due depositors, not preferred	.....	.....	.....	132,675
Due to trust companies, banks and bankers	.....	.....	.....	9,114
Other liabilities	.....	.....	.....	247
Total liabilities	.....	.....	.....	$279,497

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65. SALAMANCA TRUST COMPANY, SALAMANCA

E. B. VREELAND, *President.* [Main street; organized 1902] W. A. HEVENOR, *Secretary.*

C. M. DOW, *Vice-President,* C. R. GIBSON, *Vice-President,* F. A. RHODES, *Cashier.*

DIRECTORS

EDWARD B. VREELAND,	CHARLES W. TERRY,	FRANK A. RHODES,	EDWARD F. NORTON,	CHARLES F. HESS,
TINT CHAMPLIN,	WILLIAM S. MORTON,	JOHN C. KREIGER,	MARC D. JOHNSON,	DWIGHT F. RUNDELL,
EDWARD BOLARD,	CHARLES R. GIBSON,	ALBERT T. FANCHER,	CHARLES M. DOW,	CAREY E. DAVIE,
WILLIAM H. HAZARD,	ARTHUR D. BEDELL,	EDWARD B. FITZGERALD,	JAMES W. MULCAY,	MORTIMER A. JAQUAY,
	LYMAN L. DECK,		GEORGE WITHERELL,	

RESOURCES	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915	Statement of condition Dec. 31, 1915
Stock and bond investments, viz.:				
Public securities, market value	$174,167	$189,167	$194,513	$234,151
Private securities, market value	116,430	121,430	141,430	125,950
Real estate owned	10,912	10,996	11,113	11,189
Mortgages owned	156,898	158,026	156,500	148,535
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	110,135	156,720	183,560	182,480
Loans and discounts secured by other collateral	96,846	64,868	125,016	71,650
Loans, discounts and bills purchased not secured by collateral	553,233	573,453	524,241	552,892
Overdrafts	141	197	262	291
Due from trust companies, banks and bankers	131,689	173,172	74,754	108,083
Specie	38,121	34,521	41,871	28,618
Legal tender notes and notes of national banks	23,750	24,850	23,500	16,100
Federal reserve notes	.....	.....	1,000	.....
Cash items	1,986	395	5,370	3,999
Assets not included in any of the above heads	6,885	7,034	6,884	6,784
Total resources	$1,421,193	$1,514,829	$1,490,014	$1,490,722

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LIABILITIES				
Capital	$100,000	$100,000	$100,000	$100,000
Surplus, including all undivided profits (market value)	167,153	173,730	174,819	186,502
Preferred deposits, viz.:				
Due New York State savings and loan associations, credit unions and land Bank	4,492	3,262	884	8
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depositary	8,793	8,480	25,791	26,440
Other deposits secured by pledge of assets	28,674	23,303	8,383	8,085
Due depositors, not preferred	1,103,335	1,196,552	1,171,139	1,160,944
Due to trust companies, banks and bankers	43	.....	95	240
Other liabilities	8,703	9,502	8,903	8,503
Total liabilities	$1,421,193	$1,514,829	$1,490,014	$1,490,722

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66. SCHENECTADY TRUST COMPANY, SCHENECTADY

GERARDUS SMITH, *President.* [318–320 State street; organized 1902] HENRY B. BOARDMAN, *Treasurer.*

JOSEPH W. SMITLEY, *Vice-President,* EDWARD D. PALMER, *Cashier,* HENRY A. ALLEN, JR., *Assistant Treasurer.*

DIRECTORS

HENRY B. BOARDMAN, JAMES A. VAN VOAST, G. E. EMMONS, WILLIAM L. REID, JOSEPH W. SMITLEY,
CHARLES G. BRIGGS, B. R. CAREY, JAMES P. FELTON, E. WILBUR RICE, JR., ALONZO P. STRONG,
JOHN G. BARRY, ALFRED DE GRAFF, J. R. LOVEJOY, EDWARD C. WHITMYER, W. H. WRIGHT,
WM. W. WEMPLE, EDWARD F. PECK, GERARDUS SMITH.

RESOURCES	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915	Statement of condition Dec. 31, 1915
Stock and bond investments, viz.:				
Public securities, market value	$172,056	$136,337	$137,175	$138,650
Private securities, market value	2,207,552	2,200,702	2,324,727	2,542,963
Real estate owned	56,500	56,500	62,246	85,776
Mortgages owned	245,206	247,106	250,346	254,900
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	46,259	49,276	47,483	44,018
Loans and discounts secured by other collateral	286,757	275,360	242,313	290,251
Loans, discounts and bills purchased not secured by collateral	1,137,851	1,262,173	1,253,113	1,259,964
Overdrafts	61	82	100	180
Due from trust companies, banks and bankers	500,965	626,071	842,879	645,403
Specie	69,745	77,192	51,759	51,389
Legal tender notes and notes of national banks	114,999	199,263	188,349	146,845
Federal reserve notes	.....	.....	.....	900
Cash items	10,080	16,419	9,901	56,307
Assets not included in any of the above heads	37,171	38,846	40,594	43,729
Total resources	$4,885,202	$5,185,327	$5,450,985	$5,561,275

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LIABILITIES				
Capital	$250,000	$250,000	$250,000	$250,000
Surplus, including all undivided profits (market value)	328,152	342,579	365,122	420,876
Preferred deposits, viz.:				
Due New York State savings banks	127,034	147,589	145,113	173,214
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depositary	1,528	2,936	2,982	1,248
Deposits by the State of New York	141,064	141,291	126,011	122,306
Deposits by the Superintendent of Banks of the State of New York	33,185	33,680	33,680	33,680
Other deposits secured by pledge of assets	94,115	92,008	91,230	91,937
Due depositors, not preferred	3,816,310	4,027,535	4,287,025	4,352,826
Due to trust companies, banks and bankers	72,302	102,203	133,233	106,556
Other liabilities	21,512	45,506	16,589	8,632
Total liabilities	$4,885,202	$5,185,327	$5,450,985	$5,561,275

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67. SECURITY TRUST COMPANY OF ROCHESTER, ROCHESTER

JAMES S. WATSON, *President.* [103 Main street, east; chartered 1892] FRANK M. ELLERY, *Secretary.*

ALEXANDER, M. LINDSAY, *Vice-President,* JULIUS M. WILE, *Vice-President,* GRANGER A. HOLLISTER, *Vice-President,*
MORTIMER E. WILE, *Assistant Secretary,* WILLIAM H. STACKEL, *Trust Officer.*

TRUSTEES

JAMES S. WATSON, RUFUS K. DRYER, JULIUS M. WILE, HENRY A. STRONG, P. V. CRITTENDEN,
HIRAM W. SIBLEY, ALEX. M. LINDSAY, WILLIAM E. WERNER, CARL F. LOMB, MORLEY A. STERN,
GRANGER A. HOLLISTER, EDWARD HARRIS, JOSEPH T. ALLING, CHARLES STERN, JOHN C. BARNARD,
R. M. SEARLE, O'DONNELL ISELIN, CHARLES M. EVEREST, J. WARREN CUTLER, IRVING ROUSE,
DANIEL M. BEACH, F. HARPER SIBLEY. FRANK W. LOVEJOY,

RESOURCES	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915	Statement of condition Dec. 31, 1915
Stock and bond investments, viz.:				
Public securities, market value	$508,000	$509,300	$513,800	$517,300
Private securities, market value	3,558,600	3,813,600	3,947,100	4,463,600
Real estate owned	106,500	106,500	106,500	106,500
Mortgages owned	750,550	768,325	875,433	879,500
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	122,500	103,300	103,300	106,400
Loans and discounts secured by other collateral	4,084,324	4,093,879	4,063,157	4,712,874
Loans, discounts and bills purchased not secured by collateral	3,031,961	2,627,961	2,328,369	2,583,096
Overdrafts	24	49	97	.....
Due from trust companies, banks and bankers	1,613,753	1,735,603	2,341,971	1,954,553
Specie	382,640	382,374	382,896	411,421
Legal tender notes and notes of national banks	255,090	254,910	255,265	274,280
Cash items	27,649	131,753	65,403	171,731
Assets not included in any of the above heads	85,405	83,405	79,407	32,406
Total resources	$14,526,996	$14,610,959	$15,062,698	$16,213,661

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LIABILITIES				
Capital	$300,000	$300,000	$300,000	$300,000
Surplus, including all undivided profits (market value)	471,007	440,729	416,706	576,667
Preferred deposits, viz.:				
Due New York State savings and loan associations, credit unions and land bank	5,897	8,509	9,638	12,419
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depositary	365,481	233,734	598,589	688,226
Deposits by the State of New York	80,000	75,000	55,000	50,000
Deposits by the Superintendent of Banks of the State of New York	10,000	10,000	10,000	5,000
Due depositors, not preferred	13,133,256	13,492,228	13,495,872	14,518,348
Other liabilities	161,355	50,759	176,893	63,001
Total liabilities	$14,526,996	$14,610,959	$15,062,698	$16,213,661

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68. THE SECURITY TRUST COMPANY OF TROY, TROY

FRANK E. NORTON, *President.* [Fourth and Grand streets; organized 1902] GEORGE L. HARE, *Secretary.*
JAMES K. P. PINE, *Vice-President,* JOHN DON, *Vice-President,* HERBERT S. IDE, *Vice-President.*
JAMES J. CHILD, *Vice-President.*

DIRECTORS

E. H. BETTS, THOS. C. BOSWELL, CHAS. CLEMINSHAW, J. J. CHILD, WM. CONNORS, JOHN DON, WM. LELAND THOMPSON, WM. H. FREAR, WM. H. SHIELDS, WM. B. FREAR, DANFORTH GEER, J. H. GREEN, HERBERT S. IDE, JOSEPH J. MURPHY, JOSEPH McKAY, FRANK E. NORTON, JAMES O'NEIL, ROBERT M. TAYLOR. J. K. P. PINE, FRANK L. STEVENS, A. J. COOPER, GEORGE A. CLUETT,

RESOURCES	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915	Statement of condition Dec. 31, 1915
Stock and bond investments, viz.:				
Public securities, market value	$264,181	$265, 21	$263,021	$262,340
Private securities, market value	1,214,949	1,225,689	1,312,185	1,391,583
Real estate owned	50,000	50,000	50,000	50,000
Mortgages owned	8,000	7,000	7,000	7,000
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	14,536	12,336	11,836	12,012
Loans and discounts secured by other collateral	553,051	525,452	523,255	529,589
Loans, discounts and bills purchased not secured by collateral	648,254	530,332	476,780	478,147
Overdrafts	28	273	27	28
Due from trust companies, banks and bankers	379,739	426,727	435,797	412,750
Specie	101,053	102,396	105,336	105,733
Legal tender notes and notes of national banks	57,655	63,955	50,160	61,790
Federal reserve notes	.....	1,500	2,480	5,300
Cash items	10,369	14,360	8,309	17,026
Assets not included in any of the above heads	26,548	26,543	28,423	12,863
Total resources	$3,328,363	$3,251,584	$3,274,609	$3,346,161

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LIABILITIES				
Capital	$200,000	$200,000	$200,000	$200,000
Surplus, including all undivided profits (market value)	145,819	158,013	122,772	165,365
Preferred deposits, viz.:				
Due New York State savings banks	78,290	84,513	91,619	81,492
Due New York State savings and loan associations, credit unions and land bank	3,914	6,141	2,194	3,091
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depositary	22,742	13,364	12,572	20,627
Deposits by the State of New York	50,000	50,000	40,000	41,000
Deposits by the Superintendent of Banks of the State of New York	5,000	5,000	5,000	2,000
Other deposits secured by pledge of assets	.....	47,585	11,233	13,473
Due depositors, not preferred	2,777,359	2,646,602	2,761,095	2,795,914
Due to trust companies, banks and bankers	20,547	4,768	6,951	12,434
Other liabilities	24,692	35,598	21,173	10,765
Total liabilities	$3,328,363	$3,251,584	$3,274,609	$3,346,161

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69. THE SUFFOLK COUNTY TRUST COMPANY, RIVERHEAD

GEORGE M. VAIL, *President.* [Main street; organized 1910] JOHN S. HOWE, *Secretary.*
JOHN H. BENJAMIN, *Vice-President,* O. EDMUND GRISWOLD, *Vice-President.*

DIRECTORS

GEORGE M. VAIL,	JOHN S. HOWE,	FRANK W. YOUNG,	JOHN H. BENJAMIN,	F. PORTER HOWELL,
D. HENRY BROWN,	JAMES ELTON,	JACOB MEYER,	O. EDMUND GRISWOLD,	ERNEST W. TOOKER,
W. W. DEBEVOISE,	ORVIS H. LUCE,	THADDEUS N. BENJAMIN,	JOSEPH M. BELFORD,	HUDSON V. GRIFFIN,
	CHARLES W. WICKHAM,	CHARLES McCABE,	EDWIN D. FISHEL.	

RESOURCES	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915	Statement of condition Dec. 31, 1915
Stock and bond investments, viz.:				
Public securities, market value	$156,842	$141,967	$141,967	$306,998
Private securities, market value	216,206	163,210	212,343	170,942
Real estate owned	15,000	15,000	15,000	15,000
Mortgages owned	269,700	271,450	279,300	292,700
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	56,050	73,490	72,925	50,493
Loans and discounts secured by other collateral	41,880	59,781	58,422	47,330
Loans, discounts and bills purchased not secured by collateral	302,989	337,529	303,437	264,977
Due from trust companies, banks and bankers	126,767	69,674	116,805	204,515
Specie	10,962	12,317	11,504	9,505
Legal tender notes and notes of national banks	54,756	37,451	63,106	28,365
Assets not included in any of the above heads	8,784	2,503	6,986	2,502
Total resources	$1,259,936	$1,184,372	$1,281,795	$1,393,327

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LIABILITIES				
Capital	$100,000	$100,000	$100,000	$100,000
Surplus, including all undivided profits (market value)	99,890	102,531	99,325	103,552
Preferred deposits, viz.:				
Due New York State savings banks	30,000	30,000	30,000	30,000
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depositary	5,204	35,000	.....	130,160
Deposits by the State of New York	30,000	25,000	22,000	22,000
Other deposits secured by pledge of assets	62,869	65,739	59,405	53,558
Due depositors, not preferred	926,513	814,957	965,022	953,055
Due to trust companies, banks and bankers	227	773	.....	.....
Other liabilities	5,233	10,372	6,043	1,002
Total liabilities	$1,259,936	$1,184,372	$1,281,795	$1,393,327

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70. THE SYRACUSE TRUST COMPANY, SYRACUSE

F. R. HAZARD, *President.* [330 South Warren street; organized 1903] J. H. WILSON, *Assistant Secretary.*

ANTHONY LAMB, *Vice-President,* H. S. HOLDEN, *Vice-President,* JAMES M. GILBERT, *Treasurer.*
WILBERT L. SMITH, *Vice-President,* HARREL S. TENNEY, *Secretary.* C. E. TRINDER, *Trust Officer,*

DIRECTORS

F. R. HAZARD, ALBERT E. NETTLETON, JAMES M. GILBERT, DEAN E. BROWN, C. L. AMOS,
WILBERT L. SMITH, EDWARD JOY, J. FRANK DURSTON, C. S. ESTABROOK, H. P. DENISON,
HENDRICK S. HOLDEN, ANTHONY LAMB, M. E. DRISCOLL, R. S. BOWEN, T. G. MEACHEM,
GATES THALHEIMER, HIRAM W. PLUMB, E. C. WITHERBY, J. G. HAZARD.

RESOURCES	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915	Statement of condition Dec. 31, 1915
Stock and bond investments, viz :				
Public securities, market value	$54,249	$86,510	$88,513	$288,147
Private securities, market value	1,962,912	2,213,565	2,237,240	2,505,653
Real estate owned	330,938	335,938	337,283	345,664
Mortgages owned	438,343	517,843	518,343	601,743
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	143,025	143,025	142,925	186,950
Loans and discounts secured by other collateral	2,293,374	2,354,306	2,514,208	3,458,517
Loans, discounts and bills purchased not secured by collateral	1,063,949	1,133,638	1,078,522	2,061,102
Overdrafts	433	353	906	325
Due from trust companies, banks and bankers	639,365	548,710	511,417	842,123
Specie	197,523	224,580	204,342	290,701
Legal tender notes and notes of national banks	78,395	94,700	104,000	151,030
Federal reserve notes	.....	1,000	5,000	10,450
Cash items	34,721	19,625	23,794	151,880
Customers' liability on acceptances (per contra, see Liabilities)	4,000	.....	30,000	.....
Assets not included in any of the above heads	69,876	76,929	79,628	77,592
Total resources	$7,311,103	$7,750,722	$7,876,121	$10,971,877

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LIABILITIES				
Capital	$300,000	$300,000	$300,000	$500,000
Surplus, including all undivided profits (market value)	382,703	387,384	436,380	524,915
Preferred deposits, viz.:				
Due New York State savings banks	305,034	290,907	286,769	412,419
Due New York State savings and loan associations, credit unions and land bank	.....	.....	.....	6,163
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depositary	41,726	47,505	59,893	118,574
Deposits by the State of New York	185,704	170,000	115,304	200,486
Deposits by the Superintendent of Banks of the State of New York	11,179	11,157	11,079	6,064
Deposits otherwise preferred	681	681	3,185	90,658
Due depositors, not preferred	5,920,421	6,316,113	6,398,619	8,855,769
Due to trust companies, banks and bankers	118,743	125,272	179,165	202,594
Rediscounts	.....	.....	.....	22,444
Acceptances of drafts payable at a future date or authorized by commercial letters of credit	4,000	.....	30,000	.....
Other liabilities	40,912	101,703	55,727	31,791
Total liabilities	$7,311,103	$7,750,722	$7,876,121	$10,971,877

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71. TITLE GUARANTEE AND TRUST COMPANY, NEW YORK CITY

[176 Broadway; chartered 1882 as the German-American Loan and Trust Company of New York]

CLARENCE H. KELSEY, *President.* J. WRAY CLEVELAND, *Secretary.*

FRANK BAILEY, *Vice-President,*
EDWARD O. STANLEY, *Vice-President,*
CLINTON D. BURDICK, *Vice-President,*

C. C. HARMSTAD, *Treasurer,*
JOHN W. SHEPARD, *Assistant Treasurer,*
CHARLES C. DICKSON, *Assistant Treasurer,*

NELSON B. SIMON, *Assistant Secretary,*
HORACE ANDERSON, *Assistant Secretary,*
DAVID BLANK, *Assistant Secretary,*

TRUSTEES

FRANK BAILEY, EDWARD T. BEDFORD, CHARLES S. BROWN, JULIAN T. DAVIES, ROBERT W. DEFOREST, SANFORD H. STEELE, ROBERT GOELET, MARTIN JOOST, AUGUSTUS D. JUILLIARD, CLAR NCE H. KELSEY, JAMES SPEYER, JAMES D. LYNCH, CORNELIUS VANDERBILT, RANALD H. MACDONALD, JAMES H. MANNING, EDGAR L. MARSTON, WILLIAM J. MATHESON, CHARLES MATLACK, WILLIAM A. NASH, WILLIAM H. NICHOLS, ROBERT OLYPHANT, GEORGE E. IDE. CHARLES A. PEABODY, WILLIAM H. PORTER, JOHN H. MCCLEMENT, FREDERICK POTTER, HENRY ROTH,

RESOURCES	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915	Statement of condition Dec. 31, 1915
Stock and bond investments, viz.:				
Public securities, market value	$580,735	$583,547	$581,297	$588,192
Private securities, market value	7,086,247	7,696,490	7,995,814	8,779,270
Real estate owned	2,617,195	2,770,790	2,738,426	2,579,351
Mortgages owned	9,683,366	11,352,939	10,843,174	11,365,994
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	1,144,142	1,156,079	1,121,831	1,223,573
Loans and discounts secured by other collateral	10,032,000	11,009,293	10,501,070	11,926,076
Loans, discounts and bills purchased not secured by collateral	3,664,726	3,701,008	3,353,134	3,603,838
Overdrafts	1,384	1,018	747	283
Due from trust companies, banks and bankers	7,642,290	5,682,958	10,018,242	6,933,060
Specie	1,800,367	2,103,770	2,022,784	2,181,832
Legal tender notes and notes of national banks	323,940	334,115	285,060	443,525

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Federal reserve notes	.....	14,155	32,825	8,960
Cash items	823,212	775,864	673,531	1,600,225
Assets not included in any of the above heads	681,686	667,522	689,840	634,098
Total resources	$46,081,290	$47,849,548	$50,857,775	$51,868,277
LIABILITIES				
Capital	$5,000,000	$5,000,000	$5,000,000	$5,000 000
Surplus, including all undivided profits (market value)	11,605,622	11,866,529	12,045,486	11,965,740
Preferred deposits, viz.:				
Due New York State savings banks	2,596,794	2,475,218	1,973,137	2,494,978
Due New York State savings and loan associations, credit unions and land banks	68,912	25,122	21,721	45,647
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depositary	744,454	736,523	699,557	792,734
Other deposits secured by pledge of assets	44,788	51,870	48,938	49,474
Due depositors, not preferred	24,593,660	25,732,498	29,467,373	29,939,763
Due to trust companies, banks and bankers	977,657	1,314,962	1,171,348	1,233,667
Other liabilities	449,403	646,826	430,215	346,274
Total liabilities	$46,081,290	$47,849,548	$50,857,775	$51,868,277

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72. TRANSATLANTIC TRUST COMPANY, NEW YORK

JULIUS PIRNITZER, *President.* [67 William street; organized 1912] GEORGE PLOCHMANN, *Treasurer,*

H. B. FONDA, *Vice-President,* H. L. SERVOSS, *Secretary.* E. S. CUBBERLEY, *Assistant Treasurer.*

DIRECTORS

H. REIMAN DUVAL, CALVERT BREWER, WALTHER LUTTGEN, JULIUS PIRNITZER, ALEXANDER VON NUBER,
GUSTAVE LEVE, MORRIS CUKOR, HENRY H. WEHRHANE, WALTER G. OAKMAN, ARPAD G. GERSTER,
H. B. FONDA.

RESOURCES	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915	Statement of condition Dec. 31, 1915
Stock and bond investments, viz.:				
Public securities, market value	$723,625	$769,787	$722,625	$734,075
Private securities, market value	1,130,468	1,173,698	1,262,402	1,018,223
Loans and discounts secured by other collateral	669,893	1,050,356	849,015	823,511
Loans, discounts and bills purchased not secured by collateral	243,037	121,712	119,943	63,202
Overdrafts	.....	7	47	.....
Due from trust companies, banks and bankers	1,331,926	1,701,401	1,874,248	3,380,712
Specie	53,541	60,301	54,601	30,504
Legal tender notes and notes of national banks	5,560	3,110	22,650	25,792
Federal reserve notes	.....	3,000	3,200	3,500
Cash items	25,343	29,399	29,789	30,259
Assets not included in any of the above heads	24,845	27,759	26,265	18,627
Total resources	$4,208,238	$4,940,530	$4,964,785	$6,128,405

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LIABILITIES				
Capital	$700,000	$700,000	$700,000	$700,000
Surplus, including all undivided profits (market value)	391,605	423,440	433,428	478,680
Preferred deposits, viz.:				
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depositary	30,428	29,777	49,063	21,211
Deposits by the State of New York	248,000	200,000	85,000	85,000
Deposits by the Superintendent of Banks of the State of New York	20,000	20,000	15,000	.....
Other deposits secured by pledge of assets	23,000	22,805	23,000	22,989
Deposits otherwise preferred	30,000	30,000	30,000	30,000
Due depositors, not preferred	2,607,684	3,187,817	3,281,478	4,413,846
Due to trust companies, banks and bankers	95,696	254,677	260,285	271,338
Other liabilities	61,825	72,014	87,531	105,341
Total liabilities	$4,208,238	$4,940,530	$4,964,785	$6,128,405

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73. THE TROY TRUST COMPANY, TROY

[33 Third street; organized 1901]

HENRY S. LUDLOW, *President.*
ARTHUR T. SMITH, *Vice-President,*
EDWIN Q. LASELL, *Vice-President,*
HAROLD K. DOWNING, *Secretary.*
HENRY S. DARBY, *Vice-President,*
FRED BUNCE, *Assistant Secretary.*

DIRECTORS

JAMES H. CALDWELL, JOHN T. CHRISTIE, HENRY A. CONWAY, HENRY S. DARBY, F. E. DRAPER, JOHN M. FRANCIS, CHARLES W. REYNOLDS, WILLIAM ROSS, M. H. HARTIGAN, E. Q. LASELL, R. C. REYNOLDS, HENRY S. LUDLOW, ARTHUR T. SMITH, WILLIAM R. LEE, C. W. T. BARKER, FRANK McCARTHY, CHARLES B. McMURRAY, WM. HENRY WARREN.

RESOURCES	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915	Statement of condition Dec. 31, 1915
Stock and bond investments, viz.:				
Public securities, market value	$254,083	$254,298	$254,298	$247,663
Private securities, market value	178,175	182,025	179,400	243,835
Real estate owned	29,495	33,286	33,658	33,956
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	19,296	22,606	22,200	21,100
Loans and discounts secured by other collateral	390,335	355,824	356,481	370,808
Loans, discounts and bills purchased not secured by collateral	756,214	708,167	672,728	693,608
Overdrafts	295	110	230	232
Due from trust companies, banks and bankers	166,118	129,402	159,283	96,506
Specie	27,562	28,410	28,964	26,636
Legal tender notes and notes of national banks	97,773	100,893	74,891	63,295
Federal reserve notes	.....	2,000	5,000	5,500
Cash items	7,570	10,328	8,707	7,276
Assets not included in any of the above heads	18,636	19,679	15,038	14,281
Total resources	$1,945,552	$1,847,028	$1,810,878	$1,824,696

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LIABILITIES				
Capital	$200,000	$200,000	$200,000	$200,000
Surplus, including all undivided profits (market value)	116,316	103,566	86,112	79,706
Preferred deposits, viz.:				
Due New York State savings banks	78,001	68,499	66,207	68,389
Due New York State savings and loan associations, credit unions and land bank	3,286	2,380	4,590	2,293
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depositary	852	1,787	1,184	1,714
Deposits by the State of New York	115,766	85,785	64,518	70,145
Deposits by the Superintendent of Banks of the State of New York	5,000	5,000	5,000	.....
Other deposits secured by pledge of assets	26,564	28,132	28,880	28,149
Due depositors, not preferred	1,355,809	1,309,243	1,322,261	1,355,293
Due to trust companies, banks and bankers	17,867	24,810	18,305	15,442
Rediscounts	10,000	.....	.....	.....
Other liabilities	16,091	17,826	13,821	3,565
Total liabilities	$1,945,552	$1,847,028	$1,810,878	$1,824,696

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74. TRUST AND DEPOSIT COMPANY OF ONONDAGA, SYRACUSE

ARTHUR W. LOASBY, *President.* [100 North Salina street; chartered 1886] LUCIUS M. KINNE, *Secretary.*

FREDERICK W. BARKER, *Vice-President,* MERCER V. WHITE, *Trust Officer.*

TRUSTEES

ARTHUR W. LOASBY, FREDERICK W. BARKER, CARLETON A. CHASE, WILLIAM S. LANDON, WILLIAM W, WIARD,
HUNTINGTON B. CROUSE, GEORGE DOHENY, LUCIUS M. KINNE, LEROY B. WILLIAMS, A. H. COWIE.
JAMES BARNES, CORNELIA S. BIGELOW,

RESOURCES	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915	Statement of condition Dec. 31, 1915
Stock and bond investments, viz.:				
Public securities, market value	$761,929	$764,394	$356,470	$333,846
Private securities, market value	7,748,651	8,005,723	8,580,775	9,020,544
Real estate owned	.....	.....	.....	6,016
Mortgages owned	513,901	535,296	581,630	575,356
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	39,736	31,226	35,873	11,373
Loans and discounts secured by other collateral	1,183,677	1,237,834	1,208,146	1,295,411
Loans, discounts and bills purchased not secured by collateral	2,724,028	3,207,820	3,102,740	3,043,969
Overdrafts	50	282	170	59
Due from trust companies, banks and bankers	1,324,298	1,160,967	1,716,320	1,473,199
Specie	401,854	365,712	67,262	92,632
Legal tender notes and notes of national banks	166,138	225,466	517,396	552,493
Federal reserve notes	.....	.....	.....	10,000
Cash items	39,395	46,738	48,285	270,371
Assets not included in any of the above heads	50,897	53,203	56,940	26,265
Total resources	$14,954,554	$15,634,661	$16,272,007	$16,711,534

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LIABILITIES				
Capital	$1,000,000	$1,000,000	$1,000,000	$1,000,000
Surplus, including all undivided profits (market value)	705,390	668,199	643,237	654,829
Preferred deposits, viz.:				
Due New York State savings banks	409,323	538,561	616,182	777,527
Due New York State savings and loan associations, credit unions and land bank	3	3	3	3
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depositary	102,150	121,509	127,899	146,487
Deposits by the State of New York	350,000	270,000	290,000	280,000
Deposits by the Superintendent of Banks of the State of New York	25,000	25,000	20,000	10,000
Deposits otherwise preferred	5,156	2,444	2,345	3,404
Due depositors, not preferred	12,219,884	12,742,776	13,400,773	13,777,984
Due to trust companies, banks and bankers	24,496	35,018	35,477	44,298
Other liabilities	113,152	231,151	136,091	17,002
Total liabilities	$14,954,554	$15,634,661	$16,272,007	$16,711,534

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75. TRUST COMPANY OF WYOMING COUNTY, WARSAW

HENRY A. PIERCE, *President.* [85 North Main street; organized 1913] CHESTER A. VAN ARSDALE, *Secretary.*

JOSEPH C. BUXTON, *Vice-President,* CLAYTON E. GILL, *Vice-President,* GEO. LINN HICKEY, *Assistant Secretary.*

DIRECTORS

HENRY A. PIERCE, JOHN HANIGAN, WILLIAM W. METCALF, JOSEPH C. BUXTON, GEORGE P. BAUER,
CLAYTON E. GILL, CHARLES R. VAN ALLEN, GEORGE E. HOGUE, C. A. VAN ARSDALE, JAMES E. SLAUGHT,
MYRON H. KELLEY, LEWIS BENEDICT, GLEN F. METCALF.

RESOURCES	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915	Statement of condition Dec. 31, 1915
Stock and bond investments, viz.:				
Public securities, market value	$95,855	$61,001	$54,225	20,611
Private securities, market value	150,483	118,741	119,594	142,270
Mortgages owned	46,016	58,916	60,916	60,616
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	16,307	24,803	30,201	27,700
Loans and discounts secured by other collateral	15,731	9,700	10,915	14,900
Loans, discounts and bills purchased not secured by collateral	82,375	115,454	120,819	151,994
Overdrafts	103	45	321	106
Due from trust companies, banks and bankers	29,148	17,762	32,224	26,472
Specie	5,793	6,514	7,184	7,256
Legal tender notes and notes of national banks	6,574	6,295	5,784	5,590
Federal reserve notes	.....	.....	50	75
Cash items	355	59	389	517
Customers' liability on acceptances (per contra, see Liabilities)	.....	.....	55,000	25,000
Assets not included in any of the above heads	13,741	12,699	13,357	12,477
Total resources	$462,481	$431,989	$510,979	495,584

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LIABILITIES				
Capital	$100,000	$100,000	$100,000	$100,000
Surplus, including all undivided profits (market value)	38,879	40,333	40,556	48,490
Preferred deposits, viz.:				
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depositary	10,488	10,319	19,267	15,631
Deposits by the State of New York	36,000	65,000	54,000	49,000
Due depositors, not preferred	174,576	176,199	212,640	240,722
Bills payable	100,000	20,000	20,000	.....
Rediscounts	.....	18,604	5,681	14,528
Acceptances of drafts payable at a future date or authorized by commercial letters of credit	.....	.....	55,000	25,000
Other liabilities	2,538	1,534	3,835	2,213
Total liabilities	$462,481	$431,989	$510,979	$495,584

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76. THE UNION TRUST COMPANY OF ALBANY, N. Y.

[47 State street; organized 1902]

THOMAS I. VAN ANTWERP, *President.* JOHN E. WALKER, *Vice-President,* MACNAUGHTON MILLER, *Secretary.*

DIRECTORS

ARTHUR L. ANDREWS, BENJAMIN W. ARNOLD, H. H. BENDER, CHARLES J. BUCHANAN, JOHN R. CARNELL, JAMES H. PERKINS, LEDYARD COGSWELL, DONALD McDONALD, ROBERT C. PRUYN, S. W. ROSENDALE, CHARLES H. SABIN, FRANCIS C. HUYCK, W. N. S. SANDERS, GRANGE SARD, GEORGE H. THACHER, T. I. VAN ANTWERP, LOUIS I. WALDMAN, JOHN E. WALKER, SAMUEL HESSBERG, WILLIAM S. DYER, WILLIAM T. MAYER, ROBERT OLCOTT, JAMES H. MANNING, CHARLES GIBSON, LESTER H. HELMES, GEORGE W. STEDMAN, JAMES B. LYON, HENRY M. SAGE, JOHN A. BECKER.

RESOURCES	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915	Statement of condition Dec. 31, 1915
Stock and bond investments, viz.:				
Public securities, market value	$474,798	$454,049	$456,376	$457,257
Private securities, market value	2,159,874	2,248,607	2,240,855	2,422,801
Real estate owned	75,000	81,295	75,000	75,000
Mortgages owned	82,700	99,450	104,950	106,950
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	24,167	15,516	14,115	9,719
Loans and discounts secured by other collateral	1,951,574	2,246,429	2,093,165	2,094,763
Loans, discounts and bills purchased not secured by collateral	490,684	379,408	387,788	379,873
Overdrafts	511	1,745	11,747	17,106
Due from trust companies, banks and bankers	478,739	534,179	722,321	242,136
Specie	10,990	59,981	70,059	76,254
Legal tender notes and notes of national banks	104,330	64,505	30,072	36,087
Federal reserve notes	.....	.....	13,500	19,441
Cash items	29,542	51,304	28,016	56,846
Assets not included in any of the above heads	66,286	72,092	72,942	74,193
Total resources	$5,949,195	$6,308,560	$6,320,906	$6,068,426

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LIABILITI				
Capital	$250,000	$250,000	$250,000	$250,000
Surplus, including all undivided profits (market value)	530,922	542,491	548,455	610,348
Preferred deposits, viz.:				
Due New York State savings banks	639,973	543,298	650,427	566,270
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depositary	145,001	149,077	220,112	202,665
Deposits by the State of New York	200,000	125,000	90,000	150,000
Deposits by the Superintendent of Banks of the State of New York	41,767	41,894	42,023	27,194
Other deposits secured by pledge of assets	220,679	259,779	277,659	81,806
Due depositors, not preferred	3,819,947	4,250,349	4,140,725	4,094,659
Due to trust companies, banks and bankers	61,551	94,612	61,684	63,108
Other liabilities	39,355	52,060	39,821	22,376
Total liabilities	$5,949,195	$6,308,560	$6,320,906	$6,068,426

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77. UNION TRUST COMPANY OF JAMESTOWN, JAMESTOWN

FRANK MERZ, *President.* [211 Main street; organized 1894] ARTHUR H. GREENLUND, *Treasurer.*

FREDERICK P. HALL, *Vice-President,* ARTHUR K. BRIGGS, *Vice-President.* GEORGE R. BUTTS, *Assistant Cashier,* HARRY L. BRIGGS, *Cashier,*

DIRECTORS

FREDERICK P. HALL, ARTHUR K. BRIGGS, ARTHUR H. GREENLUND, WM. M. BLACKSTONE, FRED BRIGGS, HARRY L. BRIGGS, RALPH C. SHELDON, FRANK B. BUSH, WILLIAM M. TAIT, HARRY R. LEWIS, FRANK MERZ. WILLIAM A. BROADHEAD, HENRY H. COOPER,

RESOURCES	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915	Statement of condition Dec. 31, 1915
Stock and bond investments, viz.:				
Public securities, market value	$164,154	$162,204	$155,204	$209,818
Private securities, market value	288,393	283,222	281,222	272,722
Real estate owned	40,300	40,300	40,300	40,300
Mortgages owned	590,832	574,126	574,487	567,964
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	82,491	45,317	39,029	76,819
Loans and discounts secured by other collateral	206,043	216,221	223,974	249,094
Loans, discounts and bills purchased not secured by collateral	433,764	484,331	417,957	442,796
Overdrafts	15	13	14	86
Due from trust companies, banks and bankers	164,001	149,073	253,465	107,884
Specie	27,311	33,727	29,927	35,907
Legal tender notes and notes of national banks	20,000	20,000	19,700	20,000
Federal reserve notes	.....	200	300	700
Cash items	1,878	3,567	4,001	32,382
Assets not included in any of the above heads	14,330	7,472	15,404	5,368
Total resources	$2,033,512	$2,019,773	$2,054,984	$2,061,840

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LIABILITIES				
Capital	$300,000	$300,000	$300,000	$300,000
Surplus, including all undivided profits (market value)	205,980	212,586	218,114	229,594
Preferred deposits, viz.:				
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depositary	43,555	49,795	50,430	52,782
Deposits by the State of New York	25,000	22,000	20,000	25,000
Other deposits secured by pledge of assets	19,767	19,547	17,890	15,790
Due depositors, not preferred	1,428,708	1,391,842	1,437,878	1,434,665
Due to trust companies, banks and bankers	.....	1	170	507
Other liabilities	10,502	24,002	10,502	3,502
Total liabilities	$2,033,512	$2,019,773	$2,054,984	$2,061,840

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78. UNION TRUST COMPANY OF NEW YORK, NEW YORK CITY

EDWIN G. MERRILL, *President.* [80 Broadway; chartered 1864] HENRY M. MYRICK, *Secretary.*

JOHN V. B. THAYER, *Vice-President,* HENRY M. POPHAM, *Vice-President,* T. W. HARTSHORNE, *Assistant Secretary,*
J. Y. G. WALKER, *Vice-President,* CARROLL C. RAWLINGS, *Vice-President,* ERNEST H. COOK, *Assistant Secretary,*
W. McMASTER MILLS, *Vice-President,* C. W. PARSON, *Assistant Secretary,* BENJAMIN A. MORTON, *Assistant Trust Officer.*

DIRECTORS

WALTER P. BLISS, ERNEST ISELIN, FRANCIS M. WELD, WM. H. NICHOLS, JR., WILLIAM WOODWARD,
RICHARD DELAFIELD, AUGUST W. KELLEY, V. EVERIT MACY, M. ORME WILSON, JOHN V. B. THAYER,
FREDERIC DEP. FOSTER, JAMES GORE KING, EDWIN G. MERRILL, W. EMLEN ROOSEVELT, CHARLES H. TWEED,
J. Y. G. WALKER.

RESOURCES	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915	Statement of condition Dec. 31, 1915
Stock and bond investments, viz.:				
Public securities, market value	$5,067,806	$6,221,106	$6,338,615	$7,017,097
Private securities, market value	16,313,465	13,965,522	13,756,415	13,522,862
Real estate owned	2,400,000	2,400,000	2,400,000	2,400,000
Mortgages owned	1,202,500	1,287,500	1,299,500	1,249,500
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	10,000	10,000	130,000	155,000
Loans and discounts secured by other collateral	27,743,546	31,022,166	33,491,939	38,724,042
Loans, discounts and bills purchased not secured by collateral	4,899,957	4,229,984	4,029,878	4,365,280
Overdrafts	2,575	3,173	2,403	2,333
Due from trust companies, banks and bankers	12,139,724	17,092,242	16,966,677	16,468,546
Specie	5,904,977	6,071,475	6,011,898	6,066,788
Legal tender notes and notes of national banks	421,553	175,610	247,258	230,678
Federal reserve notes	.....	5,590	12,150	15,875
Cash items	14,776	4,523	3,668	3,671
Assets not included in any of the above heads	532,841	566,614	574,643	543,150
Total resources	$76,653,720	$83,055,505	$85,265,044	$90,764,822

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LIABILITIES				
Capital	$3,000,000	$3,000,000	$3,000,000	$3,000,000
Surplus, including all undivided profits (market value)	4,869,484	4,744,952	4,782,459	5,162,096
Preferred deposits, viz.:				
Due New York State savings banks	4,730,694	5,295,783	5,410,483	5,666,999
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depositary	2,585,397	3,754,764	3,169,307	3,836,530
Deposits by the State of New York	750,000	400,000	155,000	125,000
Deposits by the Superintendent of Banks of the State of New York	93,239	51,882	48,281	38,773
Other deposits secured by pledge of assets	335,512	.....	.....	.....
Due depositors, not preferred	58,323,130	63,154,709	66,026,246	67,645,272
Due to trust companies, banks and bankers	1,439,001	1,599,956	1,978,793	5,026,250
Other liabilities	527,263	1,053,459	694,475	263,902
Total liabilities	$76,653,720	$83,055,505	$85,265,044	$90,764,822

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79. UNION TRUST COMPANY OF ROCHESTER, ROCHESTER

[25 State street; organized 1897]

FREDERICK W. ZOLLER, *President.* MARTIN E. WOLLF, *Vice-President,* DELOSS M. ROSE, *Assistant Secretary.*
ALLAN B. FRASER, *Vice-President,* BLAKE S. RAPLEE, *Secretary.* M. G. PALMATIER, *Assistant Secretary,*

DIRECTORS

MARTIN F. BRISTOL, EUGENE J. DWYER, J. E. McKELVEY, CHARLES F. POND, FREDERICK W. ZOLLER.
CHARLES F. CRANDALL, JOHN B. FREY, E. S. OSBORNE, MARTIN E. WOLLF, INNIS P. ALLEN,
FRANK TAYLOR, FREDERICK C. MALLING, ERICKSON PERKINS, CHARLES P. SCHLEGEL, JAMES E. GLEASON,
WILLIAM H. DUNN, ALLAN B. FRASER, A. E. SUTHERLAND, CHAS. WINSLOW SMITH.

RESOURCES	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915	Statement of condition Dec. 31, 1915
Stock and bond investments, viz.:				
Public securities, market value	$229,454	$229,954	$1,817,963	$199,000
Private securities, market value	1,749,969	1,784,706	208,337	1,738,109
Real estate owned	120,963	121,151	135,418	130,248
Mortgages owned	623,117	618,512	638,062	721,600
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	462,735	491,226	578,696	487,064
Loans and discounts secured by other collateral	2,798,311	3,135,898	3,083,616	3,351,167
Loans, discounts and bills purchased not secured by collateral	2,815,917	2,877,513	2,955,593	3,010,520
Overdrafts	2,023	20,896	16,092	7,215
Due from trust companies, banks and bankers	879,861	604,779	1,311,599	850,651
Specie	260,563	279,539	145,808	149,708
Legal tender notes and notes of national banks	95,000	90,000	200,000	210,000
Federal reserve notes	.....	5,000	10,000	15,000
Cash items	38,444	18,817	23,537	125,563
Customers' liability on acceptances (per contra, see Liabilities)	40,358	46,071	5,682	15,451
Assets not included in any of the above heads	63,897	63,797	61,244	54,014
Total resources	$10,180,612	$10,387,859	$11,191,647	$11,065,310

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LIABILITIES				
Capital	$500,000	$500,000	$500,000	$500,000
Surplus, including all undivided profits (market value)	460,949	452,050	458,520	494,896
Preferred deposits, viz.:				
Due New York State savings banks	151,324	151,714	184,896	206,659
Due New York State savings and loan associations, credit unions and land bank	15,345	16,558	9,865	6,467
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depositary	52,596	51,747	96,608	152,556
Deposits by the State of New York	100,000	100,000	100,000	100,000
Deposits by the Superintendent of Banks of the State of New York	10,000	10,000	10,000	5,000
Other deposits secured by pledge of assets	7,500	7,297	7,388	7,388
Due depositors, not preferred	8,618,076	8,840,046	9,521,054	9,326,656
Due to trust companies, banks and bankers	135,850	170,449	183,868	201,497
Acceptances of drafts payable at a future date or authorized by commercial letters of credit	40,358	46,071	5,682	15,451
Other liabilities	88,614	41,927	113,766	48,740
Total liabilities	$10,180,612	$10,387,859	$11,191,647	$11,065,310

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80. UNITED STATES MORTGAGE AND TRUST COMPANY, NEW YORK CITY

JOHN W. PLATTEN, *President.* [55 Cedar street; chartered 1871 as the United States Mortgage Company] ALEXANDER PHILLIPS, *Secretary.*

CALVERT BREWER, *Vice-President,*
CARL G. RASMUS, *Vice-President,*
FRANK J. PARSONS, *Vice-President,*

JOSEPH ADAMS, *Treasurer,*
HENRY L. SERVOSS, *Assistant Treasurer,*
HARRY W. HADLEY, *Assistant Treasurer,*
RALPH L. CERERO, *Assistant Secretary.*

CHAUNCEY H. MURPHEY, *Assistant Treasurer,*
T. W. B. MIDDLETOWN, *Assistant Secretary,*
WILLIAM T. LAW, *Assistant Secretary,*

DIRECTORS

NICHOLAS BIDDLE, CHARLES S. BROWN, BURNS D. CALDWELL, ARTHUR TURNBULL, CORNELIUS VANDERBILT,
LEWIS L. CLARKE, THOS. DEWITT CUYLER, CHARLES D. DICKEY, ALLEN B. FORBES, DONALD G. GEDDES,
HENRY R. ICKELHEIMER, WILLIAM A. JAMISON, LOUIS C. KRAUTHOFF, JULIUS KRUTTSHNITT,
ROBERT OLYPHANT, JOHN W. PLATTEN, MORTIMER L. SCHIFF, HENRY TATNALL. WILLIAM H. WILLIAMS,
EBEN B. THOMAS, JAMES TIMPSON, GUY E. TRIPP, GEORGE G. WARD, ELBRIDGE G. SNOW.

RESOURCES	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915	Statement of condition Dec. 31, 1915
Stock and bond investments, viz.:				
Public securities, market value	$3,046,343	$3,005,484	$3,113,476	$2,720,101
Private securities, market value	9,267,375	13,012,037	14,579,648	13,913,110
Real estate owned	17,007	17,007	17,007	20,758
Mortgages owned	8,918,949	8,813,328	8,893,604	8,846,067
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	75,000	75,000	75,000	75,000
Loans and discounts secured by other collateral	18,190,720	25,900,491	21,466,515	28,454,854
Loans, discounts and bills purchased not secured by collateral	9,621,569	8,278,594	8,495,555	9,669,296
Overdrafts	90	226	696	29
Due from trust companies, banks and bankers	9,247,563	12,634,526	14,733,198	19,334,159
Specie	2,928,729	3,687,344	3,599,943	3,686,488
Legal tender notes and notes of national banks	141,675	139,390	123,550	178,200
Federal reserve notes	.....	.....	.....	42,000

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Cash items	13,122	10,795	1,069,019	14,941
Assets not included in any of the above heads	2,110,302	2,062,593	581,974	7,659,059
Total resources	$63,578,444	$77,636,815	$76,749,185	$94,614,062
LIABILITIES				
Capital	$2,000,000	$2,000,000	$2,000,000	$2,000,000
Surplus, including all undivided profits (market value)	4,265,325	4,247,704	4,201,787	4,241,608
Preferred deposits, viz.:				
Due New York State savings banks	584,219	564,979	485,217	640,211
Due New York State savings and loan associations, credit unions and land bank	.....	.....	.....	678
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depositary	3,765,499	5,390,758	4,089,414	6,081,758
Deposits by the Superintendent of Banks of the State of New York	50,775	27.860	21,980	13,666
Other deposits secured by pledge of assets	306,002	297,391	286,362	327,637
Due depositors, not preferred	34,517,856	44,133,514	44,382,311	54,731,863
Due to trust companies, banks and bankers	9,493,709	12,307,604	12,803,822	18,124,884
Other liabilities	8,595,059	8,667,005	8,478 292	8,451,757
Total liabilities	$63,578,444	$77,636,815	$76,749,185	$94,614,062

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81. UNITED STATES TRUST COMPANY OF NEW YORK, NEW YORK CITY

EDWARD W. SHELDON, *President.* [45 and 47 Wall street; chartered 1853] WILFRED J. WORCESTER, *Secretary.*

WILLIAM M. KINGSLEY, *Vice-President,* WILLIAMSON PELL, *Assistant Secretary,* CHARLES A. EDWARDS, *Assistant Secretary.*

TRUSTEES

JOHN A. STEWART, JAMES STILLMAN, LYMAN J. GAGE, GEORGE L. RIVES, WM. STEWART TOD.
WILLIAM ROCKEFELLER, JOHN J. PHELPS, PAYNE WHITNEY, ARTHUR CURTISS JAMES, OGDEN MILLS,
WILLIAM SLOANE, HENRY W. DEFOREST, EDWARD W. SHELDON, WILLIAM M. KINGSLEY, EGERTON L. WINTHROP,
FRANK LYMAN, LEWIS CASS LEDYARD, CHAUNCEY KEEP, WM. VINCENT ASTOR, CORNELIUS N. BLISS, JR.,
CHAS. F. HOFFMAN.

RESOURCES	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915	Statement of condition Dec. 31, 1915
Stock and bond investments viz.:				
Public securities, market value	$1,077,000	$1,126,000	$1,849,540	$1,869,080
Private securities, market value	10,072,450	10,524,960	9,693,350	9,819,614
Real estate owned	1,195,000	1,195,000	1,195,000	1,195,000
Mortgages owned	3,837,125	3,399,625	3,101,625	3,035,625
Loans and discounts secured by other collateral	37,739,885	43,073,285	39,936,785	40,291,125
Loans, discounts and bills purchased not secured by collateral	9,619,644	10,960,970	12,817,468	12,798,268
Due from trust companies, banks and bankers	8,344,928	8,978,599	11,587,121	8,770,648
Specie	4,500,000	4,500,000	4,500,000	5,000,000
Assets not included in any of the above heads	455,076	497,650	520,520	436,774
Total resources	$76,841,108	$84,256,089	$85,201,409	$83,216,134

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LIABILITIES				
Capital	$2,000,000	$2,000,000	$2,000,000	$2,000,000
Surplus, including all undivided profits (market value)	14,459,110	14,778,358	14,438,017	14,303,188
Preferred deposits, viz.:				
Due New York State savings banks	4,799,659	5,672,323	5,875,159	6,298,745
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depositary	3,359,400	2,233,049	2,381,678	9,356,659
Other deposits secured by pledge of assets	605,520	598,915	605,520	597,900
Deposits otherwise preferred	.....	6,235,424	.....	.....
Due depositors, not preferred	47,788,894	46,842,945	53,567,502	41,047,689
Due to trust companies, banks and bankers	3,101,467	4,986,464	5,608,971	8,885,583
Other liabilities	727,058	908,611	724,562	726,370
Total liabilities	$76,841,108	$84,256,089	$85,201,409	$83,216,134

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82. UTICA TRUST AND DEPOSIT COMPANY, UTICA

J. FRANCIS DAY, *President.* [Genesee and Lafayette streets; organized 1899] GRAHAM COVENTRY, *Secretary.*

CHARLES S. SYMONDS, *Vice-President,* D. CLINTON MURRAY, *Vice President,* GEORGE E. DUNHAM, *Vice-President,* CHARLES J. LAMB, *Assistant Treasurer.*

DIRECTORS

THOMAS F. BAKER, GEORGE L. BRADFORD, FRANK A. BOSWORTH, J. FRANCIS DAY, GEORGE DEFOREST, WILLIAM S. DOOLITTLE, SANFORD F. SHERMAN, GEORGE E. DUNHAM, FREDERICK S. EASTON, FRANKLIN A. ETHERIDGE, ROBERT FRASER, J. J. GILBERT, D. CLINTON MURRAY, CHARLES S. SYMONDS. THOMAS R. PROCTOR, CHARLES B. ROGERS, RICHARD U. SHERMAN,

RESOURCES	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915	Statement of condition Dec. 31, 1915
Stock and bond investments, viz.:				
Public securities, market value	$740,172	$757,344	$804,126	$875,907
Private securities, market value	1,783,508	2,029,756	2,159,659	2,307,707
Real estate owned	240,000	240,000	244,000	244,000
Mortgages owned	1,087,017	930,592	930,610	996,220
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	238,547	202,346	227,777	255,953
Loans and discounts secured by other collateral	1,816,112	1,824,477	1,943,923	2,376,444
Loans, discounts and bills purchased not secured by collateral	2,530,358	2,490,258	2,325,285	2,278,740
Overdrafts	167	86	141	201
Due from trust companies, banks and bankers	1,167,274	1,129,684	964,459	1,260,675
Specie	18,181	22,163	23,323	25,208
Legal tender notes and notes of national banks	328,219	354,943	320,207	350,459
Federal reserve notes	.....	.....	4,000	10,000
Cash items	20,595	29,897	9,791	33,830
Assets not included in any of the above heads	95,447	100,881	105,127	80,286
Total resources	$10,065,597	$10,112,427	$10,062,428	$11.095,630

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LIABILITIES				
Capital	$400,000	$400,000	$400,000	$400,000
Surplus, including all undivided profits (market value)	471,894	452,229	455,451	520,887
Preferred deposits, viz.:				
Due New York State savings banks	106,005	101,005	97,404	87,447
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depositary	1,461	3,841	2,479	194,010
Deposits by the State of New York	200,000	180,000	110,000	135,000
Deposits by the Superintendent of Banks of the State of New York	16,869	16,869	17,120	17,379
Deposits otherwise preferred	3,119	3,249	3,307	3,326
Due depositors, not preferred	8,695,469	8,703,880	8,801,276	9,515,027
Due to trust companies, banks and bankers	104,916	108,936	98,752	210,505
Other liabilities	65,864	142,418	76,639	12,049
Total liabilities	$10,065,597	$10,112,427	$10,062,428	$11,095,630

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83. WESTCHESTER TRUST COMPANY, YONKERS

CHARLES R. DUSENBERRY, *President.* [8 Getty square; organized 1898] JAMES W. SHAUGHNESSY, *Assistant Secretary.*

FRANCIS M. CARPENTER, *Vice-President,* RICHARD EDIE, JR., *Vice-President,* GEORGE S. EDIE, *Vice-President,*

DIRECTORS

J. HARVEY BELL, FRANCIS M. CARPENTER, JAS. E. HOWES, EUGENE C. CLARK, CHAS. R. DUSENBERRY, CHAS. DUSENBERRY, JR., WILLIAM PALMER EAST, GEORGE S. EDIE, RICHARD EDIE, JR., BENJAMIN W. STILWELL. J. MAYHEW WAINWRIGHT, CHARLES E. GORTON, ELIJAH M. YERKS, JOHN HOAG, EDSON LEWIS, DANIEL S. REMSEN,

RESOURCES	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915	Statement of condition Dec. 31, 1915
Stock and bond investments, viz.:				
Public securities, market value	$429,923	$479,063	$432,903	$432,789
Private securities, market value	300,410	291,148	279,250	301,720
Real estate owned	277,127	280,934	281,457	285,067
Mortgages owned	511,366	524,866	532,666	529,975
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	467,845	535,290	538,747	536,236
Loans and discounts secured by other collateral	398,255	353,055	376,367	351,249
Loans, discounts and bills purchased not secured by collateral	732,541	732,911	749,081	697,041
Overdrafts	255	274	221	170
Due from trust companies, banks and bankers	309,582	511,384	437,468	349,538
Specie	18,083	19,370	14,146	23,907
Legal tender notes and notes of national banks	155,783	150,281	130,736	82,695
Federal reserve notes	.....	20,000	21,000	8,000
Cash items	21,793	26,896	28,854	76,989
Assets not included in any of the above heads	11,704	8,005	13,406	2,204
Total resources	$3,634,667	$3,933,477	$3,836,302	$3,677,580

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LIABILITIES				
Capital	$300,000	$300,000	$300,000	$300,000
Surplus, including all undivided profits (market value)	244,756	251,784	235,656	241,157
Preferred deposits, viz.:				
Due New York State savings banks	275,732	303,883	286,355	269,661
Due New York State savings and loan associations, credit unions and land bank	4,282	10,861	1,088	1,400
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depositary	32,929	31,403	45,169	70,821
Deposits by the State of New York	60,000	55,000	38,000	49,000
Other deposits secured by pledge of assets	13,005	12,907	13,005	12,505
Deposits otherwise preferred	73	70	98	34
Due depositors, not preferred	2,649,446	2,882,580	2,857,508	2,697,133
Due to trust companies, banks and bankers	34,141	52,886	40,920	30,268
Other liabilities	20,303	32,103	18,503	5,601
Total liabilities	$3,634,667	$3,933,477	$3,836,302	$3,677,580

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Summary showing the aggregate Resources and Liabilities of the Trust Companies as exhibited by their Reports to the Superintendent of Banks on the several dates given below.

RESOURCES	Statement of condition March 19, 1915	Statement of condition June 23, 1915	Statement of condition Sept. 25, 1915	Statement of condition Dec. 31, 1915
Stock and bond investments, viz.:				
Public securities, market value	$112,042,498	$117,990,306	$124,118,864	$152,415,058
Private securities, market value	353,481,614	360,042,832	372,895,221	399,358,674
Real estate owned	42,536,856	42,897,374	43,516,404	42,876,395
Mortgages owned	89,963,033	90,397,929	90,481,939	90,227,621
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	14,048,220	14,531,890	14,211,264	14,111,208
Loans and discounts secured by other collateral	566,725,782	629,915,616	683,360,410	873,687,227
Loans, discounts and bills purchased not secured by collateral	235,926,664	225,137,934	216,867,513	254,895,957
Overdrafts	213,330	390,380	520,909	240,574
Due from trust companies, banks and bankers	218,837,536	274,955,942	332,395,561	377,764,170
Specie	97,203,561	118,547,043	118,298,219	137,583,660
Legal tender notes and notes of national banks	14,608,312	14,563,315	28,604,241	13,917,573
Federal reserve notes	.....	648,860	869,448	1,261,416
Cash items	15,993,233	21,986,908	15,165,642	66,823,938
Customers' liability on acceptances (per contra, see liabilities)	68,522,853	48,334,264	37,546,643	50,007,219
Assets not included in any of the above heads	69,519,025	65,248,914	76,684,956	57,722,053
Add for cents	37	40	40	43
Total resources	$1,899,622,554	$2,025,589,547	$2,155,537,274	$2,532,892,786

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LIABILITIES

Capital	$79,948,500	$78,950,000	$79,100,000	$79,600,000
Surplus, including all undivided profits (market value)	165,135,840	166,287,437	167,160,196	176,744,861
Preferred deposits, viz.:				
Due New York State savings banks	58,436,316	63,265,880	62,453,795	70,422,938
Due New York State savings and loan associations, credit unions and land bank	393,809	366,628	362,576	437,852
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depositary	59,427,515	63,162,157	56,249,848	127,855,727
Deposits by the State of New York	15,563,601	11,834,795	8,334,765	7,849,731
Deposits by the Superintendent of Banks of the State of New York	1,993,107	1,806,738	1,772,932	1,474,284
Other deposits secured by pledge of assets	7,459,226	7,191,012	8,058,717	7,127,189
Deposits otherwise preferred	867,382	11,600,721	5,992,049	6,269,379
Due depositors, not preferred	1,282,747,996	1,398,472,316	1,514,450,655	1,751,588,393
Due to trust companies, banks and bankers	128,375,091	139,032,912	180,258,687	227,551,618
Bills payable	220,000	135,000	80,000	369,000
Rediscounts	10,000	109,556	155,681	36,972
Acceptances of drafts payable at a future date or authorized by commercial letters of credit	68,522,853	48,341,687	37,579,593	49,881,027
Other liabilities	30,521,281	35,032,668	33,527,740	25,683,772
Add for cents	37	40	40	43
Total liabilities	$1,899,622,554	$2,025,589,547	$2,155,537,274	$2,532,892,786

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DETAILED STATEMENT

OF THE CONDITION OF THE

Safe Deposit Companies in this State

ON THE

FIRST DAY OF JANUARY, 1916

As Compiled from Their Reports to the Superintendent of Banks

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1. THE ALBANY SAFE DEPOSIT AND STORAGE COMPANY, ALBANY

[Maiden lane and Lodge street; incorporated 1833]

OFFICERS

DANIEL LEONARD, President. EDGAR C. LEONARD, Treasurer.
D. A. THOMPSON, Vice-President.

DIRECTORS

DANIEL C. LEONARD, DONALD McCREDIE, DAVID A. THOMPSON,
EDGAR C. LEONARD, A. PAGE SMITH.

FINANCIAL

RESOURCES

Stock and bond investments, market value		$22,205 00
Real estate, cost, $51,550.79; estimated present value		51,550 79
Vaults and safes, cost, $37,628.20; estimated present value		37,628 20
Cash on deposit with banks or other moneyed institutions		4,847 48
Cash on hand		178 65
Safe rentals due and accrued		1,347 95
Silver storage due and accrued		1,607 35
Warehouse storage due and accrued		198 50
Other assets, viz.:		
Fur storage	$1,113 85	
Safe deposit	47 00	
		1,160 85
		$120,724 77

LIABILITIES

Capital stock	$90,000 00
Other liabilities, viz.: Overpaid accounts	82 40
Excess of assets over liabilities	30,642 37
	$120,724 77

CASH TRANSACTIONS DURING THE YEAR 1915

RECEIPTS

Cash on hand and in banks or other moneyed institutions January 1, 1915, before transactions of the day	$5,522 58
From rent of safes	11,958 20
From storage of valuables the safety of which is guaranteed by the company	6,325 66
From silver storage	2,402 85
From warehouse storage	1,241 75
From interest on loans, deposits and investments	958 60
From all other sources, viz.: Sundries	6 00
	$28,415 64

PAYMENTS

For dividends to shareholders		$8,100 00
For expenses, viz.:		
Salaries	$10,047 05	
Taxes and repairs on building	2,436 15	
Other expenses	2,792 31	
		15,275 51
Other payments, viz.: Rebates of rents on safes given up		14 00
Cash on hand and in banks or other moneyed institutions December 31, 1915, after transactions of the day		5,026 13
		$28,415 64

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2. ASTOR SAFE DEPOSIT COMPANY, NEW YORK CITY

[389 Fifth avenue; incorporated 1907]

OFFICERS

RANALD H. MACDONALD, President. JAMES R. TROWBRIDGE, Treasurer.
EDGAR L. MARSTON, Vice-President.

DIRECTORS

BARKLEY WYCKOFF, WM. H. PORTER, JAS. R. TROWBRIDGE,
HENRY J. COCHRAN, EDGAR L. MARSTON, NICHOLAS BIDDLE,
RANALD H. MACDONALD.

FINANCIAL

RESOURCES

Stock and bond investments, market value		$150,643 00
Vaults, safes, and furniture and fixtures, cost, $50,000; estimated present value		7,893 68
Cash on deposit with banks or other moneyed institutions		1,662 97
Safe rentals due and accrued		1,111 52
Other assets, viz.:		
Interest accrued	$2,337 51	
Accounts receivable	8 00	
		2,345 51
		$163,656 68

LIABILITIES

Capital stock		$100,000 00
Other loans		24,000 00
Interest due and accrued on loans		245 33
Other liabilities, viz.:		
Salaries accrued	$31 00	
Rents unearned	4,875 01	
		4,906 01
Excess of assets over liabilities		34,505 34
		$163,656 68

CASH TRANSACTIONS DURING THE YEAR 1915

RECEIPTS

Cash on hand and in banks or other moneyed institutions January 1, 1915, before transactions of the day		$298 12
From rent of safes		11,442 44
From interest on loans, deposits and investments		8,686 49
From bonds sold, par value $3,000. Amount received therefor		2,928 75
From loans paid		1,000 00
From all other sources, viz.: Repairs		30 54
		$24,386 34

PAYMENTS

For interest on bonds, loans and mortgages		$833 83
For expenses, viz.:		
Salaries	$4,313 92	
Taxes and repairs on building	210 86	
Other expenses	2,479 76	
		7,004 54
Other payments, viz.: Stock and bond investments		14,885 00
Cash on hand and in banks or other moneyed institutions December 31, 1915, after transactions of the day		1,662 97
		$24,386 34

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3. ATLANTIC SAFE DEPOSIT COMPANY, NEW YORK CITY

[49 Wall street; incorporated 1901]

OFFICERS

G. S. FLOYD-JONES, President G. S. BREWSTER, Vice-President,
M. JEROME PENDERGAST, Secretary.

DIRECTORS

G. S. BREWSTER,	BEVERLY CHEW,	ANTON A. RAVEN,
D. CRAWFORD CLARK,	JAMES M. GIFFORD,	GEO. J. GILLESPIE,
G. S. FLOYD-JONES,		A. E. G. GOODRIDGE.

FINANCIAL

RESOURCES

Bonds and mortgages	$25,500 00
Stock and bond investments, market value	109,400 00
Furniture and fixtures, cost, $1,100; estimated present value	1,000 00
Cash on deposit with banks or other moneyed institution	5,530 44
Cash on hand	71 13
Safe rentals due and accrued	2,684 50
Other assets, viz.: Interest accrued	1,597 48
	$145,783 55

LIABILITIES

Capital stock	$100,000 00
Expenses incurred but unpaid	372 18
Excess of assets over liabilities	45,411 37
	$145,783 55

CASH TRANSACTIONS DURING THE YEAR 1915

RECEIPTS

Cash on hand and in banks or other moneyed institutions January 1, 1915, before transactions of the day	$7,582 14
From rent of that portion of the plant not occupied by the company	425 00
From rent of safes	19,318 85
From interest on loans, deposits and investments	5,862 82
	$33,188 81

PAYMENTS

For dividends to shareholders		$6,000 00
For expenses, viz.:		
Salaries	$8,567 00	
Taxes and repairs	251 74	
Rent of plant	6,600 00	
Other expenses	1,668 50	
		17,087 24
Other payments, viz.: Investment in bond and mortgage		4,500 00
Cash on hand and in banks or other moneyed institutions December 31, 1915, after transactions of the day		5,601 57
		$33,188 81

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4. BANKERS' SAFE DEPOSIT COMPANY, NEW YORK CITY

[4 Wall street; incorporated 1880]

OFFICERS

S. A. CUNNINGHAM, President. CHARLES VAN ORDEN, Treasurer.
GEORGE F. BAKER, JR., Vice-President.

TRUSTEES

S. A. CUNNINGHAM, WM. FAHNESTOCK, CHARLES D. BACKUS,
GEORGE F. BAKER, JR., FISHER A. BAKER,

FINANCIAL

RESOURCES

Stock and bond investments, market value	$171,225 00
Vaults and safes, cost, $71,428.82; estimated present value	16,428 82
Furniture and fixtures, cost, $500; estimated present value	200 00
Cash on deposit with banks or other moneyed institutions	2,621 83
	$190,475 65

LIABILITIES

Capital stock	$100,000 00
Excess of assets over liabilities	90,475 65
	$190,475 65

CASH TRANSACTIONS DURING THE YEAR 1915

RECEIPTS

Cash on hand and in banks or other moneyed institutions January 1, 1915, before transactions of the day		$2,995 24
From rent of safes		22,800 80
From interest on loans, deposits and investments		11,604 03
		$37,400 07

PAYMENTS

For dividends to shareholders		$20,000 00
For expenses, viz.:		
Salaries	$8,789 00	
Taxes and repairs on building	892 49	
Rent of building	2,400 00	
Other expenses	2,696 75	
		14,778 24
Cash on hand and in banks or other moneyed institutions December 31, 1915, after transactions of the day		2,621 83
		$37,400 07

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5. BROADWAY SAFE DEPOSIT COMPANY, NEW YORK CITY

[Fourth avenue and Twenty-third street; incorporated 1902]

OFFICERS

M. J. O'BRIEN, JR., President. CYRIL CRIMMINS Vice-President.
DANIEL FROHMAN, Vice-President. CARL J. DEUTSCH, Treasurer.
CHAS. STRAUSS, Secretary.

DIRECTORS

M. J. O'BRIEN, JR., C. J. DEUTSCH, C. CRIMMINS,
DANIEL FROHMAN, CHAS. STRAUSS, GEO. B. M. HARVEY,
HENRY REUBEL.

FINANCIAL

RESOURCES

Stock and bond investments, market value	$14,000 00
Vaults and safes, cost, $78,986.44; estimated present value	78,986 44
Furniture and fixtures, cost, $10,391.66; estimated present value	10,391 66
Cash on deposit with banks or other moneyed institutions	2,129 66
Safe rentals due and accrued	235 00
Warehouse storage due and accrued	53 50
Other assets, viz.: Overpayment of rent	208 31
	$106,004 57

LIABILITIES

Capital stock	$100,000 00
Excess of assets over liabilities	6,004 57
	$106,004 57

CASH TRANSACTIONS DURING THE YEAR 1915

RECEIPTS

Cash on hand and in banks or other moneyed institutions January 1, 1915, before transactions of the day	$1,858 71
From rent of safes	8,790 00
From warehouse storage	184 35
From interest on loans, deposits and investments	589 74
	$11,422 80

PAYMENTS

For expenses viz.:		
Salaries	$4,420 00	
Taxes and repairs on building	299 14	
Rent of building	1,416 68	
Other expenses	1,138 43	
		$7,274 25
Other payments, viz.: Bond investments		2,018 89
Cash on hand and in banks or other moneyed institutions December 31, 1915, after transaction of the day		2,129 66
		$11,422 80

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6. THE BRONX SAFE DEPOSIT COMPANY, NEW YORK CITY

[429 Tremont avenue; incorporated 1908]

OFFICERS

WILLIAM B. AITKEN, President. WILLIAM E. STEVENS, Treasurer.
T. TASSO FISCHER, Vice-President. F. BREVOORT ALLIN, Secretary.
JOHN S. SUTPHEN, Vice-President.

DIRECTORS

W. B. AITKEN, A. E. COLFAX, P. B. LA ROCHE, JR.,
F. B. ALLIN, T. T. FISCHER, J. S. SUTPHEN.

FINANCIAL

RESOURCES

Stock and bond investments, market value		$1,036 25
Real estate, cost, $142,000; estimated present value		142,000 00
Vaults and safes, cost, $28,413.95; estimated present value		28,413 95
Cash on deposit with banks or other moneyed institutions		8,284 48
Cash on hand		6 50
Other assets, viz.:		
Accrued rents	$843 33	
Impressed cash account	290 02	
		1,133 35
		$180,874 53

LIABILITIES

Capital stock	$100,000 00
Loans secured by bond and mortgage	70,000 00
Interest due and accrued on loans	1,050 00
Excess of assets over liabilities	9,824 53
	$180,874 53

CASH TRANSACTIONS DURING THE YEAR 1915

RECEIPTS

Cash on hand and in banks or other moneyed institutions January 1, 1915, before transactions of the day	$6,144 38
From rent of that portion of the building not occupied by the company	16,099 90
From rent of safes	2,267 25
From silver storage	236 00
From interest on loans, deposits and investments	250 90
From all other sources, viz.: Expense rebates	440 70
	$25,439 13

PAYMENTS

For interest on bonds, loans and mortgages		$3,150 00
For dividends to shareholders		6,000 00
For expenses, viz.:		
Salaries	$1,901 00	
Taxes and repairs on building	3,232 43	
Other expenses	2,864 72	
		7,998 15
Cash on hand and in banks or other moneyed institutions December 31, 1915, after transactions of the day		8,290 98
		$25,439 13

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7. BROOKLYN CITY SAFE DEPOSIT COMPANY, BROOKLYN

[177–179 Montague street; incorporated 1872]

OFFICERS

DAVID H. LANMAN, President. GEORGE W. CHAUNCEY, Vice-President.
FRANK O. EDGERTON, Secretary.

DIRECTORS

WILLARD P. SCHENCK, HORACE C. DUVAL, JOSEPH E. OWNES,
GEORGE W. CHAUNCEY, FRANK J. W. DILLER, W. McDONALD, JR.,
DAVID H. LANMAN.

FINANCIAL

RESOURCES

Stock and bond investments, market value		$123,300 00
Cash on deposit with banks or other moneyed institutions		6,984 55
Cash on hand		19 89
Safe rentals due and accrued		1,757 84
Silver storage due and accrued		1,314 50
Other assets, viz.:		
Insurance prepaid	$18 63	
Accrued interest on bond	1,325 00	
		1,343 63
		$134,720 41

LIABILITIES

Capital stock	$100,000 00
Expenses incurred but unpaid	332 02
Other liabilities, viz.: Unearned rentals and charges	6,961 94
Excess of assets over liabilities	27,426 45
	$134,720 41

CASH TRANSACTIONS DURING THE YEAR 1915

RECEIPTS

Cash on hand and in banks or other moneyed institutions January 1, 1915, before transactions of the day		$4,389 73
From rent of safes		15,875 57
From storage of valuables the safety of which is guaranteed by the company		2,867 03
From interest on loans, deposits and investments		5,993 89
From all other sources, viz.:		
Sale of safes	$120 00	
New locks	29 00	
Miscellaneous	60 59	
		209 59
		$29,335 81

PAYMENTS

For dividends to shareholders		$3,000 00
For expenses, viz.:		
Salaries	$11,625 77	
Rent of building	3,000 00	
Other expenses	3,553 71	
		18,179 48
Other payments, viz.:		
Refund of safe rentals	$55 96	
Moving safes	1,095 93	
		1,151 89
Cash on hand and in banks or other moneyed institutions December 31, 1915, after transactions of the day		7,004 44
		$29,335 81

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8. CENTRAL SAFE DEPOSIT COMPANY OF OSSINING, NEW YORK

[Pleasant square; incorporated 1908]

OFFICERS

C. TOWNSEND YOUNG, President. DUDLEY B. HOLBROOK, Treasurer.
GEORGE HYATT, Vice-President. O. J. TEN HAGEN, Secretary.

DIRECTORS

C. T. YOUNG, GEO. HYATT, JACOB CHADEAYNE,
F. L. YOUNG, W. F. FOSHAY, F. BRANDRETH,
E. A. BARTO, D. B. HOLBROOK, O. J. TEN HAGEN,
A. B. MURRAY, JR., W. A. MINER, GRIFFIN S. HILLIKER,
LEONARD A. BALLARD.

FINANCIAL

RESOURCES

Bonds and mortgages	$14,100 00
Stock and bond investments, market value	942 50
Cash on deposit with banks or other moneyed institutions	234 13
Silver storage due and accrued	169 75
	$15,446 38

LIABILITIES

Capital stock	$10,000 00
Other liabilities, viz.: Rent	162 00
Excess of assets over liabilities	5,284 38
	$15,446 38

CASH TRANSACTIONS DURING THE YEAR 1915

RECEIPTS

Cash on hand and in banks or other moneyed institutions January 1, 1915, before transactions of the day	$534 22
From rent of safes	998 00
From silver storage	245 33
From interest on loans, deposit and investments	829 80
From all other sources, viz.: Bonds and mortgages	4,000 00
	$6,607 35

PAYMENTS

For loans paid		$350 00
For interest on bonds, loans and mortgages		3 87
For dividends to shareholders		1,600 00
For expenses, viz.:		
Salaries	$125 00	
Rent of building	322 00	
Other expenses	72 35	
		519 35
Other payments, viz.: Bonds and mortgages		3,900 00
Cash on hand and in banks or other moneyed institutions December 31, 1915, after transactions of the day		234 13
		$6,607 35

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9. CITY SAFE DEPOSIT COMPANY OF ALBANY, NEW YORK

[100 State street; incorporated 1903]

OFFICERS

JOHN E. WALKER, President. WM. S. HACKETT, Treasurer.
G. Y. LANSING, Vice-President. WILLIAM D. WADE, Manager.

DIRECTORS

JOHN E. WALKER, WM. S. HACKETT, GEO. W. STEDMAN,
GERRIT Y. LANSING, ALBERT HESSBERG, WILLIAM S. DYER,
HORACE S. BELL, LEWIS R. PARKER, WM. J. NELLIS,
PARKER CORNING, W. W. BATCHELDER, JACOB S. FRIEDMAN.

FINANCIAL

RESOURCES

Stock and bond investments, market value	$34,650 00
Vaults and safes, cost, $40,297.33; estimated present value	38,581 93
Furniture and fixtures, cost, $3,770.92; estimated present value	5 00
Cash on deposit with banks or other moneyed institutions	1,340 40
Cash on hand	20 00
Safe rentals due and accrued	1,100 41
Silver storage due and accrued	372 50
Warehouse storage due and accrued	827 50
Other assets, viz.: Interest accrued	444 70
	$77,342 44

LIABILITIES

Capital stock	$50,000 00
Excess of assets over liabilities	27,342 44
	$77,342 44

CASH TRANSACTIONS DURING THE YEAR 1915

RECEIPTS

Cash on hand and in banks or other moneyed institutions January 1, 1915, before transactions of the day	$3,164 39
From rent of safes	9,828 82
From storage of valuables the safety of which is guaranteed by the company	2,844 99
From silver storage	439 00
From warehouse storage	134 00
From interest on loans, deposits and investments	1,639 74
From stocks and bonds sold, par value $5,000. Amount received therefor	4,675 00
	$22,725 94

PAYMENTS

For dividends to shareholders		$6,000 00
For expenses, viz.:		
Salaries	$3,457 50	
Rent of building	1,200 00	
Other expenses	1,489 58	
		6,147 08
Other payments, viz.:		
Bonds purchased	$8,765 00	
Taxes	453 46	
		9,218 46
Cash on hand and in banks or other moneyed institutions December 31, 1915, after transactions of the day		1,360 40
		$22,725 94

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10. COLONIAL BANK SAFE DEPOSIT COMPANY, NEW YORK CITY

[441 Columbus avenue; incorporated 1912]

OFFICERS

ALEXANDER WALKER, President. CHARLES S. WILLIAMS, Secretary.
EDWIN W. ORVIS, Vice-President. GEORGE S. CARR, Treasurer.

DIRECTORS

ALEXANDER WALKER, CHARLES S. WILLIAMS, GEORGE S. CARR,
EDWIN W. ORVIS, WILLIAM C. DUNCAN.

FINANCIAL

RESOURCES

Stock and bond investments, market value	$44,575 00
Vaults and safes, cost, $57,898.69; estimated present value	47,500 00
Furniture and fixtures, cost, $15,889.41; estimated present value	6,700 00
Cash on deposit with banks or other moneyed institutions	2,067 35
Other assets, viz.: Automobile	1,300 00
	$102,142 35

LIABILITIES

Capital stock	$100,000 00
Excess of assets over liabilities	2,142 35
	$102,142 35

CASH TRANSACTIONS DURING THE YEAR 1915

RECEIPTS

Cash on hand and in banks or other moneyed institutions January 1, 1915, before transactions of the day	$11,694 66
From rent of safes	27,933 98
From storage of valuables the safety of which is guaranteed by the company	8,562 36
From interest on loans, deposits and investments	2,276 93
From loans paid	9,808 75
	$60,276 68

PAYMENTS

For expenses, viz.:		
Salaries	$6,712 00	
Taxes and repairs on building	824 19	
Rent of building	15,208 30	
Other expenses	3,039 73	
		$25,784 22
Other payments, viz.:		
Insurance	$735 76	
Holmes Electric Protective Co	2,668 50	
Automobile	1,045 00	
Bonds purchased	4,993 75	
New vaults	22,982 10	
		32,425 11
Cash on hand and in banks or other moneyed institutions December 31, 1915, after transactions of the day		2,067 35
		$60,276 68

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11. THE COMMERCIAL SAFE DEPOSIT COMPANY, NEW YORK CITY

[1451 Broadway; incorporated 1908]

OFFICERS

R. R. MOORE, President. G. J. BAUMANN, Treasurer.
A. L. ERLANGER, Vice-President.

DIRECTORS

R. R. MOORE, A. L. ERLANGER, G. J. BAUMANN,
JOHN F. GALVIN.

FINANCIAL

RESOURCES

Stock and bond investments, market value	$86,408 75
Vaults and safes, cost, $42,300; estimated present value	22,300 00
Cash on deposit with banks or other moneyed institutions	14,749 18
	$123,457 93

LIABILITIES

Capital stock	$100,000 00
Excess of assets over liabilities	23,457 93
	$123,457 93

CASH TRANSACTIONS DURING THE YEAR 1915

RECEIPTS

Cash on hand and in banks or other moneyed institutions January 1, 1915, before transactions of the day	$41,804 98
From rent of safes	7,576 25
From storage of valuables the safety of which is guaranteed by the company	176 50
From interest on loans, deposits and investments	3,599 69
From stocks and bonds sold, par value $50,500. Amount received therefor	66,133 50
	$119,290 92

PAYMENTS

For expenses, viz.:		
Salaries	$1,900 00	
Taxes and repairs on building	770 91	
Rent of building	4,000 00	
Other expenses	755 87	
		$7,426 78
Other payments, viz.:		
Rebate on rentals	$8 75	
Opening safes, keys	41 20	
Stock and bond investment	97,065 01	
		97,114 96
Cash on hand and in banks or other moneyed institutions December 31, 1915, after transactions of the day		14,749 18
		$119,290 92

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12. CORN EXCHANGE SAFE DEPOSIT COMPANY, NEW YORK CITY

[13 William street; incorporated 1912]

OFFICERS

WILLIAM A. NASH, President. WARD C. PITKIN, Treasurer.
WALTER E. FREW, Vice-President. RICHARD D. BROWN, Asst. Treasurer.

DIRECTORS

WILLIAM A. NASH, WILLIAM H. NICHOLS, DAVID BINGHAM.
WALTER E. FREW, CLARENCE H. KELSEY,

FINANCIAL

RESOURCES

Vaults and safes, cost, $337,989.46; estimated present value.	$311,240 50
Cash on deposit with banks or other moneyed institutions....	5,401 86
Other assets, viz.: Branch manager's fund.....	50 00
	$316,692 36

LIABILITIES

Capital stock	$300,000 00
Other liabilities, viz.: Federal Safe Deposit Company, stock outstanding	5,000 00
Excess of assets over liabilities.....	11,692 36
	$316,692 36

CASH TRANSACTIONS DURING THE YEAR 1915

RECEIPTS

Cash on hand and in banks or other moneyed institutions January 1, 1915, before transactions of the day.....		$17,464 67
From rent of safes		55,193 13
From storage of valuables the safety of which is guaranteed by the company		8,831 35
From interest on loans, deposits and investments.....		469 82
From stocks and bonds sold, par value $32,000. Amount received therefor		32,014 80
From all other sources, viz.:		
Surety bond premium returned.....	$5 80	
Refund, Corn Exchange Bank.....	420 30	
		426 10
		$114,399 87

PAYMENTS

For dividends to shareholders		$15,000 00
For expenses, viz.:		
Salaries	$17,955 94	
Taxes and repairs on building.....	3,123 39	
Rent of building.....	6,241 66	
Other expenses	9,053 04	
		36,374 03
Other payments, viz.:		
Vaults and fixtures.....	$46,653 48	
Bonds purchased	10,950 00	
Interest accrued on bonds purchased.....	5 00	
Refunds	15 50	
		57,623 98
Cash on hand and in banks or other moneyed institutions December 31, 1915, after transactions of the day.....		5,401 86
		$114,399 87

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13. COUNTY SAFE DEPOSIT COMPANY, WHITE PLAINS

[162–164 Main street; incorporated 1913]

OFFICERS

JAMES F. HORAN, President.
C. P. YOUNG, Vice-President.
JOSEPH H. MEAD, Secretary.
J. DOUGLASS MEAD, Asst. Secretary.

DIRECTORS

JAMES F. HORAN,
CORNELIUS R. AGNEW,
JOHN J. RIKER,
RUSSELL MARSTON,
J. DOUGLASS MEAD,
FREDERICK GELLER,
WILLIAM A. DUNCAN.
ELIAS W. DUSENBERRY,
C. P. YOUNG,
JOSEPH H. MEAD,

FINANCIAL

RESOURCES

Bonds and mortgages	$2,500 00
Vaults and safes, cost, $8,452.52; estimated present value	8,452 52
Furniture and fixtures, cost, $269.20; estimated present value	269 20
Cash on deposit with banks or other moneyed institutions	149 73
Safe rentals due and accrued	1 47
Silver storage due and accrued	130 50
Other assets, viz.: Interest accrued	44 37
	$11,547 79

LIABILITIES

Capital stock	$10,000 00
Excess of assets over liabilities	1,547 79
	$11,547 79

CASH TRANSACTIONS DURING THE YEAR 1915

RECEIPTS

Cash on hand and in banks or other moneyed institutions January 1, 1915, before transactions of the day	$785 43
From rent of safes	866 61
From silver storage	143 42
From interest on loans, deposits and investments	95 93
	$1,891 39

PAYMENTS

For expenses, viz.:		
Taxes	$9 00	
Rent of vault space in building	200,00	
Other expenses	532 66	
		$741 66
Other payments, viz.: Investments in mortgage participation		1,000 00
Cash on hand and in banks or other moneyed institutions December 31, 1915, after transactions of the day		149 73
		$1,891 39

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14. EMPIRE CITY SAFE DEPOSIT COMPANY, NEW YORK CITY

[160 Fifth avenue; incorporated 1905]

OFFICERS

B. J. GREENHUT, President.
SYDNEY H. HERMAN, Vice-President.
SAMUEL KRIDEL, Vice-President.
EDWARD SEARLE, Secretary.
WM. E. BURNETT, Assistant Secretary.
DAVID NEVIUS, Treasurer.

DIRECTORS

JOSEPH FREEMAN, B. J. GREENHUT, JOSEPH HORNTHAL, W. A. GILLESPIE, SAMUEL KRIDEL, HERBERT S. MARTIN, DAVID NEVIUS, JACOB A. STEIN, S. LEVY, H. H. VREELAND, S. H. HERMAN.

FINANCIAL

RESOURCES

Stock and bond investments, market value	$26,956 25
Vaults and safes, cost, $81,318.75; estimated present value	75,000 00
Furniture and fixtures, cost, $1,146.75; estimated present value	1 00
Cash on deposit with banks or other moneyed institutions	933 44
Safe rentals due and accrued	692 64
Silver storage due and accrued	319 66
Warehouse storage due and accrued	123 00
Other assets, viz.: Interest accrued	332 91
	$104,358 90

LIABILITIES

Capital stock	$100,000 00
Excess of assets over liabilities	4,358 90
	$104,358 90

CASH TRANSACTIONS DURING THE YEAR 1915

RECEIPTS

Cash on hand and in banks or other moneyed institutions January 1, 1915, before transactions of the day		$1,109 97
From rent of that portion of the building not occupied by the company		2,500 00
From rent of safes		10,044 70
From silver storage		559 55
From warehouse storage		288 00
From interest on loans, deposits and investments		1,164 39
From all other sources, viz.:		
Telephone	$6 38	
Keys	6 80	
Breaking open boxes	10 00	
Cartage and packing	15 55	
Returned insurance premiums	37 37	
		76 10
		$15,742 71

PAYMENTS

For expenses, viz.:		
Salaries	$6,050 00	
Taxes and repairs on building	404 03	
Rent of building	3,000 00	
Other expenses	2,339 53	
		$11,793 56
Other payments, viz.:		
Rebate on safe rentals	$6 08	
Cartage and packing	20 75	
Bonds purchased	2,988 88	
		3,015 71
Cash on hand and in banks or other moneyed institutions December 31, 1915, after transactions of the day		933 44
		$15,742 71

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15. EMPIRE SAFE DEPOSIT COMPANY, NEW YORK CITY

[120 Broadway; incorporated 1913]

OFFICERS

LE ROY W. BALDWIN, President.
JOHN B. RUSSELL, Vice-President.
W. H. ENGLISH, Vice-President.
PAUL H. HUDSON, Secretary.
AMBROSE M. THAYER, Asst. Secretary.
W. B. BALDWIN, Treasurer.
EDWARD C. WILSON, Asst. Treasurer.
FRANCIS R. HALSEY, Asst. Treasurer.

DIRECTORS

LE ROY W. BALDWIN, W. B. BALDWIN, WM. H. ENGLISH, C. VANDERBILT BARTON, CHAS. H. ZEHNDER, HENRY P. TALMADGE, AUGUST HECKSCHER, LOUIS L. DUNHAM, T. COLEMAN DU PONT, L. L. GILLESPIE, JOHN H. ISELIN, C. DE L. OELRICHS.

FINANCIAL

RESOURCES

Vaults and safes, cost, $93,405; estimated present value	$93,405 00
Cash on deposit with banks or other moneyed institutions	4,773 25
Cash on hand	100 00
Other assets, viz.: Accounts receivable	2,432 10
	$100,710 35

LIABILITIES

Capital stock	$100,000 00
Excess of assets over liabilities	710 35
	$100,710 35

CASH TRANSACTIONS DURING THE YEAR 1915

RECEIPTS

Cash on hand and in banks or other moneyed institutions January 1, 1915, before transactions of the day		$13,308 62
From rent of safes		15,111 49
From silver storage		1,443 75
From interest on loans, deposits and investments		245 73
From all other sources, viz.:		
Cartage and packing	$123 00	
Locks and keys	13 50	
Watchman's signals	73 00	
Sale of miscellaneous property	1 80	
		211 30
		$30,320 89

PAYMENTS

For expenses, viz.:		
Salaries	$10,985 35	
Taxes and repairs on building	545 99	
Rent of building	3,500 00	
Other expenses	4,051 30	
		$19,082 64
Other payments, viz.: Vault construction		6,365 00
Cash on hand and in banks or other moneyed institutions December 31, 1915, after transactions of the day		4,873 25
		$30,320 89

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16. THE EQUITABLE SAFE DEPOSIT COMPANY OF NEW YORK, NEW YORK CITY

[43–49 Exchange place; incorporated 1909]

OFFICERS

ALVIN W. KRECH, President.
R. BRITTINGHAM, Vice-President.
FRANK E. RYON, Secretary.
GEO. V. DREW, Asst. Secretary.
STEPHEN J. BROOKS, Asst. Secretary.

DIRECTORS

ALVIN W. KRECH, LYMAN RHOADES, RUSSELL BRITTINGHAM, ROLAND P. JACKSON, HENRY E. COOPER, HENRY R. WINTHROP.

FINANCIAL

RESOURCES

Stock and bond investments, market value	$20,890 00
Vaults and safes, cost, $202,622.71; estimated present value	125,000 00
Cash on deposit with banks or other moneyed institutions	7,471 83
Cash on hand	50 00
Safe rentals due and accrued	2,515 00
Silver storage due and accrued	249 66
Other assets, viz.: Interest accrued	270 00
	$156,446 49

LIABILITIES

Capital stock	$150,000 00
Excess of assets over liabilities	6,446 49
	$156,446 49

CASH TRANSACTIONS DURING THE YEAR 1915

RECEIPTS

Cash on hand and in banks or other moneyed institutions January 1, 1915, before transactions of the day	$3,525 84
From rent of safes	47,955 46
From silver storage	1,715 89
From interest on loans, deposits and investments	1,114 12
From stocks and bonds sold, par value $22,000. Amount received therefor	23,951 15
From all other sources, viz.: Rentals paid in advance	324 00
	$78,586 46

PAYMENTS

For dividends to shareholders		$9,000 00
For expenses, viz.:		
Salaries	$22,507 27	
Taxes and repairs on building	505 50	
Rent of building	5,999 99	
Other expenses	6,583 12	
		35,595 88
Other payments, viz.:		
Adjustment of rentals paid in advance	$60 00	
Bonds purchased	26,408 75	
		26,468 75
Cash on hand and in banks or other moneyed institutions December 31, 1915, after transactions of the day		7,521 83
		$78,586 46

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17. THE FARMERS' SAFE DEPOSIT COMPANY, NEW YORK CITY

[475 Fifth avenue; incorporated 1915]

OFFICERS

EDWIN S. MARSTON, President. AUGUSTUS V. HEELY, Secretary.
SAMUEL SLOAN, Vice-President. HORACE F. HOWLAND, Asst. Secretary.

DIRECTORS

EDWIN S. MARSTON, AUGUSTUS V. HEELY, CORNELIUS R. AGNEW,
SAMUEL SLOAN, WILLIAM B. CARDOZO, J. HERBERT CASE.

FINANCIAL

RESOURCES

Bonds and mortgages	$100,000 00
Cash on deposit with banks or other moneyed institutions	4,011 54
Safe rentals, silver storage and warehouse storage due and accrued	566 41
	$104,577 95

LIABILITIES

Capital stock	$100,000 00
Excess of assets over liabilities	4,577 95
	$104,577 95

CASH TRANSACTIONS DURING THE YEAR 1915

RECEIPTS

From rent of safes	$5,318 72
From interest on loans, deposits and investments	802 51
From all other sources, viz.: Capital stock sold	100,000 00
	$106,121 23

PAYMENTS

For expenses, viz.:		
Salaries	$571 64	
Rent	750 00	
Other expenses	788 05	
		$2,109 69
Other payments, viz.: Bond and mortgage investments		100,000 00
Cash on hand and in banks or other moneyed institutions December 31, 1915, after transactions of the day		4,011 54
		$106,121 23

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18. FIFTH AVENUE SAFE DEPOSIT COMPANY, NEW YORK CITY

[250 Fifth avenue; incorporated 1883]

OFFICERS

EDWARD H. PEASLEE, President. WM. A. SIMONSON, Treasurer.
JAMES A. STILLMAN, Vice-President. WM. J. STURZENEGGER, Secretary.

TRUSTEES

JAMES A. STILLMAN, LOUIS M. STARR, H. B. DOMINICK,
WM. A. SIMONSON, EDWARD H. PEASLEE.

FINANCIAL

RESOURCES

Stock and bond investments, market value		$100,375 00
Vaults and safes, cost, $54,493; estimated present value		10,000 00
Cash on deposit with banks or other moneyed institutions		22,533 81
		$132,908 81

LIABILITIES

Capital stock		$100,000 00
Other liabilities, viz.:		
Unpaid dividends	$3,000 00	
Rent accrued	1,166 67	
		4,166 67
Excess of assets over liabilities		28,742 14
		$132,908 81

CASH TRANSACTIONS DURING THE YEAR 1915

RECEIPTS

Cash on hand and in banks or other moneyed institutions January 1, 1915, before transactions of the day		$17,907 09
From rent of safes		26,102 97
From interest on loans, deposits and investments		3,573 34
From stocks and bonds, sold, par value, $17,000. Amount received therefor		17,000 00
From all other sources, viz.: Opening safes, payment for keys		47 60
		$64,631 00

PAYMENTS

For dividends to shareholders		$6,000 00
For expenses, viz.:		
Salaries	$7,965 00	
Taxes	337 01	
Rent of building	7,000 00	
Other expenses	2,142 78	
		17,444 79
Other payments, viz.:		
Bond participation	$17,000 00	
New safes purchased	1,652 40	
		18,652 40
Cash on hand and in banks or other moneyed institutions December 31, 1915, after transactions of the day		22,533 81
		$64,631 00

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19. FRANKLIN SAFE DEPOSIT COMPANY, BROOKLYN

[166 Montague street; incorporated 1891]

OFFICERS

ARTHUR K. WOOD, President. CLINTON W. LUDLUM, Treasurer.
CROWELL HADDEN, Vice-President.

TRUSTEES

CHARLES C. FOSTER,	EDWIN PACKARD,	EDWARD C. DELAFIELD,
CROWELL HADDEN,	JAMES H. POST,	SIDNEY R. KENNEDY,
MARTIN JOOST,	FRANK DAY TUTTLE,	JOHN S. ROGERS,
JOHN HILL MORGAN,	ARTHUR KING WOOD,	CALVIN TRUESDALE.

FINANCIAL

RESOURCES

Bonds and mortgages	$21,800 00
Stock and bond investments, market value	53,696 00
Vaults and safes, cost, $65,135.84, and furniture and fixtures, cost, $4,544.29; estimated present value	41,000 00
Cash on deposit with banks or other moneyed institutions	2,867 98
	$119,363 98

LIABILITIES

Capital stock	$100,000 00
Excess of assets over liabilities	19,363 98
	$119,363 98

CASH TRANSACTIONS DURING THE YEAR 1915

RECEIPTS

Cash on hand and in banks or other moneyed institutions January 1, 1915, before transactions of the day		$3,650 50
From rent of safes		19,678 19
From storage of valuables the safety of which is guaranteed by the company		3,150 98
From warehouse storage		16 00
From interest on loans, deposits and investments		3,741 44
From stocks and bonds sold, par value, $20,000. Amount received therefor		19,692 00
From all other sources, viz.:		
Bonds and mortgages	$7,000 00	
Stocks and bonds	390 65	
		7,390 65
		$57,319 76

PAYMENTS

For dividends to shareholders		$10,000 00
For expenses, viz.:		
Salaries	$6,569 99	
Taxes and repairs on building	938 32	
Rent of building	5,825 00	
Other expenses	1,768 47	
		15,101 78
Other payments, viz.:		
Bond investments	$4,350 00	
Bonds and mortgages purchased	25,000 00	
		29,350 00
Cash on hand and in banks or other moneyed institutions December 31, 1915, after transactions of the day		2,867 98
		$57,319 76

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20. GARFIELD SAFE DEPOSIT COMPANY, NEW YORK CITY

[7 West Twenty-third street; incorporated 1888]

OFFICERS

RUEL W. POOR, President. GEO. D. WEEKS, Treasurer.
L. A. BEVIN, Vice-President.

TRUSTEES

LEANDER A. BEVIN, JOHN S. HOLBROOK, GEORGE D. WEEKS,
WILLIAM CRAWFORD, THOS. E. KIRBY, RUEL W. POOR,
EDWARD HOLBROOK, ELMER A. DARLING.

FINANCIAL

RESOURCES

Stock and bond investments, market value		$31,988 35
Vaults and safes, cost, $88,956.48; estimated present value		88,000 00
Furniture and fixtures, cost, $41,682.87; estimated present value		30,000 00
Cash on deposit with banks or other moneyed institutions		3,058 99
Cash on hand		31 91
Safe rentals due and accrued		3,507 95
Silver storage due and accrued		3,579 80
Warehouse storage due and accrued		422 94
		$160,589 94

LIABILITIES

Capital stock		$150,000 00
Expenses incurred but unpaid		361 15
Other liabilities, viz.:		
Unpaid dividends	$60 00	
Taxes accrued	474 49	
Reserve account	6,000 00	
		6,534 49
Excess of assets over liabilities		3,694 30
		$160,589 94

CASH TRANSACTIONS DURING THE YEAR 1915

RECEIPTS

Cash on hand and in banks or other moneyed institutions January 1, 1915, before transactions of the day		$1,978 48
From rent of safes		35,782 15
From storage of valuables the safety of which is guaranteed by the company, silver storage and warehouse storage		7,007 84
From interest on loans, deposits and investments		1,610 00
From all other sources, viz.:		
New locks, keys, etc.	$165 25	
Electric current	305 43	
Telephone tolls and rebate	44 52	
		515 20
		$46,893 67

PAYMENTS

For dividends to shareholders		$10,500 00
For expenses, viz.:		
Salaries	$16,267 25	
Taxes and repairs on building	618 47	
Rent of building	10,000 00	
Other expenses	6,417 05	
		33,302 77
Cash on hand and in banks or other moneyed institutions December 31, 1915, after transactions of the day		3,090 90
		$46,893 67

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21. GREENWICH SAFE DEPOSIT COMPANY, NEW YORK CITY

[135 William street; incorporated 1913]

OFFICERS

WILLIAM C. DUNCAN, President. FRANK HAMMOND, Treasurer.
ALEXANDER WALKER, Vice-President.

DIRECTORS

WM. C. DUNCAN, FRANK HAMMOND, EDWIN W. ORVIS,
HENRY R. CARSE, ALEXANDER WALKER.

FINANCIAL

RESOURCES

Stock and bond investments, market value	$42,154 82
Vaults and safes, cost, $60,000; estimated present value	57,500 00
Cash on deposit with banks or other moneyed institutions	777 73
Safe rentals due and accrued	1,087 00
	$101,519 55

LIABILITIES

Capital stock	$100,000 00
Excess of assets over liabilities	1,519 55
	$101,519 55

CASH TRANSACTIONS DURING THE YEAR 1915

RECEIPTS

Cash on hand and in banks or other moneyed institutions January 1, 1915, before transactions of the day	$65 56
From rent of safes	11,337 48
From interest on loans, deposits and investments	1,800 00
	$13,203 04

PAYMENTS

For expenses, viz.:		
Salaries	$5,329 92	
Rent of building	4,299 96	
Other expenses	2,795 43	
		$12,425 31
Cash on hand and in banks or other moneyed institutions December 31, 1915, after transactions of the day		777 73
		$13,203 04

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22. GUARANTY SAFE DEPOSIT COMPANY, NEW YORK CITY

[514 Fifth avenue; incorporated 1912]

OFFICERS

ALEXANDER J. HEMPHILL, President. WALTER MEACHAM, Treasurer.
CHARLES H. SABIN, Vice-President. CHARLES M. BILLINGS, Secretary.

DIRECTORS

EDWARD J. BERWIND, HENRY P. DAVISON, ALEX. J. HEMPHILL, A. D. JUILLIARD, ALBERT H. WIGGIN, THOMAS W. LAMONT, CHARLES H. SABIN,

FINANCIAL

RESOURCES

Stock and bond investments, market value		$65,635 75
Vaults and safes, cost, $50,000; estimated present value		28,000 00
Cash on deposit with banks or other moneyed institutions		18,487 11
Safe rentals due and accrued		2,007 50
Other assets, viz.: Accrued interest		1,543 74
		$115,674 10

LIABILITIES

Capital stock		$100,000 00
Other liabilities, viz:		
Taxes accrued	$302 18	
Advance rentals	12,935 04	
		13,237 22
Excess of assets over liabilities		2,436 88
		$115,674 10

CASH TRANSACTIONS DURING THE YEAR 1915

RECEIPTS

Cash on hand and in banks or other moneyed institutions January 1, 1915, before transactions of the day		$22,345 93
From rent of safes		28,242 68
From interest on loans, deposits and investments		4,441 88
From stocks and bonds sold, par value, $91,000. Amount received therefor		87,136 75
From all other sources, viz.: Opening boxes		91 75
		$142,258 99

PAYMENTS

For interest on bonds, loans and mortgages		$1,323 69
For dividends to shareholders		6,000 00
For expenses, viz.:		
Salaries	$5,586 32	
Taxes and repairs on building	252 18	
Rent of building	4,000 00	
Other expenses	2,869 93	
		12,708 43
Other payments, viz.:		
Bonds purchased	$103,147 50	
Cash rebates	592 26	
		103,739 76
Cash on hand and in banks or other moneyed institutions December 31, 1915, after tranactions of the day		18,487 11
		$142,258 99

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23. THE HANOVER SAFE DEPOSIT COMPANY, NEW YORK CITY

[5 Nassau street; incorporated 1903]

OFFICERS

WILLIAM WOODWARD, President. EUGENE A. VAN NEST, Secretary.
WILLIAM BARBOUR, Vice-President. HENRY R. CARSE, Treasurer.

DIRECTORS

WM. WOODWARD, HENRY R. CARSE, SAMUEL T. PETERS,
WILLIAM BARBOUR, ERNEST ISELIN.

FINANCIAL

RESOURCES

Vaults and safes, cost, $200,000; estimated present value....	$200,000 00
Cash on deposit with banks or other moneyed institutions...	4,264 30
Safe rentals due and accrued	352 00
	$204,616 30

LIABILITIES

Capital stock	$200,000 00
Excess of assets over liabilities	4,616 30
	$204,616 30

CASH TRANSACTIONS DURING THE YEAR 1915

RECEIPTS

Cash on hand and in banks or other moneyed institutions January 1, 1915, before transactions of the day.....		$1,777 30
From rent of safes		55,806 17
From all other sources, viz.:		
Keys, etc.....	$183 25	
Key deposit account.....	35 00	
		218 25
		$57,801 72

PAYMENTS

For dividends to shareholders.....		$8,000 00
For expenses, viz.:		
Salaries	$12,735 25	
Taxes and repairs on building.....	1,170 01	
Rent of building.....	24,000 00	
Other expenses	7,612 16	
		45,517 42
Other payments, viz.: Key deposit refund.....		20 00
Cash on hand and in banks or other moneyed institutions December 31, 1915, after transactions of the day.....		4,264 30
		$57,801 72

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24. HUDSON SAFE DEPOSIT COMPANY, NEW YORK CITY

[1411 Broadway; incorporated 1902 as the New Amsterdam Safe Deposit Company]

OFFICERS

ELVERTON R. CHAPMAN, President. ALBERT HICKS, Treasurer.
LOUIS H. HOLLOWAY, Vice-President. RICHARD A. PURDY, Secretary.

DIRECTORS

J. ROMAINE BROWN, CHARLES F. HOLM, RICHARD A. PURDY,
E. R. CHAPMAN, LOUIS H. HOLLOWAY, WM. P. RINCKHOFF,
WILLIAM O. ALLISON, JOHN GERKEN, CLARENCE P. KING,
PAUL B. SCARFF.

FINANCIAL

RESOURCES

Stock and bond investments, market value	$107,456 25
Vaults and safes, cost, $32,000; estimated present value	18,500 00
Cash on deposit with banks or other moneyed institutions	5,135 62
	$131,091 87

LIABILITIES

Capital stock	$100,000 00
Excess of assets over liabilities	31,091 87
	$131,091 87

CASH TRANSACTIONS DURING THE YEAR 1915

RECEIPTS

Cash on hand and in banks or other moneyed institutions January 1, 1915, before transactions of the day		$12,853 85
From rent of safes		7,712 99
From warehouse storage		182 45
From interest on loans, deposits and investments		4,964 13
From stocks and bonds sold, par value, $16,000. Amount received therefor		16,020 67
From all other sources, viz.:		
Opening boxes	$15 00	
New keys	8 00	
Sundries	7 70	
		30 70
		$41,764 79

PAYMENTS

For expenses, viz.:		
Salaries	$4,037 47	
Taxes and repairs on building	1,296 18	
Rent of building	1,800 00	
Other expenses	803 18	
		$7,936 83
Other payments, viz.:		
Holmes' Electric Protective Co	$437 00	
Opening boxes and new keys	149 35	
Stationery	248 42	
Advertising	199 37	
Rebates	27 75	
Directors' fees	480 00	
Bonds purchased	27,150 45	
		28,692 34
Cash on hand and in banks or other moneyed institutions December 31, 1915, after transactions of the day		5,135 62
		$41,764 79

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25. KNICKERBOCKER SAFE DEPOSIT COMPANY, NEW YORK CITY

[358 Fifth avenue; incorporated 1901]

OFFICERS

CHARLES H. KEEP, President. CHARLES S. ADAMS, Treasurer.
BENJ. L. ALLEN, Vice-President. HARRIS A. DUNN, Secretary.

DIRECTORS

BENJAMIN L. ALLEN, CHARLES H. KEEP, FRED'K G. BOURNE,
HOWARD BAYNE, HARRIS A. DUNN.

FINANCIAL

RESOURCES

Stock and bond investments, market value	$65,000 00
Real estate, cost, $87,743.43; estimated present value	64,698 93
Vaults and safes, cost, $19,712.20; estimated present value	6,870 30
Cash on deposit with banks or other moneyed institutions	14,312 13
Cash on hand	50 00
	$150,931 36

LIABILITIES

Capital stock	$100,000 00
Excess of assets over liabilities	50,931 36
	$150,931 36

CASH TRANSACTIONS DURING THE YEAR 1915

RECEIPTS

Cash on hand and in banks or other moneyed institutions January 1, 1915, before transactions of the day	$957 17
From rent of safes	42,118 95
From interest on loans, deposits and investments	3,906 28
From stocks and bonds sold, par value, $10,000. Amount received therefor	12,983 50
	$59,965 90

PAYMENTS

For dividends to shareholders		$5,000 00
For expenses, viz.:		
Salaries	$7,815 40	
Taxes and repairs on building	995 50	
Rent of building	29,000 16	
Other expenses	2,792 71	
		40,603 77
Cash on hand and in banks or other moneyed institutions December 31, 1915, after transactions of the day		14,362 13
		$59,965 90

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26. THE LINCOLN SAFE DEPOSIT COMPANY, NEW YORK CITY

[60–72 East Forty-second street; incorporated 1881]

OFFICERS

THOMAS L. JAMES, President.
E. E. OLCOTT, Vice-President.
F. EGERTON WEBB, Vice-President.
WILLIAM J. MURPHY, Treasurer.

TRUSTEES

THOMAS L. JAMES,
F. W. VANDERBILT,
JAMES STILLMAN,
RUFUS B. COWING,
E. E. OLCOTT,
F. EGERTON WEBB,
FREDERIC R. COUDERT,
WILLIAM A. SIMONSON,
W. K. VANDERBILT, JR.,
JOSEPH P. GRACE,
HENRY R. TOWNE.

FINANCIAL

RESOURCES

Stock and bond investments, market value	$272,431 25
Real estate, cost, $1,720,000; estimated present value	1,720,000 00
Vaults and safes, cost, $80,000; estimated present value	80,000 00
Cash on deposit with banks or other moneyed institutions	32,880 47
Cash on hand	700 00
Safe rentals due and accrued	12,175 86
Silver storage due and accrued	17,659 91
Warehouse storage due and accrued	127,184 38
Other assets, viz.: Packing material	1,075 00
	$2,264,106 87

LIABILITIES

Capital stock	$1,000,000 00
Loans secured by bond and mortgage	500,000 00
Other loans	50,000 00
Interest due and accrued on loans	3,156 94
Expenses incurred but unpaid	3,340 81
Other liabilities, viz.: Taxes accrued	2,000 00
Excess of assets over liabilities	705,609 12
	$2,264,106 87

CASH TRANSACTIONS DURING THE YEAR 1915

RECEIPTS

Cash on hand and in banks or other moneyed institutions January 1, 1915, before transactions of the day		$25,200 21
From rent of that portion of the building not occupied by the company		46,300 00
From rent of safes		77,609 16
From storage of valuables the safety of which is guaranteed by the company		41,323 99
From warehouse storage		265,145 61
From interest on loans, deposits and investments		19,612 55
From stocks and bonds sold, par value, $222,000. Amount received therefor		215,205 84
From all other sources, viz.:		
Equipment	$63 30	
Money borrowed	75,000 00	
		75,063 30
		$765,460 66

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PAYMENTS

For loans paid		$325,000 00
For interest on bonds, loans and mortgages		31,300 00
For dividends to shareholders		100,000 00
For expenses, viz.:		
Salaries	$125,891 71	
Taxes and repairs on building	51,883 63	
Other expenses	68,537 76	
		246,313 10
Other payments, viz.:		
Bond investments	$25,312 50	
Refunds to customers	3,954 59	
		29,267 09
Cash on hand and in banks or other moneyed institutions December 31, 1915, after transactions of the day		33,580 47
		$765,460 66

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27. THE LONG ISLAND SAFE DEPOSIT COMPANY, BROOKLYN

[196 Montague street; incorporated 1867]

OFFICERS

FRANK L. SNIFFEN, President. JOHN F. TALMADGE, Treasurer.
FRANK BAILEY, Vice-President.

DIRECTORS

FRANK BAILEY,
HENRY C. BALDWIN,
EDWARD T. BEDFORD,
MATHEW DEAN,
JOHN A. DITMAS,
DESMOND DUNNE,
JOHN L. HEINS,
REMSEN JOHNSON,
CLEMENT LOCKITT,
EDGAR McDONALD,
D. IRVING MEAD,
CHAS. A. O'DONOHUE,
EDWARD W. RIDER.
NELSON B. SIMON,
FRANK L. SNIFFEN,
JOHN J. SPOWERS,
EDWARD O. STANLEY,
JULIUS STRAUSS,
WM. M. VAN ANDEN.

FINANCIAL

RESOURCES

Bonds and mortgages		$76,750 00
Stock and bond investments, market value		23,000 00
Real estate, cost, $47,940.95; estimated present value		8,000 00
Furniture, fixtures and safes, cost, $26,994.35; estimated present value		2,000 00
Cash on deposit with banks or other moneyed institutions		4,129 79
Safe rentals due and accrued		2,273 00
Warehouse storage due and accrued		115 50
Other assets, viz.: Accrued interest		601 95
		$116,870 24

LIABILITIES

Capital stock		$100,000 00
Other liabilities, viz.:		
Unpaid dividends	$2,500 00	
Taxes accrued	563 99	
Prepaid safe rentals	6,671 88	
Prepaid storage rentals	326 44	
		10,062 31
Excess of assets over liabilities		6,807 93
		$116,870 24

CASH TRANSACTIONS DURING THE YEAR 1915

RECEIPTS

Cash on hand and in banks or other moneyed institutions January 1, 1915, before transactions of the day		$4,044 62
From rent of safes		15,370 00
From storage of valuables the safety of which is guaranteed by the company		1,392 75
From interest on loans, deposits and investments		5,415 44
From all other sources, viz.:		
Lost keys	$20 00	
Bonds and mortgages paid	41,750 00	
		41,770 00
		$67,992 81

PAYMENTS

For dividends to shareholders		$5,000 00
For expenses, viz.:		
Salaries	$7,147 00	
Taxes and repairs on building	363 84	
Rent of building	2,884 84	
Other expenses	1,717 34	
		12,113 02
Other payments, viz.: Bonds and mortgages purchased		46,750 00
Cash on hand and in banks or other moneyed institutions December 31, 1915, after transactions of the day		4,129 79
		$67,992 81

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28. MADISON SAFE DEPOSIT COMPANY, NEW YORK CITY

[204 Fifth avenue; incorporated 1903]

OFFICERS

ALEXANDER S. WEBB, President. HORACE F. POOR, Treasurer.
OWEN WARD, Vice-President. BRECKENRIDGE CARROLL, Secretary.

DIRECTORS

CHAS. E. CALHOUN, CHAS. W. KRAUSHAAR, ABRAM M. HYATT,
BRECKENRIDGE CARROLL, GEORGE LEASK, LOUIS STERN,
CLARENCE H. KELSEY, J. B. MARTIN, OWEN WARD.
C. MORTON WHITMAN, HORACE F. POOR, ALEXANDER S. WEBB,
IRVING E. RAYMOND.

FINANCIAL

RESOURCES

Stock and bond investments, market value		$20,497 50
Vaults and safes, cost, $101,363.92; estimated present value		100,000 00
Cash on deposit with banks or other moneyed institutions		3,243 93
Safe rentals due and accrued		595 15
Silver storage due and accrued		989 65
Other assets, viz.:		
Rent paid in advance	$208 33	
Salaries paid in advance	40 00	
Petty cash	39 12	
		287 45
		$125,613 68

LIABILITIES

Capital stock	$100,000 00
Expenses incurred but unpaid	36 90
Other liabilities, viz.: Taxes accrued	154 71
Excess of assets over liabilities	25,422 07
	$125,613 68

CASH TRANSACTIONS DURING THE YEAR 1915

RECEIPTS

Cash on hand and in banks or other moneyed institutions January 1, 1915, before transactions of the day		$4,702 83
From rent of safes		16,793 74
From storage of valuables the safety of which is guaranteed by the company, and silver storage		2,067 24
From interest on loans, deposits and investments		1,228 98
From all other sources, viz.:		
New locks and keys	$30 50	
Refund of salary advanced	15 00	
Expense, refund	16 00	
		61 50
		$24,854 29

PAYMENTS

For dividends to shareholders		$4,000 00
For expenses, viz.:		
Salaries	$6,002 87	
Taxes and repairs on building	1,268 20	
Rent of building	2,875 00	
Other expenses	3,223 27	
		13,369 34
Other payments, viz.:		
Rebate of safe rentals	$204 37	
Locks and keys	5 50	
Rebate of storage	2 50	
Removal expense	4,028 65	
		4,241 02
Cash on hand and in banks or other moneyed institutions December 31, 1915, after transactions of the day		3,243 93
		$24,854 29

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29. THE MERCANTILE SAFE DEPOSIT COMPANY, NEW YORK CITY

[115 Broadway; incorporated 1875]

OFFICERS

WILLIAM GIBLIN, President. F. J. MOONEY, Treasurer.

DIRECTORS

JAMES S. ALEXANDER, PHILIP A. S. FRANKLIN, SEWARD PROSSER,
LOUIS V. BRIGHT, SAMUEL L. FULLER, CHARLES H. SABIN,
LEWIS L. CLARKE, WILLIAM GIBLIN, F. A. VANDERLIP,
ALLEN B. FORBES, CLARENCE H. KELSEY, ALBERT H. WIGGIN,
ANSON W. BURCHARD.

FINANCIAL

RESOURCES

Stock and bond investments, market value		$153,211 43
Vaults and safes, cost, $430,331.69; estimated present value		349,601 34
Cash on deposit with banks or other moneyed institutions		944 48
Cash on hand		240 00
Safe rentals due and accrued		18,887 51
Silver storage due and accrued		58 00
Other assets, viz.:		
Advanced Mercantile Burglar Alarm Co	$3,500 00	
Interest accrued	2,427 91	
		5,927 91
		$528,870 67

LIABILITIES

Capital stock		$450,000 00
Other liabilities, viz.:		
Reserve for taxes	$259 73	
Advance rentals	43,436 55	
		43,696 28
Excess of assets over liabilities		35,174 39
		$528,870 67

CASH TRANSACTIONS DURING THE YEAR 1915

RECEIPTS

Cash on hand and in banks or other moneyed institutions January 1, 1915, before transactions of the day		$467 70
From rent of that portion of the building not occupied by the company		1,083 34
From rent of safes		94,509 69
From storage of valuables the safety of which is guaranteed by the company		135 35
For silver storage		1,116 04
From interest on loans, deposits and investments		7,346 28
From loans paid		900 00
		$105,558 40

PAYMENTS

For dividends to shareholders		$27,000 00
For expenses, viz.:		
Salaries	$33,489 84	
Taxes	1,298 55	
Rent of building	18,250 00	
Other expenses	8,250 86	
		61,289 25
Other payments, viz.:		
Equipment	$109 43	
Old outstanding check	30 25	
Stocks and bonds	15,944 99	
		16,084 67
Cash on hand and in banks or other moneyed institutions December 31, 1915, after transactions of the day		1,184 48
		$105,558 40

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30. METROPOLITAN SAFE DEPOSIT COMPANY, NEW YORK CITY

[3 East Fourteenth street; incorporated 1895]

OFFICERS

SAMUEL R. SMITH, President. CHARLES E. RAYNOR, Treasurer.
ROBERT J. MACFARLAND, Vice-Pres. E. T. McDONALD, Secretary.

DIRECTORS

ROBT. J. MACFARLAND, SAMUEL R. SMITH, CHARLES E. RAYNOR, A. VAN DEWATER, LAWRENCE H. TASKER, JULIUS B. STILLWELL, A. BJORNSON,

FINANCIAL

RESOURCES

Stock and bond investments, market value		$20,200 00
Real estate, cost, $100,000; estimated present value		50,000 00
Vaults and safes, cost, $65,000; estimated present value		35,000 00
Furniture and fixtures, cost, $10,000; estimated present value		5,000 00
Cash on deposit with banks or other moneyed institutions		659 37
Cash on hand		472 82
Safe rentals due and accrued		3,631 45
Silver storage and warehouse storage due and accrued		794 37
Other assets, viz.:		
Improvements and fixtures	$1,492 29	
Interest prepaid	122 67	
		1,614 96
		$117,372 97

LIABILITIES

Capital stock		$100,000 00
Other loans		2,500 00
Other liabilities, viz.:		
Taxes accrued	$4,956 75	
Accrued ground rent	1,000 00	
		5,956 75
Excess of assets over liabilities		8,916 22
		$117,372 97

CASH TRANSACTIONS DURING THE YEAR 1915

RECEIPTS

Cash on hand and in banks or other moneyed institutions January 1, 1915, before transactions of the day		$2,176 64
From rent of that portion of the building not occupied by the company		10,989 50
From rent of safes		7,432 08
From storage of valuables the safety of which is guaranteed by the company, silver storage and warehouse storage		1,675 40
From interest on loans, deposits and investments		14 40
From notes		2,500 00
From all other sources, viz.:		
Drayage	$17 13	
Expense	145 95	
Telephone tolls	6 76	
Interest deducted on ground rent	60 00	
		229 84
		$25,017 86

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PAYMENTS

For loans paid		$3,000 00
For interest on bonds, loans and mortgages		122 67
For dividends to shareholders		3,000 00
For expenses, viz.:		
Salaries	$5,161 58	
Taxes and repairs on building	640 71	
Rent of ground	6,000 00	
Other expenses	2,064 09	
		13,866 38
Other payments, viz.:		
Drayage	$16 30	
Insurance	148 29	
Advertising	224 30	
Accrued taxes	1,824 50	
Improvements and fixtures	1,492 29	
Interest payable accrued	190 94	
		3,896 62
Cash on hand and in banks or other moneyed institutions December 31, 1915, after transactions of the day		1,132 19
		$25,017 86

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31. THE MOUNT VERNON SAFE DEPOSIT COMPANY, MOUNT VERNON, NEW YORK

[20 East First street; incorporated 1905]

OFFICERS

ARCHIBALD M. CAMPBELL, President. P. W. SHEPARD, Treasurer.
MARK D. STILES, Vice-President.

DIRECTORS

ARCH. M. CAMPBELL, MARK D. STILES, P. W. SHEPARD,
A. F. GESCHEIDT, GEORGE H. BROWN.

FINANCIAL

RESOURCES

Bonds and mortgages	$6,850 00
Stock and bond investments, market value	7,956 25
Cash on deposit with banks or other moneyed institutions	741 24
Safe rentals due and accrued	191 00
Silver storage due and accrued	281 00
	$16,019 49

LIABILITIES

Capital stock	$10,000 00
Excess of assets over liabilities	6,019 49
	$16,019 49

CASH TRANSACTIONS DURING THE YEAR 1915

RECEIPTS

Cash on hand and in banks or other moneyed institutions January 1, 1915, before transactions of the day	$1,169 19
From rent of safes	3,025 45
From silver storage	758 00
From interest on loans, deposits and investments	785 86
From all other sources, viz.: Mortgage loan participations sold	4,500 00
	$10,238 50

PAYMENTS

For expenses, viz.:		
Salaries	$1,196 95	
Rent of vaults	1,575 00	
Other expenses	269 06	
		$3,041 01
Other payments, viz.:		
Mortgage loan	$4,500 00	
Stock purchased	756 25	
Mortgage loan participation	1,200 00	
		6,456 25
Cash on hand and in banks or other moneyed institutions December 31, 1915, after transactions of the day		741 24
		$10,238 50

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32. NEW MAIDEN LANE SAFE DEPOSIT COMPANY, NEW YORK CITY

[170 Broadway; incorporated 1911]

OFFICERS

AUGUST OPPENHEIMER, President. J. HEYNEN, Treasurer.
I. W. COKEFAIR, Vice-President.

DIRECTORS

ISAAC W. COKEFAIR, FRED GOLDSMITH, CHARLES R. JUNG, AUGUST OPPENHEIMER, RUDOLPH REINHART, LEOPOLD STERN, LEO WORMSER, LUDWIG NISSEN, J. HEYNEN, GEO. R. WHITEHEAD, MAX KALLMAN.

FINANCIAL

RESOURCES

Stock and bond investments, market value	$20,201 66
Vaults and safes, estimated present value	80,591 50
Furniture and fixtures, estimated present value	4,000 00
Cash on deposit with banks or other moneyed institutions	5,239 35
Cash on hand	142 23
Safe rentals due and accrued	885 80
Other assets, viz.: Room privilege due and accrued	400 00
	$111,460 54

LIABILITIES

Capital stock	$100,000 00
Other liabilities, viz.: Key deposit	166 00
Excess of assets over liabilities	11,294 54
	$111,460 54

CASH TRANSACTIONS DURING THE YEAR 1915

RECEIPTS

Cash on hand and in banks or other moneyed institutions January 1, 1915, before transactions of the day	$1,846 49
From rent of that portion of the building not occupied by the company	2,712 25
From rent of safes	15,936 01
From interest on loans, deposits and investments	1,046 85
From all other sources, viz.: Key deposit	121 00
	$21,662 60

PAYMENTS

For expenses, viz.:		
Salaries	$6,501 60	
Taxes and repairs on building	258 35	
Rent of building	7,680 00	
Other expenses	1,821 07	
		$16,261 02
Other payments, viz.: Key deposit		20 00
Cash on hand and in banks or other moneyed institutions December 31, 1915, after transactions of the day		5,381 58
		$21,662 60

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33. NEW ROCHELLE SAFE DEPOSIT COMPANY, NEW ROCHELLE, N. Y.

[264–268 Main street; incorporated 1902]

OFFICERS

WILLIAM W. BISSELL, President. HENRI J. VAN ZELM, Secretary.
ROBERT P. CARPENTER, Vice-President. IRVING R. TODD, Asst. Secretary.

DIRECTORS

W. W. BISSELL, THOS S. DRAKE, ALBERT MAHLSTEDT
R. P. CARPENTER. ALONZO GUEST, J. A. YOUNG.

FINANCIAL

RESOURCES

Stock and bond investments, market value	$3,500 00
Vaults and safes, cost, $16,627.28; estimated present value	15,000 00
Cash on deposit with banks or other moneyed institutions	983 42
Safe rentals due and accrued	359 55
Silver storage due and accrued	822 52
	$20,665 49

LIABILITIES

Capital stock	$10,000 00
Excess of assets over liabilities	10,665 49
	$20,665 49

CASH TRANSACTIONS DURING THE YEAR 1915

RECEIPTS

Cash on hand and in banks or other moneyed institutions January 1, 1915, before transactions of the day	$770 41
From rent of safes	2,680 92
From silver storage	1,182 28
From interest on loans, deposits and investments	190 83
	$4,824 44

PAYMENTS

For dividends to shareholders		$1,600 00
For expenses, viz.:		
Salaries	$400 00	
Rent of building	1,000 00	
Other expenses	482 02	
		1,882 02
Other payments, viz.: Vaults		359 00
Cash on hand and in banks or other moneyed institutions December 31, 1915, after transactions of the day		983 42
		$4,824 44

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34. NEW YORK PRODUCE EXCHANGE SAFE DEPOSIT AND STORAGE COMPANY, NEW YORK CITY

[Produce Exchange Bldg.; incorporated 1883]

OFFICERS

WM. A. NASH, President. SAMUEL G. BAYNE, Treasurer.
PARMLY S. CLAPP, Vice-President. EDGAR G. SEE, Secretary.

TRUSTEES

S. G. BAYNE,	FRED'K LEWISOHN,	EDWARD C. BODMAN,
HENRY E. COOPER,	WILLIAM A. NASH,	RICHARD M. HOE,
JOHN A. HANCE.	SAMUEL OWEN.	E. H. R. GREEN,
L. M. DASHIELL,	FORREST H. PARKER,	GUSTAV SCHWAB.

FINANCIAL

RESOURCES

Stock and bond investments, market value		$9,500 00
Vaults and safes, cost, $131,909.55; estimated present value		92,800 27
Furniture and fixtures, cost, $76,499.73; estimated present value		76,499 73
Cash on deposit with banks or other moneyed institutions		20,627 97
Other assets, viz.: Insurance paid in advance		1,231 93
		$200,659 90

LIABILITIES

Capital stock		$150,000 00
Expenses incurred but unpaid		2,416 67
Other liabilities, viz.:		
Key deposit	$1,420 00	
Special deposit	96 50	
		1,516 50
Excess of assets over liabilities		46,726 73
		$200,659 90

CASH TRANSACTIONS DURING THE YEAR 1915

RECEIPTS

Cash on hand and in banks or other moneyed institutions January 1, 1915, before transactions of the day		$6,470 03
From rent of safes		54,358 50
From storage of valuables the safety of which is guaranteed by the company		551 50
From warehouse storage		19,121 21
From interest on loans, deposits and investments		756 29
From all other sources, viz.: Lost keys		36 00
		$81,293 53

PAYMENTS

For dividends to shareholders		$18,000 00
For expenses, viz.:		
Salaries	$15,828 00	
Taxes and repairs on building	1,975 46	
Rent of building	13,500 00	
Other expenses	9,754 70	
		41,058 16
Other payments, viz.:		
Cartage and freight	$1,136 40	
Charged special account for storage	471 00	
		1,607 40
Cash on hand and in banks or other moneyed institutions December 31, 1915, after transactions of the day		20,627 97
		$81,293 53

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35. NEW YORK STOCK EXCHANGE SAFE DEPOSIT COMPANY, NEW YORK CITY

[10 Broad street; incorporated 1913]

OFFICERS

JAMES B. MABON, President.
RUDOLPH KEPPLER, Vice-President.
MARION J. VERDERY, Secretary.
ERNEST GROESBECK, Treasurer.
WARREN B. NASH, Assistant Treasurer.

DIRECTORS

JAMES B. MABON, RUDOLPH KEPPLER, ERNEST GROESBECK, WARREN B. NASH, HENRY K. POMROY, MARION J. VERDERY.

FINANCIAL

RESOURCES

Stock and bond investments, market value	$93,562 50
Vaults, safes, and furniture and fixtures, estimated present value	25,000 00
Cash on deposit with banks or other moneyed institutions	6,300 09
Cash on hand	100 00
	$124,962 59

LIABILITIES

Capital stock	$100,000 00
Excess of assets over liabilities	24,962 59
	$124,962 59

CASH TRANSACTIONS DURING THE YEAR 1915

RECEIPTS

Cash on hand and in banks or other moneyed institutions January 1, 1915, before transactions of the day	$15,502 00
From rent of safes	66,347 67
From interest on loans, deposits and investments	4,356 19
From stocks and bonds sold, par value, $10,000; amount received therefor	10,430 00
From all other sources, viz.: Sundries	97 07
	$96,732 93

PAYMENTS

For dividends to shareholders		$6,000 00
For expenses, viz.:		
Salaries	$15,930 00	
Taxes	1,270 55	
Rent of building	33,000 00	
Other expenses	8,264 16	
		58,464 71
Other payments, viz.:		
Bonds purchased	$25,853 13	
Safe rental returned	15 00	
		25,868 13
Cash on hand and in banks or other moneyed institutions December 31, 1915, after transactions of the day		6,400 09
		$96,732 93

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36. OSSINING SAFE DEPOSIT COMPANY, OSSINING

[139 Main street; incorporated 1906]

OFFICERS

GEORGE F. SECOR, President. MERRITT N. BARNUM, Treasurer.
PAUL M. PIERSON, Vice-President. HARRY M. CARPENTER, Secretary.

DIRECTORS

ROBERT M. AKIN, GEORGE F. HOAG, GEORGE F. SECOR,
MERRITT W. BARNUM, MILTON C. PALMER, CHAS. G. WASHBURN,
T. HENRY CALAM, PAUL M. PIERSON, WILLIAM A. RANNEY,
HARRY M. CARPENTER, JOHN P. POWERS, EDWARD B. SHERWOOD.

FINANCIAL

RESOURCES

Bonds and mortgages	$6,000 00
Vaults and safes, cost, $13,000; estimated present value	13,000 00
Loans on collaterals and personal securities	1,000 00
Cash on deposit with banks or other moneyed institutions	881 80
	$20,881 80

LIABILITIES

Capital stock	$20,000 00
Other liabilities, viz.: Unpaid dividends	500 00
Excess of assets over liabilities	381 80
	$20,881 80

CASH TRANSACTIONS DURING THE YEAR 1915

RECEIPTS

Cash on hand and in banks or other moneyed institutions January 1, 1915, before transactions of the day	$669 35
From rent of safes	512 67
From silver storage	217 75
From interest on loans, deposits and investments	450 38
	$1,850 15

PAYMENTS

For dividends to shareholders	$900 00
For expenses, viz.: Other expenses	68 35
Cash on hand and in banks or other moneyed institutions December 31, 1915, after transactions of the day	881 80
	$1,850 15

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37. ROCKLAND COUNTY SAFE DEPOSIT COMPANY, NYACK

[Broadway and Main street; incorporated 1910]

OFFICERS

FRANK R. CRUMBIE, President.
EUGENE F. PERRY, Vice-President. ARTHUR A. G. LUDERS, Treasurer.

DIRECTORS

FRANK R. CRUMBIE, HOWARD VAN BUREN, A. S. TOMPKINS,
C. CARLTON KELLEY, EUGENE F. PERRY, ARTHUR A. G. LUDERS,
ROBERT SCHMITT.

FINANCIAL

RESOURCES

Bonds and mortgages	$2,000 00
Vaults and safes, cost, $8,000; estimated present value	8,000 00
Cash on deposit with banks or other moneyed institutions	725 94
Safe and vault rentals due and accrued	217 50
Silver storage due and accrued	33 75
	$10,977 19

LIABILITIES

Capital stock	$10,000 00
Excess of assets over liabilities	977 19
	$10,977 19

CASH TRANSACTIONS DURING THE YEAR 1915

RECEIPTS

Cash on hand and in banks or other moneyed institutions January 1, 1915, before transactions of the day	$1,559 97
From rent of safes	394 00
From silver storage	79 25
From interest on loans, deposits and investments	139 74
From all other sources, viz.: Rent of vault	450 00
	$2,622 96

PAYMENTS

For dividends to shareholders	$1,750 00
For expenses, viz.: Other expenses	147 02
Cash on hand and in banks or other moneyed institutions December 31, 1915, after transactions of the day	725 94
	$2,622 96

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38. THE SAFE DEPOSIT COMPANY OF NEW YORK, NEW YORK CITY

[149 Broadway; incorporated 1861]

OFFICERS

FRANKLIN A. PARK, President. W. J. RAMSEY, Secretary.
STEPHEN C. CLARK, Vice-President. STEPHEN H. ANDERSON, Asst Secty.
C. L. MITCHELL, Vice-President.

DIRECTORS

THAD. T. GROVER, STEPHEN C. CLARK, FRANKLIN A. PARK,
FRED'K G. BOURNE, ARTHUR K. BOURNE, C L. MITCHELL,
OSCAR R. GRAHAM.

FINANCIAL

RESOURCES

Stock and bond investments, market value		$57,712 50
Vaults and safes, cost, $156,000; estimated present value		120,000 00
Cash on deposit with banks or other moneyed institutions		7,449 57
Cash on hand		200 00
		$185,362 07

LIABILITIES

Capital stock		$100,000 00
Other liabilities, viz.:		
Unpaid dividends	$42 00	
Salaries accrued	2 00	
		44 00
Excess of assets over liabilities		85,318 07
		$185,362 07

CASH TRANSACTIONS DURING THE YEAR 1915

RECEIPTS

Cash on hand and in banks or other moneyed institutions January 1, 1915, before transactions of the day		$13,077 43
From rent of safes		71,841 32
From storage of valuables the safety of which is guaranteed by the company		387 22
From interest on loans, deposits and investments		1,992 15
From all other sources, viz.:		
Telephones	$27 54	
Letter boxes	30 00	
Salary held for income tax	2 00	
Breaking locks and new keys	95 00	
		154 54
		$87,452 66

PAYMENTS

For dividends to shareholders		$8,000 00
For expenses, viz.:		
Salaries	$18,386 50	
Rent of building	20,000 00	
Other expenses	5,768 07	
		44,154 57
Other payments, viz.:		
Vaults and safes	$1,104 85	
Bonds purchased	26,457 00	
Interest accrued on bonds purchased	86 67	
		27,648 52
Cash on hand and in banks or other moneyed institutions December 31, 1915, after transactions of the day		7,649 57
		$87,452 66

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39. SECURITY SAFE DEPOSIT COMPANY OF BROOKLYN, BROOKLYN

[De Kalb avenue and Fulton street; incorporated 1909]

OFFICERS

GEORGE A. FLEURY, President. ARTHUR J. MAUGER, Secretary.
GEORGE COX, Vice-President.

DIRECTORS

GEORGE A. FLEURY, GEORGE COX, CHARLES E. TEALE,
WILLIAM BERRI, JULIAN P. FAIRCHILD, RUSSELL S. WALKER,
E. F. BARNES, E. W. SUTTON, JOHN W. NIX,
EDWARD C. BLUM, GEORGE T. MOON.

FINANCIAL

RESOURCES

Bonds and mortgages	$16,750 00
Stock and bond investments, market value	22,431 25
Vaults and safes, cost, $70,345.50; estimated present value	70,345 50
Furniture and fixtures, cost, $8,332.30; estimated present value	3,000 00
Cash on deposit with banks or other moneyed institutions	2,438 57
Cash on hand	36 96
Safe rentals due and accrued	1,303 00
Silver storage due and accrued	980 35
Other assets, viz.: Accrued interest	615 20
	$117,900 83

LIABILITIES

Capital stock	$100,000 00
Expenses incurred but unpaid	721 35
Other liabilities, viz.: Box rents unearned	7,521 25
Excess of assets over liabilities	9,658 23
	$117,900 83

CASH TRANSACTIONS DURING THE YEAR 1915

RECEIPTS

Cash on hand and in banks or other moneyed institutions January 1, 1915, before transactions of the day	$3,862 46
From rent of safes	18,608 95
From storage of valuables the safety of which is guaranteed by the company	2,370 40
From interest on loans, deposits and investments	1,998 04
From loans paid	2,500 00
	$29,339 85

PAYMENTS

For loans paid		$4,250 00
For dividends to shareholders		7,000 00
For expenses, viz.:		
Salaries	$6,126 00	
Taxes and repairs on building	760 77	
Rent of building	2,462 88	
Other expenses	2,660 67	
		12,010 32
Other payments, viz.: Safe deposit boxes		3,604 00
Cash on hand and in banks or other moneyed institutions December 31, 1915, after transactions of the day		2,475 53
		$29,339 85

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40. SECURITY SAFE DEPOSIT COMPANY, BUFFALO

[1 Ellicott square; incorporated 1899]

OFFICERS

HARRY T. VARS, President. RICHARD C. O'KEEFE, Treasurer.
MAURICE M. WALL, Vice-President.

DIRECTORS

WILLIAM H. ANDREWS, ALEX. G. HOEFLER, HARRY T. VARS,
JOHN H. BAKER, WILLIAM LANSILL, MAURICE M. WALL,
WM. H. CROSBY, JAMES H. McNULTY, EUGENE C. ROBERTS,
LAURENS ENOS, RICHARD C. O'KEEFE, ROGER C. ADAMS,
JOHN W. VAN ALLEN.

FINANCIAL

RESOURCES

Stock and bond investments, market value		$9,125 00
Vaults and safes, cost, $131,104.43; estimated present value		147,469 68
Furniture and fixtures, cost, $3,997.18; estimated present value		3,997 18
Cash on deposit with banks or other moneyed institutions		2,059 47
Cash on hand		267 54
Safe rentals due and accrued		3,151 68
Silver storage due and accrued		1,139 24
Other assets, viz.:		
Cold storage of furs due and accrued	$4,959 71	
Fur repairs due and accrued	7 00	
		4,966 71
		$172,176 50

LIABILITIES

Capital stock		$150,000 00
Other liabilities, viz.:		
Reserve for depreciation	$5,000 00	
Reserve for bad debts	$51 62	
		5,051 62
Excess of assets over liabilities		17,124 88
		$172,176 50

CASH TRANSACTIONS DURING THE YEAR 1915

RECEIPTS

Cash on hand and in banks or other moneyed institutions January 1, 1915, before transactions of the day		$2,769 88
From rent of safes		6,377 66
From storage of valuables the safety of which is guaranteed by the company		11,465 65
From silver storage		1,290 51
From interest on loans, deposits and investments		417 05
From all other sources, viz.:		
Refund on electric power	$129 96	
Refund on canceled insurance	103 95	
Drilling safes	5 50	
Lamps	1 44	
Discount on bills	20	
Telephone tolls	61	
		241 66
		$22,562 41

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PAYMENTS

For dividends to shareholders		$3,000 00
For expenses, viz.:		
Salaries	$7,868 00	
Rent of building	4,000 00	
Other expenses	5,364 90	
		17,232 90
Other payments, viz.: Automobile supplies		2 50
Cash on hand and in banks or other moneyed institutions December 31, 1915, after transactions of the day		2,327 01
		$22,562 41

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41. SECURITY SAFE DEPOSIT COMPANY OF TROY, TROY

[408 Grand street; incorporated 1903]

OFFICERS

FRANK E. NORTON, President.
JAMES K. P. PINE, Vice-President.
JOHN DON, Vice-President.
JAMES O'NEIL, Vice-President.
GEO. L. HARE, Secretary.

DIRECTORS

JAMES J. CHILD,
CHAS. CLEMINSHAW,
JOHN DON,
WILLIAM B. FREAR,
FRANK E. HOWE,
A. HARRIS IDE,
EDWARD MURPHY, 2d,
GEO. A. CLUETT,
FRANK E. NORTON,
JAMES O'NEIL,
JAMES K. P. PINE,
S. VAN SANTVOORD,
DANFORTH GEER.

FINANCIAL

RESOURCES

Real estate, cost, $58,579.10; estimated present value		$58,579 10
Vaults and safes, cost, $33,178.47; estimated present value		33,178 47
Furniture and fixtures, cost, $1,564.65; estimated present value		1,564 65
Cash on deposit with banks or other moneyed institutions		1,301 57
Safe rentals due and accrued		775 00
Silver storage due and accrued		255 00
		$95,653 79

LIABILITIES

Capital stock		$50,000 00
Other loans		13,000 00
Other liabilities, viz.:		
Taxes accrued	$400 00	
Interest accrued on debenture notes, but not due	95 83	
Debenture notes of the company outstanding	23,000 00	
		23,495 83
Excess of assets over liabilities		9,157 96
		$95,653 79

CASH TRANSACTIONS DURING THE YEAR 1915

RECEIPTS

Cash on hand and in banks or other moneyed institutions January 1, 1915, before transactions of the day		$1,195 48
From rent of safes		5,804 42
From silver storage		634 50
From interest on loans, deposits and investments		27 35
From all other sources, viz.: Debenture notes refunded		23,000 00
		$30,661 75

PAYMENTS

For loans paid		$2,000 00
For interest on bonds, loans and mortgages		1,483 03
For expenses, viz.:		
Salaries	$1,390 00	
Taxes and repairs on building	1,078 85	
Other expenses	408 30	
		2,877 15
Other payments, viz.: Debenture notes paid		23,000 00
Cash on hand and in banks or other moneyed institutions December 31, 1915, after transactions of the day		1,301 57
		$30,661 75

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42. THE STANDARD SAFE DEPOSIT COMPANY OF NEW YORK, NEW YORK CITY

[25 Broad street; incorporated 1901]

OFFICERS

WILLIAM C. LANE, President. WILLIAM C. COX, Treasurer.
FRANK K. STURGIS, Vice-President. JOS. M. CUNNINGHAM, Secretary.
WALTER J. BARROWS, Vice-President. S. WELLMER HANSON, Asst Secretary.

DIRECTORS

WILLIAM C. LANE, WM. D. GUTHRIE, FRANK H. DAVIS,
FRANK K. STURGIS, WM. SHILLABER, C. C. TEGETHOFF,
ALWYN BALL, JR., WALTER J. BARROWS.

FINANCIAL

RESOURCES

Stock and bond investments, market value	$64,665 00
Vaults and safes, cost, $256,906.62; estimated present value	228,352 50
Cash on deposit with banks or other moneyed institutions	1,169 96
Safe rentals due and accrued	913 91
	$295,101 37

LIABILITIES

Capital stock	$200,000 00
Other loans	2,000 00
Excess of assets over liabilities	93,101 37
	$295,101 37

CASH TRANSACTIONS DURING THE YEAR 1915

RECEIPTS

Cash on hand and in banks or other moneyed institutions January 1, 1915, before transactions of the day	$3,085 58
From rent of safes	65,854 18
From silver storage	638 99
From warehouse storage	688 91
From interest on loans, deposits and investments	3,313 14
From stocks and bonds sold, par value $4,000; amount received therefor	4,117 50
From loans paid	2,000 00
From all other sources, viz.: Bonds redeemed	11,000 00
	$90,698 30

PAYMENTS

For interest on bonds, loans and mortgages		$260 36
For dividends to shareholders		18,000 00
For expenses, viz.:		
Salaries	$17,741 93	
Taxes and repairs on building	4,422 68	
Rent of building	12,000 00	
Other expenses	6,403 37	
		40,567 98
Other payments, viz.:		
Repairs to vaults	$510 00	
Bonds purchased	30,190 00	
		30,700 00
Cash on hand and in banks or other moneyed institutions December 31, 1915, after transactions of the day		1,169 96
		$90,698 30

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43. STATE SAFE DEPOSIT COMPANY, NEW YORK CITY

[378 Grand street; incorporated 1915]

OFFICERS

OSCAR L. RICHARD, President.
ARNOLD KOHN, Vice-President.
ALBERT I. VOORHIS, Treasurer.
WALTER L. BURCKETT, Secretary.

DIRECTORS

OSCAR L. RICHARD, ARNOLD KOHN, WALTER L. BURCKETT, ALBERT I. VOORHIS, JOHN KNEISEL.

FINANCIAL

RESOURCES

Stock and bond investments, market value	$46,000 00
Vaults and safes, cost, $54,442.75; estimated present value	54,442 75
Cash on deposit with banks or other moneyed institutions	1,152 99
	$101,595 74

LIABILITIES

Capital stock	$100,000 00
Excess of assets over liabilities	1,595 74
	$101,595 74

CASH TRANSACTIONS DURING THE YEAR 1915

RECEIPTS

From rent of safes		$3,323 50
From interest on loans, deposits and investments		566 67
From all other sources, viz.:		
Capital paid in	$100,000 00	
Lost keys	55 75	
		100,055 75
		$103,945 92

PAYMENTS

For dividends to shareholders		$3,000 00
For expenses, viz.:		
Salaries	$854 10	
Other expenses	176 08	
		1,030 18
Other payments, viz.:		
Stock and bond investments	$44,320 00	
Vaults and safes	54,442 75	
		98,762 75
Cash on hand and in banks or other moneyed institutions December 31, 1915, after transactions of the day		1,152 99
		$103,945 92

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44. THE THIRTY-FOURTH STREET SAFE DEPOSIT COMPANY, NEW YORK CITY

[41 West Thirty-fourth street; incorporated 1904]

OFFICERS

J. ADAMS BROWN, President. CURTIS J. BEARD, Treasurer.

DIRECTORS

J. ADAMS BROWN, CURTIS J. BEARD, UDO M. FLEISCHMANN, HENRY W. SACKETT, WILLIAM H. SEAICH, WYLLYS TERRY.

FINANCIAL

RESOURCES

Real estate, cost, $269,235.22; estimated present value	$338,300 00
Vaults and safes, cost, $31,684.07; estimated present value	26,100 00
Furniture and fixtures, cost, $10,118.18; estimated present value	5,800 00
Cash on deposit with banks or other moneyed institutions	9,514 88
Safe rentals due and accrued	435 00
Silver storage due and accrued	344 25
	$380,494 13

LIABILITIES

Capital stock	$225,000 00
Loans secured by bond and mortgage	100,000 00
Interest due and accrued on loans	1,875 00
Excess of assets over liabilities	53,619 13
	$380,494 13

CASH TRANSACTIONS DURING THE YEAR 1915

RECEIPTS

Cash on hand and in banks or other moneyed institutions January 1, 1915, before transactions of the day	$1,282 13
From rent of that portion of the building not occupied by the company	30,000 00
From rent of safes	5,534 30
From silver storage	561 12
	$37,377 55

PAYMENTS

For interest on bonds, loans and mortgages		$4,535 00
For dividends to shareholders		4,500 00
For expenses, viz.:		
Salaries	$5,273 11	
Taxes and repairs on building	8,711 75	
Other expenses	4,842 81	
		18,827 67
Cash on hand and in banks or other moneyed institutions December 31, 1915, after transactions of the day		9,514 88
		$37,377 55

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45. UNION TRUST SAFE DEPOSIT COMPANY, NEW YORK CITY

[425 Fifth avenue; incorporated 1907]

OFFICERS

W. McMASTER MILLS, President. ERNEST H. COOK, Treasurer.
RICHARD DELAFIELD, Vice-President.

DIRECTORS

RICHARD DELAFIELD, FRED DE P. FOSTER, BERNHARD BEINECKE,
WM. M. V. HOFFMAN, W. McMASTER MILLS.

FINANCIAL

RESOURCES

Stock and bond investments, market value		$4,000 00
Vaults and safes, cost, $146,863.27; estimated present value		118,000 00
Furniture and fixtures, cost, $23,895.02; estimated present value		14,875 00
Cash on deposit with banks or other moneyed institutions		2,052 21
Safe rentals due and accrued		748 55
Silver storage due and accrued		1,632 92
		$141,308 68

LIABILITIES

Capital stock		$100,000 00
Other loans		20,000 00
Other liabilities, viz.:		
Taxes accrued	$726 49	
Safe rentals paid in advance	12,415 94	
		13,142 43
Excess of assets over liabilities		8,166 25
		$141,308 68

CASH TRANSACTIONS DURING THE YEAR 1915

RECEIPTS

Cash on hand and in banks or other moneyed institutions January 1, 1915, before transactions of the day		$502 31
From rent of safes		27,994 00
From silver storage		3,402 50
From interest on loans, deposits and investments		38 60
From all other sources, viz.:		
Expressage	$273 17	
Refund, stamped envelopes, etc	146 40	
		419 57
		$32,356 98

PAYMENTS

For loans paid		$7,500 00
For interest on bonds, loans and mortgages		1,330 24
For expenses, viz.:		
Salaries	$8,322 28	
Taxes and repairs on building	1,045 79	
Rent of building	8,000 04	
Other expenses	1,845 50	
		19,213 61
Other payments, viz.:		
Investments	$2,000 00	
Expressage	260 92	
		2,260 92
Cash on hand and in banks or other moneyed institutions December 31, 1915, after transactions of the day		2,052 21
		$32,356 98

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46. UNITED STATES SAFE DEPOSIT COMPANY, NEW YORK CITY

[32 Liberty street; incorporated 1902]

OFFICERS

J. LYNCH PENDERGAST, President. FERDINAND J. CLAUSSEN, Treasurer.
HENRY L. SERVOSS, Vice-President. JOSEPH ADAMS, Secretary.

DIRECTORS

NICHOLAS BIDDLE, A. J. HEMPHILL, B. AYMAR SANDS,
CHARLES S. BROWN, WILLIAM A. JAMISON, ARTHUR TURNBULL,
LEWIS L. CLARKE, JOHN W. PLATTEN, JAMES TIMPSON,
DAVID L. GALLUP, MORTIMER L. SCHIFF, W. H. WILLIAMS,
J. L. PENDERGAST.

FINANCIAL

RESOURCES

Vaults and safes, cost, $77,650.27; estimated present value		$50,000 00
Furniture and fixtures, cost, $818.29; estimated present value		400 00
Cash on deposit with banks or other moneyed institutions		323,016 51
Cash on hand		100 00
Safe rentals due and accrued		5,176 32
Silver storage due and accrued		380 68
Warehouse storage due and accrued		1,264 00
Other assets, viz.:		
Cartage	$167 92	
Burglar alarm services rendered	261 33	
		429 25
		$380,766 76

LIABILITIES

Capital stock		$200,000 00
Expenses incurred but unpaid		3,416 67
Other liabilities, viz.:		
Taxes accrued	$20 00	
Reserve account for advertising	2,500 00	
Rentals paid in advance	155 50	
		2,675 50
Excess of assets over liabilities		174,674 59
		$380,766 76

CASH TRANSACTIONS DURING THE YEAR 1915

RECEIPTS

Cash on hand and in banks or other moneyed institutions January 1, 1915, before transactions of the day		$11,246 71
From rent of safes		57,293 96
From silver storage		4,953 79
From warehouse storage		4,543 77
From interest on loans, deposits and investments		16,026 16
From stocks and bonds sold, par value $300,000; amount received therefor		316,124 80
From all other sources, viz.:		
Letter boxes	$67 00	
Burglar alarm services	1,889 46	
Cartage	198 30	
Tax reserve	20 00	
		2,174 76
		$412,363 95

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PAYMENTS

For dividends to shareholders		$32,000 00
For expenses, viz.:		
Salaries	$21,736 39	
Taxes and repairs on building	916 66	
Rent of building	20,500 00	
Other expenses	12,054 68	
		55,207 73
Other payments, viz.:		
Plant	$1,646 00	
Burglar alarm plant	393 71	
		2,039 71
Cash on hand and in banks or other moneyed institutions December 31, 1915, after transactions of the day		323,116 51
		$412,363 95

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47. WOOLWORTH BUILDING SAFE DEPOSIT COMPANY, NEW YORK CITY

[233 Broadway; incorporated 1914]

OFFICERS

F. W. WOOLWORTH, President.
ROLLIN P. GRANT, Vice-President.
FREDERIC G. LEE, Vice-President.
H. C. PARSON, Treasurer.
L. C. HAYNES, Secretary.

DIRECTORS

F. W. WOOLWORTH, ROLLIN P. GRANT, FREDERIC G. LEE, HUBERT T. PARSON, L. C. HAYNES, CHAS. E. F. McCANN, FRANKLIN L. HUTTON,

FINANCIAL

RESOURCES

Stock and bond investments, market value	$18,450 00
Vaults and safes, cost, $75,000; estimated present value	90,000 00
Furniture and fixtures, cost, $1,082.45; estimated present value	1,082 45
Cash on deposit with banks or other moneyed institutions	1,635 54
Safe rentals due and accrued	571 75
Silver storage due and accrued	35 92
Other assets, viz.: Interest accrued	350 20
	$112,125 86

LIABILITIES

Capital stock	$100,000 00
Expenses incurred but unpaid	135 73
Other liabilities, viz.: Taxes accrued	644 00
Excess of assets over liabilities	11,346 13
	$112,125 86

CASH TRANSACTIONS DURING THE YEAR 1915

RECEIPTS

Cash on hand and in banks or other moneyed institutions January 1, 1915, before transactions of the day	$20,263 15
From rent of safes	14,408 26
From silver storage	115 85
From interest on loans, deposits and investments	473 36
	$35,260 62

PAYMENTS

For expenses, viz.:		
Salaries	$4,765 75	
Rent of building	8,499 96	
Other expenses	2,237 12	
		$15,502 83
Other payments, viz.:		
Stock investment	$18,081 25	
Furniture and fixtures	41 00	
		18,122 25
Cash on hand and in banks or other moneyed institutions December 31, 1915, after transactions of the day		1,635 54
		$35,260 62

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TABULAR STATEMENT

OF THE CONDITION OF THE

Safe Deposit and Storage Companies

OF THE

STATE OF NEW YORK

FOR

January 1, 1916

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Statement of the Condition of the Safe Deposit Companies of the State of New York on the Morning of Saturday, January 1, 1916

NAMES	RESOURCES					
	Bonds and mortgages	Stock investments	Real estate	Vaults and safes	Furniture and fixtures	Loans on collaterals
Albany Safe Deposit and Storage Company, Albany	.....	$22,205 00	$51,550 79	$37,628 20	.....	.....
Astor Safe Deposit Company, New York	.....	150,643 00	.....	*7,893 68	.....	.....
Atlantic Safe Deposit Company, New York	$25,500 00	109,400 00	.....	.....	$1,000 00	.....
Bankers Safe Deposit Company, New York	.....	171,225 00	.....	16,428 82	200 00	.....
Broadway Safe Deposit Company, New York	.....	14,000 00	.....	78,986 44	10,391 66	.....
Bronx Safe Deposit Company, New York	.....	1,036 25	142,000 00	28,413 95	.....	.....
Brooklyn City Safe Deposit Company, Brooklyn	.....	123,300 00	.....	.....	.....	.....
Central Safe Deposit Company, Ossining	14,100 00	942 50	.....	.....	.....	.....
City Safe Deposit Company of Albany, N. Y.	.....	34,650 00	.....	38,581 93	5 00	.....
Colonial Bank Safe Deposit Company, New York	.....	44,575 00	.....	47,500 00	6,700 00	.....
Commercial Safe Deposit Company, New York	.....	86,408 75	.....	22,300 00	.....	.....
Corn Exchange Safe Deposit Company, New York	.....	.....	.....	311,240 50	.....	.....
County Safe Deposit Company, White Plains	2,500 00	.....	.....	8,452 52	269 20	.....
Empire City Safe Deposit Company, New York	.....	26,956 25	.....	75,000 00	1 00	.....
Empire Safe Deposit Company, New York	.....	.....	.....	93,405 00	.....	.....
Equitable Safe Deposit Company of New York, The	.....	20,890 00	.....	125,000 00	.....	.....
Farmers Safe Deposit Company, The, New York	100,000 00	.....	.....	.....	.....	.....
Fifth Avenue Safe Deposit Company, New York	.....	100,375 00	.....	10,000 00	.....	.....
Franklin Safe Deposit Company, Brooklyn	21,800 00	53,696 00	.....	*41,000 00	.....	.....
Garfield Safe Deposit Company, New York	.....	31,988 35	.....	88,000 00	30,000 00	.....
Greenwich Safe Deposit Company, New York	.....	42,154 82	.....	57,500 00	.....	.....
Guaranty Safe Deposit Company, New York	.....	65,635 75	.....	28,000 00	.....	.....
Hanover Safe Deposit Company, New York	.....	.....	.....	200,000 00	.....	.....
Hudson Safe Deposit Company, New York	.....	107,456 25	.....	18,500 00	.....	.....
Knickerbocker Safe Deposit Company, New York	.....	65,000 00	64,698 93	6,870 30	.....	.....
Lincoln Safe Deposit Company, New York	.....	272,431 25	1,720,000 00	80,000 00	.....	.....
Long Island Safe Deposit Company, Brooklyn	76,750 00	23,000 00	8,000 00	.....	2,000 00	.....
Madison Safe Deposit Company, New York	.....	20,497 50	.....	100,000 00	.....	.....
Mercantile Safe Deposit Company, New York	.....	153,211 43	.....	349,601 34	.....	.....
Metropolitan Safe Deposit Company, New York	.....	20,200 00	50,000 00	35,000 00	5,000 00	.....
Mount Vernon Safe Deposit Company, Mount Vernon	6,850 00	7,956 25	.....	.....	.....	.....
New Maiden Lane Safe Deposit Company, New York	.....	20,201 66	.....	80,591 50	4,000 00	.....
New Rochelle Safe Deposit Company, New Rochelle	.....	3,500 00	.....	15,000 00	.....	.....

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New York Produce Exchange Safe Deposit and Storage Company, New York	.....	9,500 00	.....	92,800 27	76,499 73	.....
New York Stock Exchange Safe Deposit Company, New York	.....	93,562 50	.....	*25,000 00	.....	.....
Ossining Safe Deposit Company, Ossining	6,000 00	.....	.....	13,000 00	.....	$1,000 00
Rockland County Safe Deposit Company, Nyack	2,000 00	.....	.....	8,000 00	.....	.....
Safe Deposit Company of New York, New York	.....	57,712 50	.....	120,000 00	.....	.....
Security Safe Deposit Company of Brooklyn	16,750 00	22,431 25	.....	70,345 50	3,000 00	.....
Security Safe Deposit Company, Buffalo	.....	9,125 00	.....	147,469 68	3,997 18	.....
Security Safe Deposit Company of Troy	.....	.....	58,579 10	33,178 47	1,564 65	.....
Standard Safe Deposit Company, New York	.....	64,665 00	.....	228,352 50	.....	.....
State Safe Deposit Company, New York	.....	46,000 00	.....	54,442 75	.....	.....
Thirty-fourth Street Safe Deposit Company, New York	.....	.....	338,300 00	26,100 00	5,800 00	.....
Union Trust Safe Deposit Company, New York	.....	4,000 00	.....	118,000 00	14,875 00	.....
United States Safe Deposit Company, New York	.....	.....	.....	50,000 00	400 00	.....
Woolworth Building Safe Deposit Company, New York	.....	18,450 00	.....	90,000 00	1,082 45	.....
Totals	$272,250 00	$2,118,982 26	$2,433,128 82	$3,077,583 35	$166,785 87	$1,000 00

* Includes furniture and fixtures.

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Statement of the Condition of the Safe Deposit Companies of the State of New York — Continued

NAMES	RESOURCES						
	Cash deposited	Cash on hand	Safe rentals due and accrued	Silver storage due and accrued	Warehouse storage due and accrued	Other assets	Total resources
Albany Safe Deposit and Storage Company, Albany	$4,847 48	$178 65	$1,347 95	$1,607 35	$198 50	$1,160 85	$120,724 77
Astor Safe Deposit Company, New York	1,662 97	.....	1,111 52	.....	.....	2,345 51	163,656 68
Atlantic Safe Deposit Company, New York	5,530 44	71 13	2,684 50	.....	.....	1,597 48	145,783 55
Bankers Safe Deposit Company, New York	2,621 83	.....	.....	.....	.....	.....	190,475 65
Broadway Safe Deposit Company, New York	2,129 66	.....	235 00	.....	53 50	208 31	106,004 57
Bronx Safe Deposit Company, New York	8,284 48	6 50	.....	.....	.....	1,133 35	180,874 53
Brooklyn City Safe Deposit Company, Brooklyn	6,984 55	19 89	1,757 84	1,314 50	.....	1,343 63	134,720 41
Central Safe Deposit Company, Ossining	234 13	.....	.....	169 75	.....	.....	15,446 38
City Safe Deposit Company of Albany, N. Y	1,340 40	20 00	1,100 41	372 50	827 50	444 70	77,342 44
Colonial Bank Safe Deposit Company, New York	2,067 35	.....	.....	.....	.....	1,300 00	102,142 35
Commercial Safe Deposit Company, New York	14,749 18	.....	.....	.....	.....	.....	123,457 93
Corn Exchange Safe Deposit Company, New York	5,401 86	.....	.....	.....	.....	50 00	316,692 36
County Safe Deposit Company, White Plains	149 73	.....	1 47	130 50	.....	44 37	11,547 79
Empire City Safe Deposit Company, New York	933 44	.....	692 64	319 66	123 00	332 91	104,358 90
Empire Safe Deposit Company, New York	4,773 25	100 00	.....	.....	.....	2,432 10	100,710 35
Equitable Safe Deposit Company of New York, The	7,471 83	50 00	2,515 00	249 66	.....	270 00	156,446 49
Farmers Safe Deposit Company, The, New York	4,011 54	.....	†566 41	.....	.....	.....	104,577 95
Fifth Avenue Safe Deposit Company, New York	22,533 81	.....	.....	.....	.....	.....	132,908 81
Franklin Safe Deposit Company, Brooklyn	2,867 98	.....	.....	.....	.....	.....	119,363 98
Garfield Safe Deposit Company, New York	3,058 99	31 91	3,507 95	3,579 80	422 94	.....	160,589 94
Greenwich Safe Deposit Company, New York	777 73	.....	1,087 00	.....	.....	.....	101,519 55
Guaranty Safe Deposit Company, New York	18,487 11	.....	2,007 50	.....	.....	1,543 74	115,674 10
Hanover Safe Deposit Company, New York	4,264 30	.....	352 00	.....	.....	.....	204,616 30
Hudson Safe Deposit Company, New York	5,135 62	.....	.....	.....	.....	.....	131,091 87
Knickerbocker Safe Deposit Company, New York	14,312 13	50 00	.....	.....	.....	.....	150,931 36
Lincoln Safe Deposit Company, New York	32,880 47	700 00	12,175 86	17,659 91	127,184 38	1,075 00	2,264,106 87
Long Island Safe Deposit Company, Brooklyn	4,129 79	.....	2,273 00	.....	115 50	601 95	116,870 24
Madison Safe Deposit Company, New York	3,243 93	.....	595 15	989 65	.....	287 45	125,613 68
Mercantile Safe Deposit Company, New York	944 48	240 00	18,887 51	58 00	.....	5,927 91	528,870 67
Metropolitan Safe Deposit Company, New York	659 37	472 82	3,631 45	‡794 37	.....	1,614 96	117,372 97
Mount Vernon Safe Deposit Company, Mount Vernon	741 24	.....	191 00	281 00	.....	.....	16,019 49
New Maiden Lane Safe Deposit Company, New York	5,239 35	142 23	885 80	400 00	.....	.....	111,460 54

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New Rochelle Safe Deposit Company, New Rochelle	983 42	.....	359 55	822 52	.....	.....	20,665 49
New York Produce Exchange Safe Deposit and Storage Company, New York	20,627 97	.....	.....	.....	.....	1,231 93	200,659 90
New York Stock Exchange Safe Deposit Company, New York	6,300 09	100 00	.....	.....	.....	.....	124,962 59
Ossining Safe Deposit Company, Ossining	881 80	.....	.....	.....	.....	.....	20,881 80
Rockland County Safe Deposit Company, Nyack	725 94	.....	217 50	33 75	.....	.....	10,977 19
Safe Deposit Company of New York, New York	7,449 57	200 00	.....	.....	.....	.....	185,362 07
Security Safe Deposit Company of Brooklyn	2,438 57	36 96	1,303 00	980 35	.....	615 20	117,900 83
Security Safe Deposit Company, Buffalo	2,059 47	267 54	3,151 68	1,139 24	.....	4,966 71	172,176 50
Security Safe Deposit Company of Troy	1,301 57	.....	775 00	255 00	.....	.....	95,653 79
Standard Safe Deposit Company, New York	1,169 96	.....	913 91	.....	.....	.....	295,101 37
State Safe Deposit Company, New York	1,152 99	.....	.....	.....	.....	.....	101,595 74
Thirty-fourth Street Safe Deposit Company, New York	9,514 88	.....	435 00	344 25	.....	.....	380,494 13
Union Trust Safe Deposit Company, New York	2,052 21	.....	748 55	1,632 92	.....	.....	141,308 68
United States Safe Deposit Company, New York	323,016 51	100 00	5,176 32	380 68	1,264 00	429 25	380,766 76
Woolworth Building Safe Deposit Company, New York	1,635 54	.....	571 75	35 92	.....	350 20	112,125 86
Totals	$573,780 91	$2,787 63	$71,259 22	$33,551 28	$130,189 32	$31,307 51	$8,912,606 17

† Includes silver and warehouse storage. ‡ Includes warehouse storage.

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Statement of the Condition of the Safe Deposit Companies of the State of New York — Concluded

NAMES	LIABILITIES							
	Capital	Excess of assets over liabilities	Loans secured by bonds and mortgages	Other loans	Interest due and accrued on loans	Expenses incurred but unpaid	Other liabilities	Total liabilities
Albany Safe Deposit and Storage Company, Albany	$90,000 00	$30,642 37	.....	.....	.....	.....	$82 40	$120,724 77
Astor Safe Deposit Company, New York	100,000 00	34,505 34	.....	$24,000 00	$245 33	.....	4,906 01	163,656 68
Atlantic Safe Deposit Company, New York	100,000 00	45,411 37	.....	.....	.....	$372 18	.....	145,783 55
Bankers Safe Deposit Company, New York	100,000 00	90,475 65	.....	.....	.....	.....	.....	190,475 65
Broadway Safe Deposit Company, New York	100,000 00	6,004 57	.....	.....	.....	.....	.....	106,004 57
Bronx Safe Deposit Company, New York	100,000 00	9,824 53	$70,000 00	.....	1,050 00	.....	.....	180,874 53
Brooklyn City Safe Deposit Company, Brooklyn	100,000 00	27,426 45	.....	.....	.....	332 02	6,961 94	134,720 41
Central Safe Deposit Company, Ossining	10,000 00	5,284 38	.....	.....	.....	.....	162 00	15,446 38
City Safe Deposit Company of Albany, N. Y.	50,000 00	27,342 44	.....	.....	.....	.....	.....	77,342 44
Colonial Bank Safe Deposit Company, New York	100,000 00	2,142 35	.....	.....	.....	.....	.....	102,142 35
Commercial Safe Deposit Company, New York	100,000 00	23,457 93	.....	.....	.....	.....	.....	123,457 93
Corn Exchange Safe Deposit Company, New York	300,000 00	11,692 36	.....	.....	.....	.....	5,000 00	316,692 36
County Safe Deposit Company, White Plains	10,000 00	1,547 79	.....	.....	.....	.....	.....	11,547 79
Empire City Safe Deposit Company ,New York	100,000 00	4,358 90	.....	.....	.....	.....	.....	104,358 90
Empire Safe Deposit Company, New York	100,000 00	710 35	.....	.....	.....	.....	.....	100,710 35
Equitable Safe Deposit Company of New York, The	150,000 00	6,446 49	.....	.....	.....	.....	.....	156,446 49
Farmers Safe Deposit Company, The, New York	100,000 00	4,577 95	.....	.....	.....	.....	.....	104,577 95
Fifth Avenue Safe Deposit Company, New York	100,000 00	28,742 14	.....	.....	.....	.....	4,166 67	132,908 81
Franklin Safe Deposit Company, Brooklyn	100,000 00	19,363 98	.....	.....	.....	.....	.....	119,363 98
Garfield Safe Deposit Company, New York	150,000 00	3,694 30	.....	.....	.....	361 15	6,534 49	160,589 94
Greenwich Safe Deposit Company, New York	100,000 00	1,519 55	.....	.....	.....	.....	.....	101,519 55
Guaranty Safe Deposit Company, New York	100,000 00	2,436 88	.....	.....	.....	.....	13,237 22	115,674 10
Hanover Safe Deposit Company, New York	200,000 00	4,616 30	.....	.....	.....	.....	.....	204,616 30
Hudson Safe Deposit Company, New York	100,000 00	31,091 87	.....	.....	.....	.....	.....	131,091 87
Knickerbocker Safe Deposit Company, New York	100,000 00	50,931 36	.....	.....	.....	.....	.....	150,931 36
Lincoln Safe Deposit Company, New York	1,000,000 00	705,609 12	500,000 00	50,000 00	3,156 94	3,340 81	2,000 00	2,264,106 87
Long Island Safe Deposit Company, Brooklyn	100,000 00	6,807 93	.....	.....	.....	.....	10,062 31	116,870 24
Madison Safe Deposit Company, New York	100,000 00	25,422 07	.....	.....	.....	36 90	154 71	125,613 68
Mercantile Safe Deposit Company, New York	450,000 00	35,174 39	.....	.....	.....	.....	43,696 28	528,870 67
Metropolitan Safe Deposit Company, New York	100,000 00	8,916 22	.....	2,500 00	.....	.....	5,956 75	117,372 97
Mount Vernon Safe Deposit Company, Mount Vernon	10,000 00	6,019 49	.....	.....	.....	.....	.....	16,019 49
New Maiden Lane Safe Deposit Company, New York	100,000 00	11,294 54	.....	.....	.....	.....	166 00	111,460 54

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New Rochelle Safe Deposit Company, New Rochelle	10,000 00	10,665 49	.....	.....	.....	.....	.....	20,665 49
New York Produce Exchange Safe Deposit and Storage Company, New York	150,000 00	46,726 73	.....	.....	.....	2,416 67	1,516 50	200,659 90
New York Stock Exchange Safe Deposit Company, New York	100,000 00	24,962 59	.....	.....	.....	.....	.....	124,962 59
Ossining Safe Deposit Company, Ossining	20,000 00	381 80	.....	.....	.....	.....	500 00	20,881 80
Rockland County Safe Deposit Company, Nyack	10,000 00	977 19	.....	.....	.....	.....	.....	10,977 19
Safe Deposit Company of New York, New York	100,000 00	85,318 07	.....	.....	.....	.....	44 00	185,362 07
Security Safe Deposit Company of Brooklyn	100,000 00	9,658 23	.....	.....	.....	721 35	7,521 25	117,900 83
Security Safe Deposit Company, Buffalo	150,000 00	17,124 88	.....	.....	.....	.....	5,051 62	172,176 50
Security Safe Deposit Company of Troy	50,000 00	9,157 96	.....	13,000 00	.....	.....	23,495 83	95,653 79
Standard Safe Deposit Company, New York	200,000 00	93,101 37	.....	2,000 00	.....	.....	.....	295,101 37
State Safe Deposit Company, New York	100,000 00	1,595 74	.....	.....	.....	.....	.....	101,595 74
Thirty-fourth Street Safe Deposit Company, New York	225,000 00	53,619 13	100,000 00	.....	1,875 00	.....	.....	380,494 13
Union Trust Safe Deposit Company, New York	100,000 00	8,166 25	.....	20,000 00	.....	.....	13,142 43	141,308 68
United States Safe Deposit Company, New York	200,000 00	174,674 59	.....	.....	.....	3,416 67	2,675 50	380,766 76
Woolworth Building Safe Deposit Company, New York	100,000 00	11,346 13	.....	.....	.....	135 73	644 00	112,125 86
Totals	$6,135,000 00	$1,820,967 51	$670,000 00	$111,500 00	$6,327 27	$11,133 48	$157,677 91	$8,912,606 17

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EQUITABLE SECURITIES COMPANY, NEW YORK CITY

[24 Broad street; organized 1894]

ASSETS

Loans secured by first liens on real estate		$8,122 33
Stocks and bonds, market value		842,515 48
Other real estate		109,389 63
Due from banks and bankers		239 30
Cash		9,126 16
Other assets, viz.: Accrued dividends and interest		7,756 52
Total		$977,149 42

LIABILITIES

Capital stock paid in		$961,400 00
Undivided profits		11,219 08
Other liabilities, viz.:		
Debenture certificates	$123 07	
Accounts payable	2,877 60	
Taxes accrued	1,529 67	
		4,530 34
Total		$977,149 42

When organized: 1894.

Under what State Laws: New York.

Principal place of business: 24 Broad street, New York City.

Authorized amount of capital: $1,000,000.

Amount of capital subscribed: $961,400.

What is the personal liability of stockholders? None.

How much of its capital stock is owned by the officers of the company? $300. 3 shares.

How much, if any, of the stock owned by its officers is pledged to the company as collateral? None.

Amount of loans due from directors? None.

Total amount of its capital stock held by the company as collateral? None.

Rates of dividends for past five years: $37,500 in 1912; $17,000 in 1913; 6 per cent on preferred, none on common in 1914 and 1915.

Do you cause a personal examination of offered security to be made by salaried employees of the company who are entirely free from local influences before money is advanced to borrower? No loans made.

State the sections of country in which loans are made, giving the principal counties: None.

State the number and amount of mortgages with interest six months or more in arrears: None.

Total amount loaned to date: None.

Total amount of loans paid: None.

Total amount of loans unpaid and outstanding: Guaranteed, none; unguaranteed, none.

Number and amount of loans extended the past two years: None.

Do you advance interest on unguaranteed loans? No.

How much have you so advanced? None.

Number and amount of mortgages foreclosed in the past year: None.

Total amount in process of foreclosure: None.

Is the company subject to examination by local State officers? Yes.

What officer? Superintendent of Banks.

Amount of securities sold in New York State for the past year: None of our own issue

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What are the "Other Deposits" mentioned in the statement? No such item.

Total amount of debentures certified: None.

Less amount on hand and with agents: None.

Total liability for debenture bonds as per statement: None.

What do you estimate will be lost to the company on outstanding guaranteed mortgages and debenture securities? Nothing.

Trustees for debentures (if more than one class, state series certified to by each): All debentures retired.

OFFICERS AND DIRECTORS.

N. S. MELDRUM	*President*
H. R. DENNIS	*Vice-President*
E. G. WOODLING	*Secretary*
N. S. MELDRUM	*Director*
H. R. DENNIS	*Director*
E. G. WOODLING	*Director*
W. W. MILLER	*Director*
JAMES A. BLAIR, JR	*Director*

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INVESTMENT SECURITIES COMPANY, NEW YORK CITY

[37 Wall street; organized 1895]

ASSETS

Stocks and bonds: Market value	$637,933 33
Other real estate	87,785 63
Due from banks and bankers	24,988 12
Other assets, viz.: Adjustment account	458,154 61
Total	$1,208,861 69

LIABILITIES

Capital stock paid in	$637,933 33
Debenture bonds outstanding	570,669 13
Other liabilities, viz.: Distribution awaiting presentation of certificates	259 23
Total	$1,208,861 69

When organized: April 23, 1895.

Under what State laws: New York

Principal place of business: 37 Wall street, New York City.

Authorized amount of capital: $2,500,000.

Amount of capital subscribed: $637,933.33.

What is the personal liability of stockholders? None.

How much of its capital stock is owned by the officers of the company? None.

How much, if any, of the stock owned by its officers is pledged to the company as collateral? None.

Amount of loans due from directors: None.

Total amount of its capital stock held by the company as collateral: None.

Rates of dividends for past five years: None.

Do you cause a personal examination of offered security to be made by salaried employees of the company who are entirely free from local influences before money is advanced to borrower? Make no loans.

State the sections of country in which loans are made, giving the principal counties. New Mexico.

State the number and amount of mortgages with interest six months or more in arrears: None.

Total amount loaned to date: Nothing.

Total amount of loans paid: $728,650.57.

Total amount of loans unpaid and outstanding: Guaranteed, none; unguaranteed, none.

Number and amount of loans extended the past two years: None.

Do you advance interest on unguaranteed loans? No.

How much have you so advanced? None.

Number and amount of mortgages foreclosed in the past year: None.

Total amount in process of foreclosure: None.

Is the company subject to examination by local State officers? No.

Amount of securities sold in New York State for the past year: None.

What are the "Other Deposits" mentioned in the statement? None.

Total amount of debentures certified: None.

Less amount on hand and with agents: None.

Total liability for debenture bonds as per statement: $570,669.13.

What do you estimate will be lost to the company on outstanding guaranteed mortgages and debenture securities? No outstanding guaranteed mortgages. Assets in liquidation for benefit of holders of debenture certificates.

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OFFICERS AND DIRECTORS

HERMAN DOWD	*President*
R. R. HUNTER	*Vice-President*
H. J. COOK	*Secretary*
F. W. BLACK	*Treasurer*
HERMAN DOWD	*Director*
R. R. HUNTER	*Director*
H. J. COOK	*Director*
F. W. BLACK	*Director*
CARLETON BUNCE	*Director*
J. L. DEROSSET	*Director*

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FIRST MORTGAGE GUARANTEE COMPANY, LONG ISLAND CITY

[Bridge Plaza, north; organized 1911]

ASSETS

Loans secured by first liens on real estate		$546,700 00
Loans on collateral security		3,800 00
Stocks and bonds, market value		1,025 00
Office building		20,933 89
Furniture and fixtures		2,784 92
Cash		117,681 90
Other assets, viz.:		
Interest accrued on bonds and mortgages	$55,560 78	
Interest accrued on notes receivable	31 57	
Certificates not yet issued against $6,000 mortgage guaranteed	3,500 00	
		59,092 35
Total		$752,018 06

LIABILITIES

Capital stock paid in		$500,000 00
Surplus fund		125,000 00
Undivided profits		26,330 45
Deposits awaiting investment		47,490 00
Other liabilities, viz.:		
Interest accrued on bonds and mortgages	$31,106 74	
Interest accrued on deposits awaiting investment	350 87	
Reserve for building loans	21,740 00	
		53,197 61
Total		$752,018 06

When organized: March 1, 1911.

Under what State Laws: New York.

Principal place of business: Bridge Plaza North, Borough of Queens, New York City.

Authorized amount of capital: $500,000.

Amount of capital subscribed: $500,000.

What is the personal liability of stockholders: None.

How much of its capital stock is owned by the officers of the company? $75,700.757 shares.

How much, if any, of the stock owned by its officers is pledged to the company as collateral? None.

Amount of loans due from directors: None.

Total amount of its capital stock held by the company as collateral: None.

Rates of dividends for past five years: 5½ per cent. on July 1, 1912; 6 per cent. from January 1, 1913, to July 1, 1914.

Do you cause a personal examination of offered security to be made by salaried employees of the company who are entirely free from local influences before money is advanced to borrower? Yes.

State the sections of country in which loans are made, giving the principal counties: Counties of Queens, Nassau, Suffolk and Kings.

State the number and amount of mortgages with interest six months or more in arrears: Thirty — $66,750.

Total amount loaned to date: $4,008,345.

Total amount of loans paid: $1,636,970.

Total amount of loans unpaid and outstanding: Guaranteed, $1,824,675; unguaranteed, $546,700.

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Number and amount of loans extended the past two years: 92 — $409,000.
Do you advance interest on unguaranteed loans? No.
How much have you so advanced? None.
Number and amount of mortgages foreclosed in the past year: Seven — $84,500.
Total amount in process of foreclosure: None.
Is the company subject to examination by local State officers? Yes.
What officer? Superintendent of Banks.
Amount of securities sold in New York State for the past year? $556,050.
What are the "Other Deposits" mentioned in the statement? None.
Total amount of debentures certified: None.
Less amount on hand and with agents: None.
Total liability for debenture bonds as per statement: None.
What do you estimate will be lost to the company on outstanding guaranteed mortgages and debenture securities? Nothing.
Trustees for debentures (if more than one class, state series certified to by each): None.

OFFICERS AND DIRECTORS

WM. H. WILLIAMS	*President*
CLINTON R. JAMES	*Vice-President*
H. PUSHAE WILLIAMS	*Treasurer*
ARVINE C. LEACH	*Secretary*
PAUL BONYNGE	*Director*
JULES S. BACHE	*Director*
CYRIL CRIMMINS	*Director*
JOHN J. HALLERAN	*Director*
E. COUVERT HULST	*Director*
CHARLES H. JONES	*Director*
JOHN F. JAMES	*Director*
JOHN ANDERSON LEACH	*Director*
JOSEPH J. McMAHON	*Director*
W. ELMER PAYNTAR	*Director*
MORGAN J. O'BRIEN, JR.	*Director*
SAMUEL RIKER, JR.	*Director*
WM. H. WILLIAMS	*Director*
CLINTON R. JAMES	*Director*
H. PUSHAE WILLIAMS	*Director*

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GUARANTEED MORTGAGE COMPANY OF NEW YORK, NEW YORK CITY

[200 Broadway; organized 1909]

ASSETS

Loans secured by first liens on real estate		$350,975 00
Stocks and bonds, market value		49,023 75
Due from sundry persons		644 81
Due from banks and bankers		122,311 40
Other assets, viz.:		
Accrued interest on mortgages	$10,000 94	
Accrued interest on bonds	852 50	
Accrued premiums	2,057 15	
		12,910 59
Total		$535,865 55

LIABILITIES

Capital stock paid in		$375,000 00
Surplus fund		125,000 00
Undivided profits		21,688 69
Premiums prepaid		1,434 48
Bills payable		2,500 00
Dividends unpaid		7,500 00
Other liabilities, viz.:		
Accounts payable	$2,542 38	
Accrued interest payable	200 00	
		2,742 38
Total		$535,865 55

When organized: June 22, 1909.

Under what State Laws: New York.

Principal place of business: 200 Broadway, New York City.

Authorized amount of capital: $375,000.

Amount of capital subscribed: $375,000.

What is the personal liability of stockholders? None.

How much of its capital stock is owned by the officers of the company? $109,800.

How much, if any, if the stock owned by its officers is pledged to the company as collateral? None.

Amount of loans due from directors: None.

Total amount of its capital stock held by the company as collateral: None.

Rates of dividends for past five years: 1911, 7 per cent.; 1912, 7½ per cent.; 1913, 8 per cent.; 1914, 8 per cent.; 1915, 8 per cent.

Do you cause a personal examination of offered security to be made by salaried employees of the company who are entirely free from local influences before money is advanced to borrower? Yes, except examinations are made by officers who do not receive salaries.

State the sections of country in which loans are made, giving the principal counties: New York and Bronx.

State the number and amount of mortgages with interest six months or more in arrears: Two — $24,000.

Total amount loaned to date: $5,309,850.

Total amount of loans paid: $1,797,875.

Total amount of loans unpaid and outstanding: Guaranteed, $3,161,000; unguaranteed, $350,975.

Number and amount of loans extended the past two years: 62 — $598,175.

Do you advance interest on unguaranteed loans? No.

How much have you so advanced? Nothing.

Number and amount of mortgages foreclosed in the past year: One — $2,250.

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Total amount in process of foreclosure: $51,500.
Is the company subject to examination by local State officers? Yes.
What officer? Superintendent of Banks.
Amount of securities sold in New York State for the past year: $394,050.
What are the "Other Deposits" mentioned in the statement? None.
Total amount of debentures certified: None.
Less amount on hand and with agents: None.
Total liability for debenture bonds as per statement: None.
What do you estimate will be lost to the company on outstanding guaranteed mortgages and debenture securities? Nothing.
Trustees for debentures (if more than one class, state series certified to by each): None.

OFFICERS AND DIRECTORS

JOHN E. EUSTIS	*President*
AUGUSTUS B. CARRINGTON	*Vice-President*
JOSEPH H. SPAFFORD	*Vice-President*
CHARLES L. ACKER	*Treasurer*
WILLIAM D. LEONARD	*Secretary*
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AUGUSTUS B. CARRINGTON	*Director*
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WILLIAM D. LEONARD	*Director*
JAMES L. BENNETT	*Director*
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GEORGE D. CARRINGTON	*Director*
FRANKLIN P. DURYEA	*Director*
RUSSELL FROST	*Director*
GEORGE B. HARDIE	*Director*
HENRY M. HEATH	*Director*
HENRY A. INGRAHAM	*Director*
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JOHN L. SHEA	*Director*
JAMES B. TURK	*Director*
MAJOR A. WHITE	*Director*

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HOME MORTGAGE INVESTMENT COMPANY OF NEW YORK, BROOKLYN

[383 Jay street; organized 1911]

ASSETS

Loans secured by first liens on real estate	$203,165 00
Loans secured by second liens on real estate	14,273 50
Loans on collateral security	3,000 00
Loans on personal security	5,500 00
Stocks and bonds, market value	8,620 00
Due from banks and bankers	17,616 83
Other assets, viz.: Accrued interest	2,515 30
Total	$254,690 63

LIABILITIES

Capital stock paid in	$100,000 00
Surplus fund	50,000 00
Undivided profits	644 23
Bills payable	25,000 00
Certificates of deposit bearing interest	78,661 67
Other liabilities, viz.: Accrued interest	384 73
Total	$254,690 63

When organized: February 2, 1911.

Under what State Laws: New York.

Principal place of business: 383 Jay street, Brooklyn.

Authorized amount of capital: $100,000.

Amount of capital subscribed: $100,000.

What is the personal liability of stockholders? None.

How much of its capital stock is owned by the officers of the company? $1,500.

How much, if any, of the stock owned by its officers is pledged to the company as collateral? None.

Amount of loans due from directors: None.

Total amount of its capital stock held by the company as collateral: None.

Rates of dividends for past five years: 1911, 4 per cent.; 1912, 9 per cent.; 1913, 8¼ per cent.; 1914, 7 per cent.; 1915, 7½ per cent.

Do you cause a personal examination of offered security to be made by salaried employees of the company who are entirely free from local influences before money is advanced to borrower? Yes.

State the sections of country in which loans are made, giving the principal counties: Kings and Queens.

State the number and amount of mortgages with interest six months or more in arrears: None.

Total amount loaned to date: $6,547,391.51.

Total amount of loans paid: $6,321,453.01.

Total amount of loans unpaid and outstanding: Guaranteed, $217,438.50; unguaranteed, $8,500.

Number and amount of loans extended the past two years: None.

Do you advance interest on unguaranteed loans? No.

How much have you so advanced? None.

Number and amount of mortgages foreclosed in the past year: None.

Total amount in process of foreclosure: None.

Is the company subject to examination by local State officers? Yes.

What officer? Superintendent of Banks.

Amount of securities sold in New York State for the past year: $1,641,978.50.

What are the "Other Deposits" mentioned in the statement? None.

Total amount of debentures certified: None.

Less amount on hand and with agents: None.

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Total liability for debenture bonds as per statement: None.

What do you estimate will be lost to the company on outstanding guaranteed mortgages and debenture securities? None.

Trustees for debentures (if more than one class, state series certified to by each): None.

OFFICERS AND DIRECTORS

EDWARD S. BANCROFT	*President*
HARRY GATTAN	*Vice-President*
HENRY B. DAVENPORT	*Treasurer*
DWIGHT COMSTOCK	*Secretary*
EDWARD S. BANCROFT	*Director*
HARRY GRATTAN	*Director*
HENRY B. DAVENPORT	*Director*
DWIGHT COMSTOCK	*Director*
ALEXANDER G. CALDER	*Director*

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HUDSON MORTGAGE COMPANY, NEW YORK CITY

[135 Broadway; organized 1906]

ASSETS

Loans secured by first liens on real estate		$18,000 00
Loans secured by second liens on real estate		13,000 00
Stocks and bonds, market value		1,125 00
Other real estate		613,188 32
Due from sundry persons		5,943 61
Due from banks and bankers		3,722 81
Other assets, viz.: Accrued interest		303 25
Total		$655,282 99

LIABILITIES

Capital stock paid in		$100,000 00
Undivided profits		41,677 40
Other liabilities, viz.:		
Accrued interest payable	$7,781 20	
Accounts payable	2 81	
Reserve for taxes	250 00	
Bonds and mortgages payable	505,571 58	
		513,605 59
Total		$655,282 99

When organized: March 26, 1906.

Under what State Laws: New York.

Principal place of business: 135 Broadway, New York City.

Authorized amount of capital: $100,000.

Amount of capital subscribed: $100,000.

What is the personal liability of stockholders? None.

How much of its capital stock is owned by the officers of the company? $57,100.

How much, if any, of the stock owned by its officers is pledged to the company as collateral? None.

Amount of loans due from directors: None.

Total amount of its capital stock held by the company as collateral: None.

Rates of dividends for past five years: None.

Do you cause a personal examination of offered security to be made by salaried employees of the company who are entirely free from local influences before money is advanced to borrower? All examination made by the officers and members of the executive committee personally.

State the sections of country in which loans are made, giving the principal counties: New York City.

State the number and amount of mortgages with interest six months or more in arrears: None.

Total amount loaned to date: $4,595,391.

Total amount of loans paid: $4,564,391.

Total amount of loans unpaid and outstanding: Guaranteed, $18,000; unguaranteed, $13,000.

Number and amount of loans extended the past two years: None.

Do you advance interest on unguaranteed loans? No.

How much have you so advanced? None.

Number and amount of mortgages foreclosed in the past year: None.

Total amount in process of foreclosure: None.

Is the company subject to examination by local State officers? Yes.

What officer? Superintendent of Banks.

Amount of securities sold in New York State for the past year: None.

What are the "Other Deposits" mentioned in the statement? None.

Total amount of debentures certified: None.

Less amount on hand and with agents: None.

Total liability for debenture bonds as per statement: None.

What do you estimate will be lost to the company on outstanding guaranteed mortgages and debenture securities? Nothing.

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OFFICERS AND DIRECTORS

W. N. HARTE	*President*
WM. F. CLARE	*Vice-President*
CYRIL H. BURDETT	*Treasurer*
HERBERT MARPLES	*Secretary*
GERHARD KUHNE	*Asst. Sec'y and Asst. Treas.*
W. N. HARTE	*Director*
WM. F. CLARE	*Director*
CYRIL H. BURDETT	*Director*
GERHARD KUHNE	*Director*
JAMES L. CLARE	*Director*
JAMES A. TROWBRIDGE	*Director*
HERBERT MARPLES	*Director*

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LONG ISLAND BOND AND MORTGAGE GUARANTEE COMPANY, JAMAICA

[375 Fulton street; organized 1905]

ASSETS

Loans secured by first liens on real estate		$239,037 50
Stocks and bonds, market value		990 00
Other real estate		34,452 36
Due on uncompleted loans		19,812 50
Cash		42,902 89
Total		$337,195 25

LIABILITIES

Capital stock paid in		$200,000 00
Surplus fund		100,000 00
Undivided profits		11,501 56
Due borrowers on loans made		19,812 50
Other liabilities, viz.:		
Property sold under contract	$181 19	
Special reserve fund	5,700 00	
		5,881 19
Total		$337,195 25

When organized: April 6, 1905.

Under what State Laws: New York.

Principal place of business: Queens County Trust Bldg., Jamaica, N. Y.

Authorized amount of capital: $200,000.

Amount of capital subscribed: $200,000.

What is the personal liability of stockholders? None.

How much of its capital stock is owned by the officers of the company? $52,700.

How much, if any, of the stock owned by its officers is pledged to the company as collateral? None.

Amount of loans due from directors: None.

Total amount of its capital stock held by the company as collateral? None.

Rates of dividends for past five years: 6 per cent. annually.

Do you cause a personal examination of offered security to be made by salaried employees of the company who are entirely free from local influences before money is advanced to borrower? Yes.

State the sections of country in which loans are made, giving the principal counties: Queens.

State the number and amount of mortgages with interest six months or more in arrears: 21 — $56,050.

Total amount loaned to date: $3,340,150.

Total amount of loans paid: $856,050.

Total amount of loans unpaid and outstanding: Guaranteed, $2,217,250; unguaranteed, $266,850.

Number and amount of loans extended the past two years: 50 — $140,450.

Do you advance interest on unguaranteed loans? No.

How much have you so advanced? Nothing.

Number and amount of mortgages foreclosed in the past year: 4 — $13,000.

Total amount in process of foreclosure: $16,550.

Is the company subject to examination by local State officers? Yes.

What officer? Superintendent of Banks.

Amount of securities sold in New York State for the past year: $262,900.

What are the "Other Deposits" mentioned in the statement? None.

Total amount of debentures certified: None.

Less amount on hand and with agents: None.

Total liability for debenture bonds as per statement: Nothing.

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What do you estimate will be lost to the company on outstanding guaranteed mortgages and debenture securities? Nothing.

Trustees for debentures (if more than one class, state series certified to by each): None.

OFFICERS AND DIRECTORS

WILLIS H. YOUNG	*President*
JAMES MACBETH	*Vice-President*
ROBERT B. AUSTIN	*Vice-President*
THEODORE G. CLARKE	*Treasurer*
GEORGE T. WATTS	*Secretary*
M. A. STANSFIELD	*Asst. Secretary*
WILLIS H. YOUNG	*Director*
JAMES MACBETH	*Director*
ROBERT B. AUSTIN	*Director*
THEODORE G. CLARKE	*Director*
GEORGE T. WATTS	*Director*
CLINTON T. ROE	*Director*
WM. J. WHEELER	*Director*
CHARLES F. LEWIS	*Director*
DITMARS ELDERT	*Director*
JAMES VANDERVEER	*Director*
GEORGE S. DOWNING	*Director*
FREDERICK D. BACKUS	*Director*
CHARLES STUART FOLSOM	*Director*
HENRY A. MEYER	*Director*
DANIEL W. QUINN, JR.	*Director*

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MORRIS PLAN COMPANY OF ALBANY, N. Y.

[55 Maiden lane; organized 1915]

ASSETS

Loans on collateral security		$68,425 00
Stocks and bonds, market value		1,043 75
Furniture and fixtures		716 54
Current expenses		2,295 85
Due from banks and bankers		58,555 08
Cash		809 76
Other assets, viz.:		
Reserve for losses	$174 20	
Interest paid	26 31	
Subscriptions to Class "C" certificates hypothecated	55,608 50	
Subscriptions, Class "C," certificates unhypothecated	1,834 00	
		57,643 01
Total		$189,488 99

LIABILITIES

Capital stock paid in		$100,000 00
Surplus fund		10,000 00
Undivided profits, gross earnings		2,693 35
Interest paid in advance by borrowers		3,099 56
Other liabilities, viz.:		
Reserve for interest on "B" certificates	$15 88	
Reserve against losses	174 20	
Class "B" certificates outstanding	1,300 00	
Class "C" certificates unhypothecated outstanding	2,650 00	
Class "C" certificates hypothecated outstanding	69,550 00	
Cash over	6 00	
		73,696 08
Total		$189,488 99

When organized: July 30, 1915

Under what State Laws: New York.

Principal place of business: 55 Maiden Lane, Albany.

Authorized amount of capital: $100,000.

Amount of capital subscribed: $100,000.

What is the personal liability of stockholders? None.

How much of its capital stock is owned by the officers of the company? $7,500. 75 shares.

How much, if any, of the stock owned by its officers is pledged to the company as collateral? None.

Amount of loans due from directors: None.

Total amount of its capital stock held by the company as collateral: None.

Rates of dividends for past five years: None.

Do you cause a personal examination of offered security to be made by salaried employees of the company who are entirely free from local influences before money is advanced to borrower? Yes.

State the sections of country in which loans are made, giving the principal counties: Albany and Rensselaer counties, New York State.

State the number and amount of mortgages with interest six months or more in arrears: None.

Total amount loaned to date: $69,675.

Number and amount of loans extended the past two years: None.

Do you advance interest on unguaranteed loans? No.

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How much have you so advanced? None.
Number and amount of mortgages foreclosed in the past year: None.
Total amount in process of foreclosure: None.
Is the company subject to examination by local State officers? Yes.
What officer? Superintendent of Banks.
Amount of securities sold in New York State for the past year: $3,950.
What are the "Other Deposits" mentioned in the statement? None.
Total amount of debentures certified: None.
Less amount on hand and with agents: None.
Total liability for debenture bonds as per statement: None.
What do you estimate will be lost to the company on outstanding guaranteed mortgages and debenture securities? Nothing.
Trustees for debentures (if more than one class, state series certified to by each): None.

OFFICERS AND DIRECTORS

CHARLES L. A. WHITNEY	*President*
DONALD McDONALD	*Vice-President*
SAMUEL HESSBERG	*Vice-President*
LUTHER H. TUCKER	*Sec.-Treasurer*
HILDRETH J. ACKROYD	*Director*
WILLIAM L. AUSTIN	*Director*
WALTER N. BATCHELDER	*Director*
JOHN A. BECKER	*Director*
HORACE S. BELL	*Director*
LEDYARD COGSWELL, JR	*Director*
JAMES C. FARRELL	*Director*
MALCOLM S. FEARY	*Director*
FRANK B. GILBERT	*Director*
FRANK C. HERRICK	*Director*
SAMUEL HESSBERG	*Director*
THOMAS HUN	*Director*
EDWARD J. HUSSEY	*Director*
HENRY H. KOHN	*Director*
FRED E. LINDER	*Director*
WM. T. MAYER	*Director*
DONALD McDONALD	*Director*
G. WILLIAM McEWAN	*Director*
JONAS MUHLFELDER	*Director*
WILLIAM J. MULLEN	*Director*
S. L. MUNSON, JR	*Director*
RUSSELL E. SARD	*Director*
FRANCIS A. SHIELDS	*Director*
JOHN K. SPENCER	*Director*
ALFRED J. SPORBORG	*Director*
GEORGE W. STEDMAN	*Director*
LUTHER H. TUCKER	*Director*
THOMAS I. VAN ANTWERP	*Director*
JAMES R. WATT	*Director*
JAMES A. WENDELL	*Director*
WILLIAM A. WHELLER	*Director*
CHARLES L. A. WHITNEY	*Director*
CLARK WILLIAMS	*Director*

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MORRIS PLAN COMPANY OF NEW YORK, NEW YORK CITY

[120 Broadway; organized 1914]

ASSETS

Loans on collateral security		$794,175 00
Stocks and bonds, market value		1,081 25
Furniture and fixtures		8,215 27
Current expenses		46,934 18
Due from banks and bankers		59,451 17
Cash		7,483 30
Other assets, viz.:		
Due from subscribers to certificates	$514,293 00	
Shortage in cash	11 00	
Against reserve for losses	2,137 69	
Interest paid	2,042 52	
Subscription Class "C" certificates unhypothecated	12,756 00	
		531,240 21
Total		$1,448,580 38

LIABILITIES

Capital stock paid in		$500,000 00
Surplus fund		17,150 00
Interest paid in advance by borrowers		28,727 62
Other liabilities, viz.:		
Total earnings	$36,762 47	
Customers' cash	275 71	
Reserves for interest and losses	3,164 58	
Class "B" certificates outstanding	42,250 00	
Class "C" certificates unhypothecated outstanding	17,750 00	
Class "C" certificates hypothecated outstanding	802,500 00	
		902,702 76
Total		$1,448,580 38

When organized: December 30, 1914.

Under what State Laws: New York.

Principal place of business: 120 Broadway, New York City.

Authorized amount of capital: $500,000.

Amount of capital subscribed: $500,000.

What is the personal liability of stockholders? None.

How much of its capital stock is owned by the officers of the company? $20,700.

How much, if any, of the stock owned by its officers is pledged to the company as collateral? None.

Amount of loans due from directors: None.

Total amount of its capital stock held by the company as collateral: None.

Rates of dividends for past five years: Began business December 31, 1914. No dividend.

Do you cause a personal examination of offered security to be made by salaried employees of the company who are entirely free from local influences before money is advanced to borrower? Yes.

State the sections of country in which loans are made, giving the principal counties: Greater New York.

State the number and amount of mortgages with interest six months or more in arrears: None.

Total amount loaned to date: $851,040.

Total amount of loans paid: $56,865.

Total amount of loans unpaid and outstanding: Guaranteed, none; unguaranteed, $794,175.

Number and amount of loans extended the past two years: None.

Do you advance interest on unguaranteed loans: No.

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How much have you so advanced? None.
Number and amount of mortgages foreclosed in the past year: None.
Total amount in process of foreclosure: None.
Is the company subject to examination by local State officers? Yes.
What officer? Superintendent of Banks.
Amount of securities sold in New York State for the past year: Class "B," certificates $42,250; Class "C," unhypothecated certificates, $17,750.
What are the "Other Deposits" mentioned in the statement? None.
Total amount of debentures certified: None.
Less amount on hand and with agents: None.
Total liability for debenture bonds as per statement: None.
What do you estimate will be lost to the company on outstanding guaranteed mortgages and debenture securities? None.
Trustees for debentures (if more than one class, state series certified to by each): None.

OFFICERS AND DIRECTORS

HENRY R. TOWNE	*President*
HERBERT L. SATTERLEE	*Vice-President*
CLARK WILLIAMS	*Vice-President*
CHARLES H. SABIN	*Treasurer*
WALLACE D. McLEAN	*Gen. Manager*
B. F. BOOS	*Asst. Secretary*
JOHN MARKLE	*Director*
LEWIS B. GAWTRY	*Director*
RAYMOND DUPUY	*Director*
CLARK WILLIAMS	*Director*
ARTHUR J. MORRIS	*Director*
GEORGE F. CANFIELD	*Director*
JOHN R. MacARTHUR	*Director*
MALCOLM D. WHITMAN	*Director*
CHARLES H. SABIN	*Director*
HENRY R. TOWNE	*Director*
JASON A. NEILSON	*Director*
RICHARD T. H. HALSEY	*Director*
GUY E. TRIPP	*Director*
WILLIAM TURNBULL	*Director*
ARTHUR WILLIAMS	*Director*
THOMAS COCHRAN	*Director*
EDWIN O. HOLTER	*Director*
WILLARD STRAIGHT	*Director*
FREDERIC W. ALLEN	*Director*
SAM A. LEWISOHN	*Director*
JAMES E. RUSSELL	*Director*
LIONEL SUTRO	*Director*
WILLIAM D. BALDWIN	*Director*
ARTHUR HAGEN	*Director*
CARLL TUCKER	*Director*

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THE MORTGAGE BOND COMPANY OF NEW YORK, NEW YORK CITY

[55 Liberty street; organized 1905]

ASSETS

Loans secured by first liens on real estate		$7,416,252 55
Stocks and bonds, market value		22,643 00
Past-due interest remitted for, but not paid to us		6,942 46
Cash		265,066 91
Other assets, viz.:		
Accrued interest on mortgages	$139,905 62	
Accrued interest on bonds	286 33	
Taxes advanced	94 80	
		140,286 75
Total		$7,851,191 67

LIABILITIES

Capital stock paid in		$2,000,000 00
Surplus fund		400,000 00
Undivided profits		191,947 63
Debenture bonds outstanding		5,027,700 00
Mortgage certificates bearing interest		142,923 30
Other liabilities, viz.:		
Accrued interest on bonds and mortgage certificates	$88,456 05	
Taxes withheld, account United States income tax	164 69	
		88,620 74
Total		$7,851,191 67

When organized: March 27, 1905.

Under what State Laws: New York.

Principal place of business: 55 Liberty street, New York City.

Authorized amount of capital: $2,000,000.

Amount of capital subscribed: $2,000,000.

What is the personal liability of stockholders? None.

How much of its capital stock is owned by the officers of the company? $14,500.

How much, if any, of the stock owned by its officers is pledged to the company as collateral? None.

Amount of loans due from directors: None.

Total amount of its capital stock held by the company as collateral: None.

Rates of dividends for past five years: 1911–1914, 1½ per cent. quarterly; 1915, 1¾ per cent. quarterly.

Do you cause a personal examination of offered security to be made by salaried employees of the company who are entirely free from local influences before money is advanced to borrower? Yes.

State the sections of country in which loans are made, giving the principal counties? South and West, New York, Kings county, Washington, Jefferson county, Alabama, Fulton county, Georgia.

State the number and amount of mortgages with interest six months or more in arrears: 7 — $21,750.

Total amount loaned to date: $15,136,646.50.

Total amount of loans paid: $7,720,393.95.

Total amount of loans unpaid and outstanding: Guaranteed, $146,500; unguaranteed, $7,269,752.55.

Number and amount of loans extended the past two years: 432 — $1,048,400.

Do you advance interest on unguaranteed loans? No.

How much have you so advanced? None.

Number and amount of mortgage foreclosed in the past year: None.

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Total amount in process of foreclosure: $13,250.
Is the company subject to examination by local State officers? Yes.
What officer? Superintendent of Banks.
Amount of securities sold in New York State for the past year: $493,000.
What are the "Other Deposits" mentioned in the statement? None.
Total amount of debentures certified: $493,000 during year.
Trustees for debentures (if more than one class, state series certified to by each): Series 1, Guaranty Trust Co.; series 2, U. S. Trust Co.; series 3, U. S. Trust Co.

OFFICERS AND DIRECTORS

GEORGE A. HURD	*President*
R. M. HURD	*Vice-President*
JULIAN D. FAIRCHILD	*Vice-President*
GURDON M. MAYNARD	*Secretary*
J. HENRY WESTON	*Treasurer*
GUY CARY	*Director*
HARRIS D. COLT	*Director*
WILLIAM P. DIXON	*Director*
CHARLES EINSEIDLER	*Director*
CECIL C. EVERS	*Director*
JULIAN D. FAIRCHILD	*Director*
ROBERT WALTON GOELET	*Director*
CHARLES P. HOWLAND	*Director*
FRANCIS C. HUNTINGTON	*Director*
GEORGE A. HURD	*Director*
RICHARD M. HURD	*Director*
ANDREW J. MILLER	*Director*
GEORGE WELWOOD MURRAY	*Director*
GEORGE L. RIVES	*Director*
FELIX ROSEN	*Director*
MORITZ ROSENTHAL	*Director*
B. AYMAR SANDS	*Director*
JOHN TATLOCK	*Director*
BERTRAM H. BORDEN	*Director*
HERBERT PARSONS	*Director*

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NASSAU-SUFFOLK BOND AND MORTGAGE GUARANTEE COMPANY, MINEOLA

[Organized 1910]

ASSETS

Loans secured by first liens on real estate		$377,950 00
Loans secured by second liens on real estate		6,745 00
Stocks and bonds, market value		13,892 50
Other real estate		65,000 00
Due from banks and bankers		36,395 89
Other assets, viz.:		
Interest due and accrued	$99,637 41	
Insurance and taxes advanced	370 70	
		100,008 11
Total		$599,991 50

LIABILITIES

Capital stock paid in		$200,000 00
Surplus fund		60,000 00
Undivided profits		56,062 29
Bills payable		28,500 00
Dividends unpaid		6,000 00
Interest paid in advance by borrowers		8,097 66
Deposits awaiting investment		2,700 00
Other liabilities, viz.:		
Accrued interest	$73,739 95	
Mortgage certificates	159,850 00	
Income tax deduction	41 47	
Adjustment of fire losses on property mortgaged to company	4,201 55	
Deposits by mortgagors for payment of taxes	42 05	
Accounts payable	756 53	
		238,631 55
Total		$599,991 50

When organized: April, 1910.

Under what State laws: New York.

Principal place of business: Mineola, New York.

Authorized amount of capital: $200,000.

Amount of capital subscribed. $200,000.

What is the personal liability of stockholders? None.

How much of its capital stock is owned by the officers of the company? $14,500.

How much, if any, of the stock owned by its officers is pledged to the company as collateral? None.

Amount of loans due from directors: $27,250; secured by their bonds and mortgages.

Total amount of its capital stock held by the company as collateral: None.

Rates of dividends for past five years: Five per cent., Jan. 1, 1913 to July 1, 1915; Six per cent., Jan. 1, 1916.

Do you cause a personal examination of offered security to be made by salaried employees of the company who are entirely free from local influences before money is advanced to borrower? All examinations made personally by officers, members of executive committee or directors.

State the sections of country in which loans are made, giving the principal counties: Queens, Nassau and Suffolk counties, New York.

State the number and amount of mortgages with interest six months or more in arrears: 35 — $94,050.

Total amount loaned to date: $5,472,837.

Total amount of loans paid: $533,892.

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Total amount of loans unpaid and outstanding: Guaranteed, mortgages, $4,554,250; certificates, $159,850; unguaranteed, $224,845.

Number and amount of loans extended the past two years: 415 — $1,371,250.

Do you advance interest on unguaranteed loans? No. How much have you so advanced? None.

Number and amount of mortgages foreclosed in the past year: 9 — $34,300.

Total amount in process of foreclosure: $37,550.

Is the company subject to examination by local State officers? Yes.

What officer? Superintendent of Banks.

Amount of securities sold in New York State for the past year: $1,005,550.

What are the "Other Deposits" mentioned in the statement? None.

Total amount of debentures certified: None.

Less amount on hand and with agents: None.

Total liability for debenture bonds as per statement: None.

What do you estimate will be lost to the company on outstanding guaranteed mortgages and debenture securities? None.

Trustees for debentures (if more than one class, state series certified to by each): None.

OFFICERS AND DIRECTORS

JOHN C. BAKER	*President*
JOHN J. BARTLETT	*Vice-President*
JOHN A. ALBERTSON	*Vice-Pres. and Treasurer*
ERASTUS F. POST	*Vice-President*
JOHN W. B. VAN DE WATER	*Secretary and Asst. Treas*
JOHN A. ALBERTSON	*Director*
THOMAS W. ALBERTSON	*Director*
JOSEPH H. BOGART	*Director*
WILLIAM W. COCKS	*Director*
JOHN J. BARTLETT	*Director*
JOHN C. BAKER	*Director*
DOUGLAS CONKLIN	*Director*
RICHARD DOWING	*Director*
GEORGE S. EMORY	*Director*
EDWARD L. FROST	*Director*
FREDERICK C. HICKS	*Director*
GEORGE L. HUBBELL	*Director*
EDGAR JACKSON	*Director*
WILLIAM G. MILLER	*Director*
NELSON C. OSBORNE	*Director*
EDWARD T. PAYNE	*Director*
ROBERT S. PELLETREAU	*Director*
RALPH PETERS	*Director*
ERASTUS F. POST	*Director*
JOTHAM POST	*Director*
JEREMIAH ROBBINS	*Director*
WILLIAM H. ROBBINS	*Director*
LORIN K. SCUDDER	*Director*
HIRAM R. SMITH	*Director*
DANIEL UNDERHILL	*Director*
GEORGE M. VAIL	*Director*
JOHN W. B. VAN DE WATER	*Director*
FREDERICK E. WILLITS	*Director*
HENRY F. HUETTNER	*Director*

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NEW YORK INVESTORS' CORPORATION, NEW YORK CITY

[176 Broadway; organized 1905]

ASSETS

Loans secured by first liens on real estate	$115,473 18
Stocks and bonds: Market value	10,642 50
Cash	6,929 20
Other assets, viz.: Accrued interest	1,772 83
Total	$134,817 71

LIABILITIES

Capital stock paid in	$100,000 00
Undivided profits	33,733 46
Interest paid in advance by borrowers	350 13
Other deposits	234 12
Other liabilities, viz.: Accrued expenses	500 00
Total	$134,817 71

When organized: December 13, 1905.

Under what State laws: New York.

Principal place of business: 176 Broadway, New York City.

Authorized amount of capital: $100,000.

Amount of capital subscribed: $100,000.

What is the personal liability of stockholders? None.

How much of its capital stock is owned by the officers of the company? $200.

How much, if any, of the stock owned by its officers is pledged to the company as collateral? None.

Amount of loans due from directors: None.

Total amount of its capital stock held by the company as collateral: None.

Rates of dividends for past five years: 6 per cent. per annum.

Do you cause a personal examination of offered security to be made by salaried employees of the company who are entirely free from local influences before money is advanced to borrower? We deal only in guaranteed mortgages.

State the sections of country in which loans are made, giving the principal counties: New York, Richmond, Kings and Queens counties, New York State.

State the number and amount of mortgages with interest six months or more in arrears: None.

Total amount loaned to date: $17,603,795.48.

Total amount of loans paid: $3,304,622.30.

Total amount of loans unpaid and outstanding: Guaranteed, $14,256,973.18; unguaranteed, $42,200.

Number and amount of loans extended the past two years: Eight — $629,350.

Do you advance interest on unguaranteed loans? No.

How much have you so advanced? None.

Number and amount of mortgages foreclosed in the past year: Four — $22,839.66.

Total amount in process of foreclosure: $245,435.94.

Is the company subject to examination by local State officers? Yes.

What officers? Superintendent of Banks.

Amount of securities sold in New York State for the past year: $200,000.

What are the "Other Deposits" mentioned in the statement? Interest credited to clients whose addresses are unknown.

Total amount of debentures certified: None.

Less amount on hand and with agents: None.

Total liability for debenture bonds as per statement: None.

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What do you estimate will be lost to the company on outstanding guaranteed mortgages and debenture securities? Nothing.

Trustees for debentures (if more than one class, state series certified to by each): None.

OFFICERS AND DIRECTORS

EDWARD O. STANLEY	*President*
HERBERT C. BOTHWELL	*Vice-President*
RANDALL SALISBURY	*Vice-President*
NELSON B. SIMON	*Vice-President*
J. WRAY CLEVELAND	*Treasurer*
CLARENCE C. HARMSTAD	*Secretary*
EDGAR I. HILLARY	*Asst.Treasurer*
EDWARD O. STANLEY	*Director*
CHARLES P. BROWN	*Director*
RANALD H. MACDONALD	*Director*
MARTIN JOOST	*Director*
J. WRAY CLEVELAND	*Director*
HORACE ANDERSON	*Director*
FRANK BAILEY	*Director*
CLARENCE H. KELSEY	*Director*

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NEW YORK MORTGAGE AND SECURITY COMPANY, NEW YORK CITY

[135 Broadway; organized 1902]

ASSETS

Loans secured by first liens on real estate		$1,034,391 51
Loans secured by second liens on real estate		904,853 16
Loans on collateral security		74,800 00
Stocks and bonds: Market value		246,540 07
Other real estate		217,418 38
Foreclosure account		65,816 75
Due from sundry persons		4,631 72
Cash		263,191 42
Other assets, viz.: Accrued interest		691,273 69
Total		$3,502,916 70

LIABILITIES

Capital stock paid in		$1,500,000 00
Surplus fund		1,000,000 00
Undivided profits		150,668 16
Bills payable		359,000 00
Other liabilities, viz.:		
Accrued interest	$433,573 54	
Reserve for interest arrears	50,000 00	
Other reserves	9,675 00	
		493,248 54
Total		$3,502,916 70

When organized: April 19, 1902.

Under what State laws: New York.

Principal place of business: 135 Broadway, New York City.

Authorized amount of capital: $1,500,000.

Amount of capital subscribed: $1,500,000.

What is the personal liability of stockholders? None.

How much of its capital stock is owned by the officers of the company? $2,100. 21 shares.

How much, if any, of the stock owned by its officers is pledged to the company as collateral? None.

Amount of loans due from directors: None.

Total amount of its capital stock held by the company as collateral: None.

Rates of dividends for past five years: 1911 to July 1, 1915, 12 per cent.; from July 1, 1915, 8 per cent.

Do you cause a personal examination of offered security to be made by salaried employees of the company who are entirely free from local influences before money is advanced to borrower? Yes.

State the sections of country in which loans are made giving the principal counties: State of New York, New York and Kings counties.

State the number and amount of mortgages with interest six months or more in arrears: 400 — $1,757,368.94.

Total amount loaned to date: $147,196,376.46.

Total amount of loans paid: $110,121,941.25.

Total amount of loans unpaid and outstanding: Guaranteed, $35,172,765.54; unguaranteed, $1,901,669.67.

Number and amount of loans extended the past two years: 1,687 — $14,812,425.

Do you advance interest on unguaranteed loans? No.

How much have you so advanced: None.

Number and amount of mortgages foreclosed in the past year: 17 — $318,875.

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Total amount in process of foreclosure: 100 — $1,096,175.

Is the company subject to examination by local State officers? Yes.

What officer? Superintendent of Banks.

Amount of securities sold in New York State for the past year: $3,995,-608.45.

What are the "Other Deposits" mentioned in the statement? None.

Total amount of debentures certified: None.

Less amount on hand and with agents: None.

Total liability for debenture bonds as per statement: None.

What do you estimate will be lost to the company on outstanding guaranteed mortgages and debenture securities? Nothing.

Trustees for debentures (if more than one class, state series certified to by each): None.

OFFICERS AND DIRECTORS

HARRY A. KAHLER	*President*
JOHN D. CRIMMINS	*Vice-President*
CYRIL H. BURDETT	*Secretary*
GERHARD KUEHNE	*Treasurer*
HENRY S. ACKEN	*Asst. Secretary*
CHARLES V. FORNES	*Director*
ASHBEL H. BARNEY	*Director*
JAMES R. DEERING	*Director*
EDWIN M. BURGHARD	*Director*
JOHN D. CRIMMINS	*Director*
WILLIAM F. CLARE	*Director*
WILLIAM E. HARMON	*Director*
WILLIAM N. HARTE	*Director*
MARTIN W. LITTLETON	*Director*
MORGAN J. O'BRIEN	*Director*
LAWSON PURDY	*Director*
GEORGE ZOBRISKIE	*Director*
WILLIAM R. WILLCOX	*Director*
CHAS. J. OBERMAYER	*Director*
GUY DU VAL	*Director*
HARRY A. KAHLER	*Director*

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THE THRIFT, BROOKLYN

[207 Ryerson street; organized 1907]

ASSETS

Loans secured by first liens on real estate		$4,403,218 80
Stocks and bonds: Market value		637,937 50
Other real estate		49,101 92
Furniture and fixtures		100 00
Due from sundry persons		1,503 01
Due from banks and bankers		160,972 34
Cash		22,996 10
Other assets, viz.: Interest receivable		52,007 04
Total		$5,327,836 71

LIABILITIES

Capital stock paid in		$250,000 00
Surplus fund		575,000 00
Guaranty fund		34,289 32
Undivided profits		63,716 42
Other liabilities, viz.:		
Installment certificates	$680,022 74	
Paid up certificates	3,053,185 70	
Deposit accounts	569,528 21	
Students' accounts	15,959 90	
Special deposit	17,518 70	
Accounts payable	3,694 77	
Interest payable	64,920 95	
		4,404,830 97
Total		$5,327,836 71

When organized: October 1, 1907.

Under what State laws: New York.

Principal places of business: 207 Ryerson street, Brooklyn.

Authorized amount of capital: $250,000.

Amount of capital subscribed: $250,000.

What is the personal liability of stockholders? None.

How much of its capital stock is owned by the officers of the company? $10,000.

How much, if any, of the stock owned by its officers is pledged to the company as collateral? None.

Amount of loans due from directors: None.

Total amount of its capital stock held by the company as collateral: None.

Rates of dividends for past five years: 12 per cent.

Do you cause a personal examination of offered security to be made by salaried employees of the company who are entirely free from local influences before money is advanced to borrower? Yes.

State the sections of country in which loans are made, giving the principal counties: Kings, Queens, Nassau and Suffolk counties, New York State.

State the number and amount of mortgages with interest six months or more in arrears: Six — $25,967.

Total amount loaned to date: $15,777,688.56.

Total amount of loans paid: $11,374.469.76.

Total amount of loans unpaid and outstanding: Guaranteed, None; un guaranteed, $4,403,218.80.

Number and amount of loans extended the past two years: None.

Do you advance interest on unguaranteed loans? No.

How much have you so advanced? None.

Number and amount of mortgages foreclosed in the past year: Six- - $32,836.07.

Total amount in process of foreclosure: $33,985.

Is the company subject to examination by local State officers? Yes.

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What officer? Superintendent of Banks.
Amount of securities sold in New York State for the past year: None.
What are the "Other Deposits" mentioned in the statement? None.
Total amount of debentures certified: None.
Less amount on hand and with agents: None.
Total liability for debenture bonds as per statement: None.
What do you estimate will be lost to the company on outstanding guaranteed mortgages and debenture securities? None.
Trustees for debentures (if more than one class, state series certified to by each): None.

OFFICERS AND DIRECTORS

CHARLES M. PRATT	*President*
FRANCIS L. NOBLE	*Vice-President*
HAROLD I. PRATT	*Treasurer*
FRANCIS JORDAN	*Secretary*
PHILLIP S. CLARKE	*Asst. Secretary*
JOHN C. MADDOCK	*Cashier*
ROY HUME	*Asst. Cashier*
ALFRED C. BEDFORD	*Director*
EDWARD T. HORWILL	*Director*
FRANCIS JORDAN	*Director*
FRANCIS L. NOBLE	*Director*
CHARLES M. PRATT	*Director*
FREDERIC B. PRATT	*Director*
GEORGE D. PRATT	*Director*
HAROLD I. PRATT	*Director*
HERBERT L. PRATT	*Director*
JOHN T. PRATT	*Director*

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REPORTS

OF

PERSONAL LOAN COMPANIES

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AMERICAN CREDIT COMPANY, BUFFALO

[322 Ellicott square; incorporated 1901]

M. R. BLUMENTHAL, President. I. K. BLUMENTHAL, Treasurer.

RESOURCES

Cash in office	$227 20
Cash on deposit	1,251 74
Loans on mortgage of personal property	28,418 94
Pawnbrokers' loans	4,082 29
Furniture and fixtures	202 00
Total	$34,182 17

LIABILITIES

Capital paid in cash	$10,000 00
Surplus and undivided profits	2,500 24
Borrowed money	21,681 93
Total	$34,182 17

BUFFALO SECURITY COMPANY, BUFFALO

[737 Ellicott square; incorporated 1902]

ROBERT V. HEWLETT, President. JOSEPHINE HEWLETT, Secretary.

RESOURCES

Cash in office	$148 26
Cash on deposit	798 26
Loans on mortgage of personal property	37,401 50
Pawnbrokers' loans	5,431 43
Furniture and fixtures	121 38
Total	$43,900 83

LIABILITIES

Capital paid in cash	$10,000 00
Surplus and undivided profits	2,900 83
Borrowed money	31,000 00
Total	$43,900 83

CAYUGA LOAN COMPANY, AUBURN

[99 Genesee street; incorporated 1897]

RENA O. BRONNER, President. EMANUEL BRONNER, Secretary.

RESOURCES

Cash in office	$53 22
Cash on deposit	50 01
Loans on mortgage of personal property	23,519 22
Pawnbrokers' loans	407 75
Furniture and fixtures	389 67
Total	$24,419 87

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LIABILITIES

Capital paid in cash	$10,000 00
Surplus and undivided profits	1,992 78
Borrowed money	12,427 09
Total	$24,419 87

CHATTEL LOAN SOCIETY OF NEW YORK, INC., NEW YORK CITY

[50 Union square; incorporated 1912]

JOHNSTON DE FOREST, President. ARTHUR H. HAM, Secretary.
HAROLD J. WHITE, Treasurer.

RESOURCES

Cash in office		$1,973 46
Cash on deposit		8,588 62
Loans on mortgage of personal property		125,721 03
Loans on notes endorsed or guaranteed by persons other than the borrowers		211 20
Other assets viz.:		
Accrued interest receivable	$4,592 39	
Securities	81,428 13	
Accounts receivable	12 20	
Prepaid expense	42 00	
		86,074 72
Total		$222,569 03

LIABILITIES

Capital paid in cash	$200,000 00
Surplus and undivided profits	20,569 03
Other liabilities, viz.: Reserve for depreciation in securities	2,000 00
Total	$222,569 03

THE EMPIRE CITY PERSONAL LOAN COMPANY, ELMHURST

[148 Kingsland avenue; incorporated 1915]

JAMES R. FERGUSON, President. JOHN W. THOMPSON, Secretary.
AUGUSTA RASSIGA, Treasurer.

RESOURCES

Cash in office		$10 00
Cash on deposit		4,645 73
Loans on mortgage of personal property		4,680 30
Loans on notes endorsed or guaranteed by persons other than the borrowers		500 00
Furniture and fixtures		100 00
Other assets, viz.:		
Interest outstanding	$7 20	
Deficit	56 77	
		63 97
Total		$10,000 00

LIABILITIES

Capital paid in cash	$10,000 00

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EQUITABLE PERSONAL LOAN COMPANY, NEW YORK CITY

[3 East Fourteenth street; incorporated 1914]

ROBERT J. MACFARLAND, President. JOHN A. LOOPE, Treasurer.

RESOURCES

Cash in office		$994 09
Cash on deposit		15,973 68
Loans on notes endorsed or guaranteed by persons other than the borrowers		12,500 00
Pawnbrokers' loans		50,504 50
Furniture and fixtures		1,642 33
Other assets, viz.:		
Old gold on hand	$162 99	
Deficit	2,122 41	
		2,285 40
Total		$83,900 00

LIABILITIES

Capital paid in cash	$48,600 00
Borrowed money	19,000 00
Other liabilities, viz.: Advances by directors	16,300 00
Total	$83,900 00

FIDELITY CREDIT COMPANY, BUFFALO

[Ellicott Square Building; incorporated 1906]

A. H. KAHN, President. R. E. MASON, Secretary.

RESOURCES

Cash in office	$5 58
Cash on deposit	8,833 13
Loans on mortgage of personal property	850 50
Pawnbrokers' loans	380 68
Furniture and fixtures	81 00
Total	$10,150 89

LIABILITIES

Capital paid in cash	$10,000 00
Surplus and undivided profits	150 89
Total	$10,150 89

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GUARDIAN PERSONAL LOAN COMPANY, NEW YORK CITY

[51 Liberty street; incorporated 1914]

I. NEWTON RUDGERS, President. ANDREW J. HEDGES, Secretary.

RESOURCES

Cash in office		$594 56
Cash on deposit		2,739 89
Loans on mortgage of personal property		66,186 75
Furniture and fixtures		146 86
Other assets, viz.:		
Furniture sales	$76 02	
Suspense account	20 00	
Accrued interest receivable	767 00	
		863 02
Total		$70,531 08

LIABILITIES

Capital paid in cash	$50,000 00
Surplus and undivided profits	531 08
Borrowed money	20,000 00
Total	$70,531 08

HOME CREDIT COMPANY, BUFFALO

[509 Peoples Bank Building; incorporated 1902]

W. C. MOORE, President. MARGARET A. BEDDES, Secretary.

RESOURCES

Cash in office	$194 69
Cash on deposit	1,281 90
Loans on mortgage of personal property	21,678 14
Pawnbrokers' loans	130 00
Furniture and fixtures	332 08
Total	$23,616 81

LIABILITIES

Capital paid in cash	$10,000 00
Surplus and undivided profits	711 81
Borrowed money	12,905 00
Total	$23,616 81

ONONDAGA PROVIDENT LOAN ASSOCIATION, INC., SYRACUSE

[1002 Onondaga County Savings Bank Building; incorporated 1912]

FREDERICK R. HAZARD, President. STEWART F. HANCOCK, Secretary.
CHESTER H. KING, Treasurer.

RESOURCES

Cash in office	$228 15
Cash on deposit	3,763 24
Loans on mortgage of personal property	26,375 56
Pawnbrokers' loans	9,833 58
Furniture and fixtures	634 00
Total	$40,834 53

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LIABILITIES

Capital paid in cash	$40,000 00
Surplus and undivided profits	834 53
Total	$40,834 53

PERSONAL LOAN ASSOCIATION OF ONONDAGA COUNTY, INC., SYRACUSE

[303 Kirk Building; incorporated 1912]

SYLVESTER VAN ANTWERP, President. RALPH THULMAN, Secretary.

RESOURCES

Cash in office	$73 11
Cash on deposit	80,85
Loans on mortgage of personal property	8,759 75
Loans on notes endorsed or guaranteed by persons other than the borrowers	1,423 36
Furniture and fixtures	165 00
Total	$10,502 07

LIABILITIES

Capital paid in cash	$10,000 00
Surplus and undivided profits	2 07
Borrowed money	500 00
Total	$10,502 07

PROVIDENT LOAN COMPANY OF BUFFALO

[344 Ellicott square; incorporated 1895]

RODNEY S. GELSTON, President. HUGH GELSTON, Secretary.
WM. F. GELSTON, Treasurer.

RESOURCES

Cash in office	$272 86
Cash on deposit	404 24
Loans on mortgage of personal property	8,655 67
Pawnbrokers' loans	7,305 50
Total	$16,638 27

LIABILITIES

Capital paid in cash	$10,000 00
Surplus and undivided profits	6,638 27
Total	$16,638 27

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PROVIDENT LOAN SOCIETY OF ROCHESTER

[31 Exchange street; incorporated 1912]

HARPER SIBLEY, President GEORGE S. VAN SCHAICK, Secretary.
O'DONNELL ISELIN, Treasurer.

RESOURCES

Cash in office		$327 31
Cash on deposit		13,378 39
Loans on mortgage of personal property		40,341 60
Loans on assignments or orders for the payment of salary or wages		150 50
Furniture and fixtures		200 00
Other assets, viz.:		
Accrued interest	$44 47	
Furniture sales account	194 32	
		238 79
Total		$54,636 59

LIABILITIES

Capital paid in cash	$50,000 00
Surplus and undivided profits	4,000 00
Other liabilities, viz.: Reserve for losses	636 59
Total	$54,636 59

THE REMEDIAL LOAN SOCIETY OF BUFFALO, INC.

[223 Ellicott square; incorporated 1912]

ANSLEY WILCOX, President. FREDERICK C. GRATWICK, Secretary.
RODERICK POTTER, Treasurer.

RESOURCES

Cash in office		$4,758 81
Cash on deposit		257 11
Loans on mortgage of personal property		34,965 80
Pawnbrokers' loans		1,591 00
Furniture and fixtures		914 51
Other assets, viz.:		
Accrued interest	$1,020 85	
Prepaid items	158 17	
		1,179 02
Total		$43,666 25

LIABILITIES

Capital paid in cash	$30,000 00
Surplus and undivided profits	2,371 01
Borrowed money	11,000 00
Other liabilities, viz.: Fire insurance reserve fund	295 24
Total	$43,666 25

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ST. BARTHOLOMEW'S LOAN ASSOCIATION, NEW YORK CITY

[211 East 42d street; incorporated 1885]

LEIGHTON PARKS, President. AMBROSE D. HENRY, Secretary.
WILLIAM A. GREER, Treasurer.

RESOURCES

Cash in office		$50 00
Cash on deposit		363 71
Loans on mortgage of personal property		54,573 49
Other assets, viz.:		
Balance, piano account	$54 00	
Sundry advances to borrowers	43 26	
		97 26
Total		$55,084 46

LIABILITIES

Capital paid in cash	$40,275 00
Surplus and undivided profits	14,757 98
Other liabilities, viz.: Surplus due to borrower	51 48
Total	$55,084 46

STANDARD CREDIT COMPANY OF BUFFALO

[907 Lafayette avenue; incorporated 1905]

LEONARD C. DODGE, President. BESSIE D. DODGE, Secretary.

RESOURCES

Cash in office	$118 84
Cash on deposit	1,107 07
Loans on mortgage of personal property	20,866 61
Total	$22,092 52

LIABILITIES

Capital paid in cash	$10,000 00
Surplus and undivided profits	863 52
Borrowed money	11,229 00
Total	$22,092 52

SYRACUSE LOAN COMPANY, SYRACUSE

[314 Kirk building; incorporated 1912]

SAMUEL KELSON, President. SOLOMON FERGUSON, Secretary.

RESOURCES

Cash in office		$79 21
Cash on deposit		3,354 90
Loans on mortgage of personal property		5,527 29
Furniture and fixtures		699 50
Other assets, viz.:		
Due from individuals	$311 93	
Deficit	27 17	
		339 10
Total		$10,000 00

LIABILITIES

Capital paid in cash	$10,000 00

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UNION LOAN COMPANY, SYRACUSE

[205–206 S. A. & K. building, East Genesee street; incorporated 1912]

WILLIAM ROSMAN, President. M. ROSMAN, Secretary.

RESOURCES

Cash in office	$137 49
Cash on deposit	897 53
Loans on mortgage of personal property	5,820 88
Loans on notes endorsed or guaranteed by persons, other than the borrowers	2,883 42
Furniture and fixtures	250 00
Deficit	10 68
Total	$10,000 00

LIABILITIES

Capital paid in cash	$10,000 00

UTICA PROVIDENT LOAN ASSOCIATION

[209 Elizabeth street; incorporated 1912]

GEORGE S. DANA, President. MERWIN K. HART, Secretary.

RESOURCES

Cash in office	$215 97
Cash on deposit	827 85
Loans on mortgage of personal property	19,893 30
Pawnbroker's loans	4,581 50
Total	$25,518 62

LIABILITIES

Capital paid in cash	$10,000 00
Surplus and undivided profits	1,518 62
Borrowed money	14,000 00
Total	$25,518 62

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DAVID GORDON, PERSONAL LOAN BROKER, NEW YORK CITY

[280 Broadway; incorporated 1915]

RESOURCES

Cash in office	$910 56
Cash on deposit	440 09
Loans on notes endorsed or guaranteed by persons other than the borrowers	7,777 84
Deficit	871 51
Total	$10,000 00

LIABILITIES

Permanent capital	$10,000 00

IZORA F. WILSON, PERSONAL LOAN BROKER, NEW YORK CITY

[99 Nassau street; incorporated 1914]

RESOURCES

Loans on assignments or orders for the payment of salary or wages, notes on hand	$889 50
Balanced by loss, not including bad debts	665 25
Total	$1,554 75

LIABILITIES

Permanent capital	$1,554 75

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