

STATE OF NEW YORK

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 Ending December 31, 1919



STATE HISTORICAL
SOCIETY
OF NEW YORK

ALBANY
J. B. LYON COMPANY, PRINTERS
1920

STATE OF NEW YORK

BANKING DEPARTMENT

To the Legislature:

SIRS.— In accordance with the provisions of the Banking Law, I have the honor to transmit 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,

GEORGE I. SKINNER,

Superintendent of Banks.

ALBANY, N. Y., *March 15, 1920.*

REPORT

To the Legislature:

As required by law, I submit that part of the annual report of this Department relating especially to savings banks, trust companies, investment companies, personal loan companies and personal loan brokers.

The growth of our banking institutions during the past year has been so marvelous as to demonstrate the absurdity of the tentative efforts that were made during the war to force them into the National system and the futility of attempting to prevent their continued prosperity and progress by conferring powers which they have heretofore exclusively exercised upon National banks. In the light of events, the forebodings indulged in by some of the officers of State banking institutions at times during the past few years appear almost as amusing as the prophecy made by a Superintendent of Banks of this State in his Annual Report to the Legislature for the year 1866, just after the National banking system was established and the power of State banks to issue currency taxed out of existence. His statement was as follows:

“From the statistics herewith presented, it will be seen that ‘passing away’ is written upon the banking system of the State of New York. It is useless to sit in sorrow or to indulge in vain regrets over the dissolution of a system that has so long ministered acceptably to the material prosperity of the State. In the march and progress of social revolution, creating new financial exigencies, it has been swept away, leaving to us, however, the hope that the larger growth and higher demands of the opening era may be as fully served and answered as have been those of the one now closing upon our sight.”

On January 7, 1920, when the first part of this report was transmitted to the Legislature, the only recent reports of State banking institutions available were the reports of State banks, trust companies and private bankers as of November 12, 1919.

From a tabulation of these reports, it appeared that the total resources of the State banks on November 12, 1919, amounted to \$1,425,124,541, a gain from the previous November of \$404,882,811, while their deposits during the same period showed a gain of \$354,150,968, and amounted to \$1,215,175,894; that the reported resources of the private bankers subject to the supervision of the Department on November 12, 1919, amounted to \$25,810,158, a gain of \$6,139,655, and their deposits amounted to \$17,942,288, a gain of \$4,286,618; and that on the same date, the total reported resources of the trust companies of the State were \$3,721,949,526, a gain of \$500,577,717, and their total deposits, \$2,885,355,813, a gain of \$368,604,473.

The reports of the other banking institutions subject to the supervision of the Superintendent of Banks have been received since that date and their tabulation completed. It is evident from this tabulation that these institutions rendered equally satisfactory service to the citizens of the State and shared in the general prosperity.

From January 1, 1919, to January 1, 1920, the reported resources of the savings banks increased from \$2,231,461,928 to \$2,456,993,719, a gain of \$225,531,791. During the same period, their deposits increased from \$2,042,011,104 to \$2,267,395,799, an increase of \$225,384,695.

The reported resources of the investment companies during this period increased from \$95,400,400 to \$407,350,498, a gain of \$311,950,098.

The reported resources of the savings and loan associations increased from \$89,017,871 to \$100,259,014, a gain of \$11,241,143.

The resources of the safe deposit companies increased from \$10,406,332 to \$10,585,230, an increase of \$178,898; the resources of the personal loan companies and personal loan brokers from \$1,001,873 to \$1,060,743, a gain of \$58,870, and the reported resources of the Credit Unions from \$568,034 to \$1,153,505 or \$485,471.

The resources of the Land Bank of the State of New York owing to special conditions, showed a decrease from \$667,662 to \$595,848.

The total resources of the institutions subject to the supervision of this Department, therefore, according to their last reports amount to \$8,152,980,244 as compared with total reported resources a year ago of \$6,691,915,053, a total increase for the year of \$1,461,065,191.

According to the statements of the Comptroller of the Currency, the resources of the National banks of this State increased from \$5,079,146,000, on November 1, 1918, to \$5,569,207,000, on November 17, 1919, a gain of \$490,061,000.

The reported resources of the State banking institutions, therefore, exceed the reported resources of the National banks of the State on November 17, 1919, by \$2,594,535,854 and the increase in their reported resources during the period covered by these reports exceeds the increase in the reported resources of the National banks of the State from November 1, 1918, to November 17, 1919, by \$972,776,801.

According to the statement of the Comptroller of the Currency, the resources of all the National banks in the United States on November 17, 1919, was \$22,444,992,000, an increase of \$2,623,588,000 since November 1, 1918.

The strength and importance of State banking institutions generally and the commanding position held by the State banking institutions of the State are further illustrated by a tabulation made by the Secretary of the National Association of Supervisors of State Banks, which shows that the reported resources of the State banking institutions of the different States on June 30, 1919, amounted to \$25,965,675,836, the total reported resources of all the National Banks in the United States at that time being \$20,799,550,000. The following is a list of the States whose State banking institutions reported resources of more than one billion dollars at that date according to this tabulation.

New York	\$7,316,622,872
Pennsylvania	1,975,861,601
Massachusetts	1,945,828,390
Illinois	1,653,196,899
California	1,191,943,682
Ohio	1,161,115,626

TRUST COMPANIES

Notwithstanding the wonderful growth of other classes of banking institutions and the encroachment upon their special powers resulting from recent legislation, the trust companies retain the first place among State banking institutions in both resources and deposits. Although the increase in their resources during the past year was not as large proportionately as the increase in the resources of State banks, the increase in the resources of the trust companies was greater than the increase in the reported resources of all the National banks of the State.

The trust companies have, to a large extent, served as depositaries for the accumulated savings of the wealthy in the same manner that the savings banks have been depositaries for the savings of the working classes. When these accumulations were withdrawn for investment in Liberty and Victory bonds, the investments became permanent and trust companies have not derived as much benefit proportionately from increased business activity as strictly commercial banks.

The granting of trust powers to National and State banks has had one effect that was not contemplated by the originators of that legislation. It has emphasized the great work that has been accomplished by the trust companies in the past and the officers of a number of National banks have believed it wise to take full advantage of the powers conferred upon trust companies in this State and of the great reputation achieved by them. As a consequence, no less than eight National banks and one State bank were converted into trust companies or absorbed by them during the year and other conversions of this character are in contemplation.

RESOURCES AND LIABILITIES OF TRUST COMPANIES AS REPORTED

The following table contains a summary statement of the resources and liabilities of the trust companies reporting to the Banking Department on the dates specified during the year 1919:

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stock and bond investments, viz.:				
Public securities, market value.....	\$582,602,698	\$447,272,698	\$413,630,068	\$401,821,982
Private securities, market value.....	369,463,402	354,933,201	361,451,720	364,629,439
Real estate owned.....	50,871,889	54,393,798	55,199,035	54,777,802
Mortgages owned.....	89,798,152	94,344,039	90,836,544	92,443,429
Loans and discounts secured by bond and mort- gage, deed or other real estate collateral.....	12,090,605	13,669,343	13,071,094	14,243,302
Loans and discounts secured by other collateral.....	969,831,106	1,243,889,415	1,209,222,407	1,255,080,663
Loans, discounts and bills purchased not secured by collateral.....	531,703,299	515,838,315	548,124,455	593,108,914
Overdrafts.....	399,323	392,854	346,104	357,569
Due from trust companies, banks and bankers.....	145,522,564	160,717,386	204,415,626	183,430,279
Specie.....	14,619,814	17,109,454	14,236,678	13,277,342
Other currency.....	25,799,672	29,576,114	29,542,974	32,633,548
Cash items.....	69,246,484	150,197,743	92,923,922	109,150,096
Due from the Federal Reserve bank, less offsets.....	224,948,826	247,025,773	277,189,513	256,843,778
Customers' liability on acceptances (per contra, see liabilities).....	123,888,340	136,796,761	136,971,095	138,846,805
Assets not included in any of the above heads.....	141,467,902	188,770,135	137,863,193	211,304,236
Add for cents.....	47	56	44	42
Total resources.....	\$3,344,184,123	\$3,654,927,090	\$3,585,134,412	\$3,721,949,526
LIABILITIES				
Capital.....	\$132,700,000	\$136,043,000	\$135,650,000	\$135,050,000
Surplus, including all undivided profits (market value).....	200,733,357	206,489,635	209,592,259	211,441,830
Preferred deposits, viz.:				
Due New York State savings banks.....	58,075,516	57,922,270	54,191,609	54,443,801
Due New York State savings and loan associa- tions, credit unions and land bank.....	1,283,368	957,734	700,449	777,105
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository.....	104,683,135	113,938,314	113,881,387	125,433,522
Deposits by the State of New York.....	11,586,653	11,098,489	10,077,649	12,587,028
Deposits by the Superintendent of Banks of the State of New York.....	575,368	545,013	582,973	598,148
Other deposits secured by pledge of assets.....	155,372,571	194,333,477	90,640,406	84,802,650
Deposits otherwise preferred.....	5,065,560	16,719,290	5,524,390	4,070,053
Due depositors, not preferred.....	1,998,844,801	2,241,471,155	2,317,728,061	2,336,296,620
Due to trust companies, banks and bankers.....	218,431,554	274,947,488	272,148,874	266,346,874
Bills payable.....	178,316,025	133,240,317	114,590,039	147,568,728
Rediscounts.....	97,411,947	71,708,304	57,932,066	130,505,118
Acceptances of drafts payable at a future date or authorized by commercial letters of credit.....	123,564,045	134,952,269	136,665,344	136,170,589
Other liabilities.....	57,539,271	60,559,779	65,228,862	75,857,408
Add for cents.....	47	56	44	42
Total liabilities.....	\$3,344,184,123	\$3,654,927,090	\$3,585,134,412	\$3,721,949,526
Total deposits.....	\$2,553,918,531	\$2,911,933,230	\$2,865,475,794	\$2,885,355,81

It will be noticed that from February 21, 1919, to November 12, 1919, there was a very considerable increase in the cash and cash items held by the trust companies as well as in the amount due from the Federal Reserve Bank of New York and a decrease in bills payable. There was an increase in total deposits from \$2,553,918,531 to \$2,885,355,813, and a decrease in the deposits secured by the pledge of assets from \$155,372,571 to \$84,802,650.

The only new trust company authorized during the year, except as the result of the conversions hereinbefore referred to, was the American Trust Company, located in the borough of Manhattan and city of New York.

The following table gives the names, locations, capital and surplus of the trust companies of the State as of November 12, 1919, as reported to this Department:

NAME AND LOCATION	Capital	Surplus
Adirondack Trust Company, The, Saratoga Springs.	\$100,000	\$336,860
Albany Trust Company, The, Albany.	400,000	327,303
American Trust Company, New York City.	1,000,000	268,335
Auburn Trust Company, Auburn.	150,000	257,846
Bankers' Trust Company, New York City.	15,000,000	18,510,213
Brooklyn Trust Company, Brooklyn.	1,500,000	2,656,753
Buffalo Trust Company, Buffalo.	500,000	500,000
Central Union Trust Company, New York City.	12,500,000	18,328,842
Chemung Canal Trust Company, Elmira.	600,000	588,068
Citizens' Commercial Trust Company, Buffalo.	1,250,000	1,519,816
Citizens' Trust Company of Adams, Adams.	150,000	109,596
Citizens' Trust Company of Fredonia, Fredonia.	100,000	99,249
Citizens' Trust Company of Patchogue, The, Patchogue.	100,000	87,648
Citizens' Trust Company of Schenectady, N. Y., The, Schenectady.	200,000	251,665
Citizens' Trust Company of Utica, N. Y., Utica.	500,000	640,681
City Bank Trust Company, Syracuse.	1,500,000	881,276
Columbia Trust Company, New York City.	5,000,000	7,237,309
Columbus Trust Company, The, Newburgh.	100,000	129,993
Commercial Trust Company, The, New York City.	500,000	239,748
Corporation Trust Company, The, New York City.	500,000	150,659
Cortland Trust Company, Cortland.	200,000	57,800
County Trust Company, The, White Plains.	100,000	121,647
Empire Trust Company, New York City.	2,000,000	2,174,128
Equitable Trust Company of New York, The, New York City.	6,000,000	15,049,435
Erie County Trust Company, East Aurora.	100,000	61,261
Farmers' Loan and Trust Company, New York City.	5,000,000	11,711,66
Fidelity Trust Company of Buffalo, The, Buffalo.	1,000,000	1,124,91
Fidelity Trust Company, New York City.	1,000,000	1,365,913
Fidelity Trust Company, The, Rochester.	500,000	443,833

NAME AND LOCATION	Capital	Surplus
First Trust and Deposit Company of Onondaga, Syracuse.....	\$2,500,000	\$1,662,709
First Trust Company of Tonawanda, The, Tonawanda.....	500,000	620,380
First Trust Company of Wellsville, New York, The, Wellsville.....	300,000	20,289
Franklin Trust Company, Brooklyn.....	1,000,000	1,326,651
Fulton Trust Company, New York City.....	500,000	659,554
Genesee Valley Trust Company, Rochester.....	400,000	529,462
Geneva Trust Company, Geneva.....	250,000	273,781
Glens Falls Trust Company, Glens Falls.....	100,000	155,699
Guaranty Trust Company of New York, New York City.....	25,000,000	29,964,962
Hamilton Trust Company, Brooklyn.....	500,000	1,048,279
Herkimer County Trust Company, The, Little Falls.....	350,000	449,490
Hudson River Trust Company, Hudson.....	125,000	108,562
Hudson Trust Company, New York City.....	500,000	645,712
Huguenot Trust Company of New Rochelle, New Rochelle.....	150,000	90,614
Irving Trust Company, New York City.....	3,000,000	1,679,950
Italian Discount and Trust Company, New York City.....	500,000	420,840
Ithaca Trust Company, Ithaca.....	200,000	178,402
Kings County Trust Company, Brooklyn.....	500,000	2,868,826
Kingston Trust Company, Kingston.....	150,000	95,323
Lackawanna Trust Company, Lackawanna.....	100,000	34,997
Lawyers' Title and Trust Company, New York City.....	4,000,000	5,711,271
Lincoln Trust Company, New York City.....	1,000,000	831,278
Livingston County Trust Company, Genesee.....	100,000	39,846
Madison County Trust and Deposit Company, Oneida.....	200,000	213,761
Manufacturers' Trust Company, Brooklyn.....	1,000,000	925,870
Marine Trust Company of Buffalo, The, Buffalo.....	7,500,000	9,828,824
Mercantile Trust and Deposit Company, New York City.....	1,000,000	922,253
Metropolitan Trust Company, New York City.....	2,000,000	4,487,006
Montgomery County Trust Company, Amsterdam.....	200,000	171,007
Mount Vernon Trust Company, The, Mount Vernon.....	200,000	267,938
Mutual Trust Company of Westchester County, Portchester.....	300,000	93,777
Nassau County Trust Company, Mineola.....	100,000	161,675
New Rochelle Trust Company, New Rochelle.....	200,000	143,646
New York Life Insurance and Trust Company, New York City.....	1,000,000	4,481,335
New York Trust Company, New York City.....	3,000,000	11,206,142
Niagara Falls Trust Company, Niagara Falls.....	100,000	246,443
Northern New York Trust Company, The, Watertown.....	400,000	667,178
Northport Trust Company, Northport.....	100,000	66,351
Olean Trust Company, Olean.....	100,000	35,034
Oneida County Trust Company, Utica.....	250,000	413,788
Ontario County Trust Company, Canandaigua.....	100,000	126,136
Orange County Trust Company, Middletown.....	100,000	184,247
Oswego County Trust Company, Fulton.....	100,000	72,286
People's Trust Company of Binghamton, The, Binghamton.....	500,000	132,229
People's Trust Company, The, Brooklyn.....	1,200,000	1,635,443

NAME AND LOCATION	Capital	Surplus
Poughkeepsie Trust Company, Poughkeepsie.....	\$125,000	\$223,283
Putnam County Trust Company, Brewster.....	100,000	30,873
Rochester Trust and Safe Deposit Company, Rochester.....	500,000	945,571
Rockland County Trust Company, Nyack.....	100,000	58,119
Rome Trust Company, Rome.....	300,000	157,494
St. Lawrence Trust Company, Ogdensburg.....	100,000	43,448
Salamanca Trust Company, Salamanca.....	100,000	272,180
Schenectady Trust Company, Schenectady.....	300,000	520,414
Security Trust Company of Rochester, Rochester...	300,000	802,138
Security Trust Company of Troy, The, Troy.....	200,000	185,819
Suffolk County Trust Company, The, Riverhead....	100,000	174,793
Syracuse Trust Company, The, Syracuse.....	1,500,000	1,140,216
Title Guarantee and Trust Company, New York City	5,000,000	13,020,406
Troy Trust Company, The, Troy.....	200,000	72,286
Trust Company of Fulton County, Gloversville....	200,000	123,674
Trust Company of Wyoming County, Warsaw.....	100,000	45,878
Union Trust Company of Albany, N. Y., The, Albany.....	250,000	578,409
Union Trust Company of Jamestown, Jamestown...	300,000	317,043
Union Trust Company of Rochester, Rochester.....	1,000,000	586,555
United States Mortgage and Trust Company, New York City.....	2,000,000	4,867,243
United States Trust Company of New York, New York City.....	2,000,000	14,900,076
Utica Trust and Deposit Company, Utica.....	800,000	893,104
Westchester Trust Company, Yonkers.....	300,000	207,736
Workers' Trust Company, Johnson City.....	100,000	73,874
Yonkers Trust Company, The, Yonkers.....	150,000	40,231
Totals.....	\$135,050,000	\$211,441,830

The name of the Mercantile Trust and Deposit Company, of New York, was changed to "Mercantile Trust Company", by order of the Supreme Court dated April 15, 1919, and effective May 19, 1919.

The Bankers Trust Company of Buffalo was merged with the Marine Trust Company of Buffalo, on January 23, 1919 and The Fidelity Trust Company of Rochester was merged with the Rochester Trust and Safe Deposit Company, on December 31, 1919.

The Central City Trust Company, of Syracuse, sold its assets to the City Bank of Syracuse, afterwards converted into the City Bank Trust Company, the latter institution assuming all its liabilities, and the Queens County Trust Company, of Jamaica, by a similar sale of assets and assumption of liabilities was consolidated with the American Trust Company of New York.

SAVINGS BANKS

The savings banks were formerly the most important branch of the State banking system. Although they have been recently outstripped by the trust companies, they have had a very steady and conservative growth. Until recently there were comparatively few changes in the powers conferred upon them and their officers and trustees have been content to conduct their affairs along old and well-established lines. In recent years, some very desirable amendments to the Banking Law have been adopted which are designed to make these institutions of greater service to the people of the State, to give them a wider field for the investment of their funds and a greater proportion of liquid assets.

The Savings Banks Association of the State of New York has recently adopted measures to promote to a greater extent than heretofore the interests of the savings banks generally and has proposed further amendments to the Banking Law. These amendments, urged for the purpose of extending the powers and usefulness of these institutions, would increase the amount of deposits which they may receive from individual depositors, would permit them to enter into more definite contracts with depositors under conditions which would encourage and enforce thrift and allow them to pay the sums thus accumulated by check, would enable them to exercise the powers of safe deposit companies with a limited liability and authorize them to establish stations or agencies for the receipt of deposits and maintain branch offices.

This last amendment seems essential, if there is to be any great extension of the savings bank system in this State outside of the growth of existing institutions, for it has been conceded for many years, notwithstanding the very high reputation borne by these institutions, that it is impracticable in most localities to establish a new savings bank. National and State banks and trust companies have entered the savings bank field and are paying quite as high rates of interest upon deposits as are consistent with safety and competition among the savings banks themselves by the payment of dividends at the rate of four per centum per annum is quite prevalent throughout the State. The difference between this rate and the rate ordinarily received from the high grade securities in which savings banks are permitted to invest is so slight

that only institutions which have accumulated a large amount of deposits can, in addition pay expenses and set aside from earnings a sufficient guaranty fund to insure permanence. Existing institutions, however, with adequate guaranty funds can with great propriety be permitted to maintain branch offices and thus furnish banking facilities to communities and sections which now lack them and, in this manner, extend to a far greater proportion of our citizens the advantages of this beneficent system.

The following table gives the resources and liabilities of the savings banks of the State as shown by their reports to this Department as of June 30, 1919, and December 31, 1919:

RESOURCES	Statement of condition June 30, 1919	Statement of condition December 31, 1919
Bonds and mortgages.....	\$1,122,758,874 42	\$1,169,955,091 85
Stock and bond investments, estimated market value.....	1,049,145,619 94	1,081,239,673 72
Promissory notes.....	3,908,024 61	10,945,636 93
Bankers' acceptances and bills of exchange.....	2,720,095 49	4,290,814 76
Judgments of the State of New York.....		186,741 32
Banking houses and lots at actual cash value.....	18,619,732 78	18,633,869 53
Other real estate at actual cash value.....	13,062,308 84	8,502,593 62
Cash on deposit in banks and trust com- panies.....	112,835,303 67	119,359,220 75
Cash on hand.....	13,842,276 17	15,487,010 07
Total of collectible interest.....	26,954,114 96	26,963,087 65
Other assets.....	3,193,650 35	1,426,978 98
Total resources.....	\$2,367,040,001 23	\$2,456,993,719 20
LIABILITIES		
Amount due depositors.....	\$2,179,034,582 96	\$2,267,395,799 67
Other liabilities.....	6,878,719 58	2,423,851 75
Surplus on estimated market value of stocks and bonds.....	181,126,698 69	187,174,067 78
Total liabilities.....	\$2,367,040,001 23	\$2,456,993,719 20
Surplus on par value of stocks and bonds.....	\$238,145,237 22	\$251,200,501 34

An order permitting the Eastern District Savings Bank of the city of Brooklyn to assume the name Roosevelt Savings Bank of the City of New York on and after January 2, 1920, was granted by the Supreme Court October 27, 1919.

The following table shows in summary form the stock and bond investments of the savings banks of the State by classes at the close of business on December 31, 1919, their valuations on different bases and certain additional items of general interest:

STOCKS AND BONDS

United States	\$351,759,034 43
District of Columbia	160,000 00
New York State	21,061,736 70
Bonds of other states	40,559,850 00
Bonds of cities in other states	134,864,262 25
Bonds of counties, villages and towns in adjoining states	500,969 82
Bonds of cities in this state	174,599,701 50
Bonds of counties in this state	12,338,485 34
Bonds of towns in this state	6,604,650 91
Bonds of villages in this state	15,723,577 56
Bonds of school districts in this state	7,758,051 01
Railroad mortgage bonds	378,945,787 76
Bonds of Land Bank of the State of New York	390,000 00
Total par value of stocks and bonds	\$1,145,266,107 28
Amount of stocks and bonds at present cost as determined by amortization	1,153,754,302 30
Amount of stocks and bonds at original cost	1,167,021,947 75
Amount of stocks and bonds at estimated market value	1,081,239,673 72

ADDITIONAL STATISTICAL ITEMS

Number of open accounts December 31, 1919	3,658,435
Number of accounts opened or reopened during the year	730,734
Number of accounts closed during the year	569,943
Amounts deposited during the year, not including dividends credited	\$789,276,992 75
Amount withdrawn during the year	643,590,075 50
Amount of dividends paid and credited during the year	79,719,036 36
Salaries paid for the year	4,750,782 39
Expenses other than salaries for the year	5,436,560 30

IMPORTANT CHANGES

The following table contains a comparative statement showing important changes in the operation of savings banks for the last three years:

	Gain shown by 1917 reports over 1916	Gain shown by 1918 reports over 1917	Gain shown by 1919 reports over 1918
Gain in open accounts	42,900	7,432	190,791
Gain in resources	\$26,640,044 07	\$65,522,747 14	\$225,531,790 48
Gain in amount due depositors	32,892,621 07	55,454,755 19	225,384,694 86
Increase in market value surplus	*14,212,645 88	3,618,266 64	12,842,555 50
Gain in par value surplus	14,418,639 73	15,258,168 87	26,591,489 23
Gain in dividends paid or credited	3,440,924 18	1,548,923 70	5,946,737 73
Gain in amount deposited during the year	*11,398,299 17	19,911,593 86	292,084,036 59
Increase in amount withdrawn during the year	93,604,231 59	*1,351,867 39	128,349,162 06

* Decrease.

It will be noticed that there is a gain in every item for which a comparison is made and, when the comparatively slow growth of savings banks in the past is taken into consideration, the increase in the number of open accounts, in total resources and in the amount due depositors is not only unprecedented, but astounding.

DIVIDEND RATES

The following table shows the rates of dividends paid by the savings banks of this State on the first days of January and July, 1919, and the first day of January, 1920, according to their reports to this Department:

	January, 1919	July, 1919	January 1920
Number paying 4 per cent.	117	118	121
Number paying 4 and 4½ per cent.	2	2	2
Number paying 3½ per cent.	15	11	10
Number paying 3 and 4 per cent.	4	4	3
Number paying 3½ and 4 per cent.	3	3	2
Number paying 4½ per cent.		3	3

INVESTMENT COMPANIES

In previous reports, attention has been called to the various classes of absolutely distinct types of institutions that have been organized under the general provisions of the investment company article of the Banking Law and to the very great opportunities afforded by recent amendments to that article for the organization of corporations to assist in the development of both domestic and foreign trade and commerce. That these advantages have been fully appreciated by bankers and business men generally is shown by the extraordinary growth of investment companies of this character during the past year, a growth compared to which even the great increases in the resources of the State banks, trust companies and savings banks is proportionately small. Thirteen new investment companies were organized during the year, with an initial capital of \$15,000,000. No less than thirty branch offices of investment companies were authorized without the State, seven of which were opened in the Republic of China, three in the Empire of Japan, two in the Philippine Islands, one in Manchuria, one in Singapore, one in Honduras, one in the Argentine Republic, one in Belgium, one in England, one in Canada and one in Paris.

The total resources of the investment companies of the State

increased during the year from \$95,400,400 to \$407,395,677, an increase of more than three hundred per cent. in a single year.

While the National Government has at last recognized the wisdom of our legislation along these lines and similar corporations may now be organized under the provisions of the so-called Edge bill, recently passed by the National Congress, numerous applications are still being received for the organization of corporations of this character under the provisions of the Banking Law.

The following table contains a summary statement of the resources and liabilities of the investment companies of the State at the close of business December 31, 1918, and December 31, 1919, as reported to this Department:

RESOURCES	Statement of condition Dec. 31, 1918	Statement of condition Dec. 31, 1919
Loans secured by first liens on real estate.....	\$13,853,423	\$18,147,162
Loans secured by second liens on real estate.....	33,701	83,336
Loans on collateral security.....	15,927,490	56,450,694
Loans on personal security.....	7,700,993	20,494,318
Stocks and bonds.....	7,207,996	11,817,044
Office buildings.....	80,000	158,913
Other real estate.....	727,853	728,850
Premiums paid.....	5,117	6,075
Furniture and fixtures.....	88,408	406,270
Current expenses.....	135,423	89,421
Past due interest remitted for but not paid to us....	35,015	40,578
Past due loans remitted for but not paid to us.....	.....	38,500
Due from branch offices and agents.....	845,401	34,306,427
Due from sundry persons.....	377,245	801,813
Due from banks and bankers.....	9,858,260	27,827,812
Due on uncompleted loans.....	5,450	1,182,728
Cash.....	6,430,478	14,386,473
Other assets.....	32,088,147	220,384,084
Total resources.....	\$95,400,400	\$407,350,498
LIABILITIES		
Capital stock paid in.....	\$22,589,200	\$40,764,200
Surplus.....	6,608,455	11,057,843
Premiums.....	11,740	629
Bills payable.....	5,845,250	26,675,838
Debenture bonds outstanding.....	14,573,900	20,183,100
Dividends unpaid.....	57,500	62,500
Interest paid in advance by borrowers.....	353,652	925,426
Due borrowers on loans made.....	1,016,099	10,160,864
Certificates of deposit bearing interest.....	6,812,620	5,410,630
Deposits awaiting investment.....	57,037	70,046
Other deposits.....	1,791,216	20,064,162
Due to branch offices and agents.....	1,405,814	31,012,637
Due to banks and bankers.....	4,052,818	20,419,937
Other liabilities.....	30,225,099	220,543,685
Total liabilities.....	\$95,400,400	\$407,350,498

CAPITAL AND SURPLUS OF INVESTMENT COMPANIES

The following table contains the names and location of the various investment companies of the State, together with their capital and surplus as of December 31, 1919, as reported:

NAME AND LOCATION	Capital	Surplus as reported
American Foreign Banking Corporation, New York.....	\$3,364,200	\$1,611,580
Asia Banking Corporation, New York.....	4,000,000	1,039,577
Bankers Commercial Security Company, Inc., New York.....	2,000,000	535,246
Continental Guaranty Corporation, New York.....	3,000,000	246,889
Discount Corporation of New York, New York.....	5,000,000	1,234,323
Farmers Fund, Inc., Rochester.....	400,000	100,640
First Mortgage Guarantee Company, Long Island City.....	500,000	229,542
Foreign Credit Corporation, New York.....	5,000,000	1,086,179
Foreign Trade Banking Corporation, New York.....	2,000,000	642,693
French American Banking Corporation, New York.....	2,000,000	567,073
General Commercial Securities Corporation, Rochester.....	200,000	40,257
General Motors Acceptance Corporation, New York.....	2,000,000	570,833
Guaranteed Mortgage Company of New York, New York.....	375,000	116,220
Home Mortgage Investment Company of New York, Brooklyn.....	100,000	54,290
Hudson Mortgage Company, New York.....	100,000	34,588
Long Island Bond and Mortgage Guarantee Company, Jamaica.....	200,000	155,897
Long Island Finance Corporation, Jamaica.....	100,000	12,847
Manufacturers and Employees Mortgage Corporation, Niagara Falls..	200,000	51,527
Mohawk Valley Investment Corporation, Utica.....	150,000	92,820
Morris Plan Company of Albany, Albany.....	100,000	25,676
Morris Plan Company of Buffalo, Buffalo.....	200,000	43,359
Morris Plan Company of New York, New York.....	1,000,000	120,106
Morris Plan Company of Schenectady, Schenectady.....	100,000	11,803
Morris Plan Company of Syracuse, Syracuse.....	125,000	30,839
Mortgage Bond Company of New York, New York.....	2,000,000	778,342
Nassau Suffolk Bond and Mortgage Guarantee Company, Mineola...	200,000	165,492
National Thrift Bond Corporation, New York.....	250,000	66,378
New York Investors Corporation, New York.....	100,000	41,227
Park Union Foreign Banking Corporation, New York.....	2,000,000	256,960
Public Credit Corporation, New York.....	150,000	31,276
Realty Associates Investment Corporation, New York.....	1,000,000	85,938
S. W. Straus & Co., Inc., New York.....	250,000	9,081
Textile Banking Company, Inc., New York.....	2,000,000	578,462
Thrift, The, Brooklyn.....	500,000	440,230
Utica Investment Company, Utica.....	100,000	19,636
Total.....	\$40,764,200	\$11,057,826

SAFE DEPOSIT COMPANIES

While there has been a very great increase in the demand for safe deposit facilities during the last few years, there has been little change in the number of safe deposit companies or in the amount of business transacted by them. This is accounted for

by the fact that at the present time National banks, State banks and Trust companies are all affording such facilities. Not a single safe deposit company was organized during the year 1919.

The following table gives in summary form the resources and liabilities of the Safe Deposit Companies of the State as reported at the close of business on the last days of December, 1917, 1918 and 1919:

RESOURCES	Statement of condition, 1917	Statement of condition, 1918	Statement of condition, 1919
Bonds and mortgages.....	\$277,190	\$296,035	\$254,835
Stock and bond investments.....	2,645,178	3,045,018	2,842,661
Real estate.....	3,151,560	3,333,666	3,103,329
Vaults and safes.....	3,083,609	3,027,426	3,492,835
Furniture and fixtures.....	56,172	48,195	36,601
Loans on collateral.....	15,758	17,062	21,462
Cash deposited.....	328,603	296,772	472,397
Cash on hand.....	6,400	14,428	12,696
Safe rentals due and accrued.....	73,829	75,278	82,686
Silver storage due and accrued.....	36,826	40,795	42,134
Warehouse storage due and accrued.....	148,771	173,412	186,494
Tin boxes on hand.....	290	287	983
Other assets.....	31,352	37,955	36,112
Add for cents.....	5	3	5
Totals.....	\$9,855,546	\$10,406,332	\$10,585,230
LIABILITIES			
Capital stock.....	\$6,310,000	\$6,360,000	\$6,360,000
Excess of assets over liabilities.....	2,610,718	2,819,545	3,037,170
Loans secured by bond and mortgage.....	570,000	570,000	570,000
Other loans.....	83,523	349,904	289,719
Interest due and accrued on loans.....	4,800	5,366	5,124
Expenses incurred and unpaid.....	22,735	22,321	17,126
Other liabilities.....	253,768	279,195	306,034
Add for cents.....	2	1	3
Totals.....	\$9,855,546	\$10,406,332	\$10,585,230

LIST OF SAFE DEPOSIT COMPANIES WITH THEIR CAPITAL

The following table gives the names, location and capital of the safe deposit companies of the State which were engaged in business on the first day of January, 1920.

NAME	Location	Capital
Albany Safe Deposit and Storage Company	Albany	\$90,000 00
Astor Safe Deposit Company, New York	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
Bank of Long Island Safe Deposit Company	Jamaica	100,000 00
Broadway Safe Deposit Company	New York City	100,000 00
Bronx Safe Deposit Company	New York City	110,000 00
Brooklyn City Safe Deposit Company	Brooklyn	100,000 00
Central Safe Deposit Company	Ossining	10,000 00
Central Union Safe Deposit Company	New York	100,000 00
Citizens Commercial Safe Deposit Company	Buffalo	150,000 00
City Safe Deposit Company of Albany, N. Y.	Albany	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	New York City	200,000 00
Farmers' Safe Deposit Company, The	New York City	100,000 00
Fidelity Safe Deposit Company	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	200,000 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	200,000 00
Metropolis 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
Power City Safe Deposit Corporation	Niagara Falls	15,000 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	Brooklyn	100,000 00
Security Safe Deposit Company of Troy	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
Tiffany & Co. 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
		\$8,360,000 00

PERSONAL LOAN COMPANIES AND PERSONAL LOAN BROKERS

I believe that this State was the first to recognize the necessity of legalizing a rate of interest on loans to indigent borrowers who are unable to furnish adequate security in excess of the legal rate of interest, while limiting the rate in order to save them from the exactions of the so-called "loan sharks." Somewhat similar legislation has now been passed in many States, but I believe that the New York State Banking Law best protects the needy borrower and there is no doubt that various institutions organized under it have performed in this State a very beneficent work by relieving the necessities of the poor. Their sphere has been somewhat encroached upon in recent years by the so-called Morris Plan Companies organized under the Investment Company article of the same statute. Only one Personal Loan Company was organized during the year 1919, the Cosmopolitan Personal Loan Company of Buffalo, and no Personal Loan Broker was authorized to engage in business during the year.

The following table shows the resources and liabilities of the Personal Loan Companies and Personal Loan Brokers of the State on the thirty-first days of December, 1918 and 1919, as reported to this Department:

RESOURCES	Statement of condition 1918	Statement of condition 1919
Cash in office.....	\$11,328 66	\$9,690 46
Cash on deposit.....	56,097 64	31,157 11
Loans on mortgage of personal property.....	569,111 41	574,587 24
Loans on notes endorsed or guaranteed by persons other than the borrowers.....	150,725 76	140,274 66
Loans on assignments or orders for the payment of salary or wages.....	1,716 05	1,573 55
Pawn brokers' loans.....	69,425 32	71,925 72
Furniture and fixtures.....	6,842 36	7,171 14
Other assets.....	136,628 73	224,363 94
Total resources.....	\$1,001,873 93	\$1,060,743 82
LIABILITIES		
Permanent capital.....	\$731,425 00	\$748,675 00
Surplus.....	89,628 52	95,416 09
Borrowed money.....	169,382 82	205,176 22
Other liabilities.....	11,437 59	11,476 51
Total liabilities.....	\$1,001,873 93	\$1,060,743 82

LIST OF PERSONAL LOAN COMPANIES AND PERSONAL LOAN
BROKERS TOGETHER WITH THEIR CAPITAL

The following table contains the names, location and capital of the personal loan companies and personal loan brokers engaged in business in this State on December 31, 1919:

NAME	Location	Capital
American Credit Company	Buffalo	\$10,000 00
Broadway Personal Loan Company	New York	10,000 00
Buffalo Security Company	Buffalo	10,000 00
Cayuga Loan Company	Auburn	10,000 00
Chattel Loan Society of New York, Inc.	New York	200,000 00
City Personal Loan Company, Inc.	New York	10,000 00
Cosmopolitan Personal Loan Company	Buffalo	30,000 00
Empire City Personal Loan Co., The.	Elmhurst	10,000 00
Fidelity Personal Loan Company	New York	10,000 00
Fourteenth Street Personal Loan Company ..	New York	48,600 00
Guardian Personal Loan Company	New York	100,000 00
Home Credit Company	Buffalo	10,000 00
International Personal Loan Company	Brooklyn	10,000 00
Onondaga Provident Loan Association, Inc.	Syracuse	40,000 00
Personal Loan Association of Onondaga County, Inc.	Syracuse	10,000 00
Provident Loan Company of Buffalo	Buffalo	10,000 00
Provident Loan Society of Rochester	Rochester	70,000 00
Remedial Loan Society of Buffalo, Inc.	Buffalo	1,800 00
St. Bartholomew's Loan Association	New York	40,275 00
Standard Credit Company of Buffalo	Buffalo	10,000 00
Syracuse Loan Company	Syracuse	10,000 00
Union Loan Company	Syracuse	10,000 00
Utica Provident Loan Association	Utica	35,000 00
Westchester Provident Personal Loan Company ..	Mount Vernon ..	10,000 00
Yonkers Personal Loan Company	Yonkers	18,000 00
Abe H. Kavovitz and Lilla Kavovitz, Personal Loan Brokers	Port Chester ..	5,000 00
Charles C. Truesdell, Personal Loan Broker	Syracuse	10,000 00
Total		\$748,675 00

FUNDS OF CLOSED SAVINGS BANKS HELD BY THE SUPERINTENDENT
OF BANKS

While there has been only one savings bank closed with any loss to depositors since 1884, prior to that time, before the present Savings Bank Law of the State had been perfected and the present system of examination and supervision evolved, there were a large number of such failures. The funds that were left unclaimed by depositors, in the hands of receivers of these institutions, were turned over to the Superintendent of Banks to be held by him for the benefit of such depositors.

The following table gives the names of closed savings banks with the years in which they were organized, the date of closing, the percentage of deposits paid to claimants, the amount deposited with this Department, the amount disbursed to claimants and the balance still remaining in the custody of the Superintendent of Banks:

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
1839	1876	Abingdon Square Savings Bank	48	\$930 37	\$483 70	\$446 67
1860	1876	Bond Street Savings Bank, N. Y.	86½	21,132 88	10,507 77	10,625 11
1868	1871	Bowling Green Savings Bank	35	3,994 29	22 51	3,971 78
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	24 68	233 64
1871	1886	East Side Savings Bank for Sailors, New York*	100	796 51	.....	796 51
1869	1884	Eleventh Ward Savings Bank*	100	1,833 19	239 98	1,593 21
1869	1889	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	1,491 38	2,165 48
1866	1875	German Uptown Savings Bank	64	5,598 70	1,143 08	4,455 62
1904	1908	Guardian Savings Bank, Brooklyn*	100	888 27	701 03	187 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 In- stitution, New York	71	14,315 91	7,069 28	7,246 63
1865	1883	Morrisania Savings Bank *	100	842 74	670 88	171 86
1868	1875	Mutual Benefit Savings Bank	64	7,554 86	3,656 84	3,898 02
1869	1876	New Amsterdam Savings Bank	77	429 79	13 87	415 92
1874	1879	Newtown Savings Bank *	100	1 40	.....	1 40
1869	1877	Oriental Savings Bank, New York	60½	2,255 50	299 86	1,955 64
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	3,215 47	2,315 49
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	61½	1,865 72	630 92	1,234 80
1854	1878	Sixpenny Savings Bank, New York	85.55	39,319 89	12,675 47	26,644 42
1854	1875	Third Ave. Savings Bank, New York	19	895 15	479 60	415 55
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				\$118,155 29	\$44,751 35	\$73,403 94

* Closed voluntarily.

RESOURCES OF STATE BANKS, TRUST COMPANIES AND SAFE
DEPOSIT COMPANIES

Figures are proverbially dry and statistics uninteresting yet at times they are so striking as to be almost pictorial in their effect.

The following table gives the total reported resources of the savings banks, State banks, trust companies and safe deposit companies of this State as of the dates nearest the first of January in each year from 1899 to 1920, inclusive:

DATE	Savings banks	Banks of deposit and discount	Trust companies	Safe deposit companies
1899, January 1.....	\$923,420,861	\$355,485,972	\$579,205,442	\$5,197,996
1900, January 1.....	1,000,209,099	366,304,182	672,190,671	5,269,271
1901, January 1.....	1,066,019,216	380,711,930	797,983,512	5,255,452
1902, January 1.....	1,131,564,624	421,616,408	969,403,911	5,663,016
1903, January 1.....	1,191,327,573	366,932,347	1,039,956,625	6,111,411
1904, January 1.....	1,238,800,468	382,030,238	1,039,735,828	6,939,799
1905, January 1.....	1,311,993,505	497,378,209	1,364,016,015	7,354,553
1906, January 1.....	1,405,800,904	522,616,915	1,312,799,130	7,419,085
1907, January 1.....	1,464,950,833	567,986,011	1,365,245,430	8,113,235
1908, January 1.....	1,465,295,677	509,680,073	1,012,747,930	8,375,569
1909, January 1.....	1,536,610,547	614,707,421	1,477,575,489	9,352,822
1910, January 1.....	1,628,916,868	610,421,807	1,604,203,727	9,583,960
1911, January 1.....	1,695,650,793	610,142,579	1,515,453,650	8,621,722
1912, January 1.....	1,780,862,290	611,632,378	1,690,075,954	8,094,038
1913, January 1.....	1,861,783,753	617,063,267	1,598,555,823	8,658,127
1914, January 1.....	1,926,334,331	625,806,406	1,574,666,207	8,964,533
1915, January 1.....	1,912,204,573	648,234,361	1,740,598,437	8,855,261
1916, January 1.....	1,974,046,375	793,428,884	2,532,892,786	8,912,606
1917, January 1.....	2,139,299,037	901,845,248	2,744,317,081	8,900,505
1918, January 1.....	2,165,939,081	932,437,232	3,164,170,014	9,855,546
1919, January 1.....	2,231,461,928	1,020,241,730	3,221,371,809	10,406,332
1920, January 1.....	2,456,993,719	1,425,124,541	3,721,949,526	10,585,230

This table illustrates the constant growth of these types of State banking institutions with a few slight recessions in the years of panic or business depression. It vividly demonstrates their wonderful development in recent years. For example: The increase during the year 1919 in the reported resources of the State banks was largely in excess of the total resources of all of the State banks of the State on January 1, 1899, and the increase in the reported resources of the State banks and trust companies during the year was nearly equal to the total reported resources of all the State banks and trust companies of the State on that date. It is also interesting to know that a single trust company now under the supervision of the Superintendent of Banks reports greater resources than all the State banks and trust companies of the State reported on January 1, 1899.

LIST OF SECURITIES HELD IN TRUST BY THE SUPERINTENDENT
OF BANKS

State banks and investment companies have been required under the Banking Law to deposit a New York State or United States bond for one thousand dollars with the Superintendent of Banks in trust in order to secure the payment by them of expenses assessed against them. Investment companies engaged in receiving deposits and trust companies have been required to deposit bonds with the Superintendent of Banks for the special protection of the depositors with and creditors of such companies. State banks and National banks exercising trust powers are now required to deposit bonds with the Superintendent of Banks in trust for the beneficiaries of private and court trust funds.

The following list contains a summary statement of the securities so held by the Superintendent of Banks on the first day of January, 1920:

United States 3½ per cent bonds.....	\$37,000 00
United States 4¼ per cent bonds.....	4,520,000 00
New York State 3 per cent bonds.....	205,000 00
New York State 4 per cent bonds.....	601,000 00
New York State 4¼ per cent bonds.....	81,000 00
New York State 4½ per cent bonds.....	207,000 00
Albany City 3½ per cent bonds.....	6,700 00
Brooklyn City 3½ per cent bonds.....	140,000 00
Buffalo City 4 per cent bonds.....	25,000 00
Buffalo City 4¼ per cent bonds.....	50,000 00
Buffalo City 4½ per cent bonds.....	6,000 00
Buffalo City 7 per cent.....	40,000 00
Cohoes City 3½ per cent bonds.....	2,000 00
Jamestown City 4 per cent bonds.....	26,000 00
Jamestown City 4½ per cent bonds.....	5,000 00
Middletown City 3½ per cent bonds.....	20,000 00
Mount Vernon City 4 per cent bonds.....	12,000 00
Niagara Falls City 4 per cent bonds.....	30,000 00
New York City 2¼ per cent bonds.....	330,000 00
New York City 3 per cent bonds.....	347,500 00
New York City 3½ per cent bonds.....	2,291,500 00
New York City 4 per cent bonds.....	1,069,500 00
New York City 4¼ per cent bonds.....	4,823,000 00
New York City 4½ per cent bonds.....	856,500 00
Rochester City 3½ per cent bonds.....	80,000 00
Rochester City 4½ per cent bonds.....	65,000 00
Rome City 4 per cent bonds.....	10,000 00
Troy City 4½ per cent bonds.....	25,000 00
Troy City 4¾ per cent bonds.....	2,000 00
Utica City 4 per cent bonds.....	8,000 00
Yonkers City 4 per cent bonds.....	52,000 00
Livingston County 4¼ per cent bonds.....	25,000 00
Canadaigua Village 4 per cent bonds.....	2,000 00
Little Valley Village 4.95 per cent bonds.....	4,190 40
Total.....	<u><u>\$16,034,899 40</u></u>

Few United States bonds were formerly included in the securities deposited. A total of over four and one-half million dollars of Liberty bonds in the present list is striking evidence of changed conditions.

CONCLUSION

There will appear in the appendix to this report in condensed form the reports of the trust companies of the State as of the dates on which they were called upon for reports during the year and the reports of the savings banks, investment companies, safe deposit companies, personal loan companies and personal loan brokers as of the thirty-first day of December, 1919.

The appendix will also contain the usual large table showing the condition of the savings banks of the State at the close of business on December 31, 1919, and another statement showing their resources and liabilities by counties. A third table will give general statistical information with reference to the savings banks from January 1, 1858, to the present time. There will also be published in the appendix a statement showing in detail the securities held by the Superintendent of Banks on the first day of January, 1920, in trust for the creditors of and depositors with each of the trust companies of the State and the two investment companies to which reference has been hereinbefore made, as well as for the beneficiaries of private and court trust funds held by State and National Banks.

Respectfully submitted,

GEORGE I. SKINNER,

Superintendent of Banks.

APPENDIX

[27]

DETAILED STATEMENT
OF THE
Condition of the Savings Banks
AND
INSTITUTIONS FOR SAVINGS IN THE STATE
ON THE
**First Day of January, 1920, as Compiled from Their Reports
to the Superintendent of Banks**

[THE BANKS ARE ARRANGED ALPHABETICALLY BY COUNTIES]

ALBANY COUNTY

1. ALBANY CITY SAVINGS INSTITUTION, ALBANY

[100 State street; incorporated 1850]

WILLIAM S. HACKETT, President. FRANK H. WILLIAMS, Treasurer.
 GEORGE H. THACHER, Vice-President. LOUIS F. HARTMANN, Asst. Treasurer.
 JAMES W. COX, Vice-President.

TRUSTEES

JAMES W. COX,	WILLIAM S. DYER,	RUFUS K. PALMER,
GEORGE H. THACHER,	JOHN A. DELEHANTY,	FRANK C. HERRICK,
ALBERT HESSBERG,	MARTIN H. GLYNN,	E. PALMER GAVIT,
JONAS H. BROOKS,	C. L. A. WHITNEY,	W. M. J. NELLIS,
EDWARD J. GALLIEN,	WILLIAM S. HACKETT,	HORACE S. BELL,
P. N. BOUTON,	FRED'K W. KELLEY,	JACOB H. HERZOG.

FINANCIAL

RESOURCES

Bonds and mortgages..... \$7,272,343 88
 Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
United States	\$1,455,250 00	\$1,394,673 32	\$1,455,250 00	
Cities in other States.....	334,000 00	403,319 01	335,710 00	
Cities in this State.....	450,700 00	462,142 83	441,702 86	
Counties in this State.....	15,000 00	15,755 14	15,300 00	
Towns in this State.....	143,500 00	148,801 12	147,637 90	
Villages in this State.....	265,104 40	271,918 27	272,111 09	
School districts in this State	211,850 00	219,332 56	219,371 00	
Railroad mortgage bonds....	2,372,000 00	3,015,118 13	2,603,430 00	
	<u>\$5,797,404 40</u>	<u>\$5,930,910 38</u>	<u>\$5,541,012 85</u>	5,541,012 85
Promissory notes				25,326 96
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.....				336,628 44
Cash on hand.....				119,832 67
Total of collectible interest.....				131,701 09
Amount of all other assets, rent accrued.....				2,308 00
				<u>\$13,534,153 89</u>

LIABILITIES

Amount due depositors, viz.:

Principal	\$12,513,257 04	
Dividends credited or to be credited for the six months ending with December 31, 1919.....	264,096 25	<u>\$12,777,353 29</u>
Surplus on estimated market value.....		756,800 60
		<u>\$13,534,153 89</u>

Surplus on par value, \$1,013,192.15.

CASH TRANSACTIONS DURING THE YEAR 1919

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1919, before transactions of the day.....	\$412,304 57
From depositors, not including dividends credited.....	3,682,866 04
From interest on loans, deposits and investments.....	642,415 48
From rents from banking house.....	13,200 00
From rents from other real estate.....	1,211 10

From mortgages		\$452,884 12
From redemption of stocks and bonds.....		248,858 88
From stocks and bonds sold (total par value, \$536,400)		538,405 80
From loans paid.....		64,193 16
From real estate sold.....		22,412 20
From all other sources, viz.:		
Profit on sale of real estate.....	\$2,261 30	
Refund of teller's shortage.....	64 99	
		<u>2,326 29</u>
		<u>\$6,081,077 64</u>

PAYMENTS

To depositors, including dividends paid to them.....		\$3,212,214 10
For loans on bonds and mortgages.....		609,727 19
For loans on stocks and bonds and other securities.....		86,948 94
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$1,742,700).....		1,638,848 32
For interest (other than dividend payments to depositors) ..		17,465 80
For current expenses of the bank, viz.:		
For salaries	\$22,278 44	
For taxes: Banking house, \$4,509.92; surplus, \$4,793.04; on mortgages, \$25.00.....	9,327 96	
For expenses, except taxes, of banking house:		
Repairs	1,642 68	
Insurance	353 58	
Other	7,131 10	
For expenses of other real estate, viz.:		
Repairs	283 08	
Taxes	1,623 31	
Other	68 91	
For other expenses, not including expenses of other real estate nor other expenses of banking house..	15,858 44	
		<u>58,568 00</u>
Other payments, viz.:		
Loss on sale of bonds.....	\$794 60	
Cash shortage	49 58	
		<u>844 18</u>
Cash on hand and in banks or trust companies December 31, 1919, after transactions of the day.....		456,461 11
		<u>\$6,081,077 64</u>

STATISTICAL INFORMATION

Number of accounts January 1, 1920.....		17,410
Number of accounts opened or reopened during the year.....		4,566
Number of accounts closed during the year.....		4,171
Amount deposited during the year, not including dividends credited for that period.....		\$3,682,866 04
Amount withdrawn during the year.....		3,212,214 10
Amount of dividends credited and paid for the year, viz.:		
July 1, 1919.....	\$252,463 11	
January 1, 1920.....	264,096 25	
		<u>516,559 36</u>
Average amount of each account January 1, 1920.....		718 74
Rate per cent. of dividends to depositors during the six months ending June 30, 1919.....		4½
Rate per cent. of dividends to depositors during the six months ending December 31, 1919.....		4½
Total earnings of the bank for the year 1919, after allowing for amortization of premiums and discounts.....		\$641,817 86
Total expenses of the bank for the year 1919.....		58,568 00
Dividends paid to depositors for the year 1919.....		516,559 36
Net earnings for the year 1919 over expenses and dividends paid to depositors		<u>66,690 50</u>

REPORT ON SAVINGS BANKS

2. ALBANY COUNTY SAVINGS BANK, ALBANY

[88 State street; incorporated 1874]

WM. N. S. SANDERS, President.
 F. C. CURTIS, Vice-President.
 WILLIAM P. RUDD, Vice-President.

C. E. BYRON, Treasurer.
 MILLS TEN EYCK, Asst. Treasurer.
 HENRY H. KOHN, Secretary.

TRUSTEES

FREDERIC C. CURTIS,
 SETH WHEELER,
 WM. N. S. SANDERS,
 JOHN R. CARNELL,
 WILLIAM SMITH,
 JAMES B. LYON,
 CHAS. E. BYRON,

HENRY R. WRIGHT,
 WM. L. VISSCHER,
 JAMES MILWAIN,
 MALCOM S. FEAREY,
 GEORGE A. WHITE,
 WILLIAM P. RUDD,

WILLIAM A. WHEELER,
 N. B. VANDERZEE,
 RICHARD STEPHENS,
 HENRY H. KOHN,
 EDWARD W. BARKIN,
 JOHN T. D. BLACKBURN,
 CARL H. GRAF.

FINANCIAL

RESOURCES

Bonds and mortgages..... \$6,840,246 88
 Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value
United States	\$1,384,370 00	\$1,361,076 72	\$1,384,313 02
State of New York.....	100,000 00	102,656 25	101,000 00
State of Massachusetts.....	250,000 00	260,417 50	221,300 00
Cities in other States.....	159,000 00	161,893 00	151,210 00
Cities in this State.....	1,001,000 00	1,034,131 35	962,375 00
Counties in this State.....	212,000 00	216,464 27	210,025 00
Villages in this State.....	4,000 00	4,000 00	3,813 20
Railroad mortgage bonds....	934,000 00	956,931 66	823,210 00
	<u>\$4,044,370 00</u>	<u>\$4,097,570 78</u>	<u>\$3,862,246 22</u>

3,862,246 22

Banking house and lot, book value, \$195,000; cost, \$225,000;
 actual cash value..... 195,000 00
 Cash on deposit in banks or trust companies..... 89,514 86
 Cash on hand..... 20,782 32
 Total of collectible interest..... 169,733 68
 Amount of all other assets, viz.: Thrift stamps..... 1 00

\$11,177,524 96

LIABILITIES

Amount due depositors, principal.....\$10,202,759 10
 Other liabilities, viz.:

Dividends accrued on deposits to January 1, 1920.. \$99,476 90
 Liberty bond partial payment deposits..... 6,047 00
 Expenses incurred, but unpaid, viz.:

Advertising 249 77
 Sundries 146 40

105,920 07

Surplus on estimated market value..... 868,845 79

\$11,177,524 96

Surplus on par value, \$1,050,969.57.

CASH TRANSACTIONS DURING THE YEAR 1919

RECEIPTS

Cash on hand and in banks or trust companies January 1,
 1919, before transactions of the day..... \$345,629 11
 From depositors, not including dividends credited..... 2,525,334 91
 From interest on loans, deposits and investments..... 570,310 66
 From rents from banking house..... 4,805 63
 From mortgages 582,477 03

From redemption of stocks and bonds.....	\$393,500 00
From stocks and bonds sold (total par value, \$115,295).....	115,279 62
From all other sources, viz:	
Partial payments on Victory bonds and Thrift stamps sold.....	\$6,061 75
Insurance premium advanced, refunded.....	110 99
Cash over and refunds.....	14 00
Bonus for advance payment of mortgage.....	1,800 56
	<u>7,987 29</u>
	<u>\$4,545,324 25</u>

PAYMENTS

To depositors, including dividends paid to them.....	\$2,751,240 73
For loans on bonds and mortgages.....	523,500 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$1,122,565).....	1,099,439 43
For interest (other than dividend payments to depositors)...	10,695 94
For current expenses of the bank, viz:	
For salaries.....	\$25,210 28
For taxes: Banking house, \$4,676.37; surplus, \$7,138.39	11,814 76
For expenses, except taxes, of banking house:	
Repairs.....	333 71
Other.....	3,508 77
For other expenses, not including expenses of other real estate nor other expenses of banking house..	9,222 45
	<u>50,089 97</u>
Other payments, viz.: Thrift stamps purchased and cash short.....	61 00
Cash on hand and in banks or trust companies December 31, 1919, after transactions of the day.....	110,297 18
	<u>\$4,545,324 25</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1920.....	14,042
Number of accounts opened or reopened during the year.....	2,257
Number of accounts closed during the year.....	2,398
Amount deposited during the year, not including dividends credited for that period.....	\$2,525,334 91
Amount withdrawn during the year.....	2,751,240 73
Amount of dividends credited and paid for the year, viz:	
April 1, 1919.....	\$196,919 52
October 1, 1919.....	196,879 06
	<u>393,798 58</u>
Average amount of each account January 1, 1920.....	726 58
Rate per cent. of dividends to depositors during the six months ending March 31, 1919.....	4
Rate per cent. of dividends to depositors during the six months ending September 30, 1919.....	4
Total earnings of the bank for the year 1919, after allowing for amortization of premiums and discounts.....	\$560,666 86
Total expenses of the bank for the year 1919.....	49,952 71
Dividends paid to depositors for the year 1919.....	393,798 58
Net earnings for the year 1919 over expenses and dividends paid to depositors.....	<u>116,915 57</u>

3. ALBANY EXCHANGE SAVINGS BANK, ALBANY

[450 Broadway; incorporated 1856]

MARTIN T. NACHTMANN, President. MATTHEW J. WALLACE, Vice-Pres.
 ALDEN CHESTER, Vice-President. LEMUEL B. WILMARTH, Treasurer.
 CARL M. CRONK, Asst. Treasurer.

TRUSTEES

J. ALLEN WARNER, HARLAN H. HORNER, JAMES H. MEAD,
 MATTHEW J. WALLACE, M. T. NACHTMANN, LEMUEL B. WILMARTH,
 JACOB S. FRIEDMAN, W. S. VAN DERZEE, HUGH A. ARNOLD,
 D. C. SLINGERLAND, LESTER H. HELMES, GEORGE B. RUSSELL,
 ALDEN CHESTER, JOHN A. BECKER, HENRY H. BENNETT,
 CHARLES H. TURNER, ARTHUR T. PALMER, CHAS. H. HAHN.

**FINANCIAL
RESOURCES**

Bonds and mortgages..... \$2,106,862 50
 Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
United States	\$273,450 00	\$265,673 20	\$273,450 00	
Cities in other States.....	179,483 00	192,395 94	181,500 30	
Cities in this State.....	316,747 62	335,965 43	317,984 01	
Towns in this State.....	37,675 00	39,766 81	38,947 75	
Villages in this State.....	167,121 53	171,801 30	163,453 85	
School districts in this State	72,400 00	76,765 46	75,722 00	
Railroad mortgage bonds...	533,000 00	584,872 12	464,010 00	
	<u>\$1,585,877 20</u>	<u>\$1,667,240 26</u>	<u>\$1,515,067 91</u>	
				1,515,067 91
Banking house and lot, book value, \$44,000; cost, \$44,148.73; actual cash value.....				44,000 00
Cash on deposit in banks or trust companies.....				93,771 17
Cash on hand.....				13,645 06
Total of collectible interest.....				59,382 97
Amount of all other assets, viz.:				
Rents accrued			\$102 08	
Thrift stamps			12 75	
				<u>114 83</u>
				<u>\$3,832,844 44</u>

LIABILITIES

Amount due depositors, principal.....	\$3,498,944 29	
Other liabilities, viz.:		
Dividends accrued on deposits to January 1, 1920....	\$33,414 92	
Expenses incurred, but unpaid, viz.:		
Taxes accrued	2,674 87	
Elevator rent accrued.....	75 00	
	<u>36,164 79</u>	
Surplus on estimated market value.....	297,735 36	
	<u>\$3,832,844 44</u>	

Surplus on par value, \$368,544.65.

CASH TRANSACTIONS DURING THE YEAR 1919**RECEIPTS**

Cash on hand and in banks or trust companies January 1, 1919, before transactions of the day.....	\$96,014 01
From depositors, not including dividends credited.....	1,108,714 46
From interest on loans, deposits and investments.....	188,851 62

From rents from banking house.....	\$1,124 96
From mortgages	135,310 00
From redemption of stocks and bonds.....	207,952 98
From stocks and bonds sold (total par value, \$110,087.11)....	110,087 11
From all other sources, viz.:	
Thrift stamps sold.....	\$37 25
Liberty and Victory bond refunds.....	89 00
Appraisal fee refunded—sale of waste paper.....	6 60
	<hr/>
	132 85
	<hr/>
	\$1,848,187 99
	<hr/>

PAYMENTS

To depositors, including dividends paid to them.....	\$1,274,076 55
For loans on bonds and mortgages.....	77,890 00
For stocks and bonds purchased, including premiums, commis- sions, etc. (total par value, \$375,137.11).....	367,360 31
For interest (other than dividend payments to depositors)...	1,417 58
For current expenses of the bank, viz.:	
For salaries	\$8,811 66
For taxes: Banking house, \$1,346.90; surplus, \$2,726.87; on mortgages, \$219.50.....	4,293 27
For expenses, except taxes, of banking house:	
Repairs	854 22
Insurance	265 46
Other	2,370 42
For other expenses, not including expenses of other real estate nor other expenses of banking house..	3,381 29
	<hr/>
	19,977 32
Other payments, thrift stamps purchased.....	50 00
Cash on hand and in banks or trust companies December 31, 1919, after transactions of the day.....	107,416 23
	<hr/>
	\$1,848,187 99
	<hr/>

STATISTICAL INFORMATION

Number of open accounts January 1, 1920.....	6,214
Number of accounts opened or reopened during the year.....	1,043
Number of accounts closed during the year.....	1,544
Amount deposited during the year, not including dividends credited for that period.....	\$1,108,714 46
Amount withdrawn during the year.....	1,274,076 55
Amount of dividends credited and paid for the year, viz.:	
April 1, 1919.....	\$68,941 54
October 1, 1919.....	68,260 67
	<hr/>
	137,202 21
Average amount of each account January 1, 1920.....	563 07
Rate per cent. of dividends to depositors during the six months ending March 31, 1919.....	4
Rate per cent. of dividends to depositors during the six months ending September 30, 1919.....	4
Total earnings of the bank for the year 1919, after allowing for amortization of premiums and discounts.....	\$183,372 52
Total expenses of the bank for the year 1919.....	20,239 57
Dividends paid to depositors for the year 1919.....	137,202 21
Net earnings for the year 1919 over expenses and dividends paid to depositors.....	25,930 74
	<hr/>

4. ALBANY SAVINGS BANK, ALBANY

[20 North Pearl street; incorporated 1820]

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

TRUSTEES

MARCUS T. HUN, FRED'K TOWNSEND, T. I. VAN ANTWERP,
 GRANGE SARD, JAMES F. TRACY, HENRY M. SAGE,
 LEDYARD COGSWELL, E. N. HUYCK, LUTHER H. TUCKER,
 EDWARD N. MCKINNEY, GERRIT Y. LANSING, ROBERT C. PRUYN,
 ARTHUR W. ELTING, WM. V. R. ERVING, EDWIN CORNING,
 BENJAMIN W. ARNOLD, CHARLES E. MCELROY.

FINANCIAL
RESOURCES

Bonds and mortgages.....\$21,087,090 00
 Stock and bond investments, viz.:

Stocks and bonds	Par value	Original cost	Estimated market value
United States	\$4,733,196 00	\$4,642,198 30	\$4,733,220 00
State of New York.....	46,000 00	43,861 94	47,840 00
State of Massachusetts.....	50,000 00	55,169 00	43,500 00
Cities in other States.....	1,815,000 00	1,972,797 25	1,750,940 00
Cities in this State.....	1,158,600 00	1,263,192 59	1,136,015 50
Counties in this State.....	634,204 43	677,120 95	620,285 34
Villages in this State.....	5,000 00	5,523 12	4,950 00
School districts in this State.....	67,400 00	69,364 00	69,957 00
Railroad mortgage bonds... ..	9,600,000 00	10,046,845 68	7,920,290 00
	<u>\$18,109,300 43</u>	<u>\$18,781,077 83</u>	<u>\$16,326,997 84</u>

Promissory notes	16,326,997 84
Banking house and lot, book value, \$225,000; cost, \$395,939.30; actual cash value.....	200,000 00
Other real estate, book value, \$651,740.74; cost, \$651,740.74; actual cash value.....	225,000 00
Cash on deposit in banks or trust companies.....	595,370 20
Cash on hand.....	1,633,380 18
Total of collectible interest.....	186,410 89
Amount of all other assets, viz.:	324,404 97
Rents accrued	
Insurance premiums advanced.....	\$325 00
War Savings and Thrift Stamps.....	708 39
	212 11
	<u>1,745 50</u>
	<u>\$40,630,399 58</u>

LIABILITIES

Amount due depositors, viz.:	
Principal	\$37,398,840 12
Dividends credited or to be credited for the six months ending with December 31, 1919.....	723,191 13
	<u>\$38,122,031 25</u>
Other liabilities, Liberty bond deposits.....	19,136 53
Surplus on estimated market value.....	2,489,231 80
	<u>\$40,630,399 58</u>

Surplus on par value, \$4,271,534.39.

CASH TRANSACTIONS DURING THE YEAR 1919

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1919, before transactions of the day.....	\$1,527,182 30
From depositors, not including dividends credited.....	7,595,588 64
From interest on loans, deposits and investments.....	1,905,489 17
From rents from other real estate.....	89,636 26
From mortgages	1,284,931 00
From redemption of stocks and bonds.....	1,132,525 00
From stocks and bonds sold (total par value, \$1,570,150)....	1,546,617 46
From loans paid.....	32,150 84
From real estate sold.....	520,201 57

From all other sources, viz.:

Partial payments on Liberty bonds.....	\$308,566 70	
Profit and refunds from sale of real estate.....	24,540 02	
Insurance premiums advanced, refunded, bonus pre- payment mortgage	395 13	
Fees, refunds, exchange and sundries.....	107 00	
		<u>\$333,608 85</u>
		<u>\$15,967,931 09</u>

PAYMENTS

To depositors, including dividends paid to them.....		\$9,062,316 39
For loans on bonds and mortgages.....		760,050 00
For loans on stocks and bonds and other securities.....		228,050 84
For stocks and bonds purchased, including premiums, commis- sions, etc. (total par value, \$3,511,700).....		3,412,262 30
For interest (other than dividend payments to depositors)...		25,570 99
For current expenses of the bank, viz.:		
For salaries	\$53,918 70	
For taxes: Banking house, \$8,309.05; surplus, \$17,272.69	25,581 74	
For expenses, except taxes, of banking house:		
Repairs	784 52	
Insurance	889 94	
Other	7,392 41	
For expenses of other real estate, viz.:		
Repairs	15,272 07	
Insurance	2,400 31	
Taxes	10,846 63	
Other	33,109 57	
For other expenses, not including expenses of other real estate nor other expenses of banking house..	18,375 26	
		<u>168,571 15</u>
For real estate acquired by foreclosure, or in settlement of debts due the bank.....		89,772 30
Other payments, viz.:		
Liberty bond account.....	\$346,753 06	
Insurance premiums advanced, rents received paid over	2,674 53	
Interest, cash short, sundries.....	2,118 46	
		<u>351,546 05</u>
Cash on hand and in banks or trust companies December 31, 1919, after transactions of the day.....		<u>1,869,791 07</u>
		<u>\$15,967,931 09</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1920.....	51,873
Number of accounts opened or reopened during the year.....	6,383
Number of accounts closed during the year.....	7,330
Amount deposited during the year, not including dividends credited for that period.....	\$7,595,588 64
Amount withdrawn during the year.....	9,062,316 39
Amount of dividends credited and paid for the year, viz.:	
July 1, 1919.....	\$735,971 56
January 1, 1920.....	723,191 13
Paid but not credited.....	266 34
	<u>1,459,429 03</u>
Average amount of each account January 1, 1920.....	734 91
Rate per cent. of dividends to depositors during the six months ending June 30, 1919.....	4
Rate per cent. of dividends to depositors during the six months ending December 31, 1919.....	4
Total earnings of the bank for the year 1919, after allowing for amortization of premiums and discounts.....	\$1,956,281 19
Total expenses of the bank for the year 1919.....	170,946 13
Dividends paid to depositors for the year 1919.....	1,459,162 69
Net earnings for the year 1919 over expenses and dividends paid to depositors.....	<u>326,172 37</u>

5. COHOES SAVINGS INSTITUTION, COHOES

[65 Remsen street; incorporated 1851]

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

TRUSTEES

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

FINANCIAL

RESOURCES

Bonds and mortgages..... \$1,650,314 00
Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
United States	\$647,050 00	\$639,597 30	\$647,050 00	
State of California.....	20,000 00	19,181 40	19,000 00	
Cities in other States.....	606,000 00	631,335 57	602,700 00	
Cities in this State.....	581,556 42	591,990 60	571,673 57	
Counties in this State.....	15,000 00	15,864 50	14,850 00	
Towns in this State.....	20,000 00	20,121 00	19,570 00	
Villages in this State.....	105,927 00	112,947 16	103,142 00	
School districts in this State	5,600 00	5,600 00	5,638 00	
Railroad mortgage bonds..	610,000 00	610,327 98	508,400 00	
	<u>\$2,611,133 42</u>	<u>\$2,643,465 51</u>	<u>\$2,492,078 57</u>	
Banking house and lot, book value, \$25,000; cost, \$55,770.49; actual cash value.....				2,492,078 57
				25,000 00
Cash on deposit in banks or trust companies.....				176,522 92
Cash on hand.....				15,765 12
Total of collectible interest.....				40,907 61
				<u>\$4,400,588 22</u>

LIABILITIES

Amount due depositors, viz.:

Principal	\$3,990,696 64	
Dividends credited or to be credited for the six months ending with December 31, 1919.....	75,253 56	
		<u>\$4,065,950 20</u>
Surplus on estimated market value.....		334,638 02
		<u>\$4,400,588 22</u>

Surplus on par value, \$453,692.87.

CASH TRANSACTIONS DURING THE YEAR 1919

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1919, before transactions of the day.....	\$187,524 43
From depositors, not including dividends credited.....	1,099,176 79
From interest on loans, deposits and investments.....	206,306 12
From mortgages	184,063 00
From redemption of stocks and bonds.....	163,577 00
From stocks and bonds sold (total par value, \$248,800).....	247,382 82
From loans paid.....	27,621 41

From real estate sold.....		\$8,800 00
From all other sources, viz.:		
Pocket bank deposits.....	\$70 00	
Sale of old desk.....	35 00	
		<u>105 00</u>
		<u>\$2,124,556 57</u>

PAYMENTS

To depositors, including dividends paid to them.....	\$1,197,191 35
For loans on bonds and mortgages.....	126,635 00
For loans on stocks and bonds and other securities.....	27,621 41
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$551,000).....	545,942 15
For interest (other than dividend payments to depositors)...	2,790 89
For current expenses of the bank, viz.:	
For salaries.....	\$12,628 00
For taxes: Banking house, \$778.89; surplus, \$2,615.30	3,394 19
For expenses, except taxes, on banking house:	
Repairs.....	249 37
Insurance.....	425 07
Other.....	1,015 60
For expenses of other real estate, viz.:	
Taxes.....	1,239 44
Other.....	414 04
For other expenses, not including expenses of other real estate nor other expenses of banking house....	4,369 55
	<u>23,735 26</u>
For real estate acquired by foreclosure, or in settlement of debts due the bank.....	8,314 85
Other payments, cash short.....	37 62
Cash on hand and in banks or trust companies December 31, 1919, after transactions of the day.....	192,288 04
	<u>\$2,124,556 57</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1920.....	9,033
Number of accounts opened or reopened during the year....	1,822
Number of accounts closed during the year.....	2,468
Amount deposited during the year, not including dividends credited for that period.....	\$1,099,176 79
Amount withdrawn during the year.....	1,197,191 35
Amount of dividends credited and paid for the year, viz.:	
July 1, 1919.....	\$76,583 80
January 1, 1920.....	75,253 56
	<u>151,837 36</u>
Average amount of each account January 1, 1920.....	450 11
Rate per cent. of dividends to depositors during the six months ending June 30, 1919.....	4
Rate per cent. of dividends to depositors during the six months ending December 31, 1919.....	4
Total earnings of the bank for the year 1919, after allowing for amortization of premiums and discounts.....	\$202,691 94
Total expenses of the bank for the year 1919.....	23,735 26
Dividends paid to depositors for the year 1919.....	151,837 36
Net earnings for the year 1919 over expenses and dividends paid to depositors.....	<u>27,119 32</u>

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

[13 North Pearl street; incorporated 1871]

THOMAS AUSTIN, President. ARTHUR H. GERR, Treasurer.
 SAMUEL L. MUNSON, Vice-President. FREDERICK W. WHITE, Asst. Treas.
 HOWARD N. FULLER, Vice-President. J. EDWARD POOLE, Secretary.

TRUSTEES

THOMAS AUSTIN, WILLIAM McEWAN, W. W. BATCHELDER,
 SAMUEL L. MUNSON, WILLIAM McDONALD, GEO. W. VAN SLYKE,
 NOEL S. BENNETT, HOWARD N. FULLER, ALFRED J. SPORBERG,
 WILLIAM SAYLES, THOMAS E. WARD, JR., JAMES E. GLAVIN,
 M. W. TEBBUTT, HILDRETH J. ACKROYD, WM. T. BYRNE,
 J. EDWARD POOLE, CHARLES M. WINCHESTER, E. A. VON SALIS.

FINANCIAL

RESOURCES

Bonds and mortgages.....				\$7,242,576 66
Stock and bond investments, viz.:				
<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
United States	\$1,044,800 00	\$1,002,549 55	\$1,044,800 00	
State of Colorado	20,200 00	20,200 00	15,564 00	
State of Louisiana	8,000 00	8,242 40	8,480 00	
State of New Mexico	30,000 00	30,482 40	30,300 00	
Cities in other States.....	304,534 38	324,430 81	313,463 40	
Cities in this State	101,487 71	108,790 04	101,906 44	
Counties in this State	7,000 00	6,883 44	6,792 50	
Towns in this State.....	12,950 00	13,439 47	12,941 50	
Villages in this State.....	98,396 67	103,613 05	98,666 52	
School districts in this State	90,486 94	94,720 15	91,104 88	
Railroad mortgage bonds....	3,029,984 42	2,913,178 18	2,611,366 91	
	<u>\$4,747,840 12</u>	<u>\$4,626,609 49</u>	<u>\$4,335,376 15</u>	
Promissory notes				4,335,376 15
Banking house and lot, book value, \$100,000; cost, \$100,987.57; actual cash value.....				58,387 50
Other real estate, book value, \$1,235.83; cost, \$1,215.83; actual cash value.....				100,000 00
Cash on deposit in banks or trust companies.....				1,215 83
Cash on hand.....				477,935 62
Total of collectible interest.....				14,360 33
Amount of all other assets, rents accrued.....				93,667 56
				800 02
				<u>\$12,324,319 67</u>

LIABILITIES

Amount due depositors, viz.:			
Principal		\$11,215,502 00	
Dividends credited or to be credited for the six months ending with December 31, 1919		232,874 99	
			\$11,448,376 99
Other liabilities, viz.:			
Dividends accrued on deposits to January 1, 1920....		\$412 95	
Partial payments on Liberty bonds		25,563 64	
			25,976 59
Surplus on estimated market value.....			849,966 09
			<u>\$12,324,319 67</u>

Surplus on par value, \$1,262,430.06.

CASH TRANSACTIONS DURING THE YEAR 1919

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1919, before transactions of the day.....	\$635,359 10
From depositors, not including dividends credited.....	3,554,154 59
From interest on loans, deposits and investments.....	591,820 89
From rents from banking house.....	6,821 56
From rents from other real estate.....	1,019 00
From mortgages	656,997 21

From redemption of stocks and bonds.....	\$449,059 20
From stocks and bonds sold (total par value, \$623,250)	607,992 62
From loans paid.....	427,913 18
From real estate sold.....	25,258 68
From all other sources, viz.:	
Partial payments on Liberty bonds	\$249,701 79
Insurance premiums and taxes advanced, refunded..	12,020 35
Profit sale of bonds and real property.....	6,169 73
Appraisal fees and cash short refunded.....	815 90
	<u>268,707 77</u>
	<u>\$7,225,103 80</u>

PAYMENTS

To depositors, including dividends paid to them.....	\$2,539,505 93
For loans on bonds and mortgages.....	1,566,267 00
For loans on stocks and bonds and other securities.....	478,398 26
For stocks and bonds purchased, including premiums, commis- sions, etc.. (total par value, \$1,970,359.26)	1,847,985 43
For interest (other than dividend payments to depositors)...	16,426 79
For current expenses of the bank, viz.:	
For salaries	\$23,353 69
For taxes: Banking house, \$3,100.37; surplus, \$7,539.70; on mortgages, \$128.00.....	10,763 07
For expenses, except taxes, of banking house:	
Repairs	493 03
Insurance	445 29
Other	4,603 27
For expenses of other real estate, viz.:	
Repairs	102 15
Insurance	66 00
Taxes	345 20
Other	50 96
For other expenses, not including expenses of other real estate nor other expenses of banking house....	12,050 97
	<u>52,278 62</u>
Other payments, viz.:	
Payments account Liberty bonds.....	\$224,138 15
Insurance premiums and taxes advanced	7,235 46
Expenses sale of real estate, cash short.....	572 21
	<u>231,945 82</u>
Cash on hand and in banks or trust companies December 31, 1919, after transactions of the day.....	492,295 95
	<u>\$7,225,103 80</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1920.....	17,706
Number of accounts opened or reopened during the year.....	4,790
Number of accounts closed during the year.....	2,171
Amount deposited during the year, not including dividends credited for that period.....	\$3,554,154 59
Amount withdrawn during the year.....	2,539,505 93
Amount of dividends credited and paid for the year, viz.:	
July 1, 1919.....	\$215,769 73
January 1, 1920	232,003 49
Credited at other periods	1,640 43
	<u>449,413 65</u>
Average amount of each account January 1, 1920.....	646 58
Rate per cent. of dividends to depositors during the six months ending June 30, 1919.....	4½
Rate per cent. of dividends to depositors during the six months ending December 31, 1919.....	4½
Total earnings of the bank for the year 1919, after allowing for amortization of premiums and discounts.....	\$603,020 87
Total expenses of the bank for the year 1919.....	52,184 57
Dividends paid to depositors for the year 1919.....	449,413 65
Net earnings for the year 1919 over expenses and dividends paid to depositors.....	<u>101,422 65</u>

7. THE MECHANICS & FARMERS SAVINGS BANK, ALBANY

[63 State street; incorporated 1853]

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

TRUSTEES

HENRY NEWMAN, JAMES MCCREDIE, A. PAGE SMITH,
 EDWARD W. VISSCHER, NATHAN HATCH, CHARLES H. DOUGLAS,
 ROBERT OLCOTT, PARKER CORNING, JOHN T. NORTON,
 W. L. L. PELTZ, WILLARD M. DOUGLAS, WALTER L. PALMER.

FINANCIAL
RESOURCES

Bonds and mortgages \$767,480 00
 Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
United States	\$278,500 00	\$277,317 00	\$278,370 00	
State of New York	25,000 00	25,095 40	25,250 00	
State of Massachusetts	25,000 00	25,375 00	21,750 00	
Cities in other States.....	347,000 00	372,163 77	333,465 00	
Cities in this State	507,000 00	523,337 77	471,765 00	
Counties in this State.....	14,000 00	14,000 00	13,600 00	
Villages in this State	29,000 00	29,394 83	29,190 00	
Railroad mortgage bonds....	621,000 00	679,377 50	511,090 00	
	<u>\$1,846,500 00</u>	<u>\$1,952,161 32</u>	<u>\$1,684,480 00</u>	

Cash on deposit in banks or trust companies..... 1,684,480 00
 Total of collectible interest..... 27,864 87

\$2,664,017 79

LIABILITIES

Amount due depositors, principal..... \$2,260,488 95
 Other liabilities, dividends accrued on deposits to January 1,
 1920 21,539 00
 Surplus on estimated market value..... 381,989 84

\$2,664,017 79

Surplus on par value, \$544,009.84.

CASH TRANSACTIONS DURING THE YEAR 1919

RECEIPTS

Cash on hand and in banks or trust companies January 1,
 1919, before transactions of the day..... \$170,865 12
 From depositors, not including dividends credited..... 465,197 08
 From interest on loans, deposits and investments..... 118,830 52
 From mortgages 67,940 60
 From redemption of stocks and bonds..... 94,000 00
 From all other sources, rebate on insurance premium..... 7 66

\$916,840 98

PAYMENTS

To depositors, including dividends paid to them..... \$551,668 05
 For loans on bonds and mortgages..... 29,838 71

For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$140,000)	\$138,959 75
For interest (other than dividend payments to depositors)...	192 30
For current expenses of the bank, viz.:	
For salaries	\$4,550 00
For taxes: On surplus.....	3,284 05
For rent of banking rooms.....	8,000 00
For other expenses, not including expenses of other real estate nor other expenses of banking house..	985 20
	<hr/>
	11,819 25
Other payments, viz.: Commission transfer of real estate....	170 00
Cash on hand and in banks or trust companies December 31, 1919, after transactions of the day.....	184,192 92
	<hr/>
	\$916,840 98
	<hr/> <hr/>

STATISTICAL INFORMATION

Number of open accounts January 1, 1920.....	3,960
Number of accounts opened or reopened during the year....	393
Number of accounts closed during the year.....	469
Amount deposited during the year, not including dividends credited for that period.....	\$465,197 08
Amount withdrawn during the year.....	551,668 05
Amount of dividends credited and paid for the year, viz.:	
April 1, 1919.....	\$42,771 75
October 1, 1919.....	42,620 60
	<hr/>
	85,392 35
Average amount of each account January 1, 1920.....	570 83
Rate per cent. of dividends to depositors during the six months ending March 31, 1919.....	3½ and 4
Rate per cent. of dividends to depositors during the six months ending September 30, 1919.....	3½ and 4
Total earnings of the bank for the year 1919, after allowing for amortization of premiums and discounts.....	\$113,267 86
Total expenses of the bank for the year 1919.....	11,819 25
Dividends paid to depositors for the year 1919.....	85,392 35
Net earnings for the year 1919 over expenses and dividends paid to depositors.....	16,056 26
	<hr/> <hr/>

8. MECHANICS' SAVINGS BANK, COHOES

[89-91 Remsen street; incorporated 1873]

GEORGE OLIVER, President.
EDWARD FOLEY, Vice-President.JAMES S. CLUTE, Treasurer.
G. W. HUMPHREYS, Secretary.

TRUSTEES

PETER H. MOONEY,
C. J. GRIFFIN,
FRANK TESSIER,
EDWARD FOLEY,
JAMES S. CLUTE,
JOHN E. MACLEAN,G. W. HUMPHREYS,
WM. B. LEROY,
GEORGE OLIVER,
JOHN ARCHIBOLD,
ANDREW SCOTLAND,
RICHARD BOLTON,WM. L. ROGERS,
JAY GILBERT,
THOS. H. SPRAGUE,
HENRY L. SHAVER,
S. T. PAGE,
M. J. KEOUGH.

FINANCIAL

RESOURCES

Bonds and mortgages..... \$1,058,879 00
Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
United States	\$269,350 00	\$262,165 49	\$269,350 00	
Cities in other States	64,500 00	69,053 75	65,715 00	
Cities in this State.....	72,980 00	74,644 68	71,371 10	
Towns in this State.....	13,585 00	13,450 90	13,270 00	
Villages in this State.....	43,920 00	45,425 59	43,516 20	
School districts in this State	10,000 00	11,254 00	10,450 00	
Railroad mortgage bonds....	491,000 00	481,888 97	412,030 00	
	<u>\$965,335 00</u>	<u>\$957 913 38</u>	<u>\$885,702 30</u>	885,702 30
Promissory notes				3,789 25
Other real estate, book value, \$11,900; cost, \$13,738.57; actual cash value				11,900 00
Cash on deposit in banks or trust companies				135,756 88
Cash on hand.....				19,971 43
Total of collectible interest.....				32,177 88
				<u>\$2,148,176 74</u>

LIABILITIES

Amount due depositors, viz.:

Principal	1,975 091 95	
Dividends credited or to be credited for the six months ending with December 31, 1919.....	36,958 98	\$2,015,050 93
Surplus on estimated market value.....		133,125 81
		<u>\$2,148,176 74</u>

Surplus on par value, \$212,758.51.

CASH TRANSACTIONS DURING THE YEAR 1919

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1919, before transactions of the day.....	\$142,650 63
From depositors, not including dividends credited	701,903 61
From interest on loans, deposits and investments	102,107 95
From rents from other real estate.....	1,549 50
From mortgages	106,086 00
From redemption of stocks and bonds.....	152,585 00
From stocks and bonds sold (total par value, \$221,450).....	220,625 00
	<u>\$1,427,507 69</u>

PAYMENTS

To depositors, including dividends paid to them.....		\$689,261 79
For loans on bonds and mortgages.....		124,850 00
For loans on stocks and bonds and other securities.....		3,789 25
For stocks and bonds purchased, including premiums, commis- sions, etc. (total par value, \$447,150).....		430,965 49
For interest (other than dividend payments to depositors)....		1,874 98
For current expenses of the bank, viz.:		
For salaries.....	\$6,411 50	
For taxes: On surplus.....	904 52	
For expenses of other real estate, viz.:		
For rent of banking rooms.....	1,200 00	
Repairs.....	209 82	
Insurance.....	154 70	
Taxes.....	357 01	
For other expenses, not including expenses of other real estate nor other expenses of banking houses..	2,474 96	
		11,712 51
Other payments, furniture and fixtures.....		325 36
Cash on hand and in banks or trust companies December 31, 1919, after transactions of the day.....		155,728 31
		<u>\$1,427,507 69</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1920.....		4,012
Number of accounts opened or reopened during the year.....		944
Number of accounts closed during the year.....		1,217
Amount deposited during the year, not including dividends credited for that period.....	\$701,903 61	
Amount withdrawn during the year.....	689,261 79	
Amount of dividends credited and paid for the year, viz.:		
July 1, 1919.....	\$37,315 21	
January 1, 1920.....	36,958 98	
		74,274 19
Average amount of each account January 1, 1920.....		502 25
Rate per cent. of dividends to depositors during the six months ending June 30, 1919.....		4
Rate per cent. of dividends to depositors during the six months ending December 31, 1919.....		4
Total earnings of the bank for the year 1919, after allowing for amortization of premiums and discounts.....	\$100,075 15	
Total expenses of the bank for the year 1919.....	11,712 51	
Dividends paid to depositors for the year 1919.....	74,274 19	
Net earnings for the year 1919 over expenses and dividends paid to depositors.....		14,088 45

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.FREDERIC B. STEVENS, Treasurer.
EDWARD J. HUSSEY, Vice-President.**TRUSTEES**JAMES H. MANNING,
JONAS MUEHLFELDER,
W. M. WOODWARD,
CHARLES GIBSON,
EDWARD J. HUSSEY,JAMES F. MAAS,
SYDNEY T. JONES,
THOMAS A. HORTON,
WM. H. KEELER, 2d,FREDERIC B. STEVENS,
EDGAR M. HAINES,
CHARLES M. STUART,
JOHN S. MCEWAN,
JOHN ALLEN JAMISON, JR.**FINANCIAL****RESOURCES**Bonds and mortgages\$10,139,701 27
Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
United States	\$1,542,550 00	\$1,525,304 00	\$1,542,550 00	
Cities in other States	464,000 00	491,921 56	474,096 10	
Villages in this State	69,300 00	70,661 38	69,709 90	
School districts in this State	32,805 00	33,390 53	33,169 05	
Railroad mortgage bonds....	2,967,000 00	3,074,722 55	2,713,030 00	
	<u>\$5,075,655 00</u>	<u>\$5,196,000 02</u>	<u>\$4,832,546 05</u>	
				4,832,546 05
Promissory notes				6,935 92
Banking house and lot, book value, \$145,000; cost, \$151,386.46; actual cash value.....				145,000 00
Other real estate, book value, \$930.58; cost, \$930.58; actual cash value				930 58
Cash on deposit in banks or trust companies.....				722,531 73
Cash on hand.....				36,702 93
Total of collectible interest.....				166,839 46
Amount of all other assets, viz.:				
War Savings stamps.....			\$370 00	
Liberty bond and Christmas club deposits.....			66,948 05	
				<u>67,818 05</u>
				<u>\$16,118,705 99</u>

LIABILITIES

Amount due depositors, viz.:

Principal	\$14,807,494 31	
Dividends credited or to be credited for the six months ending with December 31, 1919.....	316,580 48	
		<u>\$15,123,074 79</u>
Other liabilities, Liberty bond and Christmas club deposits....	66,948 05	
Surplus on estimated market value.....	928,683 15	
		<u>\$16,118,705 99</u>

Surplus on par value, \$1,171,792.10.

CASH TRANSACTIONS DURING THE YEAR 1919**RECEIPTS**

Cash on hand and in banks or trust companies January 1, 1919, before transactions of the day.....	\$733,643 49
From depositors, not including dividends credited.....	4,384,237 68
From interest on loans, deposits and investments.....	762,682 08
From rents from other real estate.....	160 00
From mortgages	904,735 98
From redemption of stocks and bonds.....	157,780 00

From stocks and bonds sold (total par value, \$1,610,150)	\$1,629,826 30
From loans paid	34,959 00
From real estate sold	7,628 74
From all other sources, viz.:	
Liberty bond and Christmas club deposits	\$228,853 39
Profit sale of bonds	1,539 76
Cash over and sundries	1,091 49
	<u>231,484 64</u>
	<u><u>\$8,847,137 91</u></u>

PAYMENTS

To depositors, including dividends paid to them	\$3,831,706 13
For loans on bonds and mortgages	2,460,299 25
For loans on stocks and bonds and other securities	39,904 92
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$1,343,100)	1,327,203 98
For interest (other than dividend payments to depositors)	11,276 84
For current expenses of the bank, viz.:	
For salaries	\$24,969 22
For taxes: Banking house, \$3,536.21; surplus, \$7,262.62; on mortgages, \$345.00	11,143 83
For expenses, except taxes, of banking house:	
Insurance	632 50
Other	290 00
For expenses of other real estate, viz.:	
Taxes	169 65
Other	146 00
For other expenses, not including expenses of other real estate nor other expenses of banking house	14,985 92
	<u>52,337 12</u>
Other payments, viz.:	
Liberty bond and Christmas club payments	\$277,037 93
Loss on bonds and real estate sold	12,081 13
Cash short and sundries	107 90
	<u>289,226 96</u>
Cash on hand and in banks or trust companies December 31, 1919, after transactions of the day	826,182 71
	<u><u>\$8,847,137 91</u></u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1920	20,785
Number of accounts opened or reopened during the year	4,525
Number of accounts closed during the year	3,848
Amount deposited during the year, not including dividends credited for that period	\$4,384,237 68
Amount withdrawn during the year	3,831,706 13
Amount of dividends credited and paid for the year, viz.:	
July 1, 1919	\$304,197 38
January 1, 1920	315,680 48
	<u>619,778 31</u>
Average amount of each account January 1, 1920	727 59
Rate per cent. of dividends to depositors during the six months ending June 30, 1919	4½
Rate per cent. of dividends to depositors during the six months ending December 31, 1919	4½
Total earnings of the bank for the year 1919, after allowing for amortization of premiums and discounts	\$744,031 63
Total expenses of the bank for the year 1919	52,337 12
Dividends paid to depositors for the year 1919	619,778 31
Net earnings for the year 1919 over expenses and dividends paid to depositors	<u>71,916 20</u>

BRONX COUNTY

10. THE BRONX SAVINGS BANK, NEW YORK CITY

[429 Tremont avenue; incorporated 1906]

T. TASSO FISCHER, President.	WM. E. STEVENS, Comptroller.
CHAS. H. SCHUMANN, Vice-President.	WM. J. CUNNINGHAM, Treasurer.
JOHN F. HOLMES, Vice-President.	FRANK VOLGER, Asst. Treas.
LIVINGSTON WETMORE, Vice-Pres.	

TRUSTEES

CHARLES OAKES,	JOHN F. HOLMES,	J. OSTREAM TAYLOR,
F. BREVOORT ALLIN,	CHAS. H. SCHUMANN,	LIVINGSTON WETMORE,
CLIFTON B. BULL,	WILLIAM E. STEVENS,	T. TASSO FISCHER,
WM. I. BROWN,	H. F. HARRINGTON,	ARTHUR M. KANE,
NELSON F. GRIFFIN,	JOHN S. SUTPHEN,	THOS. A. NOSWORTHY,
	WM. L. DENNIS.	

FINANCIAL

RESOURCES

Bonds and mortgages..... \$2,138,595 00
 Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
United States	\$459,500 00	\$449,367 50	\$459,500 00	
State of South Dakota.....	30,000 00	30,215 00	30,152 50	
Cities in other States.....	243,000 00	244,347 95	245,502 50	
Cities in this State.....	111,680 00	110,500 96	108,313 60	
Towns in this State.....	11,091 26	11,195 74	11,479 45	
Villages in this State.....	29,000 00	29,238 26	29,319 00	
Railroad mortgage bonds....	651,000 00	619,442 64	584,100 00	
	<u>\$1,535,271 26</u>	<u>\$1,494,308 05</u>	<u>\$1,469,358 05</u>	1,469,358 05

Cash on deposit in banks or trust companies..... 448,664 12
 Cash on hand..... 25,886 12
 Total of collectible interest..... 31,000 27

Amount of all other assets, viz.:

Liberty bonds held for installment buyers and accrued interest on same.....	\$55,662 27	
Furniture and fixtures.....	500 00	
	<u>56,162 27</u>	56,162 27
		<u>\$4,169,665 83</u>

LIABILITIES

Amount due depositors, viz.:

Principal	\$3,993,898 15	
Dividends credited or to be credited for the six months ending December 31, 1919.....	61,339 09	
	<u>\$4,055,237 24</u>	\$4,055,237 24
Other liabilities, Liberty bond deposits.....	36,468 00	
Surplus on estimated market value.....	77,960 59	
	<u>\$4,169,665 83</u>	\$4,169,665 83

Surplus on par value, \$143,873.80.

CASH TRANSACTIONS DURING THE YEAR 1919

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1919, before transactions of the day.....	\$338,569 85
From depositors, not including dividends credited.....	3,251,489 59

From interest on loans, deposits and investments.....	\$158,524	80
From mortgages	29,871	42
From redemption of stocks and bonds.....	172,560	00
From real estate sold.....	2,000	00
From all other sources, viz.:		
Receipts account Liberty bonds.....	\$276,643	41
Cash received account of bond transfer.....	3,390	95
Cash over and interest corrections.....	243	66
	<u>280,278</u>	<u>02</u>
	<u>\$4,233,293</u>	<u>64</u>

PAYMENTS

To depositors, including dividends paid to them.....	\$1,769,080	03
For loans on bonds and mortgages.....	869,000	00
For stocks and bonds purchased, including premiums, commis- sions, etc. (total par value, \$946,841.26)	918,755	92
For interest (other than dividend payments to depositors)	7,501	50
For current expenses of the bank, viz.:		
For salaries	\$14,464	50
For taxes: On surplus.....	353	65
For rent of banking rooms.....	3,000	00
For expenses of other real estate: Taxes.....	165	96
For other expenses, not including expenses of other real estate nor other expenses of banking house..	5,549	45
	<u>23,533</u>	<u>56</u>
Other payments, viz.:		
Victory bond payments.....	\$170,300	00
Commission sale of real property.....	200	00
Cash short and interest corrections.....	372	39
	<u>170,872</u>	<u>39</u>
Cash on hand and in banks or trust companies December 31, 1919, after transactions of the day.....	474,550	24
	<u>\$4,233,293</u>	<u>64</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1920.....	12,451
Number of accounts opened or reopened during the year....	4,877
Number of accounts closed during the year.....	2,119
Amount deposited during the year, not including dividends credited for that period.....	\$3,251,489
Amount withdrawn during the year.....	1,769,080
Amount of dividends credited and paid for the year, viz.:	
July 1, 1919.....	\$49,226
January 1, 1920.....	61,339
	<u>110,565</u>
Average amount of each account January 1, 1920.....	325
Number of accounts which exceeded \$3,000, exclusive of divi- dends 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.....	\$5,533
Rate per cent. of dividends to depositors during the six months ending June 30, 1919.....	4
Rate per cent. of dividends to depositors during the six months ending December 31, 1919.....	4
Total earnings of the bank for the year 1919, after allowing for amortization of premiums and discounts.....	\$165,508
Total expenses of the bank for the year 1919.....	25,264
Dividends paid to depositors for the year 1919.....	110,565
Net earnings for the year 1919 over expenses and dividends paid to depositors.....	<u>29,678</u>

11. DOLLAR SAVINGS BANK, NEW YORK CITY

[2732 Third avenue; incorporated 1890]

BRIAN G. HUGHES, President. WILLIAM M. KERN, Treasurer.
 JAMES M. LA COSTE, Vice-President. HARRY F. REGAL, Secretary.
 GEO. M. MACKELLAR, Vice-President. AUGUST J. DIPPEL, Asst. Secretary.

TRUSTEES

BRIAN G. HUGHES, CHARLES P. FABER, HOWELL T. MANSON,
 WILLIAM M. KERN, JAMES S. BRYANT, FRED A. WURZBACH,
 JAMES M. LA COSTE, WILLIAM S. BECKLEY, JAMES L. WELLS,
 BERNARD FRENCH, J. HARRIS JONES, JOSEPH B. HARE,
 GEO. M. MACKELLAR, HENRY W. NEUBECK, ROBERT GERBRACHT, JR.,
 FRED BERRY.

FINANCIAL

RESOURCES

Bonds and mortgages.....\$10,080,600 00

Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
United States	\$4,293,000 00	\$4,206,336 05	\$4,293,000 00	
Cities in other States.....	350,000 00	351,627 99	353,300 00	
Cities in this State.....	755,000 00	773,321 32	759,115 00	
Counties in this State.....	381,000 00	373,564 55	372,410 00	
Railroad mortgage bonds....	6,632,000 00	6,397,950 68	6,244,800 00	
	<u>\$12,411,000 00</u>	<u>\$12,108,401 09</u>	<u>\$12,022,625 00</u>	12,022,625 00
Promissory notes				5,820 00
Bankers' acceptances and bills of exchange.....				198,562 71
Banking house and lot, book value, \$250,000; cost, \$305,954.40; actual cash value.....				250,000 00
Other real estate, book value, \$26,871.01; cost, \$26,871.01; actual cash value.....				26,871 01
Cash on deposit in banks or trust companies.....				1,639,252 87
Cash on hand.....				182,011 71
Total of collectible interest.....				136,545 69
				<u>\$24,542,288 99</u>

LIABILITIES

Amount due depositors, viz.:

Principal	\$22,642,271 59	
Dividends credited or to be credited for the six month ending with December 31, 1919.....	370,920 70	\$23,013,192 29
Other liabilities, cash held as security.....		500 00
Surplus on estimated market value.....		1,528,596 70
		<u>\$24,542,288 99</u>

Surplus on par value, \$1,916,971.70.

CASH TRANSACTIONS DURING THE YEAR 1919

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1919, before transactions of the day.....	\$1,223,369 11
From depositors, not including dividends credited.....	13,424,873 84
From interest on loans, deposits and investments.....	1,033,767 48
From rents from other real estate.....	669 99
From mortgages	659,500 00
From redemption of stocks and bonds.....	1,500,500 00
From stocks and bonds sold (total par value, \$2,202,550)....	2,182,369 01
From loans paid.....	8,150 00
From bankers' acceptances and bills of exchange.....	99,185 45
From real estate sold.....	31,740 50
From all other sources, viz.:	
Received account Liberty and Victory bonds.....	\$393,221 00
Thrift stamps sold.....	720 72
Tax-bill service and auxiliary banks.....	614 00

Insurance premiums advanced, refunded, exchange of bonds	\$257 47	
		<u>\$394,813 10</u>
		<u>\$20,558,938 57</u>

PAYMENTS

To depositors, including dividends paid to them.....		\$7,532,387 13
For loans on bonds and mortgages.....		1,585,900 00
For loans on stocks and bonds and other securities.....		13,970 00
For bankers' acceptances and bills of exchange.....		297,748 16
For stocks and bonds purchased, including premiums, commis- sions, etc. (total par value, \$9,136,450).....		8,691,602 46
For interest (other than dividend payments to depositors)...		77,041 26
For current expenses of the bank, viz.:		
For salaries	\$75,818 36	
For taxes: Banking house, \$1,820.12; surplus, \$10,768.42	12,588 54	
For expenses, except taxes, of banking house:		
Repairs	25 01	
Insurance	294 02	
Other	3,084 96	
For rent of banking rooms.....	1,200 00	
For expenses of other real estate, viz.:		
Repairs	100 75	
Insurance	58 37	
Taxes	879 79	
Other	277 82	
For other expenses, not including expenses of other real estate nor other expenses of banking house..	16,099 79	
		110,427 41
For real estate acquired by foreclosure, or in settlement of debts due to bank.....		1,203 02
Other payments, viz.:		
Account Liberty and Victory bonds.....	\$373,900 00	
Payments on new bank building.....	52,773 83	
War Savings and Thrift stamps bought.....	720 72	
		427,394 55
- Cash on hand and in banks or trust companies December 31, 1919, after transactions of the day.....		1,821,264 58
		<u>\$20,558,938 57</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1920.....		57,900
Number of accounts opened or reopened during the year.....		20,528
Number of accounts closed during the year.....		11,693
Amount deposited during the year, not including dividends credited for that period.....	\$13,424,873 84	
Amount withdrawn during the year.....	7,532,387 13	
Amount of dividends credited and paid for the year, viz.:		
July 1, 1919.....	\$325,372 76	
January 1, 1920.....	370,920 70	
		696,293 46
Average amount of each account January 1, 1920.....		397 46
Rate per cent. of dividends to depositors during the six months ending June 30, 1919.....		4
Rate per cent. of dividends to depositors during the six months ending December 31, 1919.....		4
Total earnings of the bank for the year 1919, after allowing for amortization of premiums and discounts.....	\$992,336 66	
Total expenses of the bank for the year 1919.....	126,941 96	
Dividends paid to depositors for the year 1919.....	696,293 46	
Net earnings for the year 1919 over expenses and dividends paid to depositors		169,101 24

12. NORTH SIDE SAVINGS BANK, NEW YORK CITY

[3230 Third avenue; incorporated 1905]

JOHN G. BORGSTEDT, President. GEORGE N. REINHARDT, Treasurer.
 FRED H. WEFER, Vice-President. ARTHUR A. EKIRCH, Secretary.
 JOHN RIEGELMAN, Vice-President.

TRUSTEES

JOHN G. BORGSTEDT, GEO. N. REINHARDT, FRED H. WEFER,
 JOHN M. HAFFEN, JOHN RIEGELMAN, JOSEPH MILLER,
 HENRY HAHNENFELD, CONSTANTIN WAGNER, CHRISTIAN RIEGER,
 JOHN C. HEINTZ.

FINANCIAL
RESOURCES

Bonds and mortgages..... \$1,558,195 00
 Stock and bond investments, viz.:

Stocks and bonds	Par value	Original cost	Estimated market value
United States.....	\$367,900 00	\$353,253 88	\$367,900 00
State of Massachusetts.....	40,000 00	34,473 52	34,710 00
State of California.....	23,000 00	21,912 32	22,190 00
State of Idaho.....	29,000 00	23,469 55	26,730 00
State of New Mexico.....	3,500 00	3,493 20	3,615 00
State of Mississippi.....	37,000 00	36,574 00	37,340 00
State of South Dakota.....	180,000 00	183,843 09	183,180 00
State of Utah.....	5,000 00	5,000 00	5,100 00
State of Oregon.....	17,750 00	16,162 84	15,512 50
Cities in other States.....	325,600 00	333,139 94	350,252 00
Countries, villages and towns in adjoining States.....	68,000 00	67,265 97	68,300 00
Cities in this State.....	247,511 67	247,685 05	247,779 89
Countries in this State.....	3,000 00	2,796 90	2,910 00
Towns in this State.....	15,101 00	15,652 52	15,554 03
Villages in this State.....	42,367 78	40,546 22	40,498 53
School districts in this State.....	5,500 00	5,488 98	5,497 50
Railroad mortgage bonds....	46,000 00	44,471 25	32,630 00
	<u>\$1,954,230 45</u>	<u>\$1,946,132 78</u>	<u>\$1,960,199 25</u>

Promissory notes.....	1,960,199 25
Bankers' acceptances and bills of exchange.....	18,915 00
Other real estate, book value, \$6,563.54; cost, \$6,163.04; actual cash value.....	56,000 00
Cash on deposit in banks or trust companies.....	6,163 04
Cash on hand.....	301,050 06
Total of collectible interest.....	35,958 72
Amount of all other assets, vault and fixtures.....	42,606 78
	<u>1,000 00</u>
	<u>\$3,980,087 85</u>

LIABILITIES

Amount due depositors, viz.:	
Principal.....	\$3,810,621 65
Dividends credited or to be credited for the six months ending with December 31, 1919.....	60,120 53
Surplus on estimated market value.....	<u>\$3,870,742 18</u>
	109,345 67
	<u>\$3,980,087 85</u>

Surplus on par value, \$103,376.87.

CASH TRANSACTIONS DURING THE YEAR 1919

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1919, before transactions of the day.....	\$202,640 57
From depositors, not including dividends credited.....	2,891,239 82
From interest on loans, deposits and investments.....	148,826 77
From rents from other real estate.....	420 00
From mortgages.....	101,850 00
From redemption of stocks and bonds.....	198,700 00
From stocks and bonds sold (total par value, \$356,000).....	354,857 68

From loans paid	\$16,894 00
From real estate sold	17,403 75
From all other sources, viz.:	
From Liberty bond subscribers and sale of Thrift stamps	\$87,310 00
Profit on bonds sold; sundry rebates.....	295 60
	<u>87,605 60</u>
	<u>\$4,020,438 10</u>

PAYMENTS

To depositors, including dividends paid to them.....	\$1,546,760 99
For loans on bonds and mortgages.....	534,100 00
For loans on stocks and bonds and other securities.....	30,704 00
For bankers' acceptances and bills of exchange.....	56,000 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$1,282,400).....	1,263,795 49
For interest (other than dividend payments to depositors)...	9,126 81
For current expenses of the bank, viz.:	
For salaries	\$12,185 50
For taxes: Banking house, \$17.20; surplus, \$429.76..	446 96
For expenses, except taxes, of banking house:	
Insurance	307 03
Other	132 00
For rent of banking rooms.....	3,992 81
For expenses of other real estate, viz.:	
Repairs	7 00
Insurance	24 20
Taxes	195 46
For other expenses, not including expenses of other real estate nor other expenses of banking house..	7,675 41
	<u>24,966 37</u>
For real estate acquired by foreclosure, or in settlement of debts due the bank.....	8,903 75
Other payments, viz.:	
To Liberty bond subscribers.....	\$201,554 00
Security sale of real estate returned.....	500 00
Contributions by trustees returned.....	7,018 00
	<u>209,072 00</u>
Cash on hand and in banks or trust companies December 31, 1919, after transactions of the day.....	337,008 78
	<u>\$4,020,438 19</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1920.....	12,113
Number of accounts opened or reopened during the year....	5,085
Number of accounts closed during the year.....	2,002
Amount deposited during the year, not including dividends credited for that period.....	\$2,891,239 82
Amount withdrawn during the year.....	1,546,760 99
Amount of dividends credited and paid for the year, viz.:	
July 1, 1919.....	\$49,433 09
January 1, 1920.....	60,120 53
	<u>109,553 62</u>
Average amount of each account January 1, 1920.....	319 55
Rate per cent. of dividends to depositors during the six months ending June 30, 1919.....	4
Rate per cent. of dividends to depositors during the six months ending December 31, 1919.....	4
Total earnings of the bank for the year 1919, after allowing for amortization of premiums and discounts.....	\$156,060 36
Total expenses of the bank for the year 1919.....	24,966 37
Dividends paid to depositors for the year 1919.....	109,553 62
Net earnings for the year 1919 over expenses and dividends paid to depositors	<u>21,540 37</u>

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

FINANCIAL

RESOURCES

Bonds and mortgages..... \$3,653,745 00

Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
United States	\$1,332,500 00	\$1,271,262 40	\$1,332,500 00	
State of Massachusetts....	100,000 00	101,250 00	81,000 00	
Cities in other States.....	338,000 00	353,377 60	322,620 00	
Cities in this State.....	1,729,800 00	1,745,181 89	1,674,138 00	
Counties in this State.....	419,000 00	426,160 68	410,510 00	
Villages in this State.....	11,579 20	11,579 20	11,234 89	
School districts in this State	4,550 00	4,586 49	4,389 25	
Railroad mortgage bonds..	375,000 00	381,800 00	679,250 00	
	<u>\$4,810,429 20</u>	<u>\$4,795,388 26</u>	<u>\$4,515,641 64</u>	

4,515,641 64

172,149 00

Promissory notes	65,000 00
Banking house and lot, book value, \$65,000; cost, \$73,000; actual cash value.....	407,830 00
Cash on deposit in banks or trust companies.....	60,986 81
Cash on hand.....	95,591 90
Total of collectible interest.....	
Amount of all other assets, viz.:	
Land contracts	\$5,350 00
Rents accrued	126 92
	<u>5,476 92</u>
	<u>\$8,976,421 27</u>

LIABILITIES

Amount due depositors, viz.:	
Principal	\$3,272,558 51
Dividends credited or to be credited for the six months ending with December 31, 1919.....	130,453 00
	<u>\$8,403,011 51</u>
Surplus on estimated market value.....	573,409 76
	<u>\$8,976,421 27</u>

Surplus on par value, \$868,197.32.

CASH TRANSACTIONS DURING THE YEAR 1919

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1919, before transactions of the day.....	\$661,868 19
From depositors, not including dividends credited.....	4,444,685 94
From interest on loans, deposits and investments.....	360,891 00
From rents from banking house.....	3,235 17

From mortgages	\$221,335 00
From redemption of stocks and bonds.....	707,938 20
From loans paid.....	1,330 00
From real estate sold.....	1,000 00
From all other sources, land contracts.....	250 00
	<hr/>
	\$6,402,533 50
	<hr/>

PAYMENTS

To depositors, including dividends paid to them.....	\$3,540,005 01
For loans on bonds and mortgages.....	375,900 00
For loans on stocks and bonds and other securities.....	173,479 00
For stocks and bonds purchased, including premiums, commis- sions, etc. (total par value, \$1,851,000).....	1,792,427 45
For interest (other than dividend payments to depositors) ..	13,033 90
For current expenses of the bank, viz.:	
For salaries	\$21,355 00
For taxes: Banking house, \$2,192.85; surplus, \$5,103.31	7,296 16
For expenses, except taxes, of banking house:	
Repairs	1,514 45
Insurance	129 80
Other	3,016 72
For expenses of other real estate, viz.:	
Insurance	41 15
Taxes	46 53
For other expenses, not including expenses of other real estate nor other expenses of banking house..	5,371 52
	<hr/>
	38,771 33
Other payments, forged order.....	100 00
Cash on hand and in banks or trust companies December 31, 1919, after transactions of the day.....	468,816 81
	<hr/>
	\$6,402,533 50
	<hr/>

STATISTICAL INFORMATION

Number of open accounts January 1, 1920.....	22,182
Number of accounts opened or reopened during the year.....	3,558
Number of accounts closed during the year.....	2,928
Amount deposited during the year, not including dividends credited for that period.....	\$4,444,685 94
Amount withdrawn during the year.....	3,536,311 33
Amount of dividends credited and paid for the year, viz.:	
July 1, 1919.....	\$123,003 62
January 1, 1920.....	130,453 00
Paid but not credited.....	3,693 68
	<hr/>
	257,150 30
Average amount of each account January 1, 1920.....	378 82
Rate per cent. of dividends to depositors during the six months ending June 30, 1919.....	3½
Rate per cent. of dividends to depositors during the six months ending December 31, 1919.....	3½
Total earnings of the bank for the year 1919, after allowing for amortization of premiums and discounts.....	\$361,139 31
Total expenses of the bank for the year 1919.....	38,771 33
Dividends paid to depositors for the year 1919.....	257,150 30
Net earnings for the year 1919 over expenses and dividends paid to depositors	65,217 68
	<hr/>

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. HOTCHISS, GEORGE F. O'NEIL, HARRY RUBIN,
WILLIAM W. SISSON, WILLIAM G. PHELPS, GEORGE W. TOPLIFF,
CONRAD C. KLEE, LESLIE M. WILSON, RENNA Z. SPAULDING,
WALKER F. SHERWOOD.

FINANCIAL

RESOURCES

Bonds and mortgages..... \$1,260,174 25
Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
United States.....	\$515,300 00	\$511,425 63	\$515,300 00	
Cities in this State.....	71,000 00	65,229 50	63,960 00	
Counties in this State.....	20,000 00	22,225 60	21,000 00	
Towns in this State.....	500 00	500 00	500 00	
Villages in this State.....	33,500 00	33,981 74	33,326 00	
School districts in this State	98,960 00	107,479 50	106,671 47	
Railroad mortgage bonds..	218,000 00	192,541 50	170,940 00	
	<u>\$957,260 00</u>	<u>\$933,383 47</u>	<u>\$910,297 47</u>	910,297 47
Cash on deposit in banks or trust companies.....				213,279 46
Cash on hand.....				44,347 55
Total of collectible interest.....				28,650 97
				<u>\$2,456,749 70</u>

LIABILITIES

Amount due depositors, viz.:

Principal	\$2,338,893 20	
Dividends credited or to be credited for the six months ending with December 31, 1919.....	34,065 83	\$2,372,959 03
Surplus on estimated market value.....		83,760 67
		<u>\$2,456,749 70</u>

Surplus on par value, \$130,723.20.

CASH TRANSACTIONS DURING THE YEAR 1919

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1919, before transactions of the day.....	\$238,818 13
From depositors, not including dividends credited.....	1,950,926 95
From interest on loans, deposits and investments.....	112,310 70
From mortgages	134,819 00
From redemption of stocks and bonds.....	22,925 00
From stocks and bonds sold (total par value, \$487,900).....	483,086 73
From all other sources, viz.:	
Cash over	\$459 93
Payment on stolen bond, "N. G." checks and overdrafts	112 90
	<u>572 83</u>
	<u>\$2,943,459 34</u>

PAYMENTS

To depositors, including dividends paid to them.....	\$1,614,165 17
For loans on bonds and mortgages.....	289,325 00
For stocks and bonds purchased, including premiums, commis- sions, etc. (total par value, \$767,500).....	744,442 24
For interest (other than dividend payments to depositors)....	4,591 83
For current expenses of the bank, viz.:	
For salaries	\$10,844 32
For taxes: On surplus, \$497.36; on mortgage, \$61.50.....	558 36
For expenses, except taxes, of banking house:	
Repairs	400 81
For rent of banking rooms.....	3,000 00
For other expenses, not including expenses of other real estate nor other expenses of banking house..	11,064 02
	<hr/>
	25,868 01
Other payments, viz.:	
Bond stolen	\$500 00
Loss on bonds sold.....	5,997 79
Cash short, overdrafts and "N. G." checks returned	942 29
	<hr/>
	7,440 08
Cash on hand and in banks or trust companies December 31, 1919, after transactions of the day.....	257,627 01
	<hr/>
	\$2,943,459 34

STATISTICAL INFORMATION

Number of open accounts January 1, 1920.....	15,108
Number of accounts opened or reopened during the year.....	5,216
Number of accounts closed during the year.....	3,113
Amount deposited during the year, not including dividends credited for that period.....	\$1,950,926 95
Amount withdrawn during the year.....	1,614,165 17
Amount of dividends credited and paid for the year, viz.:	
July 1, 1919.....	\$32,612 79
January 1, 1920.....	34,095 83
Credited at other periods.....	1,271 50
	<hr/>
	67,980 12
Average amount of each account January 1, 1920.....	157 07
Number of accounts which exceeded \$3,000, exclusive of divi- dends 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.....	\$4,170 67
Rate per cent. of dividends to depositors during the six months ending June 30, 1919.....	3½
Rate per cent. of dividends to depositors during the six months ending December 31, 1919.....	3½
Total earnings of the bank for the year 1919, after allowing for amortization of premiums and discounts.....	\$111,614 65
Total expenses of the bank for the year 1919.....	25,868 01
Dividends paid to depositors for the year 1919.....	67,980 12
Net earnings for the year 1919 over expenses and dividends paid to depositors.....	17,766 52

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 KEBL, Assistant Treasurer.
 GEORGE UNDERWOOD, Vice-Pres.

TRUSTEES

DAVID M. DUNNING, WILLIAM H. SEWARD, JR., WILLIAM S. DOWNER,
 GEORGE UNDERWOOD, HENRY D. NOBLE, HAROLD G. METCALF,
 NELSON B. ELDRED, FREDERICK SEFTON, HERBERT G. ROBINSON,
 ROBERT L. ROMIG, HENRY D. TITUS, SAFFRINE L. DEPEW,
 THOMAS S. RICHARDSON.

FINANCIAL RESOURCES

Bonds and mortgages \$4,481,745 00
 Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value
United States	\$1,511,350 00	\$1,461,515 00	\$1,511,350 00
State of Massachusetts.....	8,000 00	8,538 00	8,960 00
State of Utah.....	50,000 00	50,731 25	48,500 00
Cities in other States.....	45,000 00	48,948 80	44,400 00
Cities in this State.....	215,500 00	227,194 25	202,685 00
Counties in this State.....	35,340 91	35,337 48	34,215 91
Towns in this State.....	13,000 00	13,396 50	12,510 00
Villages in this State.....	7,000 00	7,221 90	6,650 00
School districts in this State	23,000 00	24,310 00	22,245 00
Railroad mortgage bonds...	581,000 00	603,507 50	463,380 00
	<u>\$2,489,190 91</u>	<u>\$2,481,998 68</u>	<u>\$2,352,895 91</u>

2,352,895 91

Banking house and lot, book value, \$100,000; cost, \$268,831.14;
 actual cash value 100,000 00
 Other real estate, book value, \$11,667.71; cost, \$11,743.71;
 actual cash value..... 11,743 71
 Cash on deposit in banks or trust companies..... 347,966 81
 Cash on hand..... 53,191 62
 Total of collectible interest..... 72,308 12
 Amount of all other assets, viz.:

Rents accrued	\$517 49
Amount due on Liberty bonds held for subscribers.....	10,755 26
U. S. War Savings stamps.....	129 00
	<u>11,401 74</u>

\$7,431,252 91

LIABILITIES

Amount due depositors, viz.:

Principal	\$6,732,958 32
Dividends credited or to be credited for the six months ending with December 31, 1919.....	127,152 74
	<u>\$6,860,111 06</u>

Other liabilities: Expenses incurred, but unpaid, repairs and
 sundries 600 73
 Surplus on estimated market value..... 570,541 12

\$7,431,252 91

Surplus on par value, \$706,836.12.

CASH TRANSACTIONS DURING THE YEAR 1919

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1919, before transactions of the day.....	\$434,661 82
From depositors, not including dividends credited.....	2,327,114 79
From interest on loans, deposits and investments.....	340,054 61
From rents from banking house.....	7,698 57

From rents from other real estate.....	\$2,245 11
From mortgages	459,201 00
From redemption of stocks and bonds.....	266,670 00
From stocks and bonds sold (total par value, \$866,044.09)....	796,113 49
From all other sources, viz.:	
Payments on Liberty bonds by subscribers.....	\$202,326 50
Payments and interest Patriotic Farmers' Fund....	1,373 63
U. S. War Savings stamps sold, taxes and insurance premiums advanced refunded and cash over	787 66
	204,487 79
	\$4,838,247 18

PAYMENTS

To depositors, including dividends paid to them.....	\$2,175,439 07
For loans on bonds and mortgages.....	1,042,150 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$1,023,861.11).....	974,326 11
For interest (other than dividend payments to depositors)...	10,439 71
For current expenses of the bank, viz.:	
For salaries	\$18,384 15
For taxes: Banking house, \$4,086.45; surplus, \$4,474.34	8,561 29
For expenses, except taxes, of banking house:	
Repairs	1,766 28
Other	5,186 06
For expenses of other real estate, viz.:	
Repairs	1,737 33
Taxes	371 65
Other	50 07
For other expenses, not including expenses of other real estate nor other expenses of banking house..	6,499 35
	42,556 68
Other payments, viz.:	
Account Liberty bonds for subscribers.....	\$187,493 00
Patriotic Farmers' Fund account.....	3,234 03
Franchise tax overpaid.....	1,098 33
Taxes and insurance advanced, cash short.....	351 77
	192,177 18
Cash on hand and in banks or trust companies December 31, 1919, after transactions of the day.....	401,158 43
	\$4,838,247 18

STATISTICAL INFORMATION

Number of open accounts January 1, 1920.....	13,496
Number of accounts opened or reopened during the year....	1,648
Number of accounts closed during the year.....	1,519
Amount deposited during the year, not including dividends credited for that period.....	\$2,327,114 79
Amount withdrawn during the year.....	2,175,439 07
Amount of dividends credited and paid for the year, viz.:	
July 1, 1919.....	\$126,317 15
January 1, 1920.....	127,152 74
Credited at other periods.....	2,221 59
	255,691 48
Average amount of each account January 1, 1920.....	508 29
Rate per cent. of dividends to depositors during the six months ending June 30, 1919.....	4
Rate per cent. of dividends to depositors during the six months ending December 31, 1919.....	4
Total earnings of the bank for the year 1919, after allowing for amortization of premiums and discounts.....	\$345,976 51
Total expenses of the bank for the year 1919.....	42,610 94
Dividends paid to depositors for the year 1919.....	255,691 48
Net earnings for the year 1919 over expenses and dividends paid to depositors	47,674 09

16. CAYUGA COUNTY SAVINGS BANK, AUBURN

[113-115 Genesee street; incorporated 1864]

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

TRUSTEES

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

FINANCIAL
RESOURCES

Bonds and mortgages.....				\$2,804,277 00
Stock and bond investments, viz.:				
<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
United States	\$1,474,300 00	\$1,432,617 20	\$1,474,300 00	
Cities in this State.....	48,360 00	48,635 00	48,115 20	
Counties in this State.....	20,629 73	20,629 73	20,629 73	
Towns in this State.....	6,000 00	6,000 00	5,820 00	
Railroad mortgage bonds...	864,000 00	868,035 68	691,440 00	
	<u>\$2,413,289 73</u>	<u>\$2,375,917 64</u>	<u>\$2,240,304 98</u>	
				2,240,304 98
Promissory notes				1,750 00
Banking house and lot, book value, \$75,000; cost, \$100,307.17; actual cash value.....				75,000 00
Cash on deposit in banks or trust companies.....				135,540 63
Cash on hand.....				50,850 35
Total of collectible interest.....				43,403 77
Amount of all other assets, viz.:				
Rents accrued			\$112 00	
Taxes advanced			428 90	
				<u>540 90</u>
				<u>\$5,351,667 63</u>

LIABILITIES

Amount due depositors, viz.:				
Principal		\$4,949,998 26		
Dividends credited or to be credited for the six months ending with December 31, 1919.....		93,402 16		
				<u>\$5,043,400 42</u>
Other liabilities, Liberty bond deposits.....			4,746 55	
Surplus on estimated market value.....			303,520 66	
				<u>\$5,351,667 63</u>

Surplus on par value, \$476,505.46.

CASH TRANSACTIONS DURING THE YEAR 1919

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1919, before transactions of the day.....	\$195,665 03
From depositors, not including dividends credited.....	2,020,147 60
From interest on loans, deposits and investments.....	255,532 47
From rents from banking house.....	2,166 25
From rents from other real estate.....	325 13
From mortgages	206,158 00
From redemption of stocks and bonds.....	317,956 87
From stocks and bonds sold (total par value, \$900,412.44)....	820,363 80
From loans paid.....	550 00
From real estate sold.....	9,500 00

From all other sources, viz :

Payments by Liberty bond subscribers.....	\$171,633 55	
Thrift stamps sold.....	327 50	
Payments on land contracts.....	6,850 00	
Insurance premiums and taxes advanced, refunded.	402 08	
Received for discharge of bond and mortgage.....	600 00	
		<u>\$179,813 13</u>
		<u>\$4,008,178 28</u>

PAYMENTS

To depositors, including dividends paid to them.....		\$1,887,746 36
For loans on bonds and mortgages.....		226,025 00
For loans on stocks and bonds and other securities.....		2,300 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$1,514,762.22).....		1,460,919 92
For interest (other than dividend payments to depositors)....		10,716 16
For current expenses of the bank, viz.:		
For salaries	\$15,323 43	
For taxes: Banking house, \$2,570.42; surplus, \$2,818.80	5,389 22	
For expenses, except taxes, of banking house:		
Repairs	405 78	
Insurance	44 62	
For expenses of other real estate, viz.:		
Repairs	1,051 71	
Insurance	61 60	
Taxes	127 33	
Other	333 91	
For other expenses, not including expenses of other real estate nor other expenses of banking house..	5,880 00	
		<u>28,617 60</u>
Other payments, viz.:		
To subscribers' account Liberty bonds.....	\$203,820 73	
Insurance premiums and taxes advanced.....	806 41	
Thrift stamps purchased and suspense account....	835 12	
		<u>205,462 26</u>
Cash on hand and in banks or trust companies December 31, 1919, after transactions of the day.....		186,390 98
		<u>\$4,008,178 28</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1920.....		11,370
Number of accounts opened or reopened during the year.....		2,094
Number of accounts closed during the year.....		1,501
Amount deposited during the year, not including dividends credited for that period.....		\$2,020,147 60
Amount withdrawn during the year.....		1,887,746 36
Amount of dividends credited and paid for the year, viz.:		
June 30, 1919.....	\$92,289 28	
December 31, 1919.....	93,402 16	
Credited at other periods.....	1,664 39	
		<u>187,355 83</u>
Average amount of each account January 1, 1920.....		443 53
Rate per cent. of dividends to depositors during the six months ending June 30, 1919.....		4
Rate per cent. of dividends to depositors during the six months ending December 31, 1919.....		4
Total earnings of the bank for the year 1919, after allowing for amortization of premiums and discounts.....	\$249,521 39	
Total expenses of the bank for the year 1919.....	28,617 60	
Dividends paid to depositors for the year 1919.....	187,355 83	
Net earnings for the year 1919 over expenses and dividends paid to depositors.....		<u>33,547 96</u>

CHEMUNG COUNTY

17. THE ELMIRA SAVINGS BANK, ELMIRA

[212 East Water street; incorporated 1869]

W. H. FERGUSON, President.	HUBERT C. MANDEVILLE, Treas.
HENRY SIMPSON, Vice-President.	MICHAEL A. LEAHY, Secretary.
	JOHN W. HUSTON, Vice-President.

TRUSTEES

WILFRED I. BOOTH,	JOHN W. HUSTON,	HENRY SIMPSON,
FRANK L. CLUTE,	MICHAEL A. LEAHY,	GEORGE W. WYCOFF,
HENRY J. HAASE,	WM. H. FERGUSON,	ALEXANDER S. DIVEN,
FRED D. HERRICK,	H. C. MANDEVILLE,	LEONARD S. WHITTIER,
	LOUIS N. MATHEWS.	

FINANCIAL

RESOURCES

Bonds and mortgages.....		\$633,155 00
Stock and bond investments, viz.:		
<i>Stocks and bonds</i>		
	Par value	Original cost
	Estimated market value	
United States	\$118,000 00	\$118,000 00
Cities in other States.....	47,000 00	46,525 00
Cities in this State.....	142,000 00	142,700 00
Counties in this State.....	38,000 00	38,787 00
Towns in this State.....	4,000 00	4,060 00
Villages in this State.....	114,500 00	114,098 00
School districts in this State	30,000 00	30,245 00
Railroad mortgage bonds...	152,000 00	141,419 00
	<u>\$645,500 00</u>	<u>\$635,754 00</u>
		<u>\$610,750 00</u>
Cash on deposit in banks or trust companies.....		610,750 00
Cash on hand.....		143,101 09
Total of collectible interest.....		6,215 64
		7,021 80
		<u>\$1,400,243 53</u>

LIABILITIES

Amount due depositors, viz.:		
Principal		\$1,276,568 40
Dividends credited or to be credited for the six months ending with December 31, 1919.....		19,233 93
		<u>\$1,295,802 33</u>
Surplus on estimated market value.....		104,441 20
		<u>\$1,400,243 53</u>

Surplus on par value, \$139,191.20.

CASH TRANSACTIONS DURING THE YEAR 1919

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1919, before transactions of the day.....	\$76,661 06
From depositors, not including dividends credited.....	749,755 20
From interest on loans, deposits and investments.....	62,817 65
From mortgages	91,355 00
From redemption of stocks and bonds.....	115,400 00

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From stocks and bonds sold (total par value, \$104,750).....	\$104,666 00
From all other sources, U. S. thrift stamps sold.....	37 00
	\$1,200,691 91

PAYMENTS

To depositors, including dividends paid to them.....	\$651,904 97
For loans on bonds and mortgages.....	137,660 00
For stocks and bonds purchased, including premiums, commis- sions, etc. (total par value, \$254,500).....	254,416 00
For interest (other than dividend payments to depositors)....	179 78
For current expenses of the bank, viz.:	
For salaries	\$3,941 00
For rent of banking rooms.....	1,200 00
For other expenses, not including expenses of other real estate nor other expenses of banking house..	2,036 43
	7,177 43
Other payments, U. S. thrift stamps purchased.....	37 00
Cash on hand and in banks or trust companies December 31, 1919, after transactions of the day.....	149,316 73
	\$1,200,691 91

STATISTICAL INFORMATION

Number of open accounts January 1, 1920.....	4,782
Number of accounts opened or reopened during the year....	1,357
Number of accounts closed during the year.....	1,194
Amount deposited during the year, not including dividends credited for that period.....	\$749,755 20
Amount withdrawn during the year.....	651,904 97
Amount of dividends credited and paid for the year, viz.:	
July 1, 1919.....	\$18,551 80
January 1, 1920.....	19,233 93
	37,785 73
Average amount of each account January 1, 1920.....	271 00
Rate per cent. of dividends to depositors during the six months ending June 30, 1919.....	3½
Rate per cent. of dividends to depositors during the six months ending December 31, 1919.....	3½
Total earnings of the bank for the year 1919, after allowing for amortization of premiums and discounts.....	\$63,217 91
Total expenses of the bank for the year 1919.....	7,177 43
Dividends paid to depositors for the year 1919.....	37,785 73
Net earnings for the year 1919 over expenses and dividends paid to depositors.....	18,254 75

COLUMBIA COUNTY

18. HUDSON CITY SAVINGS INSTITUTION, HUDSON

[560 Warren street; incorporated 1850]

CHAS. A. VAN DEUSEN, President. JOHN W. GILLETTE, Vice-President.
 ROBERT W. EVANS, Vice-President. S. MITCHELL RAINEY, Treasurer.

TRUSTEES

LOUIS A. BRISTOL,	ROBERT W. EVANS,	S. MITCHELL RAINEY,
NOAH H. BROWNING,	JOHN W. GILLETTE,	CHAS. A. VAN DEUSEN,
LOUIS P. CHURCH,	EVERTS TEN BROECK,	H. S. WILLIAMS,
A. V. S. COCHRANE,	JACOB P. MESICK,	JOHN R. MCLAREN,
	CHARLES E. WASHBURN.	

FINANCIAL

RESOURCES

Bonds and mortgages..... \$2,100,281 00
 Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
United States	\$1,501,500 00	\$1,462,334 74	\$1,501,500 00	
Cities in other States.....	402,250 00	417,621 82	396,530 00	
Cities in this State.....	505,114 50	528,339 56	505,741 21	
Counties in this State.....	273,000 00	282,640 00	271,480 00	
Villages in this State.....	274,793 26	279,394 63	267,632 19	
School districts in this State	44,800 00	45,708 20	44,420 00	
Railroad mortgage bonds...	1,099,000 00	1,080,529 12	924,740 00	
	<u>\$4,100,457 76</u>	<u>\$4,095,568 07</u>	<u>\$3,912,043 40</u>	

3,912,043 40

19,761 00

Promissory notes

Banking house and lot, book value, \$35,000; cost, \$74,690.76;
 actual cash value.....

35,000 00

323,094 60

Cash on deposit in banks or trust companies.....

Cash on hand.....

60,818 93

Total of collectible interest.....

73,929 66

Amount of all other assets, viz.:

Balance due on Liberty bonds held for subscribers.. \$3,538 75
 Thrift stamps

20 00

3,558 75

\$6,528,487 34

LIABILITIES

Amount due depositors, viz.:

Principal

\$5,823,346 91

Dividends credited or to be credited for the six
 months ending with December 31, 1919.....

109,544 50

\$5,932,891 41

Surplus on estimated market value.....

595,595 93

\$6,528,487 34

Surplus on par value, \$784,010.29.

CASH TRANSACTIONS DURING THE YEAR 1919

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1919, before transactions of the day.....	\$261,289 65
From depositors, not including dividends credited.....	1,551,598 33
From interest on loans, deposits and investments.....	293,991 19
From rents from other real estate.....	3,211 91

COLUMBIA COUNTY

65

From mortgages		\$330,565 00
From redemption of stocks and bonds.....		491,258 22
From stocks and bonds sold (total par value, \$440,100)		431,126 81
From loans paid.....		6,055 00
From real estate sold.....		43,500 00
From all other sources, viz.:		
Payments by Liberty bond subscribers.....	\$128,067 70	
Cash over	17 00	
		<u>128,084 70</u>
		<u><u>\$3,540,680 81</u></u>

PAYMENTS

To depositors, including dividends paid to them.....		\$1,323,482 36
For loans on bonds and mortgages.....		307,150 00
For loans on stocks and bonds and other securities.....		22,566 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$1,390,650)		1,320,738 56
For interest (other than dividend payments to depositors)...		8,545 82
For current expenses of the bank, viz.:		
For salaries	\$10,464 16	
For taxes: Banking house, \$1,253.76; surplus, \$4,595.43	5,349 19	
For expenses, except taxes, of banking house:		
Repairs	1,778 60	
For expenses of other real estate, viz.:		
Taxes	4,608 00	
Other	5,223 79	
For other expenses, not including expenses of other real estate nor other expenses of banking house..	3,208 80	
		<u>31,123 54</u>
For real estate acquired by foreclosure, or in settlement of debts due the bank.....		37,000 00
Other payments, viz.:		
Liberty bonds purchased for subscribers.....	\$106,150 00	
Cash short	11 00	
		<u>106,161 00</u>
Cash on hand and in banks or trust companies December 31, 1919, after transactions of the day.....		383,913 53
		<u><u>\$3,540,680 81</u></u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1920.....		10,444
Number of accounts opened or reopened during the year.....		1,565
Number of accounts closed during the year.....		1,483
Amount deposited during the year, not including dividends credited for that period.....		\$1,551,598 33
Amount withdrawn during the year.....		1,323,482 36
Amount of dividends credited and paid for the year, viz.:		
July 1, 1919.....	\$106,779 41	
January 1, 1920.....	109,544 50	
		<u>216,323 91</u>
Average amount of each account January 1, 1920.....		557 57
Rate per cent. of dividends to depositors during the six months ending June 30, 1919.....		4
Rate per cent. of dividends to depositors during the six months ending December 31, 1919.....		4
Total earnings of the bank for the year 1919, after allowing for amortization of premiums and discounts.....		\$289,071 11
Total expenses of the bank for the year 1919.....		31,123 54
Dividends paid to depositors for the year 1919.....		216,323 91
Net earnings for the year 1919 over expenses and dividends paid to depositors.....		<u><u>41,623 66</u></u>

CORTLAND COUNTY

19. CORTLAND SAVINGS BANK, CORTLAND

[1 North Main street; incorporated 1866]

BENJAMIN L. WEBB, President. WM. A. STOCKWELL, Secretary.
 HUBERT T. BUSHNELL, Vice-Pres. WM. R. COLE, Treasurer.
 LESTER P. BENNETT, Vice-President. EARL W. BENTLEY, Asst. Treasurer.

TRUSTEES

BENJAMIN L. WEBB, WM. A. STOCKWELL, BYRON MAXON,
 HUBERT T. BUSHNELL, GROVE T. MASON, H. DEWITT DEGROOAT,
 EDWARD A. BREWER, ARTHUR F. STILSON, WM. B. MUNCEY,
 LESTER P. BENNETT, A. ROSCOE ROWE, EDWIN DUFFEY,
 RAYMOND H. WILTSIE.

FINANCIAL RESOURCES

Bonds and mortgages..... \$2,271,415 00
 Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
United States	\$736,750 00	\$725,558 00	\$736,750 00	
State of New York.....	55,000 00	57,112 50	57,500 00	
State of Massachusetts.....	80,000 00	87,537 50	72,600 00	
Cities in other States.....	165,000 00	167,160 78	162,440 00	
Cities in this State.....	600,976 30	612,979 28	589,372 48	
Towns in this State.....	4,500 00	4,500 00	4,507 50	
Villages in this State.....	167,500 00	170,692 18	168,310 00	
School districts in this State	76,100 00	78,429 47	75,541 50	
Railroad mortgage bonds....	400,000 00	390,665 00	291,800 00	
	<u>\$2,285,826 30</u>	<u>\$2,294,334 71</u>	<u>\$2,158,821 48</u>	
Promissory notes				2,158,821 48
Banking house and lot, book value, \$152,293.69; cost, \$152,293.69; actual cash value.....				5,701 00
Other real estate, book value, \$51,976.97; cost, \$51,976.97; actual cash value.....				152,293 69
Cash on deposit in banks or trust companies.....				51,976 97
Cash on hand.....				253,843 45
Total of collectible interest.....				95,466 53
Amount of all other assets, viz.:				76,057 45
Land contracts.....			\$2,020 00	
War Savings certificates and Thrift stamps.....			2,037 96	
Rent accrued			152 50	
			<u>4,210 46</u>	
				<u>\$5,069,786 03</u>

LIABILITIES

Amount due depositors, viz.:				
Principal		\$4,569,479 75		
Dividends credited or to be credited for the six months ending with December 31, 1919.....		85,991 12		
		<u>\$4,655,470 87</u>		
Other liabilities, Liberty bond deposits and treasurer's checks unpaid				9,410 00
Surplus on estimated market value.....				404,905 16
				<u>\$5,069,786 03</u>

Surplus on par value, \$531,909.98.

CASH TRANSACTIONS DURING THE YEAR 1919

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1919, before transactions of the day.....	\$366,523 64
From depositors, not including dividends credited.....	1,337,272 97
From interest on loans, deposits and investments.....	228,812 53
From rents from banking house.....	3,910 00
From rents from other real estate.....	8,919 95
From mortgages	365,071 81
From redemption of stocks and bonds.....	626,350 25
From stocks and bonds sold (total par value, \$201,600).....	197,233 88
From loans paid.....	8,020 00

From all other sources, viz.:

Liberty bond payments by subscribers.....	\$146,483 50	
War Savings stamps sold.....	1,691 63	
Insurance premium advanced, repaid, treasurer's checks, furniture and old material sold and land contracts	5,445 36	
Exchange and sundries.....	595 01	
		<u>\$154,215 50</u>
		<u>\$3,296,330 53</u>

PAYMENTS

To depositors, including dividends paid to them.....		\$1,337,393 95
For loans on bonds and mortgages.....		372,846 81
For loans on stocks and bonds and other securities.....		10,041 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$982,200).....		971,008 00
For interest (other than dividend payments to depositors)...		2,662 34
For current expenses of the bank, viz.:		
For salaries	\$13,551 65	
For taxes: Banking house, \$2,351.94; surplus, \$3,837.79; on mortgages, \$12.50.....	6,202 23	
For expenses, except taxes, of banking house:		
Repairs	424 48	
Insurance	89 38	
Other	1,336 98	
For expenses of other real estate, viz.:		
Repairs	564 40	
Insurance	686 12	
Taxes	367 26	
Other	6,682 19	
For other expenses, not including expenses of other real estate nor other expenses of banking house..	4,993 94	
		35,398 63
For real estate acquired by foreclosure, or in settlement of debts due the bank.....		49,149 96
Other payments, viz.:		
Liberty bond account.....	\$160,318 00	
Insurance premiums and taxes advanced, War Savings and Thrift stamps purchased.....	5,496 74	
Sundries	2,705 12	
		168,519 86
Cash on hand and in banks or trust companies December 31, 1919, after transactions of the day.....		349,309 98
		<u>\$3,296,330 53</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1920.....		11,724
Number of accounts opened or reopened during the year.....		1,639
Number of accounts closed during the year.....		1,553
Amount deposited during the year, not including dividends credited for that period.....		\$1,337,272 97
Amount withdrawn during the year.....		1,337,393 95
Amount of dividends credited and paid for the year, viz.:		
July 1, 1919.....	\$86,977 41	
January 1, 1920.....	85,991 12	
Credited at other periods.....	46 68	
Paid but not credited.....	1,048 58	
		173,063 79
Rate per cent. of dividends to depositors during the six months ending June 30, 1919.....		4
Rate per cent. of dividends to depositors during the six months ending December 31, 1919.....		4
Total earnings of the bank for the year 1919, after allowing for amortization of premiums and discounts.....	\$233,220 59	
Total expenses of the bank for the year 1919.....	35,056 84	
Dividends paid to depositors for the year 1919.....	173,063 79	
Net earnings for the year 1919 over expenses and dividends paid to depositors.....		<u>25,099 96</u>

DUTCHESS COUNTY

20. FISHKILL SAVINGS INSTITUTE, FISHKILL

[Main street; incorporated 1857]

J. S. LUYSSTER, President.	JOHN RAPELJE, Vice-President.
C. D. SHEERWOOD, Vice-President.	CHARLES C. ROBINSON, Secretary.
RALPH BRINCKERHOFF, Treasurer.	

TRUSTEES

J. S. LUYSSTER,	S. L. VAN VOORHIS,	E. H. FOSHAY,
CHAS. D. SHEERWOOD,	LEWIS E. WOOD,	S. H. PARSONS,
RALPH BRINCKERHOFF,	JARVIS S. PHILLIPS,	WM. H. HAIGHT,
ROBERT W. DOUGHTY,	CYRUS TOMPKINS,	J. B. WALDO,
C. C. ROBINSON,	JOHN RAPELJE,	FRANK D. KETCHAM,
J. H. SNYDER,		JOHN S. WARREN.

FINANCIAL

RESOURCES

Bonds and mortgages..... \$349,511 40
 Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value
United States	\$60,900 00	\$59,157 12	\$60,900 00
Cities in other States.....	4,400 00	4,772 66	4,664 00
Cities in this State.....	5,400 00	5,400 00	5,400 00
Towns in this State.....	13,600 00	19,122 51	19,290 00
Villages in this State.....	42,518 00	45,183 72	43,915 65
School districts in this State	73,176 80	74,954 50	75,007 63
Railroad mortgage bonds....	61,000 00	60,738 46	48,730 00
	<u>\$265,994 80</u>	<u>\$269,333 97</u>	<u>\$252,907 13</u>

252,907 18

Promissory notes 3,466 00

Banking house and lot, book value, \$2,500; cost, \$2,500; actual cash value 2,500 00

Other real estate, book value, \$250; cost, \$250; actual cash value 250 00

Cash on deposit in banks or trust companies..... 39,522 24

Cash on hand..... 5,802 06

Total of collectible interest..... 9,543 38

Amount of all other assets, viz.:

 Due on Liberty bonds held for purchasers..... \$4,233 88

 Land contract 200 00

4,433 88

\$667,936 14

LIABILITIES

Amount due depositors, viz.:

 Principal \$613,965 11

 Dividends credited or to be credited for the six months ending with December 31, 1919..... 11,639 38

\$625,604 49

Other liabilities, expenses incurred, but unpaid..... 9 55

Surplus on estimated market value..... 42,322 10

\$667,936 14

Surplus on par value, \$55,409.72.

CASH TRANSACTIONS DURING THE YEAR 1919

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1919, before transactions of the day..... \$56,059 29

From depositors, not including dividends credited..... 113,782 64

From interest on loans, deposits and investments.....	\$32,071 53
From mortgages	15,550 00
From redemption of stocks and bonds.....	8,457 10
From loans paid.....	5,231 00
From all other sources, viz.:	
Liberty bond payments by subscribers.....	\$57,309 87
Land contract	50 00
	<u>57,359 87</u>
	<u>\$288,511 43</u>

PAYMENTS

To depositors, including dividends paid to them.....	\$108,901 77
For loans on bonds and mortgages.....	43,650 00
For loans on stocks and bonds and other securities.....	8,657 00
For stocks and bonds purchased, including premiums, commis- sions, etc. (total par value, \$30,000).....	28,947 12
For interest (other than dividend payments to depositors)....	201 88
For current expenses of the bank, viz.:	
For salaries	\$2,525 00
For taxes: Banking house, \$33.90; surplus, \$363.29..	397 19
For expenses, except taxes, of banking house:	
Repairs	14 15
Insurance	1 14
Other	100 53
For expenses of other real estate: Taxes.....	14 16
For other expenses, not including expenses of other real estate nor other expenses of banking house...	493 19
	<u>3,545 36</u>
Other payments, viz.:	
Liberty bond account.....	\$49,275 00
Suspense	9 00
	<u>49,284 00</u>
Cash on hand and in banks or trust companies December 31, 1919, after transactions of the day.....	45,324 30
	<u>\$288,511 43</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1920.....	1,133
Number of accounts opened or reopened during the year.....	116
Number of accounts closed during the year.....	115
Amount deposited during the year, not including dividends credited for that period.....	\$113,782 64
Amount withdrawn during the year.....	108,901 77
Amount of dividends credited and paid for the year, viz.:	
July 1, 1919.....	\$11,506 18
January 1, 1920.....	11,639 38
	<u>23,145 56</u>
Average amount of each account January 1, 1920.....	541 90
Rate per cent. of dividends to depositors during the six months ending June 30, 1919.....	4
Rate per cent. of dividends to depositors during the six months ending December 31, 1919.....	4
Total earnings of the bank for the year 1919, after allowing for amortization of premiums and discounts.....	\$31,876 51
Total expenses of the bank for the year 1919.....	3,532 41
Dividends paid to depositors for the year 1919.....	23,145 56
Net earnings for the year 1919 over expenses and dividends paid to depositors.....	<u>5,198 54</u>

21. MATTEAWAN SAVINGS BANK, BEACON

[572 Main street; incorporated 1866]

SAMUEL K. PHILLIPS, President. B. FRANKLIN GREENE, Vice-Pres-
FRANK H. BRETT, Vice-President. HENRY S. CORNEY, Treasurer.
 PETER H. VOSBURGH, Secretary.

TRUSTEES

GEORGE H. WILLIAMS,	BENJ. I. D. ROOSA,	ENGINEER B. SMITH,
B. FRANKLIN GREENE,	PETER H. VOSBURGH,	HENRY D. JACKSON,
SAMUEL K. PHILLIPS,	HENRY D. WEEKS,	PAULL J. CHALLENGE,
T. J. CUNNINGHAM,	SHERWOOD PHILLIPS,	F. H. VAN HOUTEN,
FRANK H. BRETT,	JOHN H. LYNCH,	ELTON G. STORM,
WM. H. SOUTHARD,	PETER H. VOSBURGH,	ROBERT L. GORDON.

FINANCIAL**RESOURCES**

Bonds and mortgages..... \$556,360 00
Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
United States	\$181,113 63	\$181,022 88	\$181,175 44	
Cities in this State.....	112,000 00	107,366 60	106,350 00	
Towns in this State.....	5,000 00	5,225 00	5,300 00	
Villages in this State.....	100,320 00	103,986 39	100,319 00	
School districts in this State	16,442 50	17,451 68	16,598 50	
Railroad mortgage bonds...	93,000 00	90,152 38	69,060 00	
	<u>\$507,876 13</u>	<u>\$506,204 98</u>	<u>\$479,597 94</u>	479,597 94

Other real estate, book value, \$461.49; cost, \$461.49; actual
cash value 461 49
Cash on deposit in banks or trust companies..... 87,881 95
Cash on hand..... 1,879 32
Total of collectible interest..... 15,866 61
Amount of all other assets, land contract..... 986 00

\$1,143,033 31

LIABILITIES

Amount due depositors, viz.:

Principal	\$1,034,218 98	
Dividends credited or to be credited for the six months ending with December 31, 1919.....	18,632 30	\$1,052,851 28

Other liabilities, viz.:

Dividends accrued on deposits to January 1, 1920..	\$7,539 56	
Liberty bond deposits.....	12,813 26	20,352 81

Surplus on estimated market value..... 69,829 22

\$1,143,033 31

Surplus on par value, \$98,107.41.

CASH TRANSACTIONS DURING THE YEAR 1919**RECEIPTS**

Cash on hand and in banks or trust companies January 1, 1919, before transactions of the day.....	\$44,888 72
From depositors, not including dividends credited.....	320,728 59
From interest on loans, deposits and investments.....	52,687 80
From mortgages	14,287 00
From redemption of stocks and bonds.....	149,536 04

From all other sources, viz.:

Liberty bond payments by subscribers.....	\$87,158 00	
Insurance premiums and taxes advanced, repaid....	109 41	
Loans on pass-books repaid, payment on land contract	487 00	
		<u>\$87,754 41</u>
		<u><u>\$669,882 56</u></u>

PAYMENTS

To depositors, including dividends paid to them.....		\$239,030 42
For loans on bonds and mortgages.....		51,834 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$177,609.25)		177,517 50
For interest (other than dividend payments to depositors)....		336 90
For current expenses of the bank, viz.:		
For salaries	\$2,850 00	
For taxes: On surplus.....	654 94	
For rent of banking rooms.....	432 00	
For expenses of other real estate, taxes.....	12 00	
For other expenses, not including expenses of other real estate nor other expenses of banking house..	1,075 40	
		<u>5,024 34</u>
Other payments, viz.:		
Liberty bond account.....	\$104,991 00	
Insurance premiums and taxes advanced.....	50 60	
Insurance paid over to mortgagor.....	949 53	
Loaned on pass-books.....	487 00	
		<u>106,378 13</u>
Cash on hand and in banks or trust companies December 31, 1919, after transactions of the day.....		89,761 27
		<u><u>\$669,882 56</u></u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1920.....		2,677
Number of accounts opened or reopened during the year....		665
Number of accounts closed during the year.....		348
Amount deposited during the year, not including dividends credited for that period.....		\$320,728 50
Amount withdrawn during the year.....		239,030 42
Amount of dividends credited and paid for the year, viz.:		
July 1, 1919.....	\$17,782 54	
January 1, 1920.....	18,632 30	
		<u>36,414 84</u>
Average amount of each account January 1, 1920.....		393 29
Rate per cent. of dividends to depositors during the six months ending June 30, 1919.....		4
Rate per cent. of dividends to depositors during the six months ending December 31, 1919.....		4
Total earnings of the bank for the year 1919, after allowing for amortization of premiums and discounts.....		\$52,199 50
Total expenses of the bank for the year 1919.....		5,024 34
Dividends paid to depositors for the year 1919.....		36,414 84
Net earnings for the year 1919 over expenses and dividends paid to depositors.....		<u>10,760 32</u>

22. THE MECHANICS SAVINGS BANK, BEACON

[91 Main street; incorporated 1866]

JOHN T. SMITH, President. GEORGE CHATTERTON, Secretary.
 BENJAMIN HAMMOND, Vice-Pres. BERTRAM L. SMITH, Treasurer.
 FERDINAND LOUGHRAN, Vice-Pres.

TRUSTEES

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

FINANCIAL
RESOURCES

Bonds and mortgages \$890,791 47
 Stock and bond investments, viz.:

	Par value	Original cost	Estimated market value
<i>Stocks and bonds</i>			
United States	\$214,400 00	\$214,400 00	\$214,400 00
Cities in other States.....	159,700 00	167,445 93	160,284 00
Counties, villages and towns in adjoining States.....	29,000 00	30,352 70	29,290 00
Cities in this State.....	317,019 66	327,364 96	310,869 66
Counties in this State.....	45,000 00	49,600 50	44,350 00
Towns in this State.....	225,000 00	233,161 21	226,195 00
Villages in this State.....	476,125 05	492,502 42	476,304 05
School districts in this State	173,650 00	183,478 74	181,024 50
Railroad mortgage bonds....	242,000 00	239,050 00	176,090 00
	<u>\$1,880,794 71</u>	<u>\$1,837,356 46</u>	<u>\$1,819,107 21</u>

1,819,107 21

Banking house and lot, book value, \$15,000; cost, \$22,460.22;
 actual cash value..... 15,000 00
 Other real estate, book value, \$10,065.90; cost, \$10,065.90;
 actual cash value..... 9,690 00
 Cash on deposit in banks or trust companies..... 170,656 11
 Cash on hand..... 20,563 93
 Total of collectible interest..... 39,560 51
 Amount of all other assets, viz.:

Land contracts	\$23,152 88
War Savings stamps.....	516 06
Rents accrued	202 50
Insurance premiums and taxes advanced.....	968 83
	<u>24,840 27</u>

\$2,990,209 50

LIABILITIES

Amount due depositors, viz.:

Principal	\$2,612,126 87
Dividends credited or to be credited for the six months ending with December 31, 1919.....	48,457 34
	<u>\$2,660,583 71</u>

Other liabilities, dividends accrued on deposits to January 1,
 1920 17,737 22
 Surplus on estimated market value..... 311,888 57
\$2,990,209 50

Surplus on par value, \$373,576.07.

CASH TRANSACTIONS DURING THE YEAR 1919

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1919, before transactions of the day.....	\$123,795 81
From depositors, not including dividends credited.....	723,940 65
From interest on loans, deposits and investments.....	135,379 49
From rents from banking house.....	807 50
From rents from other real estate.....	1,185 40
From mortgages	74,462 00
From redemption of stocks and bonds.....	59,566 67
From stocks and bonds sold (total par value, \$182,890)....	182,890 00
From real estate sold.....	6,043 48

From all other sources, viz.:

Real estate contracts.....	\$4,089 16	
Insurance premiums and taxes advanced, repaid....	1,997 21	
Suspense	422 29	
		\$6,508 66
		<u>\$1,314,579 66</u>

PAYMENTS

To depositors, including dividends paid to them.....		\$701,803 23
For loans on bonds and mortgages.....		113,800 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$205,165).....		205,165 00
For interest (other than dividend payments to depositors) ..		2,912 69
For current expenses of the bank, viz.:		
For salaries	\$7,666 87	
For taxes: Banking house, \$597.60; surplus, \$2,734.64	3,332 24	
For expenses, except taxes, of banking house:		
Repairs	436 74	
Insurance	284 28	
Other	789 01	
For expenses of other real estate, viz.:		
Repairs	1,957 89	
Insurance	62 35	
Taxes	192 61	
Other	7 25	
For other expenses, not including expenses of other real estate nor other expenses of banking house..	1,378 65	
		16,102 89
For real estate acquired by foreclosure, or in settlement of debts due the bank.....		7,101 48
Other payments, viz.:		
Liberty bonds purchased for subscribers.....	\$75,000 00	
Insurance premiums and taxes advanced.....	1,245 43	
Suspense	228 90	
		76,474 33
Cash on hand and in banks or trust companies December 31, 1919, after transactions of the day.....		191,220 04
		<u>\$1,314,579 66</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1920.....		5,957
Number of accounts opened or reopened during the year.....		1,145
Number of accounts closed during the year.....		1,340
Amount deposited during the year, not including dividends credited for that period.....	\$723,940 65	
Amount withdrawn during the year.....	701,803 23	
Amount of dividends credited and paid for the year, viz.:		
May 1, 1919.....	\$47,422 78	
November 1, 1919.....	48,457 34	
		95,880 12
Average amount of each account January 1, 1920.....		446 63
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.....	\$3,687 00	
Rate per cent. of dividends to depositors during the six months ending June 30, 1919.....		4
Rate per cent. of dividends to depositors during the six months ending December 31, 1919.....		4
Total earnings of the bank for the year 1919, after allowing for amortization of premiums and discounts.....	\$129,967 69	
Total expenses of the bank for the year 1919.....	16,102 89	
Dividends paid to depositors for the year 1919.....	95,880 12	
Net earnings for the year 1919 over expenses and dividends paid to depositors	17,984 68	

REPORT ON SAVINGS BANKS

23. PAWLING SAVINGS BANK, PAWLING

[Incorporated 1870]

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

TRUSTEES

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

FINANCIAL

RESOURCES

Bonds and mortgages..... \$417,405 00
 Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value
United States	\$73,000 00	\$71,324 50	\$73,000 00
State of Massachusetts.....	10,000 00	10,900 00	9,000 00
Cities in other States.....	40,000 00	41,302 00	40,475 00
Cities in this State.....	33,500 00	34,277 19	31,902 50
Counties in this State.....	15,000 00	16,200 00	14,700 00
Towns in this State.....	27,000 00	28,069 40	27,765 00
Villages in this State.....	50,040 00	50,941 91	49,116 20
School districts in this State	64,900 00	67,163 48	66,700 02
Railroad mortgage bonds...	113,000 00	119,610 45	85,570 00
	<u>\$426,440 00</u>	<u>\$439,793 93</u>	<u>\$398,223 72</u>

398,228 72

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..... 61,888 55
 Cash on hand..... 1,924 66
 Total of collectible interest..... 10,161 57

\$895,608 50

LIABILITIES

Amount due depositors, viz.:

Principal \$216,045 91
 Dividends credited or to be credited for the six
 months ending with December 31, 1919..... 15,426 32

\$831,472 23

Surplus on estimated market value..... 64,136 27

\$895,608 50

Surplus on par value, \$92,347.55.

CASH TRANSACTIONS DURING THE YEAR 1919

RECEIPTS

Cash on hand and in banks or trust companies January 1,
 1919, before transactions of the day..... \$53,747 63
 From depositors, not including dividends credited..... 185,123 64
 From interest on loans, deposits and investments..... 40,672 24
 From mortgages 33,600 00
 From redemption of stocks and bonds..... 4,720 00

\$317,863 51

PAYMENTS

To depositors, including dividends paid to them.....		\$181,345 92
For loans on bonds and mortgages.....		22,100 00
For stocks and bonds purchased, including premiums, commis- sions, etc. (total par value, \$48,000).....		46,324 50
For interest (other than dividend payments to depositors)...		158 19
For current expenses of the bank, viz.:		
For salaries	\$2,185 00	
For taxes: Banking house, \$214.28; surplus, \$569.37; on mortgages, \$4.50.....	788 15	
For expenses, except taxes, of banking house:		
Repairs	48 88	
Insurance	30 00	
Other	179 04	
For expenses of other real estate: Insurance.....	5 28	
For other expenses, not including expenses of other real estate nor other expenses of banking house..	885 89	
		4,121 69
Cash on hand and in banks or trust companies December 31, 1919, after transactions of the day.....		63,813 21
		<u>\$317,863 51</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1920.....		2,199
Number of accounts opened or reopened during the year.....		270
Number of accounts closed during the year.....		215
Amount deposited during the year, not including dividends credited for that period.....		\$185,123 64
Amount withdrawn during the year.....		181,345 92
Amount of dividends credited and paid for the year, viz.:		
July 1, 1919.....	\$14,928 33	
January 1, 1920.....	15,428 32	
		29,754 65
Average amount of each account January 1, 1920.....		378 11
Rate per cent. of dividends to depositors during the six months ending June 30, 1919.....		4 and 3
Rate per cent. of dividends to depositors during the six months ending December 31, 1919.....		4
Total earnings of the bank for the year 1919, after allowing for amortization of premiums and discounts.....		\$40,083 77
Total expenses of the bank for the year 1919.....		4,121 69
Dividends paid to depositors for the year 1919.....		29,754 65
Net earnings for the year 1919 over expenses and dividends paid to depositors.....		<u>6,207 43</u>

REPORT ON SAVINGS BANKS

24. THE POUGHKEEPSIE SAVINGS BANK, POUGHKEEPSIE

[21 and 23 Market street; incorporated 1831]
FLOY M. JOHNSTON, President. **J. FREDERICK LOVEJOY**, Treasurer.
EDWARD S. ATWATER, Vice-Pres. **HARRY E. MEEKS**, Asst. Treasurer.
HENRY V. PELTON, Vice-President.

TRUSTEES

FRANK B. LOWN, **HARRIS S. REYNOLDS**, **J. FRED'K LOVEJOY**,
HENRY V. PELTON, **JOHN C. OTIS**, **WILLET E. HOYSRADT**,
EDWARD S. ATWATER, **FLOY M. JOHNSTON**, **HENRY BOOTH**,
HENRY E. LOSEY, **JAMES H. YOUNG**, **JOHN E. ADRIANCE**,
ROBERT KNOX.

**FINANCIAL
RESOURCES**

Bonds and mortgages..... \$8,562,521 29
 Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
United States	\$1,737,734 00	\$1,701,153 00	\$1,737,734 00	
State of Idaho.....	50,000 00	49,160 00	48,500 00	
State of Massachusetts....	200,000 00	215,460 00	175,000 00	
State of Utah.....	90,000 00	90,054 50	87,300 00	
Cities in other States.....	390,500 00	403,504 83	379,640 00	
Cities in this State.....	1,700,882 49	1,753,353 88	1,646,118 46	
Counties in this State.....	68,000 00	63,378 10	67,125 00	
Towns in this State.....	128,682 99	123,528 36	131,118 97	
Villages in this State.....	637,036 63	653,175 86	640,359 54	
School districts in this State	184,700 00	192,031 72	188,538 25	
Railroad mortgage bonds....	1,973,000 00	2,013,343 09	1,456,290 00	
	<u>\$7,160,536 11</u>	<u>\$7,278,153 14</u>	<u>\$6,566,724 22</u>	6,566,724 22
Promissory notes				2,500 00
Banking house and lot, book value, \$110,000; cost, \$193,328.60; actual cash value.....				110,000 00
Other real estate, book value, \$43,851.66; cost, \$43,851.66; actual cash value.....				37,400 00
Cash on deposit in banks or trust companies.....				497,807 54
Cash on hand.....				155,031 12
Total of collectible interest.....				192,635 71
Amount of all other assets, insurance premiums and taxes advanced				31,646 98
				<u>\$16,146,266 86</u>

LIABILITIES

Amount due depositors, viz.:

Principal	\$14,772,067 36	
Dividends credited or to be credited for the six months ending with December 31, 1919.....	279,750 97	
	<u>\$15,051,818 33</u>	
Surplus on estimated market value.....		1,094,448 53
		<u>\$16,146,266 86</u>

Surplus on par value, \$1,698,260.42.

CASH TRANSACTIONS DURING THE YEAR 1919**RECEIPTS**

Cash on hand and in banks or trust companies January 1, 1919, before transactions of the day.....	\$742,885 10
From depositors, not including dividends credited.....	2,919,147 18
From interest on loans, deposits and investments.....	719,383 05
From rents from other real estate.....	1,000 00
From mortgages	354,128 12
From redemption of stocks and bonds.....	586,708 50
From stocks and bonds sold (total par value, \$295,350).....	287,550 00
From loans paid.....	150,900 00
From real estate sold.....	1,100 00

From all other sources, viz.:

Insurance premiums and taxes advanced, repaid....	\$1,451 73	
Attorney and examination fees.....	1,871 75	
		<u>\$3,323 48</u>
		<u>\$5,766,125 43</u>

PAYMENTS

To depositors, including dividends paid to them.....		\$2,971,900 78
For loans on bonds and mortgages.....		309,750 00
For loans on stocks and bonds and other securities.....		77,500 00
For stocks and bonds purchased, including premiums, commis- sions, etc. (total par value, \$1,422,500).....		1,385,924 00
For interest (other than dividend payments to depositors)....		8,859 68
For current expenses of the bank, viz.:		
For salaries.....	\$28,893 75	
For taxes: Banking house, \$2,153.50; surplus, \$3,411.50.....	10,570 00	
For expenses, except taxes, of banking house:		
Repairs.....	246 34	
Insurance.....	17 50	
Other.....	262 62	
For expenses of other real estate, viz.:		
Insurance.....	160 39	
Taxes.....	407 35	
Other.....	162 89	
For other expenses, not including expenses of other real estate nor other expenses of banking house..	7,303 97	
		48,024 81
For real estate acquired by foreclosure, or in settlement of debts due the bank.....		28,790 73
Other payments, viz.:		
Bills payable.....	\$250,000 00	
Insurance premiums and taxes advanced.....	32,505 89	
Cash short.....	30 88	
		282,536 77
Cash on hand and in banks or trust companies December 31, 1919, after transactions of the day.....		652,838 66
		<u>\$5,766,125 43</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1920.....		27,769
Number of accounts opened or reopened during the year.....		2,649
Number of accounts closed during the year.....		2,358
Amount deposited during the year, not including dividends credited for that period.....	\$2,919,147 18	
Amount withdrawn during the year.....	2,971,900 78	
Amount of dividends credited and paid for the year, viz.:		
July 1, 1919.....	\$278,324 23	
January 1, 1920.....	279,750 97	
Credited at other periods.....	14 64	
	\$558,089 84	
Charged.....	40 45	
		558,049 39
Average amount of each account January 1, 1920.....		542 04
Rate per cent. of dividends to depositors during the six months ending June 30, 1919.....		4
Rate per cent. of dividends to depositors during the six months ending December 31, 1919.....		4
Total earnings of the bank for the year 1919, after allowing for amortization of premiums and discounts.....	\$713,804 65	
Total expenses of the bank for the year 1919.....	48,024 81	
Dividends paid to depositors for the year 1919.....	558,049 39	
Net earnings for the year 1919 over expenses and dividends paid to depositors.....		<u>107,730 45</u>

REPORT ON SAVINGS BANKS

25. RHINEBECK SAVINGS BANK, RHINEBECK

[15 Montgomery street; incorporated 1860]

M. V. B. SCHRYVER, President.
JACOB H. STRONG, Vice-President.CHARLES FERRIS, Vice-President.
A. LEE STICKLE, Treasurer.

TRUSTEES

M. V. B. SCHRYVER,
JACOB H. STRONG,
JAS. S. ARMSTRONG,
A. LEE STICKLE,
R. RAYMOND RIKERT,WILLIAM R. CARROLL,
MANDEVILLE S. FROST,
ELMER COON,
CHAS. B. HOFFMAN,
EUGENE P. BUDD,CHARLES FERRIS,
TRACY DOWS,
MARCUS M. LOWN,
JOHN P. HERMANS,
WILLIAM P. ADAMS.FINANCIAL
RESOURCES

Bonds and mortgages.....				\$527,854 75
Stock and bond investments, viz.:				
<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
United States	\$330,134 00	\$315,501 47	\$330,134 00	
Cities in this State	15,000 00	15,233 00	14,800 00	
Towns in this State	11,800 00	12,316 90	12,313 00	
Villages in this State.....	2,000 00	2,067 50	2,060 00	
Railroad mortgage bonds....	170,000 00	168,313 13	138,700 00	
	<u>\$528,934 00</u>	<u>\$513,422 00</u>	<u>\$498,007 00</u>	498,007 00
Promissory notes				457 00
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.....				32,496 54
Cash on hand.....				6,982 30
Total of collectible interest.....				11,654 06
Amount of all other assets, Victory notes held for subscribers.				3,200 00
				<u>\$1,085,651 65</u>

LIABILITIES

Amount due depositors, viz.:				
Principal		\$1,001,367 48		
Dividends credited or to be credited for the six months ending with December 31, 1919.....			18,894 14	
				<u>\$1,020,261 62</u>
Other liabilities, viz.:				
Expenses incurred, but unpaid, taxes accrued.....		\$500 00		
Deposit by Victory note subscribers		3,200 00		
				<u>3,700 00</u>
Surplus on estimated market value.....				61,690 03
				<u>\$1,085,651 65</u>

Surplus on par value, \$92,617.03.

CASH TRANSACTIONS DURING THE YEAR 1919

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1919, before transactions of the day.....	\$44,863 08
From depositors, not including dividends credited.....	245,609 16
From interest on loans, deposits and investments.....	49,392 85
From mortgages	27,625 00
From redemption of stocks and bonds.....	12,000 00
From stocks and bonds sold (total par value, \$238,085.40)....	221,462 54
From loans paid.....	680 00

From all other sources, viz.:

Victory and Liberty bond payments by subscribers..	\$79,624 46	
Insurance premiums and taxes advanced, repaid....	196 97	
Transit items and cash over.....	697 00	
		<u>\$80,518 43</u>
		<u><u>\$682,151 06</u></u>

PAYMENTS

To depositors, including dividends paid to them.....		\$147,739 17
For loans on bonds and mortgages.....		114,600 00
For loans on stocks and bonds and other securities.....		1,137 00
For stocks and bonds purchased, including premiums, commis- sions, etc. (total par value, \$314,200).....		295,611 97
For interest (other than dividend payments to depositors)....		2,332 52
For current expenses of the bank, viz.:		
For salaries.....	\$3,138 30	
For taxes: Banking house, \$154.19; surplus, \$623.06; on mortgages, \$63.50.....	840 75	
For expenses, except taxes, of banking house:		
Repairs.....	115 32	
Insurance.....	39 70	
For other expenses, not including expenses of other real estate nor other expenses of banking house..	1,281 44	
		<u>5,415 51</u>
Other payments, viz.:		
Victory notes purchased for subscribers.....	\$73,600 00	
Insurance premiums and taxes advanced.....	196 97	
Transit items and interest.....	2,039 08	
		<u>75,836 05</u>
Cash on hand and in banks or trust companies December 31, 1919, after transactions of the day.....		39,478 84
		<u><u>\$682,151 06</u></u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1920.....		2,976
Number of accounts opened or reopened during the year.....		293
Number of accounts closed during the year.....		232
Amount deposited during the year, not including dividends credited for that period.....		\$245,609 16
Amount withdrawn during the year.....		147,739 17
Amount of dividends credited and paid for the year, viz.:		
July 1, 1919.....	\$17,768 18	
January 1, 1920.....	18,894 14	
		<u>36,662 32</u>
Average amount of each account January 1, 1920.....		342 82
Rate per cent. of dividends to depositors during the six months ending June 30, 1919.....		4
Rate per cent. of dividends to depositors during the six months ending December 31, 1919.....		4
Total earnings of the bank for the year 1919, after allowing for amortization of premiums and discounts.....		\$48,107 66
Total expenses of the bank for the year 1919.....		5,415 51
Dividends paid to depositors for the year 1919.....		36,662 32
Net earnings for the year 1919 over expenses and dividends paid to depositors.....		<u>6,029 83</u>

26. WAPPINGER SAVINGS BANK, WAPPINGERS FALLS

[2 Mill street; incorporated 1869]

I. T. N. HARCOURT, President. WILLIAM J. WORKMAN, Vice-Pres.
 CHARLES T. JONES, Vice-President. WILLIAM A. BREWSTER, Treasurer.
 J. WYCOFF CORNELL, Secretary.

TRUSTEES

MARTENSE H. CORNELL, J. WYCOFF CORNELL, THOMAS J. CASHIN,
 WM. A. BREWSTER, JOHN H. WIXSON, WILLIAM J. WORKMAN,
 ERNEST D. BAXTER, GEORGE H. ANGELL, I. T. N. HARCOURT,
 GEORGE W. ABBOTT, CHARLES T. JONES, G. A. CUNNINGHAM,
 WALTER C. PHILLIPS.

FINANCIAL

RESOURCES

Bonds and mortgages..... \$339,920 00
 Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value
United States	\$133,320 00	\$129,917 00	\$133,320 00
Cities in this State	26,426 67	26,925 78	26,484 00
Counties in this State.....	37,325 00	37,533 00	36,325 00
Towns in this State.....	21,400 00	22,706 28	20,832 00
Villages in this State.....	33,560 00	34,030 32	34,847 60
School districts in this State	22,500 00	22,933 40	22,920 00
Railroad mortgage bonds.....	101,000 00	104,242 50	76,960 00
	<u>\$375,531 67</u>	<u>\$378,583 28</u>	<u>\$351,688 60</u>

Cash on deposit in banks or trust companies..... 351,688 60
 Cash on hand..... 96,672 07
 Total of collectible interest..... 3,561 59
 9,785 44

\$801,627 70

LIABILITIES

Amount due depositors, principal..... \$746,847 67
 Other liabilities, dividends accrued on deposits to January 1,
 1920 7,000 00
 Surplus on estimated market value..... 47,780 03

\$801,627 70

Surplus on par value, \$71,623.10.

CASH TRANSACTIONS DURING THE YEAR 1919

RECEIPTS

Cash on hand and in banks or trust companies January 1,
 1919, before transactions of the day..... \$94,782 73
 From depositors, not including dividends credited..... 292,691 62
 From interest on loans, deposits and investments..... 37,787 21
 From mortgages 45,940 00
 From redemption of stocks and bonds..... 48,054 22
 From stocks and bonds sold (total par value, \$76,050)..... 76,050 00
 From all other sources, insurance premiums advanced, repaid. 34 40

\$595,340 18

PAYMENTS

To depositors, including dividends paid to them..... \$306,760 04
 For loans on bonds and mortgages..... 3,000 00

For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$182,975).....	179,608 00
For interest (other than dividend payments to depositors)....	1,054 73
For current expenses of the bank, viz.:	
For salaries.....	\$2,920 00
For taxes: On surplus.....	524 80
For rent of banking rooms.....	180 00
For other expenses, not including expenses of other real estate nor other expenses of banking house....	1,044 95
	<u>4,669 75</u>
Other payments, insurance premium advanced.....	14 00
Cash on hand and in banks or trust companies December 31, 1919, after transactions of the day.....	100,233 66
	<u><u>\$595,340 18</u></u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1920.....	1,794
Number of accounts opened or reopened during the year.....	245
Number of accounts closed during the year.....	226
Amount deposited during the year, not including dividends credited for that period.....	\$292,691 62
Amount withdrawn during the year.....	306,760 04
Amount of dividends credited and paid for the year, viz.:	
April 1, 1919.....	\$13,819 19
October 1, 1919.....	13,593 21
	<u>27,412 40</u>
Average amount of each account January 1, 1920.....	410 72
Rate per cent. of dividends to depositors during the six months ending June 30, 1919.....	4
Rate per cent. of dividends to depositors during the six months ending December 31, 1919.....	4
Total earnings of the bank for the year 1919, after allowing for amortization of premiums and discounts.....	\$36,267 19
Total expenses of the bank for the year 1919.....	4,669 75
Dividends paid to depositors for the year 1919.....	27,412 40
Net earnings for the year 1919 over expenses and dividends paid to depositors.....	<u><u>4,185 04</u></u>

ERIE COUNTY

27. AMERICAN SAVINGS BANK OF BUFFALO, BUFFALO

[13 Court street; incorporated 1907]

JOHN M. SATTERFIELD, President. JAMES HANRAHAN, Vice-President.
 CHARLES J. FIX, Vice-Pres. WILLIAM P. LUEDEKE, Secretary.

TRUSTEES

FRANK X. ARGUS,	F. E. FRONCZAK,	WM. P. LUEDEKE,
ALFRED H. BURT,	JAMES HANRAHAN,	NORMAN E. MACK,
MYRON P. BUSH,	ROBERT H. HEUSSLER,	J. M. SATTERFIELD,
EDWARD H. BUTLER,	WM. H. HOTCHISS,	THOMAS STODDART,
CHARLES J. FIX,	DUDLEY M. IRWIN,	CHAS. W. TOYNBEE,
HERBERT A. MELDRUM,	BERT L. JONES,	G. M. ZIMMERMAN,
	FRANK S. MCGRAW.	

FINANCIAL RESOURCES

Bonds and mortgages..... \$2,222,140 00
 Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
United States	\$259,900 00	\$252,972 00	\$259,900 00	
State of New Mexico.....	30,000 00	29,353 86	29,400 00	
Cities in other States.....	65,000 00	66,771 77	65,650 00	
Cities in this State.....	116,015 37	116,730 77	114,990 20	
Towns in this State.....	21,000 00	21,937 92	21,555 00	
Villages in this State.....	65,500 00	65,688 89	65,660 00	
Railroad mortgage bonds..	499,000 00	491,164 32	439,670 00	
	<u>\$1,056,415 37</u>	<u>\$1,044,499 53</u>	<u>\$996,825 30</u>	
Promissory notes				996,825 20
Cash on deposit in banks or trust companies.....				24,313 00
Cash on hand.....				244,196 80
Total of collectible interest.....				21,176 76
Amount of all other assets, furniture and fixtures.....				24,363 87
				<u>22,400 68</u>
				<u><u>\$3,555,416 31</u></u>

LIABILITIES

Amount due depositors, viz.:

Principal	\$3,409,394 87	
Dividends credited or to be credited for the six months ending with December 31, 1919.....	62,122 30	
		<u>\$3,471,517 67</u>
Surplus on estimated market value.....		83,898 64
		<u><u>\$3,555,416 31</u></u>

Surplus on par value, \$143,488.81.

CASH TRANSACTIONS DURING THE YEAR 1919

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1919, before transactions of the day.....	\$329,300 95
From depositors, not including dividends credited.....	1,792,882 77
From interest on loans, deposits and investments.....	171,221 03
From mortgages	174,270 00
From redemption of stocks and bonds.....	510,323 66
For stocks and bonds sold (total par value, \$120,250).....	120,250 00

From loans paid	\$24,097 36
From all other sources, sundries.....	528 61
	<hr/>
	\$3,122,874 38
	<hr/> <hr/>

PAYMENTS

To depositors, including dividends paid to them.....	\$1,695,396 69
For loans on bonds and mortgages.....	453,025 00
For loans on stocks and bonds and other securities.....	44,495 36
For stocks and bonds purchased, including premiums, commis- sions, etc. (total par value, \$620,150).....	614,022 00
For interest (other than dividend payments to depositors)...	3,034 79
For current expenses of the bank, viz.:	
For salaries	\$13,191 00
For taxes: On surplus.....	594 56
For rent of banking rooms.....	4,950 00
For other expenses, not including expenses of other real estate nor other expenses of banking house....	5,348 92
	<hr/>
	24,084 48
Other payments, viz.:	
Furniture and fixtures.....	\$22,400 68
Interest on contingent fund.....	1,041 82
	<hr/>
	23,442 50
Cash on hand and in banks or trust companies December 31, 1919, after transactions of the day.....	265,373 56
	<hr/>
	\$3,122,874 38
	<hr/> <hr/>

STATISTICAL INFORMATION

Number of open accounts January 1, 1920.....	7,816
Number of accounts opened or reopened during the year.....	1,877
Number of accounts closed during the year.....	2,038
Amount deposited during the year, not including dividends credited for that period.....	\$1,792,882 77
Amount withdrawn during the year.....	1,695,396 69
Amount of dividends credited and paid for the year, viz.:	
July 1, 1919.....	61,936 60
January 1, 1920.....	61,888 86
Paid but not credited.....	578 78
	<hr/>
	124,354 24
Average amount of each account January 1, 1920.....	444 15
Rate per cent. of dividends to depositors during the six months ending June 30, 1919.....	4
Rate per cent. of dividends to depositors during the six months ending December 31, 1919.....	4
Total earnings of the bank for the year 1919, after allowing for amortization of premiums and discounts.....	\$169,468 90
Total expenses of the bank for the year 1919.....	25,126 30
Dividends paid to depositors for the year 1919.....	124,354 24
Net earnings for the year 1919 over expenses and dividends paid to depositors.....	19,988 36
	<hr/> <hr/>

28. BUFFALO SAVINGS BANK, BUFFALO

[545 Main street; incorporated 1846]

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

TRUSTEES

E. CORNING TOWNSEND, JOHN L. CLAWSON, IRVING S. UNDERHILL,
 WM. H. GLENNY, SEYMOUR P. WHITE, JOHN A. MANN,
 CHARLES B. HILL, HENRY M. GEERANS, WM. HUDSON,
 RICHARD E. GAVIN, DEWITT CLINTON, HUGH KENNEDY,
 CHARLES L. GURNEY, C. BRECKENRIDGE PORTER, EDWARD L. KOONS.

FINANCIAL

RESOURCES

Bonds and mortgages.....\$21,103,005 00
 Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
United States	\$3,321,600 00	\$3,176,424 60	\$3,321,490 88	
State of California.....	101,000 00	96,323 75	94,940 00	
State of Louisiana.....	100,000 00	109,655 00	105,500 00	
Cities in other States.....	6,211,500 00	6,491,658 47	6,210,490 00	
Cities in this State.....	3,371,086 00	3,490,373 35	3,358,536 37	
Counties in this State.....	521,500 00	534,697 17	525,422 50	
Towns in this State.....	79,000 00	84,332 50	77,420 00	
Villages in this State.....	149,555 50	151,271 97	141,935 53	
School districts in this State	92,000 00	93,927 30	92,500 00	
Railroad mortgage bonds..	9,495,000 00	9,372,944 58	8,416,860 00	
	<u>\$23,442,241 50</u>	<u>\$29,210,613 69</u>	<u>\$27,345,095 07</u>	27,345,095 07
Promissory notes				50,000 00
Banking house and lot, book value, \$450,000; cost, \$783,734.76; actual cash value.....				783,734 76
Other real estate, book value, \$47,126.82; cost, \$47,126.82; actual cash value.....				47,126 82
Cash on deposit in banks or trust companies.....				2,076,950 88
Cash on hand.....				276,236 56
Total of collectible interest.....				400,861 21
				<u>\$52,083,010 30</u>

LIABILITIES

Amount due depositors, viz.:

Principal	\$47,510,134 77	
Dividends credited or to be credited for the six months ending with December 31, 1919.....	893,836 90	\$48,403,971 67
Surplus on estimated market value.....		3,679,038 63
		<u>\$52,083,010 30</u>

Surplus on par value, \$4,776,185.06.

CASH TRANSACTIONS DURING THE YEAR 1919

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1919, before transactions of the day.....	\$3,910,423 82
From depositors, not including dividends credited.....	18,398,895 67
From interest on loans, deposits and investments.....	2,338,911 82
From rents from banking house.....	15,970 84
From rents from other real estate.....	892 85
From mortgages	1,466,301 51
From redemption of stocks and bonds.....	5,481,795 53
From stocks and bonds sold (total par value, \$166,700).....	168,257 56
From real estate sold.....	10,445 00

From all other sources, viz.:

Payments account of sale of real estate.....	\$700 00	
Sale of gas engines.....	600 00	
		\$1,300 00
		\$31,793,194 60

PAYMENTS

To depositors, including dividends paid to them.....	\$16,961,037 13	
For loans on bonds and mortgages.....	3,595,336 51	
For loans on stocks and bonds and other securities.....	50,000 00	
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$8,751,800).....	8,628,830 80	
For interest (other than dividend payments to depositors)...	25,304 72	
For current expenses of the bank, viz.:		
For salaries.....	\$97,052 47	
For taxes: Banking house, \$21,454.19; surplus, \$22,543.37.....	43,997 56	
For expenses, except taxes, of banking house:		
Repairs.....	923 56	
Insurance.....	2,543 40	
Other.....	14,722 51	
For expenses of other real estate, viz.:		
Repairs.....	314 97	
Insurance.....	379 70	
Taxes.....	906 79	
Other.....	463 53	
For other expenses, not including expenses of other real estate nor other expenses of banking house..	18,193 51	
		179,498 00
Cash on hand and in banks or trust companies December 31, 1919, after transactions of the day.....		2,353,187 44
		\$31,793,194 60

STATISTICAL INFORMATION

Number of open accounts January 1, 1920.....	71,768	
Number of accounts opened or reopened during the year.....	13,731	
Number of accounts closed during the year.....	12,388	
Amount deposited during the year, not including dividends credited for that period.....	\$18,398,895 67	
Amount withdrawn during the year.....	16,961,037 13	
Amount of dividends credited and paid for the year, viz.:		
July 1, 1919.....	889,594 54	
January 1, 1920.....	893,836 90	
Credited at other periods.....	17,780 40	
Paid but not credited.....	85 79	
		1,801,297 63
Average amount of each account January 1, 1920.....	674 45	
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.....	13	
Total amount of such accounts.....	\$47,122 60	
Rate per cent. of dividends to depositors during the six months ending June 30, 1919.....	4	
Rate per cent. of dividends to depositors during the six months ending December 31, 1919.....	4	
Total earnings of the bank for the year 1919, after allowing for amortization of premiums and discounts.....	\$2,312,646 31	
Total expenses of the bank for the year 1919.....	179,498 00	
Dividends paid to depositors for the year 1919.....	1,801,297 63	
Net earnings for the year 1919 over expenses and dividends paid to depositors.....	331,850 68	

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

ROBERT S. DONALDSON,	JOHN C. BRADLEY,	WHITNEY G. CASE,
DEXTER P. RUMSEY,	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,	HENRY W. SPRAGUE,	E. H. HUTCHINSON.

FINANCIAL**RESOURCES**

Bonds and mortgages.....\$35,410,287 93
 Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
United States	\$5,100,000 00	\$5,082,455 00	\$5,100,000 00	
State of Alabama.....	300,000 00	320,345 00	294,000 00	
State of Massachusetts.....	500,000 00	560,825 00	440,000 00	
Cities in other States.....	3,062,000 00	3,201,955 45	2,899,140 00	
Cities in this State.....	7,129,098 96	7,190,689 67	6,717,407 57	
Countries in this State.....	10,000 00	10,000 00	9,800 00	
Railroad mortgage bonds....	10,176,000 00	10,748,732 30	7,990,490 00	
	<u>\$28,276,098 96</u>	<u>\$27,114,892 42</u>	<u>\$23,450,827 57</u>	
Promissory notes				23,450,827 57
Banking house and lot, book value, \$1,196,057.43; cost, \$1,196,057.43; actual cash value.....				377,437 96
Other real estate, book value, \$43,293.09; cost, \$43,293.09; actual cash value.....				1,196,057 43
Cash on deposit in banks or trust companies.....				43,293 09
Cash on hand.....				4,075,139 14
Total of collectible interest.....				211,534 12
Amount of all other assets, rents accrued.....				736,991 69
				<u>1,175 85</u>
				<u>\$65,502,744 78</u>

LIABILITIES

Amount due depositors, viz.:

Principal	\$60,650,584 11	
Dividends credited or to be credited for the six months ending with December 31, 1919.....	1,137,304 83	
		<u>\$61,787,888 94</u>
Surplus on estimated market value.....		3,714,855 84
		<u>\$65,502,744 78</u>

Surplus on par value, \$6,540,127.23.

CASH TRANSACTIONS DURING THE YEAR 1919**RECEIPTS**

Cash on hand and in banks or trust companies January 1, 1919, before transactions of the day.....	\$5,061,680 67
From depositors, not including dividends credited.....	17,715,622 56
From interest on loans, deposits and investments.....	2,958,045 45
From rents from banking house.....	62,652 66
From rents from other real estate.....	300 00
From mortgages.....	1,938,365 00
From redemption of stocks and bonds.....	2,643,509 11

From loans paid	\$280,928 43
From real estate sold.....	5,051 24
From all other sources, viz.:	
Insurance premiums advanced, repaid.....	\$258 66
Sale of old material.....	134 46
Payment of surety bond.....	5,000 00
	<u>5,393 11</u>
	<u>\$30,671,548 23</u>

PAYMENTS

To depositors, including dividends paid to them.....	\$18,550,936 62
For loans on bonds and mortgages.....	2,930,200 00
For loans on stocks and bonds and other securities.....	430,074 50
For stocks and bonds purchased, including premiums, commis- sions, etc. (total par value, \$4,075,455)	4,057,455 00
For interest (other than dividend payments to depositors)...	36,468 79
For current expenses of the bank, viz.:	
For salaries.....	\$95,482 61
For taxes: Banking house, \$28,524.58; surplus, \$30,982.25	59,506 83
For expenses, except taxes, of banking house:	
Repairs	14,987 48
Insurance	3,640 04
Other	35,094 55
For expenses of other real estate, viz.:	
Insurance	284 15
Taxes	1,092 31
For other expenses, not including expenses of other real estate nor other expenses of banking house..	35,373 14
	<u>245,461 11</u>
For real estate acquired by foreclosure, or in settlement of debts due the bank.....	5,051 24
Other payments, adjustment of bond and mortgage account...	129,227 71
Cash on hand and in banks or trust companies December 31, 1919, after transactions of the day.....	4,286,673 26
	<u>\$30,671,548 23</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1920.....	92,816
Number of accounts opened or reopened during the year.....	14,085
Number of accounts closed during the year.....	14,696
Amount deposited during the year, not including dividends credited for that period.....	\$17,715,622 56
Amount withdrawn during the year.....	18,550,936 62
Amount of dividends credited and paid for the year, viz.:	
July 1, 1919.....	\$1,150,564 55
January 1, 1920.....	1,137,304 83
Credited at other periods.....	1,897 85
	<u>2,289,767 23</u>
Average amount of each account January 1, 1920.....	665 70
Rate per cent. of dividends to depositors during the six months ending June 30, 1919.....	4
Rate per cent. of dividends to depositors during the six months ending December 31, 1919.....	4
Total earnings of the bank for the year 1919, after allowing for amortization of premiums and discounts.....	\$2,980,518 71
Total expenses of the bank for the year 1919.....	245,461 11
Dividends paid to depositors for the year 1919.....	2,289,767 23
Net earnings for the year 1919 over expenses and dividends paid to depositors.....	<u>445,290 37</u>

REPORT ON SAVINGS BANKS

30. THE WESTERN SAVINGS BANK, BUFFALO

[438 Main street; incorporated 1851]

ALBERT J. WHEELER, President. FRANKLIN W. H. BECKER, Treas.
 HENRY E. BOLLER, Vice-President. FRED C. SPRICKMAN, Asst. Treas.
 HOWARD H. BAKER, Vice-President. SOLOMON P. SCHEU, Asst. Treas.

TRUSTEES

ALBERT J. WHEELER, HENRY E. BOLLER, CHAS. H. DONALDSON,
 HOWARD H. BAKER, LESLIE J. BENNETT, EDW. E. COATSWORTH,
 CHARLES DIEBOLD, JR., F. W. H. BECKER, GEO. B. MONTGOMERY,
 EDWARD A. EISELE, LEWIS J. HEINTZ, GROVER W. WENDE,
 WILLIAM H. HILL, WILLIAM P. NORTHRUP, HENRY R. HOFFELD.

FINANCIAL

RESOURCES

Bonds and mortgages..... \$5,692,675 00
 Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
United States	\$2,137,696 00	\$2,086,255 26	\$2,137,696 00	
Cities in other States.....	500,000 00	525,244 40	492,000 00	
Cities in this State.....	1,610,171 57	1,653,673 27	1,608,452 01	
Counties in this State.....	162,000 00	168,371 20	159,570 00	
Villages in this State.....	138,472 20	139,981 69	137,712 20	
School districts in this State	96,000 00	96,000 00	93,275 00	
Railroad mortgage bonds....	2,425,000 00	2,398,062 50	1,937,000 00	
	<u>\$7,069,339 77</u>	<u>\$7,065,593 32</u>	<u>\$6,565,705 21</u>	6,565,705 21
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.....				783,489 82
Cash on hand.....				88,082 54
Total of collectible interest.....				114,715 56
Amount of all other assets, taxes advanced.....				1,447 48
				<u>\$13,376,115 61</u>

LIABILITIES

Amount due depositors, viz.:

Principal	\$12,350,530 82	
Dividends credited or to be credited for the six months ending with December 31, 1919.....	233,504 32	\$12,584,035 14
Surplus on estimated market value.....		792,080 47
		<u>\$13,376,115 61</u>

Surplus on par value, \$1,295,715.03.

CASH TRANSACTIONS DURING THE YEAR 1919

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1919, before transactions of the day.....	\$1,059,349 76
From depositors, not including dividends credited.....	3,951,824 68
From interest on loans, deposits and investments.....	615,687 40
From rents from banking house.....	4,642 20
From mortgages	526,750 00
From redemption of stocks and bonds.....	924,969 09
From stocks and bonds sold (total par value, \$338,400).....	340,948 19
	<u>\$7,424,171 32</u>

PAYMENTS

To depositors, including dividends paid to them.....	\$3,932,309 37
For loans on bonds and mortgages.....	674,050 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$1,945,823.48).....	1,903,128 67
For interest (other than dividend payments to depositors)...	9,494 90
For current expenses of the bank, viz.:	
For salaries	\$30,818 75
For taxes: Banking house, \$9,723.51; surplus, \$5,212.27; on mortgages, \$453.10.....	15,388 88
For other expenses, not including expenses of other real estate nor other expenses of banking house...	7,408 33
	<hr/>
	53,616 02
Cash on hand and in banks or trust companies December 31, 1919, after transactions of the day.....	851,572 36
	<hr/>
	<u>\$7,424,171 32</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1920.....	15,555
Number of accounts opened or reopened during the year....	2,621
Number of accounts closed during the year.....	2,301
Amount deposited during the year, not including dividends credited for that period.....	\$3,951,824 68
Amount withdrawn during the year.....	3,932,309 37
Amount of dividends credited and paid for the year, viz.:	
July 1, 1919.....	\$240,491 18
January 1, 1920.....	283,604 32
Credited at other periods.....	8,193 10
	<hr/>
	477,188 60
Average amount of each account January 1, 1920.....	809 00
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.....	\$12,185 22
Rate per cent. of dividends to depositors during the six months ending June 30, 1919.....	4
Rate per cent. of dividends to depositors during the six months ending December 31, 1919.....	4
Total earnings of the bank for the year 1919, after allowing for amortization of premiums and discounts.....	\$615,688 90
Total expenses of the bank for the year 1919.....	53,616 02
Dividends paid to depositors for the year 1919.....	477,188 60
Net earnings for the year 1919 over expenses and dividends paid to depositors	<hr/>
	84,884 28

GREENE COUNTY

31. CATSKILL SAVINGS BANK, CATSKILL

[343 Main street; incorporated 1863]

W. IRVING JENNINGS, President.

ORRIN DAY, Treasurer.

EMORY A. CHASE, Vice-President.

JEREMIAH DAY, Secretary.

ADDISON P. JONES, Asst. Secretary.

TRUSTEES

W. IRVING JENNINGS,
JEREMIAH DAY,
ORRIN DAY,
WM. H. VAN ORDEN,
CHARLES E. BASSETT.

EMORY A. CHASE,
JAMES L. MALCOLM,
A. C. BLOODGOOD,
ADDISON P. JONES,

GEORGE S. LEWIS,
FRANK H. OSBORN,
HOWARD C. SMITH,
WILLIAM J. HUGHES,
J. CLARK SALISBURY.

FINANCIAL RESOURCES

Bonds and mortgages..... \$1,064,518 94
Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value
United States	\$1,286,134 00	\$1,248,319 33	\$1,286,134 00
State of New York.....	45,000 00	45,856 25	46,450 00
State of Wyoming.....	24,000 00	33,180 00	25,225 00
State of California.....	25,000 00	22,500 00	23,500 00
State of South Dakota.....	18,000 00	18,000 00	18,360 00
Cities in other States.....	593,000 00	625,835 81	585,390 00
Cities in this State.....	374,080 00	385,602 09	359,445 60
Countries in this State.....	40,000 00	43,301 47	40,550 00
Towns in this State.....	32,000 00	32,335 80	33,529 77
Villages in this State.....	82,000 00	87,490 50	80,220 00
School districts in this State	56,790 00	61,681 53	57,223 75
Railroad mortgage bonds....	494,000 00	516,947 11	417,700 00
	<u>\$3,070,004 00</u>	<u>\$3,122,050 19</u>	<u>\$2,972,533 12</u>

2,972,533 12

Banking house and lot, book value, \$40,000; cost, \$54,512.27; actual cash value.....	40,000 00
Other real estate, book value, \$1,188.51; cost, \$1,263.38; actual cash value	1,188 51
Cash on deposit in banks or trust companies.....	295,818 60
Cash on hand.....	35,968 77
Total of collectible interest.....	63,401 32
	<u>\$4,473,429 26</u>

LIABILITIES

Amount due depositors, viz.:

Principal	\$4,016,823 38
Dividends credited or to be credited for the six months ending with December 31, 1919.....	73,567 87
	\$4,090,391 25
Other liabilities, Liberty and Victory bond deposits.....	1,061 50
Surplus on estimated market value.....	381,976 51
	<u>\$4,473,429 26</u>

Surplus on par value, \$479,447.39.

CASH TRANSACTIONS DURING THE YEAR 1919

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1919, before transactions of the day.....	\$217,627 64
From depositors, not including dividends credited.....	1,316,918 29
From interest on loans, deposits and investments.....	177,143 09
From rents from other real estate.....	79 20
From mortgages	215,125 95

From redemption of stocks and bonds.....		\$341,830 00
From stocks and bonds sold (total par value, \$161,600).....		155,365 00
From all other sources, viz.:		
Payment by subscribers on Liberty and Victory bonds and accrued interest on same.....	\$32,384 14	
Payment account "Other real estate".....	74 87	
		<u>32,459 01</u>
		<u>\$2,456,548 18</u>

PAYMENTS

To depositors, including dividends paid to them.....		\$934,517 01
For loans on bonds and mortgages.....		145,250 00
For stocks and bonds purchased, including premiums, commis- sions, etc. (total par value, \$1,018,100).....		983,082 08
For interest (other than dividend payments to depositors)....		7,372 55
For current expenses of the bank, viz.:		
For salaries	\$8,873 00	
For taxes: Banking house, \$945.37; surplus, \$3,302.06; on mortgages, \$165.00.....	4,412 43	
For expenses, except taxes, of banking house:		
Repairs	132 42	
Insurance	203 50	
Other	349 60	
For expenses of other real estate, viz.:		
Repairs	44 50	
Taxes	44 73	
Other	6 00	
For other expenses, not including expenses of other real estate nor other expenses of banking house..	1,596 71	
		<u>15,662 89</u>
Other payments, viz.:		
Liberty and Victory bond account.....	\$38,860 20	
Cash short and interest paid Liberty and Victory bond subscribers.....	16 08	
		<u>38,876 28</u>
Cash on hand and in banks or trust companies December 31, 1919, after transactions of the day.....		<u>331,787 37</u>
		<u>\$2,456,548 18</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1920.....		7,728
Number of accounts opened or reopened during the year....		1,082
Number of accounts closed during the year.....		766
Amount deposited during the year, not including dividends credited for that period.....	\$1,316,918 29	
Amount withdrawn during the year.....	934,517 01	
Amount of dividends credited and paid for the year, viz.:		
July 1, 1919.....	\$69,240 35	
January 1, 1920.....	73,567 87	
		<u>142,808 22</u>
Average amount of each account January 1, 1920.....		529 29
Rate per cent. of dividends to depositors during the six months ending June 30, 1919.....		4
Rate per cent. of dividends to depositors during the six months ending December 31, 1919.....		4
Total earnings of the bank for the year 1919, after allowing for amortization of premiums and discounts.....	\$176,810 45	
Total expenses of the bank for the year 1919.....	15,673 09	
Dividends paid to depositors for the year 1919.....	142,808 22	
Net earnings for the year 1919 over expenses and dividends paid to depositors.....	18,329 14	

JEFFERSON COUNTY

33. JEFFERSON COUNTY SAVINGS BANK, WATERTOWN

[202 Washington street; incorporated 1859]

HENRY PURCELL, President. S. A. UPHAM, Vice-President.
 FRED W. COBURN, Vice-President. A. TEN EYCK LANSING, Treasurer.
 GEORGE W. HULSE, Asst. Treasurer.

TRUSTEES

O. E. HUNGERFORD,	S. B. CLEVELAND,	SAMUEL A. UPHAM,
GEO. C. SHERMAN,	DAVID M. ANDERSON,	JOHN CONBOY,
FRED W. COBURN,	DELOS M. COSGROVE,	PERLEY A. PITCHER,
HENRY PURCELL,	A. TEN EYCK LANSING,	CARL G. NILL,
FRANK J. RHINES,		J. MUNSON GAMBLE.

FINANCIAL RESOURCES

Bonds and mortgages..... \$4,058,415 17
 Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value
United States	\$1,864,150 00	\$1,855,596 20	\$1,864,039 35
State of Delaware.....	100,000 00	103,250 00	99,000 00
Cities in other States.....	450,000 00	464,681 57	439,900 00
Cities in this State.....	1,053,000 00	1,081,662 45	1,015,635 00
Countries in this State.....	35,000 00	35,346 50	34,450 00
Towns in this State.....	131,700 00	133,528 18	126,174 00
Villages in this State.....	236,793 80	240,877 80	232,541 64
School districts in this State	80,000 00	81,626 01	80,800 00
Railroad mortgage bonds....	2,332,000 00	2,343,353 13	1,884,230 00
	<u>\$6,287,643 80</u>	<u>\$6,344,921 84</u>	<u>\$5,776,769 99</u>

Prémisary notes	5,776,769 99
Banking house and lot, book value, \$12,091.64; cost, \$12,091.64; actual cash value.....	16,160 00
Cash on deposit in banks or trust companies.....	12,091 64
Cash on hand.....	305,214 00
Total of collectible interest.....	112,590 06
Amount of all other assets, land contracts.....	73,355 16
	<u>151,198 68</u>
	<u>\$10,505,794 70</u>

LIABILITIES

Amount due depositors, viz.:	
Principal	\$9,874,129 76
Dividends credited or to be credited for the six months ending with December 31, 1919.....	186,747 33
	<u>\$10,060,877 09</u>
Other liabilities, viz.:	
Bills payable, Victory bond loan.....	\$100,000 00
Liberty and Victory bond deposits.....	3,801 50
	<u>103,801 50</u>
Surplus on estimated market value.....	341,116 11
	<u>\$10,505,794 70</u>

Surplus on par value, \$851,989.92.

CASH TRANSACTIONS DURING THE YEAR 1919

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1919, before transactions of the day.....	\$652,296 43
From depositors, not including dividends credited.....	2,389,081 40
From interest on loans, deposits and investments.....	489,058 52
From rents from other real estate.....	188 75
From mortgages	425,513 77
From redemption of stocks and bonds.....	514,574 88
From loans paid.....	5,206 00
From real estate sold.....	33,000 00

From all other sources, viz.:

Loan account Victory bonds.....	\$100,000 00	
Partial payments by Liberty and Victory bond subscribers	69,857 26	
Payments on land contracts.....	6,025 00	
Receipts sale war savings stamps.....	100 00	
Receipts account real estate and fees.....	1,722 56	
Receipts account Liberty bonds.....	1,294 10	
Taxes advanced, refunded.....	453 92	
		<u>179,457 84</u>
		<u>\$4,688,377 59</u>

PAYMENTS

To depositors, including dividends paid to them.....	\$2,560,726 76	
For loans on bonds and mortgages.....	426,840 00	
For loans on stocks and bonds and other securities.....	18,925 00	
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$1,126,000)	1,126,000 00	
For interest (other than dividend payments to depositors)....	10,554 57	
For current expenses of the bank, viz.:		
For salaries	\$24,998 96	
For taxes: Banking house, \$1,836.57; surplus, \$3,683.12; on mortgages, \$989.50.....	6,509 19	
For expenses, except taxes, of banking house:		
Insurance	281 68	
Other	1,419 52	
For rent of banking rooms.....	1,800 00	
For other expenses, not including expenses of other real estate nor other expenses of banking house..	6,165 29	
		<u>41,174 64</u>
Other payments, viz.:		
Liberty bond account.....	\$85,289 00	
Commission sale of real estate.....	500 00	
Referees' fees, insurance premiums, taxes and other real estate expenses.....	437 52	
Cash short	126 04	
		<u>86,352 56</u>
Cash on hand and in banks or trust companies December 31, 1919, after transactions of the day.....	417,804 06	
		<u>\$4,688,377 59</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1920.....	27,833
Number of accounts opened or reopened during the year.....	1,953
Number of accounts closed during the year.....	2,998
Amount deposited during the year, not including dividends credited for that period.....	\$2,389,081 40
Amount withdrawn during the year.....	2,560,726 76
Amount of dividends credited and paid for the year, viz.:	
July 1, 1919.....	\$189,355 86
January 1, 1920.....	186,747 38
Credited at other periods.....	42 41
	<u>376,145 60</u>
Average amount of each account January 1, 1920.....	361 47
Rate per cent. of dividends to depositors during the six months ending June 30, 1919.....	4
Rate per cent. of dividends to depositors during the six months ending December 31, 1919.....	4
Total earnings of the bank for the year 1919, after allowing for amortization of premiums and discounts.....	\$475,741 61
Total expenses of the bank for the year 1919.....	41,174 64
Dividends paid to depositors for the year 1919.....	376,145 60
Net earnings for the year 1919 over expenses and dividends paid to depositors	<u>58,421 37</u>

33. WATERTOWN SAVINGS BANK, WATERTOWN

[125 Washington street; incorporated 1893]

ISAAC L. HUNT, President. JOHN R. PAWLING, Treasurer.
 SILAS L. GEORGE, Vice-President.

TRUSTEES

JOHN R. KILBORN,	HAROLD W. CONDE,	ISAAC L. HUNT,
JOHN R. PAWLING,	HARLAN P. DUNLAP,	ANTONIO F. MILLS,
WILLIAM E. SILL,	JACOB F. AMOS,	IRA SHARP,
SILAS L. GEORGE,	GEORGE H. BURNS,	ADAM BICKELHAUPT,
R. SEYMOUR EASTMAN,	FRANK S. TISDALE,	ELI B. JOHNSON,
HERBERT E. HARMON,	ALBERT W. OATMAN,	KARL GEORGE.

FINANCIAL
RESOURCES

Bonds and mortgages..... \$2,021,260 00
 Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
State of United States.....	\$673,900 00	\$651,324 25	\$673,900 00	
State of Louisiana.....	25,000 00	24,943 00	25,300 00	
State of South Dakota.....	4,000 00	4,000 00	4,040 00	
Cities in other States.....	319,000 00	333,464 66	323,435 00	
Cities in this State.....	208,580 37	214,083 57	215,051 88	
Towns in this State.....	4,600 00	4,627 50	4,459 00	
Villages in this State.....	295,387 50	300,383 70	294,276 67	
School districts in this State	86,100 00	87,940 24	86,469 00	
Railroad mortgage bonds..	370,000 00	371,003 50	309,900 00	
	<u>\$1,986,567 87</u>	<u>\$1,991,370 42</u>	<u>\$1,936,827 55</u>	1,936,827 55
Promissory notes				6,631 00
Cash on deposit in banks or trust companies.....				245,762 71
Cash on hand.....				30,102 85
Total of collectible interest.....				28,030 90
				<u>\$4,268,615 01</u>

LIABILITIES

Amount due depositors, viz.:

Principal.....	\$3,945,172 02	
Dividends credited or to be credited for the six months ending with December 31, 1919.....	75,226 49	\$4,020,998 51
Other liabilities, Liberty and Victory bond deposits.....	936 00	
Surplus on estimated market value.....	246,680 50	
		<u>\$4,268,615 01</u>

Surplus on par value, \$296,420.82.

CASH TRANSACTIONS DURING THE YEAR 1919

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1919, before transactions of the day.....	\$337,708 96
From depositors, not including dividends credited.....	835,238 84
From interest on loans, deposits and investments.....	204,557 61
From mortgages	183,892 00
From redemption of stocks and bonds.....	217,726 80
From stocks and bonds sold (total par value, \$303,435).....	294,159 86
From loans paid	7,525 00

From all other sources, payments by Liberty and Victory bond subscribers	49,819 75
	<u>\$2,130,628 82</u>

PAYMENTS

To depositors, including dividends paid to them.....	\$947,572 03
For loans on bonds and mortgages.....	133,000 00
For loans on stocks and bonds and other securities.....	9,586 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$707,071.07).....	685,009 87
For interest (other than dividend payments to depositors)....	5,021 15
For current expenses of the bank, viz.:	
For salaries	\$13,534 31
For taxes: On surplus, \$1,836.07; on mortgages, \$96.50.....	2,431 57
For rent of banking rooms.....	1,500 00
For other expenses, not including expenses of other real estate nor other expenses of banking house..	3,991 33
	<u>21,457 21</u>
Other payments, viz.:	
Liberty and Victory bond accounts.....	\$52,747 00
Advertising	370 00
	<u>53,117 00</u>
Cash on hand and in banks or trust companies December 31, 1919, after transactions of the day.....	275,865 56
	<u>\$2,130,628 82</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1920.....	8,473
Number of accounts opened or reopened during the year.....	645
Number of accounts closed during the year.....	1,073
Amount deposited during the year, not including dividends credited for that period.....	\$835,238 84
Amount withdrawn during the year.....	947,572 03
Amount of dividends credited and paid for the year, viz.:	
July 1, 1919.....	\$76,601 67
January 1, 1920.....	75,826 49
	<u>152,428 16</u>
Average amount of each account January 1, 1920.....	474 56
Rate per cent. of dividends to depositors during the six months ending June 30, 1919.....	4
Rate per cent. of dividends to depositors during the six months ending December 31, 1919.....	4
Total earnings of the bank for the year 1919, after allowing for amortization of premiums and discounts.....	\$197,713 92
Total expenses of the bank for the year 1919.....	21,457 21
Dividends paid to depositors for the year 1919.....	152,428 16
Total earnings for the year 1919 over expenses and dividends paid to depositors.....	<u>23,828 55</u>

KINGS COUNTY

34. BAY RIDGE SAVINGS BANK, BROOKLYN

[5323 Fifth avenue; incorporated 1909]

MAURICE T. LEWIS, President. PIERCE KEEFE, Secretary.
 MICHAEL MURPHY, Vice-President. ROBERT S. DARBEE, Cashier.
 WM. A. FISCHER, Vice-President.

TRUSTEES

MAURICE T. LEWIS,	JUSTUS BERGE,	HENRY KETTELHODT,
MICHAEL MURPHY,	HENRY MEYER,	OLAF OLAFSON,
JOHN D. HOLSTEN,	HENRY SCHWANWEDE,	WILLIAM A. FISCHER,
PIERCE KEEFE,	WM. E. KAY,	ROBERT S. DARBEE,
GEORGE IHNKEN,	PETER MEINCKE,	WILLIAM J. WARD,
	PETER P. SMITH.	

FINANCIAL RESOURCES

Bonds and mortgages..... \$2,408,150 00
 Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
United States	\$1,297,100 00	\$1,245,502 00	\$1,297,100 00	
Cities in other States.....	87,000 00	88,145 47	86,950 00	
Cities in this State.....	186,000 00	179,219 15	181,190 00	
Towns in this State.....	5,000 00	5,136 46	5,100 00	
Villages in this State.....	65,849 01	66,225 99	66,965 63	
School districts in this State	9,000 00	9,235 56	9,250 00	
Railroad mortgage bonds....	145,000 00	136,798 75	131,310 00	
	<u>\$1,794,949 01</u>	<u>\$1,730,262 38</u>	<u>\$1,778,365 63</u>	1,778,365 63
Promissory notes				9,658 00
Cash on deposit in banks or trust companies.....				273,783 27
Cash on hand.....				38,243 52
Total of collectible interest.....				28,449 64
Amount of all other assets, viz.:				
Furniture and fixtures.....			\$6,000 00	
Victory loan stamps.....			7,652 00	
			<u>13,652 00</u>	
			<u>\$4,550,302 06</u>	

LIABILITIES

Amount due depositors, viz.:			
Principal		\$4,342,246 06	
Dividends credited or to be credited for the six months ending with December 31, 1919.....		60,830 20	\$4,403,076 76
Other liabilities, Liberty bond deposits.....			95 00
Surplus on estimated market value.....			147,130 30
			<u>\$4,550,302 06</u>

Surplus on par value, \$163,713.68.

CASH TRANSACTIONS DURING THE YEAR 1919

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1919, before transactions of the day.....	\$363,878 56
From depositors, not including dividends credited.....	4,868,483 08
From interest on loans, deposits and investments.....	167,984 97
From rents from banking house.....	200 00
From mortgages	59,800 00
From redemption of stocks and bonds.....	358,031 73
From stocks and bonds sold (total par value, \$58,750).....	58,750 00

From loans paid	\$14,450 00
From bankers' acceptances and bills of exchange.....	109,653 40
From real estate sold.....	19,823 75
From all other sources, viz.:	
Payments by Liberty bond subscribers.....	\$68,428 50
Liberty bond coupon stamps sold.....	452,165 00
	<u>520,593 50</u>

\$6,541,648 99

PAYMENTS

To depositors, including dividends paid to them.....	\$3,133,200 50
For loans on bonds and mortgages.....	974,850 00
For loans on stocks and bonds and other securities.....	23,858 00
For bankers' acceptances and bills of exchange.....	109,653 40
For stocks and bonds purchased, including premiums, commis- sions, etc. (total par value, \$1,554,600).....	1,497,598 15
For interest (other than dividend payments to depositors)....	10,948 83
For current expenses of the bank, viz.:	
For salaries	\$9,728 66
For taxes: On surplus.....	531 62
For rent of banking rooms.....	3,166 66
For expenses of other real estate: Taxes.....	772 95
For other expenses, not including expenses of other real estate nor other expenses of banking house..	7,052 43
	<u>21,252 32</u>
Other payments, viz.:	
Liberty loan stamps purchased.....	\$452,050 00
Refunded to Liberty bond subscribers.....	5,553 00
Cash short	658 00
	<u>458,261 00</u>
Cash on hand and in banks or trust companies December 31, 1919, after transactions of the day.....	<u>312,026 79</u>
	<u>\$6,541,648 99</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1920.....	14,878
Number of accounts opened or reopened during the year.....	8,593
Number of accounts closed during the year.....	3,881
Amount deposited during the year, not including dividends credited for that period.....	\$4,868,483 08
Amount withdrawn during the year.....	3,133,200 50
Amount of dividends credited and paid for the year, viz.:	
July 1, 1919.....	\$48,043 91
January 1, 1920.....	60,830 20
	<u>108,874 11</u>
Average amount of each account January 1, 1920.....	291 86
Number of accounts which exceeded \$3,000, exclusive of divi- dends 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.....	\$20,113 00
Rate per cent. of dividends to depositors during the six months ending June 30, 1919.....	4
Rate per cent. of dividends to depositors during the six months ending December 31, 1919.....	4
Total earnings of the bank for the year 1919, after allowing for amortization of premiums and discounts.....	\$178,783 48
Total expenses of the bank for the year 1919.....	21,910 32
Dividends paid to depositors for the year 1919.....	108,874 11
Net earnings for the year 1919 over expenses and dividends paid to depositors.....	<u>47,999 05</u>

35. BREVOORT SAVINGS BANK, BROOKLYN

[522 Nostrand avenue; incorporated 1890]

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

TRUSTEES

CHAS. M. AIKMAN, ALFRED T. LEWARD, L. A. WRAY,
 JOSEPH M. BACON, RAYMOND LOUNSBERRY, PATRICK M. WOODS,
 JOHN W. BAILEY, EDWARD LYONS, JOHN H. BURROUGHS,
 CHARLES COOPER, GEORGE W. PIPE, ERNEST C. PILSBURY,
 WILLIAM J. GILPIN, HOWARD M. SMITH, HENRY C. LA ROWE,
 WILLIAM H. GOOD, L. BERTRAND SMITH, JOHN R. STINE,
 G. W. HARMAN, JOHN D. SULLIVAN, CLARENCE B. SMITH,
 WALTER C. HUMSTONE, GRANVILLE H. ROME, J. L. CHILDS.

FINANCIAL

RESOURCES

Bonds and mortgages.....\$3,530,075 00

Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
United States.....	\$1,936,400 00	\$1,883,605 00	\$1,936,400 00	
State of New York.....	50,000 00	52,875 00	54,000 00	
State of Maryland.....	25,000 00	23,630 90	23,750 00	
State of New Mexico.....	17,500 00	18,511 46	18,375 00	
State of Oklahoma.....	35,000 00	35,307 25	34,650 00	
State of Louisiana.....	45,000 00	47,365 87	47,150 00	
State of Utah.....	26,000 00	24,187 50	24,000 00	
State of Tennessee.....	25,000 00	26,273 75	25,750 00	
State of South Dakota.....	10,900 00	10,264 00	10,100 00	
Cities in other States.....	535,408 40	560,780 49	557,051 62	
Cities in this State.....	508,021 00	517,375 03	491,367 13	
Counties in this State.....	128,000 00	136,943 90	133,530 00	
Towns in this State.....	184,450 00	197,957 08	193,316 25	
Villages in this State.....	234,820 00	244,992 80	242,596 90	
School districts in this State	139,000 00	143,748 09	143,510 00	
Railroad mortgage bonds....	405,000 00	408,321 85	341,350 00	
	<u>\$4,303,599 40</u>	<u>\$4,332,538 97</u>	<u>\$4,256,896 90</u>	4,256,896 90
Promissory notes				100,000 00
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.....				560,750 18
Cash on hand.....				33,234 97
Total of collectible interest.....				93,953 22
				<u>\$8,629,910 27</u>

LIABILITIES

Amount due depositors, viz.:

Principal	\$8,049,135 82	
Dividends credited or to be credited for the six months ending with December 31, 1919.....	135,644 58	\$8,184,780 40
Other liabilities, Liberty bond deposits.....		3,311 50
Surplus on estimated market value.....		441,818 37
		<u>\$8,629,910 27</u>
Surplus on par value, \$488,520.87.		

CASH TRANSACTIONS DURING THE YEAR 1919

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1919, before transactions of the day.....	\$438,302 32
From depositors, not including dividends credited.....	4,751,127 50

From interest on loans, deposits and investments.....	\$356,795 48
From rents from banking house.....	1,930 00
From mortgages.....	123,150 00
From redemption of stocks and bonds.....	409,950 00
From stocks and bonds sold (total par value, \$1,243,650)....	1,240,962 50
From real estate sold.....	13,800 00
From all other sources, sundries.....	4 23
	<hr/>
	\$7,336,022 03
	<hr/> <hr/>

PAYMENTS

To depositors, including dividends paid to them.....	\$3,262,120 69
For loans on bonds and mortgages.....	543,050 00
For loans on stocks and bonds and other securities.....	100,000 00
For stocks and bonds purchased, including premiums, commis- sions, etc. (total par value, \$2,799,500).....	2,752,094 79
For interest (other than dividend payments to depositors)....	16,410 99
For current expenses of the bank, viz.:	
For salaries.....	\$21,248 75
For taxes: Banking house, \$1,154.80; surplus, \$3,348.04	4,502 84
For expenses, except taxes, of banking house:	
Repairs.....	88 55
Insurance.....	52 24
For expenses of other real estate, viz.:	
Repairs.....	2 50
Taxes.....	28 00
Other.....	367 50
For other expenses, not including expenses of other real estate nor other expenses of banking house..	5,068 53
	<hr/>
	31,333 91
Other payments, Liberty loan account.....	37,026 50
Cash on hand and in banks or trust companies December 31, 1919, after transactions of the day.....	593,985 15
	<hr/>
	\$7,336,022 03
	<hr/> <hr/>

STATISTICAL INFORMATION

Number of open accounts January 1, 1920.....	21,138
Number of accounts opened or reopened during the year.....	6,048
Number of accounts closed during the year.....	3,194
Amount deposited during the year, not including dividends credited for that period.....	\$4,751,127 50
Amount withdrawn during the year.....	3,262,120 69
Amount of dividends credited and paid for the year, viz.:	
July 1, 1919.....	\$123,672 80
January 1, 1920.....	135,644 58
	<hr/>
	259,317 38
Average amount of each account January 1, 1920.....	387 21
Rate per cent. of dividends to depositors during the six months ending June 30, 1919.....	4
Rate per cent. of dividends to depositors during the six months ending December 31, 1919.....	4
Total earnings of the bank for the year 1919, after allowing for amortization of premiums and discounts.....	\$368,183 26
Total expenses of the bank for the year 1919.....	31,333 91
Dividends paid to depositors for the year 1919.....	259,317 38
Net earnings for the year 1919 over expenses and dividends paid to depositors.....	77,531 97
	<hr/>
	77,531 97
	<hr/> <hr/>

36. BROOKLYN SAVINGS BANK, BROOKLYN

[141 Pierrepont street; incorporated 1827]

CROWELL HADDEN, President. LAURUS E. SUTTON, Comptroller.
 DANIEL J. CREEM, Vice-President. ARTHUR C. HARE, Cashier.
 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,
 SCOTT McLANAHAN, F. A. M. BURRELL, WILLIAM MASON,
 FRANK I. BABBOTT, EDWIN P. MAYNARD, CHARLES L. MORSE,
 HENRY F. NOYES, WILLIAM L. MOFFAT, S. EDWIN BUCHANAN,
 JAMES H. JOURDAN.

FINANCIAL
RESOURCES

Bonds and mortgages.....\$34,049,350 00

Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
United States	\$3,039,050 00	\$7,514,592 00	\$3,039,050 00	
State of California	490,000 00	383,481 83	331,000 00	
State of Maryland	200,000 00	196,680 00	193,000 00	
State of Massachusetts	375,000 00	949,081 28	737,500 00	
State of South Dakota	160,000 00	165,329 50	164,300 00	
State of Tennessee	300,000 00	300,319 37	299,050 00	
Cities in other States.....	5,343,000 00	5,484,102 18	5,010,340 00	
Cities in this State.....	6,185,735 00	6,405,171 48	6,139,986 52	
Countries in this State.....	596,000 00	616,446 90	609,310 00	
Towns in this State.....	63,000 00	63,277 50	66,980 00	
Railroad mortgage bonds...	2,460,000 00	9,612,932 07	7,396,400 00	
	<u>\$31,626,785 00</u>	<u>\$32,093,814 16</u>	<u>\$29,693,416 52</u>	29,693,416 52
Promissory notes				500,000 00
Banking house and lot, book value, \$427,000; cost, \$393,047.87; actual cash value.....				427,000 00
Other real estate, book value, \$23,000; cost, \$23,000; actual cash value				23,000 00
Cash on deposit in banks or trust companies.....				3,095,908 30
Cash on hand.....				134,103 98
Total of collectible interest.....				831,359 33
				<u>\$68,804,138 13</u>

LIABILITIES

Amount due depositors, viz.:

Principal	\$61,204,610 34	
Dividends credited or to be credited for the six months ending with December 31, 1919.....	1,144,350 40	
	<u>\$62,438,961 24</u>	
Other liabilities; Liberty bond deposits.....	36,182 50	
Surplus on estimated market value.....	6,328,994 39	
	<u>\$68,804,138 13</u>	

Surplus on par value, \$8,262,362.87.

CASH TRANSACTIONS DURING THE YEAR 1919

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1919, before transactions of the day.....	\$4,372,276 77
From depositors, not including dividends credited.....	17,851,880 84

From interest on loans, deposits and investments.....	\$3,062,304 17
From rents from other real estate.....	1,300 00
From mortgages	1,031,500 00
From redemption of stocks and bonds.....	3,935,207 50
From stocks and bonds sold (total par value, \$3,730,000)....	3,682,411 57
From all other sources, viz.:	
Payments by Liberty bond subscribers.....	1,002,167 00
	<u>\$34,969,047 86</u>

PAYMENTS

To depositors, including dividends paid to them.....	\$16,606,965 94
For loans on bonds and mortgages.....	1,672,350 00
For loans on stocks and bonds and other securities.....	500,000 00
For stocks and bonds purchased, including premiums, commis- sions, etc. (total par value, \$12,768,000).....	12,606,104 44
For interest (other than dividend payments to depositors)....	64,721 23
For current expenses of the bank, viz.:	
For salaries	\$124,200 39
For taxes: Banking house, \$14,160.00; surplus, \$62,222.94	76,382 94
For expenses, except taxes, of banking house:	
Repairs	2,433 63
Insurance	2,941 35
Other	3,640 89
For expenses of other real estate: Taxes.....	354 00
For other expenses, not including expenses of other real estate nor other expenses of banking house..	29,972 62
	<u>239,925 82</u>
Other payments, viz.:	
Refunds to Liberty bond subscribers.....	\$18,577 60
Tellers' cash short.....	390 64
	<u>18,968 14</u>
Cash on hand and in banks or trust companies December 31, 1919, after transactions of the day.....	3,230,012 28
	<u>\$34,939,047 85</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1920.....	74,396
Number of accounts opened or reopened during the year.....	12,471
Number of accounts closed during the year.....	10,616
Amount deposited during the year, not including dividends credited for that period.....	\$17,851,880 84
Amount withdrawn during the year.....	16,606,965 94
Amount of dividends credited and paid for the year, viz.:	
July 1, 1919.....	\$1,132,414 36
January 1, 1920.....	1,144,350 40
	<u>2,276,764 76</u>
Average amount of each account January 1, 1920.....	839 00
Rate per cent. of dividends to depositors during the six months ending June 30, 1919.....	4
Rate per cent. of dividends to depositors during the six months ending December 31, 1919.....	4
Total earnings of the bank for the year 1919, after allowing for amortization of premiums and discounts.....	\$3,014,025 70
Total expenses of the bank for the year 1919.....	332,404 41
Dividends paid to depositors for the year 1919.....	2,276,764 76
Net earnings for the year 1919 over expenses and dividends paid to depositors.....	<u>404,856 53</u>

37. THE BUSHWICK SAVINGS BANK, BROOKLYN

[726-730 Grand street; incorporated 1873]

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

TRUSTEES

JERE E. BROWN,	JOHN H. VANDERVEER,	HERMAN C. HUELE,
RUFUS L. SCOTT,	M. L. REYNOLDS,	CHRISTIAN D. HOMBYER
DANIEL CANTY,	F. H. NARWOOD,	DAVID H. MOORE,
HENRY SCHADE,	LOUIS G. BURGER,	FRANK L. BROWN,
JOHN H. SCHEIDT,	GEORGE W. SCHAEDEL,	C. H. TIBBOUT, JR.,
WILLIAM G. MILLER,	ANDREW WILSON,	SMITH S. WANDEL,
AUGUSTUS P. AVERY,	MICHAEL FACKENTHAL,	GEORGE K. MERKED,
HAROLD E. BROWN,		PAUL BRAUN.

**FINANCIAL
RESOURCES**

Bonds and mortgages..... \$3,979,016 46

Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value
United States	\$1,812,800 00	\$1,792,119 28	\$1,812,800 00
State of Alabama	3,500 00	3,697 40	3,482 50
State of California	76,000 00	72,731 28	72,200 00
State of Idaho	75,000 00	77,260 00	75,000 00
State of Louisiana	50,000 00	49,313 80	51,000 00
State of New Mexico	50,000 00	50,596 45	49,500 00
State of Oklahoma	70,000 00	69,732 74	68,500 00
State of Tennessee	76,000 00	79,321 84	77,250 00
Cities in other States.....	604,394 00	627,731 08	606,636 20
Counties, villages and towns in adjoining States.....	25,000 00	25,359 77	26,760 00
Cities in this State.....	996,443 24	1,021,268 32	992,775 19
Counties in this State.....	121,640 00	126,126 78	123,767 40
Towns in this State.....	38,000 00	39,742 93	38,700 00
Villages in this State.....	63,665 82	67,388 39	62,547 80
School districts in this State	54,550 00	66,461 70	56,782 50
Railroad mortgage bonds....	686,800 00	681,809 89	639,972 00
	<u>\$4,800,882 86</u>	<u>\$4,842,651 70</u>	<u>\$4,756,763 69</u>

4,755,763 59

47,798 50

Promissory notes

Banking house and lot, book value, \$35,000; cost, \$53,715.76;

actual cash value.....

35,000 00

Cash on deposit in banks or trust companies.....

541,405 31

Cash on hand.....

181,703 92

Total of collectible interest.....

84,432 81

\$9,625,110 59**LIABILITIES**

Amount due depositors, viz.:

Principal

\$8,799,502 14

Dividends credited or to be credited for the six
months ending with December 31, 1919.....

\$152,586 50

\$8,952,088 64

Other liabilities, expenses incurred, but unpaid, taxes accrued

3,800 00

Surplus on estimated market value.....

669,221 95

\$9,625,110 59

Surplus on par value, \$714,351.22.

CASH TRANSACTIONS DURING THE YEAR 1919

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1919, before transactions of the day.....	\$766,075 80
From depositors, not including dividends credited.....	4,129,245 24
From interest on loans, deposits and investments.....	409,347 43
From rents from banking house.....	2,755 34
From rents from other real estate.....	7,473 17
From mortgages	206,581 29
From redemption of stocks and bonds.....	768,787 87
From stocks and bonds sold (total par value, \$22,000).....	22,532 00

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From loans paid	\$45,311 00
From real estate sold.....	9,332 86
From all other sources, viz.: Profit sale of real estate.....	5,088 62
	<u>\$6,372,530 62</u>

PAYMENTS

To depositors, including dividends paid to them.....	\$2,716,541 74
For loans on bonds and mortgages.....	519,077 75
For loans on stocks and bonds and other securities.....	61,852 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$2,279,874).....	2,275,290 05
For interest (other than dividend payments to depositors)....	18,246 68
For current expenses of the bank, viz.:	
For salaries	\$20,420 70
For taxes: Banking house, \$1,196.01; surplus, \$5,532.45	6,778 46
For expenses, except taxes, of banking house:	
Repairs	1,696 68
Insurance	184 91
Other	1,722 49
For expenses of other real estate, viz.:	
Repairs	1,672 95
Insurance	349 40
Taxes	952 44
Other	5,358 09
For other expenses, not including expenses of other real estate nor other expenses of banking house..	3,375 59
	<u>47,911 71</u>
For real estate acquired by foreclosure, or in settlement of debts due the bank.....	3,018 22
Other payments, viz.:	
Bank building account, land and building purchased	\$5,500 00
Expenses sale and settlement "Other real estate".....	1,983 24
	<u>7,483 24</u>
Cash on hand and in banks or trust companies December 31, 1919, after transactions of the day.....	723,109 33
	<u>\$6,372,530 62</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1920.....	18,441
Number of accounts opened or reopened during the year.....	4,058
Number of accounts closed during the year.....	2,147
Amount deposited during the year, not including dividends credited for that period.....	\$4,129,245 24
Amount withdrawn during the year.....	2,716,541 74
Amount of dividends credited and paid for the year, viz.:	
July 1, 1919.....	\$142,819 39
January 1, 1920.....	152,586 50
	<u>295,405 89</u>
Average amount of each account January 1, 1920.....	485 44
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.....	\$3,111 36
Rate per cent. of dividends to depositors during the six months ending June 30, 1919.....	4
Rate per cent. of dividends to depositors during the six months ending December 31, 1919.....	4
Total earnings of the bank for the year 1919, after allowing for amortization of premiums and discounts.....	\$423,453 69
Total expenses of the bank for the year 1919.....	53,054 95
Dividends paid to depositors for the year 1919.....	295,405 89
Net earnings for the year 1919 over expenses and dividends paid to depositors.....	<u>74,992 85</u>

38. THE CITY SAVINGS BANK OF BROOKLYN, BROOKLYN

[Corner Lafayette and Flatbush avenues; incorporated 1886]

REMSSEN RUSHMORE, President. STEPHEN VALENTINE, Treasurer. .
 THEOPHILUS OLENA, Vice-President. HENRY V. RAYMOND, Secretary.
 FRED'K H. WEBSTER, Vice-President.

TRUSTEES

FRANCIS O. AFFELD,	H. V. RAYMOND,	FRANK C. SWAN,
FRANK M. SMITH,	FRED'K H. WEBSTER,	RALPH E. DAYTON,
DAVID F. BUTCHER,	EDWIN H. SAYRE,	BARTHOL A. GREENE,
JACOB G. DETTMER,	RUFUS T. GRIGGS,	CLARENCE T. COREY,
THEOPHILUS OLENA,	JAMES G. SHAW,	STEPHEN VALENTINE,
REMSSEN RUSHMORE,	DAVID A. BOODY,	LESTER A. LEWIS,
JOHN M. RIDER,	CALVIN F. BARBER,	E. W. CONE.

**FINANCIAL
RESOURCES**

Bonds and mortgages..... \$3,731,695 00
 Stock and bond investments, viz.:

	Par value	Original cost	Estimated market value
<i>Stocks and bonds</i>			
United States	\$1,346,550 00	\$1,328,007 50	\$1,346,550 00
State of Massachusetts	3,000 00	3,087 00	2,430 00
State of Delaware	20,000 00	21,050 00	19,300 00
State of Louisiana	50,000 00	57,730 79	51,500 00
State of Tennessee	45,000 00	48,045 11	48,150 00
State of South Dakota	50,000 00	50,125 00	50,000 00
State of California	43,000 00	41,970 09	40,870 00
Cities in other States.....	364,000 00	376,478 58	360,120 00
Counties, villages and towns in adjoining State.....	50,000 00	49,234 09	49,700 00
Cities in this State.....	242,958 00	251,508 39	246,123 21
Counties in this State.....	17,033 00	17,140 28	16,882 67
Towns in this State.....	114,950 00	123,752 72	119,029 00
Villages in this State.....	122,873 66	125,428 95	123,881 16
School districts in this State	83,600 00	92,181 64	92,202 00
Railroad mortgage bonds....	634,469 60	551,038 53	518,483 96
	<u>\$3,182,434 26</u>	<u>\$3,136,623 67</u>	<u>\$3,085,672 00</u>

Promissory notes	3,085,672 00
Other real estate, book value, \$12,000; cost, \$12,000; actual cash value	36,228 00
Cash on deposit in banks or trust companies.....	12,000 00
Cash on hand	716,660 34
Total of collectible interest.....	39,967 01
	<u>77,715 67</u>

LIABILITIES

Amount due depositors, viz.:		
Principal	\$7,243,387 54	
Dividends credited or to be credited for the six months ending with December 31, 1919.....	121,304 44	
Other liabilities, viz.:		\$7,364,691 98
Liberty bond deposits.....	\$10,280 00	
Expenses incurred, but unpaid, reserve for taxes..	1,500 00	
		<u>11,880 00</u>
Surplus on estimated market value.....		323,366 04
		<u>\$7,699,938 02</u>

Surplus on par value, \$420,128.30.

CASH TRANSACTIONS DURING THE YEAR 1919**RECEIPTS**

Cash on hand and in banks or trust companies January 1, 1919, before transactions of the day.....	\$520,148 22
From depositors, not including dividends credited.....	4,335,390 82
From interest on loans, deposits and investments.....	331,627 90
From rents from other real estate.....	344 00
From mortgages	229,450 00
From redemption of stocks and bonds.....	659,079 00
From stocks and bonds sold (total par value, \$720,350)	719,107 83
From loans paid.....	15,001 00
From real estate sold.....	18,583 90

From all other sources, viz.:

Payments by Liberty and Victory bond subscribers.	\$259,807 00	
Insurance premiums advanced, refunded.....	91 56	
Profit exchange of bonds, fees and rebates.....	486 21	
		<u>\$260,384 77</u>
		<u>\$7,089,117 44</u>

PAYMENTS

To depositors, including dividends paid to them.....		\$2,899,664 43
For loans on bonds and mortgages.....		966,150 00
For loans on stocks and bonds and other securities.....		51,229 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$2,073,400).....		2,002,149 56
For interest (other than dividend payments to depositors)....		10,035 73
For current expenses of the bank, viz.:		
For salaries.....	\$27,507 28	
For taxes: On surplus.....	2,718 91	
For expenses, except taxes, of banking house:		
Insurance.....	26 47	
Other.....	155 00	
For rent of banking rooms.....	12,000 00	
For expenses of other real estate, viz.:		
Repairs.....	2,105 14	
Insurance.....	71 25	
Taxes.....	532 28	
For other expenses, not including expenses of other real estate nor other expenses of banking house..	7,986 45	
		<u>53,152 78</u>
For real estate acquired by foreclosure, or in settlement of debts due the bank.....		12,000 00
Other payments, viz.:		
Liberty and Victory accounts.....	\$337,022 53	
Insurance premiums advanced.....	86 06	
Profit and loss account, deficiency foreclosure real estate.....	1,000 00	
		<u>338,108 59</u>
Cash on hand and in banks or trust companies December 31, 1919, after transactions of the day.....		756,627 35
		<u>\$7,089,117 44</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1920.....		15,211
Number of accounts opened or reopened during the year.....		5,414
Number of accounts closed during the year.....		2,969
Amount deposited during the year, not including dividends credited for that period.....	\$4,335,390 82	
Amount withdrawn during the year.....	2,899,664 43	
Amount of dividends credited and paid for the year, viz.:		
July 1, 1919.....	\$110,269 77	
January 1, 1920.....	121,304 44	
Credited at other periods.....	54 99	
		<u>231,629 20</u>
Average amount of each account January 1, 1920.....		484 16
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.....	\$3,060 00	
Rate per cent. of dividends to depositors during six months ending June 30, 1919.....		4
Rate per cent. of dividends to depositors during the six months ending December 31, 1919.....		4
Total earnings of the bank for the year 1919, after allowing for amortization of premiums and discounts.....	\$336,962 24	
Total expenses of the bank for the year 1919.....	60,952 78	
Dividends paid to depositors for the year 1919.....	231,629 20	
Net earnings for the year 1919 over expenses and dividends paid to depositors.....		<u>44,380 26</u>

39. THE DIME SAVINGS BANK OF BROOKLYN, BROOKLYN

[9 De Kalb avenue; incorporated 1863]

RUSSELL S. WALKER, President.
 GEORGE W. CHAUNCEY, Vice-Pres.
 GEORGE T. MOON, Vice-President.

FRED'K W. JACKSON, Treasurer.
 PHILIP A. BENSON, Secretary.
 C. FRANK STREIGHTOFF, Aast. Sec.

TRUSTEES

GEO. W. CHAUNCEY,
 SAMUEL ROWLAND,
 HORACE C. DU VAL,
 LUDWIG NISSEN,
 WM. MCCARROLL,
 N. TOWNSEND THAYER,
 RUSSELL S. WALKER,

GEORGE COX,
 EDWARD C. BLUM,
 GEORGE T. MOON,
 FRANK H. PARSONS,
 THOMAS L. LEEMING,
 EDWIN A. AMES,

FRED'K W. JACKSON,
 WALTER HAMMITT,
 F. L. CRANFORD,
 EUGENE W. SUTTON,
 STANLEY P. JADWIN,
 WM. J. WASON, JR.,
 FREDERICK W. ROWE.

**FINANCIAL
RESOURCES**

Bonds and mortgages.....\$41,197,569 00
 Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
United States	\$9,216,112 78	\$9,210,332 78	\$9,216,112 78	
State of Massachusetts	1,250,000 00	1,334,550 00	1,082,500 00	
State of Mississippi	100,000 00	101,602 62	106,000 00	
State of South Dakota	100,000 00	103,490 00	101,000 00	
Cities in other States.....	1,621,000 00	1,689,731 77	1,581,960 00	
Cities in this State.....	688,200 00	666,537 13	645,762 00	
Towns in this State.....	85,000 00	85,390 71	81,710 00	
Villages in this State.....	55,000 00	58,296 99	54,050 00	
Railroad mortgage bonds...	11,886,695 12	11,929,143 92	10,470,113 90	
	<u>\$26,002,007 90</u>	<u>\$26,158,566 92</u>	<u>\$23,339,208 68</u>	
				23,339,208 68

Promissory notes	1,395,000 00
Banking house and lot, book value, \$567,738.04; cost, \$933,902.08; actual cash value.....	567,738 04
Other real estate, book value, \$136,450; cost, \$184,291.18; actual cash value.....	136,450 00
Cash on deposit in banks or trust companies.....	3,064,017 64
Cash on hand.....	220,553 71
Total of collectible interest.....	667,305 10
Amount of all other assets, rents accrued.....	1,500 00

LIABILITIES

Amount due depositors, viz.:		<u>\$70,589,342 17</u>
Principal	\$63,978,954 66	
Dividends credited or to be credited for the six months ending with December 31, 1919.....	1,180,837 28	
Other liabilities, viz.:		\$65,109,792 14
Liberty bond deposits.....	\$13,067 20	
Deposits to secure tax arrears, insurance premiums and interest	39,304 24	
		52,371 44
Surplus on estimated market value.....	5,427,178 59	
Surplus on par value, \$7,089,977.81.		<u>\$70,589,342 17</u>

CASH TRANSACTIONS DURING THE YEAR 1919**RECEIPTS**

Cash on hand and in banks or trust companies January 1, 1919, before transactions of the day.....	\$3,805,245 54
From depositors, not including dividends credited.....	28,639,777 26
From interest on loans, deposits and investments.....	3,292,681 16
From rents from banking house.....	4,866 25
From rents from other real estate.....	7,828 96
From mortgages	4,161,646 00
From redemption of stocks and bonds.....	2,016,486 79
From stocks and bonds sold (total par value, \$7,046,432.43) ..	7,082,748 25
From loans paid.....	4,505,898 00
From real estate sold.....	491,825 00
From all other sources, viz.:	
Payments by Liberty and Victory bond subscribers	\$204,179 00
Deposits to secure payment of insurance premiums, etc.	285,607 26

Insurance premiums advanced, refunded, exchange items and sundry rebates.....	\$1,760 72	
Deficiency judgment in foreclosure action.....	100 00	
Sale sand digging machine and waste paper.....	454 82	
		<u>\$592,101 80</u>

PAYMENTS

		<u>\$54,601,105 01</u>
To depositors, including dividends paid to them.....	\$21,471,985 78	
For loans on bonds and mortgages.....	11,471,377 00	
For loans on stocks and bonds and other securities.....	5,894,720 00	
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$11,471,819.96).....	11,184,881 00	
For interest (other than dividend payments to depositors)...	83,859 22	
For current expenses of the bank, viz.:		
For salaries.....	\$108,786 08	
For taxes: Banking house, \$13,652.50; surplus, \$41,104.45.....	54,756 95	
For expenses, except taxes, of banking house:		
Repairs.....	892 17	
Insurance.....	3,621 71	
For expenses of other real estate, viz.:		
Repairs.....	721 34	
Taxes.....	7,685 81	
Other.....	67 06	
For other expenses, not including expenses of other real estate nor other expenses of banking house..	85,153 09	
		<u>266,688 20</u>
For real estate acquired by foreclosure, or in settlement of debts due the bank.....		183,634 08
Other payments, viz.:		
Liberty and Victory bond account, bonds delivered and refunds.....	\$421,312 50	
Suspense account of payments insurance premiums, taxes, etc., for mortgagors.....	266,421 54	
Fleet street addition to bank building.....	70,583 04	
Forged drafts paid and teller's cash short.....	1,071 30	
		<u>759,388 38</u>
Cash on hand and in banks or trust companies December 31, 1919, after transactions of the day.....	3,284,571 35	
		<u>\$54,601,105 01</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1920.....	122,727
Number of accounts opened or reopened during the year.....	30,812
Number of accounts closed during the year.....	20,789
Amount deposited during the year, not including dividends credited for that period.....	\$28,639,777 26
Amount withdrawn during the year.....	21,471,985 78
Amount of dividends credited and paid for the year, viz.:	
July 1, 1919.....	\$1,074,197 15
January 1, 1920.....	1,130,537 28
	<u>2,205,034 43</u>
Average amount of each account January 1, 1920.....	530 84
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.....	\$20,998 42
Rate per cent. of dividends to depositors during the six months ending June 30, 1919.....	4
Rate per cent. of dividends to depositors during the six months ending December 31, 1919.....	4
Total earnings of the bank for the year 1919, after allowing for amortization of premiums and discounts.....	\$3,213,524 99
Total expenses of the bank for the year 1919.....	266,688 20
Dividends paid to depositors for the year 1919.....	2,205,034 43
Net earnings for the year 1919 over expenses and dividends paid to depositors.....	<u>741,802 36</u>

40. THE DIME SAVINGS BANK OF WILLIAMSBURGH, BROOKLYN

[209 Havemeyer street; incorporated 1864]

WILLIAM P. STURGIS, President. C. M. LOWES, Treasurer.
 H. F. MOLLENHAUER, Vice-Pres. CHARLES R. CRAIG, Asst. Treasurer.
 H. R. FERGUSON, Vice-President.

TRUSTEES

WILLIAM P. STURGIS, 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.
 ALEX. D. SEYMOUR, C. C. MOLLENHAUER, D. CLINTON JOHNSON.

FINANCIAL
RESOURCES

Bonds and mortgages..... \$8,296,500 00

Stock and bond investments, viz.:

Stocks and bonds	Par value	Original cost	Estimated market value
United States	\$1,685,000 00	\$1,679,139 20	\$1,685,000 00
Cities in other States.....	1,095,000 00	1,119,565 57	1,049,570 00
Cities in this State.....	1,612,900 00	1,673,311 77	1,587,350 00
Counties in this State.....	160,000 00	165,473 78	161,400 00
Towns in this State.....	77,312 50	80,597 66	78,797 50
Villages in this State.....	50,000 00	54,792 65	49,450 00
School districts in this State	25,000 00	25,248 25	26,100 00
Railroad mortgage bonds....	90,000 00	82,344 00	66,600 00
	<u>\$4,769,712 50</u>	<u>\$4,880,972 88</u>	<u>\$4,704,567 50</u>

4,704,567 50

Promissory notes

95,150 00

Banking house and lot, book value, \$100,000; cost, \$142,786.54; actual cash value.....

100,000 00

Other real estate, book value, \$6,942.62; cost, \$6,942.62; actual cash value.....

6,942 62

Cash on deposit in banks or trust companies.....

879,975 29

Cash on hand.....

53,174 21

Total of collectible interest.....

92,293 56

Amount of all other assets, viz.:

Due on Liberty and Victory bonds purchased for subscribers	\$204,609 95
Insurance premiums advanced.....	606 48
War Savings and Thrift stamps.....	441 90
	<u>205,658 33</u>

\$14,434,261 51

LIABILITIES

Amount due depositors, viz.:

Principal

\$13,286,987 51

Dividends credited or to be credited for the six months ending with December 31, 1919.....

243,795 90

Other liabilities, viz.:

\$13,530,783 41

Liberty and Victory bond deposits.....

\$50,450 44

Expenses incurred, but unpaid, tax and insurance reserve

261 80

Deposits on real estate contracts.....

1,450 00

Deposits Christmas and Special Savings clubs.....

4,132 25

56,344 49

Surplus on estimated market value.....

847,133 61

\$14,434,261 51

Surplus on par value, \$912,278.61.

CASH TRANSACTIONS DURING THE YEAR 1919

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1919, before transactions of the day.....

\$621,538 96

From depositors, not including dividends credited.....

4,951,512 67

From interest on loans, deposits and investments.....

634,099 80

From rents from other real estate.....

150 00

From mortgages

155,250 00

From redemption of stocks and bonds.....	\$850,012 50
From stocks and bonds sold (total par value, \$702,000).....	712,222 55
From loans paid.....	24,239 36
From all other sources, viz.:	
Payments and interest adjustments account Liberty and Victory bond subscribers.....	\$351,638 31
War Savings and Thrift stamps sold.....	1,198 70
Payment on sale real estate.....	1,450 00
Payments by members Christmas and Special Saving clubs.....	5,330 25
Profit on bonds.....	21,932 50
Insurance premiums advanced, refunded.....	364 81
Cash over, expense refund.....	53 13
	<u>381,967 70</u>
	<u>\$8,331,013 54</u>

PAYMENTS

To depositors, including dividends paid to them.....	\$4,084,183 95
For loans on bonds and mortgages.....	563,000 00
For loans on stocks and bonds and other securities.....	114,347 50
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$2,294,000).....	2,284,712 97
For interest (other than dividend payments to depositors)....	11,992 93
For current expenses of the bank, viz.:	
For salaries.....	\$35,675 00
For taxes: Banking house, \$2,342.90; surplus, \$7,347.75	9,690 65
For expenses, except taxes, of banking house:	
Repairs.....	278 40
Other.....	3,426 63
For expenses of other real estate, viz.:	
Repairs.....	26 26
Taxes.....	12 60
For other expenses, not including expenses of other real estate nor other expenses of banking house..	22,136 12
Other payments, viz.:	71,245 66
Account Liberty and Victory bonds purchased for subscribers.....	\$260,542 31
War Savings and Thrift stamps purchased.....	1,640 60
Loss on bonds sold.....	3,700 00
Insurance premiums advanced.....	971 29
Teller's cash short and various refunds.....	1,526 83
	<u>268,381 03</u>
Cash on hand and in banks or trust companies December 31, 1919, after transactions of the day.....	933,149 50
	<u>\$8,331,013 54</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1920.....	18,068
Number of accounts opened or reopened during the year.....	4,344
Number of accounts closed during the year.....	2,830
Amount deposited during the year, not including dividends credited for that period.....	\$4,951,512 67
Amount withdrawn during the year.....	4,084,183 95
Amount of dividends credited and paid for the year, viz.:	
July 1, 1919.....	\$237,615 57
January 1, 1920.....	243,785 90
	<u>481,411 47</u>
Average amount of each account January 1, 1920.....	748 88
Rate per cent. of dividends to depositors during the six months ending June 30, 1919.....	4
Rate per cent. of dividends to depositors during the six months ending December 31, 1919.....	4
Total earnings of the bank for the year 1919, after allowing for amortization of premiums and discounts.....	\$648,048 95
Total expenses of the bank for the year 1919.....	81,501 09
Dividends paid to depositors for the year 1919.....	481,411 47
Net earnings for the year 1919 over expenses and dividends paid to depositors.....	<u>85,136 39</u>

41. EAST BROOKLYN SAVINGS BANK, BROOKLYN

[643 Myrtle avenue; incorporated 1860]

EUGENE F. BARNES, President. DAVID MOREHOUSE, Treasurer.
 JOHN H. IRELAND, Vice-President. JAMES S. DAVIS, Vice-President.
 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. GEEB, REMSEN A. BOERUM, PETER F. CARROLL,
 HENRY VON GLAHN, CLINTON P. CASE, DAVID MOREHOUSE,
 JOHN T. BARRY, LUTHER M. WERNER.

FINANCIAL
RESOURCES

Bonds and mortgages.....				\$5,931,025 00
Stock and bond investments, viz.:				
	Par value	Original cost	Estimated market value	
<i>Stocks and bonds</i>				
United States	\$3,389,000 00	\$3,319,989 02	\$3,389,000 00	
Cities in other States.....	666,000 00	707,938 14	654,760 00	
Cities in this State.....	296,000 00	299,330 81	281,060 00	
Counties in this State.....	27,000 00	27,617 13	26,190 00	
Railroad mortgage bonds....	1,115,000 00	1,127,206 82	895,050 00	
	<u>\$5,493,000 00</u>	<u>\$5,482,061 92</u>	<u>\$5,246,060 00</u>	
Bankers' acceptances and bills of exchange.....				5,246,060 00
Banking house and lot, book value, \$20,000; cost, \$48,741.60; actual cash value.....				98,857 94
Other real estate, book value, \$38,419.17; cost, \$39,317.03; actual cash value.....				20,000 00
Cash on deposit in banks or trust companies.....				38,419 17
Cash on hand.....				725,014 68
Total of collectible interest.....				72,483 90
				<u>91,648 87</u>
				<u>\$12,223,509 56</u>

LIABILITIES

Amount due depositors, viz.:			
Principal		\$11,241,797 29	
Dividends credited or to be credited for the six months ending with December 31, 1919.....		196,312 36	
			11,438,109 65
Other liabilities, Liberty bond deposits.....			2,965 00
Surplus on estimated market value.....			782,434 91
			<u>\$12,223,509 56</u>

Surplus on par value, \$1,029,374.91.

CASH TRANSACTIONS DURING THE YEAR 1919

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1919, before transactions of the day.....	\$769,197 99
From depositors, not including dividends credited.....	4,831,035 36
From interest on loans, deposits and investments.....	552,640 76
From rents from banking house.....	456 00
From mortgages	158,525 00
From redemption of stocks and bonds.....	376,400 00
From stocks and bonds sold (total par value, \$2,368,689.66) ..	2,371,151 53
From bankers' acceptances and bills of exchange.....	408,281 99

From all other sources, viz.:

Liberty and Victory bond payments by subscribers.	\$100,945 00	
Appraisal fees	330 00	
Rents not reported in earnings.....	1,070 00	
Sundry refunds	685 99	
		<u>\$103,630 99</u>
		<u><u>\$9,571,319 62</u></u>

PAYMENTS

To depositors, including dividends paid to them.....	\$3,537,209 35	
For loans on bonds and mortgages.....	878,175 00	
For bankers' acceptances and bills of exchange.....	507,139 93	
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$3,604,950).....	3,542,601 47	
For interest (other than dividend payments to depositors)....	31,916 31	
For current expenses of the bank, viz.:		
For salaries	\$33,330 96	
For taxes: Banking house, \$467.95; surplus, \$5,599.38	6,067 33	
For expenses, except taxes, of banking house:		
Repairs	134 39	
Insurance	121 00	
Other	690 53	
For other expenses, not including expenses of other real estate nor other expenses of banking house..	22,379 00	
		<u>67,723 21</u>
Other payments, viz.:		
Liberty and Victory bond account.....	\$169,195 00	
Total payments on plot for new bank building.....	39,489 17	
Refund account	371 60	
		<u>209,055 77</u>
Cash on hand and in banks or trust companies December 31, 1919, after transactions of the day.....	797,498 58	
		<u><u>\$9,571,319 62</u></u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1920.....	20,120
Number of accounts opened or reopened during the year.....	5,335
Number of accounts closed during the year.....	3,090
Amount deposited during the year, not including dividends credited for that period.....	\$4,831,035 36
Amount withdrawn during the year.....	3,537,209 35
Amount of dividends credited and paid for the year, viz.:	
July 1, 1919.....	\$186,132 79
January 1, 1920.....	196,312 36
	<u>382,445 15</u>
Average amount of each account January 1, 1920.....	568 49
Rate per cent. of dividends to depositors during the six months ending June 30, 1919.....	4
Rate per cent. of dividends to depositors during the six months ending December 31, 1919.....	4
Total earnings of the bank for the year 1919, after allowing for amortization of premiums and discounts.....	\$528,682 80
Total expenses of the bank for the year 1919.....	69,641 11
Dividends paid to depositors for the year 1919.....	382,445 15
Net earnings for the year 1919 over expenses and dividends paid to depositors.....	<u>76,596 54</u>

42. EAST NEW YORK SAVINGS BANK, BROOKLYN

[2644 Atlantic avenue; incorporated 1888]

EDWARD A. RICHARDS, President. CLARENCE F. COLYER, Vice-Pres.
ADOLPH KIENDL, Vice-President. JAMES K. ALEXANDER, Treasurer.

TRUSTEES

RUDOLPH REIMER, JOHN M. LINZ, G. F. MIDDENDORF, JR.,
FRANK C. LANG, ADOLPH KIENDL, JOHN MEYN, SR.,
CLARENCE F. COLYER, A. H. ACKERMAN, HENRY H. PETTIT,
JOHN C. SMITH, CHARLES J. BENISCH, JAS. K. ALEXANDER,
CHRISTIAN MEYER, EDWARD A. RICHARDS, ANDREW BRISLIN.

FINANCIAL
RESOURCES

Bonds and mortgages.....				\$3,776,505 00
Stock and bond investments, viz.:				
<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
United States	\$1,327,400 00	\$1,308,290 00	\$1,327,400 00	
State of California.....	59,000 00	51,675 00	51,410 00	
Cities in other States.....	215,000 00	224,689 81	218,500 00	
Cities in this State.....	701,500 00	713,235 75	691,250 00	
Towns in this State.....	30,000 00	33,900 00	31,880 00	
Villages in this State.....	10,000 00	12,100 00	10,150 00	
Railroad mortgage bonds...	445,000 00	501,805 82	378,500 00	
	<u>\$2,781,900 00</u>	<u>\$2,845,596 38</u>	<u>\$2,709,090 00</u>	
				2,709,090 00
Promissory notes				30,777 00
Banking house and lot, book value, \$39,366.30; cost, \$49,766; actual cash value.....				39,366 30
Other real estate, book value, \$11,846.66; cost, \$11,846.66; actual cash value				11,846 66
Cash on deposit in banks or trust companies.....				612,110 87
Cash on hand.....				12,592 31
Total of collectible interest.....				81,920 62
				<u>\$7,274,208 76</u>

LIABILITIES

Amount due depositors, viz.:			
Principal		\$6,620,643 46	
Dividends credited or to be credited for the six months ending December 31, 1919.....		109,244 07	
		<u>\$6,729,887 52</u>	
Other liabilities, Savings Club deposits.....			414 50
Surplus on estimated market value.....			543,906 74
			<u>\$7,274,208 76</u>

Surplus on par value, \$616,716.74.

CASH TRANSACTIONS DURING THE YEAR 1919

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1919, before transactions of the day.....	\$481,211 48
From depositors, not including dividends credited.....	3,788,295 30
From interest on loans, deposits and investments.....	290,517 06
From rents from banking house.....	300 00
From rents from other real estate.....	133 75
From mortgages	143,900 00
From redemption of stocks and bonds.....	607,750 00
From stocks and bonds sold (total par value, \$25,000).....	24,537 21
From loans paid.....	12,867 00
From real estate sold.....	7,060 16

From all other sources, viz.:

Received from sale of old material.....	\$175 00	
Insurance premiums advanced, refunded.....	85 60	
Fees and sundry receipts.....	54 43	
		<u>\$315 03</u>
		<u>\$5,356,886 99</u>

PAYMENTS

To depositors, including dividends paid to them.....	\$2,194,892 41	
For loans on bonds and mortgages.....	1,080,155 00	
For loans on stocks and bonds and other securities.....	43,644 00	
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$1,365,000).....	1,348,800 00	
For interest (other than dividend payments to depositors)....	5,349 07	
For current expenses of the bank, viz.:		
For salaries.....	\$19,197 01	
For taxes: Banking house, \$603.10; surplus, \$5,096.87.....	5,699 97	
For expenses, except taxes, of banking house:		
Repairs.....	86 61	
Insurance.....	231 69	
Other.....	1,333 39	
For expenses of other real estate, viz.:		
Repairs.....	783 40	
Insurance.....	55 00	
Taxes.....	163 55	
Other.....	100 00	
For other expenses, not including expenses of other real estate nor other expenses of banking house....	5,135 58	
		<u>32,786 20</u>
Other payments, expenditures account of addition to bank building.....	26,557 13	
Cash on hand and in banks or trust companies December 31, 1919, after transactions of the day.....	624,703 18	
		<u>\$5,356,886 99</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1920.....	13,522
Number of accounts opened or reopened during the year.....	4,582
Number of accounts closed during the year.....	1,743
Amount deposited during the year, not including dividends credited for that period.....	\$3,788,295 30
Amount withdrawn during the year.....	2,194,992 41
Amount of dividends credited and paid for the year, viz.:	
July 1, 1919.....	\$97,894 04
January 1, 1920.....	109,244 07
	<u>207,138 11</u>
Average amount of each account January 1, 1920.....	482 26
Rate per cent. of dividends to depositors during the six months ending June 30, 1919.....	4
Rate per cent. of dividends to depositors during the six months ending December 31, 1919.....	4
Total earnings of the bank for the year 1919, after allowing for amortization of premiums and discounts.....	\$299,859 68
Total expenses of the bank for the year 1919.....	32,042 20
Dividends paid to depositors for the year 1919.....	207,138 11
Net earnings for the year 1919 over expenses and dividends paid to depositors.....	60.679 37

43. FLATBUSH SAVINGS BANK, BROOKLYN

[910 Flatbush avenue; incorporated 1916]

HARRY B. HAWKINS, President. EVERETT E. TERRY, Vice-President.
 FREDERICK A. KOCH, Vice-President. DANIEL A. BENTHEN, Secretary.
 STARKS W. SALT, Vice-President.

TRUSTEES

HARRY B. HAWKINS, GEORGE C. DICKEL, HENRY J. DAVENPORT,
 FREDERICK A. KOCH, WILLIAM HAWKINS, DEWITT V. D. BEILEY,
 STARKS W. SALT, J. PAUL HOFFMAN, T. SCHENECK REMSEN,
 EVERETT E. TERRY, GRISWOLD I. KEENEY, ALLAN STEVENSON,
 JOHN A. COOK, ALEXANDER MACDONALD, HENRY L. UGHETTA,
 HENRY B. DAVENPORT, JAMES MCILRAVY, RICHARD VOM LEHN,
 HENRY A. M. RAMSEY, WILLIAM T. WELCH.

FINANCIAL

RESOURCES

Bonds and mortgages..... \$1,746,275 00

Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value
United States	\$635,350 00	\$612,225 00	\$635,350 00
State of Idaho	5,000 00	4,747 24	4,360 00
State of Massachusetts.....	52,000 00	46,459 43	46,360 00
State of South Dakota.....	25,000 00	25,620 00	25,500 00
Cities in other States.....	60,000 00	59,347 47	59,550 00
Counties, villages and towns in adjoining States.....	10,000 00	10,212 50	10,200 00
Cities in this State.....	72,600 00	73,490 22	73,151 00
Railroad mortgage bonds....	142,000 00	138,836 56	127,040 00
	<u>\$1,001,950 00</u>	<u>\$971,438 42</u>	<u>\$982,001 00</u>

982,001 00

Bankers' acceptances and bills of exchange..... 79,248 45

Cash on deposit in banks or trust companies..... 261,433 04

Cash on hand..... 45,102 93

Total of collectible interest..... 45,091 55

Amount of all other assets, Liberty bonds purchased for subscribers

717 50

\$3,159,869 47

LIABILITIES

Amount due depositors, viz.:

Principal	\$3,058,561 19
Dividends credited or to be credited for the six months ending with December 31, 1919.....	42,658 80

\$3,101,219 99

Surplus on estimated market value..... 58,649 48

\$3,159,869 47

Surplus on par value, \$78,598.48.

CASH TRANSACTIONS DURING THE YEAR 1919

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1919, before transactions of the day.....	\$185,930 89
From depositors, not including dividends credited.....	3,366,215 05
From interest on loans, deposits and investments.....	94,883 17
From mortgages	82,975 00
From redemption of stocks and bonds.....	51,600 00
From stocks and bonds sold (total par value, \$26,700).....	25,367 89
From bankers' acceptances and bills of exchange.....	109,328 54
From real estate sold.....	706 88

From all other sources, viz.:

Liberty bond payments by subscribers.....	\$27,126 50	
Contribution by trustee to Guaranty Fund.....	1,151 31	
Profit sale of "Other real estate".....	43 12	
Profit sale of bonds.....	454 67	
		<u>\$28,775 60</u>
		<u><u>\$3,945,783 02</u></u>

PAYMENTS

To depositors, including dividends paid to them.....	\$1,808,986 43	
For loans on bonds and mortgages.....	971,050 00	
For bankers' acceptances and bills of exchange.....	188,576 99	
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$658,700).....	630,565 40	
For interest (other than dividend payments to depositors)....	6,104 71	
For current expenses of the bank, viz.:		
For salaries.....	\$3,338 32	
For taxes: On surplus.....	128 27	
For expenses, except taxes, of banking house:		
Repairs.....	33 75	
For rent of banking rooms.....	2,750 01	
For other expenses, not including expenses of other real estate nor other expenses of banking house....	4,937 67	
		16,188 52
Other payments, viz.:		
Liberty bonds purchased for customers.....	\$17,650 00	
Claim allowed depositor.....	125 00	
		17,775 00
Cash on hand and in banks or trust companies December 31, 1919, after transactions of the day.....	306,535 97	
		<u>\$3,945,783 02</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1920.....	12,875
Number of accounts opened or reopened during the year.....	6,763
Number of accounts closed during the year.....	2,261
Amount deposited during the year, not including dividends credited for that period.....	\$3,366,215 05
Amount withdrawn during the year.....	1,808,986 43
Amount of dividends credited and paid for the year, viz.:	
July 1, 1919.....	\$31,101 65
January 1, 1920.....	42,658 30
Credited at other periods.....	73,50
	73,833 95
Average amount of each account January 1, 1920.....	240 87
Rate per cent. of dividends to depositors during the six months ending June 30, 1919.....	4
Rate per cent. of dividends to depositors during the six months ending December 31, 1919.....	4
Total earnings of the bank for the year 1919, after allowing for amortization of premiums and discounts.....	\$114,978 19
Total expenses of the bank for the year 1919.....	16,188 52
Dividends paid to depositors for the year 1919.....	73,760 45
Net earnings for the year 1919 over expenses and dividends paid to depositors.....	25,029 22

44. FULTON SAVINGS BANK, KINGS COUNTY, BROOKLYN

[375 Fulton street; incorporated 1867 as Germania Savings Bank, Kings county]

ADOLPH GOEPEL, President.
 PETER H. REPPENHAGEN, Vice-Pres.
 OTTO WISSNER, Vice-President.

J. C. M. LORENZ, Treasurer.
 JOHN W. HASS, Secretary.
 GERARD BAETZ, Cashier.

TRUSTEES

ADOLPH GOEPEL,
 CHAS. A. SCHIEREN,
 P. H. REPPENHAGEN,
 T. ELLETT HODGSKIN,
 JACOB DANGLER,
 BERNARD REUTROP,

J. F. HILDEBRAND,
 RICHARD KNY,
 OTTO WISSNER,
 J. R. MANNHEIM,
 HERMAN A. METZ,

FREDERICK RENKEN,
 OTTO B. REIMER,
 HENRY A. MEYER,
 BERTHOLD FALLERT,
 G. WM. BASCH,
 LOUIS SCHELING.

**FINANCIAL
RESOURCES**

Bonds and mortgages..... \$8,584,850 00

Stock and bond investments, viz.:

	Par value	Original cost	Estimated market value
<i>Stocks and bonds</i>			
United States	\$759,300 00	\$750,115 63	\$759,300 00
State of California.....	90,000 00	90,608 40	90,100 00
State of Oklahoma.....	20,000 00	20,494 60	19,800 00
Cities in other States.....	1,144,000 00	1,193,553 59	1,146,960 00
Cities in this State.....	2,114,990 91	2,232,024 70	2,063,741 09
Counties in this State.....	336,000 00	352,491 67	337,500 00
Towns in this State.....	6,175 00	6,833 31	6,081 50
Villages in this State.....	18,500 00	19,197 85	18,980 00
Railroad mortgage bonds....	730,000 00	706,246 71	627,850 00
	<u>\$5,218,965 91</u>	<u>\$5,370,571 96</u>	<u>\$5,040,262 59</u>

5,040,262 59

Banking house and lot, book value, \$322,900.27; cost, \$374,620.05; actual cash value.....

322,900 27

Other real estate, book value, \$32,861.49; cost, \$32,861.49; actual cash value.....

32,861 49

Cash on deposit in banks or trust companies.....

1,110,566 13

Cash on hand.....

26,621 17

Total of collectible interest.....

128,011 34

Amount of all other assets, rent accrued.....

40 00

\$15,246,112 99

LIABILITIES

Amount due depositors, viz.:

Principal

\$13,953,723 66

Dividends credited or to be credited for the six

months ending with December 31, 1919.....

255,860 36

\$14,209,584 02

Surplus on estimated market value.....

1,036,528 97

\$15,246,112 99

Surplus on par value, \$1,215,232.29.

CASH TRANSACTIONS DURING THE YEAR 1919**RECEIPTS**

Cash on hand and in banks or trust companies January 1, 1919, before transactions of the day.....	\$991,597 88
From depositors, not including dividends credited.....	5,138,833 33
From interest on loans, deposits and investments.....	644,427 65
From rents from banking house.....	17,554 81
From rents from other real estate.....	6,928 35
From mortgages	534,250 00
From redemption of stocks and bonds.....	41,890 91
From stocks and bonds sold (total par value, \$148,412).....	144,162 00
From real estate sold.....	97,400 00

From all other sources, viz.:

Appraisal fees	\$1,684 50	
Insurance premiums advanced, refunded, insurance adjusted	1,002 02	
Deficiency judgment paid.....	379 35	
Refunds	29 40	
		<u>\$3,095 27</u>
		<u>\$7,620,140 20</u>

PAYMENTS

To depositors, including dividends paid to them.....	\$4,304,573 42	
For loans on bonds and mortgages.....	1,320,900 00	
For stocks and bonds purchased, including premiums, commis- sions, etc. (total par value, \$766,212).....	756,752 78	
For interest (other than dividend payments to depositors)...	3,485 84	
For current expenses of the bank, viz.:		
For salaries	\$29,032 08	
For taxes: Banking house, \$9,025.52; surplus, \$9,430.11.....	18,505 63	
For expenses, except taxes, of banking house:		
Repairs	2,446 73	
Insurance	250 59	
Other	11,911 54	
For expenses of other real estate, viz.:		
Repairs	990 67	
Insurance	546 74	
Taxes	1,698 08	
Other	450 51	
For other expenses, not including expenses of other real estate nor other expenses of banking house..	8,024 94	
		<u>73,866 51</u>
For real estate acquired by foreclosure, or in settlement of debts due the bank.....	18,466 02	
Other payments, viz.:		
Commission sale of real estate.....	\$1,025 00	
Improvements to real estate.....	3,539 08	
Revenue stamps purchased.....	44 25	
Tellers cash short.....	300 00	
		<u>4,908 33</u>
Cash on hand and in banks or trust companies December 31, 1919, after transactions of the day.....	1,137,187 30	
		<u>\$7,620,140 20</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1920.....	21,496
Number of accounts opened or reopened during the year.....	3,957
Number of accounts closed during the year.....	3,180
Amount deposited during the year, not including dividends credited for that period.....	\$5,138,833 33
Amount withdrawn during the year.....	4,304,573 42
Amount of dividends credited and paid for the year, viz.:	
July 1, 1919.....	\$248,574 16
January 1, 1920.....	255,860 36
	<u>504,434 52</u>
Average amount of each account January 1, 1920.....	661 03
Rate per cent. of dividends to depositors during the six months ending June 30, 1919	4
Rate per cent. of dividends to depositors during the six months ending December 31, 1919.....	4
Total earnings of the bank for the year 1919, after allowing for amortization of premiums and discounts.....	\$682,067 92
Total expenses of the bank for the year 1919.....	84,808 45
Dividends paid to depositors for the year 1919.....	504,434 52
Net earnings for the year 1919 over expenses and dividends paid to depositors.....	<u>92,824 95</u>

45. THE GREATER NEW YORK SAVINGS BANK, BROOKLYN

[498 Fifth avenue; incorporated 1897]

C. J. OBERMAYER, President. WM. K. CLEVERLY, Vice-Pres.
 ALEXANDER G. CALDER, Vice-Pres. WM. OBERMAYER, Secretary.
 THOMAS L. GRACE, Asst. Secretary.

TRUSTEES

C. J. OBERMAYER,	WM. OBERMAYER,	FREDERICK W. STARR,
CHARLES RUSTON,	W. M. MESSERLE,	WM. W. SPENCE,
W. F. VANDEN HOUTEN,	WM. K. CLEVERLEY,	LUDWIG MEREKLEIN,
ALEX. G. CALDER,	WALTER CRITCHLEY,	GUY LOOMIS,
FRANK A. SELLE,	JOHN LAMONT,	WM. D. BUCKNER,
MILO M. BELDING, JR.,	ARCHIBALD SIMPSON,	RAYMOND H. FIERO,
HAMILTON B. MCNAIR,	GUSTAVE HARTUNG,	HARRY M. DEMOTT,
CHARLES L. SCHENCK,	JOHN E. RUSTON,	ELISHA W. HINMAN.

FINANCIAL
RESOURCES

Bonds and mortgages..... \$5,641,625 00

Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value
United States	\$1,492,050 00	\$1,473,996 12	\$1,492,050 00
State of New York.....	100,000 00	105,387 00	106,000 00
Cities in other States.....	886,500 00	925,052 50	883,005 00
Cities in this State.....	650,000 00	665,071 08	632,725 00
Towns in this State.....	10,000 00	10,060 00	10,170 00
Villages in this State.....	10,000 00	10,711 00	10,015 00
School districts in this State	16,000 00	16,558 30	15,990 00
	<u>\$3,164,550 00</u>	<u>\$3,206,336 00</u>	<u>\$3,154,955 00</u>

3,154,955 00

Banking house and lot, book value, \$74,324.26; cost, \$74,324.26;

actual cash value..... 74,324 26

Cash on deposit in banks or trust companies..... 961,555 38

Cash on hand 88,199 13

Total of collectible interest..... 94,174 54

\$10,014,833 31

LIABILITIES

Amount due depositors, viz.:

Principal \$9,505,881 86

Dividends credited or to be credited for the six
months ending with December 31, 1919..... 151,548 51\$9,657,430 37

Other liabilities, Liberty bond deposits..... 4,248 00

Surplus on estimated market value..... 353,154 94

\$10,014,833 31

Surplus on par value, \$362,749.94.

CASH TRANSACTIONS DURING THE YEAR 1919

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1919, before transactions of the day.....	\$579,858 32
From depositors, not including dividends credited.....	6,651,625 24
From interest on loans, deposits and investments.....	400,070 65
From mortgages	241,350 00
From redemption of stocks and bonds.....	950,000 00
From stocks and bonds sold (total par value, \$1,022,450)	1,022,450 00

From all other sources, viz.:

Payments on Liberty bonds by subscribers.....	\$648,329 50	
Profit from sale of bonds.....	10,711 50	
For individual banks lost.....	50 00	
		<u>\$659,091 40</u>
		<u>\$10,504,445 61</u>

PAYMENTS

To depositors, including dividends paid to them.....	\$4,085,844 63	
For loans on bonds and mortgages.....	1,946,400 00	
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, (\$2,318,500).....	2,297,173 38	
For interest (other than dividend payments to depositors)....	7,976 89	
For current expenses of the bank, viz.:		
For salaries.....	\$33,325 16	
For taxes: On surplus.....	2,589 31	
For expenses, except taxes, of banking house:		
Repairs	387 77	
Insurance	425 16	
For rent of banking rooms.....	4,800 00	
For other expenses, not including expenses of other real estate nor other expenses of banking house..	14,897 64	
		<u>56,374 94</u>
Other payments, viz.:		
Liberty bonds purchased for and refunds to subscribers	\$386,597 00	
Amount expended on new bank building.....	74,324 26	
		<u>1,060,921 26</u>
Cash on hand and in banks or trust companies December 31, 1919, after transactions of the day.....	1,049,754 51	
		<u>\$10,504,445 61</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1920.....	27,753
Number of accounts opened or reopened during the year.....	10,099
Number of accounts closed during the year.....	4,647
Amount deposited during the year, not including dividends credited for that period.....	\$6,651,625 24
Amount withdrawn during the year.....	4,085,844 63
Amount of dividends credited and paid for the year, viz.:	
July 1, 1919.....	\$133,018 23
January 1, 1920.....	151,548 51
	<u>284,566 74</u>
Average amount of each account January 1, 1920.....	347 99
Rate per cent. of dividends to depositors during the six months ending June 30, 1919.....	4
Rate per cent. of dividends to depositors during the six months ending December 31, 1919.....	4
Total earnings of the bank for the year 1919, after allowing for amortization of premiums and discounts.....	\$427,993 36
Total expenses of the bank for the year 1919.....	56,374 94
Dividends paid to depositors for the year 1919.....	284,566 74
Net earnings for the year 1919 over expenses and dividends paid to depositors.....	<u>87,051 68</u>

46. THE GREEN POINT SAVINGS BANK, BROOKLYN

[807 Manhattan avenue; incorporated 1868]

GEORGE W. FELTER, President. FRANK S. HARLOW, Secretary.
 CHAS. H. REYNOLDS, Vice-President. WILLIAM J. FLEMING, Asst. Sec.
 DONALD A. MANSON, Vice-President.

TRUSTEES

WILLIAM C. REID, JAS. A. McCAFFERTY, FRANK S. HARLOW,
 HENRY DUCKER, GEORGE W. FELTER, WILLIAM B. CATER,
 DONALD A. MANSON, CHAS. H. REYNOLDS, GEORGE H. PERRY,
 GEORGE A. TIBBALS, DAVID MARTIN, FREDERICK W. SMITH,
 JOSEPH S. MONTGOMERY.

FINANCIAL

RESOURCES

Bonds and mortgages..... \$7,356,350 00

Stock and bond investments viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value
United States.....	\$3,481,150 00	\$3,345,521 32	\$3,481,150 00
State of Oklahoma	70,000 00	70,654 62	69,300 00
State of Tennessee	150,000 00	154,538 00	154,500 00
State of Idaho	25,000 00	25,492 50	25,250 00
State of California	84,000 00	85,957 86	84,610 00
State of South Dakota.....	75,000 00	75,902 50	75,750 00
Cities in other States.....	1,351,000 00	1,384,018 31	1,347,075 00
Cities in this State.....	267,200 00	272,461 08	258,765 50
Counties in this State.....	150,000 00	159,180 75	141,000 00
Railroad mortgage bonds...	2,034,000 00	1,953,637 75	1,745,380 00
Land bank of the State of New York.....	115,000 00	110,390 56	115,000 00
	<u>\$7,802,350 00</u>	<u>\$7,638,255 75</u>	<u>\$7,498,280 50</u>

7,498,280 50

Banking house and lot, book value, \$125,000; cost, \$169,227.76;
 actual cash value 125,000 00
 Other real estate, book value, \$20,202.27; cost, \$20,202.27;
 actual cash value..... 20,202 27
 Cash on deposit in banks or trust companies..... 624,962 15
 Cash on hand 58,934 14
 Total of collectible interest..... 135,012 50
 Amount of all other assets; due on Liberty bonds held for
 subscribers 32,800 00

\$15,852,141 56

LIABILITIES

Amount due depositors, viz.:

Principal	\$14,226,071 36
Dividends credited or to be credited for the six months ending with December 31, 1919.....	246,316 78
	<u>\$14,472,388 09</u>

Other liabilities, viz.: Expenses incurred, but unpaid, tax
 accrued on guaranty fund..... 6,500 00
 Surplus on estimated market value..... 1,373,253 47

\$15,852,141 56

Surplus on par value, \$1,677,322.97.

CASH TRANSACTIONS DURING THE YEAR 1919

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1919, before transactions of the day.....	\$819,508 00
From depositors, not including dividends credited.....	6,454,814 12
From interest on loans, deposits and investments.....	709,014 64

From rents from other real estate.....	\$1,229 85	
From mortgages	281,575 00	
From redemption of stocks and bonds.....	2,085,600 00	
From stocks and bonds sold (total par value, \$2,105,000).....	2,125,833 89	
From real estate sold.....	22,896 45	
From all other sources, viz.:		
Payments on Liberty bonds by subscribers.....	\$260,050 00	
Profit sale of bonds and real estate.....	1,009 23	
		261,059 23
		<u>\$12,761,531 18</u>

PAYMENTS

To depositors, including dividends paid to them.....	\$4,046,521 90	
For loans on bonds and mortgages.....	1,130,700 00	
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$6,688,000).....	6,534,855 06	
For interest (other than dividend payments to depositors)...	59,359 96	
For current expenses of the bank, viz.:		
For salaries	\$51,475 55	
For taxes: Banking house, \$2,936.80; surplus, \$11,910.73	14,847 53	
For expenses, except taxes, of banking house:		
Repairs	964 53	
Insurance	67 55	
For expenses of other real estate, viz.:		
Repairs	1,018 46	
Taxes	447 10	
Other	632 86	
For other expenses, not including expenses of other real estate nor other expenses of banking house..	10,543 68	
		79,997 26
For real estate acquired by foreclosure, or in settlement of debts due the bank.....	14,700 71	
Other payments, Liberty bonds purchased for subscribers....	211,500 00	
Cash on hand and in banks or trust companies December 31, 1919, after transactions of the day.....	683,896 29	
		<u>\$12,761,531 18</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1920.....	24,591
Number of accounts opened or reopened during the year.....	6,754
Number of accounts closed during the year.....	3,377
Amount deposited during the year, not including dividends credited for that period.....	\$6,454,814 12
Amount withdrawn during the year.....	4,046,521 90
Amount of dividends credited and paid for the year, viz.:	
July 1, 1919.....	\$228,272 72
January 1, 1920.....	246,316 73
	474,589 45
Average amount of each account January 1, 1920.....	588 52
Rate per cent. of dividends to depositors during the six months ending June 30, 1919.....	4
Rate per cent. of dividends to depositors during the six months ending December 31, 1919.....	4
Total earnings of the bank for the year 1919, after allowing for amortization of premiums and discounts.....	\$692,976 93
Total earnings of the bank for the year 1919.....	80,586 53
Dividends paid to depositors for the year 1919.....	474,589 45
Net earnings for the year 1919 over expenses and dividends paid to depositors.....	137,800 95

REPORT ON SAVINGS BANKS

47. HAMBURG SAVINGS BANK, BROOKLYN

[1451 Myrtle avenue; incorporated 1906]

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

TRUSTEES

DAVID ENGEL, C. WM. WOHLERS, ROBERT E. MOFFETT,
 N. A. STEMMERMANN, H. J. HOLTERMANN, W. P. BOGGS,
 HENRY L. SCHELLING, CHAS. AICHMANN, HENRY F. WAGNER,
 HENRY C. BOHACK, ERNEST A. FLEISCHER, F. AUGUST SCHURMANN,
 ALBERT L. LEVI, OTTO SPANGENBERG, GEO. C. UNBESCHIEDEN.

FINANCIAL
RESOURCES

Bonds and mortgages..... \$2,113,150 00

Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value
United States	\$1,037,200 00	\$985,275 55	\$1,037,200 00
State of New Mexico	15,000 00	18,172 58	15,750 00
State of Massachusetts	7,000 00	6,109 29	6,270 00
State of South Dakota	75,000 00	77,433 50	77,346 00
Cities in other States.....	136,400 00	142,027 92	139,016 90
Cities in this State.....	166,333 35	170,014 74	164,943 33
Towns in this State.....	39,300 00	41,406 77	41,532 80
Villages in this State.....	99,160 00	102,043 91	101,522 85
School districts in this State	45,350 00	43,131 41	47,246 72
Railroad mortgage bonds....	159,000 00	142,653 76	136,650 00
	<u>\$1,780,843 35</u>	<u>\$1,741,174 39</u>	<u>\$1,767,608 50</u>

1,767,608 50

Bankers acceptances and bills of exchange.....

48,995 97

Cash on deposit in banks or trust companies.....

295,934 38

Cash on hand.....

24,360 40

Total of collectible interest.....

29,107 79

\$4,279,157 04

LIABILITIES

Amount due depositors, viz.:

Principal

\$4,057,179 62

Dividends credited or to be credited for the six
months ending with December 31, 1919.....

68,230 57

\$4,123,410 19

Other liabilities, Liberty bond deposits.....

2,429 25

Surplus on estimated market value.....

153,317 60

\$4,279,157 04

Surplus on par value, \$166,552.45.

CASH TRANSACTIONS DURING THE YEAR 1919

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1919, before transactions of the day.....	\$237,702 53
From depositors, not including dividends credited.....	2,736,564 06
From interest on loans, deposits and investments.....	172,987 58
From mortgages	76,382 50
From redemption of stocks and bonds.....	358,086 67
From stocks and bonds sold (total par value, \$317,550).....	317,113 32
From all other sources; payments on Liberty bonds by sub- scribers and sundries.....	2,499 36
	<u>\$3,901,336 02</u>

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 Federal Reserve Bank of St. Louis

PAYMENTS

To depositors, including dividends paid to them.....	\$1,520,421 90	
For loans on bonds and mortgages.....	565,782 50	
For bankers' acceptances and bills of exchange.....	48,995 97	
For stocks and bonds purchased, including premiums, com- missions, etc (total par value, \$1,465,300).....	1,417,546 14	
For interest (other than dividend payments to depositors)....	11,382 28	
For current expenses of the bank, viz.:		
For salaries.....	\$9,345 00	
For taxes: Banking house, \$566.40; surplus, \$560.84..	1,127 04	
For expenses, except taxes, of banking house:		
Repairs.....	435 50	
Insurance.....	33 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..	4,471 91	
		16,912 45
Cash on hand and in banks or trust companies December 31, 1919, after transactions of the day.....		320,294 78
		<u>\$3,901,336 02</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1920.....		11,311
Number of accounts opened or reopened during the year.....		3,513
Number of accounts closed during the year.....		1,334
Amount deposited during the year, not including dividends credited for that period.....	\$2,736,564 06	
Amount withdrawn during the year.....	1,520,421 90	
Amount of dividends credited and paid for the year, viz.:		
July 1, 1919.....	\$66,987 17	
January 1, 1920.....	66,230 57	
		123,217 74
Average amount of each account January 1, 1920.....		364 54
Rate per cent. of dividends to depositors during the six months ending June 30, 1919.....		4
Rate per cent. of dividends to depositors during the six months ending December 31, 1919.....		4
Total earnings of the bank for the year 1919, after allowing for amortization of premiums and discounts.....	\$170,048 17	
Total expenses of the bank for the year 1919.....	16,912 45	
Dividends paid to depositors for the year 1919.....	123,217 74	
Net earnings for the year 1919 over expenses and dividends paid to depositors.....		<u>29,917 98</u>

43. HOME SAVINGS BANK, BROOKLYN

[804 Manhattan avenue; incorporated 1906]

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

TRUSTEES

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

FINANCIAL

RESOURCES

Bonds and mortgages.....				\$581,750 00
Stock and bond investments, viz.:				
	Par value	Original cost	Estimated market value	
<i>Stocks and bonds</i>				
United States	\$72,500 00	\$70,887 98	\$72,500 00	
Cities in other States.....	122,000 00	127,988 14	127,440 00	
Counties, villages and towns in adjoining States.....	15,000 00	15,285 62	15,960 00	
Villages in this State.....	1,200 00	1,202 60	1,188 00	
School districts in this State	7,200 00	7,523 40	7,456 00	
Railroad mortgage bonds....	81,000 00	74,599 81	74,880 00	
	<u>\$298,900 00</u>	<u>\$297,437 55</u>	<u>\$299,524 00</u>	299,524 00
Cash on deposit in banks or trust companies.....				56,915 97
Cash on hand				3,058 12
Total of collectible interest.....				6,592 37
Amount of all other assets, vaults, furniture and fixtures....				3,000 00
				<u>\$951,440 46</u>

LIABILITIES

Amount due depositors, viz.:			
Principal		\$900,460 78	
Dividends credited or to be credited for the six months ending with December 31, 1919.....		15,649 52	\$916,110 30
Surplus on estimated market value.....			35,330 16
			<u>\$951,440 46</u>

Surplus on par value, \$34,706.16.

CASH TRANSACTIONS DURING THE YEAR 1919

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1919, before transactions of the day.....	\$63,243 68
From depositors, not including dividends credited.....	506,755 56
From interest on loans, deposits and investments.....	44,346 21
From mortgages	6,900 00
From redemption of stocks and bonds.....	41,500 00
From stocks and bonds sold (total par value, \$242,400)	245,883 52
From all other sources profit on bonds sold.....	557 85
	<u>\$909,186 82</u>

PAYMENTS

To depositors, including dividends paid to them.....	\$336,452 52
For loans on bonds and mortgages.....	170,500 00

For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$334,000).....	\$332,507 12
For interest (other than dividend payments to depositors)...	2,538 16
For current expenses of the bank, viz.:	
For salaries	\$4,046 00
For taxes: On surplus.....	90 09
For expenses, except taxes, of banking house.....	114 56
For rent of banking rooms.....	1,400 00
For other expenses, not including expenses of other real estate nor other expenses of banking house..	964 28
	<hr/>
	6,614 93
Cash on hand and in banks or trust companies December 31, 1919, after transactions of the day.....	60,574 09
	<hr/>
	\$909,186 82
	<hr/> <hr/>

STATISTICAL INFORMATION

Number of open accounts January 1, 1920.....	2,901
Number of accounts opened or reopened during the year.....	840
Number of accounts closed during the year.....	605
Amount deposited during the year, not including dividends credited for that period.....	\$506,755 56
Amount withdrawn during the year.....	336,452 52
Amount of dividends credited and paid for the year, viz.:	
July 1, 1919.....	\$14,385 29
January 1, 1920.....	15,649 52
	<hr/>
	30,034 81
Average amount of each account January 1, 1920.....	315 79
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.....	3,032,96
Rate per cent. of dividends to depositors during the six months ending June 30, 1919.....	4
Rate per cent. of dividends to depositors during the six months ending December 31, 1919.....	4
Total earnings of the bank for the year 1919, after allowing for amortization of premiums and discounts.....	\$43,429 69
Total expenses of the bank for the year 1919.....	6,614 93
Dividends paid to depositors for the year 1919.....	30,034 81
Net earnings for the year 1919 over expenses and dividends paid to depositors	6,779 95
	<hr/> <hr/>

49. THE KINGS COUNTY SAVINGS INSTITUTION, BROOKLYN

[135 Broadway, corner Bedford avenue; incorporated 1860]

HUBERT G. TAYLOR, President. MARTIN MULLER, Cashier.
 ALFRED HODGES, Vice-President. GODFREY BAUER, Asst. Cashier.
 J. CARLISLE LOUDON, Vice-President.

TRUSTEES

ROBERT LIPTROTT, AUGUSTUS P. DAY, ALFRED HODGES,
 EDWARD MCGARVEY, WALTER MATHISON, C. E. DONNELLON,
 HUBERT G. TAYLOR, WILLIAM C. CARRICK, W. WINTHROP TAYLOR,
 JACOB C. KLINCK, J. CARLISLE LOUDON, S. A. COYKENDALL,
 CHARLES F. TUTTLE.

FINANCIAL
RESOURCES

Bonds and mortgages..... \$6,110,375 00
 Stock and bond investments viz.:

	Par value	Original cost	Estimated market value
<i>Stocks and bonds</i>			
United States	\$1,626,250 00	\$1,545,541 20	\$1,626,250 00
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	24,750 00
Cities in other States.....	1,278,000 00	1,323,037 02	1,277,120 00
Cities in this State.....	1,526,800 00	1,597,597 21	1,476,488 00
Counties in this State.....	65,533 47	68,982 62	62,262 80
Villages in this State.....	131,000 00	137,578 22	137,340 00
School districts in this State	71,500 00	72,635 62	71,152 50
Railroad mortgage bonds....	3,530,000 00	3,689,311 07	3,064,430 00
	<u>\$8,301,083 47</u>	<u>\$8,508,316 21</u>	<u>\$7,788,038 30</u>

7,788,038 30

Banking house and lot, book value, \$50,000; cost, \$142,637;
 actual cash value 50,000 00
 Other real estate, book value, \$152,501.64; cost, \$152,501.64;
 actual cash value 152,501 64
 Cash on deposit in banks or trust companies..... 1,037,199 33
 Cash on hand 47,729 22
 Total of collectible interest..... 130,455 17
 Amount of all other assets viz.:

Deficiency judgment in foreclosure action..... \$105 57
 Commission due sale real estate..... 250 00

355 57

LIABILITIES

\$15,316,654 23

Amount due depositors, viz.:

Principal \$14,072,911 20
 Dividends credited or to be credited for the six
 months ending with December 31, 1919..... 263,301 05

14,336,212 25

Other liabilities, deposit account sale real estate..... 500 00
 Surplus on estimated market value..... 979,941 98

Surplus on par value, \$1,492,987.15. \$15,316,654 23

CASH TRANSACTIONS DURING THE YEAR 1919

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1919,
 before transactions of the day..... \$977,743 74
 From depositors not including dividends credited..... 3,600,300 09
 From interest on loans, deposits and investments..... 678,490 23
 From rents from other real estate..... 15,465 25
 From mortgages 223,075 00
 From redemption of stocks and bonds..... 190,100 00
 From stocks and bonds sold (total par value, \$248,150)..... 239,625 00
 From real estate sold..... 99,750 00
 From all other sources, viz.:

Liberty bonds, counter sales..... \$76,500 00
 Deposits on real estate sales..... 1,700 00

Insurance premium advanced, refunded; fees for tax searches	\$122 00	
Part payment deficiency judgment.....	50 00	
		<u>\$78,372 00</u>
		<u>\$6,102,921 91</u>

PAYMENTS

To depositors, including dividends paid to them.....	\$3,368,110 51	
For loans on bonds and mortgages.....	145,800 00	
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$1,483,400).....	1,402,691 20	
For interest (other than dividend payments to depositors)....	9,855 57	
For current expenses of the bank, viz.:		
For salaries	\$47,999 00	
For taxes: Banking house, \$1,180.70; surplus, \$8,645.78	9,826 48	
For expenses, except taxes, of banking house:		
Repairs	74 10	
Insurance	942 37	
For expenses of other real estate, viz.:		
Repairs	3,691 17	
Insurance	1,918 55	
Taxes	4,276 98	
Other	2,217 86	
For other expenses, not including expenses of other real estate nor other expenses of banking house..	4,724 98	
		<u>75,671 49</u>
For real estate acquired by foreclosure, or in settlement of debts due the bank.....	11,500 00	
Other payments, viz.:		
Foreclosure expenses and taxes on property fore-closed	\$2,109 95	
Commission and fees.....	2,028 00	
Deposit account sale of real estate returned.....	200 00	
Insurance premium advanced	26 64	
		<u>4,364 59</u>
Cash on hand and in banks or trust companies December 31, 1919, after transactions of the day.....	1,084,928 55	
		<u>\$6,102,921 91</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1920.....	14,551
Number of accounts opened or reopened during the year....	1,859
Number of accounts closed during the year.....	1,498
Amount deposited during the year, not including dividends credited for that period.....	\$3,600,300 09
Amount withdrawn during the year.....	3,368,110 51
Amount of dividends credited and paid for the year, viz.:	
July 1, 1919.....	\$260,520 26
January 1, 1920.....	263,301 05
	<u>523,821 31</u>
Average amount of each account January 1, 1920.....	985 23
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.....	9,424 75
Rate per cent. of dividends to depositors during the six months ending June 30, 1919.....	4
Rate per cent. of dividends to depositors during the six months ending December 31, 1919.....	4
Total earnings of the bank for the year 1919, after allowing for amortization of premiums and discounts.....	\$686,351 49
Total expenses of the bank for the year 1919.....	75,671 49
Dividends paid to depositors for the year 1919.....	523,821 31
Net earnings for the year 1919 over expenses and dividends paid to depositors	<u>86,858 69</u>

50. LINCOLN SAVINGS BANK OF BROOKLYN, BROOKLYN

[531 Broadway; incorporated 1866 as German Savings Bank of Brooklyn]

CHARLES FROEB, President.
JOSEPH HUBER, Vice-President.JOHN M. OTTO, Vice-President.
HENRY STUMPF, Secretary.**TRUSTEES**THEO. ENGELHARDT,
CHARLES FROEB,
HERMAN F. SCHARMANN,
HENRY C. DECK,
CHARLES VOGT,JOHN M. OTTO,
GEORGE B. GOODWIN,
JOHN H. SCHUMANN,
HENRY STUMPF,
FRED. GRETSCH,JOSEPH HUBER,
LOUIS ZOELLNER,
JOHN PROBST,
CHAS. H. ROLKA,
HARRY M. EDWARDS.**FINANCIAL
RESOURCES**Bonds and mortgages.....\$14,725,560 00
Stock and bond investments viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value
United States	\$8,232,600 00	\$8,064,643 43	\$8,232,600 00
State of Idaho	25,000 00	25,662 25	25,500 00
State of Louisiana	12,000 00	12,743 33	12,180 00
State of Mississippi	73,000 00	73,337 88	73,470 00
State of Montana	10,000 00	10,000 00	10,000 00
State of New Mexico	50,000 00	51,014 77	50,000 00
State of South Carolina	25,000 00	24,244 54	25,000 00
State of South Dakota	150,000 00	152,093 00	151,750 00
State of Tennessee	6,000 00	5,940 50	6,060 00
State of Utah	50,000 00	49,750 00	49,750 00
Cities in other States.....	2,679,361 00	2,764,474 02	2,694,160 60
Cities in this State.....	1,116,680 58	1,182,580 33	1,075,105 05
Counties in this State.....	59,400 00	60,197 92	59,870 00
Towns in this State.....	46,500 00	46,784 85	46,462 50
Villages in this State.....	25,000 00	25,610 59	25,620 00
Railroad mortgage bonds....	3,144,848 48	3,265,380 81	3,041,662 72

\$15,705,890 06	\$15,815,958 20	\$15,579,190 87
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Promissory notes	15,579,190 87
Bankers' acceptances and bills of exchange.....	434,255 00
Banking house and lot, book value, \$94,573.49; cost, \$161,288.08; actual cash value.....	238,579 39
Cash on deposit in banks or trust companies.....	94,573 49
Cash on hand	2,570,000 00
Total of collectible interest.....	105,272 43
Amount of all other assets, rent accrued.....	253,358 49
	364 34

LIABILITIES\$34,001,154 01

Amount due depositors, viz.:

Principal	\$31,010,627 01
Dividends credited or to be credited for the six months ending with December 31, 1919.....	533,045 98
	\$31,543,672 99
Other liabilities, Liberty bond deposits.....	4,087 00
Surplus on estimated market value.....	2,453,394 02
	\$34,001,154 01

CASH TRANSACTIONS DURING THE YEAR 1919**RECEIPTS**

Cash on hand and in banks or trust companies January 1, 1919, before transactions of the day.....	\$2,476,054 35
From depositors, not including dividends credited.....	15,862,431 19
From interest on loans, deposits and investments.....	1,433,631 78
From rents from banking house.....	4,389 84
From mortgages	471,975 00
From redemption of stocks and bonds	3,583,235 56
From stocks and bonds sold (total par value, \$3,115,968.62) ..	3,170,924 31
From loans paid.....	27,605 00
From real estate sold.....	9,735 09

From all other sources, viz.:

Payment by Liberty and Victory bond subscribers..	\$284,764 80	
Arbitrage and rebates on bonds.....	5,653 75	
Sale of real estate.....	6,000 00	
Insurance premiums advanced, refunded.....	39 88	
Satisfaction pieces; Tax searches; Adjustment of account; Sale of material.....	309 33	
		<u>\$296,167 76</u>

PAYMENTS

		<u>\$27,356,149 88</u>
To depositors, including dividends paid to them.....	\$9,716,956 07	
For loans on bonds and mortgages.....	1,825,860 00	
For loans on stocks and bonds and other securities.....	456,170 00	
For bankers' acceptances and bills of exchange.....	238,579 39	
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$12,054,410.58).....	11,898,043 70	
For interest (other than dividend payments to depositors)....	68,463 03	
For current expenses of the bank, viz.:		
For salaries	\$53,836 65	
For taxes: Banking house, \$1,383.63; surplus, \$18,299.85	20,183 48	
For expenses, except taxes, of banking house:		
Repairs	3,983 96	
Insurance	708 09	
For other expenses, not including expenses of other real estate nor other expenses of banking house..	14,836 89	
		<u>98,448 47</u>
For real estate acquired by foreclosure, or in settlement of debts due the bank.....	10,363 42	
Other payments, viz.:		
Liberty and Victory bond subscriptions redeemed..	\$326,700 00	
Real estate for banking house purposes.....	40,578 49	
Claim of depositor paid.....	100 00	
Insurance premiums advanced.....	39 88	
Teller's cash short.....	580 00	
		<u>367,993 37</u>
Cash on hand and in banks or trust companies December 31, 1919, after transactions of the day.....	2,675,272 43	
		<u>\$27,356,149 88</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1920.....	51,520
Number of accounts opened or reopened during the year.....	11,193
Number of accounts closed during the year.....	5,426
Amount deposited during the year, not including dividends credited for that period.....	\$15,882,431 19
Amount withdrawn during the year.....	9,716,956 07
Amount of dividends credited and paid for the year, viz.:	
July 1, 1919.....	\$487,765 10
January 1, 1920.....	533,045 98
	<u>1,020,811 08</u>
Average amount of each account January 1, 1920.....	612 26
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	19
Total amount of such accounts.....	\$66,186 11
Rate per cent. of dividends to depositors during the six months ending June 30, 1919.....	4
Rate per cent. of dividends to depositors during the six months ending December 31, 1919.....	4
Total earnings of the bank for the year 1919, after allowing for amortization of premiums and discounts.....	\$1,413,946 34
Total expenses of the bank for the year 1919.....	98,448 47
Dividends paid to depositors for the year 1919.....	1,020,811 08
Net earnings for the year 1919 over expenses and dividends paid to depositors.....	<u>294,686 79</u>

51. PRUDENTIAL SAVINGS BANK, BROOKLYN

[Broadway and Vernon avenue; incorporated 1908]

DIETRICH W. KAATZE, President. LEWIS C. GEHRING, Treasurer.
 JOHN AUER, Sr., Vice-President. FRANCIS B. MULLEN, Secretary.
 JOHN H. SCANNELL, Vice-President. LOUIS P. BUCK, Cashier.

TRUSTEES

DIETRICH W. KAATZE, CHARLES WISSMAN, WILLIAM BOARDMAN,
 JOHN AUER, Sr., B. P. VAN BENTHUYSEN, CHAS. W. GANS,
 JOHN H. SCANNELL, MANASSEH MILLER, WM. J. ELLIOTT,
 HERBERT A. O'BRIEN, AUGUST HASENFLUG, JOS. VOLKOMMER,
 FRANCIS B. MULLIN, CHAS. VOLLMER, LOUIS P. BUCK,
 GEORGE P. REUTER, JAMES SWENNEY, GEORGE P. BUSCH,
 LEWIS C. GEHRING.

FINANCIAL
RESOURCES

Bonds and mortgages..... \$2,751,945 00
 Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
United States	\$1,072,350 00	\$1,049,236 80	\$1,072,350 00	
State of Oklahoma.....	10,800 00	10,833 41	10,692 00	
State of South Dakota.....	15,000 00	15,433 75	15,450 00	
Cities in other States.....	301,324 00	307,618 50	306,809 20	
Counties, villages and towns in adjoining States.....	52,969 82	52,022 39	52,533 05	
Cities in this State.....	67,273 56	66,538 80	66,649 97	
Counties in this State.....	1,000 00	1,000 00	1,010 00	
Towns in this State.....	94,216 66	96,862 57	96,515 35	
Villages in this State.....	113,722 00	115,636 53	115,721 74	
Railroad mortgage bonds....	552,500 00	557,236 53	535,030 00	
	<u>\$2,281,156 04</u>	<u>\$2,272,574 28</u>	<u>\$2,271,861 31</u>	
Promissory notes				2,271,861 31
Other real estate, book value, \$4,766.68; cost, \$4,766.68; actual cash value				18,055 00
Cash on deposit in banks or trust companies.....				4,766 68
Cash on hand.....				425,219 50
Total of collectible interest.....				71,955 14
Amount of all other assets: War Savings and Thrift stamps				41,581 15
				1,050 00
				<u>\$5,586,433 78</u>

LIABILITIES

Amount due depositors, viz.:				
Principal			\$5,293,460 24	
Dividends credited or to be credited for the six months ending with December 31, 1919.....			86,429 45	
				<u>\$5,379,889 69</u>
Other liabilities: Dividends accrued on deposits to January 1, 1920				793 38
Surplus on estimated market value.....				205,750 71
				<u>\$5,586,433 78</u>
Surplus on par value, \$215,045.44.				

CASH TRANSACTIONS DURING THE YEAR 1919

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1919, before transactions of the day.....	\$407,525 78
From depositors, not including dividends credited.....	3,504,489 96
From interest on loans, deposits and investments.....	245,849 33
From rents from other real estate.....	256 00
From mortgages	122,055 00
From redemption of stocks and bonds.....	506,014 99
From stocks and bonds sold (total par value, \$146,950).....	146,950 00
From loans paid	16,775 00
From real estate sold.....	22,595 35

From all other sources, viz.:

Received on real estate contracts.....	\$2,983 17	
Thrift stamps sold.....	870 78	
Profit on real estate sold.....	196 91	
Insurance premium advanced, refunded.....	37 98	
Profit sale of bonds.....	35 23	
Sale safe deposit boxes.....	300 00	
		<u>\$4,374 07</u>
		<u><u>\$4,976,885 48</u></u>

PAYMENTS

To depositors, including dividends paid to them.....	\$2,203,032 87	
For loans on bonds and mortgages.....	732,100 00	
For loans on stocks and bonds and other securities.....	30,080 00	
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$1,488,223.37).....	1,468,511 11	
For interest (other than dividend payments to depositors) ..	9,260 06	
For current expenses of the bank, viz.:		
For salaries	\$15,372 51	
For taxes: On surplus.....	1,181 28	
For expenses, except taxes, of banking house:		
Repairs	49 25	
Other	435 77	
For rent of banking rooms.....	7,200 00	
For other expenses, not including expenses of other real estate nor other expenses of banking house..	3,352 00	
		27,590 81
For real estate acquired by foreclosure, or in settlement of debts due the bank.....	3,323 20	
Other payments, viz.:		
Real estate contracts.....	\$2,254 49	
Taxes on real estate sold.....	1,015 52	
War Savings and Thrift stamps sold.....	1,982 40	
Rents refunded	110 50	
Loss in mails and in real estate sold.....	430 08	
Insurance premium advanced.....	19 80	
		5,812 79
Cash on hand and in banks or trust companies December 31, 1919, after transactions of the day.....	497,174 64	
		<u>\$4,976,885 48</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1920.....	12,306
Number of accounts opened or reopened during the year.....	4,014
Number of accounts closed during the year.....	1,766
Amount deposited during the year, not including dividends credited for that period.....	\$3,504,489 96
Amount withdrawn during the year.....	2,203,032 87
Amount of dividends credited and paid for the year, viz.:	
July 1, 1919.....	\$78,339 07
January 1, 1920.....	86,429 45
	164,768 52
Average amount of each account January 1, 1920.....	437 18
Rate per cent. of dividends to depositors during the six months ending June 30, 1919.....	4
Rate per cent. of dividends to depositors during the six months ending December 31, 1919.....	4
Total earnings of the bank for the year 1919, after allowing for amortization of premiums and discounts.....	\$248,964 89
Total expenses of the bank for the year 1919.....	28,075 58
Dividends paid to depositors for the year 1919.....	164,768 52
Net earnings for the year 1919 over expenses and dividends paid to depositors.....	56,120 79

**52. ROOSEVELT SAVINGS BANK OF THE CITY OF NEW YORK,
BROOKLYN**

[1024-1026 Gates avenue; incorporated 1895]

JOHN W. FRASER, President. CHAS. LOUIS SICARD, Secretary.
PARKER SLOANE, Vice-President. HENRY L. GAUS, Comptroller.
HOMER L. BARTLETT, Vice-Pres. A. MANNING SHEVILLE, Cashier.

TRUSTEES

PARKER SLOANE,	C. A. VAN IDERSTINE,	CHARLES JACOB,
CHARLES L. SICARD,	HOMER L. BARTLETT,	JOHN W. MOORE,
JOHN W. FRASER,	C. JEROME EDWARDS,	JOHN BOSSETT,
GEO. W. PAYNTAR,	JAMES A. STEWART,	GEO. H. ILLER,
	HENRY L. GAUS,	

**FINANCIAL
RESOURCES**

Bonds and mortgages..... \$6,157,313 00
Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
United States	\$2,009,650 00	\$1,968,019 46	\$2,009,650 00	
State of Alabama	16,000 00	15,333 19	16,000 00	
State of California	50,000 00	48,611 55	48,500 00	
State of Maine	25,000 00	23,951 63	26,000 00	
State of New Mexico	75,000 00	76,471 92	77,500 00	
State of South Dakota	26,000 00	25,900 00	26,750 00	
State of Tennessee	10,000 00	9,577 55	9,350 00	
Cities in other States.....	2,107,542 78	2,196,230 05	2,160,060 70	
Cities in this State.....	618,200 00	634,933 53	612,564 00	
Counties in this State.....	43,000 00	45,246 30	44,240 00	
Towns in this State.....	38,000 00	38,470 27	38,800 00	
Villages in this State.....	14,000 00	14,000 00	14,000 00	
Railroad mortgage bonds....	2,136,000 00	2,090,909 26	1,938,340 00	
	<u>\$7,167,392 78</u>	<u>\$7,187,470 26</u>	<u>\$7,016,274 70</u>	
				7,016,274 70
Promissory notes				841,337 00
Bankers' acceptances and bills of exchange.....				175,000 00
Other real estate, book value, \$10,980.87; cost, \$12,680.87; actual cash value				10,980 87
Cash on deposit in banks or trust companies				1,009,467 74
Cash on hand.....				55,136 19
Total of collectible interest.....				112,923 03
Amount of all other assets, viz.:				
Building fund			\$9,036 30	
War Savings and Thrift stamps.....			616 00	
Insurance premiums and taxes advanced.....			83 51	
				<u>9,735 81</u>
				<u>\$15,388,168 34</u>

LIABILITIES

Amount due depositors, viz.:				
Principal		\$14,518,741 87		
Dividends credited or to be credited for the six months ending with December 31, 1919.....		240,433 30		
				<u>\$14,759,175 17</u>
Other liabilities: Unearned interest.....				1,675 78
Surplus on estimated market value.....				627,317 39
Surplus on par value, \$778,435.47.				<u>\$15,388,168 34</u>

CASH TRANSACTIONS DURING THE YEAR 1919

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1919, before transactions of the day.....	\$963,652 87
From depositors, not including dividends credited.....	8,646,778 18
From interest on loans, deposits and investments.....	690,701 99
From rents from other real estate.....	2,284 78
From mortgages	182,355 00
From redemption of stocks and bonds.....	3,116,639 38
From stocks and bonds sold (total par value, \$801,200).....	799,405 31
From loans paid	494,425 00

From bankers' acceptances and bills of exchange.....	\$1,865,959 35	
From real estate sold.....	43,050 00	
From all other sources, viz.:		
Liberty and Victory bond payments by subscribers..	\$419,074 54	
Real estate contract	2,850 00	
		<u>421,924 54</u>

\$17,227,176 40

PAYMENTS

To depositors, including dividends paid to them.....	\$5,523,820 27
For loans on bonds and mortgages.....	795,300 00
For loans on stocks and bonds and other securities.....	1,303,818 00
For bankers' acceptances and bills of exchange.....	2,040,959 35
For stocks and bonds purchased, including premiums, commis- sions, etc. (total par value, \$6,136,492.78).....	6,046,618 10
For interest (other than dividend payments to depositors)...	52,816 96
For current expenses of the bank, viz.:	

For salaries	\$39,145 66
For taxes: On surplus.....	4,635 44
For rent of banking rooms.....	5,054 95
For expenses of other real estate, viz.:	

Repairs	416 19
Insurance	141 10
Taxes	597 01
Other	690 78

For other expenses, not including expenses of other real estate nor other expenses of banking house..	13,126 90
--	-----------

Other payments, viz.:

Liberty and Victory bond payments.....	\$326,202 39
Building fund account.....	9,086 30
Insurance premiums and taxes advanced.....	77 01
Teller's cash short; adjustment of error.....	116 06

335,431 76

Cash on hand and in banks or trust companies December 31,
1919, after transactions of the day.....

1,064,603 93

\$17,227,176 40

STATISTICAL INFORMATION

Number of open accounts January 1, 1920.....	35,269
Number of accounts opened or reopened during the year.....	10,590
Number of accounts closed during the year.....	4,654
Amount deposited during the year, not including dividends credited for that period.....	\$8,646,778 18
Amount withdrawn during the year.....	5,523,820 27
Amount of dividends credited and paid for the year, viz.:	
July 1, 1919.....	\$217,509 68
January 1, 1920.....	240,483 30
	<u>457,943 48</u>
Average amount of each account January 1, 1920.....	418 47
Number of accounts which exceeded \$3,000, exclusive of divi- dends credited, at the last trial balance of depositors' ledg- ers, except deposits arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate	7
Total amount of such accounts.....	\$24,589 07
Rate per cent. of dividends to depositors during the six months ending June 30, 1919.....	4
Rate per cent. of dividends to depositors during the six months ending December 31, 1919.....	4
Total earnings of the bank for the year 1919, after allowing for amortization of premiums and discounts.....	\$645,825 66
Total expenses of the bank for the year 1919.....	63,808 03
Dividends paid to depositors for the year 1919.....	457,943 48
Net earnings for the year 1919 over expenses and dividends paid to depositors.....	<u>124,074 15</u>

53. THE SOUTH BROOKLYN SAVINGS INSTITUTION, BROOKLYN

[160-162 Atlantic avenue; incorporated 1850]

WILLIAM J. COOMBS, President. CLARENCE S. DUNNING, Treasurer.
 WALTER M. AIKMAN, Vice-President. JACOB STEINER, Comptroller.
 JOSIAH O. LOW, Vice-President. BERNARD A. BURGER, Secretary.
 JOHN J. PIERREFONT, Vice-Pres.

TRUSTEES

WALTER M. AIKMAN, PERCY S. MALLETT, HENRY N. WHITNEY,
 CHARLES A. BOODY, WILLIAM L. NEWTON, JOHN T. UNDERWOOD,
 WILLIAM J. COOMBS, JOHN J. PIERREFONT, D. IRVING MEAD,
 ISAAC H. CARY, ROBT. L. PIERREFONT, ARNOLD W. SHEPHERMAN,
 CHARLES B. DUNNY, JACOB STEINER, BERNARD A. BURGER,
 CLARENCE S. DUNNING, JOSEPH H. SUTPHIN, JOSIAH O. LOW,
 J. MORTON HALSTEAD, G. FOSTER SMITH, HIRAM E. STEELE,
 DAVID H. LANMAN, E. CARLETON GRANBERY, WM. H. CARY.

**FINANCIAL
RESOURCES**

Bonds and mortgages.....\$10,929,275 00
 Stock and bond investments, viz.:

	Par value	Original cost	Estimated market value
United States	\$6,695,250 00	\$6,671,190 00	\$6,695,250 00
State of New York	400,000 00	415,562 50	412,000 00
State of Maine	75,000 00	73,144 08	75,000 00
State of Maryland	226,000 00	227,051 69	226,970 00
State of Massachusetts	17,000 00	16,330 31	16,320 00
State of Tennessee	100,000 00	99,598 83	99,300 00
Cities in other States.....	3,067,920 00	3,151,399 00	3,055,695 00
Cities in this State.....	4,060,750 00	4,187,231 13	3,978,476 50
Counties in this State.....	233,500 00	236,330 83	230,062 50
Towns in this State.....	10,000 00	10,525 00	9,900 00
Villages in this State.....	150,000 00	152,208 94	148,910 00
School districts in this State	24,000 00	25,222 30	25,060 00
Railroad mortgage bonds....	4,461,000 00	4,670,902 89	3,661,560 00
	<u>\$19,570,420 00</u>	<u>\$19,997,338 05</u>	<u>\$18,683,494 00</u>

Promissory notes 18,683,494 00
 9,250 00
 Banking house and lot, book value, \$161,000; cost, \$284,000;
 actual cash value..... 161,000 00
 Other real estate, book value, \$18,000; cost, \$26,577.36;
 actual cash value..... 18,000 00
 Cash on deposit in banks or trust companies..... 1,586,585 00
 Cash on hand..... 93,858 31
 Total of collectible interest..... 356,758 44

LIABILITIES\$31,838,220 75

Amount due depositors, viz.:

Principal\$28,022,336 29
 Dividends credited or to be credited for the six
 months ending with December 31, 1919..... 515,327 34
 Other liabilities, viz.:\$28,537,663 63
 Liberty bond deposits..... \$8,399 87
 Deposit on contract, sale of real estate..... 500 00
 Expenses incurred, but unpaid, installing card ledger
 system 4,000 00
 12,899 87
 Surplus on estimated market value..... 3,287,657 25
 Surplus on par value, \$4,174,583.25. \$31,838,220 75

CASH TRANSACTIONS DURING THE YEAR 1919**RECEIPTS**

Cash on hand and in banks or trust companies January 1,
 1919, before transactions of the day..... \$1,885,141 84
 From depositors, not including dividends credited..... 9,533,724 86
 From interest on loans, deposits and investments..... 1,416,445 61
 From rents from banking house..... 3,077 34
 From rents from other real estate..... 4,371 72
 From mortgages 579,350 00
 From redemption of stocks and bonds..... 3,085,950 00

From stocks and bonds sold (total par value, \$4,223,950)	\$4,223,950 00
From loans paid	124,678 24
From bankers' acceptances and bills of exchange	16,035 00
From real estate sold	33,200 00
From all other sources, viz.:	
Liberty bond payments by subscribers	\$251,369 00
Deposits on land contracts	300 00
Deficiency judgment paid	487 50
Teller's cash over	249 00
Sale of old material	19 50
	<u>252,925 00</u>
	<u>\$21,158,849 61</u>

PAYMENTS

To depositors, including dividends paid to them	\$8,740,627 21
For loans on bonds and mortgages	611,250 00
For loans on stocks and bonds and other securities	19,285 00
For bankers' acceptances and bills of exchange	124,678 24
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$9,328,750)	9,297,709 76
For interest (other than dividend payments to depositors)	30,647 96
For current expenses of the bank, viz.:	
For salaries	\$73,725 34
For taxes: Banking house, \$3,525.90; surplus, \$26,790.65	29,316 45
For expenses, except taxes, of banking house:	
Repairs	3,758 44
Insurance	231 42
Other	10,499 25
For expenses of other real estate, viz.:	
Repairs	1,141 15
Insurance	242 75
Taxes	1,909 40
Other	2,750 03
For other expenses, not including expenses of other real estate nor other expenses of banking house	37,283 71
	<u>160,857 94</u>
Other payments, viz.:	
Liberty bond payments completed	\$405,236 24
Payments account of new building site	86,000 00
Payments account of land contracts	800 00
Depositor's claim paid; Teller's cash short	1,313 96
	<u>493,350 19</u>
Cash on hand and in banks or trust companies December 31, 1919, after transactions of the day	1,680,443 31
	<u>\$21,158,849 61</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1920	38,457
Number of accounts opened or reopened during the year	7,980
Number of accounts closed during the year	6,928
Amount deposited during the year, not including dividends credited for that period	\$9,533,724 86
Amount withdrawn during the year	8,740,627 21
Amount of dividends credited and paid for the year, viz.:	
July 1, 1919	\$511,313 05
January 1, 1920	515,327 34
	<u>1,026,645 39</u>
Average amount of each account January 1, 1920	742 06
Rate per cent. of dividends to depositors during the six months ending June 30, 1919	4
Rate per cent. of dividends to depositors during the six months ending December 31, 1919	4
Total earnings of the bank for the year 1919, after allowing for amortization of premiums and discounts	\$1,405,155 05
Total expenses of the bank for the year 1919	180,671 89
Dividends paid to depositors for the year 1919	1,026,645 39
Net earnings for the year 1919 over expenses and dividends paid to depositors	<u>197,837 77</u>

54. SUMNER SAVINGS BANK, BROOKLYN

[12 Graham avenue; incorporated 1906]

ARTHUR S. SOMERS, President. JOHN D. H. SCHULZ, Vice-President.
 NATHAN S. JONAS, Vice-President. WALLACE L. CONNER, Secretary.

TRUSTEES

NATHAN S. JONAS,	HENRY NEWMAN,	CHARLES A. GORMAN,
RALPH JONAS,	BENJ. H. ROTH,	WALTER GRETSCH,
EDWARD LAZANSKY,	ARTHUR S. SOMERS,	JOHN D. H. SCHULTZ,
BENJAMIN LEVY,	VICTOR B. WOLF,	EUGENE T. TROTTER,
CHAS. LYON,	MOSES BERNSTEIN,	E. S. POWELL, JR.,
MATHEW T. MEAGHER,	CARL BAUER,	LOUIS CHARLES WILLS,
S. B. KRAUS,	CLAUDE P. LA SHELLE,	GEORGE W. BAKER.

FINANCIAL

RESOURCES

Bonds and mortgages..... \$707,430 00
 Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
United States	\$587,800 00	\$579,486 13	\$587,800 00	
State of New York.....	5,000 00	5,050 00	5,050 00	
Cities in this State.....	118,000 00	114,986 37	114,210 00	
Railroad mortgage bonds....	345,000 00	316,531 25	273,200 00	
	<u>\$1,055,800 00</u>	<u>\$1,016,054 25</u>	<u>\$980,260 00</u>	980,260 00
Cash on deposit in banks or trust companies.....				170,188 58
Cash on hand.....				35,005 45
Total of collectible interest.....				12,803 59
				<u>\$1,905,687 62</u>

LIABILITIES

Amount due depositors, viz.:

Principal	\$1,851,552 26	
Dividends credited or to be credited for the six months ending with December 31, 1919.....	29,833 16	\$1,881,385 42
Surplus on estimated market value.....		24,802 20
		<u>\$1,905,687 62</u>

Surplus on par value, \$99,842.20.

CASH TRANSACTIONS DURING THE YEAR 1919

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1919, before transactions of the day.....	\$105,744 54
From depositors, not including dividends credited.....	1,306,775 26
From interest on loans, deposits and investments.....	81,294 06
From rents from banking house.....	1,080 00
From mortgages	27,695 00
From redemption of stocks and bonds.....	225,000 00
From stocks and bonds sold (total par value, \$246,050.50)...	246,050 50
From all other sources, viz.:	
Liberty bond payments by subscribers.....	\$16,085 00
Profit sale of bonds.....	833 57
Insurance premiums advanced, refunded.....	28 00
Teller's cash over.....	468 82
	<u>17,415 99</u>
	<u>\$2,011,055 35</u>

PAYMENTS

To depositors, including dividends paid to them.....		\$912,542 86
For loans on bonds and mortgages.....		125,250 00
For stocks and bonds purchased, including premiums, commis- sions, etc. (total par value, \$740,432.20).....		732,574 08
For interest (other than dividend payments to depositors)...		3,125 85
For current expenses of the bank, viz.:		
For salaries	\$6,845 08	
For expenses, except taxes, of banking house:		
Repairs	1,296 66	
For rent of banking rooms.....	2,500 00	
For other expenses, not including expenses of other real estate nor other expenses of banking house..	3,596 26	
		14,233 00
Other payments, viz.:		
Liberty bonds and War Savings stamps purchased for subscribers	\$17,750 00	
Refunds to Liberty bond subscribers.....	22 50	
Teller's cash short.....	358 08	
		18,130 53
Cash on hand and in banks or trust companies December 31, 1919, after transactions of the day.....		205,194 03
		<u>\$2,011,055 35</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1920.....		5,183
Number of accounts opened or reopened during the year....		2,118
Number of accounts closed during the year.....		2,127
Amount deposited during the year, not including dividends credited for that period.....	\$1,306,775 26	
Amount withdrawn during the year.....	912,542 86	
Amount of dividends credited and paid for the year, viz.:		
July 1, 1919.....	\$27,464 32	
January 1, 1920.....	29,833 16	
		57,297 48
Average amount of each account January 1, 1920.....		362 99
Number of accounts which exceeded \$3,000, exclusive of divi- dends credited, at the last trial balance of depositors' ledg- ers, 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.....	\$6,370 21	
Rate per cent. of dividends to depositors during the six months ending June 30, 1919.....		4
Rate per cent. of dividends to depositors during the six months ending December 31, 1919.....		4
Total earnings of the bank for the year 1919, after allowing for amortization of premiums and discounts.....	\$81,523 54	
Total expenses of the bank for the year 1919.....	14,238 00	
Dividends paid to depositors for the year 1919.....	57,297 48	
Net earnings for the year 1919 over expenses and dividends paid to depositors.....		<u>9,988 06</u>

55. THE WILLIAMSBURGH SAVINGS BANK, BROOKLYN

[175 Broadway; incorporated 1851]

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

TRUSTEES

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

FINANCIAL
RESOURCES

Bonds and mortgages.....\$49,249,235 00

Stock and bond investments, viz.:

Stocks and bonds	Par value	Original cost	Estimated market value
United States	\$17,041,200 00	\$16,811,400 70	\$17,337,650 00
State of New York	1,661,750 00	1,712,773 05	1,663,576 25
State of Arizona	100,000 00	101,089 00	102,000 00
State of Massachusetts	429,000 00	460,303 46	390,390 00
State of New Mexico	219,000 00	226,769 79	231,030 00
State of Oklahoma	46,200 00	46,835 99	45,738 00
State of Tennessee	685,000 00	667,967 96	656,400 00
State of Utah	100,000 00	103,760 00	102,000 00
Cities in other States.....	12,501,000 00	13,253,868 30	12,424,211 00
Cities in this State.....	13,201,933 26	14,393,815 91	13,153,234 43
Counties in this State.....	243,375 00	252,175 16	247,840 75
Towns in this State.....	244,375 00	253,649 87	243,408 75
Villages in this State.....	115,000 00	118,380 54	116,010 00
School districts in this State	39,500 00	41,311 18	40,290 00
Railroad mortgage bonds....	4,618,968 00	4,915,656 87	4,139,313 12
	<u>\$51,191,501 26</u>	<u>\$53,349,237 78</u>	<u>\$50,898,092 30</u>
Promissory notes			50,898,092 30
Banking house and lot, book value, \$250,000; cost, \$689,000; actual cash value			1,542,678 60
Cash on deposit in banks or trust companies.....			250,000 00
Cash on hand.....			2,089,322 84
Total of collectible interest.....			756,409 85
Amount of all other assets, viz.:			845,071 13
Insurance premiums advanced.....		\$105 09	
Canaseraga Creek Improvement.....		27,964 47	
			<u>28,069 56</u>
			<u>\$105,658,879 28</u>

LIABILITIES

Amount due depositors, viz.:		
Principal	\$90,639,530 15	
Dividends credited or to be credited for the six months ending with December 31, 1919.....	1,663,159 61	
		<u>\$92,292,689 76</u>
Surplus on estimated market value.....		13,366,189 52
		<u>\$105,658,879 28</u>
Surplus on par value, \$13,659,598.48.		

CASH TRANSACTIONS DURING THE YEAR 1919

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1919, before transactions of the day.....	\$4,215,847 61
From depositors, not including dividends credited.....	29,560,103 01
From interest on loans, deposits and investments.....	4,622,173 97
From rents from other real estate.....	7,217 35

From mortgages	\$2,063,800 00
From redemption of stocks and bonds.....	7,889,708 33
From loans paid.....	548,808 00
From real estate sold.....	81,607 58
From all other sources, viz.:	
Liberty and Victory bond payments by subscribers..	\$727,354 00
Insurance premiums advanced, refunded.....	4,088 74
Investigating application for mortgage loans.....	1,382 00
Expense refunds; cash over.....	1,566 47
	<u>734,381 21</u>
	<u>\$49,723,647 06</u>

PAYMENTS

To depositors, including dividends paid to them.....	\$23,230,154 18
For loans on bonds and mortgages.....	4,475,890 00
For loans on stocks and bonds and other securities.....	2,085,453 60
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$16,750,000).....	16,530,200 70
For interest (other than dividend payments to depositors)....	80,686 72
For current expenses of the bank, viz.:	
For salaries	\$174,950 80
For taxes: Banking house, \$9,185.11; surplus \$101,552.38	110,737 49
For expenses, except taxes, of banking house:	
Repairs	20,451 46
Other	4,458 13
For expenses of other real estate, viz.:	
Repairs	10,981 35
Insurance	660 89
Taxes	5,995 39
For other expenses, not including expenses of other real estate nor other expenses of banking house	86,180 28
	<u>414,365 89</u>
For real estate acquired by foreclosure, or in settlement of debts due the bank.....	5,076 17
Other payments, viz.:	
Liberty bond refunds to subscribers.....	\$53,436 00
Insurance premiums advanced.....	2,240 13
Cash short	410 93
	<u>56,087 11</u>
Cash on hand and in banks or trust companies December 31, 1919, after transactions of the day.....	2,845,732 69
	<u>\$49,723,647 06</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1920.....	118,346
Number of accounts opened or reopened during the year.....	19,123
Number of accounts closed during the year.....	13,775
Amount deposited during the year, not including dividends credited for that period.....	\$29,560,103 01
Amount withdrawn during the year.....	23,230,154 18
Amount of dividends credited and paid for the year, viz.:	
July 1, 1919.....	\$1,606,557 94
January 1, 1920.....	1,653,159 61
	<u>3,259,717 55</u>
Average amount of each account January 1, 1920.....	779 85
Rate per cent. of dividends to depositors during the six months ending June 30, 1919.....	4
Rate per cent. of dividends to depositors during the six months ending December 31, 1919.....	4
Total earnings of the bank for the year 1919, after allowing for amortization of premiums and discounts.....	\$4,546,921 17
Total expenses of the bank for the year 1919.....	419,751 89
Dividends paid to depositors for the year 1919.....	3,259,717 55
Net earnings for the year 1919 over expenses and dividends paid to depositors.....	<u>867,451 73</u>

For current expenses of the bank, viz.:		
Liberty and Victory bond payments by subscribers..	\$167,403 94	
Land contracts	3,033 81	
Profit, sundry items.....	4,864 76	
Insurance premiums and taxes advanced, refunded	559 41	
Mortgage suspense; Sundries.....	1,285 06	
		\$177,146 98
		<u>\$2,829,215 95</u>

PAYMENTS

To depositors, including dividends paid to them.....	\$1,280,888 58	
For loans on bonds and mortgages.....	181,091 48	
For loans on stocks and bonds and other securities.....	5,611 00	
For stocks and bonds purchased, including premiums, commis- sions, etc. (total par value, \$701,900).....	681,262 54	
For interest (other than dividend payments to depositors)....	3,308 64	
For current expenses of the bank, viz.:		
For salaries	\$9,093 93	
For taxes: Banking house, \$1,079.89; surplus, \$3,676.31; on mortgages, \$89.00.....	5,645 16	
For expenses, except taxes, of banking house:		
Repairs	1,377 68	
Insurance	267 81	
Other	1,370 60	
For expenses of other real estate, viz.:		
Repairs	79 37	
Taxes	392 77	
Other	379 58	
For other expenses, not including expenses of other real estate nor other expenses of banking house	2,309 23	
Other payments, viz.:		20,915 72
Liberty and Victory bond accounts.....	\$157,755 00	
Land contracts	18,000 00	
Insurance premiums and taxes advanced.....	1,162 42	
Mortgage suspense account; Sundries.....	2,828 27	
		179,745 69
Cash on hand and in banks or trust companies December 31, 1919, after transactions of the day.....	476,392 30	
		<u>\$2,829,215 95</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1920.....	9,658
Number of accounts opened or reopened during the year.....	1,538
Number of accounts closed during the year.....	1,554
Amount deposited during the year, not including dividends credited for that period.....	\$1,537,308 38
Amount withdrawn during the year.....	1,280,888 58
Amount of dividends credited and paid for the year, viz.:	
July 1, 1919.....	\$76,029 93
January 1, 1920.....	78,964 09
Credited at other periods.....	1,202 85
	156,186 87
Average amount of each account January 1, 1920.....	450 49
Number of accounts which exceeded \$3,000, exclusive of divi- dends credited, at the last trial balance of depositors' ledg- ers, 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.....	\$3,037 95
Rate per cent. of dividends to depositors during the six months ending June 30, 1919.....	4
Rate per cent. of dividends to depositors during the six months ending December 31, 1919.....	4
Total earnings of the bank for the year 1919, after allowing for amortization of premiums and discounts.....	\$223,854 16
Total expenses of the bank for the year 1919.....	20,915 72
Dividends paid to depositors for the year 1919.....	156,186 87
Net earnings for the year 1919 over expenses and dividends paid to depositors	46,751 57

MONROE COUNTY

57. THE EAST SIDE SAVINGS BANK OF ROCHESTER, ROCHESTER

[233 Main street, East; incorporated 1869]

W. HENRY MATHEWS, President. WILLIAM H. DUNN, Vice-President.
 WILLIAM BAUSCH, Vice-President. AUSTIN C. JACKSON, Treasurer.

TRUSTEES

CASSIUS C. DAVY, WILLIAM BAUSCH, VALENTINE F. WHITMORE,
 W. HENRY MATHEWS, FRANK A. BROWNELL, JOHN H. ENGERT,
 AUSTIN C. JACKSON, CHARLES A. GREEN, CHAS. H. OCUMPAUGH,
 WILLIAM H. DUNN, FRED'K A. SHERWOOD,

FINANCIAL RESOURCES

Bonds and mortgages\$11,549,592 00
 Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
United States	\$2,660,056 72	\$2,600,006 12	\$2,660,056 72	
District of Columbia.....	100,000 00	81,171 25	101,000 00	
State of Massachusetts....	150,000 00	153,259 60	135,000 00	
State of Wyoming	5,000 00	6,850 00	5,650 00	
State of Alabama	100,000 00	106,300 00	98,000 00	
State of Maryland	200,000 00	196,390 90	198,000 00	
Cities in other States.....	102,000 00	100,390 00	95,240 00	
Cities in this State.....	2,372,100 00	2,407,533 29	2,315,587 50	
Railroad mortgage bonds....	400,000 00	406,312 50	326,000 00	
	<u>\$5,089,156 72</u>	<u>\$6,066,293 66</u>	<u>\$5,934,634 22</u>	5,934,634 22

Banking house and lot, book value, \$120,000; cost, \$120,350.81;
 actual cash value..... 120,000 00
 Cash on deposit in banks or trust companies..... 628,618 04
 Cash on hand..... 52,230 25
 Total of collectible interest..... 167,303 11

\$18,452,377 62

LIABILITIES

Amount due depositors: Principal.....\$17,361,648 17
 Other liabilities, viz.:

Liberty and Victory bond deposits.....	\$89,323 50	
Dividends accrued on deposits to January 1, 1920....	52,816 22	
Expenses incurred, but unpaid, Taxes accrued.....	9,776 74	
		152,415 46

Surplus on estimated market value..... 938,313 99

\$18,452,377 62

Surplus on par value, \$1,092,836.49.

CASH TRANSACTIONS DURING THE YEAR 1919

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1919, before transactions of the day.....	\$958,386 45
From depositors, not including dividends credited.....	7,239,085 63
From interest on loans, deposits and investments.....	793,292 42
From rents from banking house.....	6,812 00
From mortgages	532,356 00
From redemption of stocks and bonds.....	1,337,660 00
From stocks and bonds sold (total par value, \$873,273.04)....	873,003 04
From real estate sold	21,679 60
From all other sources, viz.:	
Liberty and Victory bond payments by subscribers	\$420,671 56
Thrift stamps sold.....	1,525 75
Insurance premiums advanced, refunded.....	190 00
Exchange	1 97
	422,389 28
	<u><u>\$12,184,664 42</u></u>

PAYMENTS

To depositors, including dividends paid to them.....	\$6,215,443	94
For loans on bonds and mortgages.....	1,815,950	00
For stocks and bonds purchased, including premiums, commis- sions, etc. (total par value, \$2,915,499.57).....	2,855,448	97
For interest (other than dividend payments to depositors)....	6,828	74
For current expenses of the bank, viz.:		
For salaries.....	\$32,352	64
For taxes: Banking house, \$7,379.60; surplus, \$3,616.94.....	15,996	54
For expenses, except taxes, of banking house:		
Repairs.....	3,298	20
Insurance.....	968	73
Other.....	7,635	80
For expenses of other real estate, viz.:		
Repairs.....	222	10
Taxes.....	208	06
Other.....	224	92
For other expenses, not including expenses of other real estate nor other expenses of banking house.....	21,059	30
		82,464 29
For real estate acquired by foreclosure, or in settlement of debts due the bank.....	18,742	36
Other payments, viz.:		
Payments for and bonds delivered to Liberty and Victory bond subscribers.....	\$508,345	34
Thrift stamps purchased.....	316	75
Insurance premium advanced.....	180	00
Suspense, "N. G." check charged off.....	95	74
		508,937 83
Cash on hand and in banks or trust companies December 31, 1919, after transactions of the day.....	680,848	29
	<u>\$12,184,664</u>	<u>42</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1920.....	49,482
Number of accounts opened or reopened during the year.....	9,805
Number of accounts closed during the year.....	7,901
Amount deposited during the year, not including dividends credited for that period.....	\$7,239,085 63
Amount withdrawn during the year.....	6,215,443 94
Amount of dividends credited and paid for the year, viz.:	
June 1, 1919.....	\$304,991 28
December 1, 1919.....	311,526 18
Credited at other periods.....	7,100 00
	623,617 46
Average amount of each account January 1, 1920.....	350 86
Number of accounts which exceeded \$3,000, exclusive of divi- dends 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.....	\$6,140 69
Rate per cent. of dividends to depositors during the six months ending May 31, 1919.....	4
Rate per cent. of dividends to depositors during the six months ending November 30, 1919.....	4
Total earnings of the bank for the year 1919, after allowing for amortization of premiums and discounts.....	\$815,757 74
Total expenses of the bank for the year 1919.....	82,887 88
Dividends paid to depositors for the year 1919.....	627,710 08
Net earnings for the year 1919 over expenses and dividends paid to depositors.....	<u>105,159 78</u>

58. MECHANICS SAVINGS BANK, ROCHESTER

[18 Exchange street; incorporated 1867]

ADELBERT P. LITTLE, President. WILMOT CASTLE, Treasurer.
 WILLIAM R. SEWARD, Vice-President. FEDOR WILLIMBK, Asst. Secretary.
 WILLIAM B. HALE, Vice-President.

TRUSTEES

JOHN J. BAUSCH, WENDELL J. CURTIS, JOHN S. BRONK,
 ADELBERT P. LITTLE, WILLIAM KARLE, CHAS. C. BRAHAN,
 WILLIAM R. SEWARD, WILLIAM B. HALE, MORRIS D. KNAPP,
 LOUIS J. BRNST, WILMOT CASTLE, GEORGE W. ROBINSON,
 JAMES H. BOUCHER, JAMES T. HUTCHINGS, JAMES C. CLEMENTS.

FINANCIAL
RESOURCES

Bonds and mortgages..... \$3,340,350 00

Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value
United States	\$525,900 00	\$519,995 70	\$525,772 00
State of Massachusetts.....	15,000 00	12,796 50	12,000 00
Cities in other States.....	178,000 00	180,216 60	175,117 50
Cities in this State.....	424,250 00	428,783 07	393,323 75
Counties in this State.....	8,000 00	8,445 60	8,000 00
Villages in this State.....	62,000 00	63,762 70	63,625 00
School districts in this State	29,525 00	31,062 18	30,965 25
Railroad mortgage bonds...	675,000 00	667,517 40	525,980 00
	<u>\$1,917,675 00</u>	<u>\$1,912,579 75</u>	<u>\$1,734,683 50</u>

1,734,683 50

23,410 00

Promissory notes

Banking house and lot., book value, \$75,000; cost, \$94,684.16;
actual cash value

75,000 00

Other real estate, book value, \$6,222.59; cost, \$6,222.59; actual
cash value

6,222 59

Cash on deposit in banks or trust companies.....

156,976 20

Cash on hand.....

24,396 58

Total of collectible interest.....

49,734 99

Amount of all other assets: Taxes advanced.....

3,717 41

\$5,414,491 27

LIABILITIES

Amount due depositors, viz.:

Principal

\$4,839,807 91

Dividends credited or to be credited for the six
months ending with November 30, 1919.....

93,798 94

\$4,933,606 85

Other liabilities, viz.:

Dividends accrued on deposits to January 1, 1920....

\$15,633 15

Expenses incurred, but unpaid, Tax accrued on
surplus

1,544 32

Bills payable, account of Victory loan.....

150,000 00

Interest accrued on bills payable.....

1,761 53

168,939 00

Surplus on estimated market value.....

311,945 42

\$5,414,491 27

Surplus on par value, \$494,936.92.

CASH TRANSACTIONS DURING THE YEAR 1919

RECEIPTS

Cash on hand and in banks or trust companies January 1,

1919, before transactions of the day.....

\$234,460 83

From depositors, not including dividends credited.....

1,989,701 72

From interest on loans, deposits and investments.....

275,134 95

From rents from banking house.....

540 00

From rents from other real estate.....		\$229 58
From mortgages		128,750 00
From redemption of stocks and bonds.....		117,475 00
From stocks and bonds sold (total par value, \$933,300).....		932,225 00
From loans paid		6,410 00
From all other sources, viz.:		
Liberty and Victory loan funds borrowed—Bills payable	\$390,000 00	
Taxes advanced, refunded.....	5,515 83	
Fees	45 00	
		<u>395,560 83</u>
		<u>\$4,080,487 91</u>

PAYMENTS

To depositors, including dividends paid to them.....		\$2,209,057 00
For loans on bonds and mortgages.....		43,150 00
For loans on stocks and bonds and other securities.....		28,540 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$624,950).....		619,201 70
For interest (other than dividend payments to depositors)....		18,558 23
For current expenses of the bank, viz.:		
For salaries	\$20,662 50	
For taxes: Banking house, \$1,720.22; surplus, \$3,083.65	4,808 87	
For expenses, except taxes, of banking house:		
Repairs	7 85	
Insurance	169 00	
For expenses of other real estate, viz.:		
Taxes	145 04	
Other	5 50	
For other expenses, not including expenses on other real estate nor other expenses of banking house	8,350 04	
		<u>34,148 80</u>
Other payments, viz.:		
Paid on loans—Bills payable.....	\$940,000 00	
Taxes advanced	6,459 40	
		<u>946,459 40</u>
Cash on hand and in banks or trust companies December 31, 1919, after transactions of the day.....		181,372 78
		<u>\$4,080,487 91</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1920.....		15,531
Number of accounts opened or reopened during the year.....		6,657
Number of accounts closed during the year.....		9,546
Amount deposited during the year, not including dividends credited for that period.....	\$1,989,701 72	
Amount withdrawn during the year.....	2,209,057 00	
Amount of dividends credited and paid for the year, viz.:		
June 1, 1919.....	\$95,387 54	
December 1, 1919.....	93,355 06	
Credited at other periods.....	733 14	
		<u>189,475 74</u>
Average amount of each account January 1, 1920.....		317 66
Rate per cent. of dividends to depositors during the six months ending May 31, 1919.....		4
Rate per cent. of dividends to depositors during the six months ending November 30, 1919.....		4
Total earnings of the bank for the year 1919, after allowing for amortization of premiums and discounts.....	\$251,206 68	
Total expenses of the bank for the year 1919.....	36,077 49	
Dividends paid to depositors for the year 1919.....	189,475 74	
Net earnings for the year 1919 over expenses and dividends paid to depositors.....		<u>25,653 45</u>

59. MONROE COUNTY SAVINGS BANK, ROCHESTER

[33-35 State street; incorporated 1850]

RUFUS K. DRYER, President. ALEX. M. LINDSAY, Vice-President.
 EDWARD BAUSCH, Vice-President. WM. CARSON, Treasurer.
 FRANK C. FENN, Cashier.

TRUSTEES

RUFUS K. DRYER, WILLIAM B. LEE, MARTIN F. BRISTOL,
 ALEX. M. LINDSAY, PHAR. V. CRITTENDEN, JOSEPH MICHAELS,
 CYRUS F. PAINE, EDWARD BAUSCH, WM. A. HUBBARD, Jr.,
 W. OSBORNE ASHLEY, WILLIAM CARSON, WILLIAM C. BAREY,
 JEREMIAH G. HICKEY, CHARLES F. WRAY, WILLIAM V. HAMILTON.

**FINANCIAL
RESOURCES**

Bonds and mortgages.....\$17,505,481 18

Stock and bond investments, viz.:

	Par value	Original cost	Estimated market value
<i>Stocks and bonds</i>			
United States	\$2,209,500 00	\$2,187,475 50	\$2,212,712 00
State of Massachusetts.....	350,000 00	372,250 00	303,000 00
State of Tennessee.....	176,000 00	188,979 14	184,800 00
Cities in other States.....	2,181,000 00	2,257,229 29	2,112,335 00
Cities in this State.....	1,430,500 00	1,498,976 52	1,376,605 00
Counties in this State.....	200,000 00	201,537 00	202,000 00
Towns in this State.....	25,000 00	25,820 00	25,250 00
Villages in this State.....	86,500 00	83,089 23	86,900 00
Railroad mortgage bonds....	2,917,000 00	3,064,253 75	2,271,570 00
	<u>\$9,575,500 00</u>	<u>\$9,884,660 43</u>	<u>\$8,775,172 00</u>

8,775,172 00

Banking house and lot, book value, \$100,000; cost, \$100,000;

actual cash value..... 100,000 00

Cash on deposit in banks or trust companies..... 701,819 09

Cash on hand..... 205,558 26

Total of collectible interest..... 472,908 36

Amount of all other assets: Thrift stamps..... 996 39

\$27,761,935 28**LIABILITIES**

Amount due depositors, viz.:

Principal\$24,992,787 88

Dividends credited or to be credited for the six

months ending with November 30, 1919..... 487,563 34

\$25,480,341 22

Other liabilities, viz.:

Dividends accrued on deposits to January 1, 1920.... \$32,000 00

Expenses incurred, but unpaid; taxes accrued..... 12,800 00

94,800 00

Surplus on estimated market value..... 2,186,794 06

\$27,761,935 28

Surplus on par value, \$2,987,122.06.

CASH TRANSACTIONS DURING THE YEAR 1919**RECEIPTS**

Cash on hand and in banks or trust companies January 1, 1919, before transactions of the day.....	\$1,001,702 31
From depositors, not including dividends credited.....	6,156,945 42
From interest on loans, deposits and investments.....	1,336,565 30
From rents from banking house.....	593 00
From rents from other real estate.....	67 53
From mortgages	760,075 00
From redemption of stocks and bonds.....	68,100 00
From stocks and bonds sold (total par value, \$2,263,650)....	2,252,075 00

From real estate sold.....	\$7,024 81	
From all other sources, viz.:		
Profit sale of real estate.....	\$975 19	
Thrift stamps sold.....	129 06	
Cash over	170 52	
		<u>1,274 77</u>
		<u>\$11,584,323 14</u>

PAYMENTS

To depositors, including dividends paid to them.....	\$7,029,104 70	
For loans on bonds and mortgages.....	464,800 00	
For stocks and bonds purchased, including premiums, commis- sions, etc. (total par value, \$1,763,400).....	1,722,787 50	
For interest (other than dividend payments to depositors)....	49,245 28	
For current expenses of the bank, viz.:		
For salaries	\$53,910 02	
For taxes: Banking house, \$4,623.21; surplus, \$21,062.37	25,690 58	
For expenses, except taxes, of banking house:		
Repairs	3,748 57	
Insurance	123 64	
Other	3,056 75	
For expenses of other real estate, viz.:		
Repairs	116 96	
Taxes	303 13	
Other	240 00	
For other expenses, not including expenses or other real estate nor other expenses of banking house....	26,486 70	
		<u>118,675 35</u>
Other payments, viz.:		
Bills payable, loans paid.....	\$1,287,506 00	
Loss on bonds sold.....	4,160 00	
Thrift stamps purchased.....	157 86	
Cash short; forged check paid.....	510 10	
		<u>1,292,332 96</u>
Cash on hand and in banks or trust companies December 31, 1919, after transactions of the day.....	907,377 35	
		<u>\$11,584,323 14</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1920.....	35,904
Number of accounts opened or reopened during the year.....	4,116
Number of accounts closed during the year.....	4,501
Amount deposited during the year, not including dividends credited for that period.....	\$6,156,845 42
Amount withdrawn during the year.....	7,029,104 70
Amount of dividends credited and paid for the year, viz.:	
June 1, 1919.....	\$486,167 38
December 1, 1919.....	481,348 95
Credited at other periods.....	14,346 76
	<u>981,863 09</u>
Average amount of each account January 1, 1920.....	706 00
Rate per cent. of dividends to depositors during the six months ending May 31, 1919.....	4
Rate per cent. of dividends to depositors during the six months ending November 30, 1919.....	4
Total earnings of the bank for the year 1919, after allowing for amortization of premiums and discounts.....	\$1,291,274 12
Total expenses of the bank for the year 1919.....	169,078 86
Dividends paid to depositors for the year 1919.....	981,863 09
Net earnings for the year 1919 over expenses and dividends paid to depositors.....	<u>140,332 17</u>

60. 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 G. CUTLER, DANIEL M. BEACH,
 JOSIAH ANSTICE, WILLIAM S. MORSE, HENRY S. HANFORD.

FINANCIAL
RESOURCES

Bonds and mortgages.....\$19,514,032 06
 Stock and bond investments, viz.:

	Par value	Original cost	Estimated market value
<i>Stocks and bonds</i>			
United States	\$4,069,150 00	\$3,964,556 55	\$4,069,150 00
State of New York	100,986 70	102,736 70	101,986 70
State of Massachusetts	150,000 00	163,312 50	135,000 00
State of Mississippi	100,000 00	101,545 00	100,000 00
State of South Dakota.....	100,000 00	100,000 00	100,000 00
Cities in other States.....	2,075,500 00	2,161,621 43	2,025,370 00
Cities in this State.....	1,673,000 00	1,743,615 24	1,671,030 00
Counties in this State.....	238,000 00	248,185 49	230,870 00
Towns in this State.....	29,813 65	30,157 93	29,852 80
Villages in this State.....	135,350 00	133,457 13	135,241 00
School districts in this State	56,542 08	53,007 49	56,884 00
Railroad mortgage bonds....	7,240,000 00	7,504,911 19	6,027,450 00
	<u>\$15,973,842 43</u>	<u>\$16,316,906 70</u>	<u>\$14,683,414 50</u>

14,683,414 50

Promissory notes 274,834 54

Banking house and lot, book value, \$240,838.63; cost, \$490.529.09; actual cash value..... 240,838 63

Other real estate, book value, \$2,135; cost, \$2,135; actual cash value 2,135 00

Cash on deposit in banks or trust companies..... 1,411,383 77

Cash on hand..... 466,748 67

Total of collectible interest..... 396,949 12

Amount of all other assets, viz.:

Land contracts \$20,955 47
 Insurance premiums advanced..... 63 72

21,019 19

\$37,011,355 48

LIABILITIES

Amount due depositors: Principal.....\$33,986,155 97

Other liabilities, viz.:

Liberty and Victory bond deposits..... \$455,243 00
 Dividends accrued on deposits to January 1, 1920.... 100,166 67
 Interest accrued on Liberty and Victory bond deposits 31,100 00
 Expenses incurred, but unpaid, Reserve for taxes.... 15,500 00

611,009 67

Surplus on estimated market value..... 2,414,189 84

\$37,011,355 48

Surplus on par value, \$3,704,617.77.

CASH TRANSACTIONS DURING THE YEAR 1919
RECEIPTS

Cash on hand and in banks or trust companies January 1, 1919, before transactions of the day.....	\$2,217,801 70
From depositors, not including dividends credited.....	11,192,455 06
From interest on loans, deposits and investments.....	1,630,120 93
From rents from banking house.....	7,576 42
From rents from other real estate.....	238 05
From mortgages	683,711 38
From redemption of stocks and bonds.....	6,626,293 03
From stocks and bonds sold (total par value, \$510,000)	503,488 87

From loans paid	\$189,574 74
From real estate sold	11,973 82
From all other sources, viz.:	
Bills payable, funds borrowed account of Victory	
Loan	\$1,000,000 00
Liberty and Victory bond payments by subscribers	3,753,251 08
Land contracts	6,280 54
Insurance premiums and taxes advanced, refunded	1,447 12
Profit sale of real estate and exchange of bonds....	774 47
Sale of elevator; Forged check paid; Cash over....	521 89
	<u>4,762,255 10</u>
	<u>\$27,825,489 10</u>

PAYMENTS

To depositors, including dividends paid to them.....	\$9,514,473 12
For loans on bonds and mortgages.....	2,668,000 00
For loans on stocks and bonds and other securities.....	319,028 54
For stocks and bonds purchased, including premiums, commis- sions, etc. (total par value, \$4,825,136.20).....	4,724,564 50
For interest (other than dividend payments to depositors)....	31,660 44
For current expenses of the bank, viz.:	
For salaries	\$84,296 02
For taxes: Banking house, \$11,817.16; surplus, \$20,389.42	32,206 58
For expenses, except taxes, of banking house:	
Repairs	1,802 35
Insurance	357 73
Other	12,068 56
For expenses of other real estate, viz.:	
Insurance	13 75
Taxes	395 15
For other expenses, not including expenses of other real estate nor other expenses of banking house	24,825 69
	<u>155,965 83</u>
For real estate acquired by foreclosure, or in settlement of debts due the bank.....	5,973 82
Other payments, viz.:	
Bills payable, Liberty bond loans paid.....	\$4,100,000 00
Liberty loan deposits repaid.....	4,383,360 46
Real estate bought for bank purposes.....	41,260 65
Insurance premiums advanced.....	359 11
Insurance held pending rebuilding.....	600 00
Land contracts: Forged checks paid; Cash adjust- ment	1,110 19
	<u>8,527,690 41</u>
Cash on hand and in banks or trust companies December 31, 1919, after transactions of the day.....	1,878,132 44
	<u>\$27,825,489 10</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1920.....	72,122
Number of accounts opened or reopened during the year.....	15,515
Number of accounts closed during the year.....	12,203
Amount deposited during the year, not including dividends credited for that period.....	\$11,192,455 06
Amount withdrawn during the year.....	9,514,473 12
Amount of dividends credited and paid for the year, viz.:	
June 1, 1919.....	606,252 40
December 1, 1919.....	618,232 03
Credited at other periods.....	10,251 46
	<u>1,234,735 89</u>
Average amount of each account January 1, 1920.....	471 23
Rate per cent. of dividends to depositors during the six months ending May 31, 1919.....	4
Rate per cent. of dividends to depositors during the six months ending November 30, 1919.....	4
Total earnings of the bank for the year 1919, after allowing for amortization of premiums and discounts.....	\$1,561,221 51
Total expenses of the bank for the year 1919.....	161,905 83
Dividends paid to depositors for the year 1919.....	1,234,735 89
Net earnings for the year 1919 over expenses and dividends paid to depositors.....	<u>164,579 79</u>

MONTGOMERY COUNTY

61. AMSTERDAM SAVINGS BANK, AMSTERDAM

[11 Division street; incorporated 1886]

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

TRUSTEES

S. H. FRENCH,	W. BARLOW DUNLAP,	NATHAN B. SMITH,
BERNARD P. MACHOLD,	JAMES T. SUGDEN,	ROBERT J. LINDSAY,
THOMAS MORPHY,	CORNELIUS VAN BUREN,	W. C. SCHAUFLEER,
THOMAS MANSFIELD,	CHARLES E. FRENCH,	JAMES T. HAYS,
SEELY CONOVER,	WILLIAM J. KLINE,	THOMAS F. KENNEDY.

FINANCIAL

RESOURCES

Bonds and mortgages..... \$3,620,568 00
 Stock and bond investments, viz:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
United States	\$1,371,500 00	\$1,311,810 07	\$1,311,000 00	
State of New York	75,000 00	81,725 00	81,750 00	
State of Wyoming	3,000 00	4,005 00	3,390 00	
State of South Dakota	20,000 00	20,000 00	20,000 00	
State of Oregon	25,000 00	23,756 29	22,500 00	
State of Utah	25,000 00	25,125 00	24,500 00	
Cities in other States.....	220,000 00	228,050 40	227,100 00	
Cities in this State.....	841,655 12	861,130 12	824,695 17	
Counties in this State.....	160,000 00	162,105 51	160,550 00	
Towns in this State.....	36,500 00	36,763 50	36,300 00	
Villages in this State.....	214,426 74	221,022 71	212,366 20	
School districts in this State	44,400 00	45,560 50	46,650 00	
Railroad mortgage bonds...	602,000 00	613,575 49	522,250 00	
	<u>\$3,638,481 86</u>	<u>\$3,634,619 59</u>	<u>\$3,483,081 37</u>	3,493,081 37

Banking house and lot, book value, \$38,000; cost, \$104,391.65;	
actual cash value.....	38,000 00
Cash on deposit in banks or trust companies.....	533,929 14
Cash on hand.....	47,175 26
Total of collectible interest.....	<u>92,422 47</u>
	<u><u>\$7,825,176 24</u></u>

LIABILITIES

Amount due depositors, viz:	
Principal	\$7,082,010 68
Dividends credited or to be credited for the six months ending with December 31, 1919.....	<u>126,424 11</u>
	\$7,210,434 79
Surplus on estimated market value.....	<u>614,741 45</u>
	<u><u>\$7,825,176 24</u></u>

Surplus on par value, \$760,141.94.

CASH TRANSACTIONS DURING THE YEAR 1919

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1919, before transactions of the day.....	\$583,296 79
From depositors, not including dividends credited.....	2,482,835 13
From interest on loans, deposits and investments.....	344,423 00

From mortgages	\$250,258 00
From redemption of stocks and bonds.....	606,575 91
	<u>\$4,267,368 83</u>

PAYMENTS

To depositors, including dividends paid to them.....	\$1,938,590 69
For loans on bonds and mortgages.....	332,475 00
For stocks and bonds purchased, including premiums, commis- sions, etc. (total par value, \$1,448,950).....	1,374,365 86
For interest (other than dividend payments to depositors)....	9,724 29
For current expenses of the bank, viz.:	
For salaries	\$14,244 33
For taxes: Banking house, \$1,826.96; surplus, \$5,720.78; on mortgages, \$496.75.....	8,034 49
For other expenses, not including expenses of other real estate nor other expenses of banking house	8,849 77
	<u>31,128 59</u>
Cash on hand and in banks or trust companies December 31, 1919, after transactions of the day.....	581,104 40
	<u>\$4,267,368 83</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1920.....	15,692
Number of accounts opened or reopened during the year.....	1,836
Number of accounts closed during the year.....	1,580
Amount deposited during the year, not including dividends credited for that period.....	\$2,482,835 13
Amount withdrawn during the year.....	1,938,590 69
Amount of dividends credited and paid for the year, viz.:	
July 1, 1919.....	\$123,996 87
January 1, 1920.....	128,424 11
	<u>252,420 98</u>
Average amount of each account January 1, 1920.....	460 13
Rate per cent. of dividends to depositors during the six months ending June 30, 1919.....	4
Rate per cent. of dividends to depositors during the six months ending December 31, 1919.....	4
Total earnings of the bank for the year 1919, after allowing for amortization of premiums and discounts.....	\$340,061 46
Total expenses of the bank for the year 1919.....	31,128 59
Dividends paid to depositors for the year 1919.....	252,420 98
Net earnings for the year 1919 over expenses and dividends paid to depositors.....	<u>56,511 89</u>

NASSAU COUNTY

62. ROSLYN SAVINGS BANK OF ROSLYN, ROSLYN

[Incorporated 1875]

THOMAS MOTT, President. FREDERICK E. WILLITS, Treasurer.
 HENRY M. W. EASTMAN, Vice-Pres. FREDERICK C. DAVIS, Secretary.
 JOHN C. BAKER, Vice-President.

TRUSTEES

HENRY M. W. EASTMAN, THOMAS MOTT, JOSEPH H. BOGART, FRED'K E. WILLITS, THOS. W. ALBERTSON, FREDERICK C. HICKS, DANIEL J. HEGEMAN, JOTHAM POST,	STEPHEN T. RUSHMORE, WILLIAM W. COCKS, J. CLIFTON MONEFORT, RICHARD DOWNING, WILLIAM WITTE, GEORGE W. EASTMAN, JOHN C. BAKER, DANIEL UNDERHILL, J. W. B. VANDEWATER.	JOHN A. ALBERSTON, DANIEL S. WOOLLEY, EUGENE W. DENTON, ALFRED V. FRASER, JAMES WILLITS, GEORGE S. EMORY, STIMUSSON M. POWELL, BEEKMAN WINTHROP,
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FINANCIAL

RESOURCES

Bonds and mortgages..... \$1,876,125 00
 Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value
United States	\$305,600 00	\$301,117 65	\$305,600 00
State of New York.....	20,000 00	21,450 00	22,200 00
Cities in other States.....	118,000 00	124,009 73	118,830 00
Cities in this State.....	121,000 00	126,036 80	119,975 00
Counties in this State.....	80,000 00	80,486 34	80,700 00
Towns in this State.....	6,000 00	7,100 00	6,449 00
Villages in this State.....	5,000 00	4,950 00	4,950 00
School districts in this State	88,000 00	93,350 11	85,177 50
Railroad mortgage bonds....	613,000 00	602,060 00	520,910 00
	<u>\$1,311,600 00</u>	<u>\$1,318,569 63</u>	<u>\$1,224,782 50</u>

1,224,782 50

Banking house and lot, book value, \$25,000; cost, \$36,514.17;
 actual cash value..... 25,000 00
 Other real estate, book value, \$30,131.06; cost, \$33,978; actual
 cash value 33,978 00
 Cash on deposit in banks or trust companies..... 149,906 54
 Cash on hand..... 165 57
 Total of collectible interest..... 46,007 85
 Amount of all other assets, viz.:

Insurance premiums and taxes advanced.....	\$5,029 16
Repairs paid for mortgagor.....	541 10
	<u>5,570 26</u>

\$3,361,535 72

LIABILITIES

Amount due depositors, viz.:

Principal	\$3,029,325 22
Dividends credited or to be credited for the six months ending with December 31, 1919.....	54,678 26
	<u>\$3,084,003 48</u>
Surplus on estimated market value.....	277,532 24
	<u>\$3,361,535 72</u>

Surplus on par value, \$364,349.74.

CASH TRANSACTIONS DURING THE YEAR 1919

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1919, before transactions of the day.....	\$197,714 24
From depositors, not including dividends credited.....	925,535 24
From interest on loans, deposits and investments.....	151,284 45
From rents from banking house.....	2,133 50
From rents from other real estate.....	1,028 96
From mortgages	104,475 00

From redemption of stocks and bonds.....		\$85,900 00
From real estate sold.....		20,000 00
From all other sources, viz.:		
Insurance premiums and taxes advanced, refunded	\$3,594 60	
Refunds, deposits on bids for bonds.....	2,200 00	
Land contracts.....	3,550 00	
Appraisal and other fees; Releases and satisfaction		
pieces	867 62	
Refund foreclosure expenses.....	77 53	
		<u>10,289 75</u>
		<u>\$1,498,361 14</u>

PAYMENTS

To depositors, including dividends paid to them.....		\$632,174 04
For loans on bonds and mortgages.....		318,900 00
For stocks and bonds purchased, including premiums, commis-		
sions, etc. (total par value, \$353,250).....		347,304 54
For interest (other than dividend payments to depositors)...		2,046 72
For current expenses of the bank, viz.:		
For salaries	\$9,674 94	
For taxes: Banking house, \$831.17; surplus,		
\$2,709.73; on mortgages, \$508.06.....	4,048 95	
For expenses, except taxes, of banking house:		
Repairs	73 14	
Insurance	103 50	
Other	8 00	
For expenses of other real estate, viz.:		
Repairs	1,887 49	
Insurance	83 77	
Taxes	1,069 56	
Other	582 08	
For other expenses, not including expenses of other		
real estate nor other expenses of banking house	2,320 82	
		<u>20,342 25</u>
For real estate acquired by foreclosure, or in settlement of		
debts due the bank.....		18,850 07
Other payments viz.:		
Insurance premiums and taxes advanced.....	\$3,907 55	
Remitted for investment; Deposit on bid for bonds	3,100 00	
Commission and fees.....	1,005 12	
Foreclosure disbursements; Repairs to mortgagor's		
property	658 74	
		<u>8,671 41</u>
Cash on hand and in banks or trust companies December 31,		
1919, after transactions of the day.....		150,072 11
		<u>\$1,498,361 14</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1920.....		5,452
Number of accounts opened or reopened during the year.....		686
Number of accounts closed during the year.....		585
Amount deposited during the year, not including dividends		
credited for that period.....		\$925,535 24
Amount withdrawn during the year.....		632,174 04
Amount of dividends credited and paid for the year, viz.:		
July 1, 1919.....	\$51,734 13	
January 1, 1920.....	54,678 26	
Credited at other periods.....	08	
		<u>106,412 47</u>
Average amount of each account January 1, 1920.....		555 63
Rate per cent. of dividends to depositors during the six months		
ending June 30, 1919.....		4
Rate per cent. of dividends to depositors during the six months		
ending December 31, 1919.....		4
Total earnings of the bank for the year 1919, after allowing		
for amortization of premiums and discounts.....	\$159,161 84	
Total expenses of the bank for the year 1919.....	20,342 25	
Dividends paid to depositors for the year 1919.....	106,412 47	
Net earnings for the year 1919 over expenses and dividends		
paid to depositors.....		<u>32,407 12</u>

NEW YORK COUNTY

63. AMERICAN SAVINGS BANK, NEW YORK CITY

[115 West 42d street; incorporated 1882]

WILLIAM M. CAMPBELL, President. JOHN V. IRWIN, Secretary.
 JAMES F. FARGO, Vice-President. JOSEPH L. HASTE, Treasurer.
 L. DUNCAN BULKLEY, Vice-President.

TRUSTEES

VINCENT PISEK,	JOHN V. IRWIN,	WARREN THORPE,
JAMES F. FARGO,	HENRY R. SUTPHEN,	HENRY S. PARKER,
L. DUNCAN BULKLEY,	FRED. M. JOHNSON,	CHAS. F. DSHLEB,
WILLIAM C. STORY,	GEORGE DEBEVOISE,	H. S. CARPENTER,
WM. M. CAMPBELL,	F. CLIFFE JOHNSTON,	GEO. A. H. CHURCHILL.

FINANCIAL RESOURCES

Bonds and mortgages		\$2,035,940 00
Stock and bond investments, viz.:		
<i>Stocks and bonds</i>	Par value	Original cost
United States	\$2,055,350 00	\$1,962,989 25
Cities in this State.....	45,000 00	45,329 68
Railroad mortgage bonds....	583,000 00	565,023 05
	\$2,683,350 00	\$2,573,346 33
		\$2,520,970 00
Promissory notes		2,520,970 00
Banking house and lot, book value, \$6,430.54; cost, \$34,721.64; actual cash value.....		20,270 00
Other real estate, book value, \$86,260.98; cost, \$86,910.49; actual cash value.....		27,000 00
Cash on deposit in banks or trust companies.....		86,590 30
Cash on hand.....		259,557 40
Total of collectible interest.....		6,275 59
		53,555 95
		\$5,010,159 24

LIABILITIES

Amount due depositors, viz.:		
Principal	\$4,718,098 24	
Dividends credited or to be credited for the six months ending with December 31, 1919.....	76,179 40	
		\$4,794,277 64
Other liabilities, viz.:		
Liberty and Victory bond deposits.....	\$35,493 00	
Expenses incurred, but unpaid, Rent accrued.....	1,166 66	
		36,659 66
Surplus on estimated market value.....		179,221 94
		\$5,010,159 24

Surplus on par value, \$341,601.94.

CASH TRANSACTIONS DURING THE YEAR 1919

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1919, before transactions of the day.....	\$246,255 32
From depositors, not including dividends credited.....	3,206,665 09
From interest on loans, deposits and investments.....	206,327 31
From rents from banking house.....	4,160 00
From rents from other real estate.....	9,743 33
From mortgages	121,675 00
From redemption of stocks and bonds.....	381,000 00
From stocks and bonds sold (total par value, \$292,000)	286,353 15

From loans paid	\$70,860 00
From real estate sold.....	77,425 00
From all other sources, viz.:	
Liberty and Victory bond payments by subscribers	\$715,110 00
Receivers' returns; Deposits sale of real estate.....	3,538 66
Profit on bonds; Suspense.....	4,426 52
	<u>723,075 18</u>

\$5,333,039 38

PAYMENTS

To depositors, including dividends paid to them.....	\$2,238,837 31
For loans on bonds and mortgages.....	80,400 00
For loans on stocks and bonds and other securities.....	86,179 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$2,282,100).....	2,194,723 35
For interest (other than dividend payments to depositors)....	20,162 69
For current expenses of the bank, viz.:	

For salaries	\$16,666 45
For taxes: Banking house, \$78.00; surplus, \$561.52	639 52
For expenses, except taxes, of banking house:	
Repairs	1,222 90
Insurance	404 36
For rent of banking rooms.....	7,000 00
For expenses of other real estate, viz.:	
Repairs	1,397 46
Insurance	581 36
Taxes	2,646 90
Other	1,823 29
For other expenses, not including expenses of other real estate nor other expenses of banking house	7,465 74
	<u>39,852 98</u>

For real estate acquired by foreclosure, or in settlement of debts due the bank.....	47,446 47
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Other payments, viz.:

Liberty and Victory loan accounts.....	\$356,292 00
Commission sale real estate; revenue stamps; suspense	3,312 59
	<u>359,604 59</u>

Cash on hand and in banks or trust companies December 31, 1919, after transactions of the day.....	265,832 99
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\$5,333,039 38

STATISTICAL INFORMATION

Number of open accounts January 1, 1920.....	13,799
Number of accounts opened or reopened during the year.....	4,628
Number of accounts closed during the year.....	2,487
Amount deposited during the year, not including dividends credited for that period.....	\$3,206,665 09
Amount withdrawn during the year.....	2,238,837 31
Amount of dividends credited and paid for the year, viz.:	
July 1, 1919.....	\$68,508 01
January 1, 1920.....	76,179 40
	<u>144,682 41</u>
Average amount of each account January 1, 1920.....	347 43
Rate per cent. of dividends to depositors during the six months ending June 30, 1919.....	4
Rate per cent. of dividends to depositors during the six months ending December 31, 1919.....	4
Total earnings of the bank for the year 1919, after allowing for amortization of premiums and discounts.....	\$214,441 12
Total expenses of the bank for the year 1919.....	39,852 98
Dividends paid to depositors for the year 1919.....	144,682 41
Net earnings for the year 1919 over expenses and dividends paid to depositors	<u>29,905 73</u>

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

[280 Fourth avenue; incorporated 1819]

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

TRUSTEES

WALTER TRIMBLE,	WM. W. APPLETON,	GEORGE F. BAKER, JR.,
FREDERIC W. STEVENS,	HENRY R. HOYT,	OTTO M. EIDLITZ,
CHAS. S. BROWN,	AUGUST BELMONT,	GEO. E. ROOSEVELT,
ADRIAN ISELIN,	WILLIAM SLOANE,	THATCHER M. BROWN,
LEWIS B. GAWTRY,	THOMAS DENNY,	JULIAN PEABODY,
HENRY W. DE FOREST,	JOHN E. COWDIN,	E. TOWNSEND IRVIN,
W. IRVING CLARK,	JAMES S. ALEXANDER,	JOHN Y. G. WALKER,
WILLIAM J. RIKER,	NICHOLAS BIDDLE,	ELIPHALET M. POTTER,
GHERARDI DAVIS,	ELLIOT C. BACON,	WM. FELLOWES MORGAN,

FINANCIAL

RESOURCES

Bonds and mortgages.....\$41,003,000 00
 Stock and bond investments, viz.:

	Par value	Original cost	Estimated market value
United States	\$14,963,250 00	\$14,632,070 84	\$14,963,250 00
State of New York	3,454,000 00	3,528,261 25	3,440,480 00
State of Massachusetts	653,000 00	581,048 82	583,110 00
State of Maryland	750,000 00	708,928 95	716,500 00
State of Oregon	100,000 00	100,000 00	100,000 00
Cities in other States.....	5,728,600 00	6,068,560 08	5,436,947 06
Cities in this State.....	15,321,500 00	15,977,321 73	14,570,370 00
Counties in this State.....	788,000 00	827,583 70	814,660 00
Railroad mortgage bonds....	25,697,000 00	25,852,404 98	19,443,300 00
	<u>\$67,453,350 00</u>	<u>\$68,274,682 80</u>	<u>\$60,069,097 00</u>

60,069,097 00

Banking house and lot, book value, \$400,000; cost, \$751,301.06;
 actual cash value..... 400,000 00
 Other real estate, book value, \$33,238.85; cost, \$34,238.85;
 actual cash value..... 34,238 85
 Cash on deposit in banks or trust companies..... 3,658,322 75
 Cash on hand..... 704,230 00
 Total of collectible interest..... 1,240,439 23
 Amount of all other assets: War Savings stamps..... 899 00

\$107,110,226 78

LIABILITIES

Amount due depositors, viz.:

Principal	\$97,523,729 38
Dividends credited or to be credited for the six months ending with December 31, 1919.....	1,808,335 25
	<u>\$99,337,114 58</u>
Surplus on estimated market value.....	7,773,112 20

\$107,110,226 78

Surplus on par value, \$15,157,365.20.

CASH TRANSACTIONS DURING THE YEAR 1919

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1919, before transactions of the day.....	\$3,572,256 73
From depositors, not including dividends credited.....	24,715,813 46
From interest on loans, deposits and investments.....	4,443,779 64
From rents from other real estate.....	46,351 28
From mortgages	3,762,800 00
From redemption of stocks and bonds.....	4,649,300 00
From stocks and bonds sold (total par value, \$2,265,250.....	2,220,354 10
From real estate sold	1,672,500 00

From all other sources, viz.:

Liberty and Victory bond payments by subscribers..	\$33,200 00	
Initial payments, sale of real estate.....	5,000 00	
Fire insurance loss.....	3,800 00	
Insurance premiums advanced, refunded; sundries.	4,276 89	
		<u>\$46,176 89</u>

\$45,129,332 10

PAYMENTS

To depositors, including dividends paid to them.....	\$19,431,502 19	
For loans on bonds and mortgages.....	3,146,000 00	
For stocks and bonds purchased, including premiums, com- missions, etc. (total par value, \$18,144,800).....	17,698,268 81	
For interest (other than dividend payments to depositors)....	124,261 38	
For current expenses of the bank, viz.:		
For salaries	\$164,457 17	
For taxes: Banking house, \$16,634.52; surplus, \$23,493.51	40,173 03	
For expenses, except taxes, of banking house:		
Repairs	1,363 77	
For expenses of other real estate, viz.:		
Repairs	13,756 91	
Insurance	3,323 96	
Taxes	27,150 92	
For other expenses, not including expenses of other real estate nor other expenses of banking house..	37,685 35	
		<u>292,921 61</u>
For real estate acquired by foreclosure, or in settlement of debts due the bank.....	17,722 78	
Other payments, viz.:		
Liberty and Victory bonds purchased.....	\$34,500 00	
Commission on real estate sold.....	17,315 00	
Rent refunded on sale of real estate.....	3,314 51	
Cash short	373 12	
		<u>56,102 63</u>
Cash on hand and in banks or trust companies December 31, 1919, after transactions of the day.....	4,362,552 70	

\$45,129,332 10

STATISTICAL INFORMATION

Number of open accounts January 1, 1920.....	141,709
Number of accounts opened or reopened during the year.....	21,253
Number of accounts closed during the year.....	15,860
Amount deposited during the year, not including dividends credited for that period.....	\$24,715,813 46
Amount withdrawn during the year.....	19,431,502 19
Amount of dividends credited and paid for the year, viz.:	
July 1, 1919.....	\$1,757,694 00
January 1, 1920.....	1,808,385 25
	<u>3,566,079 25</u>
Average amount of each account January 1, 1920.....	700 99
Number of accounts which exceeded \$3,000, exclusive of divi- dends credited, at the last trial balance of depositors' ledg- ers, except deposits arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate	18
Total amount of such accounts.....	\$55,739 98
Rate per cent. of dividends to depositors during the six months ending June 30, 1919.....	4
Rate per cent. of dividends to depositors during the six months ending December 31, 1919.....	4
Total earnings of the bank for the year 1919, after allowing for amortization of premiums and discounts.....	\$4,479,841 85
Total expenses of the bank for the year 1919.....	474,319 58
Dividends paid to depositors for the year 1919.....	3,566,079 25
Net earnings for the year 1919 over expenses and dividends paid to depositors.....	<u>439,443 02</u>

65. THE BOWERY SAVINGS BANK, NEW YORK CITY

[128-30 Bowery; incorporated 1834]

HENRY A. SCHENCK, President. WILLIAM E. KNOX, Comptroller.
 WILLIAM A. NASH, Vice-President. JOSEPH G. LIDDLE, Secretary.
 GEORGE MCNEIR, Vice-President.

TRUSTEES

HENRY A. SCHENCK,	WILLIAM C. WOOD,	WILLIAM E. KNOX,
WM. M. SPACKMAN,	I. WYMAN DRUMMOND,	GEORGE MCNEIR,
WM. A. NASH,	H. BLANCHARD DOMINICK,	W. HULL WICKHAM,
GEORGE JEREMIAH,	FRANCIS S. BANGS,	STEPHEN BAKER,
HENRY C. BERLIN,	LEWIS L. CLARKE,	ARTHUR L. LESHER,
CHARLES E. BIGELOW,	RICHARD M. HOE,	SAMUEL W. FAIRCHILD,
THOMAS B. KENT,	AUSTIN B. FLETCHER,	LINCOLN CROMWELL,
	J. SINCLAIR ARMSTRONG.	

FINANCIAL
RESOURCES

Bonds and mortgages\$72,438,950 00

Stock and bond investments, viz.:

Stocks and bonds	Par value	Original cost	Estimated market value
United States	\$23,536,300 00	\$23,228,262 20	\$23,596,300 00
State of New York.....	874,000 00	897,210 00	865,260 00
State of Massachusetts.....	400,000 00	411,375 00	363,000 00
Cities in other State.....	4,231,000 00	4,550,302 41	4,074,950 00
Cities in this State.....	4,784,049 43	5,000,211 52	4,601,283 44
Railroad mortgage bonds.....	30,622,000 00	33,268,505 11	27,119,210 00
Land Bank of the State of New York	30,000 00	30,264 67	30,000 00
	<u>\$64,477,349 43</u>	<u>\$67,386,130 91</u>	<u>\$60,590,003 44</u>

60,590,003 44

Promissory notes 52,550 00

Banking house and lot, book value, \$175,000; cost, \$796,080.91;
actual cash value..... 175,000 00Other real estate, book value, \$134,183.39; cost, \$134,183.39;
actual cash value..... 134,183 39

Cash on deposit in banks or trust companies..... 7,215,348 62

Cash on hand..... 1,424,728 51

Total of collectible interest..... 2,112,134 58

Amount of all other assets, taxes advanced..... 12,753 21

\$144,155,651 75

LIABILITIES

Amount due depositors, viz.:

Principal\$127,311,818 20

Dividends credited or to be credited for the six
months ending with December 31, 1919..... 2,290,332 50\$129,602,150 70

Surplus on estimated market value..... 14,553,501 05

\$144,155,651 75

Surplus on par value, \$18,440,847.04.

CASH TRANSACTIONS DURING THE YEAR 1919

RECEIPTS

Cash on hand and in banks or trust companies January 1,
1919, before transactions of the day..... \$8,088,565 80

From depositors, not including dividends credited..... 47,739,270 14

From interest on loans, deposits and investments..... 5,970,430 52

From rents from other real estate..... 8,010 00

From mortgages..... 1,852,240 00

From redemption of stocks and bonds..... 15,233,250 00

From stocks and bonds sold (total par value, \$3,963,150).... 3,860,979 77

From loans paid..... 35,817 00

From real estate sold..... 172,750 00

From all other sources, viz.:

Taxes advanced, refunded..... \$4,064 48

Receipts from "other real estate"..... 871 30

Deposit to secure sale of real estate.....	\$500 00	
Satisfaction pieces; notarial fees; public telephone; Sundries	224 94	
		\$5,660 72
		<u>\$82,966,973 95</u>

PAYMENTS

To depositors, including dividends paid to them.....	\$31,455,828 90	
For loans on bonds and mortgages	9,181,150 00	
For loans on stocks and bonds and other securities.....	88,367 00	
For stocks and bonds purchased, including premiums, commis- sions, etc. (total par value, \$31,327,850).....	31,013,716 56	
For interest (other than dividend payments to depositors)....	252,457 41	
For current expenses of the bank, viz.:		
For salaries	\$182,293 60	
For taxes: Banking house, \$3,038.32; surplus, \$111,853.44	119,891 76	
For expenses, except taxes, of banking house:		
Repairs	1,466 61	
Insurance	514 54	
Other	19,798 10	
For expenses of other real estate, viz.:		
Repairs	1,057 47	
Insurance	468 02	
Taxes	2,020 30	
Other	2,406 12	
For other expenses, not including expenses of other real estate nor other expenses of banking house..	62,532 54	
		392,444 56
For real estate acquired by foreclosure, or in settlement of debts due the bank.....		138,069 30
Other payments, viz.:		
Bills payable—Liberty bond loan paid.....	\$1,800,000 00	
Taxes advanced	2,636 09	
Adjustment of depositor's claim; Cash short.....	2,227 00	
		1,804,863 09
Cash on hand and in banks or trust companies December 31, 1919, after transactions of the day.....		8,640,077 13
		<u>\$82,966,973 95</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1920.....	151,700
Number of accounts opened or reopened during the year.....	30,932
Number of accounts closed during the year.....	22,555
Amount deposited during the year, not including dividends credited for that period.....	\$47,739,270 14
Amount withdrawn during the year.....	31,455,828 90
Amount of dividends credited and paid for the year, viz.:	
July 1, 1919.....	\$2,173,069 33
January 1, 1920.....	2,290,332 50
	4,463,401 83
Average amount of each account January 1, 1920.....	854 33
Number of accounts which exceeded \$3,000, exclusive of divi- dends 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.....	\$29,210 00
Rate per cent. of dividends to depositors during the six months ending June 30, 1919.....	4
Rate per cent. of dividends to depositors during the six months ending December 31, 1919.....	4
Total earnings of the bank for the year 1919, after allowing for amortization of premiums and discounts.....	\$5,886,494 32
Total expenses of the bank for the year 1919.....	392,444 56
Dividends paid to depositors for the year 1919.....	4,463,401 83
Net earnings for the year 1919 over expenses and dividends paid to depositors.....	1,030,647 93

66. BROADWAY SAVINGS INSTITUTION, NEW YORK CITY

[5-7 Park place; incorporated 1851]

HORACE F. HUTCHINSON, President. EUGENE BRITTON, Vice-President.
RICHARD B. KELLY, Vice-President. LOUIS F. FERRIS, Secretary.

TRUSTEES

HORACE F. HUTCHINSON,	EDWARD TOWNSEND,	EDWARD E. WATTS,
EUGENE BRITTON,	FRANK C. POUCHER,	RICHARD KELLY,
OSCAR T. MACKEY,	CHARLES A. FRANK,	COURTLANDT P. DIXON,
RICHARD B. KELLY,	SAMUEL S. BLOOD,	EDWARD D. KING,
REMSEN JOHNSON,	HENRY A. HOWARTH.	CHARLES J. RICHTER,

FINANCIAL

RESOURCES

Bonds and mortgages..... \$8,612,250 00
 Stock and bond investments, viz:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
United States	\$357,650 00	\$355,130 00	\$357,650 00	
Cities in other States.....	200,000 00	222,228 00	194,000 00	
Cities in this State.....	194,000 00	205,252 24	188,390 00	
Counties in this State.....	300,000 00	300,000 00	291,000 00	
Railroad mortgage bonds.....	2,654,000 00	2,821,091 42	2,501,340 00	
	<u>\$3,705,650 00</u>	<u>\$3,903,501 66</u>	<u>\$3,537,390 00</u>	3,537,380 00
Promissory notes				53,278 39
Banking house and lot, book value, \$240,000; cost, \$271,261.83; actual cash value.....				240,000 00
Other real estate, book value, \$826,000; cost, \$844,369.07; actual cash value				826,000 00
Cash on deposit in banks or trust companies				615,463 88
Cash on hand.....				75,564 49
Total of collectible interest.....				151,126 65
				<u>\$14,111,063 41</u>

LIABILITIES

Amount due depositors, viz:

Principal	\$13,257,162 28	
Dividends credited or to be credited for the six months ending with December 31, 1919.....	250,181 27	\$13,507,293 55
Other liabilities: Held for mortgagor's account and security sale of real estate.....	4,082 82	
Surplus on estimated market value	599,687 04	
		<u>\$14,111,063 41</u>

Surplus on par value, \$767,957.04.

CASH TRANSACTIONS DURING THE YEAR 1919

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1919, before transactions of the day.....	\$375,331 57
From depositors, not including dividends credited	3,242,872 00
From interest on loans, deposits and investments	670,074 92
From rents from other real estate.....	20,351 25
From mortgages	524,900 00
From redemption of stocks and bonds.....	612,000 00
From stocks and bonds sold (total par value, \$152,750).....	152,671 87
From loans paid	490,380 00
From real estate sold.....	83,958 21

From all other sources, viz.:		
Liberty bond payments by subscribers.....	\$61,670 00	
Sale of "Other real estate;" Deposits by mortgagor's to secure payments of interest, taxes, etc.	38,093 84	
Surety bond paid.....	8,128 11	
Deficiency judgment paid.....	3,026 00	
		<u>\$110,916 95</u>
		<u>\$6,283,456 77</u>

PAYMENTS

To depositors, including dividends paid to them.....	\$4,020,399 81	
For loans on bonds and mortgages.....	128,900 00	
For loans on stocks and bonds and other securities.....	525,918 39	
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$538,000).....	540,201 83	
For interest (other than dividend payments to depositors)...	6,881 96	
For current expenses of the bank, viz.:		
For salaries	\$39,722 17	
For taxes: Banking house, \$3,844.00; surplus, \$4,610.85	3,454 85	
For expenses, except taxes, of banking house:		
Repairs	688 49	
Insurance	568 15	
For expenses of other real estate, viz.:		
Repairs	1,613 90	
Insurance	760 39	
Taxes	21,599 53	
Other	985 22	
For other expenses, not including expenses of other real estate nor other expenses of banking house..	9,143 56	
		83,486 25
For real estate acquired by foreclosure, or in settlement of debts due the bank.....		181,468 66
Other payments, viz.:		
Liberty bond account.....	\$68,333 00	
To mortgagor's for interest and taxes; Expenses, sale "Other real estate".....	37,438 50	
		105,771 50
Cash on hand and in banks or trust companies December 31, 1919, after transactions of the day.....		<u>691,028 37</u>
		<u>\$6,283,456 77</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1920.....	15,406
Number of accounts opened or reopened during the year.....	2,444
Number of accounts closed during the year.....	2,294
Amount deposited during the year, not including dividends credited for that period.....	\$3,242,872 00
Amount withdrawn during the year.....	4,020,399 81
Amount of dividends credited and paid for the year, viz.:	
July 1, 1919.....	\$257,429 72
January 1, 1920.....	250,131 27
	507,560 99
Average amount of each account January 1, 1920.....	876 75
Rate per cent. of dividends to depositors during the six months ending June 30, 1919.....	4
Rate per cent. of dividends to depositors during the six months ending December 31, 1919.....	4
Total earnings of the bank for the year 1919, after allowing for amortization of premiums and discounts.....	\$654,977 34
Total expenses of the bank for the year 1919.....	83,486 25
Dividends paid to depositors for the year 1919.....	507,560 99
Net earnings for the year 1919 over expenses and dividends paid to depositors.....	63,930 10

67. CENTRAL SAVINGS BANK IN THE CITY OF NEW YORK

[157 Fourth avenue; incorporated 1859 as German Savings Bank in the City of New York]

HUBERT CILLIS, President.
 CARL GOEPEL, Vice-President.
 THEO. SCHOESKE, Secretary.

ADOLF KOPPEL, Treasurer.
 CHAS. W. MUHLHAUSEN, Comptroller.
 ADOLPH REPPERT, Cashier.

TRUSTEES

DALLAS B. PRATT,
 JAMES SPEYER,
 ADOLF KOPPEL,
 REINHARD SIEDENBURG,
 FRITZ ACHLIS,
 DANIEL SCHNAKENBERG,
 ALBERT TAG,
 LOUIS WATJEN,

THOMAS F. VIETOR,
 GEORGE LEASK,
 CARL GOEPEL,
 ADOLF KUTTROFF,
 HUBERT CILLIS,
 GUSTAV SCHWAB,
 WILLIAM SCHALL,
 F. W. LAFRENTZ,
 HENRY RUHLENDER.

GEORGE C. VAN TUYL, Jr.,
 F. T. FLBITMANN,
 JOSEPH F. STILLMAN,
 ERNST PFARRIUS,
 RUDOLF BRBSLOH,
 AUGUST ZINSSER,
 CARL L. SCHUEZ,
 GEORGE H. KRETTZ,

**FINANCIAL
RESOURCES**

Bonds and mortgages.....\$52,946,981 06
 Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value
United States	\$11,133,900 00	\$10,809,483 40	\$11,133,900 00
State of New York	1,050,000 00	1,111,453 75	1,068,500 00
State of Alabama	500,000 00	546,200 00	490,000 00
State of California	900,000 00	821,500 00	845,000 00
State of Louisiana	250,000 00	250,156 25	250,000 00
State of Maryland	100,000 00	100,695 00	99,000 00
State of Massachusetts	2,150,000 00	2,320,409 50	1,921,500 00
State of Oklahoma	87,000 00	87,317 50	86,130 00
State of South Dakota	206,000 00	212,235 71	211,180 00
State of Tennessee	982,000 00	1,053,716 99	1,014,170 00
State of Utah	275,000 00	273,141 88	264,000 00
Cities in other States.....	3,108,750 00	3,507,584 56	3,012,370 00
Cities in this State.....	3,030,000 00	3,132,366 73	2,827,340 00
Railroad mortgage bonds....	25,678,848 00	26,209,308 19	21,516,542 32
	<u>\$54,456,498 00</u>	<u>\$55,460,969 45</u>	<u>\$49,743,632 32</u>
Promissory notes			49,743,632 32
Bankers' acceptances and bills of exchange.....			1,145,750 00
Banking house and lot, book value, \$300,000; cost, \$1,408,331.08; actual cash value			2,228,295 64
Other real estate, book value, \$145,200; cost, \$156,052.10; actual cash value.....			800,000 00
Cash on deposit in banks or trust companies.....			145,200 00
Cash on hand.....			5,560,620 93
Total of collectible interest.....			829,159 49
			<u>1,305,723 20</u>
			<u>\$114,705,362 64</u>

LIABILITIES

Amount due depositors, viz.:

Principal	\$103,920,764 70
Dividends credited or to be credited for the six months ending with December 31, 1919.....	1,915,370 44
	<u>\$105,836,625 14</u>
Other liabilities: Unearned discount	19,025 67
Surplus on estimated market value.....	8,849,711 83
	<u>\$114,705,362 64</u>

Surplus on par value, \$13,562,577.51.

CASH TRANSACTIONS DURING THE YEAR 1919**RECEIPTS**

Cash on hand and in banks or trust companies January 1, 1919, before transactions of the day.....	\$6,981,889 43
From depositors, not including dividends credited.....	33,991,000 46

From interest on loans, deposits and investments.....	\$4,885,963 77
From rents from banking house.....	45,251 24
From rents from other real estate.....	35,307 24
From mortgages	1,925,218 22
From redemption of stocks and bonds.....	5,900,000 00
From stocks and bonds sold (total par value, \$2,013,300)....	2,020,300 00
From loans paid	2,130,700 00
From bankers' acceptances and bills of exchange.....	7,871,874 30
From real estate sold	733,300 00
From all other sources, viz.:	
Profit sale of real estate.....	\$30,196 79
Insurance premiums, taxes and other advances refunded	4,801 69
Recoveries on bonds in foreclosure actions.....	3,903 43
Rent received, property under foreclosure.....	133 25
	39,035 16
	\$66,609,639 82

PAYMENTS

To depositors, including dividends paid to them.....	\$24,916,540 56
For loans on bonds and mortgages.....	2,951,766 12
For loans on stocks and bonds and other securities.....	3,276,200 00
For bankers' acceptances and bills of exchange.....	10,099,969 94
For stocks and bonds purchased, including premiums, commis- sions, etc. (total par value, \$18,546,000).....	18,187,630 56
For interest (other than dividend payments to depositors)...	70,587 12
For current expenses of the bank, viz.:	
For salaries	\$180,305 85
For taxes: Banking house, \$16,496.68; surplus, \$68,112.43	84,609 11
For expenses, except taxes, of banking house:	
Repairs	11,719 94
Insurance	965 20
Other	13,685 14
For expenses of other real estate, viz.:	
Repairs	5,009 87
Insurance	1,193 78
Taxes	6,699 87
Other	14,297 95
For other expenses, not including expenses of other real estate nor other expenses of banking house..	39,106 41
	362,592 72
For real estate acquired by foreclosure, or in settlement of debts due the bank.....	323,000 00
Other payments, viz.:	
Commissions, fees and expenses in foreclosures and sales of real estate	\$14,796 99
Repairs "Other real estate;" Refund unearned insurance premiums	5,873 71
Refund payment on contract sale of real estate....	10,000 00
Discount on Bankers' acceptances sold; Revenue stamps purchased	901 68
	31,572 38
Cash on hand and in banks or trust companies December 31, 1919, after transactions of the day.....	6,339,780 42
	\$66,609,639 82

STATISTICAL INFORMATION

Number of open accounts January 1, 1920.....	137,246
Number of accounts opened or reopened during the year.....	21,069
Number of accounts closed during the year.....	17,784
Amount deposited during the year, not including dividends credited for that period.....	\$33,991,000 46
Amount withdrawn during the year.....	24,916,540 56

Amount of dividends credited and paid for the year, viz.:

July 1, 1919.....	\$1,942,478 14	
January 1, 1920.....	1,916,570 44	
		\$3,759,343 58
Average amount of each account January 1, 1920.....		771 15
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.....	\$3,087 36	
Rate per cent. of dividends to depositors during the six months ending June 30, 1919.....		4
Rate per cent. of dividends to depositors during the six months ending December 31, 1919.....		4
Total earnings of the bank for the year 1919, after allowing for amortization of premiums and discounts.....	\$5,043,398 42	
Total expenses of the bank for the year 1919.....	362,592 72	
Dividends paid to depositors for the year 1919.....	3,759,343 58	
Net earnings for the year 1919 over expenses and dividends paid to depositors.....		<u>921,462 12</u>

68. CITIZENS' SAVINGS BANK, NEW YORK CITY

[54-58 Bowery; incorporated 1860]

CHARLES H. SMITH, Vice-President.
JAMES ROWLAND, Vice-President.

HENRY SAYLER, Secretary.
EDWIN A. LAHM, Asst. Secretary.

TRUSTEES

WALTER C. WYCKOFF,
PERCIVAL KUENE,
JAMES ROWLAND,
ARTHUR W. WATSON,
JOHN C. JUHRING,
JOHN M. FUCHS,
JULIUS DE LONG,

DAVID C. TOWNSEND,
CHARLES H. SMITH,
JOHN A. BEALL,
EDWARD H. TITUS,
BARAK G. COLES, JR.,
RICHARD A. BACHIA,

HENRY SAYLER,
WARNER D. ORVIS,
WILLIAM H. SCHMIDT,
AUGUSTUS W. KELLEY,
EDWIN E. DICKINSON,
SAMUEL R. MARSHALL,
FRANK GULDEN.

FINANCIAL

RESOURCES

Bonds and mortgages.....				\$9,575,475 00
Stock and bond investments, viz.:				
	<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value
United States		\$5,155,800 00	\$5,078,380 00	\$5,155,800 00
State of New York.....		900,000 00	983,151 90	927,000 00
State of Massachusetts.....		1,000,000 00	1,122,117 00	890,000 00
Cities in other States.....		2,600,000 00	2,313,565 80	2,539,400 00
Cities in this State.....		3,115,000 00	3,362,491 20	2,992,035 00
		<u>\$12,770,800 00</u>	<u>\$13,357,705 90</u>	<u>\$12,504,235 00</u>
Promissory notes				12,504,235 00
Banking house and lot, book value, \$125,000; cost, \$277,115.16; actual cash value.....				77,834 40
Other real estate, book value, \$31,500; cost, \$48,659.24; actual cash value				125,000 00
Cash on deposit in banks or trust companies.....				31,500 00
Cash on hand.....				1,528,572 75
Total of collectible interest.....				251,386 22
				<u>213,610 71</u>

\$24,307,614 08

LIABILITIES

Amount due depositors, viz.:

Principal	\$21,473,101 54
Dividends credited or to be credited for the six months ending with December 31, 1919.....	332,507 82

\$21,855,609 36

Surplus on estimated market value..... 2,452,004 72

\$24,307,614 08

Surplus on par value, \$2,718,569.72.

CASH TRANSACTIONS DURING THE YEAR 1919

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1919, before transactions of the day.....	\$1,432,312 60
From depositors, not including dividends credited.....	8,864,517 64
From interest on loans, deposits and investments.....	934,875 75
From rents from banking house.....	7,275 00
From rents from other real estate.....	9,991 50
From mortgages	95,800 00
From redemption of stocks and bonds.....	2,411,000 00
From stocks and bonds sold (total par value, \$267,850).....	262,850 00
From loans paid	1,035 00
From real estate sold.....	114,750 00

From all other sources, viz:

Deficiency judgment collected.....	\$155 00	
Insurance premium advanced, refunded.....	14 44	
		\$169 44
		\$14,134,578 93

PAYMENTS

To depositors, including dividends paid to them.....	\$5,235,469 89	
For loans on bonds and mortgages.....	981,500 00	
For loans on stocks and bonds and other securities.....	78,869 40	
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$5,970,000).....	5,901,750 00	
For interest (other than dividend payments to depositors) ..	22,144 45	
For current expenses of the bank, viz.:		
For salaries	\$56,361 00	
For taxes: Banking house, \$3,119.21; on surplus \$21,130 78	24,299 99	
For expenses, except taxes, of banking house:		
Repairs	895 01	
Insurance	366 13	
For expenses of other real estate, viz.:		
Repairs	4,763 23	
Insurance	977 50	
Taxes	2,016 61	
For other expenses, not including expenses of other real estate nor other expenses of banking house..	16,421 25	
		106,100 72
For real estate acquired by foreclosure, or in settlement of debts due the bank.....	18,944 02	
Other payments, viz.:		
Commission on sale of real estate.....	\$2,599 02	
Alterations and repairs "Other real estate".....	7,219 24	
Insurance premium advanced: Interest on deposit to secure violation.....	21 22	
		9,839 48
Cash on hand and in banks or trust companies December 31, 1919, after transactions of the day.....	1,779,958 97	
		\$14,134,576 93

STATISTICAL INFORMATION

Number of open accounts January 1, 1920.....	28,556
Number of accounts opened or reopened during the year.....	4,875
Number of accounts closed during the year.....	3,682
Amount deposited during the year, not including dividends credited for that period.....	\$8,864,517 64
Amount withdrawn during the year.....	5,235,469 89
Amount of dividends credited and paid for the year, viz.:	
July 1, 1919.....	\$351,548 83
January 1, 1920.....	382,507 82
	734,056 65
Average amount of each account January 1, 1920.....	765 35
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, 1919.....	4
Rate per cent. of dividends to depositors during the six months ending December 31, 1919.....	4

Total earnings of the bank for the year 1919, after allowing for amortization of premiums and discounts.....	\$940,399 97
Total expenses of the bank for the year 1919.....	106,100 72
Dividends paid to depositors for the year 1919.....	734,056 65
Net earnings for the year 1919 over expenses and dividends paid to depositors.....	<u>100,242 60</u>

69. COMMONWEALTH SAVINGS BANK OF NEW YORK CITY

[2007 Amsterdam avenue; incorporated 1910]

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

TRUSTEES

HERMAN W. BEYER,
JOHN H. BOSCHEN,
GEORGE H. HYDE,
JOHN R. DAVIES,
FRANK B. FRENCH,
WILLIAM H. BRADY,
CHARLES S. GAUBERT,
VALENTINE J. HAHN,CORNELIUS HUTH,
JACOB HERB,
JOHN A. MURRAY,
CHRISTIAN SCHIERLOH,
WM. F. SCHNEIDER,
GUSTAV SCHOLER,
DONALD G. C. SINCLAIR,
JOHN T. McNBILL,
WILLIAM S. GREGORY.LOUIS K. UNGRICH,
MARTIN WALLACE,
BURTON J. WILKE,
JOHN SCHREIVER,
OTTO H. SCHLOBOHM,
FREDERICK KEIM,
JOHN B. O'CONNELL,
WILLIAM N. COMPTON,

FINANCIAL

RESOURCES

Bonds and mortgages..... \$1,462,750 00
Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
United States	\$254,597 52	\$253,632 80	\$254,597 52	
Cities in other States.....	15,000 00	15,465 29	15,150 00	
Cities in this State.....	110,000 00	107,528 99	106,200 00	
School districts in this State	4,600 00	4,894 09	4,806 00	
Railroad mortgage bonds....	229,000 00	216,081 62	189,750 00	
	<u>\$613,197 52</u>	<u>\$597,400 29</u>	<u>\$570,503 52</u>	570,503 52

Other real estate, book value, \$24,672.50; cost, \$24,672.50;
actual cash value..... 24,672 50

Cash on deposit in banks or trust companies..... 264,950 19

Cash on hand..... 11,764 56

Total of collectible interest..... 34,115 12

Amount of all other assets, viz.:

Due on Liberty and Victory bonds held for subscribers	\$7,715 50	
Furniture and fixtures.....	900 00	
Thrift stamps	7 00	
	<u>8,622 50</u>	
		<u>\$2,377,378 39</u>

LIABILITIES

Amount due depositors, viz.:

Principal	\$2,308,201 28	
Dividends credited or to be credited for the six months ending with December 31, 1919.....	35,920 03	
		<u>\$2,344,121 31</u>

Surplus on estimated market value..... 33,257 08

\$2,377,378 39

Surplus on par value, \$75,951.08.

CASH TRANSACTIONS DURING THE YEAR 1919

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1919, before transactions of the day.....	\$203,989 07
From depositors, not including dividends credited.....	1,773,918 31
From interest on loans, deposits and investments.....	89,266 23
From rents from other real estate.....	429 48
From mortgages	26,750 00
From stocks and bonds sold (total par value, \$50,695.25)	50,695 25
From real estate sold.....	8,500 00

From all other sources, viz.:

U. S. certificates of indebtedness.....	\$190,000 00	
Liberty and Victory bond payments by subscribers..	88,380 00	
Thrift stamps sold.....	235 25	
Appraisal fees	400 00	
		\$278,015 25
		<u>\$2,431,563 59</u>

PAYMENTS

To depositors, including dividends paid to them.....		\$1,136,583 36
For loans on bonds and mortgages.....		538,500 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$257,824).....		256,958 78
For interest (other than dividend payments to depositors)....		1,991 63
For current expenses of the bank, viz.:		
For salaries	\$9,163 15	
For expenses, except taxes, of banking house:		
Repairs	91 44	
For rent of banking rooms.....	1,425 00	
For expenses of other real estate: Taxes.....	762 15	
For other expenses, not including expenses of other real estate nor other expenses of banking house..	3,156 14	
		14,597 88
For real estate acquired by foreclosure, or in settlement of debts due the bank.....		8,569 70
Other payments, viz.:		
U. S. certificates of indebtedness purchased.....	\$150,000 00	
Victory bond subscription.....	47,400 00	
Thrift stamps, cash short.....	247 49	
		197,647 49
Cash on hand and in banks or trust companies December 31, 1919, after transactions of the day.....		276,714 75
		<u>\$2,431,563 59</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1920.....		9,685
Number of accounts opened or reopened during the year.....		2,916
Number of accounts closed during the year.....		1,770
Amount deposited during the year, not including dividends credited for that period.....		\$1,773,918 31
Amount withdrawn during the year.....		1,136,583 36
Amount of dividends credited and paid for the year, viz.:		
July 1, 1919.....	\$31,657 25	
January 1, 1920.....	35,920 08	
		67,577 28
Average amount of each account January 1, 1920.....		242 04
Rate per cent. of dividends to depositors during the six months ending June 30, 1919.....		4
Rate per cent. of dividends to depositors during the six months ending December 31, 1919.....		4
Total earnings of the bank for the year 1919, after allowing for amortization of premiums and discounts.....		\$98,680 71
Total expenses of the bank for the year 1919.....		14,815 07
Dividends paid to depositors for the year 1919.....		67,577 28
Net earnings for the year 1919 over expenses and dividends paid to depositors.....		<u>16,288 36</u>

70. DRY DOCK SAVINGS INSTITUTION, NEW YORK CITY

[341 Bowery; incorporated 1848]

ANDREW MILLS, President. RICHARD T. DAVIES, Vice-President.
 WM. F. PATTERSON, Vice-President. SAMUEL WEBSTER, Secretary.
 BENJ. D&F. CURTISS, Vice-President. FREDERICK SHERWOOD, Treasurer.

TRUSTEES

ANDREW MILLS, W. M. BENNETT, GEORGE B. HODGMAN,
 FREDERICK SHERWOOD, WALTER E. FREW, RICHARD T. DAVIES,
 JOHN A. TACKABERRY, WM. H. REMICK, ANDREW MILLS, JR.,
 WILLIAM S. GRAY, LORENZO DANIELS, WALDRON P. BELKNAP,
 BENJ. D&F. CURTISS, WM. F. PATTERSON, AUGUSTUS H. TENNIS.

FINANCIAL

RESOURCES

Bonds and mortgages.....\$31,824,025 00
 Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
United States	\$17,541,300 00	\$17,205,887 40	\$17,541,300 00	
State of New York	200,000 00	201,000 00	202,000 00	
State of Maryland	100,000 00	94,524 26	95,000 00	
State of California	100,000 00	96,623 20	97,000 00	
State of Tennessee	250,000 00	257,740 23	257,500 00	
State of Massachusetts	900,000 00	880,657 50	810,000 00	
Cities in other States.....	4,520,000 00	4,796,761 99	4,421,125 00	
Cities in this State.....	4,243,228 94	4,873,158 86	4,152,266 32	
Railroad mortgage bonds....	8,869,000 00	9,487,976 20	7,932,110 06	
	<u>\$36,723,528 94</u>	<u>\$37,444,219 74</u>	<u>\$35,508,301 32</u>	35,508,301 32

Banking house and lot, book value, \$136,000; cost, \$583,571.31;
 actual cash value..... 136,000 00
 Other real estate, book value, \$40,000; cost, \$48,815.29; actual
 cash value 40,000 00
 Cash on deposit in banks or trust companies..... 5,234,278 58
 Cash on hand..... 809,410 61
 Total of collectible interest..... 1,063,651 69
 Amount of all other assets, War Savings Stamps..... 2,444 00

\$74,618,111 20

LIABILITIES

Amount due depositors, viz.:

Principal\$67,480,263 55
 Dividends credited or to be credited for the six
 months ending with December 31, 1919..... 1,023,836 45
 Other liabilities: Reserve for taxes..... 24,000 00
 Surplus on estimated market value..... 6,090,012 20

\$74,618,111 20

Surplus on par value, \$7,305,239.82.

CASH TRANSACTIONS DURING THE YEAR 1919

RECEIPTS

Cash on hand and in banks or trust companies January 1,
 1919, before transactions of the day..... \$4,161,809 42
 From depositors, not including dividends credited..... 30,185,747 24
 From interest on loans, deposits and investments..... 2,954,134 64
 From rents from other real estate..... 2,858 05
 From mortgages 1,170,750 00
 From redemption of stocks and bonds..... 6,697,800 00
 From stocks and bonds sold (total par value, \$589,150)..... 594,164 43
 From real estate sold..... 73,000 00

From all other sources, viz.:		
Rebates on insurance premiums on real estate sold	\$194 35	
Shortage in Liberty bond cash recovered; Rate reduction insurance rebate.....	58 56	
		<u>\$252 91</u>

\$45,840,516 69

PAYMENTS

To depositors, including dividends paid to them.....	\$19,527,706 22	
For loans on bonds and mortgages.....	4,017,500 00	
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$16,239,600).....	15,928,721 20	
For interest (other than dividend payments to depositors)...	81,064 90	
For current expenses of the bank, viz.:		
For salaries	\$113,123 50	
For taxes: Banking house, \$4,780.11; surplus, \$47,474.96	52,265 07	
For expenses, except taxes, of banking house:		
Repairs	1,054 53	
Insurance	210 00	
For expenses of other real estate, viz.:		
Repairs	460 56	
Insurance	196 79	
Taxes	1,690 57	
For other expenses, not including expenses of other real estate nor other expenses of banking house..	30,575 01	
		199,566 03
For real estate acquired by foreclosure, or in settlement of debts due the bank.....		15,495 83
Other payments, viz.:		
Real estate purchased for addition to bank building	\$15,000 00	
Alterations to bank building.....	11,000 00	
Teller's cash short; Forged draft paid.....	773 32	
		26,773 32
Cash on hand and in banks or trust companies December 31, 1919; after transactions of the day.....	6,043,689 19	
		<u>\$45,840,516 69</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1920.....	94,404
Number of accounts opened or reopened during the year....	25,150
Number of accounts closed during the year.....	17,921
Amount deposited during the year, not including dividends credited for that period.....	\$30,185,747 24
Amount withdrawn during the year.....	19,527,706 22
Amount of dividends credited and paid for the year, viz.:	
July 1, 1919.....	\$950,084 78
January 1, 1920.....	1,023,835 45
	1,973,920 23
Average amount of each account January 1, 1920.....	714 80
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.....	\$9,624 94
Rate per cent. of dividends to depositors during the six months ending June 30, 1919.....	3½
Rate per cent. of dividends to depositors during the six months ending December 31, 1919.....	3½
Total earnings of the bank for the year 1919, after allowing for amortization of premiums and discounts.....	\$3,009,148 64
Total expenses of the bank for the year 1919.....	199,395 63
Dividends paid to depositors for the year 1919.....	1,973,920 23
Net earnings for the year 1919 over expenses and dividends paid to depositors.....	<u>835,832 78</u>

71. THE EAST RIVER SAVINGS INSTITUTION, NEW YORK CITY

(291-295 Broadway; incorporated 1848)

DICK S. RAMSAY, President. DANIEL W. WHITMORE, Vice-Pres.
 HENRY T. NICHOLS, Vice-President. LESTER VAN BRUNT, Secretary.
 WILLIAM G. TERLINDE, Asst. Secy.

TRUSTEES

HENRY T. NICHOLS, CHAS. A. O'DONOHUE, DARWIN R. JAMES, JR.,
 DICK S. RAMSAY, WILLIAM C. TABER, JAMES A. SMITH,
 WILLIAM C. SMITH, JULIAN D. FAIRCHILD, CHARLES E. PERKINS,
 DANIEL W. WHITMORE, JAMES B. CLEWS, FRANK A. HORNE,
 PERCY C. MAGNUS, J. FRED. PIERSON, FRED G. FISCHER,
 JULIAN P. FAIRCHILD, PAUL W. ALEXANDER.

FINANCIAL

RESOURCES

Bonds and mortgages.....\$16,256,865 00

Stock and bond investments, viz:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value
United States	\$5,670,500 00	\$5,548,870 00	\$5,670,500 00
State of New York	850,000 00	860,900 00	841,500 00
State of Massachusetts	1,250,000 00	1,328,506 15	1,124,000 00
State of Tennessee	100,000 00	99,625 00	96,000 00
Cities in other States.....	2,333,000 00	2,920,301 75	2,773,900 00
Cities in this State.....	6,469,500 00	6,398,633 79	6,114,175 00
Counties in this State.....	200,000 00	218,330 00	196,000 00
Towns in this State.....	36,000 00	36,574 92	37,080 00
Railroad mortgage bonds....	3,853,000 00	3,702,311 75	3,066,860 00
	<u>\$21,267,000 00</u>	<u>\$21,109,557 36</u>	<u>\$19,919,915 00</u>

Banking house and lot, book value, \$1,300,000; cost, \$1,596,985.74; actual cash value..... 1,300,000 00

Other real estate, book value, \$381,361.98; cost, \$381,361.98; actual cash value..... 381,361 98

Cash on deposit in banks or trust companies..... 547,587 95

Cash on hand..... 10,942 10

Total of collectible interest..... 373,858 17

Amount of all other assets: Rent accrued..... 2,358 30

\$38,792,888 50

LIABILITIES

Amount due depositors, viz:

Principal\$33,849,384 00

Dividends credited or to be credited for the six months ending with December 31, 1919..... 647,266 01

\$34,497,250 10

Other liabilities: Liberty bond deposits..... 2,334 61

Surplus on estimated market value..... 4,293,303 79

\$38,792,888 50

Surplus on par value, \$5,640,388.79.

CASH TRANSACTIONS DURING THE YEAR 1919

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1919, before transactions of the day	\$866,185 98
From depositors, not including dividends credited.....	7,333,744 41
From interest on loans, deposits and investments.....	1,699,764 52
From rents from banking house.....	185,951 67
From rents from other real estate.....	64,465 34
From mortgages	1,527,555 00
From redemption of stocks and bonds.....	9,081,000 00
From stocks and bonds sold (total par value, \$285,800)	285,815 00
From real estate sold.....	273,414 83
From all other sources, viz:	
Liberty bond payments by subscribers.....	\$67,318 10
Electric power and steam furnished to tenant.....	336 70

Refunds from tenants of expense in fitting up office	\$21,699 33	
Appraisal fees; Satisfaction pieces and assignments	165 00	
		<u>\$89,513 13</u>

\$21,407,414 88

PAYMENTS

To depositors, including dividends paid to them.....	\$9,397,483 88
For loans on bonds and mortgages.....	275,000 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$10,945,000).....	10,823,370 00
For interest (other than dividend payments to depositors)....	21,400 12
For current expenses of the bank, viz.:	
For salaries.....	\$35,686 11
For taxes: Banking house, \$71,490.44; surplus, \$90,726.18.....	58,215 62
For expenses, except taxes, of banking house:	
Repairs.....	13,760 34
Insurance.....	4,205 80
Other.....	58,263 28
For rent of banking rooms.....	20,000 00
For expenses of other real estate, viz.:	
Repairs.....	8,909 86
Insurance.....	2,207 25
Taxes.....	12,009 18
Other.....	14,080 85
For other expenses, not including expenses of other real estate nor other expenses of banking house..	13,646 22
	<u>240,934 51</u>
For real estate acquired by foreclosure, or in settlement of debts due the bank.....	7,980 00
Other payments: Liberty bonds delivered to purchasers and interest adjustments on same.....	82,716 32
Cash on hand and in banks or trust companies December 31, 1919, after transactions of the day.....	558,530 05
	<u>\$21,407,414 88</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1920.....	31,504
Number of accounts opened or reopened during the year....	4,513
Number of accounts closed during the year.....	4,940
Amount deposited during the year, not including dividends credited for that period.....	\$7,333,744 41
Amount withdrawn during the year.....	9,397,483 88
Amount of dividends credited and paid for the year, viz.:	
July 1, 1919.....	\$664,948 18
January 1, 1920.....	647,266 01
	<u>1,312,214 19</u>
Average amount of each account January 1, 1920.....	1,095 01
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.....	8
Total amount of such accounts.....	\$26,803 24
Rate per cent. of dividends to depositors during the six months ending June 30, 1919.....	4
Rate per cent. of dividends to depositors during the six months ending December 31, 1919.....	4
Total earnings of the bank for the year 1919, after allowing for amortization of premiums and discounts.....	\$2,006,357 49
Total expenses of the bank for the year 1919.....	240,934 51
Dividends paid to depositors for the year 1919.....	1,312,214 19
Net earnings for the year 1919 over expenses and dividends paid to depositors.....	<u>453,208 79</u>

73. EMIGRANT INDUSTRIAL SAVINGS BANK, NEW YORK CITY

[51 Chambers street; incorporated 1850]

JOHN J. PULLEYN, President. LOUIS V. O'DONOHUE, Secretary.
 MYLES TIERNEY, Vice-President. JOHN S. DALY, Comptroller.
 JAMES CLARKE, Vice-President. JOHN T. BRENNAN, Deputy Comp.

TRUSTEES

LOUIS V. O'DONOHUE, JOHN J. PULLEYN, SAMUEL ADAMS,
 CHARLES V. FORNES, JOHN G. O'KEEFE, FRED F. FITZPATRICK,
 MYLES TIERNEY, HENRY HEIDE, ROBERT L. HOGUET,
 JOSEPH P. GRACE, JOHN J. DEWEY, EDWARD F. McMANUS,
 MICHAEL F. McDERMOTT, JOHN D. RYAN, NICHOLAS F. BRADY,
 JAMES CLARKE, THOMAS E. MURRAY, THOMAS W. JOHNSON,
 FRANK S. GANNON.

FINANCIAL

RESOURCES

Bonds and mortgages.....\$85,708,876 00
 Stock and bond investments, viz.:

	Par value	Original cost	Estimated market value	
<i>Stocks and bonds</i>				
United States	\$25,100,000 00	\$24,378,423 39	\$25,100,000 00	
State of New York	7,100,000 00	7,311,712 11	7,251,000 00	
State of Alabama	500,000 00	534,049 22	490,000 00	
State of Arizona	250,000 00	252,721 75	255,000 00	
State of California	334,000 00	326,008 64	334,580 00	
State of Massachusetts	1,355,000 00	1,980,421 49	1,634,680 00	
State of New Mexico	250,000 00	251,575 00	247,500 00	
Cities in other States	5,750,319 00	5,891,413 91	5,697,593 28	
Cities in this State	11,341,000 00	12,048,953 23	11,601,940 00	
Counties in this State	320,000 00	370,688 17	375,150 00	
Towns in this State	389,730 75	407,738 95	408,717 64	
Railroad mortgage bonds	45,690,152 58	46,533,258 90	40,065,643 66	
	<u>\$99,890,802 33</u>	<u>\$101,287,263 86</u>	<u>\$94,461,814 58</u>	94,461,814 58

Promissory notes	136,575 50
Bankers' acceptances and bills of exchange	543,959 60
Judgments against the State of New York	121,432 45
Banking house and lot, book value, \$2,400,000; cost, \$4,441,636.33; actual cash value	2,400,000 00
Other real estate, book value, \$1,932,456.35; cost, \$1,932,456.35; actual cash value	1,924,500 00
Cash on deposit in banks or trust companies	6,951,295 46
Cash on hand	1,041,182 17
Total of collectible interest	2,637,564 26
	<u>\$195,927,200 02</u>

LIABILITIES

Amount due depositors, viz.:	
Principal	\$182,288,448 84
Dividends credited or to be credited for the six months ending with December 31, 1919	3,414,878 87
	<u>\$185,703,327 71</u>
Surplus on estimated market value	10,223,872 31
	<u>\$195,927,200 02</u>
Surplus on par value, \$15,642,860.06.	

CASH TRANSACTIONS DURING THE YEAR 1919

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1919, before transactions of the day	\$6,586,827 92
From depositors, not including dividends credited	49,706,053 99
From interest on loans, deposits and investments	8,594,581 60
From rents from banking house	253,801 48
From rents from other real estate	127,076 49
From mortgages	4,280,602 00
From redemption of stocks and bonds	1,741,969 00
From stocks and bonds sold (total par value, \$8,556,561.03)	8,502,452 34
From loans paid	180,092 25
From real estate sold	281,528 66

From all other sources, viz.:

Liberty bond installment payments by subscribers..	\$615,210 00	
Deficiency judgment collected.....	770 03	
Insurance premium advanced, refunded.....	13 54	
		<u>\$615,998 57</u>
		<u>\$80,870,984 30</u>

PAYMENTS

To depositors, including dividends paid to them.....	\$45,843,227 65	
For loans on bonds and mortgages.....	4,752,500 00	
For loans on stocks and bonds and other securities.....	303,928 73	
For bankers' acceptances and bills of exchange.....	543,959 60	
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$20,366,100).....	19,797,867 09	
For interest (other than dividend payments to depositors)...	84,349 88	
For current expenses of the bank, viz.:		
For salaries.....	\$274,138 63	
For taxes: Banking house, \$63,898.30; surplus, \$40,133.88.....	109,032 18	
For expenses, except taxes, of banking house:		
Repairs.....	32,733 67	
Insurance.....	2,023 08	
Other.....	130,558 45	
For expenses of other real estate, viz.:		
Repairs.....	90,523 10	
Insurance.....	12,775 34	
Taxes.....	43,722 47	
Other.....	48,844 64	
For other expenses, not including expenses of other real estate nor other expenses of banking house..	73,008 06	
		<u>822,365 12</u>

Other payments, viz.:

Liberty bonds purchased for subscribers.....	\$605,000 00	
Judgments against the State of New York.....	121,432 45	
Payment of "Dormant accounts;" Payments judgments of Court against depositors' accounts.....	3,376 15	
		<u>730,308 60</u>

Cash on hand and in banks or trust companies December 31, 1919, after transactions of the day.....	7,992,477 63	
		<u>\$80,870,984 30</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1920.....	192,777	
Number of accounts opened or reopened during the year.....	32,630	
Number of accounts closed during the year.....	26,619	
Amount deposited during the year, not including dividends credited for that period.....	\$49,706,053 99	
Amount withdrawn during the year.....	45,843,227 65	
Amount of dividends credited and paid for the year, viz.:		
July 1, 1919.....	\$3,385,270 63	
January 1, 1920.....	3,414,373 87	
		<u>6,800,149 50</u>
Average amount of each account January 1, 1920.....	963 30	
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.....	\$9,983 65	
Rate per cent. of dividends to depositors during the six months ending June 30, 1919.....	4	
Rate per cent. of dividends to depositors during the six months ending December 31, 1919.....	4	
Total earnings of the bank for the year 1919, after allowing for amortization of premiums and discounts.....	\$8,765,944 65	
Total expenses of the bank for the year 1919.....	822,365 12	
Dividends paid to depositors for the year 1919.....	6,800,149 50	
Net earnings for the year 1919 over expenses and dividends paid to depositors.....	<u>1,143,430 03</u>	

REPORT ON SAVINGS BANKS

73. EMPIRE CITY SAVINGS BANK, NEW YORK CITY

[231 West 125th street; incorporated 1889]

ARTHUR S. VAN WINKLE, President. JOSEPH WALKER, Jr., Vice-President.
 JOHN H. LOOS, Vice-President. HOWARD C. MURPHY, Secretary.
 GEORGE E. BROWN, Asst. Secretary.

TRUSTEES

ARTHUR S. VAN WINKLE, EDWARD C. DELAFIELD, EUGENE LAMB, RICHARDS,
 JOHN H. LOOS, GEO. H. TAYLOR, CURTIS J. BEARD,
 ARTHUR E. WOOD, LYMAN T. DYER, JOSEPH WALKER, Jr.,
 WILLIAM T. KOCH, CHAS. W. DAYTON, M. L. KING,
 A. PARKER NEVIN, CARL A. KOEBSCH, HARTWELL A. WILKINS.

FINANCIAL
RESOURCES

Bonds and mortgages..... \$4,231,475 00
 Stock and bond investments, viz.:

	Par value	Original cost	Estimated market value	
<i>Stocks and bonds</i>				
United States	\$1,678,350 00	\$1,608,030 65	\$1,678,350 00	
State of New York.....	50,000 00	58,251 75	55,500 00	
Cities in other States.....	172,000 00	181,805 96	174,240 00	
Cities in this State.....	333,500 00	341,985 67	308,045 00	
Counties in this State.....	60,000 00	62,421 20	61,640 00	
Towns in this State.....	41,000 00	41,395 33	41,587 50	
Villages in this State.....	36,000 00	36,489 97	38,310 00	
School districts in this State.....	25,500 00	25,842 15	25,806 00	
Railroad mortgage bonds....	1,964,484 84	1,946,773 10	1,880,177 27	
	<u>\$4,365,334 84</u>	<u>\$4,302,995 78</u>	<u>\$4,263,154 77</u>	
Promissory notes				4,263,154 77
Other real estate, book value, \$100,178.37; cost, \$100,178.37; actual cash value.....				319,297 00
Cash on deposit in banks or trust companies.....				100,178 37
Cash on hand.....				636,118 81
Total of collectible interest.....				14,765 23
				<u>77,226 50</u>
				<u>\$9,642,215 68</u>

LIABILITIES

Amount due depositors, viz.:

Principal	\$3,998,297 23	
Dividends credited or to be credited for the six months ending with December 31, 1919.....	143,630 00	
		\$9,141,927 33
Surplus on estimated market value.....		500,288 35
		<u>\$9,642,215 68</u>

Surplus on par value, \$602,968.42.

CASH TRANSACTIONS DURING THE YEAR 1919

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1919, before transactions of the day.....	\$618,629 59
From depositors, not including dividends credited.....	6,348,530 30
From interest on loans, deposits and investments.....	382,435 44
From rents from banking house.....	7,080 00
From rents from other real estate.....	18,251 49
From mortgages	65,775 00
From redemption of stocks and bonds	1,150,396 00
From stocks and bonds sold (total par value, \$673,589.58)...	673,589 58
From loans paid	17,829 47
From real estate sold.....	170,000 00

From all other sources, viz.:

Liberty bond payments by subscribers.....	\$14,234 99	
Thrift stamps sold.....	807 25	
		<u>\$15,042 24</u>
		<u>\$9,467,559 11</u>

PAYMENTS

To depositors, including dividends paid to them.....	\$3,680,507 55	
For loans on bonds and mortgages.....	1,162,000 00	
For loans on stocks and bonds and other securities.....	332,225 33	
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$3,651,230.25).....	3,531,936 65	
For interest (other than dividend payments to depositors)....	27,442 79	
For current expenses of the bank, viz.:		
For salaries.....	\$23,384 25	
For taxes: Banking house, \$2,860.96; surplus, \$3,395.14	6,256 10	
For expenses, except taxes, of banking house:		
Repairs.....	204 37	
Insurance.....	628 80	
For rent of banking rooms.....	10,000 00	
For expenses of other real estate, viz.:		
Repairs.....	3,258 59	
Insurance.....	1,450 66	
Taxes.....	5,275 35	
Other.....	6,042 22	
For other expenses, not including expenses of other real estate nor other expenses of banking house..	11,117 42	
		<u>67,617 76</u>
Other payments, viz.:		
Liberty bond account.....	\$14,194 99	
Thrift stamps purchased.....	750 00	
		<u>14,944 99</u>
Cash on hand and in banks or trust companies December 31, 1919, after transactions of the day.....		<u>650,884 04</u>
		<u>\$9,467,559 11</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1920.....	24,488
Number of accounts opened or reopened during the year....	10,163
Number of accounts closed during the year.....	5,206
Amount deposited during the year, not including dividends credited for that period.....	\$6,348,530 30
Amount withdrawn during the year.....	3,680,507 55
Amount of dividends credited and paid for the year, viz.:	
July 1, 1919.....	\$122,384 27
January 1, 1920.....	148,630 00
Credited at other periods.....	29 41
	<u>266,043 68</u>
Average amount of each account January 1, 1920.....	373 32
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.....	5
Total amount of such accounts.....	\$16,327 36
Rate per cent. of dividends to depositors during the six months ending June 30, 1919.....	4
Rate per cent. of dividends to depositors during the six months ending December 31, 1919.....	4
Total earnings of the bank for the year 1919, after allowing for amortization of premiums and discounts.....	\$414,823 11
Total expenses of the bank for the year 1919.....	67,617 76
Dividends paid to depositors for the year 1919.....	266,043 68
Net earnings for the year 1919 over expenses and dividends paid to depositors.....	<u>81,161 67</u>

74. 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-President.

ARTHUR PLAGE, Asst. Secretary.

TRUSTEES

HENRY DAZIAN,
WILLIAM H. BARRON,
WILLIAM J. ROOME,
ROBERT J. HORNER,WILLIAM CRAWFORD,
EPHRAIM M. YOUMANS,
HENRY D. BREWSTER,
BENJ. A. HEGEMAN, JR.,
CLARENCE PRICE.MICHAEL COLEMAN,
CHARLES H. CLASS,
WILLIAM H. WILLIAMS,
HORACE F. POOR,FINANCIAL
RESOURCESBonds and mortgages.....\$10,599,725 00
Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value
United States	\$4,497,650 00	\$4,364,745 40	\$4,497,650 00
State of North Dakota	10,000 00	10,636 00	9,900 00
State of New Mexico	168,000 00	173,873 33	176,400 00
State of Louisiana	250,000 00	244,649 80	256,370 00
State of Oklahoma	250,000 00	263,773 55	247,500 00
State of California	300,000 00	237,095 64	232,550 00
Cities in other States.....	1,085,000 00	1,139,947 69	1,110,420 00
Cities in this State.....	130,500 00	136,335 75	179,510 00
Counties in this State.....	32,500 00	33,033 99	31,955 00
Towns in this State.....	171,000 00	182,161 66	180,345 00
Villages in this State.....	214,646 13	226,569 78	218,880 32
School districts in this State	301,500 00	310,604 79	306,975 00
Railroad mortgage bonds....	3,157,624 00	3,067,359 43	2,656,974 43
	<u>\$10,618,420 13</u>	<u>\$10,491,336 80</u>	<u>\$10,154,429 80</u>

10,154,429 80

Other real estate, book value, \$571,227.19; cost, \$575,274.54;

actual cash value.....	569,000 00
Cash on deposit in banks or trust companies.....	1,281,400 55
Cash on hand.....	51,269 05
Total of collectible interest.....	288,989 65
Amount of all other assets: Insurance premium advanced...	20 69

\$22,944,834 74

LIABILITIES

Amount due depositors, viz.:

Principal	\$21,351,208 57
Dividends credited or to be credited for the six months ending with December 31, 1919.....	331,252 46
	<u>\$21,732,461 03</u>
Other liabilities: Deposited as security for rent.....	953 33
Surplus on estimated market value.....	1,211,420 38
	<u>\$22,944,834 74</u>

Surplus on par value, \$1,675,410.71.

CASH TRANSACTIONS DURING THE YEAR 1919

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1919, before transactions of the day.....	\$981,668 04
From depositors, not including dividends credited.....	8,829,138 91
From interest on loans, deposits and investments.....	1,007,025 39
From rents from other real estate.....	91,493 70
From mortgages	551,250 00
From redemption of stocks and bonds.....	1,485,496 15
From stocks and bonds sold (total par value, \$378,350).....	387,262 20
From real estate sold.....	201,250 00
From all other sources, viz.:	
Subscriptions Victory bonds and notes and interest accrued on same.....	\$320,526 60
Contracts sale of real estate; Insurance premiums rebated; Fire losses.....	4,513 10

Security for rent; Insurance premiums advanced, refunded	\$1,827 82	
War Savings and Thrift stamps sold	2,898 15	
Sundry receipts "Other real estate"	2,879 31	
Cash advanced, repaid; Premium and Discount account	4,566 00	
Sale of small safes; Telephone; Sundry profits.....	469 78	
		<u>\$337,679 76</u>

\$13,872,264 15

PAYMENTS

To depositors, including dividends paid to them		\$7,115,513 93
For loans on bonds and mortgages		830,750 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$4,070,000)		3,945,843 50
For interest (other than dividend payments to depositors) ..		38,629 01
For current expenses of the bank, viz.:		
For salaries	\$64,162 81	
For taxes: On surplus	10,103 05	
For expenses, except taxes, of banking house:		
Repairs	257 09	
Other	256 00	
For rent of banking rooms	10,000 00	
For expenses of other real estate, viz.:		
Repairs	13,772 87	
Insurance	4,271 78	
Taxes	12,313 40	
Other	29,899 75	
For other expenses, not including expenses of other real estate nor other expenses of banking house..	15,511 61	
		<u>160,548 36</u>
For real estate acquired by foreclosure, or in settlement of debts due the bank		111,925 44
Other payments, viz.:		
Victory bonds and notes purchased for subscribers	\$322,526 60	
War Savings and Thrift stamps purchased	2,835 95	
Payments account of "Other real estate"	7,958 32	
Contract sale of real estate	2,000 00	
Insurance premiums advanced; Rent security repaid	1,027 88	
Gain and Loss account, sundries	37 66	
		<u>336,384 31</u>
Cash on hand and in banks or trust companies December 31, 1919, after transactions of the day		1,332,669 60

\$13,872,264 15

STATISTICAL INFORMATION

Number of open accounts January 1, 1920	35,491
Number of accounts opened or reopened during the year	8,149
Number of accounts closed during the year	6,356
Amount deposited during the year, not including dividends credited for that period	\$8,829,138 91
Amount withdrawn during the year	7,115,513 93
Amount of dividends credited and paid for the year, viz.:	
July 1, 1919	\$372,947 85
January 1, 1920	381,262 46
	<u>754,200 31</u>
Average amount of each account January 1, 1920	612 33
Rate per cent. of dividends to depositors during the six months ending June 30, 1919	4
Rate per cent. of dividends to depositors during the six months ending December 31, 1919	4
Total earnings of the bank for the year 1919, after allowing for amortization of premiums and discounts	\$1,081,271 37
Total expenses of the bank for the year 1919	160,548 36
Dividends paid to depositors for the year 1919	754,200 31
Net earnings for the year 1919 over expenses and dividends paid to depositors	<u>166,522 70</u>

75. FRANKLIN SAVINGS BANK, NEW YORK CITY

[656-658 Eighth avenue; incorporated 1860]

ERNEST K. SATTERLEE, President. JAMES R. TROWBRIDGE, Comptroller.
 WILLIAM L. DeBOST, Vice-President. HENRY P. AICHELE, Secretary.
 BERNARD KARSCH, Vice-President. EDMUND J. REYNOLDS, Asst. Secy.
 J. FRANK MANVILLE, Treasurer.

TRUSTEES

BERNARD KARSCH, STUART DUNCAN, WM. L. DeBOST,
 HOWARD C. SMITH, T. FRANK MANVILLE, J. LOUIS SCHAEFFER,
 CHARLES A. WALKER, JOHN I. DOWNEY, ERNEST K. SATTERLEE,
 WILLIAM H. PORTER, SIMEON FORD, HENRY J. COCHRAN,
 JAMES R. TROWBRIDGE, THEODORE HETZLER, MICHAEL FRIEDSAM,
 HERBERT K. TWITCHELL, WILSON M. POWELL.

FINANCIAL

RESOURCES

Bonds and mortgages.....\$13,648,365 00
 Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
United States	\$9,900,000 00	\$9,426,415 43	\$9,900,000 00	
State of New York	625,000 00	648,005 00	640,750 00	
State of California	150,000 00	142,605 00	142,000 00	
State of Delaware	78,000 00	80,340 00	77,220 00	
State of Idaho	130,000 00	133,477 50	129,100 00	
State of Massachusetts	550,000 00	596,145 35	496,500 00	
State of Oklahoma	60,000 00	61,178 06	59,400 00	
Cities in other States.....	3,114,900 00	3,266,374 60	3,100,377 00	
Cities in this State.....	2,723,700 00	2,858,505 59	2,725,257 75	
Counties in this State.....	645,000 00	663,731 50	644,765 00	
Railroad mortgage bonds....	2,088,000 00	2,197,135 40	1,813,840 00	
	<u>\$20,064,600 00</u>	<u>\$20,079,213 43</u>	<u>\$19,784,709 75</u>	
Promissory notes				19,734,709 75
Banking house and lot, book value, \$200,000; cost, \$441,692.66; actual cash value.....				8,300 00
Other real estate, book value, \$43,339.68; cost, \$43,339.68; actual cash value.....				200,000 00
Cash on deposit in banks or trust companies.....				43,339 68
Cash on hand.....				1,561,015 28
Total of collectible interest.....				48,911 29
Amount of all other assets, viz.:				493,657 84
Liberty and Victory bonds purchased and held for subscribers			\$40,043 00	
War Savings stamps.....			2,290 22	
			<u>42,333 22</u>	
			<u>\$35,780,632 06</u>	

LIABILITIES

Amount due depositors, viz.:

Principal	\$31,998,568 19	
Dividends credited or to be credited for the six months ending with December 31, 1919.....	482,270 25	
	<u>\$32,480,838 44</u>	
Other liabilities: Income tax withheld.....		189 63
Surplus on estimated market value.....		3,299,603 99
		<u>\$35,780,632 06</u>

Surplus on par value, \$3,629,494.24.

CASH TRANSACTIONS DURING THE YEAR 1919

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1919, before transactions of the day.....	\$1,716,782 87	
From depositors, not including dividends credited.....	14,867,672 19	
From interest on loans, deposits and investments.....	1,491,766 12	
From rents from other real estate.....	11,874 18	
From mortgages	624,860 00	
From redemption of stocks and bonds.....	2,361,550 00	
From stocks and bonds sold (total par value, \$4,692,500)....	4,664,617 35	
From loans paid	2,497 82	
From real estate sold.....	202,644 73	
From all other sources, viz.:		
Liberty and Victory bond payments by subscribers.....	\$585,448 23	
War Savings stamps sold.....	11,134 49	
Refunds of insurance premiums, taxes and appraisals	1,512 35	
Profit sale of real estate.....	231 08	
Income tax withheld; Sale of old material; Sundries	942 52	
		599,268 67
		<u>\$26,543,533 93</u>

PAYMENTS

To depositors, including dividends paid to them.....	\$10,829,599 67	
For loans on bonds and mortgages.....	408,000 00	
For loans on stocks and bonds and other securities.....	10,797 82	
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$13,277,300).....	12,822,332 80	
For interest (other than dividend payments to depositors)...	75,897 39	
For current expenses of the bank, viz.:		
For salaries	\$73,375 92	
For taxes: Banking house, \$9,212.33; surplus, \$2,823.50	32,035 83	
For expenses, except taxes, of banking house: Repairs	1,151 87	
For expenses of other real estate, viz.:		
Repairs	947 99	
Insurance	491 79	
Taxes	2,610 67	
Other	2,923 45	
For other expenses, not including expenses of other real estate nor other expenses of banking house..	33,578 66	
		147,116 18
For real estate acquired by foreclosure, or in settlement of debts due the bank.....	125,725 74	
Other payments, viz.:		
Liberty and Victory bond accounts.....	\$501,317 81	
War Savings stamps purchased.....	8,300 00	
Commission sale of real property.....	2,515 00	
Loss on sale of real property.....	2,004 95	
		514,137 76
Cash on hand and in banks or trust companies December 31, 1919, after transactions of the day.....	1,609,926 57	
		<u>\$26,543,533 93</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1920.....	68,071
Number of accounts opened or reopened during the year.....	20,274
Number of accounts closed during the year.....	10,600
Amount deposited during the year, not including dividends credited for that period.....	\$14,867,672 19
Amount withdrawn during the year.....	10,829,599 67

REPORT ON SAVINGS BANKS

Amount of dividends credited and paid for the year, viz.:

July 1, 1919.....	\$459,410 73	
January 1, 1920.....	482,270 25	
Credited at other periods.....	28 41	
	<hr/>	
Paid but not credited.....	\$941,709 39	
	8 59	
	<hr/>	\$941,705 80
Average amount of each account January 1, 1920.....		477 16
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		14
Total amount of such accounts.....	\$45,399 50	
Rate per cent. of dividends to depositors during the six months ending June 30, 1919.....		3½
Rate per cent. of dividends to depositors during the six months ending December 31, 1919.....		3½
Total earnings of the bank for the year 1919, after allowing for amortization of premiums and discounts.....	\$1,473,831 94	
Total expenses of the bank for the year 1919.....	147,116 18	
Dividends paid to depositors for the year 1919.....	941,680 98	
Net earnings for the year 1919 over expenses and dividends paid to depositors.....		<hr/> <hr/> 385,034 78

76. THE GREENWICH SAVINGS BANK, NEW YORK CITY

[246-248 Sixth avenue; incorporated 1833]

JAMES QUINLAN, President.
 DAVID M. MCGRISON, Vice-President.
 FRANCIS M. BACON, Jr., Vice-Pres.
 CHARLES M. DUTCHEE, Treasurer.

L. De. QUACKENBUSH, Comptroller.
 WALTER H. LYMAN, Asst. Comptroller.
 F. EUGENE COBB, Assistant Treasurer.
 HUBERT E. BROWER, Asst. Treasurer.

TRUSTEES

DAVID M. MORRISON,
 JAMES QUINLAN,
 WM. E. STEWART,
 LUCIUS K. WILMERDING,
 WM. M. V. HOFFMAN,
 THEO. F. WHITMARSH,
 EDWIN S. MARSTON,

FRANCIS M. BACON, Jr.
 ARTHUR ISELIN,
 WM. WOODWARD,
 GEORGE BLADEN,
 HENRY C. SWORDS,
 ALLEN WARDWELL,

EDWIN G. MERRILL,
 ALBERT H. WIGGIN,
 GATES W. MCGARRAH,
 B. OGDEN CHISOLM,
 THOMAS W. SLOCUM,
 C. MORTON WHITMAN,
 GARRARD COMLY.

FINANCIAL

RESOURCES

Bonds and mortgages.....\$35,682,575 00
 Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value
United States	\$5,522,350 00	\$5,483,729 17	\$5,522,350 00
State of New York	650,000 00	706,697 33	708,000 00
State of Massachusetts	2,085,000 00	2,182,167 01	1,826,020 00
State of Rhode Island	285,000 00	328,286 16	277,300 00
State of Maryland	400,000 00	402,175 91	396,000 00
State of Missouri	50,000 00	48,274 69	49,000 00
State of Tennessee	500,000 00	515,021 70	509,500 00
State of California	300,000 00	292,019 13	288,140 00
Cities in other States.....	7,213,500 00	7,674,455 38	6,975,175 00
Cities in this State.....	7,286,308 33	7,640,123 59	7,181,236 41
Railroad mortgage bonds....	18,304,000 00	20,109,233 78	16,782,110 00
	<u>\$42,556,653 33</u>	<u>\$45,380,193 85</u>	<u>\$40,515,331 41</u>

Banking house and lot, book value, \$250,000; cost, \$611,686.52; actual cash value..... 300,000 00
 Other real estate, book value, \$77,000; cost, \$87,014.40; actual cash value..... 77,000 00
 Cash on deposit in banks or trust companies..... 4,266,145 09
 Cash on hand..... 786,116 63
 Total of collectible interest..... 1,135,814 44
 Amount of all other assets, viz.:
 Victory notes purchased and held for subscribers.. \$17,250 00
 War Savings and Thrift stamps..... 899 00
 18,149 00
\$82,781,131 57

LIABILITIES

Amount due depositors, viz.:

Principal	\$74,404,318 86
Dividends credited or to be credited for the six months ending with December 31, 1919.....	1,389,329 63
	<u>\$75,793,648 48</u>

Other liabilities, viz.:

Victory note deposits.....	\$3,575 20
Held for mortgagors' accounts.....	5,962 74
Expenses incurred, but unpaid, miscellaneous.....	1,302 44
	<u>15,840 38</u>

Surplus on estimated market value..... 6,971,642 71
\$82,781,131 57

Surplus on par value, \$9,012,969.63.

CASH TRANSACTIONS DURING THE YEAR 1919

RECEIPTS

Cash on hand and in banks or trust companies January 1		
1919, before transactions of the day.....	\$3,864,431	81
From depositors, not including dividends credited.....	17,313,451	41
From interest on loans, deposits and investments.....	3,600,748	34
From rents from other real estate.....	90,571	64
From mortgages	1,478,925	00
From redemption of stocks and bonds.....	1,977,750	00
From stocks and bonds sold (total par value, \$865,748.50)....	865,748	50
From real estate sold	1,325,000	00
From all other sources, viz.:		
Rents of mortgaged property to be applied on interest, taxes, etc.....	\$63,381	05
Foreclosure and other expenses and advances to mortgagors, refunded	1,047	00
Recovery on judgment.....	150	00
		<u>64,578 05</u>
		<u>\$30,581,204 75</u>

PAYMENTS

To depositors, including dividends paid to them.....	\$15,960,005	41
For loans on bonds and mortgages.....	4,477,500	00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$4,656,622.62)	4,610,976	52
For interest (other than dividend payments to depositors)...	27,215	86
For current expenses of the bank, viz.:		
For salaries	\$159,960	66
For taxes: Banking house, \$3,277.42; surplus, \$61,462.69	69,740	11
For expenses, except taxes, of banking house:		
Repairs	5,256	54
Insurance	614	81
Other	906	40
For expenses of other real estate, viz.:		
Repairs	8,661	00
Insurance	2,228	91
Taxes	15,772	88
Other	30,357	33
For other expenses, not including expenses of other real estate nor other expenses of banking house..	83,135	87
		<u>377,134 51</u>
For real estate acquired by foreclosure, or in settlement of debts due the bank.....	6,927	58
Other payments, viz.:		
Rents, mortgaged property paid over.....	\$62,163	51
Improvements to "Other real estate".....	2,475	00
Fire loss "Other real estate".....	2,905	00
Foreclosure expenses; Advanced to mortgagor; Rent security returned	1,639	64
		<u>69,183 15</u>
Cash on hand and in banks or trust companies December 31, 1919, after transactions of the day.....	5,052,261	72
		<u>\$30,581,204 75</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1920.....	100,118
Number of accounts opened or reopened during the year.....	13,352
Number of accounts closed during the year.....	13,244
Amount deposited during the year, not including dividends credited for that period.....	\$17,313,451 41
Amount withdrawn during the year.....	15,960,005 41

Amount of dividends credited and paid for the year, viz.:

July 1, 1919.....	\$1,360,132 07	
January 1, 1920.....	1,389,329 63	
		\$2,749,461 70
Average amount of each account January 1, 1920.....		757 04
Rate per cent. of dividends to depositors during the six months ending June 30, 1919.....		4
Rate per cent. of dividends to depositors during the six months ending December 31, 1919.....		4
Total earnings of the bank for the year 1919, after allowing for amortization of premiums and discounts.....	\$3,933,353 18	
Total expenses of the bank for the year 1919.....	376,878 86	
Dividends paid to depositors for the year 1919.....	2,749,461 70	
Net earnings for the year 1919 over expenses and dividends paid to depositors.....		807,512 62

77. HARLEM SAVINGS BANK, NEW YORK CITY

[124 East 125th street; incorporated 1863]

WILLIAM E. TROTTER, President. THOMAS E. EBERT, Secretary.
 GRANVILLE F. DAILEY, Vice-Pres. ROBERT C. HART, Asst. Secretary.
 JOHN J. BELL, Vice-President.

TRUSTEES

WILLIAM E. TROTTER, HENRY B. PYE, OLIN J. STEPHENS,
 GRANVILLE F. DAILEY, JOHN F. STEEVES, WARREN A. LEONARD,
 WILLIAM SOMERVILLE, WALTER F. SILLECK, ALEXANDER WALKER,
 JOHN J. BELL, ERNEST V. CONNOLLY, THOMAS E. EBERT,
 FRANK E. WISE, ARTHUR B. WESTERVELT, RAMSOM E. WILCOX.

FINANCIAL

RESOURCES

Bonds and mortgages.....\$17,804,665 00

Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
United States	\$5,989,500 00	\$5,862,157 79	\$5,989,500 00	
State of New York	700,000 00	713,062 50	715,000 00	
State of Massachusetts	220,000 00	242,092 00	193,600 00	
State of California	100,000 00	95,250 00	94,000 00	
State of Tennessee	200,000 00	209,829 89	208,000 00	
Cities in other States.....	550,000 00	574,581 66	523,500 00	
Cities in this State.....	3,812,040 00	3,881,598 33	3,728,720 40	
Villages in this State.....	189,000 00	205,404 10	184,020 00	
Railroad mortgage bonds....	5,344,000 00	5,513,593 80	4,515,110 00	
	<u>\$17,104,540 00</u>	<u>\$17,297,480 07</u>	<u>\$16,151,450 40</u>	16,151,450 40
Banking house and lot, book value, \$220,000; cost, \$354,253.91; actual cash value.....				220,000 00
Other real estate, book value, \$70,651.38; cost, \$90,714.76; actual cash value				70,651 38
Cash on deposit in banks or trust companies.....				2,362,579 67
Cash on hand.....				292,362 66
Total of collectible interest.....				356,410 10
				<u>\$37,258,119 21</u>

LIABILITIES

Amount due depositors, viz.:

Principal	\$33,926,600 73	
Dividends credited or to be credited for the six months ending with December 31, 1919.....	596,811 26	\$34,523,411 99
Surplus on estimated market value.....		2,734,707 22
		<u>\$37,258,119 21</u>

Surplus on par value, \$3,687,796.82.

CASH TRANSACTIONS DURING THE YEAR 1919

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1919, before transactions of the day.....	\$2,121,605 23
From depositors, not including dividends credited.....	14,070,822 49
From interest on loans, deposits and investments.....	1,527,721 72
From rents from other real estate.....	9,454 41
From mortgages	355,315 00
From redemption of stocks and bonds.....	1,941,140 00
From real estate sold.....	276,563 32

From all other sources, viz.:

Award in condemnation proceedings	\$5,341 32	
Deficiency judgment foreclosure action.....	480 00	
		<u>\$5,821 32</u>
		<u>\$20,308,443 49</u>

PAYMENTS

To depositors, including dividends paid to them.....		\$9,028,688 54
For loans on bonds and mortgages.....		2,716,700 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$5,839,000).....		5,714,783 90
For interest (other than dividend payments to depositors) ..		50,291 64
For current expenses of the bank, viz.:		
For salaries	\$72,271 75	
For taxes: Banking house, \$5,751.67; surplus, \$22,154.48	27,906 15	
For expenses, except taxes, of banking house:		
Repairs	831 14	
Insurance	214 64	
For expenses of other real estate, viz.:		
Repairs	3,347 82	
Insurance	80 64	
Taxes	3,001 30	
For other expenses, not including expenses of other real estate nor other expenses of banking house..	15,877 10	
		<u>123,530 54</u>
For real estate acquired by foreclosure or in settlement of debts due the bank		19,506 54
Cash on hand and in banks or trust companies December 31, 1919, after transactions of the day.....		2,654,942 33
		<u>\$20,308,443 49</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1920.....		62,061
Number of accounts opened or reopened during the year.....		13,870
Number of accounts closed during the year.....		9,142
Amount deposited during the year, not including dividends credited for that period.....	\$14,070,822 49	
Amount withdrawn during the year.....	9,028,688 54	
Amount of dividends credited and paid for the year, viz.:		
July 1, 1919.....	\$566,318 50	
January 1, 1920.....	598,811 26	
		<u>1,165,129 76</u>
Average amount of each account January 1, 1920.....		556 28
Rate per cent. of dividends to depositors during the six months ending June 30, 1919.....		4
Rate per cent. of dividends to depositors during the six months ending December 31, 1919.....		4
Total earnings of the bank for the year 1919, after allowing for amortization of premiums and discounts.....	\$1,549,531 43	
Total expenses of the bank for the year 1919.....	123,530 54	
Dividends paid to depositors for the year 1919.....	1,165,129 76	
Net earnings for the year 1919 over expenses and dividends paid to depositors	272,871 13	

From stocks and bonds sold (total par value, \$543,937.50) . . .	\$533,084 63	
From loans paid	405,000 00	
From all other sources, viz.:		
Contracts sale of real estate	\$5,500 00	
Thrift stamps sold	100 00	
		5,600 00
		<u>\$6,886,011 69</u>

PAYMENTS

To depositors, including dividends paid to them	\$4,754,291 15	
For loans on bonds and mortgages	3,000 00	
For loans on stocks and bonds and other securities	750,000 00	
For stocks and bonds purchased, including premiums, commis- sions, etc. (total par value, \$844,312)	817,375 00	
For interest (other than dividend payments to depositors) . .	4,958 55	
For current expenses of the bank, viz.:		
For salaries	\$43,393 74	
For taxes: Banking house, \$1,952.73; surplus, \$10,425.08	12,377 96	
For expenses, except taxes, of banking house:		
Repairs	154 35	
Insurance	119 42	
Other	579 60	
For expenses of other real estate, viz.:		
Repairs	5,880 57	
Insurance	494 32	
Taxes	3,562 80	
Other	6,251 45	
For other expenses, not including expenses of other real estate nor other expenses of banking house..	8,512 76	
		81,327 87
For real estate acquired by foreclosure, or in settlement of debts due the bank	35,424 40	
Other payments: Thrift stamps purchased	100 00	
Cash on hand and in banks or trust companies December 31, 1919, after transactions of the day	439,534 72	
		<u>\$6,886,011 69</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1920	21,915
Number of accounts opened or reopened during the year	2,329
Number of accounts closed during the year	2,830
Amount deposited during the year, not including dividends credited for that period	\$3,755,737 75
Amount withdrawn during the year	4,754,291 15
Amount of dividends credited and paid for the year, viz.:	
July 1, 1919	\$333,782 45
January 1, 1920	376,649 33
	760,431 78
Average amount of each account January 1, 1920	916 55
Rate per cent. of dividends to depositors during the six months ending June 30, 1919	4
Rate per cent. of dividends to depositors during the six months ending December 31, 1919	4
Total earnings of the bank for the year 1919, after allowing for amortization of premiums and discounts	\$1,010,591 73
Total expenses of the bank for the year 1919	81,327 87
Dividends paid to depositors for the year 1919	760,431 78
Net earnings for the year 1919 over expenses and dividends paid to depositors	168,832 08

79. ITALIAN SAVINGS BANK OF THE CITY OF NEW YORK

[64-66 Spring street; incorporated 1896]

JOSEPH N. FRANCOLINI, President. BERNARD J. McCANN, Treasurer.
 DOMENICO SALADINO, Vice-President. PASQUALE I. SIMONELLI, Secretary.
 JOHN ELTON WAYLAND, Vice-President.

TRUSTEES

DOMENICO ABBATE, DOMENICO SALADINO, ANTONIO STELLA,
 ANTONIO C. ASTARITA, PASQUALE I. SIMONELLI, JOHN ELTON WAYLAND,
 NICHOLAS J. BARRETT, BERNARD J. McCANN, ALEXANDER S. WEBB,
 VITO CONTESSA, ANTONIA PISANI, ANTONIO ZUCCA,
 JOS. N. FRANCOLINI, GIAMBATISTA VITELLI, ROBERT W. BERNARD.

FINANCIAL

RESOURCES

Bonds and mortgages..... \$4,371,065 00
 Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
United States	\$2,330,250 00	\$2,281,984 70	\$2,330,250 00	
State of New York.....	24,000 00	24,596 00	23,760 00	
Cities in other States.....	300,297 69	309,061 98	306,870 66	
Cities in this State.....	111,700 00	111,545 74	111,877 25	
Railroad mortgage bonds....	1,403,000 00	1,425,790 88	1,319,890 00	
	<u>\$4,169,247 69</u>	<u>\$4,152,978 80</u>	<u>\$4,092,147 91</u>	4,092,147 91
Promissory notes				950,000 00
Banking house and lot, book value,, \$79,752.32; cost, \$79,752.32; actual cash value.....				79,752 32
Other real estate, book value, \$60,451.32; cost, \$60,451.32; actual cash value.....				60,451 32
Cash on deposit in banks or trust companies.....				421,312 32
Cash on hand.....				104,416 89
Total of collectible interest.....				61,627 44
Amount of all other assets: Deposit as security on lease....				500 00
				<u>\$10,141,273 20</u>

LIABILITIES

Amount due depositors, viz.:

Principal	\$9,434,167 79
Dividends credited or to be credited for the six months ending with December 31, 1919.....	145,271 91
	<u>\$9,579,379 70</u>
Other liabilities: Liberty and Victory bond deposits.....	17,838 66
Surplus on estimated market value.....	544,054 84
	<u>\$10,141,273 20</u>

Surplus on par value, \$621,154.62.

CASH TRANSACTIONS DURING THE YEAR 1919

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1919, before transactions of the day.....	\$685,972 88
From depositors, not including dividends credited.....	7,726,099 03
From interest on loans, deposits and investments.....	461,684 46
From rents from banking house.....	3,179 51
From rents from other real estate.....	3,474 96
From mortgages	69,020 00
From redemption of stocks and bonds.....	2,629,410 36
From stocks and bonds sold (total par value, \$190,000).....	183,137 50

From loans paid	\$970,000 00
From real estate sold.....	36,289 80
From all other sources: Liberty and Victory bond pay- ments by subscribers.....	127,546 66
	<u>\$12,895,815 16</u>

PAYMENTS

To depositors, including dividends paid to them.....	\$6,184,082 70
For loans on bonds and mortgages.....	264,500 00
For loans on stocks and bonds and other securities.....	1,575,000 00
For stocks and bonds purchased, including premiums, commis- sions, etc. (total par value, \$4,061,808.05).....	4,005,779 63
For interest (other than dividend payments to depositors) ..	34,145 99
For current expenses of the bank, viz.:	
For salaries	\$31,412 21
For taxes: On surplus.....	3,680 65
For expenses, except taxes, of banking house.....	766 18
For rent of banking rooms.....	4,250 04
For expenses of other real estate, viz.:	
Taxes	1,490 04
Other	738 26
For other expenses, not including expenses of other real estate nor other expenses of banking house..	13,866 43
	<u>56,193 81</u>
For real estate acquired by foreclosure, or in settlement of debts due the bank.....	17,527 50
Other payments, viz.:	
Liberty and Victory bond accounts.....	\$152,604 00
Banking site and building purchased.....	79,752 32
Deposit on lease repaid.....	500 00
	<u>232,856 32</u>
Cash on hand and in banks or trust companies December 31, 1919, after transactions of the day.....	525,729 21
	<u>\$12,895,815 16</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1920.....	22,966
Number of accounts opened or reopened during the year....	7,540
Number of accounts closed during the year.....	5,169
Amount deposited during the year, not including dividends credited for that period.....	\$7,726,099 03
Amount withdrawn during the year.....	6,184,082 70
Amount of dividends credited and paid for the year, viz.:	
July 1, 1919.....	\$122,397 17
January 1, 1920.....	145,271 91
	<u>267,669 08</u>
Average amount of each account January 1, 1920.....	416 00
Rate per cent. of dividends to depositors during the six months ending June 30, 1919.....	3½
Rate per cent. of dividends to depositors during the six months ending December 31, 1919.....	4
Total earnings of the bank for the year 1919, after allowing for amortization of premiums and discounts.....	\$492,025 14
Total expenses of the bank for the year 1919.....	56,193 81
Dividends paid to depositors for the year 1919.....	267,669 08
Net earnings for the year 1919 over expenses and dividends paid to depositors	<u>168,162 25</u>

80. MAIDEN LANE SAVINGS BANK, NEW YORK CITY

[170 Broadway; incorporated 1903]

F. A. RINGLER, President.
CHARLES R. JUNG, Vice-President.HUGO H. RITTERBUSCH, Vice-Pres.
JULIUS HEYNE, Secretary.

TRUSTEES

F. A. RINGLER,
ISAAC W. COKEFAIR,
CHARLES R. JUNG,
L. BURTON HALL,
WALTER G. KING,AUG. OPPENHEIMER,
HUGO B. ROELKER,
ROBT. SCHALKENBACH,
LEOPOLD STERN,C. EDWARD BILLQUIST,
CHAS. W. LUCAS,
JOHN P. WINDOLPH,
JACOB WEBNER,
HUGO H. RITTERBUSCH.

FINANCIAL

RESOURCES

Bonds and mortgages..... \$1,508,175 00
Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
United States	\$349,650 00	\$342,821 00	\$349,650 00	
State of Oklahoma.....	42,500 00	43,012 08	42,075 00	
State of New Mexico.....	14,500 00	14,526 25	14,425 00	
Cities in other States.....	118,000 00	120,518 80	119,440 00	
Cities in this State.....	133,180 00	133,484 11	128,065 40	
Counties in this State.....	13,000 00	13,182 97	13,000 00	
Villages in this State.....	10,000 00	10,035 06	10,070 00	
Railroad mortgage bonds....	241,000 00	229,002 03	201,000 00	
	<u>\$921,830 00</u>	<u>\$906,592 58</u>	<u>\$877,725 40</u>	
Promissory notes				877,725 40
Other real estate, book value, \$31,058.65; cost, \$31,058.65; actual cash value.....				121,682 00
Cash on deposit in banks or trust companies.....				31,058 65
Cash on hand.....				200,228 77
Total of collectible interest.....				7,947 35
				<u>26,720 93</u>
				<u>\$2,773,538 10</u>

LIABILITIES

Amount due depositors, viz.:

Principal	\$2,669,360 42	
Dividends credited or to be credited for the six months ending with December 31, 1919.....	42,706 01	
		\$2,712,066 43
Surplus on estimated market value		61,469 67
		<u>\$2,773,536 10</u>

Surplus on par value, \$105,574.27.

CASH TRANSACTIONS DURING THE YEAR 1919

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1919, before transactions of the day.....	\$140,398 59
From depositors, not including dividends credited.....	2,180,011 29
From interest on loans, deposits and investments	129,276 30
From rents from other real estate.....	8,563 00
From mortgages	91,328 66
From redemption of stocks and bonds.....	573,297 00
From stocks and bonds sold (total par value, \$499,150).....	499,150 00
From loans paid	26,934 00
From real estate sold.....	71,457 49
	<u>\$3,720,416 33</u>

PAYMENTS

To depositors, including dividends paid to them.....	\$1,848,843 67	
For loans on bonds and mortgages.....	331,778 66	
For loans on stocks and bonds and other securities.....	147,036 00	
For stocks and bonds purchased, including premiums, commis- sions, etc. (total par value, \$1,159,550).....	1,150,038 48	
For interest (other than dividend payments to depositors)....	4,329 51	
For current expenses of the bank, viz.:		
For salaries	\$10,040 00	
For taxes: On surplus.....	444 06	
For rent of banking rooms.....	3,166 64	
For expenses of other real estate, viz.:		
Repairs	3,412 42	
Insurance	662 37	
Taxes	2,120 14	
Other	2,812 14	
For other expenses, not including expenses of other real estate nor other expenses of banking house..	7,556 12	
		30,213 89
Cash on hand and in banks or trust companies December 31, 1919, after transactions of the day.....		208,176 12
		<u>\$3,720,416 33</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1920.....		9,018
Number of accounts opened or reopened during the year.....		3,586
Number of accounts closed during the year.....		1,971
Amount deposited during the year, not including dividends credited for that period.....	\$2,180,011 29	
Amount withdrawn during the year.....	1,848,843 67	
Amount of dividends credited and paid for the year, viz.:		
July 1, 1919.....	\$40,989 18	
January 1, 1920.....	42,708 01	
		83,697 19
Average amount of each account January 1, 1920.....		300 74
Rate per cent. of dividends to depositors during the six months ending June 30, 1919.....		4
Rate per cent. of dividends to depositors during the six months ending December 31, 1919.....		4
Total earnings of the bank for the year 1919, after allowing for amortization of premiums and discounts.....	\$139,411 39	
Total expenses of the bank for the year 1919.....	30,213 89	
Dividends paid to depositors for the year 1919.....	83,697 19	
Net earnings for the year 1919 over expenses and dividends paid to depositors.....		<u>25,500 31</u>

From loans paid	\$4,500 00
From real estate sold	368,500 00
From all other sources: Insurance, fire loss paid.....	94 00
	\$8,459,416 82

PAYMENTS

To depositors, including dividends paid to them.....	\$4,703,134 69
For loans on bonds and mortgages.....	871,949 60
For loans on stocks and bonds and other securities.....	4,500 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$1,980,900).....	1,926,600 00
For interest (other than dividend payments to depositors)...	7,000 16
For current expenses of the bank, viz:	
For salaries	\$49,857 13
For taxes: Banking house, \$6,893.60; surplus, \$8,063.53	14,977 13
For expenses, except taxes, of banking house:	
Repairs	2,331 47
Insurance	723 69
Other	11,646 04
For expenses of other real estate, viz:	
Repairs	7,901 74
Insurance	3,126 79
Taxes	7,082 48
Other	13,044 60
For other expenses, not including expenses of other real estate nor other expenses of banking house..	20,960 31
	137,151 36
For real estate acquired by foreclosure, or in settlement of debts due the bank.....	84,009 21
Other payments, viz:	
Liberty bond payments and adjustments.....	\$48,913 00
Improvements to "Other real estate".....	11,877 75
Adjustment fire loss.....	74 00
	60,864 75
Cash on hand and in banks or trust companies December 31, 1919, after transactions of the day.....	664,207 05
	\$8,459,416 82

STATISTICAL INFORMATION

Number of open accounts January 1, 1920.....	22,938
Number of accounts opened or reopened during the year.....	5,299
Number of accounts closed during the year.....	3,605
Amount deposited during the year, not including dividends credited for that period.....	\$5,385,544 86
Amount withdrawn during the year.....	4,703,134 69
Amount of dividends credited and paid for the year, viz:	
July 1, 1919.....	\$189,661 59
January 1, 1920.....	199,813 23
	389,474 82
Average amount of each account January 1, 1920.....	524 02
Rate per cent. of dividends to depositors during the six months ending June 30, 1919.....	3½ and 4
Rate per cent. of dividends to depositors during the six months ending December 31, 1919.....	3½ and 4
Total earnings of the bank for the year 1919, after allowing for amortization of premiums and discounts.....	\$633,547 47
Total expenses of the bank for the year 1919.....	138,558 83
Dividends paid to depositors for the year 1919.....	389,474 82
Net earnings for the year 1919 over expenses and dividends paid to depositors.....	105,513 82

32. METROPOLITAN SAVINGS BANK, NEW YORK CITY

[1-3 Third avenue; incorporated 1852]

ROBERT D. ANDREWS, President. **EDWARD H. SWAN, Vice-President.**
AUGUSTUS K. SLOAN, Vice-President. **FRANCIS H. MOFFET, Secretary.**

TRUSTEES

AUG. S. HUTCHINS, **AUGUSTUS K. SLOAN,** **THOMAS DARLINGTON,**
JONATHAN B. CURREY, **ROBERT D. ANDREWS,** **JOHN S. SPENCER,**
WALDO HUTCHINS, **AUGUSTUS H. SANDS,** **EDWARD S. PEGRAM,**
LEE W. GROVES, **EDWARD H. SWAN,** **H. R. ANDERSON,**
WILLIS S. PAINE, **WILLIAM C. EDWARDS,** **DAVID H. KNOTT.**

FINANCIAL**RESOURCES**

Bonds and mortgages..... \$3,887,468 00
 Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
United States	\$2,308,200 00	\$2,250,502 40	\$2,308,200 00	
State of Massachusetts.....	300,000 00	302,607 00	265,500 00	
Cities in other States.....	1,158,000 00	1,194,486 40	1,118,885 00	
Cities in this State.....	1,436,900 00	1,460,443 75	1,317,615 00	
Railroad mortgage bonds....	2,131,000 00	2,183,846 25	1,752,660 00	
	<u>\$7,334,100 00</u>	<u>\$7,391,885 80</u>	<u>\$6,760,860 00</u>	6,760,860 00
Banking house and lot, book value, \$95,000; cost, \$243,346.71; actual cash value.....				95,000 00
Other real estate, book value, \$117,550.93; cost, \$117,550.93; actual cash value.....				81,440 00
Cash on deposit in banks or trust companies.....				718,585 96
Cash on hand.....				21,331 75
Total of collectible interest.....				134,373 84
				<u><u>\$16,699,059 55</u></u>

LIABILITIES

Amount due depositors, viz.:

Principal.....	\$15,556,718 10	
Dividends credited or to be credited for the six months ending with December 31, 1919.....	291,158 71	
		<u>\$15,847,876 81</u>
Surplus on estimated market value.....		851,182 74
		<u><u>\$16,699,059 55</u></u>

Surplus on par value, \$1,424,422.74.

CASH TRANSACTIONS DURING THE YEAR 1919**RECEIPTS**

Cash on hand and in banks or trust companies January 1, 1919, before transactions of the day.....	\$692,938 21
From depositors, not including dividends credited.....	4,315,320 35
From interest on loans, deposits and investments.....	728,764 70
From rents from banking house.....	3,510 00
From rents from other real estate.....	13,588 66
From mortgages.....	197,475 00
From redemption of stocks and bonds.....	179,000 00
From stocks and bonds sold (total par value, \$1,129,550).....	1,121,733 80
From real estate sold.....	40,200 00
From all other sources: Liberty bond payments by subscribers	4,772 00
	<u><u>\$7,297,302 72</u></u>

PAYMENTS

To depositors, including dividends paid to them.....		\$3,759,668 91
For loans on bonds and mortgages.....		826,500 00
For stocks and bonds purchased, including premiums, commis- sions, etc. (total par value, \$1,929,450).....		1,865,480 48
For interest (other than dividend payments to depositors)....		7,686 35
For current expenses of the bank, viz.:		
For salaries.....	\$28,741 90	
For taxes: Banking house, \$2,185.42; surplus, \$5,822.24	8,007 66	
For expenses, except taxes, of banking house:		
Repairs.....	438 98	
Insurance.....	494 55	
Other.....	35 40	
For expenses of other real estate, viz.:		
Repairs.....	10,387 63	
Insurance.....	704 03	
Taxes.....	3,898 99	
For other expenses, not including expenses of other real estate nor other expenses of banking house..	13,145 85	
		<u>65,854 99</u>
For real estate acquired by foreclosure, or in settlement of debts due the bank.....		20,474 28
Other payments: Liberty bond account.....		11,720 00
Cash on hand and in banks or trust companies December 31, 1919, after transactions of the day.....		730,917 71
		<u><u>\$7,297,302 72</u></u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1920.....		20,220
Number of accounts opened or reopened during the year.....		3,640
Number of accounts closed during the year.....		2,864
Amount deposited during the year, not including dividends credited for that period.....	\$4,315,320 35	
Amount withdrawn during the year.....	3,759,668 91	
Amount of dividends credited and paid for the year, viz.:		
July 1, 1919.....	\$285,952 35	
January 1, 1920.....	291,158 71	
		<u>577,111 06</u>
Average amount of each account January 1, 1920.....		783 77
Rate per cent. of dividends to depositors during the six months ending June 30, 1919.....		4
Rate per cent. of dividends to depositors during the six months ending December 31, 1919.....		4
Total earnings of the bank for the year 1919, after allowing for amortization of premiums and discounts.....	\$729,970 13	
Total expenses of the bank for the year 1919.....	65,854 99	
Dividends paid to depositors for the year 1919.....	577,111 06	
Net earnings for the year 1919 over expenses and dividends paid to depositors.....		<u><u>87,004 08</u></u>

83. NEW YORK SAVINGS BANK, NEW YORK CITY

[83 Eighth avenue; incorporated 1854]

WILLIAM FELSINGER, President.
ALEXANDER M. WELCH, Vice-Pres.
WM. W. HALL, Vice-President.

HENRY P. MOTT, Comptroller,
WALTER R. BRINCKERHOFF, Secy.
C. L. BLAKELOCK, Treasurer.

TRUSTEES

ALEXANDER M. WELCH, HERBERT D. BROWN, WILLIAM W. HALL.
WILLIAM FELSINGER, FRANK B. SMIDT, WILLIAM J. SLOANE,
WILLIAM SHIELDS, THOMAS P. SPENCER, WATER R. BRINCKERHOFF,
WM. HARVEY KING, WILLIAM J. HOE, JOHN A. DUTTON.

FINANCIAL

RESOURCES

Bonds and mortgages.....\$23,358,200 00
Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
United States	\$5,200,450 00	\$5,090,805 60	\$5,200,450 00	
State of New York	300,000 00	307,125 00	312,000 00	
State of California	400,000 00	376,000 00	376,000 00	
State of Maryland	100,000 00	94,645 00	96,000 00	
State of Massachusetts	650,000 00	703,710 00	579,500 00	
State of Tennessee	400,000 00	428,890 60	414,000 00	
Cities in other States	5,910,500 00	6,203,922 05	5,842,275 00	
Cities in this State.....	3,830,500 00	3,947,955 33	3,860,475 00	
Counties in this State.....	246,000 00	249,486 00	237,360 00	
Railroad mortgage bonds....	3,257,000 00	3,487,336 09	7,388,610 00	
	<u>\$25,344,450 00</u>	<u>\$25,888,534 07</u>	<u>\$24,306,670 00</u>	24,306,670 00
Banking house and lot, book value, \$200,000; cost, \$449,851.80; actual cash value.....				200,000 00
Other real estate, book value, \$167,596.50; cost, \$178,656.06; actual cash value.....				167,596 50
Cash on deposit in banks or trust companies.....				2,613,768 54
Cash on hand.....				55,266 34
Total of collectible interest.....				444,551 55
				<u>\$51,146,052 93</u>

LIABILITIES

Amount due depositors, viz.:

Principal	\$46,132,802 49	
Dividends credited or to be credited for the six months ending with December 31, 1919.....	862,331 91	\$46,995,134 40
Surplus on estimated market value.....		4,150,918 53
		<u>\$51,146,052 93</u>

Surplus on par value, \$5,188,698.53.

CASH TRANSACTIONS DURING THE YEAR 1919

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1919, before transactions of the day.....	\$2,365,015 93
From depositors, not including dividends credited.....	11,995,714 00
From interest on loans, deposits and investments.....	2,276,434 19
From rents from other real estate.....	51,269 77
From mortgages	1,192,125 00
From redemption of stocks and bonds.....	3,338,000 00
From stocks and bonds sold (total par value, \$574,750).....	573,495 56
From loans paid	6,150 00
From real estate sold.....	357,000 00

From all other sources, viz.:

Insurance, fire losses "other real estate".....	\$531 50	
Insurance premiums advanced, refunded.....	53 40	
Rents from receivers in foreclosure.....	853 19	
		<u>\$1,438 00</u>
		<u>\$22,156,642 54</u>

PAYMENTS

To depositors, including dividends paid to them.....	\$11,340,310 33	
For loans on bonds and mortgages.....	1,370,000 00	
For loans on stocks and bonds and other securities.....	700 00	
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$6,636,850).....	6,560,760 00	
For interest (other than dividend payments to depositors)....	25,795 14	
For current expenses of the bank, viz.:		
For salaries.....	\$80,304 49	
For taxes: Banking house, \$5,379.80; surplus, \$33,198.77.....	39,178 57	
For expenses, except taxes, of banking house:		
Repairs.....	1,144 31	
Insurance.....	451 27	
For expenses of other real estate, viz.:		
Repairs.....	7,095 80	
Insurance.....	1,677 06	
Taxes.....	8,423 92	
Other.....	12,151 27	
For other expenses, not including expenses of other real estate nor other expenses of banking house....	15,480 00	
		165,906 69
For real estate acquired by foreclosure, or in settlement of debts due the bank.....		16,059 00
Other payments, viz.:		
Commission sale of real estate.....	\$5,895 00	
Improvements "Other real estate".....	1,750 00	
Insurance, fire losses paid over.....	431 50	
		8,076 50
Cash on hand and in banks or trust companies December 31, 1919, after transactions of the day.....		2,669,034 88
		<u>\$22,156,642 54</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1920.....	53,017
Number of accounts opened or reopened during the year.....	10,167
Number of accounts closed during the year.....	8,153
Amount deposited during the year, not including dividends credited for that period.....	\$11,995,714 00
Amount withdrawn during the year.....	11,340,310 33
Amount of dividends credited and paid for the year, viz.:	
July 1, 1919.....	\$858,929 66
January 1, 1920.....	862,331 91
	1,721,261 57
Average amount of each account January 1, 1920.....	886 41
Rate per cent. of dividends to depositors during the six months ending June 30, 1919.....	4
Rate per cent. of dividends to depositors during the six months ending December 31, 1919.....	4
Total earnings of the bank for the year 1919, after allowing for amortization of premiums and discounts.....	\$2,367,780 34
Total expenses of the bank for the year 1919.....	165,906 69
Dividends paid to depositors for the year 1919.....	1,721,261 57
Net earnings for the year 1919 over expenses and dividends paid to depositors.....	480,612 08

84. NORTH RIVER SAVINGS BANK, NEW YORK CITY

[31 West 34th street; incorporated 1866]

CHARLES ROHE, President. GEORGE T. CONNETT, Treasurer.
 RANALD H. MACDONALD, Vice-Pres. HERMAN F. DIETMANN, Asst. Treas.
 ALBERT B. ASHFORTH, Vice-Pres. HOBART G. MILBANK, Asst. Secy.

TRUSTEES

CHARLES ROHE, CHARLES H. PARSONS, HENRY B. FISCHER,
 RANALD H. MACDONALD, T. ARTHUR BALL, GEORGE T. CONNETT,
 WILLIAM H. SAGE, THEODORE H. BANKS, FRANK PRESBRY,
 ALBERT B. ASHFORTH, ROBERT H. GOFFE, LAURENCE MCGUIRE,
 JOHN A. HANCE, GEORGE G. FOSTER, THOMAS HILDT,
 CHAS. W. CARPENTER, HARRIS A. DUNN, SAMUEL W. REYBURN.

FINANCIAL**RESOURCES**

Bonds and mortgages \$4,982,326 89
 Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
United States	\$3,570,450 00	\$3,458,442 80	\$3,570,450 00	
State of Massachusetts	200,000 00	329,069 00	264,000 00	
State of Tennessee	50,000 00	52,545 10	51,500 00	
Cities in other States	845,000 00	893,775 65	831,150 00	
Cities in this State	905,000 00	976,975 30	934,125 00	
Counties in this State	80,000 00	84,199 68	82,950 00	
Villages in this State	99,000 00	100,774 18	102,040 00	
Railroad mortgage bonds	1,175,000 00	1,222,072 18	988,000 00	
	<u>\$7,024,450 00</u>	<u>\$7,116,958 89</u>	<u>\$6,824,215 00</u>	
				6,824,215 00

Banking house and lot, book value, \$237,000; cost, \$237,000;
 actual cash value 237,000 00
 Cash on deposit in banks or trust companies 439,241 82
 Cash on hand 12,575 18
 Total of collectible interest 148,730 28
 Amount of all other assets: Thrift stamps for counter sale 100 00
\$12,644,189 17

LIABILITIES

Amount due depositors, viz.:

Principal \$11,713,612 75
 Dividends credited or to be credited for the six
 months ending with December 31, 1919 199,529 71
\$11,913,142 46

Other liabilities, viz.:

Liberty bond deposits \$882 00
 Rents received to be applied as per agreement 1,267 59
 Income tax withheld 117 52
2,267 11

Surplus on estimated market value 728,779 60

\$12,644,189 17

Surplus on par value, \$929,014.60.

CASH TRANSACTIONS DURING THE YEAR 1919**RECEIPTS**

Cash on hand and in banks or trust companies January 1,
 1919, before transactions of the day \$459,434 50
 From depositors, not including dividends credited 6,011,673 18
 From interest on loans, deposits and investments 500,194 75
 From mortgages 572,324 16
 From redemption of stocks and bonds 1,254,000 00
 From stocks and bonds sold (total par value, \$1,189,200) 1,194,450 00

From all other sources, viz.:

Liberty and Victory bond receipts.....	\$283,886 00	
War Savings stamps and certificates sold.....	3,145 65	
Rent and interest adjustments.....	5,295 17	
Insurance premiums advanced, refunded; Income tax withheld; Fees.....	429 22	
		<u>292,756 04</u>
		<u>\$10,284,832 63</u>

PAYMENTS

To depositors, including dividends paid to them.....	\$4,057,868 05	
For loans on bonds and mortgages.....	449,000 00	
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$5,026,000).....	4,916,087 80	
For interest (other than dividend payments to depositors)....	38,525 09	
For current expenses of the bank, viz.:		
For salaries.....	\$36,598 69	
For taxes: Banking house, \$7,442.90; surplus, \$6,202.67.....	13,645 57	
For expenses, except taxes, of banking house:		
Repairs.....	169 44	
Other.....	2,703 56	
For other expenses, not including expenses of other real estate nor other expenses of banking house....	12,360 35	
		<u>65,477 61</u>
Other payments, viz.:		
Liberty and Victory bond accounts.....	\$296,116 12	
War Savings stamps and certificates purchased.....	3,065 65	
Rent and interest adjustments.....	6,876 31	
		<u>306,057 08</u>
Cash on hand and in banks or trust companies December 31, 1919, after transactions of the day.....	451,817 00	
		<u>\$10,284,832 63</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1920.....	24,929
Number of accounts opened or reopened during the year.....	7,289
Number of accounts closed during the year.....	3,684
Amount deposited during the year, not including dividends credited for that period.....	\$6,011,673 18
Amount withdrawn during the year.....	4,057,868 05
Amount of dividends credited and paid for the year, viz.:	
July 1, 1919.....	\$178,871 21
January 1, 1920.....	199,529 71
	<u>377,900 92</u>
Average amount of each account January 1, 1920.....	477,88
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.....	\$6,050 39
Rate per cent. of dividends to depositors during the six months ending June 30, 1919.....	3½ and 4
Rate per cent. of dividends to depositors during the six months ending December 31, 1919.....	4
Total earnings of the bank for the year 1919, after allowing for amortization of premiums and discounts.....	\$501,750 40
Total expenses of the bank for the year 1919.....	69,609 53
Dividends paid to depositors for the year 1919.....	377,900 92
Net earnings for the year 1919 over expenses and dividends paid to depositors.....	54,239 95

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

[74-76 Wall street; incorporated 1829]

DANIEL BARNES, President.
GEORGE F. CRANE, Vice-President.
EUGENE DELANO, Vice-President.

FREDERICK A. CUMMINGS, Treasurer.
WILLISTON H. BENEDICT, Secretary.
GEORGE M. HALSEY, Cashier.

TRUSTEES

WILLIAM E. STIGER,
GEORGE F. CRANE,
WILLISTON H. BENEDICT,
JOHN V. B. THAYER,
WM. A. BUTLER,
DANIEL BARNES,

WILLIAM L. BENEDICT, CORNELIUS ELBERT,
P. A. S. FRANKLIN,
EUGENE DELANO,
SAMUEL SLOAN,
HENRY R. TAYLOR,
E. H. OUTERBRIDGE,
V. EVERIT MACY.
WILLIAM A. HAZARD,
ELLIS G. RICHARDS,
GEO. M. HALSEY,
WM. NORTH DUANE,
ROBERT S. BREWSTER,

FINANCIAL**RESOURCES**

Bonds and mortgages\$42,077,200 00
 Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
United States	\$6,704,400 00	\$6,664,630 00	\$6,704,400 00	
State of New York.....	869,000 00	896,053 50	906,010 00	
State of Massachusetts.....	3,525,000 00	3,338,532 50	3,226,389 00	
Cities in other States.....	4,430,000 00	4,757,104 83	4,216,590 00	
Cities in this State.....	6,676,400 00	6,894,788 98	6,182,167 50	
Counties in this State.....	286,000 00	276,181 34	278,220 00	
Railroad mortgage bonds....	18,979,000 00	19,918,315 96	15,607,530 00	
	<u>\$41,469,300 00</u>	<u>\$43,246,957 11</u>	<u>\$37,121,287 50</u>	
Promissory notes				37,121,287 50
Bankers' acceptances and bills of exchange.....				100,000 00
Banking house and lot, book value, \$482,177.78; cost, \$482,- 177.78; actual cash value.....				296,047 93
Other real estate, book value, \$451,582.64; cost, \$451,582.64; actual cash value				482,177 78
Cash on deposit in banks or trust companies.....				404,500 00
Cash on hand.....				3,291,496 95
Total of collectible interest.....				806,747 90
				<u>773,077 76</u>
				<u><u>\$85,352,535 82</u></u>

LIABILITIES

Amount due depositors, viz.:

Principal	\$78,081,130 94	
Dividends credited or to be credited for the six months ending with December 31, 1919.....	1,469,684 51	\$79,546,815 45
Surplus on estimated market value.....		<u>5,805,720 37</u>
		<u><u>\$85,352,535 82</u></u>

Surplus on par value, \$10,154,232.87.

CASH TRANSACTIONS DURING THE YEAR 1919**RECEIPTS**

Cash on hand and in banks or trust companies January 1, 1919, before transactions of the day.....	\$4,354,063 09
From depositors, not including dividends credited.....	15,606,552 66
From interest on loans, deposits and investments.....	3,761,560 68
From rents from banking house.....	12,027 33
From rents from other real estate.....	77,600 78

From mortgages	\$1,482,975 00
From redemption of stocks and bonds.....	2,126,250 00
From stocks and bonds sold (total par value, \$1,080,750).....	1,064,300 04
From real estate sold.....	1,282,700 00
From all other sources, viz.:	
Contracts sale of real estate.....	\$17,300 00
Insurance premiums advanced, refunded.....	350 89
Adjustment of claim "other real estate".....	212 13
	<u>17,862 52</u>
	<u>\$29,785,892 10</u>

PAYMENTS

To depositors, including dividends paid to them.....	\$19,174,329 78
For loans on bonds and mortgages.....	1,437,500 00
For loans on stocks and bonds and other securities.....	100,000 00
For bankers' acceptances and bills of exchange.....	296,047 93
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$4,200,000).....	4,160,280 00
For interest (other than dividend payments to depositors)....	16,229 62
For current expenses of the bank, viz.:	
For salaries	\$95,338 49
For taxes: Banking house, \$10,564.45; surplus, \$42,781.34	53,345 79
For expenses, except taxes, of banking house:	
Repairs	4,160 27
Insurance	833 25
Other	20,016 93
For expenses of other real estate, viz.:	
Repairs	10,843 44
Insurance	5,323 38
Taxes	21,175 66
Other	26,237 50
For other expenses, not including expenses of other real estate nor other expenses of banking house....	31,931 42
	<u>269,206 23</u>
For real estate acquired by foreclosure, or in settlement of debts due the bank.....	220,335 05
Other payments, viz.:	
Adjustment of claim "Other real estate".....	\$1,095 46
Improvements to banking house.....	3,825 00
Improvements to "Other real estate".....	8,798 18
	<u>13,718 64</u>
Cash on hand and in banks or trust companies December 31, 1919, after transactions of the day.....	4,098,244 85
	<u>\$29,785,892 10</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1920.....	94,746
Number of accounts opened or reopened during the year.....	13,020
Number of accounts closed during the year.....	14,916
Amount deposited during the year, not including dividends credited for that period.....	\$15,606,552 66
Amount withdrawn during the year.....	19,174,329 78
Amount of dividends credited and paid for the year, viz.:	
July 1, 1919.....	\$1,491,097 90
January 1, 1920.....	1,465,684 51
	<u>2,956,782 41</u>
Average amount of each account January 1, 1920.....	839 57
Rate per cent. of dividends to depositors during the six months ending June 30, 1919.....	4
Rate per cent. of dividends to depositors during the six months ending December 31, 1919.....	4

REPORT ON SAVINGS BANKS

Total earnings of the bank for the year 1919, after allowing for amortization of premiums and discounts.....	\$3,770,339 64
Total expenses of the bank for the year 1919.....	269,206 23
Dividends paid to depositors for the year 1919.....	2,956,782 41
Net earnings for the year 1919 over expenses and dividends paid to depositors	<u>544,351 00</u>

86. THE UNION DIME SAVINGS BANK, NEW YORK CITY

[701 Sixth avenue; incorporated 1859]

ALEX. P. W. KINNAN, President. **FRANCIS M. LEAKE, Treasurer.**
FRED'K H. ECKER, Vice-President. **FRANK F. HAZARD, Secretary.**
CLERMONT H. WILCOX, Vice-President.

TRUSTEES

CHARLES A. SACKETT, FRED'K H. ECKER, MALCOM B. DUTCHER,
JAMES S. HERRMAN, WILLIAM C. LANE, WILLIAM R. INNIS,
FRANCIS M. LEAKE, ARAM C. DEGRAW, GEORGE HADDEN,
CLERMONT H. WILCOX, WM. MCMASTER MILLS, WILLARD E. EDMISTER,
ALEX. P. W. KINNAN, EDGAR A. TREDWELL, JOHN C. VAN CLEAF,
JOHN ANDERSON.

FINANCIAL

RESOURCES

Bonds and mortgages.....\$35,105,600 00
 Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
United States	\$5,662,550 00	\$5,550,661 28	\$5,662,550 00	
State of Massachusetts.....	50,000 00	49,513 95	43,500 00	
Cities in other States.....	1,700,000 00	1,799,558 85	1,710,680 00	
Cities in this State.....	4,018,500 00	4,334,438 89	3,998,602 50	
Towns in this State.....	48,000 00	49,560 00	46,360 00	
Villages in this State.....	128,000 00	136,265 00	123,740 00	
Railroad mortgage bonds....	8,390,000 00	8,530,236 27	6,917,300 00	
	<u>\$19,997,050 00</u>	<u>\$20,450,234 24</u>	<u>\$18,503,232 50</u>	18,503,232 50
Promissory notes				754,965 00
Banking house and lot, book value, \$600,000; cost, \$846,336.37; actual cash value.....				600,000 00
Other real estate, book value, \$375,000; cost, \$375,097.90; actual cash value.....				375,000 00
Cash on deposit in banks or trust companies.....				4,539,405 69
Cash on hand.....				654,419 59
Total of collectible interest.....				558,146 92
				<u><u>\$61,090,769 70</u></u>

LIABILITIES

Amount due depositors, viz.:

Principal	\$55,383,460 24	
Dividends credited or to be credited for the six months ending with December 31, 1919.....	942,166 23	\$56,325,626 47
Other liabilities, viz.:		
Expenses incurred, but unpaid; Reserve for fran- chise tax	\$20,400 00	
Rents held as agent for Alien Property Custodian	108 03	20,508 03
Surplus on estimated market value.....		4,744,635 20
		<u><u>\$61,090,769 70</u></u>

Surplus on par value, \$6,238,452.70.

CASH TRANSACTIONS DURING THE YEAR 1919

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1919, before transactions of the day.....	\$5,575,176 14
From depositors, not including dividends credited.....	28,314,058 30
From interest on loans, deposits and investments.....	2,625,849 00

From rents from other real estate.....	\$31,724 72
From mortgages	931,450 00
From redemption of stocks and bonds.....	1,780,000 00
From stocks and bonds sold (total par value, \$/43,100).....	744,140 33
From loans paid	553,610 00
From real estate sold.....	502,500 00
From all other sources, viz.:	
Rent of mortgaged property received as agent for Custodian of Alien Property.....	\$5,626 08
Rent received and applied in reduction of deficiency judgment	2,328 02
Refunds of expense, taxes and insurance premiums advanced	4,795 59
	<u>12,749 69</u>
	<u><u>\$41,071,258 18</u></u>

PAYMENTS

To depositors, including dividends paid to them.....	\$23,932,973 28
For loans on bonds and mortgages.....	3,757,000 00
For loans on stocks and bonds and other securities.....	1,105,575 00
For stocks and bonds purchased, including premiums, commis- sions, etc. (total par value, \$6,476,000).....	6,364,111 28
For interest (other than dividend payments to depositors)....	40,887 26
For current expenses of the bank, viz.:	
For salaries	\$133,235 19
For taxes: Banking house, \$14,125.32; surplus, \$44,942.13	59,067 45
For expenses, except taxes, of banking house:	
Repairs	376 24
Insurance	2,264 33
Other	6,377 16
For expenses of other real estate, viz.:	
Repairs	2,018 13
Insurance	127 90
Taxes	6,270 82
Other	8,920 99
For other expenses, not including expenses of other real estate nor other expenses of banking house	23,342 52
	<u>241,990 73</u>
For real estate acquired by foreclosure, or in settlement of debts due the bank.....	414,211 27
Other payments, viz.:	
Advances for insurance premiums, expense and taxes on mortgaged property.....	\$4,675 88
Legal expenses and settlement of claims on forged orders	4,378 56
Rents collected as agent for Custodian of Alien Property applied on interest and taxes.....	5,986 89
Commission sale of real estate.....	3,285 00
Rents collected and paid over to purchaser of real estate	1,857 75
	<u>20,684 08</u>
Cash on hand and in banks or trust companies December 31, 1919, after transactions of the day.....	5,193,825 28
	<u><u>\$41,071,258 18</u></u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1920.....	142,042
Number of accounts opened or reopened during the year.....	35,330
Number of accounts closed during the year.....	25,654
Amount deposited during the year, not including dividends credited for that period.....	\$28,314,058 30
Amount withdrawn during the year.....	23,932,973 28
Amount of dividends credited and paid for the year, viz.:	
July 1, 1919.....	\$921,228 72
January 1, 1920.....	942,166 23
	<u>1,863,394 95</u>

Average amount of each account January 1, 1920	\$396 54
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	19
Total amount of such accounts	\$62,355 62
Rate per cent. of dividends to depositors during the six months ending June 30, 1919	4
Rate per cent. of dividends to depositors during the six months ending December 31, 1919	4
Total earnings of the bank for the year 1919, after allowing for amortization of premiums and discounts	\$2,634,572 28
Total expenses of the bank for the year 1919	242,673 79
Dividends paid to depositors for the year 1919	1,863,394 95
Net earnings for the year 1919 over expenses and dividends paid to depositors	<u>528,503 54</u>

87. UNION SQUARE SAVINGS BANK, NEW YORK CITY

[20 Union Square; incorporated 1848]

WM. H. ROCKWOOD, President. FREDERIC C. MILLS, Treasurer.
 W. EMLÉN, ROOSEVELT, Vice-Pres. HUGH B. GARDNER, Cashier.
 EDWARD M. TOWNSEND, Vice-Pres. IRVING VAN ZANDT, Asst. Cashier.
 HENRY R. BRINCKERHOFF, Secy.

TRUSTEES

W. EMLÉN ROOSEVELT, ISAAC TOWNSEND, BERTRAM H. BORDEN,
 FREDERIC C. MILLS, SAMUEL WOOLVERTON, WM. H. ROCKWOOD,
 ALBERT M. PATTERSON, FRANK B. KEECH, NEWBOLD T. LAWRENCE.
 STANLEY T. COZZENS, BRONSON WINTHROP, EDWARD C. EVANS,
 WILLIAM GREENOUGH, EDWARD M. TOWNSEND, JULIAN W. ROBBINS.

FINANCIAL

RESOURCES

Bonds and mortgages..... \$9,872,882 00
 Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
United States	\$3,500,000 00	\$3,458,285 17	\$3,500,000 00	
State of New York.....	200,000 00	203,250 00	198,000 00	
State of California.....	250,000 00	251,852 85	252,500 00	
Cities in this State.....	877,000 00	\$21,543 20	832,780 00	
Railroad mortgage bonds....	3,438,000 00	3,486,943 48	2,802,820 00	
	<u>\$8,265,000 00</u>	<u>\$8,331,874 70</u>	<u>\$7,586,100 00</u>	7,586,100 00

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..... 1,001,409 09
 Cash on hand..... 82,664 61
 Total of collectible interest..... 270,044 35

\$19,163,100 05

LIABILITIES

Amount due depositors, viz.:

Principal \$17,900,498 87
 Dividends credited or to be credited for the six
 months ending with December 31, 1919..... 323,561 21
 Surplus on estimated market value..... 930,039 97

\$19,163,100 05

Surplus on par value, \$1,617,939.97.

CASH TRANSACTIONS DURING THE YEAR 1919

RECEIPTS

Cash on hand and in banks or trust companies January 1,
 1919, before transactions of the day..... \$955,721 74
 From depositors, not including dividends credited..... 7,273,343 96
 From interest on loans, deposits and investments..... 793,234 74
 From rents from banking house..... 1,000 00
 From rents from other real estate..... 1,170 40
 From mortgages..... 107,450 00
 From redemption of stocks and bonds..... 850,000 00
 From stocks and bonds sold (total par value, \$306,750)..... 310,117 13
 From real estate sold..... 20,315 21
 From all other sources: From receiver in foreclosure mort-
 gaged property 1,004 81

\$10,313,357 99

PAYMENTS

To depositors, including dividends paid to them.....	\$5,373,609 01	
For loans on bonds and mortgages.....	985,000 00	
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$2,842,800).....	2,775,216 20	
For interest (other than dividend payments to depositors)....	16,066 58	
For current expenses of the bank, viz.:		
For salaries	\$45,181 72	
For taxes: Banking house, \$9,898.41; surplus, \$4,482.26	14,380 67	
For expenses, except taxes, of banking house:		
Repairs	404 83	
Insurance	260 22	
Other	2,232 42	
For expenses of other real estate, viz.:		
Repairs	35 82	
Insurance	593 19	
Taxes	2,204 00	
Other	16 47	
For other expenses, not including expenses of other real estate nor other expenses of banking house	10,047 48	
		75,356 82
For real estate acquired by foreclosure, or in settlement of debts due the bank.....	4,035 68	
Cash on hand and in banks or trust companies December 31, 1919, after transactions of the day.....	1,084,073 70	
		<u>\$10,313,357 99</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1920.....	23,005
Number of accounts opened or reopened during the year.....	6,389
Number of accounts closed during the year.....	4,123
Amount deposited during the year, not including dividends credited for that period.....	\$7,273,343 96
Amount withdrawn during the year.....	5,373,609 01
Amount of dividends credited and paid for the year, viz.:	
July 1, 1919.....	\$310,134 29
January 1, 1920.....	323,561 21
	<u>633,695 50</u>
Average amount of each account January 1, 1920.....	792 18
Rate per cent. of dividends to depositors during the six months ending June 30, 1919.....	4
Rate per cent. of dividends to depositors during the six months ending December 31, 1919.....	4
Total earnings of the bank for the year 1919, after allowing for amortization of premiums and discounts.....	\$809,835 42
Total expenses of the bank for the year 1919.....	75,356 82
Dividends paid to depositors for the year 1919.....	633,695 50
Net earnings for the year 1919 over expenses and dividends paid to depositors	<u>100,783 10</u>

88. UNITED STATES SAVINGS BANK OF THE CITY OF NEW YORK

[606 Madison avenue; incorporated 1889]

CHARLES N. TAINTOR, President. FRANCIS G. LLOYD, Vice-President.
WILLIAM C. ADAMS, Vice-President. ADOLPHE F. LEGOST, Secretary.

TRUSTEES

PAYSON MERRILL, NOAH C. ROGERS, CHARLES N. TAINTOR, EDWARD I. DEVLIN, WM. C. ADAMS, JAMES M. PRATT,	WILLIAM E. PECK, FRANCIS G. LLOYD, W. WILLIS REESE, JOHN P. MUNN, EDMUND DWIGHT, CHAS. E. HAYDOCK,	ADOLPHE F. LE GOST, LANGLEY W. WIGGIN, SETH SPRAGUE TERRY, MORRIS S. BARNET, PHILIP W. HENRY, EDGAR C. LEAYCRAFT.
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FINANCIAL**RESOURCES**

Bonds and mortgages..... \$4,651,525 00
Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
United States	\$1,439,400 00	\$1,425,020 00	\$1,439,400 00	
State of Massachusetts.....	40,000 00	39,735 00	34,000 00	
Cities in other States....	142,000 00	143,669 99	140,740 00	
Cities in this State.....	567,190 00	555,531 61	564,325 50	
Railroad mortgage bonds....	1,174,000 00	1,142,058 91	962,560 00	
	<u>\$3,362,500 00</u>	<u>\$3,336,015 51</u>	<u>\$3,141,325 50</u>	3,141,325 50

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.....	535,755 18
Cash on hand.....	18,019 19
Total of collectible interest.....	75,723 44
	<u><u>\$8,552,348 31</u></u>

LIABILITIES

Amount due depositors, viz.:	
Principal	\$8,061,069 34
Dividends credited or to be credited for the six months ending with December 31, 1919.....	136,764 67
	<u>\$8,197,834 01</u>
Surplus on estimated market value.....	354,514 30
	<u><u>\$8,552,348 31</u></u>

Surplus on par value, \$575,688.80.

CASH TRANSACTIONS DURING THE YEAR 1919**RECEIPTS**

Cash on hand and in banks or trust companies January 1, 1919, before transactions of the day.....	\$343,587 55
From depositors, not including dividends credited.....	4,353,711 25
From interest on loans, deposits and investments.....	347,862 87
From rents from banking house.....	7,531 68
From mortgages	148,900 00
From redemption of stocks and bonds.....	539,300 00
From stocks and bonds sold (total par value, \$134,467.17)	134,467 17
From all other sources, viz.:	
Interest collected for subordinate mortgagee.....	\$500 00
Thrift stamps sold.....	332 00
Appraisal fees; Telephone charges refunded.....	473 54
Unearned insurance premiums refunded; Cash over	39 24
	<u>1,344 78</u>
	<u><u>\$5,876,705 30</u></u>

PAYMENTS

To depositors, including dividends paid to them.....	\$2,810,322 09	
For loans on bonds and mortgages.....	992,000 00	
For stocks and bonds purchased, including premiums, commis- sions, etc. (total par value, \$1,468,117.17).....	1,452,399 67	
For interest (other than dividend payments to depositors)....	11,748 51	
For current expenses of the bank, viz.:		
For salaries	\$25,420 50	
For taxes: Banking house, \$2,830.40; surplus, \$3,607.11	6,437 51	
For expenses, except taxes, of banking house:		
Repairs	14,179 72	
Insurance	139 22	
Other	4,272 65	
For other expenses, not including expenses of other real estate nor other expenses of banking house	5,003 06	
		55,452 66
Other payments, viz.:		
Interest collected for subordinate mortgagee, paid over	\$500 00	
Thrift stamps purchased.....	332 00	
Expenses sale of real estate; Cash short.....	176 00	
		1,008 00
Cash on hand and in banks or trust companies December 31, 1919, after transactions of the day.....		553,774 37
		<u>\$5,876,705 30</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1920.....	17,825
Number of accounts opened or reopened during the year.....	5,156
Number of accounts closed during the year.....	3,215
Amount deposited during the year, not including dividends credited for that period.....	\$4,353,711 25
Amount withdrawn during the year.....	2,810,322 09
Amount of dividends credited and paid for the year, viz.:	
July 1, 1919.....	\$124,238 05
January 1, 1920.....	136,764 67
Credited at other periods.....	26 78
	261,019 50
Average amount of each account January 1, 1920.....	459 91
Rate per cent. of dividends to depositors during the six months ending June 30, 1919.....	4
Rate per cent. of dividends to depositors during the six months ending December 31, 1919.....	4
Total earnings of the bank for the year 1919, after allowing for amortization of premiums and discounts.....	\$362,818 33
Total expenses of the bank for the year 1919.....	55,628 66
Dividends paid to depositors for the year 1919.....	261,019 50
Net earnings for the year 1919 over expenses and dividends paid to depositors.....	<u>46,170 17</u>

89. THE UNIVERSAL SAVINGS BANK, NEW YORK CITY

[149 Broadway; incorporated 1907]

WILBUR F. BROWN, President. WILBUR F. BROWN, Jr., Treasurer.
 BLAIR S. WILLIAMS, Vice-President. BYRON W. GREENE, Secretary.
 AUGUST H. TIEMEYER, Vice-Pres. RAYMOND K. MEIXSELL, Comp.

TRUSTEES

WILBUR F. BROWN,	FRANK H. HINES,	ROBERT McLEAN,
BYRON W. GREENE,	COURTNEY HYDE,	SAMUEL R. OUTERBRIDGE,
WILBUR F. BROWN, Jr.,	AUGUST H. TIEMEYER,	JOHN H. HALLOCK,
ROBERT MAZET,	BLAIR S. WILLIAMS,	HAROLD G. HESSE,
RUSSELL DAET,	WILLIAM MORGAN.	FRANK M. GORDON.
	FRED L. GODDARD.	

**FINANCIAL
RESOURCES**

Bonds and mortgages.....				\$680,500 00
Stock and bond investments, viz.:				
	<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value
United States		\$267,186 33	\$259,973 95	\$267,186 33
Railroad mortgage bonds....		139,000 00	128,635 00	115,200 00
		<u>\$406,186 33</u>	<u>\$388,608 95</u>	<u>\$382,386 33</u>
Promissory notes				382,386 33
Cash on deposit in banks or trust companies.....				45,557 56
Cash on hand.....				26,512 81
Total of collectible interest.....				23,472 11
Amount of all other assets, viz.:				12,725 66
Thrift stamps			\$100 00	
Equipment			2,092 07	
				<u>2,192 07</u>
				<u>\$1,173,346 54</u>

LIABILITIES

Amount due depositors, viz.:			
Principal	\$1,138,124 72		
Dividends credited or to be credited for the six months ending with December 31, 1919.....	14,617 77		
			<u>\$1,152,742 49</u>
Other liabilities: New York State tax withheld.....			28 60
Surplus on estimated market value.....			20,575 45
			<u>\$1,173,346 54</u>

Surplus on par value, \$44,375.45.

CASH TRANSACTIONS DURING THE YEAR 1919**RECEIPTS**

Cash on hand and in banks or trust companies January 1, 1919, before transactions of the day.....	\$52,831 41
From depositors, not including dividends credited.....	1,994,976 10
From interest on loans, deposits and investments.....	43,992 74
From rents from other real estate.....	30 00
From mortgages	25,675 00
From stocks and bonds sold (total par value, \$507,853.98)....	507,839 08
From loans paid.....	47,118 69
From bankers' acceptances and bills of exchange.....	27,500 00
From real estate sold.....	5,000 00
From all other sources, viz.:	
Appraisal fees	\$3,334 12
Thrift stamps sold.....	589 39
Receipts account of "Other real estate".....	1,800 00

Contributions to Guaranty Fund.....	\$6,430 00	
Profit on bonds.....	907 23	
Tax withheld; Exchange and sundry fees; Cash over	175 34	
		<u>\$13,236 08</u>
		<u><u>\$2,718,199 10</u></u>

PAYMENTS

To depositors, including dividends paid to them.....		\$1,592,086 88
For loans on bonds and mortgages.....		366,300 00
For loans on stocks and bonds and other securities.....		87,895 00
For bankers' acceptances and bills of exchange.....		27,500 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$587,464.60).....		575,778 37
For interest (other than dividend payments to depositors)...		1,301 80
For current expenses of the bank, viz.:		
For salaries.....	\$9,194 38	
For expenses, except taxes, of banking house:		
Insurance.....	7 01	
Other.....	70 60	
For rent of banking rooms.....	3,249 96	
For expenses of other real estate, viz.:		
Taxes.....	112 13	
Other.....	222 50	
For other expenses, not including expenses of other real estate nor other expenses of banking house	3,273 35	
		<u>16,134 93</u>
Other payments, viz.:		
Thrift stamps purchased.....	\$613 00	
Improvements "Other real estate".....	482 00	
Equipment for bank use.....	122 20	
		<u>1,217 20</u>
Cash on hand and in banks or trust companies December 31, 1919, after transactions of the day.....		49,984 92
		<u><u>\$2,718,199 10</u></u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1920.....		13,860
Number of accounts opened or reopened during the year.....		12,969
Number of accounts closed during the year.....		8,817
Amount deposited during the year, not including dividends credited for that period.....		\$1,994,976 10
Amount withdrawn during the year.....		1,592,086 88
Amount of dividends credited and paid for the year, viz.:		
July 1, 1919.....	\$12,695 98	
January 1, 1920.....	14,617 77	
		<u>27,313 75</u>
Average amount of each account January 1, 1920.....		83 17
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.....		\$4,045 71
Rate per cent. of dividends to depositors during the six months ending June 30, 1919.....		4
Rate per cent. of dividends to depositors during the six months ending December 31, 1919.....		4
Total earnings of the bank for the year 1919, after allowing for amortization of premiums and discounts.....		\$60,092 94
Total expenses of the bank for the year 1919.....		16,134 93
Dividends paid to depositors for the year 1919.....		27,313 75
Net earnings for the year 1919 over expenses and dividends paid to depositors.....		<u>16,644 26</u>

90. WEST SIDE SAVINGS BANK, NEW YORK CITY

[110-112 Sixth avenue; incorporated 1868]

CLARENCE O. BIGELOW, President. GEORGE E. MARKS, Vice-President.
 NELSON S. WESTCOTT, Vice-Pres. JOHN J. V. BURKE, Assistant Secy.
 WILLIAM V. HUDSON, Secretary.

TRUSTEES

CLARENCE O. BIGELOW,	CHAS. H. VAN AKEN,	RUEL W. POOR,
CHARLES E. DUROSS,	V. CHAPIN DAGGETT,	HERBERT B. HARDING,
ROBERT L. HARRISON,	JOSEPH H. EMBRY,	G. ELLIS REED,
JOHN W. JACOBUS,	NELSON S. WESTCOTT,	WM. F. H. KOELSCH,
GEORGE E. MARKS,	WM. V. HUDSON,	JAMES BOYD,
ARTHUR J. McCLURE,	M. P. GOULD,	WILLIAM S. DENISON,
THOMAS F. SOMERS,	RUFUS C. FINCH,	EDWARD C. TITUS.

FINANCIAL**RESOURCES**

Bonds and mortgages..... \$3,463,525 00
 Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
United States	\$1,225,000 00	\$1,194,178 50	\$1,225,000 00	
State of New York	50,000 00	53,968 75	55,350 00	
State of Alabama	25,000 00	27,310 00	24,500 00	
State of California	20,000 00	19,411 40	19,200 00	
Cities in other States.....	263,000 00	232,346 14	272,300 00	
Cities in this State.....	410,000 00	424,347 19	412,250 00	
Counties in this State.....	46,000 00	46,157 75	45,770 00	
Towns in this State.....	89,143 75	92,786 94	91,021 60	
Villages in this State.....	87,046 66	93,482 28	87,771 75	
School districts in this State	79,466 66	86,326 37	81,302 91	
Railroad mortgage bonds.....	424,000 00	399,792 25	345,540 00	
	<u>\$2,718,657 07</u>	<u>\$2,721,117 57</u>	<u>\$2,660,006 26</u>	2,660,006 26
Other real estate, book value, \$42,156.06; cost, \$42,156.06;				
actual cash value.....				42,156 06
Cash on deposit in banks or trust companies.....				372,900 47
Cash on hand.....				3,043 42
Total of collectible interest.....				62,688 08
				<u>\$6,604,319 29</u>

LIABILITIES

Amount due depositors, viz.:			
Principal		\$6,132,269 33	
Dividends credited or to be credited for the six months ending with December 31, 1919.....		106,502 59	
			\$6,238,771 92
Surplus on estimated market value.....			365,547 37
			<u>\$6,604,319 29</u>

Surplus on par value, \$424,198.18.

CASH TRANSACTIONS DURING THE YEAR 1919**RECEIPTS**

Cash on hand and in banks or trust companies January 1, 1919, before transactions of the day.....	\$430,372 19
From depositors, not including dividends credited.....	2,897,950 54
From interest on loans, deposits and investments.....	281,309 17
From rents from other real estate.....	1,872 84
From mortgages	111,400 00
From redemption of stocks and bonds.....	34,516 66
From stocks and bonds sold (total par value, \$47,817.91)....	47,817 91
From real estate sold.....	40,500 00

From all other sources, viz.:

Expense items advanced, refunded.....	\$501 36	
Liberty bond account.....	1,380 00	
Real estate account.....	490 80	
Suspense account.....	4,084 91	
Various small receipts.....	83 00	
		<u>\$6,540 07</u>
		<u>\$3,852,279 38</u>

PAYMENTS

To depositors, including dividends paid to them.....	\$2,097,551 13	
For loans on bonds and mortgages.....	475,000 00	
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$818,250).....	788,309 23	
For interest (other than dividend payments to depositors) ..	6,410 18	
For current expenses of the bank, viz.:		
For salaries.....	\$21,146 76	
For taxes: On surplus.....	3,103 36	
For expenses, except taxes, of banking house.....	207 71	
For rent of banking rooms.....	3,000 00	
For expenses of other real estate, viz.:		
Repairs.....	1,456 70	
Insurance.....	101 79	
Taxes.....	2,541 32	
Other.....	1,609 96	
For other expenses, not including expenses of other real estate nor other expenses of banking house.....	1,610 06	
		<u>34,777 66</u>
For real estate acquired by foreclosure, or in settlement of debts due the bank.....	65,440 90	
Other payments, viz.:		
Liberty bond account.....	\$4,690 00	
Rent collected, refunded.....	105 00	
Suspense account.....	4,051 39	
		<u>8,846 39</u>
Cash on hand and in banks or trust companies December 31, 1919, after transactions of the day.....	375,943 89	
		<u>\$3,852,279 38</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1920.....	14,218
Number of accounts opened or reopened during the year.....	3,201
Number of accounts closed during the year.....	2,159
Amount deposited during the year, not including dividends credited for that period.....	\$2,897,950 54
Amount withdrawn during the year.....	2,097,551 13
Amount of dividends credited and paid for the year, viz.:	
July 1, 1919.....	\$100,754 41
January 1, 1920.....	108,502 59
	<u>207,257 00</u>
Average amount of each account January 1, 1920.....	438 80
Rate per cent. of dividends to depositors during the six months ending June 30, 1919.....	4
Rate per cent. of dividends to depositors during the six months ending December 31, 1919.....	4
Total earnings of the bank for the year 1919, after allowing for amortization of premiums and discounts.....	\$292,503 72
Total expenses of the bank for the year 1919.....	36,862 92
Dividends paid to depositors for the year 1919.....	207,257 00
Net earnings for the year 1919 over expenses and dividends paid to depositors.....	<u>43,383 80</u>

NIAGARA COUNTY

91. FARMERS AND MECHANICS' SAVINGS BANK OF THE CITY OF LOCKPORT

[116 Main street; incorporated 1870]

WILLIAM A. WILLIAMS, President. JOHN T. DARRISON, Vice-President.
 CHARLES A. HOAG, Vice-President. JEROME E. EMERSON, Secretary.
 CHARLES H. WENDELL, Asst. Secy.

TRUSTEES

WM. A. WILLIAMS,	JOHN T. DARRISON,	THOS. M. McGRATH,
CHARLES A. HOAG,	HENRY J. BABCOCK,	MYRON D. CLAPSATLE,
LOUIS G. MERRITT,	WM. RICHMOND,	JOHN B. ARNOLD,
JEROME E. EMERSON,	IRA A. BRONSON,	EDWARD M. GRIGG,
	ROBERT HALL.	

FINANCIAL

RESOURCES

Bonds and mortgages..... \$4,562,074 00

Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
United States	\$1,279,350 00	\$1,236,132 60	\$1,279,350 00	
State of Louisiana.....	100,000 00	100,000 00	100,500 00	
Cities in other States.....	71,000 00	71,361 47	72,370 00	
Cities in this State.....	117,494 97	120,156 06	116,792 73	
Towns in this State.....	139,147 88	139,214 38	134,943 86	
Villages in this State.....	134,060 00	133,821 80	130,666 00	
School districts in this State	55,200 00	55,778 25	55,941 00	
Railroad mortgage bonds....	802,090 00	832,365 54	636,610 00	
	<u>\$2,698,192 85</u>	<u>\$2,689,060 10</u>	<u>\$2,526,673 59</u>	2,526,673 59

Promissory notes 7,865 00

Judgments against the State of New York..... 9,094 03

Banking house and lot, book value, \$143,955.70; cost, \$143,955.70; actual cash value..... 140,000 00

Other real estate, book value, \$4,405.48; cost, \$4,405.48; actual cash value..... 4,405 48

Cash on deposit in banks or trust companies..... 626,006 64

Cash on hand..... 122,943 25

Total of collectible interest..... 65,173 14

Amount of all other assets, viz.:

Land contracts	\$2,100 00
Insurance premiums and taxes advanced.....	927 86
Rents accrued	693 50
Suspense	1,105 80
	<u>4,827 16</u>

\$8,069,062 29

LIABILITIES

Amount due depositors, viz.:

Principal	\$7,460,719 55
Dividends credited or to be credited for the six months ending with December 31, 1919.....	69,876 74
	<u>\$7,530,596 29</u>

Surplus on estimated market value..... 538,466 00

\$8,069,062 29

Surplus on par value, \$709,985.26.

CASH TRANSACTIONS DURING THE YEAR 1919

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1919, before transactions of the day.....	\$1,156,121 79
From depositors, not including dividends credited.....	3,795,230 66
From interest on loans, deposits and investments.....	355,757 87
From rents from banking house.....	7,172 00
From rents from other real estate.....	1,450 52
From mortgages	300,288 00
From redemption of stocks and bonds.....	249,939 62
From stocks and bonds sold (total par value, \$349,050).....	349,050 00

From loans paid		\$3,317 00
From real estate sold.....		32,000 00
From all other sources, viz.:		
Judgment against State of New York paid.....	\$10,352 69	
Insurance premiums and taxes advanced, refunded	969 12	
Contracts for sale of real estate.....	200 00	
Old material sold.....	44 65	
		<u>11,566 46</u>

PAYMENTS

		<u>\$6,261,893 92</u>
To depositors, including dividends paid to them.....		\$3,413,860 17
For loans on bonds and mortgages.....		836,350 00
For loans on stocks and bonds and other securities.....		11,182 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$1,231,228.77).....		1,188,091 37
For interest (other than dividend payments to depositors)...		6,174 42
For current expenses of the bank, viz.:		
For salaries	\$18,176 12	
For taxes: Banking house, \$2,624.06; surplus, \$3,314.33	5,938 39	
For expenses, except taxes, of banking house:		
Repairs	1,425 26	
Insurance	369 08	
Other	3,588 78	
For expenses of other real estate, viz.:		
Repairs	13 15	
Taxes	662 19	
Other	458 94	
For other expenses, not including expenses of other real estate nor other expenses of banking house	5,310 46	
Other payments, viz.:		<u>35,942 37</u>
Insurance premiums and taxes advanced.....	\$1,896 98	
Judgment against State of New York.....	9,094 03	
Suspense, amount other judgments.....	10,352 69	
		<u>21,343 70</u>
Cash on hand and in banks or trust companies December 31, 1919, after transactions of the day.....		748,949 89
		<u>\$6,261,893 92</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1920.....		14,388
Number of accounts opened or reopened during the year.....		2,164
Number of accounts closed during the year.....		1,773
Amount deposited during the year, not including dividends credited for that period.....	\$3,795,230 66	
Amount withdrawn during the year.....	3,413,860 17	
Amount of dividends credited and paid for the year, viz.:		
April 1, 1919.....	\$67,661 50	
July 1, 1919.....	67,271 48	
October 1, 1919.....	67,466 00	
January 1, 1920.....	69,876 74	
Credited at other periods.....	3 42	
Paid but not credited.....	66	
		<u>272,278 48</u>
Average amount of each account January 1, 1920.....		530 34
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		16
Total amount of such accounts.....	\$58,922 76	
Rate per cent. of dividends to depositors during the six months ending June 30, 1919.....		4
Rate per cent. of dividends to depositors during the six months ending December 31, 1919.....		4
Total earnings of the bank for the year 1919, after allowing for amortization of premiums and discounts.....	\$378,992 07	
Total expenses of the bank for the year 1919.....	35,942 37	
Dividends paid to depositors for the year 1919.....	272,278 48	
Net earnings for the year 1919 over expenses and dividends paid to depositors.....		<u>70,771 22</u>

92. NIAGARA COUNTY SAVINGS BANK, NIAGARA FALLS

[304 Niagara street; incorporated 1890]

C. M. YOUNG, President. HENRY HUBBS, Vice-President.
 JOSEPH E. MONTAGUE, Vice-President. JAMES T. LOW, Secretary.
 JOHN P. DOLAN, Treasurer.

TRUSTEES

LAUREN W. PETTEBONE, GEORGE F. NYE, AUGUSTUS G. FORTER,
 ALEX. J. PORTER, WILLIAM C. WALLACE, EUGENE CARY,
 JULIUS KRAKOSKI, JOSEPH E. MONTAGUE, de LANCEY BANKINE,
 FRANCIS H. SALT, JOHN T. WILLIAMSON, JOHN H. ELLENBAUM,
 FRED J. COE, CHRIS. M. YOUNG, FRED'K. CHORMANN,
 HENRY HUBBS.

FINANCIAL**RESOURCES**

Bonds and mortgages..... \$2,125,890 00
 Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
United States	\$610,384 00	\$605,422 40	\$610,384 00	
Cities in other States.....	5,000 00	5,247 25	5,100 00	
Cities in this State.....	302,472 86	306,228 61	302,538 86	
Counties in this State.....	5,000 00	4,900 00	5,050 00	
Towns in this State.....	21,600 00	22,157 12	22,082 00	
Villages in this State.....	84,500 00	86,616 90	86,090 00	
School districts in this State	34,000 00	35,409 12	34,880 00	
Railroad mortgage bonds....	279,000 00	266,491 75	234,470 00	
	<u>\$1,841,956 86</u>	<u>\$1,831,873 15</u>	<u>\$1,300,544 86</u>	1,300,544 86
Banking house and lot, book value, \$17,842.50; cost, \$17,842.50; actual cash value.....				17,342 50
Cash on deposit in banks or trust companies.....				384,291 64
Cash on hand.....				17,072 73
Total of collectible interest.....				52,566 62
				<u><u>\$3,898,208 35</u></u>

LIABILITIES

Amount due depositors, viz.:

Principal	\$3,602,233 62
Dividends credited or to be credited for the six months ending with December 31, 1919.....	62,483 40
	<u>\$3,664,717 02</u>
Other liabilities, viz.: Due on mortgages.....	58,325 98
Surplus on estimated market value.....	175,165 35
	<u><u>\$3,898,208 35</u></u>

Surplus on par value, \$216,577.35.

CASH TRANSACTIONS DURING THE YEAR 1919**RECEIPTS**

Cash on hand and in banks or trust companies January 1, 1919, before transactions of the day.....	\$392,007 85
From depositors, not including dividends credited.....	2,989,890 29
From interest on loans, deposits and investments.....	184,351 37
From mortgages	222,539 00
From redemption of stocks and bonds.....	992,312 50
From all other sources: Due on mortgages.....	61,364 03
	<u><u>\$4,842,465 04</u></u>

PAYMENTS

To depositors, including dividends paid to them.....		\$2,571,828 23
For loans on bonds and mortgages.....		598,250 00
For stocks and bonds purchased, including premiums, commis- sions, etc. (total par value, \$1,228,347).....		1,222,893 12
For interest (other than dividend payments to depositors)...		2,260 87
For current expenses of the bank, viz.:		
For salaries.....	\$15,038 30	
For taxes: Banking house, \$190.95; surplus, \$1,703.19	1,394 14	
For rent of banking rooms.....	1,060 00	
For other expenses, not including expenses of other real estate nor other expenses of banking house	5,928 66	
		<u>23,911 10</u>
Other payments, viz.:		
On banking house under construction.....	\$17,842 50	
Due on mortgages.....	4,101 70	
Loss on bonds.....	13 15	
		<u>21,957 35</u>
Cash on hand and in banks or trust companies December 31, 1919, after transactions of the day.....		401,364 37
		<u><u>\$4,842,465 04</u></u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1920.....		9,974
Number of accounts opened or reopened during the year....		3,579
Number of accounts closed during the year.....		2,435
Amount deposited during the year, not including dividends credited for that period.....	\$2,989,890 29	
Amount withdrawn during the year.....	2,571,828 23	
Amount of dividends credited and paid for the year, viz.:		
July 1, 1919.....	\$59,000 40	
January 1, 1920.....	61,549 01	
Credited at other periods.....	1,928 37	
		<u>122,477 78</u>
Average amount of each account January 1, 1920.....		306 73
Rate per cent. of dividends to depositors during the six months ending June 30, 1919.....		4
Rate per cent. of dividends to depositors during the six months ending December 31, 1919.....		4
Total earnings of the bank for the year 1919, after allowing for amortization of premiums and discounts.....	\$184,316 10	
Total expenses of the bank for the year 1919.....	23,911 10	
Dividends paid to depositors for the year 1919.....	122,477 78	
Net earnings for the year 1919 over expenses and dividends paid to depositors.....	37,927 22	

ONEIDA COUNTY

93. THE ONEIDA COUNTY SAVINGS BANK, ROME

[178 West Dominick street; incorporated 1869]

CHAS. W. LEE, President.	A. E. WETHERBEE, Treasurer.
JAMES P. OLNEY, Vice-President.	A. W. HOOKE, Asst. Treasurer.
FREDERICK M. ORTON, Vice-Pres.	G. L. PRESCOTT, Secretary.

TRUSTEES

FREDERICK M. ORTON,	LAWRENCE CAREY,	CHARLES W. LEE,
HOWARD C. WIGGINS,	ARTHUR J. WYLIE,	JAMES P. OLNEY,
JOHN E. EDWARDS,	DANIEL W. WARDWELL,	F. G. RATHBUN,
WATKYN W. PARRY,		DE LINTON BRADT.

FINANCIAL RESOURCES

Bonds and mortgages..... \$1,430,337 23
 Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value
United States	\$248,750 00	\$241,327 70	\$248,750 00
Cities in other States.....	55,000 00	56,984 47	55,150 00
Cities in this State.....	108,610 00	112,456 10	101,828 20
Towns in this State.....	7,500 00	7,787 50	7,555 00
Villages in this State.....	190,340 00	193,360 64	184,090 50
School districts in this State	16,500 00	16,602 67	16,717 50
Railroad mortgage bonds....	456,000 00	453,586 00	350,310 00
	<u>\$1,062,700 00</u>	<u>\$1,061,985 06</u>	<u>\$964,391 20</u>

Promissory notes	964,391 20
Banking house and lot, book value, \$29,000; cost, \$29,342.30; actual cash value.....	2,055 00
Other real estate, book value, \$1,690.09; cost, \$1,690.09; actual cash value.....	29,000 00
Cash on deposit in banks or trust companies.....	1,690 09
Cash on hand.....	109,465 64
Total of collectible interest.....	24,951 11
Amount of all other assets, viz.:	47,219 29
U. S. Certificates of Indebtedness.....	\$30,000 00
War Savings and Thrift stamps.....	310 00
Insurance premiums and taxes advanced.....	38 47
	<u>30,348 47</u>

\$2,639,458 03

LIABILITIES

Amount due depositors, viz.:	
Principal	\$2,423,391 06
Dividends credited or to be credited for the six months ending with December 31, 1919.....	40,838 29
	<u>\$2,464,229 37</u>
Other liabilities, viz.: Payments on Liberty Bonds.....	2,994 50
Surplus on estimated market value.....	172,234 16
	<u>\$2,639,458 03</u>

Surplus on par value, \$290,542.96.

CASH TRANSACTIONS DURING THE YEAR 1919

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1919, before transactions of the day.....	\$197,850 51
From deposits, not including dividends credited.....	718,384 30
From interest on loans, deposits and investments.....	124,458 57
From rents from banking house.....	442 00
From rents from other real estate.....	25 00
From mortgages	181,821 15
From redemption of stocks and bonds.....	14,920 00
From stocks and bonds sold (total par value, \$240,350)....	238,662 50
From loans paid	610 00

From all other sources, viz.:

Correction of dividends to depositors.....	\$40 97	
Interest on U. S. Certificates of Indebtedness and mortgages in arrears	2,072 50	
Insurance and taxes advanced, refunded.....	186 82	
Home banks and adding machine sold.....	116 30	
Account Liberty Loan subscriptions.....	195,284 75	
War Savings and Thrift stamps sold.....	213 00	
U. S. Certificates of Indebtedness.....	125,000 00	
		<u>\$322,894 34</u>
		<u>\$1,800,068 37</u>

PAYMENTS

To depositors, including dividends paid to them.....		\$723,613 49
For loans on bonds and mortgages.....		211,295 00
For loans on stocks and bonds and other securities.....		2,190 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$299,050).....		291,627 70
For interest (other than dividend payments to depositors) ..		2,304 30
For current expenses of the bank, viz.:		
For salaries	\$10,169 98	
For taxes: Banking house, \$382.38; surplus, \$1,634.46; on mortgages, \$953.25.....	2,970 59	
For expenses, except taxes, of banking house:		
Repairs	123 14	
Insurance	63 27	
For expenses of other real estate, viz.:		
Insurance	5 60	
Taxes	120 09	
Other	4 00	
For other expenses, not including expenses of other real estate nor other expenses of banking house	3,801 87	
		<u>17,258 54</u>
For real estate acquired by foreclosure, or in settlement of debts due the bank.....		746 41
Other payments, viz.:		
Taxes and insurance advanced	\$82 57	
Adjustment and cash short.....	26 61	
Demand loan	60,000 00	
Liberty bonds purchased for subscribers.....	201,045 00	
War Savings and Thrift stamps.....	482 00	
U. S. Certificates of Indebtedness.....	155,000 00	
		<u>416,616 18</u>
Cash on hand and in banks or trust companies December 31, 1919, after transactions of the day		134,416 75
		<u>\$1,800,068 37</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1920.....		7,602
Number of accounts opened or reopened during the year.....		982
Number of accounts closed during the year.....		953
Amount deposited during the year, not including dividends credited for that period.....		\$713,384 30
Amount withdrawn during the year.....		723,613 49
Amount of dividends credited and paid for the year, viz.:		
July 1, 1919.....	\$20,137 40	
January 1, 1920.....	20,573 27	
Credited at other periods.....	40,784 55	
Paid but not credited.....	190 00	
		<u>81,690 22</u>
Average amount of each account January 1, 1920.....		324 15
Rate per cent. of dividends to depositors during the six months ending June 30, 1919.....		3½
Rate per cent. of dividends to depositors during the six months ending December 31, 1919.....		3½
Total earnings of the bank for the year 1919, after allowing for amortization of premiums and discounts.....		\$123,824 05
Total expenses of the bank for the year 1919.....		18,045 99
Dividends paid to depositors for the year 1919.....		81,690 22
Net earnings for the year 1919 over expenses and dividends paid to depositors.....		<u>24,087 84</u>

94. THE ROME SAVINGS BANK, ROME

(122 West Dominick street; incorporated 1861)

SAMUEL H. BEACH, President.
HENRY BARNARD, Sr., Vice-Pres.
JAMES A. BAILEY, Vice-President.

JAMES T. STONE, Treasurer.
FRANK M. MERTZ, Asst. Treas.
CARL SIMON, Secretary.

TRUSTEES

SAMUEL H. BEACH, JAMES M. ETHRIDGE, GEORGE A. CLYDE,
HENRY BARNARD, Sr., CARL SIMON, A. R. KESSINGER,
JOHN D. MCMAHON, FRED M. SHELLEY, HOWARD J. ROWLAND,
THRO. J. MOWRY, JAMES A. BAILEY, WESTON JENKINS.

FINANCIAL.

RESOURCES

Bonds and mortgages..... \$1,788,339 14
Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value
United States	\$770,000 00	\$736,390 00	\$770,000 00
State of California.....	30,000 00	28,575 00	28,200 00
Cities in other States.....	60,000 00	61,755 18	60,350 00
Cities in this State.....	42,051 76	43,658 59	40,270 98
Towns in this State.....	30,000 00	30,819 00	30,750 00
Villages in this State.....	46,600 00	47,994 75	43,470 00
School districts in this State	22,000 00	22,607 00	22,110 00
Railroad mortgage bonds	759,500 00	804,166 55	672,230 00
	<u>\$1,760,151 76</u>	<u>\$1,775,966 07</u>	<u>\$1,667,390 98</u>

1,667,380 98

Banking house and lot, book value, \$52,000; cost, \$54,000;
actual cash value..... 52,000 00

Other real estate, book value, \$19,772.10; cost, \$19,772.10;
actual cash value..... 19,772 10

Cash on deposit in banks or trust companies..... 206,542 05

Cash on hand..... 35,700 55

Total of collectible interest..... 59,730 04

Amount of all other assets, viz.:

U. S. Liberty and Victory bonds.....	\$116 500 00
Land contracts	5,150 00
Taxes and insurance advanced	255 24
War Savings and Thrift stamps.....	245 95
	<u>122,251 19</u>

122,251 19

\$3,951,716 05

LIABILITIES

Amount due depositors, viz.:

Principal	\$3,467,981 34
Dividends credited or to be credited for the six months ending with December 31, 1919.....	58,437 33
	<u>\$3,526,418 67</u>

\$3,526,418 67

Other liabilities, viz.: Payments on Liberty bonds..... 32,802 93

Surplus on estimated market value..... 392,494 45

\$3,951,716 05

Surplus on par value, \$485,265.23.

CASH TRANSACTIONS DURING THE YEAR 1919

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1919, before transactions of the day.....	\$226,903 70
From depositors, not including dividends credited.....	967,277 24
From interest on loans, deposits and investments.....	194,092 65
From rents from banking house.....	300 00
From rents from other real estate.....	177 08
From mortgages	184,410 60
From redemption of stocks and bonds.....	20,575 50
From stocks and bonds sold (total par value, \$500,000).....	524,796 12
From real estate sold.....	10,127 43

From all other sources, viz.:

Suspense account	\$718 29	
Taxes and insurance advanced, refunded.....	5,356 67	
Credited profit and loss account.....	569 41	
Land contracts	802 00	
Liberty bond certificates of indebtedness, War Savings and Thrift stamps.....	901,234 44	
Appraisals	11 25	
		<u>\$908,672 06</u>
		<u>\$3,037,332 38</u>

PAYMENTS

To depositors, including dividends paid to them.....	\$1,123,379 14	
For loans on bonds and mortgages.....	137,900 00	
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$773,000).....	736,390 00	
For interest (other than dividend payments to depositors) ..	4,815 16	
For current expenses of the bank, viz.:		
For salaries	\$17,223 00	
For taxes: Banking house, \$653.17; surplus, \$3,484.40; on mortgages, \$658.50.....	4,796 07	
For expenses, except taxes, of banking house:		
Repairs	533 92	
Insurance	159 03	
Other	912 00	
For expenses of other real estate, viz.:		
Taxes	237 30	
Other	42 00	
For other expenses, not including expenses of other real estate nor other expenses of banking house....	3,919 09	
		<u>27,822 41</u>
For real estate acquired by foreclosure, or in settlement of debts due the bank.....	16,520 81	
Other payments, viz.:		
Suspense account	\$569 86	
Taxes and insurance advanced.....	2,649 39	
Liberty bonds, certificate of indebtedness, War Savings and Thrift stamps.....	638,767 86	
Charged profit and loss account.....	53,974 65	
Land contracts	2,300 00	
		<u>748,262 26</u>
Cash on hand and in banks or trust companies December 31, 1919, after transactions of the day.....	242,242 60	
		<u>\$3,037,332 38</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1920.....	10,570
Number of accounts opened or reopened during the year.....	1,160
Number of accounts closed during the year.....	1,163
Amount deposited during the year, not including dividends credited for that period.....	\$967,277 24
Amount withdrawn during the year.....	1,123,379 14
Amount of dividends credited and paid for the year, viz.:	
July 1, 1919.....	\$29,727 99
January 1, 1920.....	29,321 49
Credited at other periods.....	59,612 26
Paid but not credited.....	460 60
	<u>119,122 34</u>
Average amount of each account January 1, 1920.....	333 62
Rate per cent. of dividends to depositors during the six months ending June 30, 1919.....	3½
Rate per cent. of dividends to depositors during the six months ending December 31, 1919.....	3½
Total earnings of the bank for the year 1919, after allowing for amortization of premiums and discounts.....	\$183,310 28
Total expenses of the bank for the year 1919.....	27,822 41
Dividends paid to depositors for the year 1919.....	119,122 34
Net earnings for the year 1919 over expenses and dividends paid to depositors.....	<u>36,365 53</u>

95. THE SAVINGS BANK OF UTICA, UTICA

[233 Genesee street; incorporated 1839]

CHARLES A. MILLER, President. RUFUS P. BIRDSEYE, Treasurer.
 NICHOLAS E. DEVEREAUX, Vice-Pres. HARRY A. HILSINGER, Secretary.
 STEPHEN G. ELDBRED, Asst. Secy.

TRUSTEES

RUFUS P. BIRDSEYE, NICHOLAS E. DEVEREAUX, FRANK E. WHEELER,
 THOMAS R. PROCTOR, GEORGE L. CURRAN, CHARLES B. ROGERS,
 CHARLES A. MILLER, GEO. L. BRADFORD, WARNICK J. KERNAN,
 CHARLES S. SYMONDS, EDMUND C. RICHARDS, OTTO A. MEYER,
 GEORGE C. MASON.

FINANCIAL.

RESOURCES

Bonds and mortgages..... \$7,887,415 05
 Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
United States	\$5,622,167 96	\$5,421,862 35	\$5,377,602 21	
Cities in other States	250,500 00	254,059 92	249,347 50	
Counties, villages and towns in adjoining States.....	96,000 00	99,215 88	98,880 00	
Cities in this State.....	482,358 77	504,033 64	484,627 00	
Counties in this State.....	24,000 00	24,000 00	23,640 00	
Towns in this State.....	17,950 00	18,435 76	18,278 50	
School districts in this State	24,700 00	25,015 27	24,898 50	
Railroad mortgage bonds.....	2,832,846 72	2,852,095 48	2,648,761 24	
Land Bank of the State of New York	35,000 00	35,245 22	35,000 00	
	<u>\$9,385,523 45</u>	<u>\$9,223,963 52</u>	<u>\$8,961,034 95</u>	8,961,034 95
Promissory notes				63,625 00
Bankers' acceptances and bills of exchange.....				149,607 41
Judgments against the State of New York.....				56,214 84
Banking house and lot, book value, \$93,000; cost, \$249,203.30; actual cash value.....				93,000 00
Other real estate, book value, \$16,879.48; cost, \$20,044.17; actual cash value				16,879 48
Cash on deposit in banks or trust companies.....				1,199,582 62
Cash on hand.....				136,855 92
Total of collectible interest.....				188,117 56
Amount of all other assets, viz.:				
Taxes and insurance advanced, refunded.....			\$1,187 91	
Thrift stamps			1,145 76	
				<u>2,333 66</u>
				<u>\$18,754,666 49</u>

LIABILITIES

Amount due depositors, viz.:

Principal	\$16,524,817 98	
Dividends credited or to be credited for the six months ending with December 31, 1919.....	273,348 32	
		<u>\$16,798,166 30</u>
Other liabilities, viz.: Due Liberty bond subscribers.....		18,745 62
Surplus on estimated market value.....		1,937,754 57
		<u>\$18,754,666 49</u>

Surplus on par value, \$2,362,243.07.

CASH TRANSACTIONS DURING THE YEAR 1919

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1919, before transactions of the day.....	\$1,555,649 12
From depositors, not including dividends credited.....	5,140,621 18
From interest on loans, deposits and investments.....	892,716 55
From rents from other real estate.....	383 90
From mortgages.....	600,116 01
From redemption of stocks and bonds.....	750,666 49
From stocks and bonds sold (total par value, \$3,785,131.15) ..	3,720,011 80
From loans paid.....	106,930 00
From bankers' acceptances and bills of exchange.....	464,940 14
From real estate sold.....	11,400 00
From all other sources, viz.:	
Taxes and insurance advanced, refunded.....	\$1,361 98
Suspense account.....	433 98
Interest sundries.....	103 53
Liberty Loan subscriptions.....	550,110 14
Thrift stamps.....	16,241 30
Land contract.....	3,000 00
Credited profit and loss account.....	1,732 02
Judgment against State of New York.....	17,842 00
	<u>591,324 95</u>
	<u>\$13,834,760 14</u>

PAYMENTS

To depositors, including dividends paid to them.....	\$5,227,510 97
For loans on bonds and mortgages.....	633,000 00
For loans on stocks and bonds and other securities.....	165,010 00
For bankers' acceptances and bills of exchange.....	614,547 55
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$5,249,534).....	4,996,139 55
For interest (other than dividend payments to depositors)....	37,805 70
For current expenses of the bank, viz.:	
For salaries.....	\$54,901 99
For taxes: Banking house, \$3,817.38; surplus, \$17,022.22; on mortgages, \$2,375.50.....	28,715 10
For expenses, except taxes, of banking house:	
Repairs.....	556 63
Insurance.....	1,111 55
Other.....	2,620 91
For expenses of other real estate, viz.:	
Insurance.....	9 90
Taxes.....	325 67
Other.....	392 08
For other expenses, not including expenses of other real estate nor other expenses of banking house..	22,601 74
	<u>111,233 57</u>
For real estate acquired by foreclosure, or in settlement of debts due the bank.....	27,501 53
Other payments, viz.:	
Taxes and insurance advanced.....	\$2,751 67
Suspense account.....	342 38
Liberty loan subscribers.....	588,563 25
Thrift stamps.....	16,500 00
Accrued interest repaid.....	3,235 78
Charged profit and loss account.....	122 81
Judgment against the State of New York.....	74,056 84
	<u>685,572 73</u>
Cash on hand and in banks or trust companies December 31, 1919, after transactions of the day.....	1,336,438 54
	<u>\$13,834,760 14</u>

REPORT ON SAVINGS BANKS

STATISTICAL INFORMATION

Number of open accounts January 1, 1920.....		36,978
Number of accounts opened or reopened during the year.....		9,344
Number of accounts closed during the year.....		7,149
Amount deposited during the year, not including dividends credited for that period.....	\$5,140,621	18
Amount withdrawn during the year.....	5,227,510	97
Amount of dividends credited and paid for the year, viz.:		
July 1, 1919.....	\$273,957	01
January 1, 1920.....	273,348	32
Credited at other periods.....	12,637	30
		<hr/>
	559,942	63
Average amount of each account January 1, 1920.....		454 27
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		16
Total amount of such accounts.....	\$53,259	43
Rate per cent. of dividends to depositors during the six months ending June 30, 1919.....		3½
Rate per cent. of dividends to depositors during the six months ending December 31, 1919.....		3½
Total earnings of the bank for the year 1919, after allowing for amortization of premiums and discounts.....	\$833,007	79
Total expenses of the bank for the year 1919.....	232,818	12
Dividends paid to depositors for the year 1919.....	563,145	89
Net earnings for the year 1919 over expenses and dividends paid to depositors		37,043 78

ONONDAGA COUNTY

96. ONONDAGA COUNTY SAVINGS BANK, SYRACUSE

[101 South Salina street; incorporated 1855]

HENRY M. ROWLING, President.	DOUGLAS E. PETIT, Treasurer.
EDWARD A. POWELL, Vice-Pres.	HERMAN J. ENGLEHARDT, Asst. Treas.
SALEM HYDE, Vice-President.	CHARLES A. HUDSON, Secretary.

TRUSTEES

CHAS. E. CHAPPELL,	T. WM. MEACHEM,	CHARLES L. STONE,
EDWARD N. TRUMP,	ALBERT E. NETTLETON,	EDWARD A. POWELL,
CHARLES A. HUDSON,	HIRAM W. PLUMB,	DOUGLAS E. PETIT,
SALEM HYDE,	JOHN R. CLANCY,	GEORGE TIMMINS,
ALBERT E. MCCHESEBRY,	HENRY M. ROWLING,	CLARENCE E. BULL,
ADOLPH H. SCHWARZ,		EDWARD S. TEFFT.

FINANCIAL

RESOURCES

Bonds and mortgages.....\$18,781,249 32
 Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
United States	\$4,714,550 00	\$4,590,659 96	\$4,714,550 00	
Cities in other States.....	875,000 00	703,164 60	685,350 00	
Cities in this State.....	1,067,500 00	1,109,367 94	983,475 00	
Counties in this State.....	35,000 00	35,035 00	32,275 00	
Towns in this State.....	10,800 00	11,745 36	10,494 00	
Villages in this State.....	25,000 00	23,000 00	24,250 00	
Railroad mortgage bonds....	5,368,968 00	5,493,492 53	4,624,973 12	
	<u>\$11,896,818 00</u>	<u>\$11,971,965 39</u>	<u>\$11,084,367 12</u>	11,084,367 12

Promissory notes	3,000 00	
Banking house and lot, book value, \$760,000; cost, \$860,445.08; actual cash value.....	760,000 00	
Cash on deposit in banks or trust companies.....	890,054 62	
Cash on hand.....	190,350 78	
Total of collectible interest.....	520,834 53	
Amount of all other assets, viz.:		
Land contracts	\$19,745 60	
Taxes and insurance advanced, refunded.....	738 11	
Rent accrued	1,535 84	
	<u>22,019 55</u>	
		<u><u>\$32,251,875 92</u></u>

LIABILITIES

Amount due depositors, viz.:		
Principal	\$29,061,325 96	
Dividends credited or to be credited for the six months ending with December 31, 1919.....	553,784 09	
		<u>\$29,615,110 05</u>
Other liabilities: Treasurer's checks outstanding.....	73,709 51	
Surplus on estimated market value.....	2,563,056 36	
		<u><u>\$32,251,875 92</u></u>

Surplus on par value, \$3,375,507.24.

CASH TRANSACTIONS DURING THE YEAR 1919

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1919, before transactions of the day.....	\$1,244,149 99
From depositors, not including dividends credited.....	8,996,983 65

From interest on loans, deposits and investments.....	\$1,439,705 38
From rents from banking house.....	54,029 17
From mortgages	729,283 00
From redemption of stocks and bonds.....	22,300 00
From stocks and bonds sold (total par value, \$3,395,574)....	3,397,599 00
From real estate sold.....	5,000 00
From all other sources, viz.:	
Treasurer's checks outstanding.....	\$124,666 66
Land contracts	15,108 00
Taxes and insurance advanced, refunded.....	4,188 19
Thrift stamps	100 00
	<u>144,062 75</u>
	<u><u>\$16,083,112 94</u></u>

PAYMENTS

To depositors, including dividends paid to them.....	\$9,336,766 80
For loans on bonds and mortgages.....	1,342,580 00
For stocks and bonds purchased, including premiums, commis- sions, etc. (total par value, \$4,154,524)	4,022,298 31
For interest (other than dividend payments to depositors)....	40,748 10
For current expenses of the bank, viz.:	
For salaries	\$53,054 30
For taxes: Banking house, \$25,274.86; surplus, \$19,526.59	44,801 45
For expenses, except taxes, of banking house:	
Repairs	3,610 11
Insurance	2,313 30
Other	45,838 86
For expenses of other real estate, viz.:	
Repairs	49 36
Taxes	188 64
Other	108 50
For other expenses, not including expenses of other real estate nor other expenses of banking house..	<u>15,343 87</u>
	170,313 29
Other payments, viz.:	
Treasurer's checks outstanding.....	\$84,334 12
Taxes and insurance advanced.....	2,461 61
Charged profit and loss.....	783 33
Thrift stamps	100 00
Judgment vs. Bank.....	<u>2,321 98</u>
	90,001 04
Cash on hand and in banks or trust companies December 31, 1919, after transactions of the day	1,080,405 40
	<u><u>\$16,083,112 94</u></u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1920.....	52,587
Number of accounts opened or reopened during the year.....	8,497
Number of accounts closed during the year.....	11,501
Amount deposited during the year, not including dividends credited for that period.....	\$8,996,983 65
Amount withdrawn during the year.....	9,321,289 93
Amount of dividends credited and paid for the year, viz.:	
July 1, 1919.....	\$554,436 36
January 1, 1920.....	553,784 08
Paid but not credited.....	<u>15,476 87</u>
	1,123,697 32
Average amount of each account January 1, 1920.....	563 16
Number of accounts which exceeded \$3,000, exclusive of divi- dends credited, at the last trial balance of depositors' ledg- ers, 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.....	\$3,105 08
Rate per cent. of dividends to depositors during the six months ending June 30, 1919.....	4
Rate per cent. of dividends to depositors during the six months ending December 31, 1919.....	4
Total earnings of the bank for the year 1919, after allowing for amortization of premiums and discounts.....	\$1,500,842 13
Total expenses of the bank for the year 1919.....	173,485 60
Dividends paid to depositors for the year 1919.....	1,123,697 32
Net earnings for the year 1919 over expenses and dividends paid to depositors.....	<u>203,659 21</u>

97. SKANEATELES SAVINGS BANK, SKANEATELES

[Genesee street; incorporated 1866]

J. HORATIO EARLL, President. WILLIS F. CUDEBACK, Vice-Pres.
 J. C. STEPHENSON, Vice-President. H. WINSLOW THURLOW, Treasurer.

TRUSTEES

J. HORATIO EARLL, DAVID COLTON, FOREST G. WEEKS,
 JOHN C. STEPHENSON, WILLIAM T. THORNE, F. EUGENE STONE,
 WILLIS F. CUDEBACK, CHARLES W. HUNT, WILLIAM LOCKWOOD,
 H. WINSLOW THURLOW, GEORGE SMITH, CORNELIUS MITCHELL,
 TRUMBULL S. SHOTWELL.

FINANCIAL

RESOURCES

Bonds and mortgages..... \$912,969 74
 Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
United States	\$137,900 00	\$136,445 00	\$137,900 00	
State of New York.....	30,000 00	30,250 00	30,300 00	
Cities in this State.....	166,500 00	163,134 35	164,110 00	
Villages in this State.....	48,000 00	48,471 00	47,281 00	
School districts in this State	41,450 00	41,453 76	40,470 75	
Railroad mortgage bonds....	110,000 00	101,563 75	72,800 00	
	<u>\$533,850 00</u>	<u>\$526,377 86</u>	<u>\$492,861 75</u>	492,861 75
Promissory notes				1,651 00
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.....				228,092 63
Cash on hand.....				12,791 75
Total of collectible interest.....				21,262 56
Amount of all other assets, rent accrued.....				47 00
				<u>\$1,679,176 43</u>

LIABILITIES

Amount due depositors, viz.:

Principal	\$1,531,297 67	
Dividends credited or to be credited for the six months ending with December 31, 1919.....	27,953 22	\$1,559,250 99
Surplus on estimated market value.....		119,925 44
		<u>\$1,679,176 43</u>

Surplus on par value, \$160,913.69.

CASH TRANSACTIONS DURING THE YEAR 1919

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1919, before transactions of the day.....	\$131,344 68
From depositors, not including dividends credited.....	1,047,944 56
From interest on loans, deposits and investments.....	76,625 81
From rents from banking house.....	364 00
From mortgages	69,381 00
From redemption of stocks and bonds.....	82,150 00
From stocks and bonds sold (total par value, \$63,450).....	63,450 00
From loans paid	1,275 00
From all other sources: Insurance premiums advanced, re- funded	70 84
	<u>\$1,522,605 89</u>

PAYMENTS

To depositors, including dividends paid to them.....		\$979,230 64
For loans on bonds and mortgages.....		91,100 00
For loans on stocks and bonds and other securities.....		2,926 00
For stocks and bonds purchased, including premiums, commis- sions, etc. (total par value, \$199,600).....		198,145 00
For interest (other than dividend payments to depositors)....		259 50
For current expenses of the bank, viz.:		
For salaries.....	\$6,081 32	
For taxes: Banking house, \$195.84; surplus, \$1,170.93	1,366 77	
For expenses, except taxes, of banking house:		
Repairs.....	172 90	
For other expenses, not including expenses of other real estate nor other expenses of banking house..	2,368 54	
		9,989 53
Other payments: Insurance premiums advanced.....		70 84
Cash on hand and in banks or trust companies December 31, 1919, after transactions of the day.....		240,884 38
		<u>\$1,522,605 89</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1920.....		4,172
Number of accounts opened or reopened during the year.....		432
Number of accounts closed during the year.....		321
Amount deposited during the year, not including dividends credited for that period.....		\$1,047,944 56
Amount withdrawn during the year.....		979,230 64
Amount of dividends credited and paid for the year, viz.:		
July 1, 1919.....	\$27,025 40	
January 1, 1920.....	27,628 35	
Credited at other periods.....	514 05	
		55,165 80
Average amount of each account January 1, 1920.....		370 25
Rate per cent. of dividends to depositors during the six months ending June 30, 1919.....		4
Rate per cent. of dividends to depositors during the six months ending December 31, 1919.....		4
Total earnings of the bank for the year 1919, after allowing for amortization of premiums and discounts.....		\$75,339 08
Total expenses of the bank for the year 1919.....		9,989 53
Dividends paid to depositors for the year 1919.....		55,165 80
Net earnings for the year 1919 over expenses and dividends paid to depositors.....		<u>10,183 75</u>

98. SYRACUSE SAVINGS BANK, SYRACUSE

[102 North Salina street; incorporated 1849]

GEORGE DOHENY, President. EDWARD JOY, Vice-President.
 FREDERICK W. BARKER, Vice-Pres. WILLIAM J. REIDEL, Treasurer.
 A. J. HAGERMAN, Asst. Secretary.

TRUSTEES

JACOB AMOS, ALAN C. FOBES, W. J. REIDEL,
 FRED'K W. BARKER, WALTER E. GARDNER, WING B. SMITH,
 ALEXANDER H. COWIE, EDWARD JOY, DE FOREST SETTLE,
 JOSEPH W. DAWSON, JOHN D. PENNOCK, LEROY B. WILLIAMS,
 J. FRANK DURSTON, NICHOLAS G. PETERS, ARTHUR W. LOASBY,
 GEORGE DOHENY, HENRY C. ALLEN, EDWIN D. WINKWORTH.

FINANCIAL

RESOURCES

Bonds and mortgages.....\$10,850,300 00
 Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
United States	\$2,101,750 00	\$2,037,831 85	\$2,101,750 00	
State of Mississippi.....	100,000 00	100,125 00	92,000 00	
Cities in other States.....	453,000 00	478,714 80	416,940 00	
Cities in this State.....	857,500 00	947,057 50	326,350 00	
Counties in this State.....	35,000 00	35,035 00	32,230 00	
Towns in this State.....	50,000 00	50,683 00	46,900 00	
Railroad mortgage bonds....	3,965,000 00	3,934,241 51	3,214,850 00	
	<u>\$7,562,250 00</u>	<u>\$7,583,738 66</u>	<u>\$6,731,020 00</u>	6,731,020 00
Banking house and lot, book value, \$255,528; cost, \$423,569.97; actual cash value.....				255,528 00
Cash on deposit in banks or trust companies.....				329,125 72
Cash on hand.....				54,016 96
Total of collectible interest.....				80,567 54
				<u>\$18,309,558 22</u>

LIABILITIES

Amount due depositors, viz.:			
Principal	\$15,845,249 15		
Dividends credited or to be credited for the six months ending with December 31, 1919.....	304,962 63		\$16,150,211 78
Other liabilities, viz.:			
Officers' checks outstanding.....	\$24,290 40		
Deposits for Liberty bonds.....	10,263 00		
Deposits for searches loaned.....	1,504 00		
Fire losses pending.....	65 00		
		36,127 40	
Surplus on estimated market value.....		2,123,219 04	
		<u>\$18,309,558 22</u>	

Surplus on par value, \$2,954,449.04.

CASH TRANSACTIONS DURING THE YEAR 1919

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1919, before transactions of the day.....	\$356,705 64
From depositors, not including dividends credited.....	4,273,196 08
From interest on loans, deposits and investments.....	848,530 31
From rents from banking house.....	22,839 13
From mortgages	625,905 00

From redemption of stock and bonds.....	\$53,000 00	
From stock and bonds sold (total par value, \$535,650).....	533,776 89	
From all other sources, viz.:		
Officers' checks issued.....	\$2,213,866 97	
Deposits for searches loaned.....	11,170 00	
Fire losses pending.....	5,889 21	
Reserved for taxes.....	11,000 00	
U. S. Liberty bonds, certificate of indebtedness and War Savings and Thrift stamps.....	1,284,427 42	
		3,531,453 60
		<u>\$10,255,316 65</u>

PAYMENTS

To depositors, including dividends paid to them.....	\$4,168,288 81	
For loans on bonds and mortgages.....	834,150 00	
For stocks and bonds purchased, including premiums, commis- sions, etc. (total par value, \$1,547,500).....	1,483,631 85	
For interest (other than dividend payments to depositors)....	4,288 19	
For current expenses of the bank, viz.:		
For salaries.....	\$39,135 49	
For taxes: Banking house, \$7,209.13; surplus, \$16,691.74.....	23,900 87	
For expenses, except taxes, of banking house:		
Repairs.....	9,716 98	
Insurance.....	1,459 02	
Other.....	10,884 49	
For rent of banking rooms.....	6,500 00	
For other expenses, not including expenses of other real estate nor other expenses of banking house..	6,354 38	
		97,951 23

Other payments, viz.:

Officers' Checks paid.....	\$2,208,771 24	
Deposits for searches loaned repaid.....	9,956 00	
Fire loss refunded.....	8,110 21	
U. S. Liberty bonds, certificates of indebtedness, War Savings and Thrift stamps.....	1,046,026 44	
Taxes advanced.....	11,000 00	
		3,283,863 89

Cash on hand and in banks or trust companies December 31, 1919, after transactions of the day.....	383,142 68	
		<u>\$10,255,316 65</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1920.....	29,456
Number of accounts opened or reopened during the year.....	3,476
Number of accounts closed during the year.....	2,712
Amount deposited during the year, not including dividends credited for that period.....	\$4,273,106 08
Amount withdrawn during the year.....	4,168,288 81
Amount of dividends credited and paid for the year, viz.:	
July 1, 1919.....	\$303,904 22
January 1, 1920.....	304,962 63
Credited at other periods.....	31 82
	608,898 77
Average amount of each account January 1, 1920.....	548 28
Rate per cent. of dividends to depositors during the six months ending June 30, 1919.....	4
Rate per cent. of dividends to depositors during the six months ending December 31, 1919.....	4
Total earnings of the bank for the year 1919, after allowing for amortization of premiums and discounts.....	\$861,915 93
Total expenses of the bank for the year 1919.....	97,951 23
Dividends paid to depositors for the year 1919.....	608,898 77
Net earnings for the year 1919 over expenses and dividends paid to depositors.....	155,065 93

ONTARIO COUNTY

99. GENEVA SAVINGS BANK, GENEVA

[31 Seneca street ; incorporated 1910]

THEODORE J. SMITH, President. HENRY A. WHEAT, Vice-President.
 ARTHUR P. ROSE, Vice-President. GEORGE D. WHEDON, Treasurer.

TRUSTEES

ALEXANDER D. ALLEN,	ALFRED G. LEWIS,	JOHN PARMENTER,
WILLIAM G. DOVE,	GEORGE F. LICHT,	THEODORE J. SMITH,
FREDERICK M. EAST,	PATRICK O'MALLEY,	EDWIN S. THORNE,
JOHN C. FITZWATER,	CHARLES S. BURRALL,	HENRY A. WHEAT,
LANSING G. HOSKINS,	ARTHUR P. ROSE,	GEORGE D. WHEDON,
WHITMAN H. JORDON,	H. H. SCHIEFFELIN,	THOMAS B. WILSON,
	FREDERICK D. WHITWELL.	

FINANCIAL

RESOURCES

Bonds and mortgages..... \$727,819 00
 Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value
United States	\$284,200 00	\$275,335 34	\$284,200 00
Cities in other States.....	35,000 00	35,967 00	35,050 00
Cities in this State.....	54,500 00	54,701 76	55,388 50
Villages in this State.....	38,500 00	39,104 04	38,920 00
School districts in this State	21,500 00	22,170 43	22,706 25
Railroad mortgage bonds....	176,000 00	169,361 26	148,370 00
	<u>\$609,700 00</u>	<u>\$596,639 83</u>	<u>\$584,634 75</u>
Promissory notes			6,051 58
Cash on deposit in banks or trust companies.....			85,932 42
Cash on hand.....			8,392 94
Total of collectible interest.....			12,243 42
Amount of all other assets: Furniture and fixtures.....			200 00
			<u>\$1,425,274 11</u>

LIABILITIES

Amount due depositors, viz.:

Principal	\$1,365,564 11
Dividends credited or to be credited for the six months ending with December 31, 1919.....	23,868 04
	\$1,389,432 15
Other liabilities: Reserved for taxes.....	175 00
Surplus on estimated market value.....	35,666 96
	<u>\$1,425,274 11</u>

Surplus on par value, \$60,732.21.

CASH TRANSACTIONS DURING THE YEAR 1919

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1919, before transactions of the day.....	\$107,072 11
From depositors, not including dividends credited.....	809,506 55
From interest on loans, deposits and investments.....	66,834 23
From mortgages	70,225 54
From redemption of stocks and bonds.....	69,800 00
From stocks and bonds sold (total par value, \$92,150).....	92,253 22
From loans paid	33,701 64

From all other sources, viz.:		
Home banks sold.....	\$44 50	
Thrift stamps sold.....	304 50	
Profit on bonds sold.....	207 77	
Suspense account, cash over.....	32 71	
		<u>\$595 48</u>
		<u><u>\$1,249,988 77</u></u>

PAYMENTS

To depositors, including dividends paid to them.....	\$699,116 81
For loans on bonds and mortgages.....	76,754 04
For loans on stocks and bonds and other securities.....	37,598 82
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$340,250).....	331,079 78
For interest (other than dividend payments to depositors)....	1,326 03
For current expenses of the bank, viz.:	
For salaries.....	\$6,916 49
For taxes: Surplus.....	283 49
For rent of banking rooms.....	550 00
For other expenses, not including expenses of other real estate nor other expenses of banking house..	1,837 95
	<u>9,587 93</u>
Other payments: Thrift stamps purchased.....	200 00
Cash on hand and in banks or trust companies December 31, 1919, after transactions of the day.....	94,325 36
	<u><u>\$1,249,988 77</u></u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1920.....	5,419
Number of accounts opened or reopened during the year.....	1,235
Number of accounts closed during the year.....	1,049
Amount deposited during the year, not including dividends credited for that period.....	\$809,506 55
Amount withdrawn during the year.....	699,116 81
Amount of dividends credited and paid for the year, viz.:	
July 1, 1919.....	\$22,893 28
January 1, 1920.....	23,868 04
	<u>46,761 32</u>
Average amount of each account January 1, 1920.....	256 40
Rate per cent. of dividends to depositors during the six months ending June 30, 1919.....	4
Rate per cent. of dividends to depositors during the six months ending December 31, 1919.....	4
Total earnings of the bank for the year 1919, after allowing for amortization of premiums and discounts.....	\$67,467 68
Total expenses of the bank for the year 1919.....	10,062 93
Dividends paid to depositors for the year 1919.....	46,761 32
Net earnings for the year 1919 over expenses and dividends paid to depositor.....	10,643 43
	<u><u>10,643 43</u></u>

ORANGE COUNTY

100. THE CORNWALL SAVINGS BANK, CORNWALL-ON-THE-HUDSON

[Incorporated 1871]

TOWNSEND D. WOOD, President. PATRICK BEVANS, Vice-President.
L. GRANT GOODNOUGH, Vice-Pres. GILBERT T. COCKS, Treasurer.

TRUSTEES

PATRICK BEVANS,	L. GRANT GOODNOUGH,	GEORGE B. MAILLER,
CHARLES C. COCKS,	EDWARD L. SYLCOX,	FLOYD W. MAILLER,
GILBERT T. COCKS,	FRANK E. VICKERS,	JOHN W. WERSEBE,
HARVEY A. CALL,	TOWNSEND D. WOOD,	GEORGE H. C. HOLM.

FINANCIAL

RESOURCES

Bonds and mortgages..... \$292,600 00
Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
United States	\$50,170 00	\$48,689 20	\$50,873 50	
State of Virginia.....	5,000 00	4,516 50	4,750 00	
State of Colorado.....	12,400 00	12,400 00	11,086 00	
Cities in this State.....	36,000 00	36,974 74	35,970 00	
Towns in this State.....	3,000 00	3,000 00	3,040 00	
Villages in this State.....	11,900 00	12,059 09	11,736 50	
School districts in this State	3,500 00	3,500 00	3,577 00	
Railroad mortgage bonds....	36,000 00	36,263 23	23,960 00	
	<u>\$157,970 00</u>	<u>\$157,402 82</u>	<u>\$144,643 00</u>	144,643 00

Banking house and lot, book value, \$5,700; cost, \$5,728.13;			
actual cash value.....		5,700 00	
Cash on deposit in banks or trust companies.....		37,924 56	
Cash on hand.....		3,112 64	
Total of collectible interest.....		7,721 00	
Amount of all other assets, viz.:			
Furniture and fixtures.....		\$1,295 00	
Cash advanced on Liberty Loan bonds.....		30 70	
		<u>1,325 70</u>	
			<u>\$493,026 92</u>

LIABILITIES

Amount due depositors, viz.:			
Principal		\$456,888 15	
Dividends credited or to be credited for the six months ending with December 31, 1919.....		8,421 70	
			<u>\$465,309 85</u>
Surplus on estimated market value.....			27,717 07
			<u>\$493,026 92</u>

Surplus on par value, \$41,044.07.

CASH TRANSACTIONS DURING THE YEAR 1919

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1919, before transactions of the day.....	\$43,159 89
From depositors, not including dividends credited.....	127,189 99
" interest on loans, deposits and investments.....	23,042 28
From rents from banking house.....	63 00
From mortgages	27,302 00
From redemption of stocks and bonds.....	30,400 00

ORANGE COUNTY

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From real estate sold.....	\$1,750 00
From all other sources: Taxes and insurance advanced, re- funded	111 76
	<u>\$253,018 92</u>

PAYMENTS

To depositors, including dividends paid to them.....	\$111,315 23
For loans on bonds and mortgages.....	36,275 00
For loans on stocks and bonds and other securities.....	30 70
For stocks and bonds purchased, including premiums, commis- sions, etc. (total par value, \$60,700).....	59,255 20
For interest (other than dividend payments to depositors)....	290 30
For current expenses of the bank, viz.:	
For salaries	\$2,025 06
For taxes: Banking house, \$76.00; surplus, \$253.35..	334 35
For expenses, except taxes, of banking house:	
Repairs	193 43
Other	87 54
For other expenses, not including expenses of other real estate nor other expenses of banking house..	390 62
	<u>3,030 94</u>
For real estate acquired by foreclosure, or in settlement of debts due the bank.....	1,407 65
Other payments, viz.:	
Insurance premium advanced	\$31 68
Equipment	345 00
	<u>376 68</u>
Cash on hand and in banks or trust companies December 31, 1919, after transactions of the day.....	41,037 22
	<u>\$253,018 92</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1920.....	1,371
Number of accounts opened or reopened during the year.....	210
Number of accounts closed during the year.....	163
Amount deposited during the year, not including dividends credited for that period.....	\$127,189 99
Amount withdrawn during the year.....	111,315 23
Amount of dividends credited and paid for the year, viz.:	
July 1, 1919.....	\$8,160 14
January 1, 1920.....	8,421 70
	<u>16,581 84</u>
Average amount of each account January 1, 1920.....	339 39
Rate per cent. of dividends to depositors during the six months ending June 30, 1919.....	4
Rate per cent. of dividends to depositors during the six months ending December 31, 1919.....	4
Total earnings of the bank for year 1919 after allowing for amortization of premiums and discounts.....	\$22,924 90
Total expenses of the bank for the year 1919.....	3,030 94
Dividends paid to depositors for the year 1919.....	16,581 84
Net earnings for the year 1919 over expenses and dividends paid to depositors.....	<u>3,312 12</u>

101. GOSHEN SAVINGS BANK, GOSHEN

[11 West Main street; incorporated 1871]

AARON V. D. WALLACE, President. THOMAS MOULD, Vice-President.
 WILLIAM KNIFFIN, Vice-President. HARRY B. SMITH, Treasurer.
 GEORGE LUFT, JR., Asst Treasurer.

TRUSTEES

FRANK DRAKE, THOMAS MOULD, HARRY B. SMITH,
 WILLIAM KNIFFIN, EDWIN L. ROYS, JOSEPH MERRITT,
 RALPH L. MCGEOCH, GABRIEL H. BENNETT, AARON V. D. WALLACE.
 WILLIAM A. WELLS.

FINANCIAL.

RESOURCES

Bonds and mortgages..... \$1,147,760 00
 Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
United States	\$255,000 00	\$248,798 20	\$255,000 00	
Cities in this State.....	20,200 00	20,831 06	20,876 00	
Counties in this State.....	18,000 00	18,471 38	18,570 00	
Towns in this State.....	31,000 00	33,233 00	33,310 00	
Villages in this State.....	103,500 00	106,598 32	107,096 25	
School districts in this State	39,000 00	39,884 10	39,515 50	
Railroad mortgage bonds....	131,500 00	133,708 75	148,510 00	
	<u>\$648,200 00</u>	<u>\$650,536 31</u>	<u>\$622,867 75</u>	
Cash on deposit in banks or trust companies.....				622,867 75
Cash on hand.....				74,143 60
Total of collectible interest.....				6,887 32
				<u>22,789 05</u>
				<u>\$1,874,447 72</u>

LIABILITIES

Amount due depositors, viz.:

Principal	\$1,746,833 64	
Dividends credited or to be credited for the six months ending with December 31, 1919.....	32,742 47	
	<u>\$1,779,626 11</u>	
Surplus on estimated market value.....		94,821 61
		<u>\$1,874,447 72</u>

Surplus on par value, \$120,153.86.

CASH TRANSACTIONS DURING THE YEAR 1919

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1919, before transactions of the day.....	\$90,465 27
From depositors, not including dividends credited.....	480,048 73
From interest on loans, deposits and investments.....	83,291 12
From mortgages	99,650 00
From redemption of stocks and bonds.....	9,600 00
From stocks and bonds sold (total par value, \$75,000).....	68,775 00
From all other sources: U. S. Liberty bond subscriptions...	14,143 00
	<u>\$845,973 12</u>

PAYMENTS

To depositors, including dividends paid to them.....	\$390,872 04
For loans on bonds and mortgages.....	223,700 00
For stocks and bonds purchased, including premiums, commis- sions, etc. (total par value, \$145,000).....	138,798 20

For interest (other than dividend payments to depositors)...		\$1,287 65
For current expenses of the bank, viz.:		
For salaries	\$3,700 00	
For taxes: Surplus	721 38	
For rent of banking rooms.....	480 00	
For other expenses, not including expenses of other real estate nor other expenses of banking house	1,632 93	
		6,534 31
Other payments: U. S. Victory notes purchased.....		3,750 00
Cash on hand and in banks or trust companies December 31, 1919, after transactions of the day.....		81,030 92
		<u>\$845,973 12</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1920.....		3,401
Number of accounts opened or reopened during the year.....		500
Number of accounts closed during the year.....		483
Amount deposited during the year, not including dividends credited for that period.....	\$480,048 73	
Amount withdrawn during the year.....	390,872 04	
Amount of dividends credited and paid for the year, viz.:		
July 1, 1919.....	\$81,650 70	
January 1, 1920.....	32,742 47	
		64,393 17
Average amount of each account January 1, 1920.....		523 26
Rate per cent. of dividends to depositors during the six months ending June 30, 1919.....		4
Rate per cent. of dividends to depositors during the six months ending December 31, 1919.....		4
Total earnings of the bank for the year 1919, after allowing for amortization of premiums and discounts.....	\$82,738 16	
Total expenses of the bank for the year 1919.....	6,534 31	
Dividends paid to depositors for the year 1919.....	64,393 17	
Net earnings for the year 1919 over expenses and dividends paid to depositors.....		<u>11,810 68</u>

102. MIDDLETOWN SAVINGS BANK, MIDDLETOWN

[2 South street; incorporated 1868]

GEO. A. SWAYZE, President. HAROLD B. WOODWARD, Treasurer.
 EDMUND MILLEN, Vice-President. CHAS. B. BUCKLEY, Asst. Treas.
 JAMES A. CLARK, Vice-President. GEO. R. WENGENROTH, Asst. Secy.
 JAMES F. DOLSON, Asst. Secretary.

TRUSTEES

EDMUND MILLEN, CHARLES L. MEAD, JAMES E. GIBBS,
 JOHN E. ISEMAN, GEORGE A. SWAYZE, JAMES H. SMITH,
 JAMES A. CLARK, GEORGE W. BALLOU, H. B. WOODWARD,
 JOHN W. SLAUSON, DANIEL B. SWEENEY.

FINANCIAL.

RESOURCES

Bonds and mortgages..... \$3,340,392 50

Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value
United States	\$1,503,900 00	\$1,435,546 42	\$1,503,900 00
State of Massachusetts.....	75,000 00	82,687 50	65,250 00
State of California.....	10,000 00	10,152 30	10,200 00
Cities in other States.....	97,500 00	99,389 00	98,655 00
Cities in this State.....	230,000 00	235,951 90	230,400 00
Towns in this State.....	40,000 00	40,000 00	38,000 00
Villages in this State.....	137,000 00	142,990 73	140,595 00
School districts in this State	45,000 00	45,276 56	45,570 00
Railroad mortgage bonds....	1,089,598 00	1,081,417 16	888,243 00
	<u>\$3,227,998 00</u>	<u>\$3,174,011 57</u>	<u>\$3,020,813 00</u>

3,020,813 00

Banking house and lot, book value, \$21,345.30; cost, \$26,284.

98; actual cash value.....	25,000 00
Promissory notes	12,329 42
Cash on deposit in banks or trust companies.....	295,816 12
Cash on hand.....	115,579 82
Total of collectible interest.....	66,209 81
Amount of all other assets: Rent accrued.....	35 00

\$6,876,175 67

LIABILITIES

Amount due depositors, viz.:

Principal	\$6,409,872 52
Dividends credited or to be credited for the six months ending with December 31, 1919.....	120,060 01
	<u>\$6,529,932 53</u>
Other liabilities: Liberty bond deposits.....	10,355 00
Surplus on estimated market value.....	335,888 14

\$6,876,175 67

Surplus on par value, \$543,073.14.

CASH TRANSACTIONS DURING THE YEAR 1919

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1919, before transactions of the day.....	\$500,045 76
From depositors, not including dividends credited.....	1,856,614 34
From interest on loans, deposits and investments.....	318,270 14
From rents from banking house.....	420 00
From rents from other real estate.....	2,724 23
From mortgages	182,907 50
From redemption of stocks and bonds.....	34,000 00
From stocks and bonds sold (total par value, \$684,974.40)...	662,433 86

From loans paid.....	\$92,460 51
From real estate sold.....	145,341 39
From all other sources, viz.:	
Thrift stamps	\$242 00
Liberty loan bond subscriptions.....	79,803 00
Profit on sale of real estate.....	2,100 00
	<u>82,145 00</u>
	<u>\$3,877,362 73</u>

PAYMENTS

To depositors, including dividends paid to them.....	\$1,524,591 18
For loans on bonds and mortgages.....	245,930 00
For loans on stocks and bonds and other securities.....	94,250 51
For stocks and bonds purchased, including premiums, commis- sions, etc. (total par value, \$1,438,000)	1,369,145 53
For interest (other than dividend payments to depositors)..	13,126 39
For current expenses of the bank, viz.:	
For salaries	\$21,470 00
For taxes: Banking house, \$433.90; surplus, \$2,919.39; on mortgages, \$491.75.....	3,845 04
For expenses, except taxes, of banking house:	
Repairs	102 63
Insurance	90 00
For expenses of other real estate, viz.:	
Insurance	47 16
Taxes	246 00
For other expenses, not including expenses of other real estate nor other expenses of banking house..	6,117 86
	<u>31,918 69</u>
Other payments, viz.:	
Thrift stamps	\$177 00
Liberty loan subscriptions.....	96,730 00
Dividend correction	16 86
Loan paid	90,000 00
Cash short	80 63
	<u>187,004 49</u>
Cash on hand and in banks or trust companies December 31, 1919, after transactions of the day.....	411,395 94
	<u>\$3,877,362 73</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1920.....	13,495
Number of accounts opened or reopened during the year.....	1,823
Number of accounts closed during the year.....	1,468
Amount deposited during the year, not including dividends credited for that period.....	\$1,856,614 34
Amount withdrawn during the year.....	1,524,591 18
Amount of dividends credited and paid for the year, viz.:	
July 1, 1919.....	\$116,638 86
January 1, 1920.....	120,060 01
	<u>236,698 87</u>
Average amount of each account January 1, 1920.....	483 87
Rate per cent. of dividends to depositors during the six months ending June 30, 1919.....	4
Rate per cent. of dividends to depositors during the six months ending December 31, 1919.....	4
Total earnings of the bank for the year 1919, after allowing for amortization of premiums and discounts.....	\$315,157 02
Total expenses of the bank for the year 1919.....	32,016 18
Dividends paid to depositors for the year 1919.....	236,698 87
Net earnings for the year 1919 over expenses and dividends paid to depositors.....	<u>46,441 97</u>

103. NEWBURGH SAVINGS BANK, NEWBURGH

[40 Smith street; incorporated 1852]

THOMAS F. BALFE, President.
 F. W. SENFF, Vice-President.
 WM. F. CASSEDY, Vice-President.

JOHN T. HOWELL, Secretary.
 FREDERICK C. BALFE, Treasurer.
 HARRY F. SMITH, Asst. Treas.

TRUSTEES

THOMAS F. BALFE,
 SAMUEL L. STEWART,
 JOHN B. CORWIN,
 CHAS. H. HANFORD,

GEORGE W. GREEN,
 F. W. SENFF,
 WILLIAM F. CASSEDY,
 THOS. F. CHADWICK,
 CHAS. F. BROWN,

FRED'K C. BALFE,
 JOHN T. HOWELL,
 HIRAM MERRITT,
 EDWARD B. WEED.

FINANCIAL

RESOURCES

Bonds and mortgages..... \$6,819,412 75
 Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
United States	\$2,994,200 00	\$2,983,360 00	\$2,994,200 00	
State of New York	100,000 00	100,600 00	101,000 00	
State of Massachusetts.....	115,000 00	119,600 00	110,400 00	
Cities in other States.....	400,500 00	431,649 80	402,510 00	
Cities in this State.....	3,313,206 89	3,517,108 24	3,337,460 64	
Counties in this State.....	427,300 00	460,427 50	426,315 00	
Towns in this State.....	53,000 00	53,486 90	53,210 00	
School districts in this State	8,000 00	8,000 00	8,000 00	
Land Bank of the State of New York	140,000 00	140,403 32	139,300 00	
	<u>\$7,556,206 89</u>	<u>\$7,814,535 76</u>	<u>\$7,572,395 64</u>	
Promissory notes				\$7,572,395 64
Banking house and lot, book value, \$20,000; cost, \$115,527.16; actual cash value.....				20,086 90
Cash on deposit in banks or trust companies.....				837,649 47
Cash on hand.....				72,020 49
Total of collectible interest.....				<u>179,060 21</u>
				<u>\$15,520,625 46</u>

LIABILITIES

Amount due depositors, viz.:

Principal	\$12,973,061 87	
Dividends credited or to be credited for the six months ending with December 31, 1919.....	247,540 49	
	<u>\$13,220,622 36</u>	
Surplus on estimated market value.....		2,300,003 10
		<u>\$15,520,625 46</u>

Surplus on par value, \$2,283,814.35.

CASH TRANSACTIONS DURING THE YEAR 1919

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1919, before transactions of the day.....	\$902,527 57
From depositors, not including dividends credited.....	2,476,513 66
From interest on loans, deposits and investments.....	702,842 74
From rents from banking house.....	1,803 96
From mortgages	1,236,350 00
From redemption of stocks and bonds.....	2,998,808 31

From stocks and bonds sold (total par value, \$162,900).....	\$162,900 00
From loans paid	41,407 74
	<u>\$8,523,153 98</u>

PAYMENTS

To depositors, including dividends paid to them.....	\$2,542,454 16
For loans on bonds and mortgages.....	623,100 00
For loans on stocks and bonds and other securities.....	61,494 64
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$4,330,163.63).....	4,319,823 63
For interest (other than dividend payments to depositors)...	7,143 00
For current expenses of the bank, viz.:	
For salaries	\$32,586 11
For taxes: Banking house, \$845.88; surplus, \$20,599.23	21,446 11
For expenses, except taxes, of banking house:	
Repairs	62 70
Insurance	162 00
Other	897 53
For other expenses, not including expenses of other real estate nor other expenses of banking house..	4,315 14
	<u>59,468 59</u>
Cash on hand and in banks or trust companies December 31, 1919, after transactions of the day.....	909,669 96
	<u>\$8,523,153 98</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1920.....	18,555
Number of accounts opened or reopened during the year.....	1,988
Number of accounts closed during the year.....	2,276
Amount deposited during the year, not including dividends credited for that period.....	\$2,476,513 66
Amount withdrawn during the year.....	2,542,454 16
Amount of dividends credited and paid for the year, viz.:	
July 1, 1919.....	\$247,276 95
January 1, 1920.....	247,540 49
	<u>494,817 44</u>
Average amount of each account January 1, 1920.....	712 50
Rate per cent. of dividends to depositors during the six months ending June 30, 1919.....	4
Rate per cent. of dividends to depositors during the six months ending December 31, 1919.....	4
Total earnings of the bank for the year 1919, after allowing for amortization of premiums and discounts.....	\$689,732 35
Total expenses of the bank for the year 1919.....	59,468 59
Dividends paid to depositors for the year 1919.....	494,817 44
Net earnings for the year 1919 over expenses and dividends paid to depositors.....	<u>135,446 32</u>

104. WALDEN SAVINGS BANK, WALDEN

[Corner Ulster avenue and Bank street; incorporated 1872]

HIRAM B. WOOSTER, President. EDWARD WHITEHEAD, Vice-Pres.
 THERON L. MILLSPAUGH, Vice-Pres. CHARLES W. SADLER, Treasurer.
 LOUIS H. CLUM, Asst. Secy.

TRUSTEES

THERON L. MILLSPAUGH, EDWARD WHITEHEAD, HARVEY N. SMITH,
 HIRAM B. WOOSTER, CHARLES W. SADLER, JOHN SIMPSON,
 ALBERT S. EMBLER, R. A. DEMAREST, JOHN AHEBNS,
 JAMES H. DENNISTON, C. FRED FOWLER, J. LOUIS SCHRADE,
 SIMON VERNOOY.

FINANCIAL.

RESOURCES

Bonds and mortgages \$761,225 00
 Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
United States	\$141,000 00	\$140,137 50	\$140,370 00	
State of Massachusetts.....	5,000 00	5,637 50	4,500 00	
Cities in other States.....	40,000 00	42,606 48	40,900 00	
Counties, villages and towns in adjoining States.....	10,000 00	10,373 20	10,500 00	
Cities in this State.....	76,000 00	77,796 10	72,230 00	
Towns in this State.....	37,000 00	33,017 68	36,170 00	
Villages in this State.....	100,062 25	101,505 20	98,117 25	
School districts in this State	17,400 00	18,206 76	17,532 00	
Railroad mortgage bonds....	90,000 00	87,062 50	69,500 00	
	<u>\$516,462 25</u>	<u>\$521,693 52</u>	<u>\$490,419 25</u>	490,419 25

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..... 68,253 25
 Cash on hand..... 3,280 09
 Total of collectible interest..... 21,639 81

\$1,363,817 40

LIABILITIES

Amount due depositors, viz.:

Principal \$1,227,043 66
 Dividends credited or to be credited for the six
 months ending with December 31, 1919..... 21,744 48

\$1,248,787 14

Surplus on estimated market value..... 115,030 26

\$1,363,817 40

Surplus on par value, \$141,073.26.

CASH TRANSACTIONS DURING THE YEAR 1919

RECEIPTS

Cash on hand and in banks or trust companies January 1,
 1919, before transactions of the day..... \$111,022 90
 From depositors, not including dividends credited..... 447,450 27
 From interest on loans, deposits and investments..... 56,018 57
 From mortgages 40,875 00
 From redemption of stocks and bonds..... 70,000 00

\$725,366 74

PAYMENTS

To depositors, including dividends paid to them.....		\$372,374 19
For loans on bonds and mortgages.....		136,350 00
For stocks and bonds purchased, including premiums, commis- sions, etc. (total par value, \$138,062.25)		137,789 55
For interest (other than dividend payments to depositors) ..		205 72
For current expenses of the bank, viz.:		
For salaries	\$4,392 97	
For taxes: Banking house, \$244.12; surplus, \$997.21; on mortgages, \$55.50	1,296 33	
For expenses, except taxes, of banking house:		
Repairs	2 10	
Insurance	126 00	
Other	572 79	
For other expenses, not including expenses of other real estate nor other expenses of banking house..	723 25	
		7,113 94
Cash on hand and in banks or trust companies December 31, 1919, after transactions of the day.....		71,533 34
		<u>\$725,366 74</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1920.....		3,518
Number of accounts opened or reopened during the year.....		586
Number of accounts closed during the year.....		405
Amount deposited during the year, not including dividends credited for that period.....		\$447,450 27
Amount withdrawn during the year.....		372,374 19
Amount of dividends credited and paid for the year, viz.:		
July 1, 1919.....	\$20,957 96	
January 1, 1920.....	21,744 48	
		42,702 44
Average amount of each account January 1, 1920.....		354 97
Rate per cent. of dividends to depositors during the six months ending June 30, 1919.....		3 and 4
Rate per cent. of dividends to depositors during the six months ending December 31, 1919.....		3 and 4
Total earnings of the bank for the year 1919, after allowing for amortization of premiums and discounts.....		\$57,648 07
Total expenses of the bank for the year 1919.....		7,113 94
Dividends paid to depositors for the year 1919.....		42,702 44
Net earnings for the year 1919 over expenses and dividends paid to depositors.....		7,831 69

REPORT ON SAVINGS BANKS

105. THE WARWICK SAVINGS BANK, WARWICK

[Main street; incorporated 1875]

JOHN SAYER, President. WILBUR C. LAZEAR, Vice-President.
 BENJ. F. VAIL, Vice-President. JOHN W. SANFORD, Treasurer.
 JESSIE BENEDICT, Asst. Secy.

TRUSTEES

JOHN SAYER, BENJ. F. VAIL, CLIFFORD S. BEATTIE,
 WILBUR C. LAZEAR, HENRY PELTON, JOHN B. BRADNER,
 GEORGE H. STRONG, JOHN W. SANFORD, FRED C. CARY,
 JACOB R. FEAGLES, MORRIS RUTHERFURD, FRANK F. HOLMES,
 WILLIAM H. SAYER.

FINANCIAL.

RESOURCES

Bonds and mortgages..... \$570,375 00
 Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
United States	\$428,500 00	\$416,739 52	\$428,500 00	
Cities in other States.....	7,000 00	7,227 50	6,860 00	
Cities in this State.....	65,000 00	76,065 30	65,845 00	
Counties in this State.....	20,000 00	23,500 00	19,600 00	
Towns in this State.....	34,000 00	35,329 00	33,730 00	
Villages in this State.....	91,975 00	95,008 99	90,453 12	
School districts in this State	51,500 00	52,495 18	52,495 00	
	<u>\$697,975 00</u>	<u>\$706,365 49</u>	<u>\$697,483 12</u>	697,483 12

Cash on deposit in banks or trust companies..... 93,423 82

Cash on hand..... 207 17

Total of collectible interest..... 14,530 03

\$1,376,019 14

LIABILITIES

Amount due depositors, viz.:

Principal \$1,273,777 68

Dividends credited or to be credited for the six months ending with December 31, 1919..... 22,764 90

\$1,296,542 58

Surplus on estimated market value..... 79,476 56

\$1,376,019 14

Surplus on par value, \$79,968.44.

CASH TRANSACTIONS DURING THE YEAR 1919

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1919, before transactions of the day..... \$179,716 96

From depositors, not including dividends credited..... 304,137 35

From interest on loans, deposits and investments..... 61,496 38

From mortgages 57,485 00

From redemption of stocks and bonds..... 58,775 00

From stocks and bonds sold (total par value, \$40,585.80).... 41,699 55

From all other sources, viz.:

Refund on surety bond..... \$6 68

Contract 5,000 00

5,006 63

\$708,316 87

PAYMENTS

To depositors, including dividends paid to them.....	\$281,536 59
For loans on bonds and mortgages.....	74,200 00
For stocks and bonds purchased, including premiums, commis- sions, etc. (total par value, \$258,000).....	249,235 52
For interest (other than dividend payments to depositors)...	2,948 83
For current expenses of the bank, viz.:	
For salaries	\$4,948 33
For taxes: Surplus	644 70
For rent of banking rooms.....	300 00
For other expenses, not including expenses of other real estate nor other expenses of banking house..	871 91
	<hr/>
	6,764 94
Cash on hand and in banks or trust companies December 31, 1919, after transactions of the day.....	93,630 99
	<hr/>
	\$708,316 87

STATISTICAL INFORMATION

Number of open accounts January 1, 1920.....	3,485
Number of accounts opened or reopened during the year.....	374
Number of accounts closed during the year.....	317
Amount deposited during the year, not including dividends credited for that period.....	\$304,137 35
Amount withdrawn during the year.....	281,536 59
Amount of dividends credited and paid for the year, viz.:	
July 1, 1919.....	\$22,599 94
January 1, 1920.....	22,764 80
	<hr/>
	45,364 84
Average amount of each account January 1, 1920.....	375 12
Number of accounts which exceeded \$3,000, exclusive of divi- dends credited, at the last trial balance of depositors' ledg- ers, 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.....	\$7,433 72
Rate per cent. of dividends to depositors during the six months ending June 30, 1919.....	3 and 4
Rate per cent. of dividends to depositors during the six months ending December 31, 1919.....	3 and 4
Total earnings of the bank for the year 1919, after allowing for amortization of premiums and discounts.....	\$59,155 11
Total expenses of the bank for the year 1919.....	6,764 94
Dividends paid to depositors for the year 1919.....	45,364 84
Net earnings for the year 1919 over expenses and dividends paid to depositors.....	7,025 33

From all other sources, viz.:

Exchange	\$24 80	
Liberty loan bond subscriptions.....	871 54	
Deposits on Abstracts loaned.....	622 00	
Land contracts	600 00	
Home banks paid for.....	10 00	
		\$2,128 34
		<u>\$2,411,949 36</u>

PAYMENTS

To depositors, including dividends paid to them.....	\$1,235,031 62	
For loans on bonds and mortgages.....	281,825 00	
For loans on stocks and bonds and other securities.....	25,446 00	
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$491,050).....	474,722 80	
For interest (other than dividend payments to depositors)...	2,525 83	
For current expenses of the bank, viz.:		
For salaries	\$9,343 02	
For taxes: Banking house, \$366.37; surplus, \$1,948.33	2,314 70	
For expenses, except taxes, of banking house:		
Repairs	1,509 30	
For other expenses, not including expenses of other real estate nor other expenses of banking house..	5,194 24	
		18,361 26
For real estate acquired by foreclosure, or in settlement of debts due the bank.....	1,100 00	
Other payments, viz.:		
Deposits on Abstracts loaned repaid.....	\$541 00	
Cash over	166 12	
		707 12
Cash on hand and in banks or trust companies December 31, 1919, after transactions of the day.....	372,229 73	
		<u>\$2,411,949 36</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1920.....	6,765
Number of accounts opened or reopened during the year.....	1,690
Number of accounts closed during the year.....	2,753
Amount deposited during the year, not including dividends credited for that period.....	\$1,339,083 51
Amount withdrawn during the year.....	1,235,031 62
Amount of dividends credited and paid for the year, viz.:	
July 1, 1919.....	\$58,753 65
January 1, 1920.....	55,408 27
Credited at other periods.....	1,158 12
	110,320 04
Average amount of each account January 1, 1920.....	449 57
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.....	\$4,332 90
Rate per cent. of dividends to depositors during the six months ending June 30, 1919.....	4
Rate per cent. of dividends to depositors during the six months ending December 31, 1919.....	4
Total earnings of the bank for the year 1919, after allowing for amortization of premiums and discounts.....	\$144,106 70
Total expenses of the bank for the year 1919.....	18,527 38
Dividends paid to depositors for the year 1919.....	110,320 04
Net earnings for the year 1919 over expenses and dividends paid to depositors.....	15,259 28

REPORT ON SAVINGS BANKS

107. OSWEGO CITY SAVINGS BANK, OSWEGO

[214 West First street; incorporated 1859]

ELLIOTT B. MOTT, President. CHARLES S. WRIGHT, Secretary.
 THOMAS F. GLEASON, Vice-Pres. WM. P. BURR, Treasurer.
 CHARLES H. BOND, Vice-President.

TRUSTEES

NEIL GRAY, Jr., JAMES K. STOCKWELL, ARTHUR C. HALL,
 BENJAMIN DENTON, M. PROUSE NEAL, JOHN D. HIGGINS,
 DANIEL H. CONWAY, THOMAS F. GLEASON, FRANK E. SAYER,
 FRANK P. FARRELL, ELISHA B. POWELL, THOMPSON KINGSFORD,
 CHARLES H. BOND, ELLIOTT B. MOTT, DAVID D. LONG.

FINANCIAL

RESOURCES

Bonds and mortgages.....\$2,437,191 00

Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
United States	\$553,273 31	\$547,323 31	\$553,273 31	
State of New York	7,000 00	7,498 75	7,700 00	
State of California	10,000 00	9,729 00	9,700 00	
State of Louisiana	15,000 00	15,443 50	15,450 00	
State of Oklahoma	10,000 00	10,200 00	9,900 00	
Cities in other States.....	93,000 00	97,332 92	94,380 00	
Cities in this State.....	350,250 00	377,725 06	353,984 50	
Towns in this State.....	73,199 96	74,223 28	73,688 50	
Villages in this State.....	333,650 00	349,201 05	333,745 10	
School districts in this State	113,400 00	122,836 62	120,230 00	
Railroad mortgage bonds....	262,000 00	274,353 65	206,240 00	
	<u>\$1,835,773 27</u>	<u>\$1,885,872 14</u>	<u>\$1,787,296 41</u>	1,787,296 41
Promissory notes				2,785 40
Banking house and lot, book value, \$35,000; cost, \$70,593.96; actual cash value.....				35,000 00
Cash on deposit in banks or trust companies.....				215,210 03
Cash on hand.....				30,880 40
Total of collectible interest.....				66,464 20
				<u>\$4,574,827 44</u>

LIABILITIES

Amount due depositors, viz.:

Principal	\$4,144,586 78	
Dividends credited or to be credited for the six months ending with December 31, 1919.....	78,275 83	\$4,222,862 61
Other liabilities: Due Liberty bond subscribers.....		10,877 54
Surplus on estimated market value.....		341,087 29
		<u>\$4,574,827 44</u>

Surplus on par value, \$313,482.75.

CASH TRANSACTIONS DURING THE YEAR 1919

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1919, before transactions of the day.....	\$320,801 68
From depositors, not including dividends credited.....	1,337,004 92
From interest on loans, deposits and investments.....	215,791 30
From rents from banking house.....	2,050 81
From mortgages	257,475 00
From redemption of stocks and bonds.....	606,019 31

From stocks and bonds sold (total par value, \$325,500)	\$325,500 00
From loans paid	2,711 00
From all other sources, viz.:	
Exchange	\$40 78
Liberty loan subscriptions.....	165,045 61
War Savings certificates.....	787 25
	<u>165,876 64</u>
	<u>\$3,233,230 66</u>

PAYMENTS

To depositors, including dividends paid to them.....	\$1,340,161 10
For loans on bonds and mortgages.....	449,100 00
For loans on stocks and bonds and other securities.....	4,662 40
For stocks and bonds purchased, including premiums, commis- sions, etc. (total par value, \$953,900)	945,957 70
For current expenses of the bank, viz.:	
For salaries	\$12,563 34
For taxes: Banking house, \$1,119.21; surplus, \$2,943.60	4,062 81
For expenses, except taxes, of banking house:	
Repairs	342 18
Insurance	981 82
Other	689 24
For other expenses, not including expenses of other real estate nor other expenses of banking house..	3,623 07
	<u>22,262 46</u>
Other payments: Liberty loan subscription.....	224,996 57
Cash on hand and in banks or trust companies December 31, 1919, after transactions of the day.....	246,090 43
	<u>\$3,233,230 66</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1920.....	8,458
Number of accounts opened or reopened during the year.....	1,401
Number of accounts closed during the year.....	1,130
Amount deposited during the year, not including dividends credited for that period.....	\$1,337,004 92
Amount withdrawn during the year.....	1,340,161 10
Amount of dividends credited and paid for the year, viz.:	
July 1, 1919.....	\$78,924 37
January 1, 1920.....	78,275 88
Credited at other periods.....	1,246 13
	<u>158,445 32</u>
Average amount of each account January 1, 1920.....	490 02
Rate per cent. of dividends to depositors during the six months ending June 30, 1919.....	4
Rate per cent. of dividends to depositors during the six months ending December 31, 1919.....	4
Total earnings of the bank for the year 1919, after allowing for amortization of premiums and discounts.....	\$213,472 90
Total expenses of the bank for the year 1919.....	22,262 46
Dividends paid to depositors for the year 1919.....	158,445 32
Net earnings for the year 1919 over expenses and dividends paid to depositors.....	<u>32,765 12</u>

REPORT ON SAVINGS BANKS

108. OSWEGO COUNTY SAVINGS BANK, OSWEGO

[44 East Bridge street; incorporated 1870]

W. B. COUCH, President.

HUBERT J. PEEBLES, Vice-President.

CHAS. A. TANNER, Vice-President.

JAMES DUNLAP, Treasurer.

TRUSTEES

W. B. COUCH,
PETER HILBERT,
NORMAN L. BATES,
UDELE BARTLETT,
M. T. CRIMMINS,

J. FRANK MARSDEN,
THOMAS H. BENNETT,
FRED'K B. SHEPHERD,
O. S. OSTERHOUT,
HUBERT J. PEEBLES,

CHARLES A. TANNER,
FRED A. GAGE,
A. RABORG HUNT,
ALANSON S. PAGE,
JAMES G. MERRIMAN.

FINANCIAL

RESOURCES

Bonds and mortgages..... \$2,245,155 32
Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value
United States	\$651,400 00	\$636,762 90	\$651,400 00
Cities in other States.....	164,000 00	172,245 66	166,740 00
Cities in this State.....	187,627 00	192,313 50	186,062 00
Counties in this State.....	14,679 75	15,847 84	15,679 75
Towns in this State.....	63,419 98	64,106 21	64,047 08
Villages in this State.....	115,800 00	120,341 72	116,373 00
School districts in this State	94,350 00	97,376 27	94,815 75
Railroad mortgage bonds....	452,000 00	494,322 15	408,820 00
	<u>\$1,743,176 73</u>	<u>\$1,793,316 25</u>	<u>\$1,698,932 58</u>

1,698,932 58

Promissory notes 10,321 00

Banking house and lot, book value, \$60,000; cost, \$88,858.23;

actual cash value..... 60,000 00

Cash on deposit in banks or trust companies..... 396,443 14

Cash on hand..... 13,943 61

Total of collectible interest..... 56,969 76

Amount of all other assets, viz.:

Land contracts \$2,465 00

Taxes and insurance advanced..... 314 43

2,779 43

\$4,489,544 84

LIABILITIES

Amount due depositors, viz.:

Principal \$4,026,261 67

Dividends credited or to be credited for the six
months ending with December 31, 1919..... 76,711 80\$4,102,973 37

Other liabilities, viz.:

Liberty bond deposits..... \$9,592 00

Christmas club deposits..... 1,872 29

11,464 29

Surplus on estimated market value..... 375,107 18

\$4,489,544 84

Surplus on par value, \$419,351.33.

CASH TRANSACTIONS DURING THE YEAR 1919

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1919, before transactions of the day.....	\$276,457 14
From depositors, not including dividends credited.....	1,191,041 56
From interest on loans, deposits and investments.....	212,452 76
From rents from banking house.....	529 00
From rents from other real estate.....	358 50
From mortgages	183,404 84
From redemption of stocks and bonds.....	83,892 86

From stocks and bonds sold (total par value, \$431,650)	\$131,569 76
From loans paid	18,743 00
From real estate sold	4,932 50
From all other sources, viz.:	
Taxes and insurance advanced, refunded	\$383 21
Furniture and fixtures sold	152 40
Received for Abstracts loaned	6 30
Liberty bond subscriptions	160,404 10
Christmas club	1,872 29
Land contracts	450 00
	<u>163,268 80</u>
	<u>\$2,566,560 72</u>

PAYMENTS

To depositors, including dividends paid to them	\$1,214,492 56
For loans on bonds and mortgages	53,250 00
For loans on stocks and bonds and other securities	18,817 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$643,900)	624,891 75
For interest (other than dividend payments to depositors) . .	4,377 37
For current expenses of the bank, viz.:	
For salaries	\$11,987 00
For taxes: Banking house, \$1,283.40; surplus, \$2,901.30	4,184 70
For expenses, except taxes, of banking house:	
Repairs	330 11
Insurance	550 90
For expenses of other real estate, viz.: Repairs	624 65
For other expenses, not including expenses of other real estate nor other expenses of banking house	3,332 43
	<u>20,959 79</u>
Other payments, viz.:	
Land contracts	\$2,375 00
Cash short	108 47
Furniture and fixtures	1,570 84
Taxes and insurance advanced	537 32
Liberty bond subscribers	180,148 00
Alterations to bank building	23,645 37
	<u>214,385 50</u>
Cash on hand and in banks or trust companies December 31, 1919, after transactions of the day	415,386 75
	<u>\$2,566,560 72</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1920	6,583
Number of accounts opened or reopened during the year	1,235
Number of accounts closed during the year	1,014
Amount deposited during the year, not including dividends credited for that period	\$1,191,041 56
Amount withdrawn during the year	1,213,144 36
Amount of dividends credited and paid for the year, viz.:	
July 1, 1919	\$76,617 38
January 1, 1920	76,711 80
Paid but not credited	1,348 20
	<u>154,677 38</u>
Average amount of each account January 1, 1920	623 27
Rate per cent. of dividends to depositors during the six months ending June 30, 1919	4
Rate per cent. of dividends to depositors during the six months ending December 31, 1919	4
Total earnings of the bank for the year 1919, after allowing for amortization of premiums and discounts	\$204,726 82
Total expenses of the bank for the year 1919	22,013 55
Dividends paid to depositors for the year 1919	154,677 38
Net earnings for the year 1919 over expenses and dividends paid to depositors	<u>28,036 00</u>

PUTNAM COUNTY

100. PUTNAM COUNTY SAVINGS BANK, BREWSTER

[Main street; incorporated 1871]

ALEXANDER F. LOBDELL, President. DAVID P. VAIL, Vice-President.
 S. PIERRE FIELD, Vice-President. GEORGE H. REYNOLDS, Treasurer.
 ARTHUR G. STRANG, Asst. Secy.

TRUSTEES

MYRON P. HOWES,	EMERSON W. ADDIS,	FRED A. PURDY,
FREDERIC S. BARNUM,	S. PIERRE FIELD,	BENJAMIN O. NICHOLS,
DAVID P. VAIL,	H. FRANK PADDOCK,	JOHN R. YALE,
L. STARR BARNUM,	OSCAR BAILEY,	GEORGE E. JENNINGS,
ALEX. F. LOBDELL,	GEORGE H. REYNOLDS,	FRANK S. REYNOLDS,
WILLIAM E. SMITH,		DANIEL M. BARNES.

FINANCIAL

RESOURCES

Bonds and mortgages.....		\$354,975 00
Stock and bond investments, viz.:		
<i>Stocks and bonds</i>	Par value	Original cost
United States	\$139,850 00	\$139,850 00
Cities in other States.....	5,000 00	5,000 00
Cities in this State.....	186,987 17	195,286 62
Counties in this State.....	12,000 00	12,048 58
Towns in this State.....	14,425 00	15,320 16
Villages in this State.....	206,613 19	212,444 54
School districts in this State	66,450 00	68,394 19
Railroad mortgage bonds...	50,000 00	49,550 00
	\$679,325 36	\$697,894 09
		\$672,055 53
Promissory notes		672,055 53
Banking house and lot, book value, \$20,000; cost, \$20,230.22; actual cash value.....		7,000 00
Other real estate, book value, \$13,664.13; cost, \$13,664.13; actual cash value.....		20,000 00
Cash on deposit in banks or trust companies.....		13,664 13
Cash on hand.....		136,587 70
Total of collectible interest.....		9,231 15
		20,952 77
		\$1,734,466 28

LIABILITIES

Amount due depositors, viz.:		
Principal	\$1,608,311 97	
Dividends credited or to be credited for the six months ending with December 31, 1919.....	29,994 06	
		\$1,638,306 05
Surplus on estimated market value.....		96,160 23
		\$1,734,466 28

Surplus on par value, \$103,430.06.

CASH TRANSACTIONS DURING THE YEAR 1919

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1919, before transactions of the day.....	\$109,005 36
From depositors, not including dividends credited.....	413,995 35
From interest on loans, deposits and investments.....	78,516 53
From rents from banking house.....	723 00
From rents from other real estate.....	717 35
From mortgages	73,350 00

From redemption of stocks and bonds.....	\$109,465 00
From loans paid	4,000 00
From real estate sold.....	12,247 78
	<hr/>
	\$802,020 37

PAYMENTS

To depositors, including dividends paid to them.....	\$340,785 21
For loans on bonds and mortgages.....	165,500 00
For stocks and bonds purchased, including premiums, com- missions, etc. (total par value, \$122,000).....	122,000 00
For interest (other than dividend payments to depositors)...	137 35
For current expenses of the bank, viz.:	
For salaries	\$5,500 00
For taxes: Banking house, \$383.89; surplus, \$846.37; on mortgages, \$57.50.....	1,287 76
For expenses, except taxes, of banking house:	
Repairs	92 36
Insurance	25 00
Other	281 26
For expenses of other real estate, viz.:	
Repairs	78 48
Insurance	64 06
Taxes	575 77
For other expenses, not including expenses of other real estate nor other expenses of banking house..	1,212 01
	<hr/>
	9,116 70
For real estate acquired by foreclosure, or in settlement of debts due the bank.....	18,662 26
Cash on hand and in banks or trust companies December 31, 1919, after transactions of the day.....	145,818 85
	<hr/>
	\$802,020 37

STATISTICAL INFORMATION

Number of open accounts January 1, 1920.....	3,222
Number of accounts opened or reopened during the year.....	465
Number of accounts closed during the year.....	451
Amount deposited during the year, not including dividends credited for that period.....	\$413,995 35
Amount withdrawn during the year.....	340,785 21
Amount of dividends credited and paid for the year, viz.:	
July 1, 1919.....	\$29,035 87
January 1, 1920.....	29,994 08
	<hr/>
	59,029 95
Average amount of each account January 1, 1920.....	508 47
Rate per cent. of dividends to depositors during the six months ending June 30, 1919.....	4
Rate per cent. of dividends to depositors during the six months ending December 31, 1919.....	4
Total earnings of the bank for the year 1919, after allowing for amortization of premiums and discounts.....	\$77,652 71
Total expenses of the bank for the year 1919.....	9,116 70
Dividends paid to depositors for the year 1919.....	59,029 95
Net earnings for the year 1919 over expenses and dividends paid to depositors.....	9,506 06

From all other sources, viz.:		
Telephone and advertising.....	\$9 20	
Premium, burglar and fire insurance refunded.....	121 46	
Mortgage satisfactions	30 00	
Interest on War Savings stamps and Liberty bonds.....	2,243 64	
Teller's cash over.....	35 00	
Liberty bonds.....	157,597 12	
On contract	400 00	
		<u>\$160,436 42</u>
		<u><u>\$1,818,959 05</u></u>

PAYMENTS

To depositors, including dividends paid to them.....		\$693,938 65
For loans on bonds and mortgages.....		278,115 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$455,850).....		442,230 90
For interest (other than dividend payments to depositors)....		3,145 95
For current expenses of the bank, viz.:		
For salaries	\$8,084 40	
For taxes: Banking house, \$500.22; surplus, \$1,381.95; on mortgages, \$126.50.....	2,008 67	
For expenses of other real estate, viz.:		
Repairs	873 06	
Insurance	38 69	
Taxes	756 82	
Other	265 87	
For other expenses, not including expenses of other real estate nor other expenses of banking house..	2,123 92	
		14,141 43
Other payments, viz.:		
Telephone, advertising, insurance premium advanced.....	\$14 20	
Mortgage satisfaction	30 00	
Cash short	35 00	
Liberty bond and rent payments returned.....	423 63	
Liberty bonds for subscribers.....	109,527 47	
		110,030 30
Cash on hand and in banks or trust companies December 31, 1919, after transactions of the day.....		277,356 82
		<u>\$1,818,959 05</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1920.....	4,595
Number of accounts opened or reopened during the year.....	956
Number of accounts closed during the year.....	455
Amount deposited during the year, not including dividends credited for that period.....	\$1,056,946 39
Amount withdrawn during the year.....	693,938 65
Amount of dividends credited and paid for the year, viz.:	
July 1, 1919.....	\$40,947 00
January 1, 1920.....	43,958 65
	84,905 65
Average amount of each account January 1, 1920.....	548 16
Rate per cent. of dividends to depositors during the six months ending June 30, 1919.....	4
Rate per cent. of dividends to depositors during the six months ending December 31, 1919.....	4
Total earnings of the bank for the year 1919, after allowing for amortization of premiums and discounts.....	\$124,086 85
Total expenses of the bank for the year 1919.....	18,752 82
Dividends paid to depositors for the year 1919.....	84,905 65
Net earnings for the year 1919 over expenses and dividends paid to depositors.....	20,428 38

111. JAMAICA SAVINGS BANK, JAMAICA

[360 Fulton street; incorporated 1850]

WILLIAM W. GILLEN, President. MARTIN S. RAPELYE, Secretary.
 STEPHEN RYDER, Vice-President. J. TYLER WATTS, Treasurer.
 G. WARREN SMITH, Asst. Secretary.

TRUSTEES

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,
 LEANDER B. FABER, EDGAR DUBS SHIMER, CHARLES R. DOUGHTY.

FINANCIAL

RESOURCES

Bonds and mortgages..... \$3,724,295 00
 Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value
United States.....	\$2,159,200 00	\$2,130,088 40	\$2,159,200 00
District of Columbia.....	10,000 00	10,369 38	10,100 00
Cities in other States.....	781,000 00	832,608 95	782,580 00
Cities in this State.....	1,072,461 28	1,127,808 72	1,047,442 12
Counties in this State.....	75,000 00	73,001 00	76,200 00
Towns in this State.....	20,000 00	20,000 00	19,700 00
Villages in this State.....	70,000 00	74,237 40	68,140 00
School districts in this State.....	36,500 00	37,440 00	36,125 00
Railroad mortgage bonds....	190,000 00	181,106 25	154,950 00
	<u>\$4,414,161 28</u>	<u>\$4,491,661 10</u>	<u>\$4,354,487 12</u>

4,354,437 12

Banking house and lot, book value, \$60,000; cost, \$71,899.81;
 actual cash value..... 65,000 00
 Other real estate, book value, \$149,213.24; cost, \$167,611.83;
 actual cash value..... 155,500 00
 Cash on deposit in banks or trust companies..... 558,872 45
 Cash on hand..... 66,898 08
 Total of collectible interest..... 87,254 81

Amount of all other assets, viz.:

Rents due and accrued..... \$113 00
 Insurance and taxes advanced..... 301 13

414 13

\$9,012,671 59

LIABILITIES

Amount due depositors, viz.:

Principal..... \$8,269,893 80
 Dividends credited or to be credited for the six
 months ending with December 31, 1919..... 143,028 66

\$8,402,922 46

Surplus on estimated market value..... 609,749 13

\$9,012,671 59

Surplus on par value, \$669,473.29.

CASH TRANSACTIONS DURING THE YEAR 1919

RECEIPTS

Cash on hand and in banks or trust companies January 1,
 1919, before transactions of the day..... \$618,791 91
 From depositors, not including dividends credited..... 3,716,897 15
 From interest on loans, deposits and investments..... 367,311 56
 From rents from banking house..... 4,907 50
 From rents from other real estate..... 16,288 00
 From mortgages..... 334,130 00
 From redemption of stocks and bonds..... 238,802 82
 From stocks and bonds sold (total par value, \$249,095)..... 248,992 52
 From real estate sold..... 20,000 00

From all other sources, viz.:

Insurance and taxes paid for mortgagors.....	\$1,934 05	
Refunded on expense inspection of property.....	296 25	
Interest on War Savings stamps; taxes and insurance	186 02	
Thrift stamps sold.....	100 00	
Refund, unearned insurance and advertising.....	141 23	
Fire loss on other real estate.....	1,237 50	
Satisfaction of deficiency judgment.....	200 00	
		<u>\$4,095 10</u>

\$5,570,216 56

PAYMENTS

To depositors, including dividends paid to them.....	\$2,525,714 88
For loans on bonds and mortgages.....	437,050 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$1,932,900).....	1,903,700 55
For interest (other than dividend payments to depositors)...	7,798 42

For current expenses of the bank, viz.:

For salaries.....	\$16,113 00	
For taxes: Banking house, \$1,493.10; surplus, \$5,266.02	6,759 12	
For expenses, except taxes, of banking house:		
Repairs	230 16	
Insurance	29 16	
Other	4,805 40	
For expenses of other real estate, viz.:		
Repairs	2,691 74	
Insurance	434 98	
Taxes	3,707 15	
Other	5,524 79	
For other expenses, not including expenses of other real estate nor other expenses of banking house..	2,670 88	
		<u>43,016 33</u>

For real estate acquired by foreclosure, or in settlement of debts due the bank.....	26,858 17
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Other payments, viz.:

Insurance paid for mortgagors.....	\$241 68	
Thrift stamps purchased.....	66 00	
		<u>307 68</u>

Cash on hand and in banks or trust companies December 31, 1919, after transactions of the day.....	625,770 53
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\$5,570,216 56

STATISTICAL INFORMATION

Number of open accounts January 1, 1920.....	14,702
Number of accounts opened or reopened during the year.....	3,120
Number of accounts closed during the year.....	2,394
Amount deposited during the year, not including dividends credited for that period.....	\$3,716,897 15
Amount withdrawn during the year.....	2,525,714 88
Amount of dividends credited and paid for the year, viz.:	
July 1, 1919.....	\$132,419 84
January 1, 1920.....	143,028 66
	<u>275,448 50</u>
Average amount of each account January 1, 1920.....	571 54
Rate per cent. of dividends to depositors during the six months ending June 30, 1919.....	4
Rate per cent. of dividends to depositors during the six months ending December 31, 1919.....	4
Total earnings of the bank for the year 1919, after allowing for amortization of premiums and discounts.....	\$388,172 08
Total expenses of the bank for the year 1919.....	43,016 33
Dividends paid to depositors for the year 1919.....	275,448 50
Net earnings for the year 1919 over expenses and dividends paid to depositors.....	69,707 25

112. LONG ISLAND CITY SAVINGS BANK, LONG ISLAND CITY

[Bridge Plaza; incorporated 1875]

WILLIAM J. BURNETT, President. JARVIS S. HICKS, Treasurer.
 BENJAMIN MOORE, Vice-President. ARTHUR WOODBURY, Asst. Secy.
 DAVID G. MORRISON, Vice-President. C. L. PAETZOLD, Asst. Treasurer.

TRUSTEES

WILLIAM J. BURNETT, HENRY F. JONES, BENJAMIN MOORE,
 D. S. JONES, DAVID G. MORRISON, HARVEY K. LINES,
 A. T. PAYNE, W. H. SIEBRECHT, JARVIS S. HICKS,
 J. HARVEY SMEDLEY, JOHN HARVEY, C. CURTIS WOODRUFF,
 G. L. STUEBNER.

FINANCIAL
RESOURCES

Bonds and mortgages..... \$7,500,366 00
 Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value
United States.....	\$2,005,550 00	\$1,924,805 00	\$2,005,550 00
State of New York.....	45,000 00	45,761 13	45,450 00
State of Louisiana	40,000 00	42,479 12	41,300 00
State of Massachusetts	25,000 00	21,430 50	22,124 00
State of Oklahoma	25,000 00	25,387 50	24,750 00
Cities in other States.....	809,000 00	842,460 50	824,683 00
Counties, villages and towns in adjoining States.....	59,000 00	60,032 50	61,950 00
Cities in this State.....	1,187,610 00	1,211,003 19	1,178,602 80
Counties in this State.....	518,000 00	532,905 16	522,690 00
Towns in this State.....	100,000 00	101,487 65	103,102 50
Villages in this State.....	603,374 32	617,561 25	610,995 87
School districts in this State	202,500 00	207,398 72	205,935 00
Railroad mortgage bonds....	925,000 00	895,302 96	773,690 00
	<u>\$6,545,034 32</u>	<u>\$6,528,515 19</u>	<u>\$6,425,822 97</u>

6,425,822 97

Promissory notes 1,200 00
 Banking house and lot, book value, \$99,587.67; cost, \$99,587.67; actual cash value..... 99,587 67
 Other real estate, book value, \$17,011.27; cost, \$17,511.27; actual cash value..... 17,011 27
 Cash on deposit in banks or trust companies..... 864,646 66
 Cash on hand..... 4,217 43
 Total of collectible interest..... 127,864 46

\$15,040,716 46

LIABILITIES

Amount due depositors, viz.:

Principal \$13,453,730 27
 Dividends credited or to be credited for the six
 months ending with December 31, 1919..... 230,674 93

\$13,689,405 20

Surplus on estimated market value..... 1,351,311 26

\$15,040,716 46

Surplus on par value, \$1,470,522.61.

CASH TRANSACTIONS DURING THE YEAR 1919

RECEIPTS

Cash on hand and in banks or trust companies January 1,
 1919, before transactions of the day..... \$725,433 64
 From depositors, not including dividends credited..... 7,075,845 74
 From interest on loans, deposits and investments..... 696,137 50
 From rents from other real estate..... 2,319 33
 From mortgages..... 519,700 00
 From redemption of stocks and bonds..... 111,432 50
 From stocks and bonds sold (total par value, \$349,450)..... 349,450 00
 From loans paid..... 1,000 00
 From bankers' acceptances and bills of exchange..... 2,722,485 34
 From real estate sold..... 16,250 00

From all other sources, viz.:

Liberty Loan subscribers.....	\$220,510 82	
U. S. certificates.....	350,000 00	
Insurance rebate.....	50 08	
Real estate contract.....	750 00	
Expense credit.....	50 34	
		\$571,370 24

\$12,791,424 29

PAYMENTS

To depositors, including dividends paid to them.....	\$4,903,986 52
For loans on bonds and mortgages.....	1,692,908 82
For loans on stocks and bonds and other securities.....	2,200 00
For bankers' acceptances and bills of exchange.....	2,722,485 34
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$1,919,000).....	1,795,764 27
For interest (other than dividend payments to depositors)....	18,415 71

For current expenses of the bank, viz.:

For salaries.....	\$38,174 02
For taxes: Banking house, \$488.86; surplus, \$11,438.77; on mortgages, \$7,574.50.....	19,503 13
For rent of banking rooms.....	6,249 95
For expenses of other real estate, viz.:	
Repairs.....	278 27
Insurance.....	147 82
Taxes.....	554 67
Other.....	579 32
For other expenses, not including expenses of other real estate nor other expenses of banking house..	7,883 61
	73,369 79

Other payments, viz.:

Liberty Loan subscribers.....	\$363,839 58
U. S. certificates.....	250,000 00
Lot for bank building.....	46,034 00
Payment on bank building.....	53,553 67
Rent adjustment.....	2 50
	713,429 75

Cash on hand and in banks or trust companies December 31, 1919, after transactions of the day.....

868,864 09

\$12,791,424 29

STATISTICAL INFORMATION

Number of open accounts January 1, 1920.....	28,003
Number of accounts opened or reopened during the year.....	7,476
Number of accounts closed during the year.....	4,286
Amount deposited during the year, not including dividends credited for that period.....	\$7,075,845 74
Amount withdrawn during the year.....	4,903,986 52
Amount of dividends credited and paid for the year, viz.:	
July 1, 1919.....	\$214,291 42
January 1, 1920.....	230,674 93
	444,966 35
Average amount of each account January 1, 1920.....	488 89
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 amounts of such accounts.....	\$18,200 74
Rate per cent. of dividends to depositors during the six months ending June 30, 1919.....	4
Rate per cent. of dividends to depositors during the six months ending December 31, 1919.....	4
Total earnings of the bank for the year 1919, after allowing for amortization of premiums and discounts.....	\$693,629 68
Total expenses of the bank for the year 1919.....	73,372 29
Dividends paid to depositors for the year 1919.....	445,502 00
Net earnings for the year 1919 over expenses and dividends paid to depositors.....	174,754 79

113. THE QUEENS COUNTY SAVINGS BANK, FLUSHING

[80 Main street; incorporated 1859]

WILLIAM T. JAMES, President. ABRAM C. HAGEMAN, Cashier.
 FRANK A. COLLINS, Vice-President. HENRY L. BOGERT, Treasurer.
 JOHN HEPBURN, Vice-President.

TRUSTEES

HENRY L. BOGERT, JOHN HEPBURN, DURWARD B. KENNEDY,
 LEWIS B. FRANKLIN, WILLIAM T. JAMES, JAMES A. MacDONALD,
 E. COVERT HULST, FRANK A. COLLINS, DAVID MASTER,
 ABRAM C. HAGEMAN, GEORGE E. LEWIS, GEORGE O. HILDBRETH,
 EDGAR BOWNE, HARRISON S. MOORE, GILBERT W. ROBERTS,
 JAMES H. QUINLAN.

FINANCIAL

RESOURCES

Bonds and mortgages \$3,399,070 00
 Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
United States.....	\$876,000 00	\$855,750 00	\$876,000 00	
Cities in other States.....	85,000 00	91,039 25	84,300 00	
Cities in this State.....	292,000 00	314,195 70	277,100 00	
Towns in this State.....	80,000 00	84,047 83	79,807 50	
Villages in this State.....	182,850 00	194,333 85	186,536 75	
School districts in this State	431,000 00	451,596 50	442,777 50	
Railroad mortgage bonds....	500,000 00	536,492 75	436,570 00	
Land Bank of the State of New York.....	70,000 00	70,610 05	70,000 00	
	<u>\$2,316,850 00</u>	<u>\$2,399,165 93</u>	<u>\$2,253,091 75</u>	2,253,091 75

Banking house and lot, book value, \$54,000; cost, \$63,765.88;
 actual cash value..... 54,000 00
 Other real estate, book value, \$72,200; cost, \$78,789.53; actual
 cash value 72,200 00
 Cash on deposit in banks or trust companies..... 537,855 34
 Cash on hand..... 2,215 77
 Total of collectible interest..... 45,543 86
 Amount of all other assets, viz.: Interest accrued on land contract
 contract 303 50
\$6,364,280 22

LIABILITIES

Amount due depositors, viz.:

Principal	\$5,790,803 00
Dividends credited or to be credited for the six months ending with December 31, 1919.....	101,091 54
	<u>\$5,891,894 54</u>
Surplus on estimated market value.....	472,385 68
	<u><u>\$6,364,280 22</u></u>

Surplus on par value, \$536,143.93.

CASH TRANSACTIONS DURING THE YEAR 1919

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1919, before transactions of the day.....	\$369,616 16
From depositors, not including dividends credited.....	2,496,059 74
From interest on loans, deposits and investments.....	286,604 05
From mortgages	198,315 00
From redemption of stocks and bonds.....	31,300 00
From stocks and bonds sold (total par value, \$175.14).....	175 14

From all other sources, viz.:

Installment and interest on land contract.....	\$5,700 25	
Thrift stamps sold.....	105 00	
Liberty bonds.....	68,220 00	
U. S. certificates.....	120,000 00	
		\$194,025 25
		<u>\$3,576,095 34</u>

PAYMENTS

To depositors, including dividends paid to them.....		\$1,705,018 81
For loans on bonds and mortgages.....		746,960 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$500,175.14).....		479,925 14
For interest (other than dividend payments to depositors)....		4,983 67
For current expenses of the bank, viz.:		
For salaries.....	\$14,400 00	
For taxes: Banking house, \$1,079.30; surplus, \$1,197.56	5,276 86	
For expenses, except taxes, of banking house:		
Repairs	2,458 00	
Insurance	39 46	
For expenses of other real estate, viz.: Taxes.....	106 88	
For other expenses, not including expenses of other real estate nor other expenses of banking house..	4,151 41	
		26,431 61
Other payments, viz.:		
Thrift stamps purchased.....	\$105 00	
Liberty bonds.....	52,600 00	
U. S. certificates.....	20,000 00	
		72,705 00
Cash on hand and in banks or trust companies December 31, 1919, after transactions of the day.....		540,071 11
		<u>\$3,576,095 34</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1920.....		11,420
Number of accounts opened or reopened during the year.....		2,318
Number of accounts closed during the year.....		1,407
Amount deposited during the year, not including dividends credited for that period.....	\$2,496,059 74	
Amount withdrawn during the year.....	1,705,018 81	
Amount of dividends credited and paid for the year, viz.:		
July 1, 1919.....	\$93,704 56	
January 1, 1920.....	101,091 54	
		194,796 10
Average amount of each account January 1, 1920.....		515 92
Rate per cent. of dividends to depositors during the six months ending June 30, 1919.....		4
Rate per cent. of dividends to depositors during the six months ending December 31, 1919.....		4
Total earnings of the bank for the year 1919, after allowing for amortization of premiums and discounts.....	\$287,096 68	
Total expenses of the bank for the year 1919.....	26,431 61	
Dividends paid to depositors for the year 1919.....	194,796 10	
Net earnings for the year 1919 over expenses and dividends paid to depositors		65,868 97

RENSELAER COUNTY

114. TROY SAVINGS BANK, TROY

[32-38 Second street; incorporated 1823]

WILLIAM H. SHIELDS, President.
THOMAS VAIL, Vice-President.

JAMES H. CALDWELL, Vice-Pres.
J. E. ANTHONY, Treasurer.

TRUSTEES

EDWARD C. GALE,
CHAS. B. McMURRAY,
THOMAS VAIL,
JAMES H. CALDWELL,
HARVEY S. McLEOD,
WILLIAM H. SHIELDS,

FRANK E. NORTON,
HENRY S. LUDLOW,
W. L. THOMPSON,
C. W. T. BARKER,
ALBERT E. CLUETT,
HERBERT S. IDE,
DELNER RUNKLE.

JOHN PAINE,
FRANK B. TWINING,
HENRY WHEELER,
PAUL COOK,
HOBART W. THOMPSON,
WILLIAM B. FREAR,

FINANCIAL RESOURCES

Bonds and mortgages..... \$3,764,965 50
 Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value
United States.....	\$1,765,900 00	\$1,744,260 71	\$1,765,900 00
State of Tennessee.....	300,000 00	303,783 88	307,900 00
Cities in other States.....	1,855,000 00	1,933,719 20	1,803,030 00
Cities in this State.....	1,814,051 65	1,913,810 43	1,792,773 12
Counties in this State.....	400,000 00	406,996 83	389,230 00
Villages in this State.....	54,000 00	54,291 00	52,920 00
School districts in this State	37,000 00	37,000 00	35,520 00
Railroad mortgage bonds....	2,779,000 00	2,883,645 32	2,263,460 00
	<u>\$9,004,951 65</u>	<u>\$9,282,507 87</u>	<u>\$8,410,733 12</u>

8,410,733 12

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..... 501,753 42
 Cash on hand..... 47,848 47
 Total of collectible interest..... 159,236 46

Amount of all other assets, viz.:

Rent accrued.....	\$258 75
Taxes advanced.....	274 01
	<u>532 76</u>
	<u>\$13,005,119 73</u>

LIABILITIES

Amount due depositors: Principal.....\$11,970,411 34
 Other liabilities: Dividends accrued on deposits to January 1,
 1920 114,915 95
 Surplus on estimated market value..... 919,792 44

\$13,005,119 73

Surplus on par value, \$1,514,010.97.

CASH TRANSACTIONS DURING THE YEAR 1919

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1919, before transactions of the day.....	\$647,394 80
From depositors, not including dividends credited.....	2,517,368 60
From interest on loans, deposits and investments.....	564,428 72
From rents from banking house.....	4,853 52
From mortgages	220,700 00

From redemption of stocks and bonds.....	\$629,160 55	
From stocks and bonds sold (total par value, \$719,550).....	720,640 00	
From all other sources, viz.:		
Rebate on advertising.....	\$11 30	
Advances refunded.....	799 97	
		802 17
		\$5,305,348 36

PAYMENTS

To depositors, including dividends paid to them.....	\$2,364,156 85	
For loans on bonds and mortgages.....	803,100 00	
For stocks and bonds purchased, including premiums, commis- sions, etc. (total par value, \$1,544,000).....	1,523,194 38	
For interest (other than dividend payments to depositors)...	5,235 79	
For current expenses of the bank, viz.:		
For salaries.....	\$19,817 99	
For taxes: Banking house, \$9,797.96; surplus, \$9,758.25; on mortgages, \$578.50.....	20,134 71	
For expenses, except taxes, of banking house:		
Repairs.....	6,133 51	
Insurance.....	604 33	
Other.....	2,614 44	
For other expenses, not including expenses of other real estate nor other expenses of banking house..	9,947 29	
		59,252 27
Other payments, viz.: Taxes advanced.....	807 18	
Cash on hand and in banks or trust companies December 31, 1919, after transactions of the day.....	549,601 89	
		\$5,305,348 36

STATISTICAL INFORMATION

Number of open accounts January 1, 1920.....	18,506
Number of accounts opened or reopened during the year.....	2,376
Number of accounts closed during the year.....	2,505
Amount deposited during the year, not including dividends credited for that period.....	\$2,517,368 60
Amount withdrawn during the year.....	2,364,156 85
Amount of dividends credited and paid for the year, viz.:	
April 3, 1919.....	\$222,511 00
October 3, 1919.....	226,832 15
	449,343 15
Average amount of each account January 1, 1920.....	646 83
Rate per cent. of dividends to depositors during the six months ending April 3, 1919.....	4
Rate per cent. of dividends to depositors during the six months ending October 3, 1919.....	4
Total earnings of the bank for the year 1919, after allowing for amortization of premiums and discounts.....	\$556,993 58
Total expenses of the bank for the year 1919.....	59,252 27
Dividends paid to depositors for the year 1919.....	453,990 89
Net earnings for the year 1919 over expenses and dividends paid to depositors.....	43,750 42

From depositors, not including dividends credited.....	\$1,733.33	29
From interest on loans, deposits and investments.....	136,191	57
From rents from banking house.....		468 00
From mortgages.....	160,325	00
From redemption of stocks and bonds.....	142,000	00
From stocks and bonds sold (total par value, \$409,950).....	409,950	00
From real estate sold.....		15,473 21
From all other sources, viz.:		
Land contract.....	\$2,881	04
Liberty bond subscriptions.....	146,920	50
		<u>149,801 54</u>
		<u><u>\$3,036,473 77</u></u>

PAYMENTS

To depositors, including dividends paid to them.....	\$1,349,366	34
For loans on bonds and mortgages.....	151,425	00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$917,950).....	855,029	40
For interest (other than dividend payments to depositors)....	6,437	22
For current expenses of the bank, viz.:		
For salaries.....	\$9,475	00
For taxes: Surplus, \$1,819.89; on mortgages, \$797.00.	2,616	89
For expenses, except taxes, of banking house:		
Repairs.....	238	69
Insurance.....	22	00
Other.....	23	40
For rent of banking rooms.....	840	00
For other expenses, not including expenses of other real estate nor other expenses of banking house..	2,974	68
		<u>16,190 66</u>
For real estate acquired by foreclosure, or in settlement of debts due the bank.....	14,573	21
Other payments, viz.:		
Payments Liberty bonds.....	\$39,250	00
Installment payments on Liberty bonds withdrawn.	214,950	00
		<u>254,200 00</u>
Cash on hand and in banks or trust companies December 31, 1919, after transactions of the day.....	389,251	94
		<u><u>\$3,036,473 77</u></u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1920.....	7,577
Number of accounts opened or reopened during the year.....	1,755
Number of accounts closed during the year.....	979
Amount deposited during the year, not including dividends credited for that period.....	\$1,733,382 29
Amount withdrawn during the year.....	1,349,366 34
Amount of dividends credited and paid for the year, viz.:	
July 1, 1919.....	\$43,492 90
January 1, 1920.....	47,456 40
	<u>90,949 30</u>
Average amount of each account January 1, 1920.....	350 07
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.....	\$3,154 89
Rate per cent. of dividends to depositors during the six months ending June 30, 1919.....	4

Rate per cent. of dividends to depositors during the six months ending December 31, 1919.....		4
Total earnings of the bank for the year 1919, after allowing for amortization of premiums and discounts.....	\$134,572	21
Total expenses of the bank for the year 1919.....	16,421	66
Dividends paid to depositors for the year 1919.....	90,949	30
Net earnings for the year 1919 over expenses and dividends paid to depositors.....	27,201	25

CASH TRANSACTIONS DURING THE YEAR 1919

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1919, before transactions of the day	\$497,418 05	
From depositors, not including dividends credited	4,163,663 57	
From interest on loans, deposits and investments	416,122 23	
From rents from banking house	5,586 48	
From rents from other real estate	995 60	
From mortgages	320,420 00	
From redemption of stocks and bonds	1,628,100 00	
From stocks and bonds sold (total par value, \$409,000)	397,150 00	
From real estate sold	26,106 25	
From all other sources, viz.:		
Subscribers to Liberty bonds	\$278,785 60	
Discount on cancelled Liberty bond subscriptions ..	52 90	
Interest, taxes, insurance and fire insurance	7,253 63	
Repairs on mortgaged property	99 45	
Advances against uncut coupons, safe keeping dept.	6,843 64	
Special deposit	1,500 00	
Cash over	683 32	
Mortgage tax, liability insurance, counsel fee advanced	56 08	
Collection items and insurance premiums, expenses on real estate sold	66 95	
Account sale real estate	10 00	
		<u>295,336 57</u>
		<u>\$7,750,898 75</u>

PAYMENTS

To depositors, including dividends paid to them	\$3,014,612 49	
For loans on bonds and mortgages	618,600 00	
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$3,317,500)	3,270,973 13	
For interest (other than dividend payments to depositors)	24,904 98	
For current expenses of the bank, viz.:		
For salaries	\$34,570 34	
For taxes: Banking house, \$1,170.54; surplus, \$4,525.35; on mortgages, \$2,849.75	8,545 64	
For expenses, except taxes, of banking house:		
Repairs	1,619 56	
Insurance	220 68	
Other	2,710 77	
For expenses of other real estate, viz.:		
Repairs	231 69	
Insurance	62 35	
Taxes	376 07	
Other	40 90	
For other expenses, not including expenses of other real estate nor other expenses of banking house ..	17,058 30	
		<u>65,436 80</u>
Other payments, viz.:		
Liberty bonds, purchased for subscribers	\$214,875 00	
Cancelled Liberty bond subscriptions	1,825 08	
Interest, taxes, insurance and commission advanced ..	3,167 16	
Repairs on mortgaged property	99 45	
Coupons, safe keeping dept., and special deposit	8,343 64	
Extension to bank building	13,332 45	
Cash short	1,301 27	
		<u>246,944 05</u>
Cash on hand and in banks or trust companies December 31, 1919, after transactions of the day	509,427 30	
		<u>\$7,750,898 75</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1920.....		19,613
Number of accounts opened or reopened during the year.....		3,802
Number of accounts closed during the year.....		1,597
Amount deposited during the year, not including dividends credited for that period.....	\$4,163,663	57
Amount withdrawn during the year.....	3,014,612	49
Amount of dividends credited and paid for the year, viz.:		
July 1, 1919.....	\$180,170	49
January 1, 1920.....	138,963	48
		<hr/>
	269,133	97
Average amount of each account January 1, 1920.....		408 24
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		19
Total amount of such accounts.....	\$62,623	42
Rate per cent. of dividends to depositors during the six months ending June 30, 1919.....		4
Rate per cent. of dividends to depositors during the six months ending December 31, 1919.....		4
Total earnings of the bank for the year 1919, after allowing for amortization of premiums and discounts.....	\$405,405	98
Total expenses of the bank for the year 1919.....	65,936	80
Dividends paid to depositors for the year 1919.....	269,133	97
Net earnings for the year 1919 over expenses and dividends paid to depositors.....		<hr/> <hr/> 70,335 21

From rents from other real estate.....		\$192 06
From mortgages		72,582 70
From redemption of stocks and bonds.....		118,990 00
From stocks and bonds sold (total par value, \$105,700)		105,900 00
From loans paid		264 20
From real estate sold.....		1,000 00
From all other sources, viz.:		
Taxes and insurance returned.....	\$1,169 62	
Cash over.....	13 83	
Liberty loan payments.....	84,683 18	
		<u>85,866 63</u>
		<u><u>\$979,432 18</u></u>

PAYMENTS

To depositors, including dividends paid to them.....		\$416,810 83
For loans on bonds and mortgages.....		122,731 20
For loans on stocks and bonds and other securities.....		1,227 20
For stocks and bonds purchased, including premiums, commis- sions, etc. (total par value, \$279,150).....		277,380 98
For interest (other than dividend payments to depositors)...		1,748 71
For current expenses of the bank, viz.:		
For salaries.....	\$6,500 42	
For taxes: On surplus, \$481.25; on mortgages, \$10.75	492 00	
For rent of banking rooms.....	600 00	
For expenses of other real estate, viz.: Taxes.....	59 00	
For other expenses, not including expenses of other real estate nor other expenses of banking house..	1,573 21	
		<u>9,224 63</u>
For real estate acquired by foreclosure, or in settlement of debts due the bank.....		2,394 14
Other payments, viz.:		
Taxes and insurance advanced.....	\$676 73	
Cash short.....	180 87	
Liberty bond installments.....	99,011 25	
		<u>99,868 35</u>
Cash on hand and in banks or trust companies December 31, 1919, after transactions of the day.....		48,046 14
		<u><u>\$979,432 18</u></u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1920.....		3,681
Number of accounts opened or reopened during the year.....		619
Number of accounts closed during the year.....		593
Amount deposited during the year, not including dividends credited for that period.....		\$460,174 93
Amount withdrawn during the year.....		416,810 83
Amount of dividends credited and paid for the year, viz.:		
July 1, 1919.....	\$17,202 05	
January 1, 1920.....	17,739 41	
Credited at other periods.....	241 10	
		<u>35,182 56</u>
Average amount of each account January 1, 1920.....		307 17
Rate per cent. of dividends to depositors during the six months ending June 30, 1919.....		3½
Rate per cent. of dividends to depositors during the six months ending December 31, 1919.....		3½
Total earnings of the bank for the year 1919, after allowing for amortization of premiums and discounts.....		\$50,317 81
Total expenses of the bank for the year 1919.....		9,224 63
Dividends paid to depositors for the year 1919.....		35,182 56
Net earnings for the year 1919 over expenses and dividends paid to depositors.....		<u>5,910 62</u>

SCHENECTADY COUNTY

118. SCHENECTADY SAVINGS BANK, SCHENECTADY

[500 State street; incorporated 1834]

EVERETT SMITH, President. WM. L. PEARSON, Vice-President.
LEWIS A. SKINNER, Vice-President. ALLEN W. JOHNSTON, Treasurer.

TRUSTEES

EVERETT SMITH, ALLEN W. JOHNSTON, GEORGE E. EMMONS,
WILLIAM L. PEARSON, JOSEPH H. CLEMENTS, Jr., H. ROGER HEGEMAN,
DAYTON L. KATHAN, LEWIS A. SKINNER, CHAS. WASHBURN,
HENRY BRADT, FRANKLIN W. MCCLELLAN, JOHN G. BARRY.
WILLIAM DALTON,

FINANCIAL

RESOURCES

Bonds and mortgages..... \$6,003,470 92

Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
United States.....	\$2,723,357 18	\$2,672,662 96	\$2,723,357 18	
State of Alabama.....	25,000 00	26,695 00	24,500 00	
State of Massachusetts.....	50,000 00	49,000 00	43,500 00	
Cities in other States.....	864,123 00	892,684 99	325,353 34	
Cities in this State.....	800,173 68	323,522 62	790,545 68	
Counties in this State.....	31,000 00	85,357 35	82,110 00	
Towns in this State.....	117,000 00	119,492 78	119,110 00	
Villages in this State.....	221,100 00	223,695 40	224,008 00	
School districts in this State	34,000 00	35,256 12	34,920 00	
Railroad mortgage bonds....	125,000 00	118,387 50	95,500 00	
	<u>\$5,041,263 86</u>	<u>\$5,052,554 72</u>	<u>\$4,963,904 70</u>	
				4,963,904 70
Bankers' acceptances and bills of exchange.....				152,926 90
Banking house and lot, book value, \$100,000; cost, \$76,050.27; actual cash value.....				76,050 27
Other real estate, book value, \$1,995.41; cost, \$1,995.41; actual cash value.....				1,995 41
Cash on deposit in banks or trust companies.....				666,239 10
Cash on hand.....				184,433 42
Total of collectible interest.....				181,816 79
Amount of all other assets, viz.:				
Rebates, adjustment War Savings stamps.....			\$501 52	
U. S. Thrift stamps.....			19,717 75	
				<u>20,219 27</u>
				<u>\$12,251,056 78</u>

LIABILITIES

Amount due depositors, viz.:

Principal.....	\$11,296,840 94	
Dividends credited or to be credited for the six months ending with December 31, 1919.....	204,411 13	
		<u>\$11,501,252 07</u>
Other liabilities, viz.:		
Liberty bond deposits and interest.....	\$25,529 74	
Bills payable, War Savings stamps loan.....	51,513 42	
		<u>77,043 16</u>
Surplus on estimated market value.....		672,761 55
		<u>\$12,251,056 78</u>

Surplus on par value, \$750,120.71.

CASH TRANSACTIONS DURING THE YEAR 1919

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1919, before transactions of the day		\$975,762 35
From depositors, not including dividends credited.....		5,839,888 25
From interest on loans, deposits and investments.....		452,355 98
From rents from other real estate.....		130 00
From mortgages		392,434 19
From redemption of stocks and bonds.....		649,087 55
From stocks and bonds sold (total par value, \$1,758,428.75) ..		1,758,428 75
From real estate sold.....		2,867 46
From all other sources, viz.:		
Errors in interest and accounts.....	\$32 70	
Expense war work campaign returned.....	20 32	
Exchange travelers' checks, conversion of bonds, error in remittance.....	14 25	
Suspense	156 66	
Junior department.....	48 75	
Mortgage, insurance and loans.....	1,709 27	
Thrift stamps, treasury and War Savings certificates	98,995 75	
Interest U. S. Liberty loans.....	123,430 44	
U. S. Liberty bonds.....	1,841,604 68	
		<u>2,066,012 72</u>
		<u>\$12,136,976 25</u>

PAYMENTS

To depositors, including dividends paid to them.....		\$5,338,152 56
For loans on bonds and mortgages.....		699,955 00
For bankers' acceptances and bills of exchange.....		152,926 90
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$2,306,615.59)		2,306,615 59
For interest (other than dividend payments to depositors) ..		3.302 28
For current expenses of the bank, viz.:		
For salaries.....	\$51,425 93	
For taxes - Banking house, \$2,927.30; surplus, \$5,344.15	8,271 45	
For expenses, except taxes, of banking house:		
Repairs	22 04	
Insurance	82 40	
For expenses of other real estate, viz.:		
Repairs	50 00	
Insurance	3 03	
Taxes	179 60	
Other	67 75	
For other expenses, not including expenses of other real estate nor other expenses of banking house..	13,422 31	
		<u>73,524 51</u>
Other payments, viz.:		
U. S. Liberty notes, interest and loans.....	\$2,542,061 12	
U. S. Liberty loan, War certificates and Thrift stamps	167,237 32	
Short credit of interest.....	37 73	
Federal Reserve Bank War Savings stamps and Thrift stamps.....	4 82	
Mortgage tax, loans and insurance.....	1,844 24	
Suspense	553 65	
Junior dept.....	51 97	
Fees, Victory loan.....	30 00	
Miscellaneous	6 64	
		<u>2,711,826 89</u>
Cash on hand and in banks or trust companies December 31, 1919, after transactions of the day		850,672 52
		<u>\$12,136,976 25</u>

REPORT ON SAVINGS BANKS

STATISTICAL INFORMATION

Number of open accounts January 1, 1920.....		43,889
Number of accounts opened or reopened during the year.....		8,738
Number of accounts closed during the year.....		8,724
Amount deposited during the year, not including dividends credited for that period.....	\$5,839,888	25
Amount withdrawn during the year.....	5,338,152	56
Amount of dividends credited and paid for the year, viz.:		
July 1, 1919.....	\$200,819	46
January 1, 1920.....	204,411	13
		<hr/>
	405,230	59
Average amount of each account January 1, 1920.....		257 38
Rate per cent. of dividends to depositors during the six months ending June 30, 1919.....		4
Rate per cent. of dividends to depositors during the six months ending December 31, 1919.....		4
Total earnings of the bank for the year 1919, after allowing for amortization of premiums and discounts.....	\$550,481	22
Total expenses of the bank for the year 1919.....	94,219	15
Dividends paid to depositors for the year 1919.....	405,230	59
Net earnings for the year 1919 over expenses and dividends paid to depositors.....		<hr/> <hr/> 51,031 48

SENECA COUNTY

119. THE SENECA FALLS SAVINGS BANK, SENECA FALLS

[39 Fall street; incorporated 1870]

T. JEFFERSON YAWGER, President.
 ELIAS LESTER, Vice-President.
 HAMILTON GARNSEY, Vice-President

HORACE D. KNIGHT, Vice-Pres.
 S. ROMAYNE SOMERS, Treasurer.
 DENHAM W. WALLER, Teller.

TRUSTEES

EDWARD W. ADDISON, ELIAS LESTER,	E. WILLIAM MEDDEN,
HAMILTON GARNSEY, JOHN C. DAVIS,	FRED L. STORY,
CHAS. F. HAMMOND, CLAUDE L. PALMER,	ALBERT P. HANBY,
HORACE D. KNIGHT, CLARENCE A. MACDONALD,	T. JEFFERSON YAWGER,
HENRY R. MICKS,	

FINANCIAL

RESOURCES

Bonds and mortgages.....		\$403,034 48
Stock and bond investments, viz.:		
<i>Stocks and bonds</i>	<i>Par value</i>	<i>Original cost</i>
<i>Estimated market value</i>		
United States.....	\$113,934 00	\$112,779 00
State of Arizona.....	5,000 00	5,103 25
Cities in other States.....	14,000 00	14,347 60
Cities in this State.....	25,000 00	25,243 75
Countries in this State.....	8,134 00	8,134 00
Villages in this State.....	109,500 00	112,600 12
School districts in this State	27,540 00	28,099 30
Railroad mortgage bonds....	365,000 00	358,654 34
	\$668,108 00	\$664,951 86
		\$613,647 15
Promissory notes		613,647 15
Banking house and lot, book value, \$19,000; cost, \$19,834.52; actual cash value.....		5,943 18
Other real estate, book value, \$7,500; cost, \$11,485.15; actual cash value		19,000 00
Cash on deposit in banks or trust companies.....		10,500 00
Cash on hand.....		121,851 03
Total of collectible interest.....		24,557 49
Amount of all other assets, viz.:		13,425 44
Land contract.....		\$550 00
Furniture and fixtures.....		3,400 00
Insurance and taxes advanced.....		344 11
Premium account.....		7,544 37
		11,838 48
		\$1,223,797 25

LIABILITIES

Amount due depositors, viz.:		
Principal		\$1,146,406 30
Dividends credited or to be credited for the six months ending with December 31, 1919.....	20,631 54	\$1,167,038 44
Surplus on estimated market value.....		56,758 81
		\$1,223,797 25

Surplus on par value, \$111,219.66.

CASH TRANSACTIONS DURING THE YEAR 1919

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1919, before transactions of the day.....		\$145,326 06
From depositors, not including dividends credited.....		502,800 73
From interest on loans, deposits and investments.....		52,529 24
From rents from banking house.....		350 00
From rents from other real estate.....		841 00
From mortgages.....		43,176 40
From redemption of stocks and bonds.....		38,333 50
From stocks and bonds sold (total par value, \$55,300).....		55,300 00
From loans paid.....		6,016 60
From all other sources, viz.:		
Thrift stamps.....	\$226 00	
Collection, exchange, insurance and taxes.....	101 00	
Error in deposit ledgers.....	21 25	
Profit on bonds.....	820 00	
Sale of safe and typewriter.....	208 00	
Furniture and fixtures.....	400 00	
Other real estate.....	500 00	
Carried to premium account.....	5,355 00	
U. S. certificates.....	20,000 00	
		<u>27,623 25</u>
		<u><u>\$872,296 78</u></u>

PAYMENTS

To depositors, including dividends paid to them.....		\$427,829 03
For loans on bonds and mortgages.....		107,490 00
For loans on stocks and bonds and other securities.....		11,362 78
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$148,900).....		148,900 00
For interest (other than dividend payments to depositors)....		1,256 39
For current expenses of the bank, viz.:		
For salaries.....	\$4,341 06	
For taxes: Banking house, \$402.18; surplus, \$516.72; on mortgages, \$116.50.....	1,035 40	
For expenses, except taxes, of banking house:		
Insurance.....	32 00	
For expenses of other real estate, viz.:		
Repairs.....	299 68	
Taxes.....	389 78	
For other expenses, not including expenses of other real estate nor other expenses of banking house..	1,866 33	
		<u>7,914 20</u>
Other payments, viz.:		
Thrift stamps.....	\$226 00	
Taxes.....	6 86	
Furniture and fixtures.....	400 00	
Other real estate.....	500 00	
Ledger errors.....	8 00	
U. S. certificates.....	20,000 00	
		<u>21,135 86</u>
Cash on hand and in banks or trust companies December 31, 1919, after transactions of the day.....		146,408 52
		<u><u>\$872,296 78</u></u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1920.....	3,352
Number of accounts opened or reopened during the year.....	1,021
Number of accounts closed during the year.....	803
Amount deposited during the year, not including dividends credited for that period.....	\$502,800 73
Amount withdrawn during the year.....	427,829 03

Amount of dividends credited and paid for the year, viz.:

July 1, 1919.....	\$19,899 90	
January 1, 1920.....	20,631 54	
	<hr/>	\$40,531 44
Average amount of each account January 1, 1920.....		348 16
Rate per cent. of dividends to depositors during the six months ending June 30, 1919.....		4
Rate per cent. of dividends to depositors during the six months ending December 31, 1919.....		4
Total earnings of the bank for the year 1919, after allowing for amortization of premiums and discounts.....	\$54,090 55	
Total expenses of the bank for the year 1919.....	7,914 20	
Dividends paid to depositors for the year 1919.....	40,531 44	
Net earnings for the year 1919 over expenses and dividends paid to depositors		<u>5,644 91</u>

From rents from banking house.....	\$2,994 00
From rents from other real estate.....	3,411 99
From mortgages	487,840 25
From redemption of stocks and bonds.....	237,638 32
From stocks and bonds sold (total par value, \$555,000).....	537,591 25
From real estate sold.....	65,008 43
From all other sources, viz.:	
Deficiency judgments paid.....	\$850 00
Sale of grass on "other real estate".....	30 00
Refunds unearned insurance premiums; sale old equipment	68 81
	<u>948 81</u>

\$3,916,759 95

PAYMENTS

To depositors, including dividends paid to them.....	\$1,281,247 62
For loans on bonds and mortgages.....	753,002 33
For loans on stocks and bonds and other securities.....	1,288 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$1,077,000).....	1,051,422 20
For interest (other than dividend payments to depositors)...	6,489 03
For current expenses of the bank, viz.:	
For salaries.....	\$19,912 80
For taxes: Banking house, \$1,364.78; surplus, \$13,714.32; on mortgages, \$40.00.....	15,119 10
For expenses, except taxes, of banking house:	
Repairs	668 31
Other	2,676 98
For expenses of other real estate, viz.:	
Repairs	276 67
Insurance	20 80
Taxes	1,333 53
Other	665 22
For other expenses, not including expenses of other real estate nor other expenses of banking house..	3,539 66
	<u>44,213 46</u>
For real estate acquired by foreclosure, or in settlement of debts due the bank.....	4,752 26
Cash on hand and in banks or trust companies December 31, 1919, after transactions of the day.....	774,345 05

\$3,916,759 95

STATISTICAL INFORMATION

Number of open accounts January 1, 1920.....	10,043
Number of accounts opened or reopened during the year.....	1,024
Number of accounts closed during the year.....	845
Amount deposited during the year, not including dividends credited for that period.....	\$1,323,720 58
Amount withdrawn during the year.....	1,281,247 62
Amount of dividends credited and paid for the year, viz.:	
July 1, 1919.....	\$140,435 17
January 1, 1920.....	142,278 61
	<u>282,713 78</u>
Average amount of each account January 1, 1920.....	721 18
Rate per cent. of dividends to depositors during the six months ending June 30, 1919.....	4 and 4½
Rate per cent. of dividends to depositors during the six months ending December 31, 1919.....	4 and 4½
Total earnings of the bank for the year 1919, after allowing for amortization of premiums and discounts.....	\$438,975 52
Total expenses of the bank for the year 1919.....	74,801 19
Dividends paid to depositors for the year 1919.....	282,713 78
Net earnings for the year 1919 over expenses and dividends paid to depositors	<u>81,460 55</u>

121. SAG HARBOR SAVINGS BANK, SAG HARBOR

[Main street; incorporated 1860]

WILLIAM D. HALSEY, President. EVERETT L. TINDALL, Treasurer.
 WM. R. REIMAN, Vice-President. JOHN Y. CORWIN, Asst. Treasurer.
 CLIFFORD J. FOSTER, Vice-Pres.

TRUSTEES

JOHN H. HUNT,	JOHN M. WOODWARD,	CHAS. H. TILLINGHAST,
ALBERT H. ROGERS,	BURTON D. CORWIN,	HENRY SCHWENK,
OLIVER H. NICKERSON,	ED. B. HILL,	JONATHAN BAKER,
HENRY F. COOK,	FRANK W. CORWIN,	WILLIAM H. PIERSON,
WILLIAM C. GREENE,	ADDISON M. COOK,	CLIFFORD J. FOSTER,
EVERETT L. TINDALL,	EDWARD A. HILDRETH,	WM. H. BARNES,
WILLIAM R. REIMAN,	WILLIAM D. HALSEY,	J. HERVEY TOPPING,
OLIN M. EDWARDS,	EDGAR A. HILDRETH,	JOHN NUGENT,
JOHN Y. CORWIN,	CHARLES W. RACKETT,	WM. H. STAFFORD,
CASPER SCHAEFER,	JAMES H. MULFORD,	GEORGE H. HAND.

FINANCIAL
RESOURCES

Bonds and mortgages..... \$1,477,600 00
 Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
United States.....	\$271,500 00	\$270,370 50	\$271,500 00	
Cities in other States.....	101,000 00	108,034 30	97,830 00	
Cities in this State.....	32,000 00	33,135 61	28,130 00	
Counties in this State.....	5,000 00	5,141 00	4,900 00	
Towns in this State.....	10,000 00	10,000 00	10,550 00	
Villages in this State.....	37,000 00	33,370 00	33,820 00	
School districts in this State	101,300 00	108,359 40	107,707 50	
Railroad mortgage bonds....	165,000 00	170,218 75	129,150 00	
	<u>\$722,800 00</u>	<u>\$744,629 56</u>	<u>\$688,087 50</u>	
				688,087 50
Banking house and lot, book value, \$27,500; cost, \$47,465.56; actual cash value				27,500 00
Other real estate, book value, \$44,140.72; cost, \$44,140.72; actual cash value.....				44,140 72
Cash on deposit in banks or trust companies.....				241,510 77
Cash on hand.....				16,798 33
Total of collectible interest.....				42,715 24
Amount of all other assets, viz.:				
Land contracts and accrued interest on same.....			\$32,403 08	
Insurance and taxes advanced for mortgagors.....			795 04	
Rent accrued.....			543 75	
Liberty bond subscribers' account.....			317 72	
				<u>34,059 54</u>
				<u>\$2,572,412 10</u>

LIABILITIES

Amount due depositors, viz.:				
Principal.....		\$2,271,435 69		
Dividends credited or to be credited for the six months ending with December 31, 1919.....		42,654 73		
				<u>\$2,314,090 42</u>
Surplus on estimated market value.....				258,321 68
				<u>\$2,572,412 10</u>

Surplus on par value, \$293,034.18.

CASH TRANSACTIONS DURING THE YEAR 1919
RECEIPTS

Cash on hand and in banks or trust companies January 1, 1919, before transactions of the day.....	\$152,482 35
From depositors, not including dividends credited.....	467,125 14
From interest on loans, deposits and investments.....	115,628 44
From rents from banking house.....	1,364 00
From rents from other real estate.....	4,892 00

From mortgages	\$137,785 00
From redemption of stocks and bonds.....	63,808 53
From stocks and bonds sold (total par value, \$113,256)	114,788 66
From real estate sold.....	64,590 00
From all other sources, viz.:	
Liberty bond payments by subscribers.....	\$15,968 53
Land contracts.....	12,570 50
Insurance premiums and taxes advanced, refunded.	316 43
Thrift stamps purchased; Insurance premium, water rate and light contract refunds.....	203 32
	<u>29,058 78</u>
	<u>\$1,151,522 90</u>

PAYMENTS

To depositors, including dividends paid to them.....	\$441,190 53
For loans on bonds and mortgages.....	179,350 00
For stocks and bonds purchased, including premiums, commis- sions, etc. (total par value, \$219,134.88).....	218,006 50
For interest (other than dividend payments to depositors) ...	641 06
For current expenses of the bank, viz.:	
For salaries.....	\$5,000 00
For taxes: Banking house, \$797.46; surplus, \$2,351.43; on mortgages, \$744.50.....	3,893 39
For expenses, except taxes, of banking house:	
Repairs	889 67
Other	720 00
For expenses of other real estate, viz.:	
Repairs	2,629 66
Insurance	619 52
Taxes	2,249 83
Other	595 58
For other expenses, not including expenses of other real estate nor other expenses of banking house..	4,959 38
	<u>21,557 53</u>
Other payments, viz.:	
Liberty bond account.....	\$15,871 99
Land contracts.....	15,640 00
Insurance and taxes.....	891 19
Thrift stamps.....	65 00
	<u>32,468 18</u>
Cash on hand and in banks or trust companies December 31, 1919, after transactions of the day.....	258,309 10
	<u>\$1,151,522 90</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1920.....	4,233
Number of accounts opened or reopened during the year.....	424
Number of accounts closed during the year.....	361
Amount deposited during the year, not including dividends credited for that period.....	\$467,125 14
Amount withdrawn during the year.....	441,190 53
Amount of dividends credited and paid for the year, viz.:	
July 1, 1919.....	\$42,165 26
January 1, 1920.....	42,654 73
	<u>84,819 99</u>
Average amount of each account January 1, 1920.....	546 67
Rate per cent. of dividends to depositors during the six months ending June 30, 1919.....	4
Rate per cent. of dividends to depositors during the six months ending December 31, 1919.....	4
Total earnings of the bank for the year 1919, after allowing for amortization of premiums and discounts.....	\$124,434 25
Total expenses of the bank for the year 1919.....	21,557 53
Dividends paid to depositors for the year 1919.....	84,819 99
Net earnings for the year 1919 over expenses and dividends paid to depositors.....	<u>18,056 73</u>

From mortgages	\$320,440 00
From redemption of stocks and bonds	738,438 34
From loans paid	60,000 00
From real estate sold	63,920 00
From all other sources, viz.:	
Land contracts	\$6,500 00
Insurance premiums and taxes advanced, refunded	1,067 18
	<u>7,567 18</u>
	<u><u>\$3,068,456 44</u></u>

PAYMENTS

To depositors, including dividends paid to them	\$993,997 34
For loans on bonds and mortgages	538,000 00
For loans on stocks and bonds and other securities	60,000 00
For stocks and bonds purchased, including premiums, commis- sions, etc. (total par value, \$916,800)	909,001 03
For interest (other than dividend payments to depositors)	2,008 71
For current expenses of the bank, viz.:	
For salaries	\$13,931 66
For taxes: Banking house, \$256.34; surplus, \$9,348.71; on mortgages, \$1,089.50	10,694 55
For expenses, except taxes of banking house:	
Repairs	441 87
For expenses of other real estate, viz.:	
Repairs	3,644 79
Insurance	265 96
Taxes	1,937 02
For other expenses, not including expenses of other real estate nor other expenses of banking house	5,186 64
	<u>36,102 49</u>
For real estate acquired by foreclosure, or in settlement of debts due the bank	11,964 02
Other payments: Insurance premiums and taxes advanced	1,824 87
Cash on hand and in banks or trust companies December 31, 1919, after transactions of the day	515,557 98
	<u><u>\$3,068,456 44</u></u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1920	7,278
Number of accounts opened or reopened during the year	673
Number of accounts closed during the year	455
Amount deposited during the year, not including dividends credited for that period	\$1,027,883 84
Amount withdrawn during the year	993,997 34
Amount of dividends credited and paid for the year, viz.:	
July 1, 1919	\$114,330 11
January 1, 1920	114,438 64
	<u>228,768 75</u>
Average amount of each account January 1, 1920	801 30
Rate per cent. of dividends to depositors during the six months ending June 30, 1919	4 and 4½
Rate per cent. of dividends to depositors during the six months ending December 31, 1919	4 and 4½
Total earnings of the bank for the year 1919, after allowing for amortization of premiums and discounts	\$329,674 02
Total expenses of the bank for the year 1919	36,102 49
Dividends paid to depositors for the year 1919	228,768 75
Net earnings for the year 1919 over expenses and dividends paid to depositors	64,802 78

123. THE UNION SAVINGS BANK OF PATCHOGUE, PATCHOGUE

[Ocean avenue; incorporated 1896]

JOSEPH BAILEY, President. WALTER S. ROSE, Secretary.
 WILLIAM A. HULSE, Vice-President. E. JOHANKNECHT, Jr., Asst. Secy.
 EMERSON G. TERRELL, Vice-Pres.

TRUSTEES

WALTER H. JAYCOX,	GEORGE B. HOWELL,	JULIUS HAUSER,
JOSEPH BAILEY,	WILLIAM A. HULSE,	ROBT. S. PELLETREAU,
EMERSON G. TERRELL,	WINFIELD S. BENNETT,	ARTHUR M. SWEZEY,
ARTHUR H. TERRY,	JOHN T. DARE,	JOSEPH T. LOSEB,
NELSON MCBRIDE,	RALPH B. DAYTON,	RILEY P. HOWELL,
MILTON G. WIGGINS,	E. EUGENE HAWKINS,	WALTER S. ROSE,
ALDEN J. WOODRUFF,	E. JOHANKNECHT, Jr.,	JOHN J. ROE,
GELSTON G. ROE,	FRANCIS GERBER,	WILLIAM H. ROBBINS.

FINANCIAL

RESOURCES

Bonds and mortgages \$2,405,094 00
 Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
United States.....	\$426,036 00	\$410,157 90	\$408,674 00	
Cities in other States	133,000 00	139,336 89	134,635 00	
Cities in this State.....	154,250 00	161,313 24	156,172 50	
Towns in this State.....	16,900 00	17,715 03	17,745 00	
Villages in this State.....	195,350 00	201,638 65	197,580 50	
School districts in this State	109,450 00	111,128 94	111,879 50	
Railroad mortgage bonds....	372,000 00	365,877 05	353,050 00	
	<u>\$1,406,986 00</u>	<u>\$1,407,713 67</u>	<u>\$1,379,786 50</u>	
Promissory notes				1,379,786 50
Banking house and lot, book value, \$36,000; cost, \$42,607.01; actual cash value.....				200,000 00
Other real estate, book value, \$15,466.27; cost, \$15,466.27; actual cash value.....				36,000 00
Cash on deposit in banks or trust companies.....				15,466 27
Cash on hand.....				243,387 55
Total of collectible interest.....				47,788 97
Amount of all other assets: Taxes advanced.....				33,956 25
				70 00
				<u>\$4,361,549 54</u>

LIABILITIES

Amount due depositors, viz.:

Principal	\$3,891,355 05	
Dividends credited or to be credited for the six months ending with December 31, 1919.....	71,196 30	\$3,962,551 35
Other liabilities: Liberty bond deposits.....		3,032 00
Surplus on estimated market value.....		395,966 19
		<u>\$4,361,549 54</u>

Surplus on par value, \$423,165.69.

CASH TRANSACTIONS DURING THE YEAR 1919

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1919, before transactions of the day.....	\$301,664 06
From depositors, not including dividends credited.....	1,364,021 98
From interest on loans, deposits and investments.....	214,111 00
From rents from other real estate.....	105 00
From mortgages	185,025 00

From redemption of stocks and bonds.....	\$507,100 00
From stocks and bonds sold (total par value, \$178,600).....	181,425 00
From loans paid	100,000 00
From real estate sold.....	19,250 00
From all other sources, viz.:	
Liberty bond payments by subscribers.....	\$67,627 00
Insurance premiums and taxes advanced, refunded.....	1,353 88
War Savings stamps sold.....	331 00
	<u>69,311 88</u>
	<u>\$3,032,013 92</u>

PAYMENTS

To depositors, including dividends paid to them.....	\$1,091,156 69
For loans on bonds and mortgages.....	529,600 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, \$387,950).....	864,061 90
For interest (other than dividend payments to depositors)....	3,946 71
For current expenses of the bank, viz.:	
For salaries	\$11,994 31
For taxes: Banking house, \$678.21; surplus, \$3,342.39.....	4,020 60
For expenses, except taxes, of banking house:	
Repairs	418 93
For expenses of other real estate, viz.:	
Repairs	14 65
Insurance	34 10
Taxes ..	585 78
For other expenses, not including expenses of other real estate nor other expenses of banking house..	<u>3,503 12</u>
	20,571 49
Other payments, viz.:	
Liberty bond payments on subscriptions for customers	\$81,200 00
War Savings stamps purchased.....	206 00
Taxes advanced for mortgages.....	94 61
	<u>81,500 61</u>
Cash on hand and in banks or trust companies December 31, 1919, after transactions of the day.....	291,176 52
	<u>\$3,032,013 92</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1920.....	7,410
Number of accounts opened or reopened during the year.....	1,274
Number of accounts closed during the year.....	857
Amount deposited during the year, not including dividends credited for that period.....	\$1,364,021 98
Amount withdrawn during the year.....	1,091,156 69
Amount of dividends credited and paid for the year, viz.:	
July 1, 1919.....	\$68,235 69
January 1, 1920.....	<u>71,196 30</u>
	139,431 99
Average amount of each account January 1, 1920.....	534 75
Rate per cent. of dividends to depositors during the six months ending June 30, 1919.....	4
Rate per cent. of dividends to depositors during the six months ending December 31, 1919.....	4
Total earnings of the bank for the year 1919, after allowing for amortization of premiums and discounts.....	\$215,890 40
Total expenses of the bank for the year 1919.....	20,571 49
Dividends paid to depositors for the year 1919.....	139,431 99
Net earnings for the year 1919 over expenses and dividends paid to depositors.....	<u>55,886 92</u>

From interest on loans, deposits and investments.....	\$196,298 88
From rents from banking house.....	5,431 00
From mortgages	128,803 25
From redemption of stocks and bonds.....	44,709 96
From stocks and bonds sold (total par value, \$138,100).....	139,260 61
From real estate sold.....	370 00
From all other sources, viz.:	
Liberty and Victory bonds sold, and payments by subscribers	\$247,731 89
U. S. certificates of indebtedness sold.....	250,000 00
Profit and loss; cash over.....	1,357 76
Land contracts.....	100 00
	<u>499,189 65</u>
	<u>\$3,236,209 57</u>

PAYMENTS

To depositors, including dividends paid to them.....	\$1,862,344 90
For loans on bonds and mortgages.....	94,372 65
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$406,400).....	396,571 10
For interest (other than dividend payments to depositors)...	4,774 38
For current expenses of the bank, viz.:	
For salaries.....	\$19,380 00
For taxes: Banking house, \$2,102.57; surplus, \$3,729.94; on mortgages, \$40.50.....	6,273 01
For expenses, except taxes, of banking house:	
Repairs	195 92
Insurance	346 50
Other	2,202 86
For expenses of other real estate, viz.: Taxes.....	16 59
For other expenses, not including expenses of other real estate nor other expenses of banking house..	3,759 99
	<u>32,174 77</u>
Other payments, viz.:	
Liberty and Victory bond account.....	\$233,547 00
U. S. treasury certificates of indebtedness purchased	250,000 00
Profit and loss; suspense.....	1,581 07
Land contract.....	350 00
	<u>485,478 07</u>
Cash on hand and in banks or trust companies December 31, 1919, after transactions of the day.....	360,493 70
	<u>\$3,236,209 57</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1920.....	11,140
Number of accounts opened or reopened during the year.....	1,806
Number of accounts closed during the year.....	1,594
Amount deposited during the year, not including dividends credited for that period.....	\$1,934,633 87
Amount withdrawn during the year.....	1,862,344 90
Amount of dividends credited and paid for the year, viz.:	
July 1, 1919.....	\$63,629 98
January 1, 1920.....	63,678 10
Credited at other periods.....	1,202 68
	<u>128,510 76</u>
Average amount of each account January 1, 1920.....	366 25
Rate per cent. of dividends to depositors during the six months ending June 30, 1919.....	3½
Rate per cent. of dividends to depositors during the six months ending December 31, 1919.....	3½
Total earnings of the bank for the year 1919, after allowing for amortization of premiums and discounts.....	\$191,637 84
Total expenses of the bank for the year 1919.....	32,174 77
Dividends paid to depositors for the year 1919.....	128,510 76
Net earnings for the year 1919 over expenses and dividends paid to depositors.....	<u>30,952 31</u>

From interest on loans, deposits and investments.....	\$109,380 45
From rents from banking house.....	1,445 00
From rents from other real estate.....	465 00
From mortgages.....	67,540 00
From redemption of stocks and bonds.....	361,194 99
From real estate sold.....	4,751 99
From all other sources, viz.:	
Over credit depositor's account.....	\$4 20
Insurance and taxes advanced, refunded.....	279 92
Sundries.....	1 00
	<hr/>
	285 12
	<hr/> <hr/>
	\$1,428,754 12

PAYMENTS

To depositors, including dividends paid to them.....	\$600,788 32
For loans on bonds and mortgages.....	11,300 00
For stocks and bonds purchased, including premiums, commis- sions, etc. (total par value, \$645,000).....	634,829 00
For interest (other than dividend payments to depositors)...	5,965 71
For current expenses of the bank, viz.:	
For salaries.....	\$3,837 32
For taxes: Banking house, \$886.84; on mortgages, \$56.50.....	893 34
For expenses, except taxes, of banking house:	
Repairs.....	355 23
Other.....	102 82
Insurance.....	161 71
For expenses of other real estate, viz.:	
Repairs.....	16 12
Insurance.....	1,019 46
Taxes.....	994 10
Other.....	459 35
For other expenses, not including expenses of other real estate nor other expenses of banking house..	2,067 07
	<hr/>
	9,926 52
Other payments, viz.:	
Cash lost and short.....	\$106 49
Taxes and insurance advanced.....	256 39
	<hr/>
	362 88
Cash on hand and in banks or trust companies December 31, 1919, after transactions of the day.....	165,581 69
	<hr/> <hr/>
	\$1,428,754 12

STATISTICAL INFORMATION

Number of open accounts January 1, 1920.....	6,118
Number of accounts opened or reopened during the year.....	634
Number of accounts closed during the year.....	554
Amount deposited during the year, not including dividends credited for that period.....	\$710,269 61
Amount withdrawn during the year.....	600,788 32
Amount of dividends credited and paid for the year, viz.:	
July 1, 1919.....	\$39,969 98
January 1, 1920.....	41,251 97
	<hr/>
	81,221 95
Average amount of each account January 1, 1920.....	391 36
Rate per cent. of dividends to depositors during the six months ending June 30, 1919.....	4 and 3
Rate per cent. of dividends to depositors during the six months ending December 31, 1919.....	4 and 3
Total earnings of the bank for the year 1919, after allowing for amortization of premiums and discounts.....	\$104,500 17
Total expenses of the bank for the year 1919.....	9,926 52
Dividends paid to depositors for the year 1919.....	81,221 95
Net earnings for the year 1919 over expenses and dividends paid to depositors.....	13,351 70
	<hr/> <hr/>

126. KINGSTON SAVINGS BANK, KINGSTON

[273 Wall street; incorporated 1874]

MYRON TELLER, President. V. B. VAN WAGONEN, Vice-President.
 GEORGE BURGEVIN, Vice-President. CHARLES TAPPEN, Treasurer.

TRUSTEES

JAMES A. BETTS,
 GEORGE BURGEVIN,
 ZADOC P. BOICE,
 SAM BERNSTEIN,

EVERETT FOWLER,
 JOHN E. KRAFT,
 D. N. MATHEWS,
 ABRAHAM D. ROSE,
 ERVIN E. NORWOOD.

CHARLES TAPPEN,
 MYRON TELLER,
 V. B. VAN WAGONEN,
 LEVAN S. WINNE,

FINANCIAL**RESOURCES**

Bonds and mortgages..... \$2,460,517 03
 Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
United States	\$630,836 00	\$622,811 63	\$630,836 00	
State of New York.....	25,000 00	25,843 76	25,250 00	
Cities in other States.....	25,000 00	26,357 50	25,500 00	
Cities in this State.....	784,907 34	776,589 31	770,179 71	
Counties in this State.....	20,000 00	19,975 00	19,600 00	
Towns in this State.....	233,337 00	242,474 62	236,484 00	
Villages in this State.....	523,439 37	534,194 85	526,764 86	
School districts in this State	71,000 00	72,174 20	71,300 00	
	<u>\$2,319,020 21</u>	<u>\$2,318,900 36</u>	<u>\$2,305,364 59</u>	2,305,864 59
Banking house and lot, book value, \$25,000; cost, \$29,034.17; actual cash value				25,000 00
Cash on deposit in banks or trust companies.....				399,686 86
Cash on hand.....				22,639 72
Total of collectible interest.....				69,862 70
Amount of all other assets, viz.:				
Land contract			\$1,200 00	
Insurance advanced			26 72	
				<u>1,226 72</u>
				<u>\$5,234,797 62</u>

LIABILITIES

Amount due depositors, viz.:

Principal	\$4,802,076 80	
Dividends credited or to be credited for the six months ending with December 31, 1919.....	90,488 74	
		<u>\$4,892,565 54</u>
Surplus on estimated market value.....		392,232 08
		<u>\$5,284,797 62</u>

Surplus on par value, \$405,387.70.

CASH TRANSACTIONS DURING THE YEAR 1919**RECEIPTS**

Cash on hand and in banks or trust companies January 1, 1919, before transactions of the day.....	\$263,740 94
From depositors, not including dividends credited.....	1,155,091 61
From interest on loans, deposits and investments.....	223,850 40
From mortgages	115,231 30
From redemption of stocks and bonds.....	331,150 45
From loans paid	700 00
From real estate sold.....	1,500 00
From all other sources: Taxes and insurance advanced re- funded	497 94
	<u>\$2,091,762 64</u>

PAYMENTS

To depositors, including dividends paid to them.....		\$948,700 51
For loans on bonds and mortgages.....		69,700 00
For loans on stocks and bonds and other securities.....		700 00
For stocks and bonds purchased, including premiums, commis- sions, etc. (total par value, \$643,021.66).....		634,997 29
For interest (other than dividend payments to depositors)....		991 79
For current expenses of the bank, viz.:		
For salaries.....	\$6,200 00	
For taxes: Banking house, \$97.59; surplus, \$3,192.25	4,189 84	
For expenses, except taxes, of banking house:		
Repairs.....	24 43	
Insurance.....	83 11	
For expenses of other real estate, Taxes.....	65 30	
For other expenses, not including expenses of other real estate nor other expenses of banking house..	3,085 87	
		13,648 35
Other payments, viz.:		
Insurance advanced.....	\$26 72	
Loss on sale of real estate.....	671 40	
		698 12
Cash on hand and in banks or trust companies December 31, 1919, after transactions of the day.....		422,326 58
		<u>\$2,091,762 64</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1920.....		7,141
Number of accounts opened or reopened during the year.....		1,045
Number of accounts closed during the year.....		717
Amount deposited during the year, not including dividends credited for that period.....		\$1,155,091 61
Amount withdrawn during the year.....		948,700 51
Amount of dividends credited and paid for the year, viz.:		
July 1, 1919.....	\$88,695 13	
January 1, 1920.....	90,488 74	
		179,183 87
Average amount of each account January 1, 1920.....		685 13
Number of accounts which exceeded \$3,000, exclusive of divi- dends credited, at the last trial balance of depositors' ledg- ers, 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.....		\$3,566 81
Rate per cent. of dividends to depositors during the six months ending June 30, 1919.....		4
Rate per cent. of dividends to depositors during the six months ending December 31, 1919.....		4
Total earnings of the bank for the year 1919, after allowing for amortization of premiums and discounts.....		\$223,470 09
Total expenses of the bank for the year 1919.....		13,648 35
Dividends paid to depositors for the year 1919.....		179,183 87
Net earnings for the year 1919 over expenses and dividends paid to depositors.....		<u>30,637 87</u>

127. NEW PALTZ SAVINGS BANK, NEW PALTZ

[Incorporated 1871]

C. L. VAN ORDEN, President.
JESSE ELTING, Vice-President.C. I. LEFEVRE, Vice-President.
H. H. GRIMM, Secretary.

TRUSTEES

JESSE ELTING,
JOHN J. HULL,
A. W. WILLIAMS,
THOMAS SNYDER,
FRANK J. LEFEVRE,ABRAM P. LEFEVRE,
CORNELIUS I. LEFEVRE,
PHILIP DEYO,
LUTHER HASBROUCK,
C. L. VAN ORDEN,
FRIEND WILKLOW.JOSIAH P. LEFEVRE,
SIMON DUBOIS,
HOWARD H. GRIMM,
OTTO B. SCHMID,
J. E. HASBROUCK, Jr.,FINANCIAL
RESOURCESBonds and mortgages..... \$1,040,229 13
Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
United States	\$174,000 00	\$168,642 40	\$174,000 00	
State of Idaho.....	25,000 00	24,660 00	24,250 00	
State of Arizona.....	10,000 00	10,206 50	10,200 00	
State of Massachusetts.....	10,000 00	8,787 50	8,900 00	
Cities in other States.....	10,000 00	9,570 00	9,700 00	
Cities in this State.....	216,376 00	219,566 34	218,295 85	
Counties in this State.....	101,000 00	101,222 30	100,835 00	
Towns in this State.....	127,927 85	130,043 23	127,027 62	
Villages in this State.....	197,080 00	200,242 39	198,705 25	
School districts in this State	86,950 00	89,736 64	89,742 50	
Railroad mortgage bonds...	39,000 00	37,434 50	24,340 00	
	<u>\$997,333 85</u>	<u>\$1,000,111 30</u>	<u>\$985,966 32</u>	985,996 32
Promissory notes				1,600 00
Banking house and lot, book value, \$10,000; cost, \$10,097; actual cash value.....				10,000 00
Other real estate, book value, \$2,500; cost, \$2,500; actual cash value				2,500 00
Cash on deposit in banks or trust companies.....				106,547 37
Cash on hand.....				13,047 82
Total of collectible interest.....				32,563 53
Amount of all other assets: Rent accrued.....				30 00
				<u>\$2,192,514 17</u>

LIABILITIES

Amount due depositors, viz.:

Principal	\$1,995,015 45	
Dividends credited or to be credited for the six months ending with December 31, 1919.....	37,181 63	\$2,032,197 07
Surplus on estimated market value.....		160,317 10
		<u>\$2,192,514 17</u>

Surplus on par value, \$171,654.63.

CASH TRANSACTIONS DURING THE YEAR 1919

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1919, before transactions of the day.....	\$94,046 82
From depositors, not including dividends credited.....	459,631 34
From interest on loans, deposits and investments.....	97,817 80
From rents from banking house.....	272 00
From rents from other real estate.....	60 00
From mortgages	90,687 50
From redemption of stocks and bonds.....	116,999 00

From stocks and bonds sold (total par value, \$88,289.44)	88,289 44
From loans paid	3,990 00
From all other sources, viz.:	
Safe deposit rentals	\$313 56
Profit on bonds	7,054 10
	7,367 66
	\$959,161 56

PAYMENTS

To depositors, including dividends paid to them	\$434,089 11
For loans on bonds and mortgages	158,550 00
For loans on stocks and bonds and other securities	5,590 00
For stocks and bonds purchased, including premiums, commis- sions, etc. (total par value, \$229,000)	229,008 40
For interest (other than dividend payments to depositors) . .	1,569 31
For current expenses of the bank, viz.:	
For salaries	\$4,062 50
For taxes: Banking house, \$24.68; surplus, \$1,389.93	1,614 61
For expenses, except taxes, of banking house:	
Repairs	283 91
Insurance	59 40
Other	300 35
For expenses of other real estate, viz.:	
Repairs	87 32
Insurance	55 00
Taxes	382 43
For other expenses, not including expenses of other real estate nor other expenses of banking house.	1,275 76
	8,060 28
For real estate acquired by foreclosure, or in settlement of debts due the bank	2,500 00
Other payments, viz.:	
Dividend credited at other period	\$26 77
Loss on mortgage	172 50
	199 27
Cash on hand and in banks or trust companies December 31, 1919, after transactions of the day	119,595 19
	\$959,161 56

STATISTICAL INFORMATION

Number of open accounts January 1, 1920	3,160
Number of accounts opened or reopened during the year	358
Number of accounts closed during the year	251
Amount deposited during the year, not including dividends credited for that period	\$459,631 34
Amount withdrawn during the year	434,089 11
Amount of dividends credited and paid for the year, viz.:	
July 1, 1919	\$36,764 65
January 1, 1920	37,181 62
Credited at other periods	26 77
	73,973 04
Average amount of each account January 1, 1920	643 10
Rate per cent. of dividends to depositors during the six months ending June 30, 1919	4
Rate per cent. of dividends to depositors during the six months ending December 31, 1919	4
Total earnings of the bank for the year 1919, after allowing for amortization of premiums and discounts	\$96,886 09
Total expenses of the bank for the year 1919	8,060 28
Dividends paid to depositors for the year 1919	73,973 04
Net earnings for the year 1919 over expenses and dividends paid to depositors	14,852 77

128. RONDOUT SAVINGS BANK, KINGSTON

[20 Ferry street; incorporated 1863]

J. E. DERRENBACHER, President.
T. C. COYKENDALL, Vice-President.F. H. GRIFFITHS, Vice-President.
DAYTON MURRAY, Secretary.**TRUSTEES**T. C. COYKENDALL,
JOHN S. THOMPSON,
WESLEY D. HALE,
F. H. GRIFFITHS,FRED'K STEPHAN, Jr.,
ALEXANDER A. STERN,
J. D. SCHOONMAKER,EDWARD COYKENDALL,
JAMES G. ROSE,
HARRY H. FLEMING,
NICHOLAS STOCK.**FINANCIAL****RESOURCES**Bonds and mortgages..... \$2,030,092 00
Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value
United States	\$1,499,900 00	\$1,458,044 20	\$1,499,900 00
Cities in other States.....	50,000 00	52,778 60	51,000 00
Cities in this State.....	812,534 44	833,998 00	786,074 22
Counties in this State.....	163,000 00	182,998 10	160,700 00
Towns in this State.....	56,300 00	58,521 10	56,272 00
Villages in this State.....	34,361 00	34,812 24	34,384 10
School districts in this State	2,300 00	2,300 00	2,369 00
	<u>\$2,618,395 44</u>	<u>\$2,623,547 24</u>	<u>\$2,590,699 32</u>

2,590,699 32

Other real estate, book value, \$19,856.74; cost, \$21,108.46;
actual cash value..... 20,351 85

Cash on deposit in banks or trust companies..... 425,714 78

Cash on hand..... 14,578 20

Total of collectible interest..... 62,064 36

Amount of all other assets, viz.:

Rents accrued \$170 00
Land contracts 150 00

320 00

\$5,143,820 51**LIABILITIES**

Amount due depositors, viz.:

Principal \$4,645,106 21
Dividends credited or to be credited for the six
months ending with December 31, 1919..... 87,808 94\$4,732,909 15

Surplus on estimated market value..... 410,911 36

\$5,143,820 51

Surplus on par value, \$438,607.48.

CASH TRANSACTIONS DURING THE YEAR 1919**RECEIPTS**

Cash on hand and in banks or trust companies January 1, 1919, before transactions of the day.....	\$326,018 48
From depositors not including dividends credited.....	1,256,477 82
From interest on loans, deposits and investments.....	229,029 46
From rents from other real estate.....	370 00
From mortgages.....	374,952 50
From redemption of stocks and bonds.....	404,127 15
From stocks and bonds sold (total par value, \$354,500).....	355,900 00
From loans paid.....	450 00
From real estate sold.....	675 00

From all other sources, viz.:

Insurance premiums, taxes, mortgage taxes, recording and advertising advanced refunded.....	\$791 68	
Received for old check protector.....	13 70	
Suspense account	542 13	
		1,347 51
		\$2,949,347 92

PAYMENTS

To depositors, including dividends paid to them.....	\$1,088,773 21	
For loans on bonds and mortgages.....	144,600 00	
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$1,274,700)	1,244,186 78	
For interest (other than dividend payments to depositors)	5,936 51	
For current expenses of the bank, viz.:		
For salaries	\$6,883 30	
For taxes: suspense.....	3,357 74	
For rent of banking rooms.....	1,350 00	
For expenses of other real estate, viz.:		
Repairs	313 82	
Insurance	13 34	
Taxes	493 75	
For other expenses, not including expenses of other real estate nor other expenses of banking house	2,376 15	
		14,788 10
For real estate acquired by foreclosure, or in settlement of debts due the bank.....	6,215 95	
Other payments, viz.:		
Insurance premiums and taxes advanced.....	\$553 37	
Suspense account	409 39	
Repairs to banking rooms.....	3,586 13	
		4,554 39
Cash on hand and in banks or trust companies December 31, 1919, after transactions of the day.....	440,292 98	
		\$2,949,347 92

STATISTICAL INFORMATION

Number of open accounts January 1, 1920.....	7,394
Number of accounts opened or reopened during the year.....	1,236
Number of accounts closed during the year.....	1,068
Amount deposited during the year, not including dividends credited for that period.....	\$1,256,477 82
Amount withdrawn during the year.....	1,088,773 21
Amount of dividends credited and paid for the year, viz.:	
July 1, 1919.....	\$85,972 99
January 1, 1920.....	87,803 94
	173,776 93
Average amount of each account January 1, 1920.....	640 24
Rate per cent. of dividends to depositors during the six months ending June 30, 1919.....	4
Rate per cent. of dividends to depositors during the six months ending December 31, 1919.....	4
Total earnings of the bank for the year 1919, after allowing for amortization of premiums and discounts.....	\$214,640 42
Total expenses of the bank for the year 1919.....	14,788 10
Dividends paid to depositors for the year 1919.....	173,776 93
Net earnings for the year 1919 over expenses and dividends paid to depositors.....	26,075 39

129. SAUGERTIES SAVINGS BANK, SAUGERTIES

[244 Main street; incorporated 1871]

JAMES T. MAXWELL, President.
LOUIS J. BUTZEL, Vice-President.CHARLES H. LAMB, Vice-President.
J. A. FRELIGH, Secretary.

TRUSTEES

THEO. B. CORNWELL,
LOUIS J. BUTZEL,
JAMES T. MAXWELL,
MYRON BEDELL,
CHARLES H. LAMB,ORVILLE L. CARN,
BYRON L. DAVIS,
J. C. SUDERLEY,
RICHARD OVERBAUGH,
JOHN C. SHULTS,MARTIN CANTINE,
WILLIAM ZIEGLER,
HARRY WELLS,
WINNIE FINCH,
JOHN A. SNYDER.

FINANCIAL

RESOURCES

Bonds and mortgages..... \$574,454 50
Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
United States	\$328,534 00	\$320,891 02	\$328,569 32	
State of New York.....	10,000 00	10,000 00	10,000 00	
Cities in other States.....	66,500 00	68,746 10	66,945 00	
Counties, villages and towns in adjoining States.....	20,000 00	20,183 80	20,200 00	
Cities in this State.....	415,127 26	422,381 75	384,219 55	
Counties in this State.....	69,000 00	71,662 19	69,165 00	
Towns in this State.....	142,654 86	144,985 85	145,890 45	
Villages in this State.....	378,946 96	384,643 20	380,521 44	
School districts in this State	315,535 00	322,679 33	320,747 85	
Railroad mortgage bonds....	73,000 00	82,544 55	68,430 00	
	<u>\$1,818,348 08</u>	<u>\$1,848,717 84</u>	<u>\$1,793,708 61</u>	1,793,708 61

Promissory notes 1,885 00
 Banking house and lot, book value, \$3,000; cost, \$10,000;
 actual cash value 3,000 00
 Other real estate, book value, \$35,759.71; cost, \$33,259.71;
 actual cash value 35,759 71
 Cash on deposit in banks or trust companies..... 210,490 69
 Cash on hand..... 18,047 07
 Total of collectible interest..... 37,505 87
 Amount of all other assets, viz.:

Land contracts	\$1,800 00	
Rents accrued	82 50	
Insurance and tax account.....	295 58	
		<u>2,078 05</u>
		<u><u>\$2,676,929 50</u></u>

LIABILITIES

Amount due depositors, viz.:

Principal	\$2,402,035 06	
Dividends credited or to be credited for the six months ending with December 31, 1919.....	44,902 23	
		<u>\$2,446,937 32</u>
Surplus on estimated market value.....		229,992 18
		<u><u>\$2,676,929 50</u></u>

Surplus on par value, \$254,631.65.

CASH TRANSACTIONS DURING THE YEAR 1919

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1919, before transactions of the day.....	\$220,198 01
From depositors, not including dividends credited.....	618,404 11
From interest on loans, deposits and investments.....	107,052 62

From rents from banking house.....	\$145 00
From rents from other real estate.....	2,093 37
From mortgages	43,525 00
From redemption of stocks and bonds.....	175,958 41
From loans paid	7,765 00
From real estate sold.....	1,471 25
	<hr/>
	\$1,176,612 77

PAYMENTS

To depositors, including dividends paid to them.....	\$500,466 13
For loans on bonds and mortgages.....	49,400 00
For loans on stocks and bonds and other securities.....	6,125 00
For stocks and bonds purchased, including premiums, commis- sions, etc. (total par value \$386,833.34).....	379,997 72
For interest (other than dividend payments to depositors)...	2,452 14
For current expenses of the bank, viz.:	
For salaries	\$4,200 00
For taxes: Banking house, \$339.32; surplus, \$1,843.25; on mortgages, \$44.50.....	2,227 07
For expenses, except taxes, of banking house:	
Repairs	15 00
Insurance	53 13
Other	113 00
For expenses of other real estate, viz.:	
Repairs	53 85
Insurance	85 64
Taxes	736 57
Other	380 40
For other expenses, not including expenses of other real estate nor other expenses of banking house...	1,538 52
	<hr/>
	9,403 18
Other payments, viz.: Insurance and taxes advanced.....	230 84
Cash on hand and in banks or trust companies December 31, 1919, after transactions of the day.....	228,537 76
	<hr/>
	\$1,176,612 77

STATISTICAL INFORMATION

Number of open accounts January 1, 1920.....	4,277
Number of accounts opened or reopened during the year.....	548
Number of accounts closed during the year.....	402
Amount deposited during the year, not including dividends credited for that period.....	\$618,404 11
Amount withdrawn during the year.....	500,466 13
Amount of dividends credited and paid for the year, viz.:	
July 1, 1919.....	\$43,845 29
January 1, 1920.....	44,902 23
	<hr/>
	88,247 52
Average amount of each account January 1, 1920.....	572 11
Rate per cent. of dividends to depositors during the six months ending June 30, 1919.....	4
Rate per cent. of dividends to depositors during the six months ending December 31, 1919.....	4
Total earnings of the bank for the year 1919, after allowing for amortization of premiums and discounts.....	\$109,175 28
Total expenses of the bank for the year 1919.....	9,403 18
Dividends paid to depositors for the year 1919.....	88,247 52
Net earnings for the year 1919 over expenses and dividends paid to depositors.....	11,524 58

130. ULSTER COUNTY SAVINGS INSTITUTION, KINGSTON

[280 Wall street; incorporated 1851]

WM. C. SHAFER, President. JOHN B. ALLIGER, Treasurer.
 HARRY R. BRIGHAM, Vice-President. J. M. SCHAEFFER, Secretary.
 CHARLES S. WOOD, Vice-President.

TRUSTEES

JOHN B. ALLIGER, GEORGE HUTTON, ABRAM V. DEGRAFF,
 HARRY R. BRIGHAM, G. D. B. HASBROUCK, OGDEN F. WINNE,
 HOWARD CHIPP, CHARLES S. WOOD, DAVID BURGEMIN,
 PHILIP ELTING, JOS. M. SCHAEFFER, WM. C. SHAFER,
 W. R. HARRISON.

FINANCIAL
RESOURCES

Bonds and mortgages..... \$2,833,006 00
 Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
United States	\$1,102,150 00	\$1,102,150 00	\$1,102,150 00	
Cities in other States.....	45,000 00	45,156 90	44,700 00	
Cities in this State.....	1,072,359 78	1,083,951 42	1,048,519 72	
Counties in this State.....	89,500 00	94,893 87	88,875 00	
Towns in this State.....	223,500 00	229,055 00	220,812 00	
Villages in this State.....	310,631 46	318,341 86	307,482 41	
School districts in this State	114,660 00	115,010 00	112,769 00	
Railroad mortgage bonds....	150,000 00	144,562 50	113,500 00	
	<u>\$3,107,801 24</u>	<u>\$3,136,131 56</u>	<u>\$3,039,108 13</u>	
Promissory notes				3,039,108 13
Banking house and lot, book value, \$45,000; cost, \$75,000; actual cash value.....				40,000 00
Other real estate, book value, \$6,500; cost, \$14,920; actual cash value				45,000 00
Cash on deposit in banks or trust companies.....				6,500 00
Cash on hand.....				361,195 34
Total of collectible interest.....				54,160 31
Amount of all other assets, viz.:				72,555 66
Insurance and taxes advanced.....			\$4,035 23	
Rents accrued			800 00	
Land contracts			16,115 00	
				<u>20,950 23</u>
				<u><u>\$6,472,475 67</u></u>

LIABILITIES

Amount due depositors, viz.:				
Principal			\$6,029,238 53	
Dividends credited or to be credited for the six months ending with December 31, 1919.....			113,870 76	
				<u>\$6,143,099 29</u>
Surplus on estimated market value.....				329,376 38
				<u><u>\$6,472,475 67</u></u>

Surplus on par value, \$398,069.49.

CASH TRANSACTIONS DURING THE YEAR 1919

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1919, before transactions of the day.....		\$329,263 23
From depositors, not including dividends credited.....	1,530,275 17	
From interest on loans, deposits and investments.....	274,743 56	
From rents from banking house.....	2,170 46	

From rents from other real estate.....	\$516 00	
From mortgages	207,650 00	
From redemption of stocks and bonds.....	364,516 63	
From real estate sold.....	2,820 00	
From all other sources, viz.:		
Land contracts	\$600 00	
Taxes and insurance advanced refunded.....	1,541 53	
Credited to profit and loss account.....	14,213 25	
		16,354 78
		<u>\$2,728,309 83</u>

PAYMENTS

To depositors, including dividends paid to them.....	\$1,309,998 52	
For loans on bonds and mortgages.....	74,975 00	
For loans on stocks and bonds and other securities.....	40,000 00	
For stocks and bonds purchased, including premiums, commis- sions, etc. (total par value, \$863,739.79).....	863,739 79	
For current expenses of the bank, viz.:		
For salaries	\$7,840 00	
For taxes: Banking house, \$1,880.64; surplus, \$2,511.44	4,892 08	
For expenses, except taxes, of banking house:		
Repairs	1,689 25	
Insurance	65 94	
For expenses of other real estate, viz.:		
Repairs	117 61	
Insurance	29 00	
Taxes	369 84	
For other expenses, not including expenses of other real estate nor other expenses of banking house..	5,452 06	
		19,956 68
Other payments, viz.:		
Taxes and insurance advanced.....	\$708 16	
Charged profit and loss account.....	576 03	
Land contracts	3,000 00	
		4,284 19
Cash on hand and in banks or trust companies December 31, 1919, after transactions of the day.....	415,355 65	
		<u>\$2,728,309 83</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1920.....	10,080
Number of accounts opened or reopened during the year.....	1,444
Number of accounts closed during the year.....	1,030
Amount deposited during the year, not including dividends credited for that period.....	\$1,530,275 17
Amount withdrawn during the year.....	1,309,998 52
Amount of dividends credited and paid for the year, viz.:	
July 1, 1919.....	\$111,201 38
January 1, 1920.....	113,870 76
	225,072 14
Average amount of each account January 1, 1920.....	609 40
Rate per cent. of dividends to depositors during the six months ending June 30, 1919.....	4
Rate per cent. of dividends to depositors during the six months ending December 31, 1919.....	4
Total earnings of the bank for the year 1919, after allowing for amortization of premiums and discounts.....	\$277,920 80
Total expenses of the bank for the year 1919.....	19,956 68
Dividends paid to depositors for the year 1919.....	225,072 14
Net earnings for the year 1919 over expenses and dividends paid to depositors	32,891 98

WESTCHESTER COUNTY

131. THE BANK FOR SAVINGS OF OSSINING, OSSINING

[Main street; incorporated 1854]

C. TOWNSEND YOUNG, President. DUDLEY B. HOLBROOK, Treasurer.
 GEORGE HYATT, Vice-President. SETH G. ELLEGOOD, Secretary.
 WILBUR F. FOSHAY, Vice-President.

TRUSTEES

C. TOWNSEND YOUNG,	GEORGE HYATT,	GRIFFIN S. HILLIKER,
SETH G. ELLEGOOD,	DUDLEY B. HOLBROOK,	LOUIS F. WASHBURN,
WILBUR F. FOSHAY,	JACOB CHADEAYNE,	EDWIN L. TODD,
WARREN A. MINER,	LEONARD A. BALLARD,	JOHN P. HOBBI,
	WALTER B. MAHONY.	

FINANCIAL

RESOURCES

Bonds and mortgages.....	\$2,207,979 00																																				
Stock and bond investments, viz.:																																					
<i>Stocks and bonds</i>																																					
	<table style="width: 100%; border-collapse: collapse; margin-left: 40px;"> <thead> <tr> <th style="width: 60%;"></th> <th style="width: 10%; text-align: center;">Par value</th> <th style="width: 10%; text-align: center;">Original cost</th> <th style="width: 20%; text-align: center;">Estimated market value</th> </tr> </thead> <tbody> <tr> <td>United States</td> <td style="text-align: right;">\$636,441 00</td> <td style="text-align: right;">\$623,177 60</td> <td style="text-align: right;">\$636,441 00</td> </tr> <tr> <td>Cities in other States.....</td> <td style="text-align: right;">100,000 00</td> <td style="text-align: right;">107,490 75</td> <td style="text-align: right;">100,775 00</td> </tr> <tr> <td>Cities in this State.....</td> <td style="text-align: right;">161,000 00</td> <td style="text-align: right;">161,067 45</td> <td style="text-align: right;">153,540 00</td> </tr> <tr> <td>Towns in this State.....</td> <td style="text-align: right;">37,000 00</td> <td style="text-align: right;">39,709 76</td> <td style="text-align: right;">38,230 00</td> </tr> <tr> <td>Villages in this State.....</td> <td style="text-align: right;">206,022 00</td> <td style="text-align: right;">210,101 53</td> <td style="text-align: right;">206,421 00</td> </tr> <tr> <td>School districts in this State</td> <td style="text-align: right;">93,250 00</td> <td style="text-align: right;">96,995 97</td> <td style="text-align: right;">94,995 00</td> </tr> <tr> <td>Railroad mortgage bonds....</td> <td style="text-align: right;">560,000 00</td> <td style="text-align: right;">533,949 67</td> <td style="text-align: right;">433,700 00</td> </tr> <tr> <td></td> <td style="text-align: right; border-top: 1px solid black;"><u>\$1,793,713 00</u></td> <td style="text-align: right; border-top: 1px solid black;"><u>\$1,777,482 73</u></td> <td style="text-align: right; border-top: 1px solid black;"><u>\$1,664,102 00</u></td> </tr> </tbody> </table>		Par value	Original cost	Estimated market value	United States	\$636,441 00	\$623,177 60	\$636,441 00	Cities in other States.....	100,000 00	107,490 75	100,775 00	Cities in this State.....	161,000 00	161,067 45	153,540 00	Towns in this State.....	37,000 00	39,709 76	38,230 00	Villages in this State.....	206,022 00	210,101 53	206,421 00	School districts in this State	93,250 00	96,995 97	94,995 00	Railroad mortgage bonds....	560,000 00	533,949 67	433,700 00		<u>\$1,793,713 00</u>	<u>\$1,777,482 73</u>	<u>\$1,664,102 00</u>
	Par value	Original cost	Estimated market value																																		
United States	\$636,441 00	\$623,177 60	\$636,441 00																																		
Cities in other States.....	100,000 00	107,490 75	100,775 00																																		
Cities in this State.....	161,000 00	161,067 45	153,540 00																																		
Towns in this State.....	37,000 00	39,709 76	38,230 00																																		
Villages in this State.....	206,022 00	210,101 53	206,421 00																																		
School districts in this State	93,250 00	96,995 97	94,995 00																																		
Railroad mortgage bonds....	560,000 00	533,949 67	433,700 00																																		
	<u>\$1,793,713 00</u>	<u>\$1,777,482 73</u>	<u>\$1,664,102 00</u>																																		
Promissory notes	1,664,102 00																																				
Banking house and lot, book value, \$65,000; cost, \$79,653.63; actual cash value.....	1,940 00																																				
Other real estate, book value, \$17,796.35; cost, \$17,796.35; actual cash value.....	65,000 00																																				
Cash on deposit in banks or trust companies.....	17,796 35																																				
Cash on hand.....	278,304 73																																				
Total of collectible interest.....	18,867 22																																				
	<u>68,041 76</u>																																				
	<u>\$4,322,031 06</u>																																				

LIABILITIES

Amount due depositors, viz.:	
Principal	\$3,800,453 00
Dividends credited or to be credited for the six months ending with December 31, 1919.....	70,553 21
	<u>\$3,880,006 21</u>
Surplus on estimated market value.....	442,024 85
	<u>\$4,322,031 06</u>

Surplus on par value, \$571,635.85.

CASH TRANSACTIONS DURING THE YEAR 1919

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1919, before transaction of the day.....	\$317,882 64
From depositors, not including dividends credited.....	1,013,077 60
From interest on loans, deposits and investments.....	194,624 17
From rents from banking house.....	326 00
From rents from other real estate.....	503 64
From mortgages	220,400 00
From redemption of stocks and bonds.....	248,995 00

From stocks and bonds sold (total par value, \$41,742)	\$41,742 00
From loans paid	135 00
From real estate sold	22,253 70
From all other sources: Contract sale of property	100 00
	\$2,060,039 75

PAYMENTS

To depositors, including dividends paid to them	\$906,696 66
For loans on bonds and mortgages	189,099 00
For loans on stocks and bonds and other securities	2,075 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$648,950)	635,634 54
For interest (other than dividend payments to depositors)	3,344 59
For current expenses of the bank, viz.:	
For salaries	\$13,033 30
For taxes: Banking house, \$2,042.85; surplus, \$4,236.25	6,279 10
For expenses, except taxes, of banking house:	
Repairs	67 14
Insurance	130 62
Other	443 00
For expenses of other real estate, viz.:	
Insurance	71 79
Taxes	137 98
For other expenses, not including expenses of other real estate nor other expenses of banking house	3,139 63
	23,302 56
For real estate acquired by foreclosure, or in settlement of debts due the bank	2,415 45
Other payments: Error July report Liberty bonds	300 00
Cash on hand and in banks or trust companies December 31, 1919, after transactions of the day	297,171 95
	\$2,060,039 75

STATISTICAL INFORMATION

Number of open accounts January 1, 1920	6,064
Number of accounts opened or reopened during the year	887
Number of accounts closed during the year	634
Amount deposited during the year, not including dividends credited for that period	\$1,013,077 60
Amount withdrawn during the year	906,696 66
Amount of dividends credited and paid for the year, viz.:	
July 1, 1919	\$69,164 15
January 1, 1920	70,553 21
	139,717 36
Average amount of each account January 1, 1920	639 84
Rate per cent. of dividends to depositors during the six months ending June 30, 1919	4
Rate per cent. of dividends to depositors during the six months ending December 31, 1919	4
Total earnings of the bank for the year 1919, after allowing for amortization of premiums and discounts	\$191,455 61
Total expenses of the bank for the year 1919	23,302 56
Dividends paid to depositors for the year 1919	139,717 36
Net earnings for the year 1919 over expenses and dividends paid to depositors	28,435 60

132. EASTCHESTER SAVINGS BANK, MOUNT VERNON

[9 South Third avenue; incorporated 1871]

GEORGE H. BROWN, President. FRANKLIN T. DAVIS, Vice-President.
 SAMUEL W. BERTINE, Vice-Pres. OLIVER A. WESTFALL, Secretary.

TRUSTEES

SAMUEL W. BERTINE, JONAH ROCKETT, J. MILFORD MCKEE,
 GEORGE H. BROWN, THEODORE TAYLOR, MERWIN E. GENUING,
 A. M. CAMPBELL, OLIVER A. WESTFALL, CHARLES F. SHERMAN,
 FRANKLIN T. DAVIS, AROLDI BARBARESI, EDWARD W. STORMS,
 ODELL D. TOMPKINS.

FINANCIAL

RESOURCES

Bonds and mortgages \$2,588,150 00
 Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value
United States	\$728,245 00	\$728,245 00	\$728,245 00
State of Louisiana.....	10,000 00	9,975 00	10,300 00
State of New Mexico.....	35,000 00	38,437 00	37,450 00
State of South Dakota.....	100,000 00	100,000 00	100,000 00
Cities in other States.....	460,500 00	468,791 25	464,755 00
Cities in this State.....	107,053 33	110,294 60	109,091 33
Towns in this State.....	52,500 00	54,546 50	54,490 00
Villages in this State.....	41,100 00	42,720 10	43,723 75
School districts in this State	89,200 00	94,781 28	96,961 61
Railroad mortgage bonds....	523,000 00	478,062 92	369,230 00
	<u>\$2,146,603 33</u>	<u>\$2,126,953 65</u>	<u>\$2,014,146 19</u>

2,014,146 19

Promissory notes 27,052 00

Banking house and lot, book value, \$18,000; cost, \$22,984.30;
 actual cash value..... 18,000 00

Other real estate, book value, \$24,023.67; cost, \$24,023.67;
 actual cash value..... 24,023 67

Cash on deposit in banks or trust companies 467,862 15

Cash on hand..... 16,538 22

Total of collectible interest..... 60,552 70

Amount of all other assets, viz.:

Insurance premiums advanced..... \$14 00
 Rent accrued 50 00

64 00

\$5,216,388 93

LIABILITIES

Amount due depositors, viz.:

Principal \$4,814,273 23
 Dividends credited or to be credited for the six
 months ending with December 31, 1919..... 82,168 47

\$4,896,441 70

Surplus on estimated market value..... 319,947 23

\$5,216,388 93

Surplus on par value, \$452,404.37.

CASH TRANSACTIONS DURING THE YEAR 1919

RECEIPTS

Cash on hand and in banks or trust companies January 1,
 1919, before transactions of the day..... \$351,992 73
 From depositors, not including dividends credited..... 2,668,658 17
 From interest on loans, deposits and investments 233,550 68
 From rents from banking house 1,164 00
 From rents from other real estate 2,155 66
 From mortgages 128,700 00
 From redemption of stock and bonds 374,780 00
 From stocks and bonds sold (total par value, \$168,198) 168,198 00
 From loans paid 16,425 00
 From real estate sold 42,334 60

From all other sources, viz.:

Profit, sale real estate and Liberty bonds.....	\$11,731 37	
Rebate, insurance and taxes	61 15	
Cash over	164 90	
Deposit, taxes, insurance, interest.....	11,030 72	
Satisfaction pieces	94 25	
Suspense, Liberty loan payments.....	419 00	
		<u>\$23,501 39</u>
		<u><u>\$4,011,460 23</u></u>

PAYMENTS

To depositors, including dividends paid to them	\$1,814 507 46	
For loans on bonds and mortgages	520,300 00	
For loans on stocks and bonds and other securities.....	43,264 00	
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$1,106,273.50).....	1,104,567 46	
For interest (other than dividend payments to depositors)....	3,340 29	
For current expenses of the bank, viz.:		
For salaries	\$16,410 00	
For taxes: Banking house, \$411.77; surplus, \$2,643.60	3,055 37	
For expenses, except taxes, of banking house:		
Repairs	118 07	
Other	417 58	
For expenses of other real estate, viz.:		
Repairs	642 97	
Insurance	58 35	
Taxes	1,105 61	
Other	35 13	
For other expenses, not including expenses of other real estate nor other expenses of banking house..	2,740 37	
		24,583 85
For real estate acquired by foreclosure, or in settlement of debts due the bank		5,560 02
Other payments, viz.:		
Over in teller's cash found.....	\$237 22	
Interest, taxes and insurance.....	10,073 00	
Loss sale real estate.....	566 56	
Suspense, Liberty loan refunds	61 00	
		10,936 78
Cash on hand and in banks or trust companies December 31, 1919, after transactions of the day		484,400 37
		<u>\$4,011,460 23</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1920.....	10,189
Number of accounts opened or reopened during the year.....	2,170
Number of accounts closed during the year.....	1,163
Amount deposited during the year, not including dividends credited for that period.....	\$2,668,658 17
Amount withdrawn during the year	1,814,507 46
Amount of dividends credited and paid for the year, viz.:	
July 1, 1919.....	\$76,000 54
January 1, 1920.....	32,168 47
	158,169 01
Average amount of each account January 1, 1920	480 56
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.....	\$16,776 72
Rate per cent. of dividends to depositors during the six months ending June 30, 1919	4
Rate per cent. of dividends to depositors during the six months ending December 31, 1919	4
Total earnings of the bank for the year 1919, after allowing for amortization of premiums and discounts.....	\$254,249 48
Total expenses of the bank for the year 1919	24,583 85
Dividends paid to depositors for the year 1919.....	158,169 01
Net earnings for the year 1919 over expenses and dividends paid to depositors	<u>71,496 62</u>

133. THE GREENBURGH SAVINGS BANK, DOBBS FERRY

[Main street; incorporated 1869]

W. WARD TOMPKINS, President.
THOMAS LOSEE, Vice-President.SYLVESTER BUCKHOUT, Vice-Pres.
W. HOWARD LOSEE, Secretary.

TRUSTEES

W. WARD TOMPKINS,
THOMAS LOSEE,
JOSEPH H. BEATTIE,
SYLVESTER L. STORMS,
CHARLES H. BEVERS,SYLVESTER BUCKHOUT,
ROBERT DENNISTON,
MATTHEW ALLISON,
JEROME BRADLEY,
WALTER KEYS,W. HOWARD LOSEE,
ANTHONY S. LESTER,
ELLEBY E. ALBEE,
WM. L. HAMILL,
B. WILBUR McDOWELL.

FINANCIAL

RESOURCES

Bonds and mortgages				\$459,990 00
Stock and bond investments, viz.:				
<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
United States	\$60,000 00	\$57,848 50	\$60,000 00	
State of New York.....	10,000 00	10,593 75	11,100 00	
Cities in other States.....	10,000 00	10,603 50	10,300 00	
Cities in this State.....	59,000 00	61,200 73	59,120 00	
Counties in this State.....	20,000 00	21,326 19	20,650 00	
Towns in this State.....	37,000 00	37,575 98	37,610 00	
Villages in this State.....	32,500 00	33,019 24	32,525 00	
School districts in this State	28,000 00	28,005 38	28,025 00	
Railroad mortgage bonds...	35,000 00	37,436 75	29,930 00	
	<u>\$292,500 00</u>	<u>\$298,610 02</u>	<u>\$290,260 00</u>	
				290,260 00
Banking house and lot, book value, \$7,991.62; cost, \$8,000.00; actual cash value				8,000 00
Other real estate, book value, \$4,878.72; cost, \$4,717.27; actual cash value				4,717 27
Cash on deposit in banks or trust companies				85,196 41
Cash on hand				3,089 48
Total of collectible interest				16,022 81
Amount of all other assets: Balance due on Liberty bonds....				210 00
				<u>\$867,485 97</u>

LIABILITIES

Amount due depositors, viz.:				
Principal			\$783,358 44	
Dividends credited or to be credited for the six months ending with December 31, 1919.....			14,184 91	
				\$797 543 35
Surplus on estimated market value.....				69,942 62
				<u>\$867,485 97</u>
Surplus on par value, \$72,182.62.				

CASH TRANSACTIONS DURING THE YEAR 1919

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1919, before transactions of the day.....	\$65,085 74
From depositors, not including dividends credited	303,423 65
From interest on loans, deposits and investments	40,382 13
From rents from banking house.....	519 00
From rents from other real estate.....	318 00
From mortgages	15,950 00
From redemption of stocks and bonds	2,834 00

From real estate sold.....	\$32,050 00
From all other sources: Liberty Loan subscribers.....	29,449 70
	<u>\$490,012 22</u>

PAYMENTS

To depositors, including dividends paid to them.....	\$251,625 15
For loans on bonds and mortgages.....	65,900 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$52,000).....	47,848 50
For interest (other than dividend payments to depositors)....	734 11
For current expenses of the bank, viz.:	
For salaries.....	\$3,741 50
For taxes: Banking site, \$189.78; surplus, \$610.29..	300 07
For expenses, except taxes, of banking house:	
Repairs.....	156 48
Insurance.....	150 04
Other.....	94 89
For rent of banking rooms.....	499 96
For expenses of other real estate, viz.:	
Repairs.....	354 84
Insurance.....	383 95
Taxes.....	414 37
Other.....	137 86
For other expenses, not including expenses of other real estate nor other expenses of banking house..	1,084 91
	<u>7,818 87</u>
Other payments: Liberty Loan subscribers.....	27,799 70
Cash on hand and in banks or trust companies December 31, 1919, after transactions of the day.....	88,285 89
	<u>\$490,012 22</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1920.....	1,963
Number of accounts opened or reopened during the year.....	341
Number of accounts closed during the year.....	260
Amount deposited during the year, not including dividends credited for that period.....	303,423 65
Amount withdrawn during the year.....	251,625 15
Amount of dividends credited and paid for the year, viz.:	
July 1, 1919.....	\$13,685 16
January 1, 1920.....	14,184 91
	<u>27,870 07</u>
Average amount of each account January 1, 1920.....	406 28
Rate per cent. of dividends to depositors during the six months ending June 30, 1919.....	4
Rate per cent. of dividends to depositors during the six months ending December 31, 1919.....	4
Total earnings of the bank for the year 1919, after allowing for amortization of premiums and discounts.....	\$41,709 12
Total expenses of the bank for the year 1919.....	7,818 87
Dividends paid to depositors for the year 1919.....	27,870 07
Net earnings for the year 1919 over expenses and dividends paid to depositors.....	<u>6,020 18</u>

134. THE HOME SAVINGS BANK, WHITE PLAINS

[156 Main street; incorporated 1893]

DAVID CROMWELL, President. JOHN F. KREPPS, Secretary.
 HARRY S. HAMILTON, Vice-President. ADELBERT T. SHAW, Asst. Secy.
 J. T. LOCKWOOD, Vice-President.

TRUSTEES

HENRY R. BARRETT,	HARVEY HUSTED,	WM. J. WHITE,
DAVID CROMWELL,	F. HERBERT NOWILL,	JOHN F. KREPPS,
CHARLES J. F. DECKER,	AARON RADICK,	J. T. LOCKWOOD,
HENRY P. GRIFFIN,	EDWARD SCHIEMER,	WILLIAM H. LYON,
HARRY S. HAMILTON,	STEPHEN C. SMITH,	THOMAS SIMPSON,
CHARLES D. HORTON,	ELIJAH C. SNIFFEN,	HENRY T. KELLY,
	CHARLES J. PRIGGE.	

FINANCIAL

RESOURCES

Bonds and mortgages \$3,223 900 00
 Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
United States	\$608,000 00	\$589,349 25	\$608,000 00	
State of New York.....	15,000 00	15,800 00	14,850 00	
Cities in other States.....	160,000 00	172,675 98	166,260 00	
Cities in this State.....	248,850 00	248,486 91	234,859 50	
Counties in this State.....	39,675 00	40,416 25	40,921 76	
Towns in this State.....	235,400 00	243,087 35	243,176 50	
Villages in this State.....	146,675 00	155,699 15	152,996 50	
School districts in this State	282,935 00	242,606 56	238,687 00	
Railroad mortgage bonds....	570,000 00	581,017 50	472,990 00	
	<u>\$2,261,535 00</u>	<u>\$2,283,587 89</u>	<u>\$2,166,680 86</u>	
Banking house and lot, book value, \$40,000.00; cost, \$41,817.90; actual cash value				2,166,680 85
Other real estate, book value, \$191,924.45; cost, \$191,924.45; actual cash value				40,000 00
Cash on deposit in banks or trust companies.....				191,924 45
Cash on hand				385,336 72
Total of collectible interest.....				31,698 25
Amount of all other assets viz.:				57,572 61
Rentals accrued.....			\$975 00	
Insurance premiums advanced.....			120 45	
War savings stamps.....			100 00	
				<u>1,195 45</u>
				<u>\$6,098,308 33</u>

LIABILITIES

Amount due depositors, viz.:

Principal	\$5,614,018 94	
Dividends credited or to be credited for the six months ending with December 31, 1919.....	100,678 00	
		<u>\$5,714,696 94</u>
Other liabilities, viz.:		
Expenses incurred, but unpaid; expenses of other real estate	\$1,100 00	
Liberty bond deposits.....	11,682 50	
		<u>12,782 50</u>
Surplus on estimated market value.....		370,828 89
		<u>\$6,098,308 33</u>

Surplus on par value, \$455,683.04.

CASH TRANSACTIONS DURING THE YEAR 1919

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1919, before transactions of the day.....		\$316 233 37
From depositors, not including dividends credited	1,922 538 61	
From interest on loans, deposits and investments.....	289,601 89	
From rents from banking house.....	500 00	
From rents from other real estate.....	19,188 18	
From mortgages	219,050 00	
From redemption of stocks and bonds.....	332,015 00	
From stocks and bonds sold (total par value, \$196,100.00)...	196,100 00	
From real estate sold	219,395 37	
From all other sources, viz.:		
Liberty loan subscriptions.....	\$166,096 00	
Insurance premiums returned.....	751 76	
Sale real estate, boiler and machinery.....	33,058 54	
Deficiency judgment	5,702 90	
War savings stamps.....	100 00	
Land contract	50 00	
		205,759 19
		<u>\$3,720,381 61</u>

PAYMENTS

To depositors, including dividends paid to them.....	\$1,628,674 47
For loans on bonds and mortgages.....	537,050 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$771,300.00).....	757,774 25
For interest (other than dividend payments to depositors)....	2,559 43
For current expenses of the bank, viz.:	
For salaries	\$26,537 50
For taxes: Banking house, \$669.20; surplus, \$3,012.01; on mortgages, \$2,550.00.....	6,281 21
For expenses, except taxes, of banking house:	
Repairs	682 55
Insurance	952 45
Other	951 28
For expenses of other real estate, viz.:	
Repairs	8,499 19
Insurance	1,079 83
Taxes	7,541 94
Other	13,561 41
For other expenses, not including expenses of other real estate nor other expenses of banking house..	7,289 90
	73,327 36
For real estate acquired by foreclosure, or in settlement of debts due the bank.....	96,787 36
Other payments, viz.:	
Liberty loan subscriptions.....	\$198,711 00
Insurance premiums	246 46
Additions and improvements.....	8,066 31
Land contract	50 00
	207,173 77
Cash on hand and in banks or trust companies December 31, 1919, after transactions of the day.....	417,034 97
	<u>\$3,720,381 61</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1920.....	14,061
Number of accounts opened or reopened during the year.....	2,062
Number of accounts closed during the year.....	1,592
Amount deposited during the year, not including dividends credited for that period.....	\$1,922,538 61
Amount withdrawn during the year.....	1,628,674 47

Amount of dividends credited and paid for the year, viz.:

July 1, 1919.....	\$97,833 33	
January 1, 1920.....	100,678 00	
Credited at other periods.....	13 84	
	<hr/>	\$198, 525 17
Average amount of each account January 1, 1920.....		406 42
Rate per cent. of dividends to depositors during the six months ending June 30, 1919.....		4
Rate per cent. of dividends to depositors during the six months ending December 31, 1919.....		4
Total earnings of the bank for the year 1919, after allowing for amortization of premiums and discounts.....	\$336,987 30	
Total expenses of the bank for the year 1919.....	80,526 87	
Dividends paid to depositors for the year 1919.....	198,525 17	
Net earnings for the year 1919 over expenses and dividends paid to depositors.....		<hr/> <hr/> 57,935 26

135. PEEKSKILL SAVINGS BANK, PEEKSKILL

[920 South street; incorporated 1859]

FRANK M. DAIN, President.
 FREDERICK LENT, Vice-President.
 EDWARD G. HALSEY, Vice-Pres.

SANFORD R. KNAPP, Secretary.
 EDWARD E. YOUNG, Treasurer.
 R. S. ALLEN, Cashier.

TRUSTEES

SANFORD R. KNAPP,
 HENRY L. ARMSTRONG,
 FREDERICK LENT,
 OSCAR GRIFFIN,
 ALONZO SEYMOUR,

FRANK M. DAIN,
 EDWARD E. YOUNG,
 J. R. DECATUR,
 EDWARD JORDON,
 EDWARD G. HALSEY,

WILLIAM H. STEVENS,
 GEORGE W. BUCHANAN,
 ROBERT S. ALLEN,
 EDWARD F. HILL,
 THEODORE F. TOMPKINS,

FINANCIAL

RESOURCES

Bonds and mortgages..... \$2,643 349 20
 Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value
United States	\$649,000 00	\$635,785 63	\$650,400 00
State of North Dakota.....	50,000 00	53,720 00	49,500 00
State of Wyoming.....	5,000 00	6,375 00	5,000 00
Cities in other States.....	367,000 00	285,919 30	362,685 00
Cities in this State.....	281,600 00	285,370 08	271,398 50
Counties in this State.....	30,000 00	30,661 20	30,990 00
Towns in this State.....	63,508 36	64,022 76	63,307 41
Villages in this State.....	588,373 26	595,711 15	579,961 09
School districts in this State	229,572 52	232,638 07	230,414 14
Railroad mortgage bonds....	30,000 00	35,575 00	22,200 00
	<u>\$2,294,564 14</u>	<u>\$2,335,778 19</u>	<u>\$2,265,846 14</u>

2,265,846 14

Promissory notes 5,727 00

Banking house and lot, book value, \$28,675.83; cost, \$50,411.76;
 actual cash value..... 30,000 00

Other real estate, book value, \$2,876.82; cost, \$2,876.82; actual
 cash value..... 2,500 00

Cash on deposit in banks or trust companies..... 362,394 10

Cash on hand..... 24,549 92

Total of collectible interest..... 59,841 27

Amount of all other assets, viz.:

Liberty bonds for subscribers..... \$12,150 00
 Interest on Liberty bonds..... 62 31
 Rents accrued 100 00

12,312 31

\$5,406,519 94

LIABILITIES

Amount due depositors, viz.:

Principal \$4,640,611 79
 Dividends credited or to be credited for the six
 months ending with December 31, 1919..... 87,508 71

\$4,728,120 50

Other liabilities: Liberty and Victory Loan clubs..... 4,723 00

Surplus on estimated market value..... 673,676 44

\$5,406,519 94

Surplus on par value \$702,384.44.

CASH TRANSACTIONS DURING THE YEAR 1919

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1919,
 before transactions of the day..... \$366,323 59
 From depositors, not including dividends credited 1,057,942 11
 From interest on loans, deposits and investments..... 237,302 79
 From rents from banking house..... 900 00

From rents from other real estate.....	\$362 50
From mortgages.....	227,108 70
From redemption of stocks and bonds.....	77,064 67
From stocks and bonds sold (total par value, \$19,750).....	19,750 00
From loans paid.....	12,949 00
From real estate sold.....	20,962 40
From all other sources, viz.:	
Cash over.....	\$875 00
Taxes and insurance refunded.....	832 35
Liberty loan club.....	39,889 00
Documentary stamps, advertising, telephone, etc....	10 00
Error in amortization of bonds.....	41 38
	<u>41,147 73</u>
	<u><u>\$2,061,813 49</u></u>

PAYMENTS

To depositors, including dividends paid to them.....	\$999,730 69
For loans on bonds and mortgages.....	228,650 00
For loans on stocks and bonds and other securities.....	11,366 00
For stocks and bonds purchased, including premiums, commis- sions, etc. (total par value, \$388,000).....	368,891 88
For interest (other than dividend payments to depositors....	1,823 62
For current expenses of the bank, viz.:	
For salaries.....	\$11,864 69
For taxes: Banking house, \$1,065.85; surplus, \$6,196.27; on mortgages, \$160.50.....	7,424 62
For expenses, except taxes, of banking house:	
Repairs.....	202 16
Insurance.....	107 26
Other.....	2,670 09
For expenses of other real estate, viz.:	
Repairs.....	48 66
Insurance.....	5 66
Taxes.....	216 54
For other expenses, not including expenses of other real estate nor other expenses of banking house..	<u>1,839 18</u>
	24,377 86
For real estate acquired by foreclosure, or in settlement of debts due the bank.....	7,124 82
Other payments, viz.:	
Commissions and insurance.....	\$408 05
Liberty loan bonds.....	32,200 00
Cash short.....	246 00
Suspense.....	9 17
Premium account.....	41 38
	<u>32,904 60</u>
Cash on hand and in banks or trust companies December 31, 1919, after transactions of the day.....	386,944 02
	<u><u>\$2,061,813 49</u></u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1920.....	8,710
Number of accounts opened or reopened during the year.....	865
Number of accounts closed during the year.....	835
Amount deposited during the year, not including dividends credited for that period.....	\$1,057,942 11
Amount withdrawn during the year.....	999,730 69
Amount of dividends credited and paid for the year, viz.:	
July 1, 1919.....	\$86,613 53
January 1, 1920.....	87,508 71
Credited at other periods.....	134 90
	<u>\$174,262 13</u>
Paid but not credited.....	<u>14 54</u>
	174 247 59

Average amount of each account January 1, 1920.....	542 83
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.....	3,083 93
Rate per cent. of dividends to depositors during the six months ending June 30, 1919.....	4
Rate per cent. of dividends to depositors during the six months ending December 31, 1919.....	4
Total earnings of the bank for the year 1919, after allowing for amortization of premiums and discounts.....	\$235,443 71
Total expenses of the bank for the year 1919.....	24,369 94
Dividends paid to depositors for the year 1919.....	174,127 23
Net earnings for the year 1919 over expenses and dividends paid to depositors.....	<u>36,946 54</u>

136. PEOPLE'S BANK FOR SAVINGS OF NEW ROCHELLE

[254 Huguenot street; incorporated 1906]

GEORGE WATSON, President.

JOHN F. LAMBDEN, Vice-President.

SAMUEL F. SWINBURNE, Vice-Prea.

ALFRED L. HAMMETT, Secretary.

TRUSTEES

W. W. BISSELL,
JOHN CONLON,
R. C. EDDY,
G. F. FLANDREAUX,
GEO. E. GALGANO,
WILLIAM KIRCHHOFF,
J. F. LAMBDEN,

GEO. W. MAHLSTEDT,
ALBERT HANSEN,
GEORGE WATSON,
SAM'L F. SWINBURNE,
L. E. VAN ETTEN,
HOWARD R. WARE,
JOHN H. TROY,

ALFRED L. HAMMETT,
HARRY E. COLWELL,
GEORGE WOOD,
HENRY A. DOERING,
JOHN FARRELL,
OSCAR HEYMAN,
W. HOWARD LE COUNT.

FINANCIAL**RESOURCES**

Bonds and mortgages..... \$592,925 38
Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
United States	\$62,950 00	\$61,401 75	\$62,950 00	
Cities in this State.....	26,240 00	25,887 88	26,262 00	
Towns in this State.....	10,500 00	10,850 00	10,705 00	
Villages in this State.....	36,500 00	37,755 00	37,490 00	
School districts in this State	29,300 00	30,275 00	29,444 00	
Railroad mortgage bonds....	104,000 00	100,525 81	85,330 00	
	<u>\$269,490 00</u>	<u>\$266,695 39</u>	<u>\$251,171 00</u>	251,171 00

Promissory notes..... 6,861 00
Cash on deposit in banks or trust companies..... 97,656 62
Cash on hand..... 15,408 48
Total of collectible interest..... 7,300 52
Amount of all other assets, furniture and fixtures..... 1,393 00

\$972,716 00**LIABILITIES**

Amount due depositors, viz.:

Principal \$924,284 62
Dividends credited or to be credited for the six
months ending with December 31, 1919..... 14,848 20

\$939,132 91

Surplus on estimated market value..... 33,583 09

\$972,716 00

Surplus on par value, \$51,902.09.

CASH TRANSACTIONS DURING THE YEAR 1919**RECEIPTS**

Cash on hand and in banks or trust companies January 1, 1919,
before transactions of the day..... \$17,306 81
From depositors, not including dividends credited..... 720,048 22
From interest on loans, deposits and investments..... 48,341 38
From mortgages..... 45,199 62
From redemption of stocks and bonds..... 32,700 00
From stocks and bonds sold (total par value, \$1,250.00).... 1,223 50
From loans paid..... 21,732 00
From all other sources, viz.:

Sundry receipts \$60 25
Liberty loan bonds..... 86,164 35

86,224 60\$972,776 13

PAYMENTS

To depositors, including dividends paid to them.....		\$579,019 76
For loans on bonds and mortgages.....		111,400 00
For loans on stocks and bonds and other securities.....		27,621 00
For stocks and bonds purchased, including premiums, commis- sions, etc. (total par value, \$77,620).....		80,298 25
For interest (other than dividend payments to depositors)....		1,659 05
For current expenses of the bank, viz.:		
For salaries	\$5,380 33	
For taxes: On surplus.....	295 72	
For rent of banking rooms.....	1,835 94	
For other expenses, not including expenses of other real estate nor other expenses of banking house..	1,661 14	
		9,173 13
Other payments, viz.:		
Cash short	\$10 00	
Gratuity and bonus.....	524 70	
Liberty bonds	50,005 14	
		50,539 84
Cash on hand and in banks or trust companies December 31, 1919, after transactions of the day.....		113,065 10
		<u>\$972,776 13</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1920.....		4,370
Number of accounts opened or reopened during the year....		1,030
Number of accounts closed during the year.....		1,021
Amount deposited during the year, not including dividends credited for that period.....		\$720,048 22
Amount withdrawn during the year.....		579 019 76
Amount of dividends credited and paid for the year, viz.:		
July 1, 1919.....	\$13,895 86	
January 1, 1920.....	14,848 29	
Credited at other periods.....	247 87	
		\$28,992 02
Paid but not credited.....	4 14	
		28,987 88
Average amount of each account January 1, 1920.....		214 80
Rate per cent. of dividends to depositors during the six months ending June 30, 1919.....		4
Rate per cent. of dividends to depositors during the six months ending December 31, 1919.....		4
Total earnings of the bank for the year 1919, after allowing for amortization of premiums and discounts.....		\$46,678 62
Total expenses of the bank for the year 1919.....		9,707 83
Dividends paid to depositors for the year 1919.....		28,987 88
Net earnings for the year 1919 over expenses and dividends paid to depositors.....		7,982 91

137. PEOPLES' SAVINGS BANK OF THE TOWN OF YONKERS, YONKERS

[12 and 14 Getty square; incorporated 1866]

CHARLES E. GORTON, President. FRANK E. WHEELER, Treasurer.
 ROBERT H. NEVILLE, Vice-President. ALBERT B. LOSEL, Asst. Treasurer.
 ANDREW B. BARR, Vice-President.

TRUSTEES

FRANK E. WHEELER,	R. H. GOODWILLIE,	RALPH E. HIBBARD,
CHARLES E. GORTON,	ANDREW B. BARR,	LOUIS SPRECKLES,
ROBERT H. NEVILLE,	ALBERT C. BENEDICT,	WILLIAM HALLEY,
GUSTAV SCHLEUTER,	GEORGE H. WARREN,	ARTHUR LAND,
CHARLES E. SKINNER,	JOSEPH MILLER,	E. B. EMBREE,
	JAMES C. FULTON.	

FINANCIAL**RESOURCES**

Bonds and mortgages..... \$5,985,350 00
 Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
United States	\$1,600,000 00	\$1,577,920 11	\$1,600,000 00	
State of Alabama.....	17,000 00	13,485 00	17,000 00	
Cities in other States.....	496,000 00	517,776 07	496,820 00	
Cities in this State.....	1,141,750 00	1,168,747 80	1,137,736 30	
Counties in this State.....	46,055 00	48,114 71	46,955 55	
Towns in this State.....	413,686 73	431,202 48	420,747 59	
Villages in this State.....	335,205 54	361,735 73	365,027 02	
School districts in this State	376,100 00	393,893 12	373,203 25	
Railroad mortgage bonds....	50,000 00	52,668 76	38,000 00	
	<u>\$5,079,797 27</u>	<u>\$5,170,586 75</u>	<u>\$5,072,499 71</u>	
				5,072,499 71

Promissory notes.....				370 00
Banking house and lot, book value, \$64,183.44; cost, \$61,568.48; actual cash value.....				61,500 00
Other real estate, book value, \$33,615.41; cost, \$32,530.81; actual cash value				32,530 81
Cash on deposit in banks or trust companies.....				656,376 75
Cash on hand.....				116 388 14
Total of collectible interest.....				106,150 19
Amount of all other assets, viz.:				

Rents due and accrued.....		\$130 00		
Liberty bond account.....		21,093 71		
				<u>21,223 71</u>
				<u><u>\$12,052,889 31</u></u>

LIABILITIES

Amount due depositors, viz.:				
Principal		\$10,982,272 91		
Dividends credited or to be credited for the six months ending with December 31, 1919.....		197,066 99		
				<u>\$11,129,369 90</u>
Surplus on estimated market value.....				923,519 41
				<u><u>\$12,052,889 31</u></u>
Surplus on par value, \$930,816.97.				

CASH TRANSACTIONS DURING THE YEAR 1919**RECEIPTS**

Cash on hand and in banks or trust companies January 1, 1919, before transactions of the day.....		\$646,417 38
From depositors, not including dividends credited.....		3,615,873 69
From interest on loans, deposit and investment.....		520,816 56
From rents from banking house.....		710 00
From rents from other real estate.....		9,659 19
From mortgages.....		171,650 00

From redemption of stocks and bonds.....		\$587,225 38
From loans paid.....		14,605 00
From real estate sold.....		88,400 00
From all other sources, viz.:		
Liberty loan bonds.....	\$213,964 00	
Insurance premiums	328 19	
		<u>214,312 19</u>
		<u>\$5,869,669 39</u>

PAYMENTS

To depositors, including dividends paid to them.....		\$2,526,830 26
For loans on bonds and mortgages.....		761,450 00
For loans on stocks and bonds and other securities.....		15,175 00
For stocks and bonds purchased, including premiums, commis- sions, etc. (total par value, \$1,600,000).....		1,579,875 81
For interest (other than dividend payments to depositors)....		3,573 19
For current expenses of the bank, viz.:		
For salaries	\$19,397 20	
For taxes: Banking house, \$1,994.02; surplus, \$8,233.93	10,217 95	
For expenses, except taxes, of banking house:		
Repairs	3 22	
Other	6 56	
For expenses of other real estate, viz.:		
Repairs	3,042 21	
Insurance	416 62	
Taxes	2,619 76	
Other	4,546 76	
For other expenses, not including expenses of other real estate nor other expenses of banking house..	4,802 48	
		<u>45,052 76</u>
For real estate acquired by foreclosure, or in settlement of debts due the bank.....		28,744 04
Other payments, viz.:		
Liberty bonds	\$135,900 00	
Insurance premiums	303 44	
		<u>136,203 44</u>
Cash on hand and in banks or trust companies December 31, 1919, after transactions of the day.....		772,764 89
		<u>\$5,869,669 39</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1920.....		19,302
Number of accounts opened or reopened during the year.....		3,829
Number of accounts closed during the year.....		2,819
Amount deposited during the year, not including dividends credited for that period.....		\$3,615,873 69
Amount withdrawn during the year.....		2,526,830 26
Amount of dividends credited and paid for the year, viz.:		
July 1, 1919.....	\$187,665 92	
January 1, 1920.....	197,096 99	
		<u>384,762 91</u>
Average amount of each account January 1, 1920.....		576 59
Rate per cent. of dividends to depositors during the six months ending June 30, 1919.....		4
Rate per cent. of dividends to depositors during the six months ending December 31, 1919.....		4
Total earnings of the bank for the year 1919, after allowing for amortization of premiums and discounts.....		\$530,761 19
Total expenses of the bank for the year 1919.....		48,434 35
Dividends paid to depositors for the year 1919.....		384,762 91
Net earnings for the year 1919 over expenses and dividends paid to depositors.....		<u>99,563 93</u>

133. THE PORT CHESTER SAVINGS BANK, PORT CHESTER

[Corner North Main and Willett streets; incorporated 1865]

WILLIAM RYAN, President.
 ELLWOOD BURDSALL, Vice-Pres.
 JOHN W. MCCARTHY, Vice-Pres.

ROBERT B. M. COOK, Secretary.
 JOHN W. DIEHL, Cashier.
 GEO. A. STUDWELL, Asst. Cashier.

TRUSTEES

WILLIAM RYAN,
 ELLWOOD BURDSALL,
 H. L. MARSHALL, Jr.,
 JOSIAH N. WILCOX,
 JOHN W. MCCARTHY,

CHARLES H. TIBBITS,
 ROBERT B. M. COOK,
 LEANDER HORTON,
 THOMAS BYRNES, Jr.,
 SAMUEL GLOCK,
 PHILIP R. MALLORY.

ARTHUR E. WILCOX,
 JOHN W. DIEHL,
 JOHN W. RYAN,
 DEWITT H. LYON,
 H. RUSSELL REQUA,

FINANCIAL

RESOURCES

Bonds and mortgages..... \$2,492,467 00
 Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
United States	\$1,131,250 00	\$1,116,235 00	\$1,131,250 00	
State of New York.....	40,000 00	40,287 50	39,900 00	
Cities in other States.....	121,000 00	123,724 25	120,875 00	
Cities in this State.....	528,529 29	542,732 74	519,170 02	
Counties in this State.....	73,500 00	77,579 27	74,095 00	
Towns in this State.....	76,978 25	76,495 95	74,912 47	
Villages in this State.....	279,509 00	282,978 76	279,553 11	
School districts in this State	112,325 00	116,619 33	110,534 31	
Railroad mortgage bonds....	466,000 00	467,576 25	353,630 00	
	<u>\$2,523,791 54</u>	<u>\$2,844,220 55</u>	<u>\$2,733,520 41</u>	2,733,520 41
Bankers' acceptances and bills of exchange.....				24,732 82
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.....				240,919 42
Cash on hand.....				38,992 78
Total of collectible interest.....				45,388 85
Amount of all other assets: Land contract.....				9,800 00
				<u>\$5,630,821 28</u>

LIABILITIES

Amount due depositors, viz.:

Principal	\$5,143,627 22	
Dividends credited or to be credited for the six months ending with December 31, 1919.....	91,534 96	\$5,235,162 18
Other liabilities: Liberty bond deposits.....		24,606 00
Surplus on estimated market value.....		371,053 10
		<u>\$5,630,821 28</u>

Surplus on par value, \$466,324.23.

CASH TRANSACTIONS DURING THE YEAR 1919

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1919, before transactions of the day.....	\$201,638 66
From depositors, not including dividends credited.....	1,861,339 40
From interest on loans, deposits and investments.....	248,152 92
From rents from other real estate.....	742 00
From mortgages	103,190 00
From redemption of stocks and bonds.....	233,054 28
From real estate sold.....	700 00

From all other sources, viz.:

Insurance damage from lightning.....	\$620 00	
Taxes advanced for mortgagor refunded.....	690 26	
Insurance rebated	34 85	
Liberty bonds	164,482 00	
		\$165,746 11
		<u>\$2,814,563 37</u>

PAYMENTS

To depositors, including dividends paid to them.....	\$1,359,825 16	
For loans on bonds and mortgages.....	183,850 00	
For bankers' acceptances and bills of exchange.....	24,732 82	
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$926,200).....	917,021 00	
For interest (other than dividend payments to depositors)....	5,178 69	
For current expenses of the bank, viz.:		
For salaries	\$13,444 42	
For taxes: Banking house, \$942.70; surplus, \$3,339.67.	4,282 37	
For expenses, except taxes, of banking house:		
Repairs	14 23	
Other	1,160 67	
For expenses of other real estate, viz.:		
Repairs	74 31	
Taxes	252 50	
Other	275 21	
For other expenses, not including expenses of other real estate nor other expenses of banking house..	3,394 79	
		22,898 50
Other payments, viz.:		
Commission real estate sold.....	\$525 00	
Contract, damage to bank building, lightning.....	620 00	
		1,145 00
Cash on hand and in banks or trust companies December 31, 1919, after transactions of the day.....		299,912 20
		<u>\$2,814,563 37</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1920.....	10,087
Number of accounts opened or reopened during the year.....	2,318
Number of accounts closed during the year.....	1,531
Amount deposited during the year, not including dividends credited for that period.....	\$1,861,339 40
Amount withdrawn during the year.....	1,359,825 16
Amount of dividends credited and paid for the year, viz.:	
July 1, 1919.....	\$88,037 01
January 1, 1920.....	91,534 96
	179,571 97
Average amount of each account January 1, 1920.....	519 00
Rate per cent. of dividends to depositors during the six months ending June 30, 1919.....	4
Rate per cent. of dividends to depositors during the six months ending December 31, 1919.....	4
Total earnings of the bank for the year 1919, after allowing for amortization of premiums and discounts.....	\$245,579 72
Total expenses of the bank for the year 1919.....	22,898 50
Dividends paid to depositors for the year 1919.....	179,571 97
Net earnings for the year 1919 over expenses and dividends paid to depositors.....	43,109 25

139. THE UNION SAVINGS BANK OF WESTCHESTER COUNTY, MAMARONECK

[60 West Post road; incorporated 1887]

REUBEN G. BREWER, President. GEORGE L. LYON, Treasurer.
 BURTON C. MEIGHAN, Vice-Pres. ELISHA H. GEDNEY, Asst. Treas.
 WILLIAM A. BOYD, Vice-President

TRUSTEES

BRADFORD RHODES, WILLIAM R. BULL, CHARLES M. BAXTER,
 WILLIAM A. BOYD, EDWIN T. CORNELL, PATRICK H. COLLINS,
 REUBEN G. BREWER, GEORGE L. LYON, SAMUEL R. BELL,
 LOUIS F. THRESSION, DANIEL WARREN, EDWARD M. CLARK,
 BURTON C. MEIGHAN, CHARES C. HOLDEN, HUGH S. JARVIS.

FINANCIAL

RESOURCES

Bonds and mortgages \$604,634 00
 Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value
United States	\$170,300 00	\$169,068 50	\$170,300 00
State of New York.....	10,000 00	10,300 00	9,900 00
Cities in this State.....	10,000 00	10,275 00	9,800 00
Counties in this State.....	2,000 00	2,087 04	2,090 00
Towns in this State.....	16,922 56	17,282 67	16,848 23
Villages in this State.....	30,974 00	32,061 16	31,996 59
School districts in this State	16,000 00	16,233 58	15,940 00
Railroad mortgage bonds....	159,000 00	155,861 25	126,810 00
	<u>\$465,196 56</u>	<u>\$463,144 20</u>	<u>\$483,374 82</u>
Promissory notes			433,374 82
Other real estate, book value, \$12,626.13; cost, \$12,626.13; actual cash value.....			10,180 00
Cash on deposit in banks or trust companies.....			12,626 13
Cash on hand.....			93,626 23
Total of collectible interest			2,456 24
Amount of all other assets: Land contracts.....			9,621 41
			10,926 25
			<u><u>\$1,177,445 08</u></u>

LIABILITIES

Amount due depositors, viz.:

Principal	\$1,062,378 21
Dividends credited or to be credited for the six months ending with December 31, 1919.....	18,301 78
	<u>\$1,100,679 94</u>
Other liabilities: Expenses incurred, but unpaid, tax on sur- plus	400 00
Surplus on estimated market value.....	76,365 14
	<u><u>\$1,177,445 08</u></u>

Surplus on par value, \$108,186.88.

CASH TRANSACTIONS DURING THE YEAR 1919

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1919, before transactions of the day.....	\$68,639 30
From depositors, not including dividends credited.....	497,301 36
From interest on loans, deposits and investments.....	54,663 03
From rents from other real estate.....	1,679 83
From mortgages	40,289 58
From redemption of stocks and bonds.....	182,005 56
From loans paid	9,355 00

From real estate sold.....	\$22,250 00
From all other sources: Land contracts.....	1,933 75
	<hr/>
	\$878,117 41

PAYMENTS

To depositors, including dividends paid to them.....	\$369,602 50
For loans on bonds and mortgages.....	128,200 00
For loans on stocks and bonds and other securities.....	15,790 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$220,011.85).....	220,011 85
For interest (other than dividend payments to depositors)....	433 66
For current expenses of the bank, viz.:	
For salaries	\$5,200 00
For taxes: On surplus.....	643 96
For expenses, except taxes, of banking house:	
Other	290 19
For rent of banking rooms.....	660 00
For expenses of other real estate, viz.:	
Repairs	233 63
Insurance	123 57
Taxes	676 77
For other expenses, not including expenses of other real estate nor other expenses of banking house..	1,968 40
	<hr/>
	9,786 52
For real estate acquired by foreclosure, or in settlement of debts due the bank.....	35,710 41
Other payments: Land contracts.....	2,500 00
Cash on hand and in banks or trust companies December 31, 1919, after transactions of the day.....	96,082 47
	<hr/>
	\$878,117 41

STATISTICAL INFORMATION

Number of open accounts January 1, 1920.....	2,866
Number of accounts opened or reopened during the year.....	613
Number of accounts closed during the year.....	462
Amount deposited during the year, not including dividends credited for that period.....	\$497,301 36
Amount withdrawn during the year.....	369,602 50
Amount of dividends credited and paid for the year, viz.:	
July 1, 1919.....	\$17,770 18
January 1, 1920.....	18,301 73
	<hr/>
	36,071 91
Average amount of each account January 1, 1920.....	391 00
Rate per cent. of dividends to depositors during the six months ending June 30, 1919.....	4
Rate per cent. of dividends to depositors during the six months ending December 31, 1919.....	4
Total earnings of the bank for the year 1919, after allowing for amortization of premiums and discounts.....	\$53,917 40
Total expenses of the bank for the year 1919.....	9,836 52
Dividends paid to depositors for the year 1919.....	36,071 91
Net earnings for the year 1919 over expenses and dividends paid to depositors.....	8,008 97

140. WESTCHESTER COUNTY SAVINGS BANK, TARRYTOWN

[Broadway and Main street; incorporated 1853]

ISAAC REQUA, President. ELMORE T. WILLSEA, Treasurer.
 RICHARD B. COUTANT, Vice-Pres. CHARLES A. WOOD, Secretary.
 MOSES W. TAYLOR, Vice-President.

TRUSTEES

RICHARD B. COUTANT, CHAS. EDDISON, MICHAEL J. LYNCH.
 MOSES W. TAYLOR, WM. A. BUENHAM, HERBERT A. REYNOLDS.
 ISAAC REQUA, GEORGE L. WOOD, CHARLES C. BRACE,
 ELMORE T. WILLSEA, BERTRAND F. TOMPKINS, EDGAR ALLEN,
 WM. H. VINALL,

FINANCIAL**RESOURCES**

Bonds and mortgages..... \$2,017,479 47

Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
United States	\$440,000 00	\$444,343 75	\$442,100 00	
District of Columbia.....	50,000 00	48,100 00	50,500 00	
Cities in other States	116,000 00	123,228 00	117,070 00	
Cities in this State.....	625,000 00	641,081 18	614,350 00	
Counties in this State.....	50,000 00	52,210 00	47,000 00	
Towns in this State.....	15,000 00	15,000 00	14,550 00	
Villages in this State.....	226,500 00	226,500 00	225,680 00	
School districts in this State	10,000 00	11,264 00	9,800 00	
Railroad mortgage bonds....	889,000 00	917,907 50	751,800 00	
	<u>\$2,421,500 00</u>	<u>\$2,479,634 43</u>	<u>\$2,272,850 00</u>	2,272,850 00
Banking house and lot, book value, \$25,000; cost, \$37,365.22; actual cash value.....				25,000 00
Other real estate, book value, \$188,535.72; cost, \$182,560.78; actual cash value.....				182,560 78
Cash on deposit in banks or trust companies.....				519,233 92
Cash on hand.....				48,986 08
Total of collectible interest.....				90,483 77
Amount of all other assets: Land contract.....				24,250 00
				<u>\$5,180,844 02</u>

LIABILITIES

Amount due depositors, viz.:

Principal	\$4,248,101 13	
Dividends credited or to be credited for the six months ending with December 31, 1919.....	78,938 16	\$4,327,039 29
Surplus on estimated market value		853,804 73
		<u>\$5,180,844 02</u>

Surplus on par value, \$1,002,454.73.

CASH TRANSACTIONS DURING THE YEAR 1919**RECEIPTS**

Cash on hand and in banks or trust companies January 1, 1919, before transactions of the day.....	\$455,954 12
From depositors, not including dividends credited.....	1,048,412 58
From interest on loans, deposits and investments.....	235,705 26
From rents from other real estate.....	7,150 45
From mortgages	145,044 23
From redemption of stocks and bonds.....	238,500 00
From real estate sold.....	66,550 00

From all other sources, viz.:

Rebate on insurance policies.....	\$107 58	
On account of loss on contract.....	177 47	
On account of real estate sold.....	3,100 00	
		<u>\$3,385 05</u>
		<u>\$2,200,701 69</u>

PAYMENTS

To depositors, including dividends paid to them.....		\$967,034 04
For loans on bonds and mortgages.....		67,300 00
For stocks and bonds purchased, including premiums, commis- sions, etc. (total par value, \$552,000).....		537,300 00
For interest (other than dividend payments to depositors)...		1,121 58
For current expenses of the bank, viz.:		
For salaries.....	\$16,610 00	
For taxes: Banking house, \$568.43; surplus, \$3,563.90.	9,132 33	
For expenses of other real estate, viz.:		
Repairs.....	3,405 18	
Insurance.....	49 10	
Taxes.....	5,447 15	
Other.....	2,035 00	
For other expenses, not including expenses of other real estate nor other expenses of banking house..	2,039 01	
		<u>32,717 77</u>
Other payments, viz.:		
Errors in depositors' accounts.....	\$76 48	
Cash short.....	181 82	
Loss on contract.....	28,750 00	
		<u>27,008 30</u>
Cash on hand and in banks or trust companies December 31, 1919, after transactions of the day.....		<u>568,220 00</u>
		<u>\$2,200,701 69</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1920.....		7,020
Number of accounts opened or reopened during the year.....		965
Number of accounts closed during the year.....		745
Amount deposited during the year, not including dividends credited for that period.....	\$1,048,412 58	
Amount withdrawn during the year.....	967,034 04	
Amount of dividends credited and paid for the year, viz.:		
July 1, 1919.....	\$73,411 64	
January 1, 1920.....	78,988 16	
		<u>157,349 80</u>
Average amount of each account January 1, 1920.....		606 31
Rate per cent. of dividends to depositors during the six months ending June 30, 1919.....		4
Rate per cent. of dividends to depositors during the six months ending December 31, 1919.....		4
Total earnings of the bank for the year 1919, after allowing for amortization of premiums and discounts.....	\$238,504 80	
Total expenses of the bank for the year 1919.....	32,717 77	
Dividends paid to depositors for the year 1919.....	157,349 80	
Net earnings for the year 1919 over expenses and dividends paid to depositors.....		<u>48,437 23</u>

141. YONKERS SAVINGS BANK, YONKERS

[16 South Broadway; incorporated 1854]

ALBERT L. SKINNER, President.	JAMES E. HOWES, Treasurer.
JOHN O. CAMPBELL, Vice-President.	JOHN BELLOWES, Secretary.
BENJAMIN W. STILWELL, Vice-Pres.	RUDOLF EICKEMEYER, Secretary.
WM. W. SCRUGHAM, Vice-President.	A. B. CUNNINGHAM, Cashier.

TRUSTEES

ALBERT L. SKINNER,	WM. M. DICK,	N. A. WARREN,
HARRY L. TWINE,	JOHN BELLOWES,	WM. L. SAUNDERS,
JOHN O. CAMPBELL,	WM. W. SCRUGHAM,	EDWARD A. FITCH,
WM. V. CAMPBELL,	L. J. SCHELESINGER,	WILLIAM J. WALLIN,
RUDOLPH EICKEMEYER,	CHARLES H. KETCHAM,	HERBERT G. GOLDING,
	BENJ. W. STILWELL.	

FINANCIAL

RESOURCES

Bonds and mortgages..... \$5,893,375 00
 Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value
United States	\$1,700,000 00	\$1,651,214 00	\$1,700,000 00
Cities in other States.....	1,381,000 00	1,448,932 41	1,404,270 00
Cities in this State.....	841,200 00	860,957 73	843,776 00
Counties in this State.....	77,560 00	80,196 00	80,464 30
Towns in this State.....	144,859 32	149,595 72	148,979 51
Villages in this State.....	105,500 00	108,222 59	107,335 00
School districts in this State	111,600 00	113,975 61	112,150 00
Railroad mortgage bonds....	1,348,000 00	1,374,456 52	1,179,220 00
	<u>\$5,709,619 32</u>	<u>\$5,785,550 58</u>	<u>\$5,574,194 81</u>

5,574,194 81

Banking house and lot, book value, \$100,000; cost, \$100,000; actual cash value.....	100,000 00
Cash on deposit in banks or trust companies.....	814,467 67
Cash on hand.....	60,682 24
Total of collectible interest.....	96,435 05
Amount of all other assets: Liberty bonds for customers....	106,000 00

\$12,645,154 77

LIABILITIES

Amount due depositors, viz.:

Principal	\$11,249,223 90	
Dividends credited or to be credited for the six months ending with December 31, 1919.....	204,118 28	
	<u>\$11,453,342 18</u>	
Surplus on estimated market value.....	1,191,812 59	

\$12,645,154 77

Surplus on par value, \$1,327,237.10.

CASH TRANSACTIONS DURING THE YEAR 1919

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1919, before transactions of the day.....	\$697,803 23
From depositors, not including dividends credited.....	3,618,188 36
From interest on loans, deposits and investments.....	563,449 54
From rents from banking house.....	5,627 70
From rents from other real estate.....	5,091 30
From mortgages	162,575 00
From redemption of stocks and bonds.....	636,050 00

From real estate sold.....	\$80,702 00
From all other sources: Liberty bond account.....	1,087,100 00
	<u>\$6,856,587 13</u>

PAYMENTS

To depositors, including dividends paid to them.....	\$2,618,368 15
For loans on bonds and mortgages.....	461,400 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$2,400,000).....	2,354,103 53
For interest (other than dividend payments to depositors)....	11,024 54
For current expenses of the bank, viz.:	
For salaries	\$20,068 50
For taxes: Banking house, \$2,576.32; surplus, \$10,586.45	13,162 77
For expenses, except taxes, of banking house:	
Repairs	2,082 64
Insurance	288 65
Other	3,606 83
For expenses of other real estate, viz.:	
Repairs	3,967 90
Insurance	197 69
Taxes	1,837 14
Other	2,067 39
For other expenses, not including expenses of other real estate nor other expenses of banking house..	7,261 49
	<u>54,541 00</u>
Other payments: Liberty bond account.....	482,000 00
Cash on hand and in banks or trust companies December 31, 1919, after transactions of the day.....	875,149 91
	<u>\$6,856,587 13</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1920.....	20,478
Number of accounts opened or reopened during the year.....	3,403
Number of accounts closed during the year.....	3,406
Amount deposited during the year, not including dividends credited for that period.....	\$3,618,188 36
Amount withdrawn during the year.....	2,618,368 15
Amount of dividends credited and paid for the year, viz.:	
July 1, 1919.....	\$194,660 70
January 1, 1920.....	204,118 28
	<u>398,778 98</u>
Average amount of each account January 1, 1920.....	559 29
Rate per cent. of dividends to depositors during the six months ending June 30, 1919.....	4
Rate per cent. of dividends to depositors during the six months ending December 31, 1919.....	4
Total earnings of the bank for the year 1919, after allowing for amortization of premiums and discounts.....	\$565,018 08
Total expenses of the bank for the year 1919.....	60,811 65
Dividends paid to depositors for the year 1919.....	398,778 98
Net earnings for the year 1919 over expenses and dividends paid to depositors.....	<u>105,427 45</u>

STATEMENT

OF THE

Condition of the Savings Banks

OF THE

STATE OF NEW YORK

ON

July 1, 1919, and January 1, 1920

[327]

Statement of the Condition of the Savings Banks of the State of New York, July 1, 1919

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, 1919	Number of accounts opened or reopened during year ending June 30, 1919
ALBANY COUNTY							
Albany City Savings Institution.....	\$12,660,167 85	\$11,933,133 59	.....	\$727,034 26	\$876,875 21	17,825	5,743
Albany County Savings Bank, Albany.....	11,034,422 54	10,112,993 04	\$104,584 04	816,845 46	989,963 80	14,165	2,278
Albany Exchange Savings Bank.....	3,835,425 66	3,508,953 31	36,683 79	289,788 56	347,192 85	6,492	1,366
Albany Savings Bank.....	41,255,392 48	38,702,158 12	77,989 06	2,475,245 30	4,038,689 89	52,655	6,437
Cohoes Savings Institution.....	4,375,876 88	4,045,692 20	.....	330,184 68	438,428 80	9,367	2,597
Home Savings Bank of the City of Albany.....	11,172,125 07	10,278,315 70	56,481 79	837,327 58	1,155,376 95	15,555	2,709
Mechanics and Farmers' Savings Bank, The, Albany.....	2,661,775 16	2,252,953 03	21,464 00	387,353 13	535,035 13	4,006	417
Mechanics' Savings Bank, Cohoes.....	2,137,408 84	2,003,044 79	.....	134,364 05	201,357 05	4,195	1,340
National Savings Bank of the City of Albany, The.....	15,349,368 98	14,265,686 68	115,132 59	969,149 71	1,128,700 21	20,136	3,490
Total.....	\$104,482,463 46	\$97,102,835 46	\$412,335 27	\$6,967,292 73	\$9,711,619 89	144,396	26,377
BRONX COUNTY							
Bronx Savings Bank, The, New York.....	\$3,420,948 47	\$3,287,513 31	\$72,476 00	\$60,959 16	\$112,377 89	11,172	3,894
Dollar Savings Bank, New York.....	21,264,295 82	19,807,753 38	500 00	1,456,042 44	1,664,097 44	53,369	16,242
North Side Savings Bank, New York.....	3,295,704 37	3,210,601 90	.....	85,102 47	87,425 37	10,780	4,196
Total.....	\$27,980,948 66	\$26,305,868 59	\$72,976 00	\$1,602,104 07	\$1,864,800 70	75,321	24,332
BROOME COUNTY							
Binghamton Savings Bank.....	\$8,261,039 58	\$7,750,709 06	.....	\$510,330 52	\$792,103 08	21,847	3,086
Chenango Valley Savings Bank, Binghamton.....	2,216,350 12	2,139,703 09	.....	76,647 03	120,018 11	13,270	3,835
Total.....	\$10,477,389 70	\$9,890,412 15	.....	\$586,977 55	\$912,121 19	35,117	6,921
CAYUGA COUNTY							
Auburn Savings Bank.....	\$7,246,010 49	\$6,684,503 57	\$546 47	\$560,960 45	\$697,225 45	13,473	1,546
Cayuga County Savings Bank, Auburn.....	5,223,091 35	4,897,017 83	39,083 50	286,990 02	427,514 82	11,131	1,911
Total.....	\$12,469,101 84	\$11,581,521 40	\$39,629 97	\$847,950 47	\$1,124,740 27	24,604	3,457
CHEMUNG COUNTY							
Elmira Savings Bank, The.....	\$1,311,999 29	\$1,211,890 95	.....	\$100,108 34	\$130,728 34	4,665	1,222

Statement of the Condition of the Savings Banks of the State of New York, July 1, 1919

NAMES	Number of accounts closed during year ending June 30, 1919	Amount deposited during year ending June 30, 1919, not including dividends credited for that period	Amount withdrawn during year ending June 30, 1919	Amount of dividends credited and paid during year ending June 30, 1919	Current expenses for six months	Average rate per cent. of dividends for year ending June 30, 1919
ALBANY COUNTY						
Albany City Savings Institution	4,231	\$2,564,197 26	\$3,043,821 80	\$476,570 48	\$30,581 79	4½
Albany County Savings Bank, Albany	2,478	2,496,144 75	2,785,633 66	393,455 72	23,431 25	4
Albany Exchange Savings Bank	1,631	1,082,127 91	1,216,270 50	137,696 88	8,983 99	4
Albany Savings Bank	6,967	7,243,337 16	7,914,448 24	1,459,163 29	89,353 46	4
Cohoes Savings Institution	2,461	1,015,152 87	1,003,694 94	151,067 52	10,784 91	4
Home Savings Bank of the City of Albany	2,126	2,203,523 97	2,343,922 33	405,556 02	23,697 36	4½
Mechanics and Farmers' Savings Bank, The, Albany	470	457,898 51	572,909 12	86,126 76	4,335 58	3½
Mechanics' Savings Bank, Cohoes	1,178	667,271 84	537,283 02	72,464 80	3,544 66	4
National Savings Bank of the City of Albany, The	3,765	3,256,544 89	3,462,551 20	579,041 42	23,854 07	4½
Total	25,307	\$20,986,199 16	\$22,930,534 90	\$3,752,142 89	\$220,567 07	.....
BRONX COUNTY						
Bronx Savings Bank, The, New York	1,881	\$2,344,206 03	\$1,284,006 01	\$88,494 22	\$12,784 14	4
Dollar Savings Bank, New York	10,892	9,828,036 26	5,737,132 98	604,396 23	44,063 95	4
North Side Savings Bank, New York	1,739	2,078,691 63	1,107,144 40	88,905 20	10,387 06	4
Total	14,512	\$14,250,933 92	\$8,128,303 39	\$781,795 65	\$67,235 15	.....
BROOME COUNTY						
Binghamton Savings Bank	3,228	\$3,468,182 34	\$3,107,249 27	\$243,184 55	\$17,361 32	3½
Chenango Valley Savings Bank, Binghamton	3,286	1,554,966 09	1,352,690 30	64,066 50	11,535 85	3½
Total	6,514	\$5,023,148 43	\$4,459,939 57	\$307,251 05	\$28,897 17	.....
CAYUGA COUNTY						
Auburn Savings Bank	1,513	\$2,003,692 69	\$2,010,560 40	\$250,284 44	\$18,349 59	4
Cayuga County Savings Bank, Auburn	1,466	1,765,985 71	1,733,674 33	183,114 27	12,150 15	4
Total	2,979	\$3,769,678 40	\$3,744,234 73	\$433,398 71	\$30,499 74	.....
CHEMUNG COUNTY						
Elmira Savings Bank, The	1,231	\$682,366 17	\$601,770 86	\$36,097 68	\$3,264 59	3½

SEMI-ANNUAL STATEMENT

Statement of the Condition of the Savings Banks of the State of New York, July 1, 1919 — Continued

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REPORT ON SAVINGS BANKS

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, 1919	Number of accounts opened or reopened during year ending June 30, 1919
COLUMBIA COUNTY							
Hudson City Savings Institution.....	\$6,299,528 01	\$5,722,889 04	.....	\$576,638 97	\$728,466 84	10,375	1,467
CORTLAND COUNTY							
Cortland Savings Bank.....	\$4,977,073 43	\$4,556,445 57	\$25,820 46	\$394,807 40	\$516,569 22	11,604	1,489
DUTCHESS COUNTY							
Fishkill Savings Institute.....	\$653,351 74	\$612,568 54	\$ 7 50	\$40,835 70	\$51,968 27	1,138	96
Matteawan Savings Bank, Beacon.....	1,079,580 95	965,216 80	45,656 01	68,708 14	93,844 14	2,468	463
Mechanics' Savings Bank, The, Beacon.....	2,904,435 68	2,576,583 61	17,194 72	310,657 35	366,048 09	6,085	1,459
Pawling Savings Bank.....	877,099 08	815,033 37	.....	62,065 71	87,833 10	2,188	234
Poughkeepsie Savings Bank, The.....	15,876,855 37	14,801,918 05	.....	1,074,937 32	1,626,789 72	27,507	2,276
Rhinebeck Savings Bank.....	1,025,335 80	952,476 37	9,840 53	63,018 90	88,047 90	2,949	240
Wappinger Savings Bank, Wappingers Falls.....	778,243 89	723,035 85	6,858 50	48,349 54	68,192 41	1,782	235
Total.....	\$23,194,902 51	\$21,446,772 59	\$79,557 26	\$1,668,572 66	\$2,382,723 63	44,117	5,003
ERIE COUNTY							
American Savings Bank of Buffalo.....	\$3,473,220 36	\$3,388,180 09	.....	\$85,040 27	\$134,234 62	7,952	2,026
Buffalo Savings Bank.....	52,050,800 42	48,400,605 20	.....	3,650,195 22	4,567,959 87	72,293	14,122
Erie County Savings Bank, Buffalo.....	66,317,394 30	62,476,821 48	.....	3,840,572 82	6,408,840 21	95,118	14,901
Western Savings Bank, The, Buffalo.....	13,488,636 07	12,683,328 70	.....	805,307 37	1,248,131 93	15,495	2,611
Total.....	\$135,330,051 15	\$126,948,935 47	.....	\$8,381,115 68	\$12,359,166 63	190,858	33,660
GREENE COUNTY							
Catskill Savings Bank.....	\$4,069,749 39	\$3,713,532 44	\$8,236 50	\$347,980 45	\$444,131 33	7,462	827
JEFFERSON COUNTY							
Jefferson County Savings Bank, Watertown.....	\$10,517,092 13	\$10,130,029 59	\$11,109 00	\$375,953 54	\$817,715 80	28,487	1,867
Watertown Savings Bank.....	4,267,123 33	4,031,523 61	4,474 00	231,125 72	277,756 04	8,674	659
Total.....	\$14,784,215 46	\$14,161,553 20	\$15,583 00	\$607,079 26	\$1,095,470 84	37,161	2,526

Statement of the Condition of the Savings Banks of the State of New York, July 1, 1919 — Continued

NAMES	Number of accounts closed during year ending June 30, 1919	Amount deposited during year ending June 30, 1919, not including dividends credited for that period	Amount withdrawn during year ending June 30, 1919	Amount of dividends credited and paid during year ending June 30, 1919	Current expenses for six months	Average rate per cent. of dividends for year ending June 30, 1919
COLUMBIA COUNTY						
Hudson City Savings Institution.....	1,508	\$1,349,827 36	\$1,265,467 81	209,855 48	\$15,200 01	4
CORTLAND COUNTY						
Cortland Savings Bank.....	1,570	\$1,078,653 04	\$1,132,827 71	\$170,105 91	\$16,490 63	4
DUTCHESS COUNTY						
Fishkill Savings Institute.....	106	\$94,803 07	\$105,922 27	\$22,915 46	\$1,673 79	4
Matteawan Savings Bank, Beacon.....	325	241,376 11	206,483 88	35,188 74	1,940 95	4
Mechanics' Savings Bank, The, Beacon.....	1,399	609,080 87	623,455 37	94,864 66	6,306 50	4
Pawling Savings Bank.....	176	153,154 93	169,792 83	28,640 96	2,007 46	3½
Poughkeepsie Savings Bank, The.....	2,509	2,412,634 15	2,704,470 90	553,286 03	19,781 28	4
Rhinebeck Savings Bank.....	232	175,891 68	139,233 81	34,386 94	2,360 24	4
Wappinger Falls Savings Bank, Wappingers Falls.....	209	287,484 05	302,072 66	27,553 02	2,127 97	4
Total.....	4,956	\$3,974,424 86	\$4,251,431 72	\$796,835 81	\$36,198 19	.....
ERIE COUNTY						
American Savings Bank of Buffalo.....	2,055	\$1,724,548 63	\$1,492,268 99	\$119,965 70	\$10,024 39	4
Buffalo Savings Bank.....	10,825	18,117,547 71	13,995,832 62	1,716,604 57	77,731 47	4
Erie County Savings Bank, Buffalo.....	12,703	17,442,740 66	15,878,306 18	2,255,043 19	118,345 53	4
Western Savings Bank, The, Buffalo.....	2,104	3,969,155 54	3,511,420 93	468,105 28	20,631 99	4
Total.....	27,687	\$41,253,992 54	\$34,877,828 72	\$4,559,718 74	\$226,733 38	.....
GREENE COUNTY						
Catskill Savings Bank.....	756	\$960,937 49	\$824,060 77	\$135,680 86	\$6,802 45	4
JEFFERSON COUNTY						
Jefferson County Savings Bank, Watertown.....	2,723	\$2,307,759 05	\$2,160,974 45	\$372,800 11	\$19,103 18	4
Watertown Savings Bank.....	1,226	792,580 64	874,139 86	152,242 17	10,167 94	4
Total.....	3,949	\$3,100,339 69	\$3,035,114 31	\$525,042 28	\$29,271 12	.....

SEMI-ANNUAL STATEMENT

Statement of the Condition of the Savings Banks of the State of New York, July 1, 1919 — 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, 1919	Number of accounts opened or reopened during year ending June 30, 1919
KINGS COUNTY							
Bay Ridge Savings Bank, Brooklyn.....	\$3,611,809 18	\$3,507,393 21	\$6,329 50	\$98,081 47	\$109,843 36	12,771	7,302
Brevort Savings Bank, Brooklyn.....	7,818,936 34	7,402,056 59	34,917 50	381,962 25	411,115 25	19,894	4,916
Brooklyn Savings Bank.....	67,743,297 14	61,363,256 48	225,923 00	6,154,117 66	7,948,520 52	73,893	11,131
Bushwick Savings Bank, The, Brooklyn.....	8,822,410 76	8,186,153 08	6,000 00	630,257 68	683,036 56	17,418	3,129
City Savings Bank of Brooklyn, The.....	6,973,229 50	6,625,823 52	49,937 03	297,468 95	355,266 51	14,088	4,378
Dime Savings Bank of Brooklyn, The.....	66,782,348 42	61,406,913 44	120,766 86	5,254,668 12	6,638,771 32	118,815	26,952
Dime Savings Bank of Williamsburgh, The, Brooklyn.....	13,906,724 26	13,047,488 33	91,712 46	767,523 47	844,748 47	17,359	3,514
East Brooklyn Savings Bank, Brooklyn.....	11,375,180 71	10,620,572 35	28,725 00	725,883 36	955,273 36	19,105	4,288
Eastern District Savings Bank of the City of Brooklyn.....	13,554,274 00	12,997,399 26	3,551 29	553,323 45	642,268 55	32,681	8,698
East New York Savings Bank, Brooklyn.....	6,344,002 71	5,820,236 11	.....	523,766 60	586,876 60	11,960	3,289
Flatbush Savings Bank, Brooklyn.....	2,348,378 42	2,311,899 72	.....	36,478 70	47,487 70	10,742	5,322
Fulton Savings Bank, Kings County, Brooklyn.....	14,758,669 29	13,767,838 76	.....	990,830 53	1,155,393 85	21,272	3,764
Greater New York Savings Bank, The, Brooklyn.....	8,762,462 83	8,350,306 85	124,014 50	288,141 48	298,236 48	25,353	8,455
Green Point Savings Bank, The, Brooklyn.....	14,410,188 11	13,171,455 48	11,450 00	1,227,282 63	1,471,154 63	23,137	5,662
Hamburg Savings Bank, Brooklyn.....	3,590,686 89	3,475,731 00	.....	114,955 89	122,185 56	10,354	2,896
Home Savings Bank, Brooklyn.....	872,377 77	841,337 92	.....	31,939 85	25,010 85	2,791	718
Kings County Savings Institution, The, Brooklyn.....	14,958,285 25	13,994,974 31	1,200 00	962,110 94	1,394,432 61	14,375	1,613
Lincoln Savings Bank of Brooklyn.....	30,567,767 59	28,349,326 90	73,893 08	2,144,547 61	2,274,399 53	48,835	8,946
Prudential Savings Bank, Brooklyn.....	4,910,333 20	4,742,097 09	.....	168,236 11	175,286 11	11,255	3,985
South Brooklyn Savings Institution, The, Brooklyn.....	31,550,124 85	28,194,723 30	81,207 81	3,274,193 74	4,062,045 24	38,405	7,176
Sunner Savings Bank, Brooklyn.....	1,689,590 76	1,660,647 74	.....	28,943 02	92,233 79	4,569	1,571
Williamsburgh Savings Bank, Brooklyn.....	101,505,544 82	88,638,331 79	202,305 00	12,664,908 03	13,106,666 27	116,341	16,683
Total.....	\$436,856,622 80	\$398,475,968 23	\$1,061,933 03	\$37,318,721 54	\$43,397,253 12	665,422	143,360
MADISON COUNTY							
Oncida Savings Bank.....	\$4,416,124 22	\$4,044,738 92	.....	\$371,385 30	\$473,343 44	9,646	1,731
MONROE COUNTY							
East Side Savings Bank of Rochester, The.....	\$17,271,194 13	\$16,202,613 23	\$246,367 82	\$822,213 28	\$970,735 78	48,098	8,996
Mechanics' Savings Bank, Rochester.....	5,642,598 61	4,971,139 18	359,034 80	312,433 63	475,773 88	18,755	10,374
Monroe County Savings Bank, Rochester.....	28,396,003 39	25,558,755 86	679,819 52	2,157,428 01	2,884,981 01	36,017	3,872
Rochester Savings Bank.....	36,237,026 28	32,014,461 49	1,874,708 73	2,347,856 07	3,497,920 42	70,078	14,128
Total.....	\$87,546,822 42	\$78,748,960 76	\$3,159,930 67	\$5,639,930 99	\$7,829,411 09	172,948	37,250

Statement of the Condition of the Savings Banks of the State of New York, July 1, 1919 — Continued

NAMES	Number of accounts closed during year ending June 30, 1919	Amount deposited during year ending June 30, 1919, not including dividends credited for that period	Amount withdrawn during year ending June 30, 1919	Amount of dividends credited and paid during year ending June 30, 1919	Current expenses for six months	Average rate per cent. of dividends for year ending June 30, 1919
KINGS COUNTY						
Bay Ridge Savings Bank, Brooklyn.....	3,081	\$3,621,154 56	\$2,072,199 04	\$81,268 04	\$9,187 57	4
Brevort Savings Bank, Brooklyn.....	2,847	3,625,641 59	2,552,221 71	255,534 89	14,029 30	4
Brooklyn Savings Bank.....	9,712	14,965,440 44	14,307,364 27	2,244,515 64	81,893 07	4
Bushwick Savings Bank, The, Brooklyn.....	2,198	3,039,957 58	3,123,950 78	273,547 95	20,222 35	4
City Savings Bank of Brooklyn, The.....	2,498	3,313,045 54	2,184,375 48	209,648 72	24,708 49	4
Dime Savings Bank of Brooklyn, The.....	18,855	23,600,102 52	17,429,054 91	2,573,151 99	167,029 51	4
Dime Savings Bank of Williamsburgh, The, Brooklyn.....	2,447	4,035,979 70	3,437,547 08	463,716 24	28,932 96	4
East Brooklyn Savings Bank, Brooklyn.....	2,943	3,742,872 12	2,789,303 49	361,812 44	31,136 78	4
Eastern District Savings Bank of the City of Brooklyn.....	3,948	6,190,046 18	3,979,814 48	412,610 71	28,482 10	4
East New York Savings Bank, Brooklyn.....	1,736	2,573,636 40	1,501,124 16	184,508 42	11,370 86	4
Flatbush Savings Bank, Brooklyn.....	1,659	2,327,033 81	1,089,410 78	51,364 33	7,629 35	4
Fulton Savings Bank, Kings County, Brooklyn.....	3,069	4,179,327 73	3,681,733 07	486,355 49	37,174 09	4
Greater New York Savings Bank, The, Brooklyn.....	4,003	5,000,223 29	2,844,705 12	243,738 88	26,301 02	4
Green Point Savings Bank, The, Brooklyn.....	2,903	5,061,100 29	3,082,101 51	432,766 45	37,706 84	4
Hamburg Savings Bank, Brooklyn.....	1,354	1,887,147 11	1,065,608 41	105,447 48	8,706 91	4
Home Savings Bank, Brooklyn.....	642	437,620 35	291,299 59	26,905 74	3,367 85	4
Kings County Savings Institution, The, Brooklyn.....	1,443	2,844,266 67	3,039,095 70	517,063 21	36,576 11	4
Lincoln Savings Bank of Brooklyn.....	5,579	11,453,603 70	7,028,059 63	919,807 26	39,144 97	4
Prudential Savings Bank, Brooklyn.....	1,699	2,537,243 28	1,516,344 62	145,287 44	12,369 70	4
South Brooklyn Savings Institution, The, Brooklyn.....	6,643	7,961,101 46	6,854,338 75	1,003,919 42	62,530 09	4
Sumner Savings Bank, Brooklyn.....	3,332	1,041,496 10	732,895 07	51,078 83	6,372 72	4
Williamsburgh Savings Bank, Brooklyn.....	12,566	23,643,640 16	18,867,433 00	3,128,115 60	137,153 31	4
Total.....	94,997	\$137,102,086 58	\$102,470,170 89	\$13,645,165 20	\$772,026 04	.....
MADISON COUNTY						
Oneida Savings Bank.....	1,561	\$1,203,522 40	\$1,254,087 08	\$151,838 03	\$7,844 02	4
MONROE COUNTY						
East Side Savings Bank of Rochester, The.....	7,511	\$6,058,296 25	\$5,237,293 68	\$597,824 84	\$41,993 29	4
Mechanics' Savings Bank, Rochester.....	9,820	1,901,423 37	2,172,733 88	191,021 15	16,769 25	4
Monroe County Savings Bank, Rochester.....	5,091	5,571,373 30	6,479,602 10	987,011 08	53,008 48	4
Rochester Savings Bank.....	11,393	9,482,734 72	8,018,793 78	1,189,716 01	76,276 08	4
Total.....	33,815	\$23,013,827 64	\$21,908,423 44	\$2,965,573 08	\$188,047 10	.....

SEMI-ANNUAL STATEMENT

Statement of the Condition of the Savings Banks of the State of New York, July 1, 1919 — Continued

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REPORT ON SAVINGS BANKS

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, 1919	Number of accounts opened or reopened during year ending June 30, 1919
MONTGOMERY COUNTY							
Amsterdam Savings Bank.....	\$7,444,408 09	\$6,847,317 15	.....	\$597,091 54	\$685,908 83	15,545	1,704
NASSAU COUNTY							
Roslyn Savings Bank of Roslyn.....	\$3,085,632 18	\$2,815,912 97	.....	\$269,719 21	\$340,076 71	5,364	557
NEW YORK COUNTY							
American Savings Bank, New York.....	\$4,415,550 40	\$4,191,939 09	\$81,035 66	\$142,575 65	\$288,265 65	12,686	3,731
Bank for Savings in the City of New York, The.....	103,212,235 18	95,667,005 32	2,260 00	7,542,969 86	14,557,233 94	139,966	17,595
Bowery Savings Bank, The, New York.....	136,402,844 08	122,087,119 67	.....	14,315,724 41	17,830,755 40	149,206	28,707
Broadway Savings Institution, New York.....	14,357,428 03	13,748,295 32	6,273 80	602,858 91	760,698 91	15,323	1,997
Central Savings Bank in the City of New York.....	110,908,205 33	102,086,073 75	6,023 83	8,816,107 75	12,935,504 95	136,717	17,651
Citizens Savings Bank, New York.....	22,316,846 50	19,976,051 84	.....	2,340,794 66	2,610,859 66	28,089	4,786
Commonwealth Savings Bank of New York City.....	2,067,773 66	2,035,789 00	.....	31,984 66	66,198 66	8,954	2,573
Dry Dock Savings Institution, New York.....	69,046,614 88	63,406,034 87	24,000 00	5,616,580 01	6,663,561 75	92,124	22,778
East River Savings Institution, The, New York.....	39,205,621 82	35,228,999 43	7,444 17	3,969,178 22	5,243,103 22	31,804	4,083
Emigrant Industrial Savings Bank, New York.....	193,647,862 87	183,105,844 11	10,171 00	10,531,847 76	14,883,691 60	191,250	30,356
Empire City Savings Bank, New York.....	8,156,039 86	7,754,494 34	4,149 17	397,396 35	453,471 57	22,388	8,165
Excelsior Savings Bank, New York.....	22,044,081 21	20,917,125 24	783 33	1,126,172 64	1,501,308 47	34,778	8,434
Franklin Savings Bank, New York.....	33,402,782 31	30,550,685 11	3,603 89	2,848,493 31	3,168,228 56	63,346	15,363
Greenwich Savings Bank, The, New York.....	81,294,974 78	74,588,330 77	39,714 78	6,668,429 23	8,502,696 15	100,546	11,930
Harlem Savings Bank, New York.....	34,603,876 31	31,910,698 84	.....	2,693,177 47	3,508,541 17	59,983	11,323
Irving Savings Institution, The, New York.....	21,708,336 32	20,316,801 77	.....	1,391,534 55	1,885,946 55	22,173	1,984
Italian Savings Bank of the City of New York.....	9,853,853 40	8,868,043 54	503,510 66	482,299 20	540,090 50	22,180	6,633
Maiden Lane Savings Bank, New York.....	2,614,517 86	2,567,777 50	.....	46,740 77	84,225 77	8,140	2,574
Manhattan Savings Institution, The, New York.....	12,567,833 73	11,588,228 14	46,747 30	932,858 29	1,366,003 74	22,136	4,481
Metropolitan Savings Bank, New York.....	16,293,027 46	15,644,281 15	.....	828,746 31	1,358,436 31	19,790	2,981
New York Savings Bank.....	50,535,789 87	46,554,251 47	.....	3,981,538 40	4,889,798 40	52,423	8,895
North River Savings Bank, New York.....	11,534,197 99	10,845,101 04	7,815 26	681,281 69	840,516 69	23,397	5,655
Seamen's Bank for Savings in the City of New York.....	88,095,329 46	80,128,842 57	.....	5,966,486 89	9,871,488 39	95,772	11,834
Union Dime Savings Bank, New York.....	58,872,900 65	54,156,534 03	45,477 91	4,670,888 71	5,904,088 71	137,990	28,971
United Square Savings Bank, New York.....	18,229,735 10	17,276,255 06	.....	953,480 04	1,551,880 04	22,073	5,179
United States Savings Bank in the City of New York.....	7,727,634 60	7,359,283 70	.....	368,350 90	553,025 40	16,850	3,965
Universal Savings Bank, The, New York.....	1,001,575 43	993,333 40	.....	8,242 03	26,524 43	12,187	10,101
West Side Savings Bank, New York.....	6,110,199 31	5,777,612 34	1,380 00	331,206 97	379,787 78	13,729	2,637
Total.....	\$1,178,227,668 40	\$1,089,149,332 00	\$790,390 76	\$88,287,945 64	\$122,225,932 37	1,556,005	285,412

Statement of the Condition of the Savings Banks of the State of New York, July 1, 1919 — Continued

NAMES	Number of accounts closed during year ending June 30, 1919	Amount deposited during year ending June 30, 1919 not including dividends credited for that period	Amount withdrawn during year ending June 30, 1919	Amount of dividends credited and paid during year ending June 30, 1919	Current expenses for six months	Average rate per cent. of dividends for year ending June 30, 1919
MONTGOMERY COUNTY						
Amsterdam Savings Bank.....	1,397	\$2,234,760 00	\$1,608,371 04	\$239,332 12	\$12,478 08	4
NASSAU COUNTY						
Roslyn Savings Bank of Roslyn.....	627	\$713,153 78	\$570,150 65	\$100,380 86	\$7,701 03	4
NEW YORK COUNTY						
American Savings Bank, New York.....	1,927	\$2,284,652 37	\$1,733,599 63	\$123,659 10	\$19,666 70	3½
Bank for Savings in the City of New York, The.....	15,782	19,696,810 31	17,026,187 83	3,450,314 25	156,760 63	4
Bowery Savings Bank, The, New York.....	21,922	39,026,474 01	25,489,133 39	4,127,404 61	139,658 59	4
Broadway Savings Institution, New York.....	2,333	2,749,750 78	3,975,948 35	518,155 98	37,473 67	4
Central Savings Bank in the City of New York.....	17,523	27,378,638 39	21,081,488 14	3,563,294 32	143,959 73	4
Citizens Savings Bank, New York.....	3,880	7,277,115 29	4,354,519 75	661,922 07	43,426 67	4
Commonwealth Savings Bank of New York City.....	1,852	1,381,551 57	903,087 42	57,729 89	7,280 17	4
Dry Dock Savings Institution, New York.....	15,739	24,969,658 55	15,508,719 11	1,794,734 17	74,682 84	3½
East River Savings Institution, The, New York.....	4,817	6,753,170 62	9,137,665 21	1,333,283 52	128,752 10	4
Emigrant Industrial Savings Bank, New York.....	24,331	44,246,181 61	39,565,972 69	6,642,799 20	358,964 11	4
Empire City Savings Bank, New York.....	4,575	4,730,622 48	2,889,384 45	224,755 17	32,454 26	4
Excelsior Savings Bank, New York.....	5,850	7,278,911 66	5,949,307 53	722,043 31	77,993 11	4
Franklin Savings Bank, New York.....	8,836	11,581,424 80	8,302,352 80	886,554 61	70,005 65	3½
Greenwich Savings Bank, The, New York.....	12,768	13,832,467 45	14,442,422 53	2,720,081 64	163,057 87	4
Harlem Savings Bank, New York.....	9,080	11,015,261 45	7,477,945 33	1,063,089 04	54,549 97	4
Irving Savings Institution, The, New York.....	2,874	3,332,651 09	4,655,559 67	769,888 49	33,419 70	4
Italian Savings Bank of the City of New York.....	3,983	6,272,827 32	4,289,691 86	231,626 81	22,988 21	3½
Maiden Lane Savings Bank, New York.....	1,845	1,732,951 82	1,591,663 02	79,522 11	16,866 81	4
Manhattan Savings Institution, The, New York.....	3,469	4,352,759 93	4,163,344 44	373,178 39	66,895 00	4
Metropolitan Savings Bank, New York.....	3,450	3,708,362 05	3,432,758 47	560,856 45	32,725 25	3½
New York Savings Bank.....	7,804	10,199,409 21	9,759,241 98	1,693,389 35	68,177 97	4
North River Savings Bank, New York.....	3,312	4,361,935 98	3,415,501 83	342,835 46	29,216 12	3½
Seamen's Bank for Savings in the City of New York.....	14,475	14,278,742 91	17,497,105 79	2,985,877 79	125,056 20	4
Union Dime Savings Bank, New York.....	23,444	22,324,730 89	18,807,822 32	1,693,257 67	98,026 81	3½
Union Square Savings Bank, New York.....	3,435	5,677,574 42	4,242,320 96	596,605 14	42,032 20	4
United States Savings Bank in the City of New York.....	3,442	3,345,379 54	2,479,932 91	236,768 84	17,933 57	4
Universal Savings Bank, The, New York.....	6,685	1,395,328 33	1,063,734 16	22,634 71	8,029 90	4
West Side Savings Bank, New York.....	2,048	2,279,322 39	1,609,420 18	193,873 88	15,839 76	4
Total.....	231,481	\$307,464,667 22	\$254,845,831 75	\$37,670,135 97	\$2,085,893 67	.....

SEMI-ANNUAL STATEMENT

Statement of the Condition of the Savings Banks of the State of New York, July 1, 1919 — 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, 1919	Number of accounts opened or reopened during year ending June 30, 1919
NIAGARA COUNTY							
Farmers and Mechanics' Savings Bank of the City of Lockport	\$7,704,256 55	\$7,199,507 80	.....	\$504,748 75	\$648,911 01	14,182	2,115
Niagara County Savings Bank, Niagara Falls	3,683,341 18	3,513,022 27	\$3,038 05	167,280 86	199,638 86	9,362	3,215
Total	\$11,387,597 73	\$10,712,530 07	\$3,038 05	\$672,029 61	\$848,549 87	23,544	5,330
ONEIDA COUNTY							
Oneida County Savings Bank, The, Rome	\$2,612,231 03	\$2,398,859 76	\$48,775 50	\$164,595 77	\$273,412 07	7,492	817
Rome Savings Bank, The	3,941,640 37	3,537,209 88	43,730 15	360,700 84	471,705 02	10,366	1,109
Savings Bank of Utica, The	18,605,613 46	16,428,836 62	113,261 16	2,063,515 68	2,152,731 70	34,608	6,109
Total	\$25,159,484 86	\$22,364,905 76	\$205,766 81	\$2,588,812 29	\$2,897,848 79	52,466	8,035
ONONDAGA COUNTY							
Onondaga County Savings Bank, Syracuse	\$31,896,863 78	\$29,315,534 39	\$84,957 05	\$2,496,372 34	\$3,156,433 54	54,005	10,287
Skaneateles Savings Bank	1,563,879 87	1,444,836 07	.....	119,043 80	154,632 05	4,100	410
Syracuse Savings Bank	18,097,648 15	15,908,914 54	77,640 29	2,111,093 32	2,844,363 32	29,072	3,262
Total	\$51,558,391 80	\$46,669,285 00	\$162,597 34	\$4,726,509 46	\$6,155,428 91	87,177	13,959
ONTARIO COUNTY							
Geneva Savings Bank	\$1,331,627 21	\$1,303,278 47	\$150 00	\$28,198 74	\$48,605 99	5,289	1,066
ORANGE COUNTY							
Cornwall Savings Bank, The, Cornwall-on-the-Hudson	\$475,530 88	\$449,595 50	\$100 00	\$25,835 38	\$38,115 88	1,362	189
Goshen Savings Bank	1,785,245 12	1,694,213 83	972 00	90,059 29	114,886 54	3,384	421
Middletown Savings Bank	6,600,237 05	6,275,178 19	23,540 00	301,518 86	492,834 32	13,327	1,685
Newburgh Savings Bank	15,308,484 75	13,082,202 33	20,000 00	2,206,282 42	2,190,678 67	18,739	2,381
Walden Savings Bank	1,295,744 21	1,182,660 13	.....	113,084 08	136,823 08	3,437	503
Warwick Savings Bank, The	1,323,430 53	1,252,859 63	.....	70,570 90	68,610 28	3,468	333
Total	\$26,788,672 54	\$23,936,709 61	\$44,612 00	\$2,807,350 93	\$3,041,957 77	43,717	5,512

Statement of the Condition of the Savings Banks of the State of New York, July 1, 1919 — Continued

NAMES	Number of accounts closed during year ending June 30, 1919	Amount deposited during year ending June 30, 1919, not including dividends credited for that period	Amount withdrawn during year ending June 30, 1919	Amount of dividends credited and paid during year ending June 30, 1919	Current expenses for six months	Average rate per cent. of dividends for year ending June 30, 1919
NIAGARA COUNTY						
Farmers and Mechanics' Savings Bank of the City of Lockport.....	1,878	\$3,749,695 66	\$3,091,262 99	\$256,024 05	\$16,069 37	4
Niagara County Savings Bank, Niagara Falls.....	2,722	2,632,523 37	1,999,175 65	112,314 45	9,218 64	4
Total.....	4,600	\$6,382,219 03	\$5,090,438 64	\$368,338 50	\$25,288 01	.....
ONEIDA COUNTY						
Oneida County Savings Bank, The, Rome.....	843	\$606,305 96	\$676,299 36	\$81,017 42	\$6,976 36	3½
Rome Savings Bank, The.....	1,107	890,846 70	1,014,333 02	119,558 50	12,120 71	3½
Savings Bank of Utica, The.....	6,833	4,848,650 13	4,789,000 93	547,915 81	36,431 38	3½
Total.....	8,783	\$6,345,802 79	\$6,479,633 31	\$748,491 73	\$55,528 45	.....
ONONDAGA COUNTY						
Onondaga County Savings Bank, Syracuse.....	12,016	\$8,350,758 56	\$8,418,335 02	\$1,110,723 95	\$58,047 87	4
Skaneateles Savings Bank.....	344	1,035,636 80	1,072,241 63	54,121 47	4,465 08	4
Syracuse Savings Bank.....	2,573	4,598,404 53	4,446,276 06	598,628 29	53,090 02	4
Total.....	14,933	\$13,983,799 89	\$13,936,852 71	\$1,763,473 71	\$115,602 97	.....
ONTARIO COUNTY						
Geneva Savings Bank.....	1,003	\$719,178 77	\$663,672 37	\$44,268 68	\$4,827 63	4
ORANGE COUNTY						
Cornwall Savings Bank, The, Cornwall-on-the-Hudson.....	139	\$113,985 07	\$105,300 13	\$16,103 89	\$1,111 74	4
Goshen Savings Bank.....	465	379,842 11	395,995 53	62,018 09	2,969 00	4
Middletown Savings Bank.....	1,437	1,536,081 27	1,349,245 47	227,689 99	12,269 98	4
Newburgh Savings Bank.....	2,484	2,193,898 23	2,266,056 05	488,275 32	19,069 76	4
Walden Savings Bank.....	379	364,501 04	313,910 71	41,138 52	2,810 08	3½
Warwick Savings Bank, The.....	325	245,077 75	282,948 08	44,677 10	3,040 78	3½
Total.....	5,229	\$4,833,385 47	\$4,713,455 97	\$879,902 91	\$41,271 34	.....

SEMI-ANNUAL STATEMENT

Statement of the Condition of the Savings Banks of the State of New York, July 1, 1919 — 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, 1919	Number of accounts opened or reopened during year ending June 30, 1919
OSWEGO COUNTY							
Fulton Savings Bank.....	\$3,094,670 04	\$2,888,258 10	\$865 00	\$205,746 94	\$231,215 94	7,326	2,875
Oswego City Savings Bank.....	4,496,684 81	4,134,382 26	40,193 90	322,108 65	367,068 62	8,295	1,252
Oswego County Savings Bank, Oswego.....	4,440,122 08	4,030,872 70	35,860 74	373,388 64	402,435 14	6,449	1,081
Total.....	\$12,031,476 93	\$11,053,513 06	\$76,719 64	\$901,244 23	\$1,000,719 70	22,070	5,208
PUTNAM COUNTY							
Putnam County Savings Bank, Brewster.....	\$1,691,161 00	\$1,597,991 99	.....	\$93,169 01	\$98,449 78	3,220	511
QUEENS COUNTY							
College Point Savings Bank.....	\$2,437,386 86	\$2,290,574 21	\$222 80	\$146,589 85	\$220,323 35	4,343	806
Jamaica Savings Bank.....	8,153,676 61	7,601,005 16	.....	552,671 45	609,661 36	14,172	3,189
Long Island City Savings Bank.....	13,817,952 58	12,542,815 56	59,243 74	1,215,893 28	1,309,860 68	26,738	6,551
Queens County Savings Bank, The, Flushing.....	5,807,411 45	5,368,069 08	.....	439,342 37	497,615 62	10,797	1,949
Total.....	\$30,216,427 50	\$27,802,464 01	\$59,466 54	\$2,354,496 95	\$2,637,461 01	56,050	12,495
RENSELAER COUNTY							
Troy Savings Bank.....	\$12,708,759 38	\$11,654,554 50	\$112,175 09	\$942,029 79	\$1,469,653 03	18,595	2,482
RICHMOND COUNTY							
Richmond County Savings Bank, West New Brighton.....	\$2,845,249 19	\$2,649,375 31	\$50,004 50	\$145,869 38	\$181,989 38	7,333	1,755
Staten Island Savings Bank, Stapleton.....	8,245,633 50	7,673,558 78	65,772 47	506,302 25	659,935 25	18,837	3,609
Total.....	\$11,090,882 69	\$10,322,934 09	\$115,776 97	\$652,171 63	\$841,924 63	26,170	5,364
ST. LAWRENCE COUNTY							
St. Lawrence County Savings Bank, Ogdensburg.....	\$1,136,613 41	\$1,063,640 82	\$39,098 00	\$33,874 59	\$63,407 52	3,684	508
SCHENECTADY COUNTY							
Schenectady Savings Bank.....	\$12,392,821 46	\$11,477,111 13	\$268,771 22	\$646,939 11	\$729,461 99	44,442	10,079
SENECA COUNTY							
Seneca Falls Savings Bank, The.....	\$1,166,866 13	\$1,103,190 17	.....	\$63,675 96	\$108,702 48	3,246	766

Statement of the Condition of the Savings Banks of the State of New York, July 1, 1919 — Continued

NAMES	Number of accounts closed during year ending June 30, 1919	Amount deposited during year ending June 30, 1919, not including dividends credited for that period	Amount withdrawn during year ending June 30, 1919	Amount of dividends credited and paid during year ending June 30, 1919	Current expenses for six months	Average rate per cent. of dividends for year ending June 30, 1919
OSWEGO COUNTY						
Fulton Savings Bank	3,345	\$1,311,987 89	\$1,255,892 36	\$107,177 50	\$7,745 66	4
Oswego City Savings Bank	1,098	1,238,516 68	1,206,250 48	155,249 04	9,273 79	4
Oswego County Savings Bank, Oswego	966	1,030,870 69	1,057,126 36	153,038 86	8,975 41	4
Total	5,409	\$3,581,375 26	\$3,519,269 20	\$415,465 40	\$25,994 86	.....
PUTNAM COUNTY						
Putnam County Savings Bank, Brewster	446	\$365,536 71	\$287,352 58	\$56,885 74	\$3,908 31	4
QUEENS COUNTY						
College Point Savings Bank	385	\$805,774 26	\$504,403 63	\$78,127 08	\$6,613 37	4
Jamaica Savings Bank	2,581	2,809,019 52	1,914,675 37	255,267 58	18,721 57	4
Long Island City Savings Bank	3,729	5,506,574 13	3,648,854 44	407,341 04	37,272 54	4
Queens County Savings Bank, The, Flushing	1,752	1,934,677 02	1,358,536 41	180,644 25	10,656 74	4
Total	8,447	\$11,056,044 93	\$7,426,469 85	\$921,379 95	\$73,264 22	.....
RENSSELAER COUNTY						
Troy Savings Bank	2,475	\$2,431,158 54	\$2,289,413 40	\$439,799 04	\$28,493 51	4
RICHMOND COUNTY						
Richmond County Savings Bank, West New Brighton	824	\$1,530,282 70	\$1,050,788 18	\$82,677 74	\$6,439 84	4
Staten Island Savings Bank, Stapleton	1,353	3,406,066 48	2,165,512 42	247,037 98	24,673 09	4
Total	2,177	\$4,936,349 18	\$3,216,300 60	\$329,715 72	\$31,112 93	.....
ST. LAWRENCE COUNTY						
St. Lawrence County Savings Bank, Ogdensburg	499	\$381,866 90	\$391,637 58	\$34,219 68	\$4,648 16	3½
SCHENECTADY COUNTY						
Schenectady Savings Bank	8,632	\$5,666,971 45	\$4,275,427 70	\$362,020 24	\$30,152 96	3½
SENECA COUNTY						
Seneca Falls Savings Bank, The	657	\$433,044 80	\$396,541 98	\$38,820 61	\$3,368 37	4

SEMI-ANNUAL STATEMENT

Statement of the Condition of the Savings Banks of the State of New York, July 1, 1919 — 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, 1919	Number of accounts opened or reopened during year ending June 30, 1919
SUFFOLK COUNTY							
Riverhead Savings Bank.....	\$8,446,549 69	\$7,031,878 54	\$6,500 00	\$1,408,171 15	\$1,425,106 70	9,914	1,004
Sag Harbor Savings Bank.....	2,490,192 59	2,245,537 52	1,100 00	243,555 07	281,004 57	4,197	358
Southold Savings Bank, The.....	6,679,207 19	5,717,651 17	.....	961,556 02	965,940 37	7,156	571
Union Savings Bank of Patchogue, The.....	4,106,310 43	3,720,211 78	7,943 00	378,155 65	374,602 90	7,165	1,094
Total.....	\$21,722,259 90	\$18,715,279 01	\$15,543 00	\$2,991,437 89	\$3,046,654 54	28,432	3,027
TOMPKINS COUNTY							
Itaca Savings Bank.....	\$4,335,143 84	\$3,913,383 21	\$3,800 00	\$417,960 63	\$490,416 45	10,964	1,620
ULSTER COUNTY							
Ellenville Savings Bank.....	\$2,404,596 82	\$2,246,100 35	\$44 00	\$158,452 47	\$190,277 85	6,039	514
Kingston Savings Bank.....	5,076,394 15	4,707,415 61	.....	368,978 64	382,053 59	6,970	885
New Paltz Savings Bank.....	2,083,568 49	1,935,282 41	.....	148,286 08	158,992 84	3,131	314
Rondout Savings Bank, Kingston.....	4,927,781 28	4,554,469 24	600 00	372,712 04	397,521 70	7,248	1,117
Saugerties Savings Bank.....	2,539,644 48	2,321,841 88	.....	217,802 60	244,892 87	4,170	440
Ulster County Savings Institution, Kingston.....	6,195,210 81	5,892,760 89	.....	302,449 92	365,166 08	9,847	1,234
Total.....	\$23,227,196 03	\$21,657,870 28	\$644 00	\$1,568,681 75	\$1,738,904 93	37,405	4,474
WESTCHESTER COUNTY							
Bank for Savings of Ossining, The.....	\$4,164,927 27	\$3,735,365 50	.....	\$429,561 77	\$548,314 77	5,888	706
Eastchester Savings Bank, Mount Vernon.....	4,708,533 78	4,385,489 79	.....	323,043 99	412,191 68	9,690	1,824
Greenburgh Savings Bank, The, Dobbs Ferry.....	824,867 21	757,348 44	\$1,500 00	66,018 77	67,848 77	1,923	299
Home Savings Bank, The, White Plains.....	5,819,968 54	5,443,635 57	34,430 00	341,902 97	416,293 08	13,808	1,788
Peekskill Savings Bank.....	5,271,888 97	4,624,727 62	7,225 00	639,936 35	667,944 35	8,654	773
Peoples' Bank for Savings of New Rochelle, N. Y.....	895,635 58	864,641 69	.....	30,993 89	47,061 74	4,100	1,279
Peoples' Savings Bank of Yonkers, N. Y.....	11,207,305 54	10,357,893 59	.....	849,411 95	852,304 62	18,751	3,051
Port Chester Savings Bank, The.....	5,267,153 16	4,853,937 36	60,313 00	352,903 80	434,382 86	9,610	1,816
Union Savings Bank of Westchester Co., The, Mamaroneck.....	1,080,039 31	1,003,315 59	700 00	76,023 72	102,763 88	2,721	432
Westchester County Savings Bank, Tarrytown.....	5,093,412 38	4,240,670 67	.....	852,741 71	965,271 71	6,883	780
Yonkers Savings Bank.....	11,806,185 47	10,698,029 07	.....	1,110,156 40	1,230,106 92	19,948	2,631
Total.....	\$56,139,917 21	\$50,963,054 89	\$104,108 00	\$5,072,691 32	\$5,744,464 38	101,976	15,359
Grand totals for the State.....	\$2,367,040,001 23	\$2,179,034,582 96	\$6,878,719 56	\$181,126,698 69	\$237,185,176 21	3,579,057	673,149

Statement of the Condition of the Savings Banks of the State of New York, July 1, 1919 — Concluded

NAMES	Number of accounts closed during year ending June 30, 1919	Amount deposited during year ending June 30, 1919, not including dividends credited for that period	Amount withdrawn during year ending June 30, 1919	Amount of dividends credited and paid during year ending June 30, 1919	Current expenses for six months	Average rate per cent. of dividends for year ending June 30, 1919
SUFFOLK COUNTY						
Riverhead Savings Bank.....	847	\$1,202,456 73	\$1,232,847 81	\$276,811 96	\$16,448 87	4½
Sag Harbor Savings Bank.....	371	362,492 45	408,891 99	83,569 13	8,530 34	4
Southold Savings Bank, The.....	414	854,690 80	844,055 29	224,766 28	14,729 65	4½
Union Savings Bank of Patchogue, The.....	964	1,099,730 61	915,588 61	133,232 89	8,465 24	4
Total.....	2,596	\$3,510,370 59	\$3,401,383 70	\$718,410 26	\$48,174 10	.....
TOMPKINS COUNTY						
Ithaca Savings Bank.....	1,803	\$1,669,210 99	\$1,773,638 13	\$127,881 54	\$14,635 33	3½
ULSTER COUNTY						
Ellenville Savings Bank.....	506	\$543,932 44	\$517,623 36	\$78,892 62	\$4,255 70	3½
Kingston Savings Bank.....	687	913,428 15	856,812 05	173,704 63	5,559 83	4
New Paltz Savings Bank.....	236	333,671 71	403,649 05	73,593 10	3,533 88	4
Rondout Savings Bank, Kingston.....	1,924	1,080,613 91	956,510 28	168,046 91	4,885 44	4
Saugerties Savings Bank.....	391	512,146 62	457,465 55	85,124 97	3,515 77	4
Ulster County Savings Institution, Kingston.....	994	1,214,165 91	1,162,125 65	218,424 31	8,710 21	4
Total.....	3,838	\$4,597,958 74	\$4,354,185 94	\$797,786 54	\$30,460 83	.....
WESTCHESTER COUNTY						
Bank for Savings of Ossining, The.....	631	\$776,219 72	\$785,630 00	\$136,864 97	\$9,401 40	4
Eastchester Savings Bank, Mount Vernon.....	1,214	1,992,877 45	1,482,343 50	144,932 61	11,114 62	4
Greenbush Savings Bank, The, Dobbs Ferry.....	244	248,689 95	229,997 18	27,032 47	3,732 81	4
Home Savings Bank, The, White Plains.....	1,562	1,559,826 39	1,416,227 72	192,689 14	28,877 31	4
Peekskill Savings Bank.....	891	883,124 86	877,875 38	171,110 07	9,648 89	4
Peoples' Bank for Savings of New Rochelle, N. Y.....	1,018	598,584 44	553,053 28	24,941 18	4,248 08	3½
Peoples' Savings Bank of Yonkers, N. Y.....	2,474	2,791,065 05	2,197,216 55	364,440 22	20,292 43	4
Port Chester Savings Bank, The.....	1,450	1,394,453 12	1,093,898 42	170,693 21	9,316 76	4
Union Savings Bank of Westchester County, The, Mamaroneck.....	379	356,166 03	320,841 59	34,642 90	4,630 73	4
Westchester County Savings Bank, Tarrytown.....	742	813,476 95	834,613 05	154,685 30	13,359 03	4
Yonkers Savings Bank.....	3,970	2,804,681 97	2,355,168 04	379,594 39	25,638 47	4
Total.....	14,575	\$14,219,105 93	\$12,146,864 71	\$1,891,626 56	\$140,170 53	.....
Grand totals for the State.....	540,969	\$653,275,892 56	\$512,272,087 71	\$76,328,837 13	\$4,432,019 95	.....

SEMI-ANNUAL STATEMENT

Statement of the Condition of the Savings Banks of the State of New York, January 1, 1920

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, 1920	Number of accounts opened or reopened during year 1919
ALBANY COUNTY							
Albany City Savings Institution	\$13,534,153 89	\$12,777,353 29		\$756,800 60	\$1,013,192 15	17,410	4,566
Albany County Savings Bank, Albany	11,177,524 96	10,202,759 10	\$105,920 07	868,845 79	1,050,969 57	14,042	2,257
Albany Exchange Savings Bank	3,832,844 44	3,498,944 29	36,164 79	297,735 36	368,544 65	6,214	1,043
Albany Savings Bank	40,630,399 58	38,122,031 25	19,136 53	2,489,231 80	4,271,534 39	51,873	6,383
Cohoes Savings Institution	4,400,588 22	4,065,950 20		334,638 02	453,692 87	9,033	1,822
Home Savings Bank of the City of Albany	12,324,319 67	11,448,376 99	25,976 59	849,966 09	1,262,430 06	17,706	4,790
Mechanics and Farmers' Savings Bank, The, Albany	2,664,017 79	2,269,488 95	21,539 00	381,989 84	544,009 84	3,960	393
Mechanics' Savings Bank, Cohoes	2,148,176 74	2,015,050 93		133,125 81	212,758 51	4,012	944
National Savings Bank of the City of Albany, The	16,118,705 99	15,123,074 79	66,948 05	928,683 15	1,171,792 10	20,785	4,525
Total	\$106,830,731 28	\$99,514,029 79	\$275,685 03	\$7,041,016 46	\$10,348,924 14	145,035	26,723
BRONX COUNTY							
Bronx Savings Bank, The, New York	\$4,169,665 83	\$4,055,237 24	\$36,468 00	\$77,960 59	\$143,873 80	12,451	4,877
Dollar Savings Bank, New York	24,542,288 99	23,013,192 29	500 00	1,528,596 70	1,916,971 70	57,900	29,528
North Side Savings Bank, New York	3,980,087 85	3,870,742 18		109,345 67	103,376 87	12,113	5,085
Total	\$32,692,042 67	\$30,939,171 71	\$36,968 00	\$1,715,902 96	\$2,164,222 37	82,464	39,490
BROOME COUNTY							
Binghamton Savings Bank	\$8,976,421 27	\$8,403,011 51		\$573,409 76	\$868,197 32	22,182	3,558
Chenango Valley Savings Bank, Binghamton	2,456,749 70	2,372,989 03		83,760 67	130,723 20	15,108	5,216
Total	\$11,433,170 97	\$10,776,000 54		\$657,170 43	\$998,920 52	37,290	8,774
CATUGA COUNTY							
Auburn Savings Bank	\$7,431,252 91	\$6,860,111 06	\$600 73	\$570,541 12	\$706,836 12	13,496	1,648
Cayuga County Savings Bank, Auburn	5,351,667 63	5,043,400 42	4,746 55	303,520 66	476,595 46	11,370	2,094
Total	\$12,782,920 54	\$11,903,511 48	\$5,347 28	\$874,061 78	\$1,183,431 58	24,866	3,742
CREMUNG COUNTY							
Elmira Savings Bank, The	\$1,400,243 53	\$1,295,802 33		\$104,441 20	\$139,191 20	4,782	1,357

Statement of the Condition of the Savings Banks of the State of New York, January 1, 1920

NAMES	Number of accounts closed during the year 1919	Amount deposited during the year 1919 not including dividends credited during that period	Amount withdrawn during the year 1919	Amount of dividends credited and paid for the year 1919	Salaries paid for the year 1919	Expenses other than salaries for the year 1919	Average rate per cent. of dividends for year ending Decen ber 31, 1919
ALBANY COUNTY							
Albany City Savings Institution.....	4,171	\$3,682,866 04	\$3,212,214 10	\$516,559 36	\$22,278 44	\$36,289 56	4 $\frac{1}{2}$
Albany County Savings Bank, Albany.....	2,398	2,525,334 91	2,751,240 73	393,798 58	25,210 28	24,879 69	4
Albany Exchange Savings Bank.....	1,544	1,108,714 46	1,274,076 55	137,202 21	8,811 66	11,165 66	4
Albany Savings Bank.....	7,330	7,595,588 64	9,062,316 39	1,459,429 03	53,918 70	114,652 45	4
Cohoes Savings Institution.....	2,468	1,099,176 79	1,197,191 35	151,837 36	12,628 00	11,107 26	4
Home Savings Bank of the City of Albany.....	2,171	3,554,154 59	2,539,505 93	449,413 65	23,353 69	28,924 93	4 $\frac{1}{2}$
Mechanics and Farmers' Savings Bank, The, Albany.....	469	465,197 08	551,668 05	85,392 35	4,550 00	7,269 25	3 $\frac{1}{2}$
Mechanics' Savings Bank, Cohoes.....	1,217	701,903 61	689,261 79	74,274 19	6,411 50	5,301 01	4
National Savings Bank of the City of Albany, The.....	3,848	4,384,237 68	3,831,706 13	619,778 31	24,969 22	27,367 90	4 $\frac{1}{2}$
Total.....	25,616	\$25,117,173 80	\$25,109,181 02	\$3,887,685 04	\$182,131 49	\$266,957 71	.....
BRONX COUNTY							
Bronx Savings Bank, The, New York.....	2,119	\$3,251,489 55	\$1,769,080 03	\$110,565 48	\$14,464 50	\$9,069 06	4
Dollar Savings Bank, New York.....	11,693	13,424,873 84	7,532,387 13	696,293 46	75,818 36	34,609 05	4
North Side Savings Bank, New York.....	2,002	2,891,239 82	1,546,760 99	109,553 62	12,185 50	12,780 87	4
Total.....	15,814	\$19,567,603 21	\$10,848,228 15	\$916,412 56	\$102,468 36	\$56,458 98	.....
BROOME COUNTY							
Binghamton Savings Bank.....	2,928	\$4,444,685 94	\$3,536,311 33	\$257,150 30	\$21,355 00	\$17,416 33	3 $\frac{1}{2}$
Chenango Valley Savings Bank, Binghamton.....	3,113	1,950,926 95	1,614,165 17	67,980 12	10,844 32	15,023 69	3 $\frac{1}{2}$
Total.....	6,041	\$6,395,612 89	\$5,150,476 50	\$325,130 42	\$32,199 32	\$32,440 02	.....
CAYUGA COUNTY							
Auburn Savings Bank.....	1,519	\$2,327,114 79	\$2,175,439 07	\$255,691 48	\$18,384 15	\$24,172 53	4
Cayuga County Savings Bank, Auburn.....	1,501	2,020,147 60	1,887,746 36	187,355 83	15,323 43	13,294 17	4
Total.....	3,020	\$4,347,262 39	\$4,063,185 43	\$443,047 31	\$33,707 58	\$37,466 70	.....
CHEMUNG COUNTY							
Elmira Savings Bank, The.....	1,194	\$749,755 20	\$651,904 97	\$37,785 73	\$3,941 00	\$3,236 43	3 $\frac{1}{2}$

SEMI-ANNUAL STATEMENT

Statement of the Condition of the Savings Banks of the State of New York, January 1, 1920 — 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, 1920	Number of accounts opened or reopened during year 1919
COLUMBIA COUNTY							
Hudson City Savings Institution.....	\$6,528,487 34	\$5,932,891 41	.....	\$595,595 93	\$781,010 29	10,444	1,565
CORTLAND COUNTY							
Cortland Savings Bank.....	\$5,069,786 03	\$4,655,470 87	\$9,410 00	\$404,905 16	\$531,909 98	11,724	1,639
DUTCHESS COUNTY							
Fishkill Savings Institute.....	\$667,938 14	\$625,604 49	\$9 55	\$42,322 10	\$55,409 72	1,133	116
Matteawan Savings Bank, Beacon.....	1,143,033 31	1,052,851 28	20,352 81	69,829 22	98,107 41	2,677	665
Mechanics' Savings Bank, The, Beacon.....	2,990,299 50	2,660,583 71	17,737 22	311,888 57	373,576 07	5,957	1,145
Pawling Savings Bank.....	895,698 50	831,472 23	.....	64,136 27	92,347 55	2,199	270
Poughkeepsie Savings Bank, The.....	16,146,266 86	15,051,818 33	.....	1,094,448 53	1,698,260 42	27,769	2,649
Rhinebeck Savings Bank.....	1,085,651 65	1,020,261 62	3,700 00	61,690 03	92,617 03	2,976	293
Wappinger Savings Bank, Wappingers Falls.....	801,627 70	746,847 67	7,000 00	47,780 03	71,623 10	1,794	245
Total.....	\$23,730,333 66	\$21,989,439 33	\$48,799 58	\$1,692,094 75	\$2,481,941 30	44,505	5,333
ERIE COUNTY							
American Savings Bank of Buffalo.....	\$3,555,416 31	\$3,471,517 67	.....	\$83,898 64	\$143,488 81	7,816	1,877
Buffalo Savings Bank.....	52,083,010 30	48,403,971 67	.....	3,679,038 63	4,776,185 06	71,768	13,731
Erie County Savings Bank, Buffalo.....	65,502,744 78	61,787,888 94	.....	3,714,855 84	6,540,127 23	92,816	14,085
Western Savings Bank, The, Buffalo.....	13,376,115 61	12,584,035 14	.....	792,080 47	1,285,715 03	15,555	2,621
Total.....	\$134,517,287 00	\$126,247,413 42	.....	\$8,269,873 58	\$12,755,516 13	187,955	32,314
GREENE COUNTY							
Catskill Savings Bank.....	\$4,473,429 26	\$4,090,391 25	\$1,061 50	\$381,976 51	\$479,447 39	7,728	1,082
JEFFERSON COUNTY							
Jefferson County Savings Bank, Watertown.....	\$10,505,794 70	\$10,060,877 09	\$103,801 50	\$341,116 11	\$851,989 92	27,833	1,953
Watertown Savings Bank.....	4,268,615 01	4,020,998 51	936 00	246,680 50	296,429 82	8,473	645
Total.....	\$14,774,409 71	\$14,081,875 60	\$104,737 50	\$587,796 61	\$1,148,410 74	36,306	2,598

Statement of the Condition of the Savings Banks of the State of New York, January 1, 1920 — Continued

NAMES	Number of accounts closed during the year 1919	Amount deposited during the year 1919 not including dividends credited during that period	Amount withdrawn during the year 1919	Amount of dividends credited and paid for the year 1919	Salaries paid for the year 1919	Expenses other than salaries for the year 1919	Average rate per cent. of dividends for year ending December 31, 1919
COLUMBIA COUNTY							
Hudson City Savings Institution.....	1,483	\$1,551,598 33	\$1,323,482 36	\$216,323 91	\$10,464 16	\$20,659 38	4
CORTLAND COUNTY							
Cortland Savings Bank.....	1,553	\$1,337,272 97	\$1,337,393 95	\$173,063 79	\$13,551 65	\$21,846 98	4
DUTCHESS COUNTY							
Fishkill Savings Institute.....	115	\$113,782 64	\$108,901 77	\$23,145 56	\$2,525 00	\$1,020 36	4
Matteawan Savings Bank, Beacon.....	348	320,728 59	239,030 42	36,414 84	2,850 00	2,174 34	4
Mechanics' Savings Bank, The, Beacon.....	1,340	723,940 65	701,803 23	95,880 12	7,666 87	8,436 02	4
Pawling Savings Bank.....	215	185,123 64	181,345 92	29,754 65	2,185 00	1,936 69	3½
Poughkeepsie Savings Bank, The.....	2,358	2,919,147 18	2,971,900 78	558,049 39	28,893 75	19,131 06	4
Rhinebeck Savings Bank.....	232	245,609 16	147,739 17	36,662 32	3,138 30	2,277 21	4
Wappinger Savings Bank, Wappingers Falls.....	226	292,691 62	306,760 04	27,412 40	2,920 00	1,749 75	4
Total.....	4,834	\$4,801,023 48	\$4,657,481 33	\$807,319 28	\$50,173 92	\$36,725 43	.....
ERIE COUNTY							
American Savings Bank of Buffalo.....	2,038	\$1,792,882 77	\$1,695,396 69	\$124,354 24	\$13,191 00	\$11,935 30	4
Buffalo Savings Bank.....	12,388	18,398,895 67	16,961,037 13	1,801,297 63	97,052 47	82,445 53	4
Erie County Savings Bank, Buffalo.....	14,696	17,715,622 56	18,550,936 62	2,289,767 23	95,482 61	149,978 50	4
Western Savings Bank, The, Buffalo.....	2,301	3,951,824 68	3,932,309 37	477,188 60	30,818 75	22,797 27	4
Total.....	31,423	\$41,859,225 68	\$41,139,679 81	\$4,692,607 70	\$236,544 83	\$267,156 60	.....
GREENE COUNTY							
Catskill Savings Bank.....	766	\$1,316,918 29	\$934,517 01	\$142,808 22	\$8,873 00	\$6,789 89	4
JEFFERSON COUNTY							
Jefferson County Savings Bank, Watertown.....	2,998	\$2,389,081 40	\$2,560,726 76	\$376,145 60	\$24,998 96	\$16,175 68	4
Watertown Savings Bank.....	1,073	835,238 84	947,572 03	152,428 16	13,534 31	7,922 90	4
Total.....	4,071	\$3,224,320 24	\$3,508,298 79	\$528,573 76	\$38,533 27	\$24,098 58	.....

SEMI-ANNUAL STATEMENT

Statement of the Condition of the Savings Banks of the State of New York, January 1, 1920 — 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 on par accounts, January 1, 1920	Number of accounts opened or reopened during year 1919
KINGS COUNTY							
Bay Ridge Savings Bank, Brooklyn	\$4,550,302 06	\$4,403,076 76	\$95 00	\$147,130 30	\$163,713 68	14,878	8,593
Brevoort Savings Bank, Brooklyn	8,629,910 27	8,184,780 40	3,311 50	441,818 37	488,520 87	21,138	6,048
Brooklyn Savings Bank	68,804,138 13	62,438,961 24	36,182 50	6,328,994 39	8,262,362 87	74,396	12,471
Bushwick Savings Bank, The, Brooklyn	9,625,110 59	8,952,088 64	3,800 00	669,221 95	714,351 22	18,441	4,058
City Savings Bank of Brooklyn, The	7,699,938 02	7,364,691 98	11,880 00	323,366 04	420,128 30	15,211	5,414
Dime Savings Bank of Brooklyn, The	70,589,342 17	65,109,792 14	52,371 44	5,427,178 59	7,089,977 81	122,727	30,812
Dime Savings Bank of Williamsburgh, The, Brooklyn	14,434,261 51	13,530,783 41	56,344 49	847,133 61	912,278 61	18,068	4,344
East Brooklyn Savings Bank, Brooklyn	12,223,509 56	11,438,109 65	2,965 00	782,434 91	1,029,374 91	20,120	5,335
East New York Savings Bank, Brooklyn	7,274,208 76	6,730,302 02		543,906 74	616,716 74	13,522	4,582
Flatbush Savings Bank, Brooklyn	3,159,869 47	3,101,219 99		58,649 48	78,598 48	12,875	6,763
Fulton Savings Bank, Kings County, Brooklyn	15,246,112 99	14,209,584 02		1,036,528 97	1,215,232 29	21,496	3,957
Greater New York Savings Bank, The, Brooklyn	10,014,833 31	9,657,430 37	4,248 00	353,154 94	362,749 94	27,753	10,099
Green Point Savings Bank, The, Brooklyn	15,852,141 56	14,472,388 09	6,500 00	1,378,253 47	1,677,329 97	24,591	6,754
Hamburg Savings Bank, Brooklyn	4,279,157 04	4,123,410 19	2,429 25	153,317 60	166,552 45	11,311	3,513
Home Savings Bank, Brooklyn	951,440 46	916,130 30		35,330 16	34,706 16	2,901	840
Kings County Savings Institution, The, Brooklyn	15,316,654 23	14,336,212 25	500 00	979,941 98	1,492,987 15	14,551	1,859
Lincoln Savings Bank of Brooklyn, The	34,001,154 01	31,543,672 99	4,087 00	2,453,394 02	2,579,593 21	51,520	11,193
Prudential Savings Bank, Brooklyn	5,586,433 78	5,379,889 69	793 38	205,750 71	215,045 44	12,306	4,014
Roosevelt Savings Bank of the City of New York, The, Brooklyn	15,388,168 34	14,759,175 17	1,675 78	627,317 39	778,435 47	35,269	10,590
South Brooklyn Savings Institution, The, Brooklyn	31,838,220 75	28,537,663 63	12,899 87	3,287,657 25	4,174,583 25	38,457	7,980
Sumner Savings Bank, Brooklyn	1,905,687 62	1,881,385 42		24,302 20	99,842 20	5,183	2,118
Williamsburgh Savings Bank, Brooklyn	105,658,879 28	92,292,689 76		13,366,189 52	13,659,598 48	118,346	19,123
Total	\$463,029,473 91	\$423,363,418 11	\$200,083 21	\$39,465,972 59	\$46,232,672 50	695,060	170,460
MADISON COUNTY							
Oneida Savings Bank	\$4,747,101 54	\$4,350,931 51		\$396,170 03	\$508,139 01	9,658	1,538
MONROE COUNTY							
East Side Savings Bank of Rochester, The	\$18,452,377 62	\$17,361,648 17	\$152,415 46	\$938,313 99	\$1,092,836 49	49,482	9,805
Mechanics Savings Bank, Rochester	5,414,491 27	4,933,606 85	168,939 00	311,945 42	494,936 92	15,531	6,657
Monroe County Savings Bank, Rochester	27,761,935 28	25,480,341 22	94,800 00	2,186,794 06	2,987,122 06	35,904	4,116
Rochester Savings Bank	37,011,355 48	33,986,155 97	611,009 67	2,414,189 84	3,704,617 77	72,122	15,515
Total	\$88,640,159 65	\$81,761,752 21	\$1,027,164 13	\$5,851,243 31	\$8,279,513 24	173,030	36,093

Statement of the Condition of the Savings Banks of the State of New York, January 1, 1920 — Continued

NAMES	Number of accounts closed during the year 1919	Amount deposited during the year 1919 not including dividends credited during that period	Amount withdrawn during the year 1919	Amount of dividends credited and paid for the year 1919	Salaries paid for the year 1919	Expenses other than salaries for the year 1919	Average rate per cent. of dividends for year ending December 31, 1919
KINGS COUNTY							
Bay Ridge Savings Bank, Brooklyn.....	3,881	\$4,868,483 08	\$3,133,200 50	\$108,874 11	\$9,728 66	\$12,923 66	4
Brevort Savings Bank, Brooklyn.....	3,194	4,751,127 50	3,262,120 69	259,317 38	21,248 75	10,085 16	4
Brooklyn Savings Bank.....	10,616	17,851,880 84	16,606,965 94	2,276,764 76	124,200 39	115,725 43	4
Bushwick Savings Bank, The, Brooklyn.....	2,147	4,129,245 24	2,716,541 74	295,405 89	20,420 70	27,491 01	4
City Savings Bank of Brooklyn, The.....	2,969	4,335,390 82	2,899,664 43	231,629 20	27,507 28	25,645 50	4
Dime Savings Bank of Brooklyn, The.....	20,789	28,639,777 26	21,471,985 78	2,205,034 43	103,785 08	162,903 12	4
Dime Savings Bank of Williamsburgh, The, Brooklyn.....	2,830	4,951,512 67	4,084,183 95	481,411 47	35,675 00	35,570 66	4
East Brooklyn Savings Bank, Brooklyn.....	3,090	4,831,035 36	3,537,209 35	382,445 15	38,330 96	29,392 25	4
East New York Savings Bank, Brooklyn.....	1,743	3,788,295 30	2,194,992 41	207,138 11	19,197 01	13,589 19	4
Flatbush Savings Bank, Brooklyn.....	2,261	3,366,215 05	1,808,986 43	73,833 95	8,338 82	7,849 70	4
Fulton Savings Bank, Kings County, Brooklyn.....	3,180	5,138,833 33	4,304,573 42	504,434 52	29,032 08	44,834 43	4
Greater New York Savings Bank, The, Brooklyn.....	4,647	6,651,625 24	4,085,844 63	284,566 74	33,325 16	23,049 78	4
Green Point Savings Bank, The, Brooklyn.....	3,377	6,454,814 12	4,046,521 90	474,589 45	51,475 55	28,521 71	4
Hamburg Savings Bank, Brooklyn.....	1,334	2,736,564 06	1,520,421 90	123,217 74	9,345 00	7,567 45	4
Home Savings Bank, Brooklyn.....	605	506,755 56	336,452 52	30,034 81	4,046 00	2,568 93	4
Kings County Savings Institution, The, Brooklyn.....	1,498	3,600,300 09	3,368,110 51	523,821 31	47,999 00	27,672 49	4
Lincoln Savings Bank of Brooklyn, The.....	5,426	15,882,431 19	9,716,956 07	1,020,811 08	58,836 65	39,611 82	4
Prudential Savings Bank, Brooklyn.....	1,766	3,504,489 96	2,203,032 87	164,768 52	15,372 51	12,218 30	4
Roosevelt Savings Bank of the City of New York, Brooklyn.....	4,654	8,646,778 18	5,523,820 27	457,943 48	39,145 66	24,662 37	4
South Brooklyn Savings Institution, The, Brooklyn.....	6,928	9,533,724 86	8,740,627 21	1,026,645 39	73,725 34	87,132 60	4
Summer Savings Bank, Brooklyn.....	2,127	1,306,775 26	912,542 86	57,297 48	6,845 08	7,392 92	4
Williamsburgh Savings Bank, Brooklyn.....	13,775	29,560,103 01	23,230,154 18	3,259,717 55	174,950 80	239,415 09	4
Total.....	102,837	\$175,036,157 98	\$129,704,909 56	\$14,449,702 52	\$952,531 48	\$985,823 57	.....
MADISON COUNTY							
Oneida Savings Bank.....	1,554	\$1,537,308 38	\$1,280,888 58	\$156,186 87	\$9,093 93	\$11,821 79	4
MONROE COUNTY							
East Side Savings Bank of Rochester, The.....	7,901	\$7,239,085 63	\$6,215,443 94	\$623,617 46	\$32,852 64	\$49,611 65	4
Mechanics' Savings Bank, Rochester.....	9,546	1,989,701 72	2,209,057 00	189,475 74	20,662 50	13,486 30	4
Monroe County Savings Bank, Rochester.....	4,501	6,156,845 42	7,029,104 70	981,863 09	58,910 02	59,765 33	4
Rochester Savings Bank.....	12,203	11,192,455 06	9,514,473 12	1,234,735 89	84,296 02	71,069 81	4
Total.....	34,151	\$26,578,087 83	\$24,968,078 76	\$3,029,692 18	\$196,721 18	\$194,533 09	.....

SEMI-ANNUAL STATEMENT

Statement of the Condition of the Savings Banks of the State of New York, January 1, 1920 — 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, 1920	Number of accounts opened or reopened during year 1919
MONTGOMERY COUNTY							
Amsterdam Savings Bank.....	\$7,825,176 24	\$7,210,434 79		\$614,741 45	\$760,141 94	15,692	1,836
NASSAU COUNTY							
Roslyn Savings Bank of Roslyn.....	\$3,361,535 72	\$3,084,003 48		\$277,532 24	\$364,349 74	5,452	686
NEW YORK COUNTY							
American Savings Bank, New York.....	85,010,159 24	\$4,794,277 64	\$36,659 66	\$179,221 94	\$341,601 94	13,799	4,628
Bank for Savings in the City of New York, The.....	107,110,226 78	99,337,114 58		7,773,112 20	15,157,365 20	141,700	21,253
Bowery Savings Bank, The, New York.....	144,155,651 75	129,602,150 70		14,553,501 05	18,440,847 04	151,700	30,932
Broadway Savings Institution, New York.....	14,111,063 41	13,507,293 55	4,082 82	599,687 04	767,957 04	15,406	2,444
Central Savings Bank in the City of New York.....	114,705,362 64	105,836,625 14	19,025 67	8,849,711 83	13,562,577 51	137,246	21,069
Citizens Savings Bank, New York.....	24,307,614 08	21,855,609 36		2,452,004 72	2,718,569 72	28,556	4,875
Commonwealth Savings Bank of New York City.....	2,377,378 39	2,344,121 31		33,257 08	75,951 08	9,685	2,916
Dry Dock Savings Institution, New York.....	73,618,111 20	68,504,099 00	24,000 00	6,090,012 20	7,305,239 82	94,404	25,150
East River Savings Institution, The, New York.....	38,792,888 50	34,497,350 10	2,334 61	4,293,303 79	5,640,388 79	31,504	4,513
Emigrant Industrial Savings Bank, New York.....	195,927,200 02	185,703,327 71		10,223,872 31	15,642,860 06	192,777	32,630
Empire City Savings Bank, New York.....	9,642,215 68	9,141,927 33		500,288 35	602,968 42	24,488	10,163
Excelsior Savings Bank, New York.....	22,944,834 74	21,732,461 03	953 33	1,211,420 38	1,675,410 71	35,491	8,149
Franklin Savings Bank, New York.....	35,780,632 06	32,480,838 44	189 63	3,299,603 99	3,629,494 24	68,071	20,274
Greenwich Savings Bank, The, New York.....	82,781,131 57	75,793,648 48	15,840 38	6,971,642 71	9,012,969 63	100,118	13,352
Harlem Savings Bank, New York.....	37,258,119 21	34,523,411 99		2,734,707 22	3,687,796 82	62,061	13,870
Irving Savings Institution, The, New York.....	21,473,031 82	20,086,240 18		1,386,791 64	1,987,715 64	21,915	2,329
Italian Savings Bank of the City of New York.....	10,141,273 20	9,579,379 70	17,838 66	544,054 84	621,154 62	22,966	7,540
Maiden Lane Savings Bank, New York.....	2,773,538 10	2,712,063 43		61,469 67	105,574 27	9,018	3,586
Manhattan Savings Institution, The, New York.....	13,027,012 86	12,020,029 88	32,382 82	974,600 16	1,464,254 16	22,938	5,299
Metropolitan Savings Bank, New York.....	16,699,059 55	15,847,876 81		851,182 74	1,424,422 74	20,220	3,640
New York Savings Bank.....	51,146,052 93	46,995,134 40		4,150,918 53	5,188,698 53	53,017	10,167
North River Savings Bank, New York.....	12,614,189 17	11,913,142 46	2,267 11	728,779 60	929,014 60	24,999	7,289
Seaman's Bank for Savings in the City of New York.....	85,352,535 82	79,546,815 45		5,805,720 37	10,154,232 87	94,746	13,020
Union Dime Savings Bank, New York.....	61,090,769 70	56,325,626 47	20,508 03	4,744,635 20	6,238,452 70	142,042	35,330
Union Square Savings Bank, New York.....	19,163,100 05	18,224,060 08		939,039 97	1,617,939 97	23,005	6,389
United States Savings Bank in the City of New York.....	8,552,348 31	8,197,834 01		354,514 30	575,688 80	17,825	5,156
Universal Savings Bank, The, New York.....	1,173,346 54	1,152,742 49	28 60	20,575 45	44,375 45	13,860	12,969
West Side Savings Bank, New York.....	6,604,319 29	6,238,771 92		365,547 37	424,198 18	14,218	3,201
Total.....	\$1,219,363,166 61	\$1,128,493,873 64	\$176,111 32	\$90,693,176 65	\$129,037,720 55	1,587,714	332,133

Statement of the Condition of the Savings Banks of the State of New York, January 1, 1920 — Continued

NAMES	Number of accounts closed during the year 1919	Amount deposited during the year 1919 not including dividends credited during that period	Amount withdrawn during the year 1919	Amount of dividends credited and paid for the year 1919	Salaries paid for the year 1919	Expenses other than salaries for the year 1919	Average rate per cent. of dividends for year ending December 31, 1919
MONTGOMERY COUNTY							
Amsterdam Savings Bank.....	1,580	\$2,482,835 13	\$1,938,580 69	\$252,420 98	\$14,244 33	\$16,884 26	4
NASSAU COUNTY							
Roslyn Savings Bank of Roslyn.....	585	\$925,635 24	\$632,174 04	\$106,412 47	\$9,674 94	\$10,667 31	4
NEW YORK COUNTY							
American Savings Bank, New York.....	2,487	\$3,206,665 09	\$2,238,837 31	\$144,682 41	\$16,666 45	\$23,186 53	4
Bank for Savings in the City of New York, The.....	15,860	24,715,813 46	19,431,502 19	3,566,079 25	164,457 17	128,464 44	4
Bowery Savings Bank, The, New York.....	22,555	47,739,270 14	31,455,828 90	4,463,401 83	182,293 60	200,150 96	4
Broadway Savings Institution, New York.....	2,294	3,242,872 00	4,020,399 81	507,560 99	39,722 17	43,764 08	4
Central Savings Bank in the City of New York.....	17,784	33,991,000 46	24,916,540 56	3,759,343 58	180,305 85	182,286 87	4
Citizens Savings Bank, New York.....	3,682	8,864,517 64	5,235,469 89	734,056 65	56,361 00	49,739 72	4
Commonwealth Savings Bank of New York City.....	1,770	1,773,918 31	1,136,563 36	67,577 28	9,163 15	5,934 73	4
Dry Dock Savings Institution, New York.....	17,921	30,185,747 24	19,527,706 22	1,973,920 23	113,123 50	86,442 53	4
East River Savings Institution, The, New York.....	4,949	7,333,744 41	9,397,483 88	1,312,214 19	35,686 11	205,248 40	3½
Emigrant Industrial Savings Bank, New York.....	26,619	49,706,053 99	45,843,227 65	6,800,149 50	274,138 63	548,226 49	4
Empire City Savings Bank, New York.....	5,266	6,348,530 30	3,680,507 55	266,043 68	23,384 25	44,233 51	4
Excelsior Savings Bank, New York.....	6,356	8,829,138 91	7,115,513 93	754,200 31	64,162 81	96,385 55	4
Franklin Savings Bank, New York.....	10,600	14,867,672 19	10,829,599 67	941,705 80	73,375 92	73,740 26	3½
Greenwich Savings Bank, The, New York.....	13,244	17,313,451 41	15,960,005 41	2,749,461 70	159,960 66	217,173 85	4
Harlem Savings Bank, New York.....	9,142	14,070,822 49	9,028,688 54	1,153,129 76	72,271 75	51,258 79	4
Irving Savings Institution, The, New York.....	2,830	3,755,737 75	4,754,291 15	760,431 78	43,393 74	37,934 13	4
Italian Savings Bank of the City of New York.....	5,169	7,726,099 03	6,184,082 70	267,669 08	31,412 21	24,781 60	3½
Maiden Lane Savings Bank, New York.....	1,971	2,180,011 29	1,848,843 67	83,697 19	10,040 00	20,173 89	4
Manhattan Savings Institution, The, New York.....	3,605	5,385,544 86	4,703,134 69	389,474 82	49,857 11	87,294 25	3½
Metropolitan Savings Bank, New York.....	2,864	4,315,320 35	3,759,668 91	577,111 06	28,741 90	37,113 09	4
New York Savings Bank.....	8,153	11,995,714 00	11,340,310 33	1,721,261 57	80,304 49	85,602 20	4
North River Savings Bank, New York.....	3,684	6,011,673 18	4,057,868 05	377,900 92	36,598 69	28,878 92	3½
Seamen's Bank for Savings in the City of New York.....	14,916	15,606,552 66	19,174,329 78	2,956,782 41	95,338 49	173,867 74	4
Union Dime Savings Bank, New York.....	25,654	28,314,058 30	23,932,973 28	1,863,394 95	133,235 19	108,755 54	4
Union Square Savings Bank, New York.....	4,123	7,273,343 96	5,373,609 01	623,695 50	45,181 72	30,175 10	4
United States Savings Bank in the City of New York.....	3,215	4,353,711 25	2,810,322 09	261,019 50	25,420 50	30,032 16	4
Universal Savings Bank, The, New York.....	8,817	1,994,976 10	1,592,086 88	27,313 75	9,194 38	6,940 55	4
West Side Savings Bank, New York.....	2,159	2,897,950 54	2,097,551 13	207,257 00	21,146 76	13,630 90	4
Total.....	247,620	\$373,999,911 31	\$301,446,966 54	\$39,320,536 69	\$2,074,938 20	\$2,641,416 78	.....

SEMI-ANNUAL STATEMENT

Statement of the Condition of the Savings Banks of the State of New York, January 1, 1920 — 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, 1920	Number of accounts opened or reopened during year 1919
NIAGARA COUNTY							
Farmers and Mechanics' Savings Bank in the City of Lockport	\$8,069,062 29	\$7,530,596 29	.....	\$538,466 00	\$709,985 26	14,388	2,164
Niagara County Savings Bank, Niagara Falls	3,898,208 35	3,664,717 02	\$58,325 98	175,165 35	216,577 35	9,974	3,579
Total	\$11,967,270 64	\$11,195,313 31	\$58,325 98	\$713,631 35	\$926,562 61	24,362	5,743
ONEIDA COUNTY							
Oneida County Savings Bank, The, Rome	\$2,639,458 03	\$2,464,229 37	\$2,994 50	\$172,234 16	\$290,542 96	7,602	982
Rome Savings Bank, The	3,951,716 05	3,526,418 67	32,802 93	392,494 45	485,265 23	10,570	1,160
Savings Bank of Utica, The	18,754,666 49	16,798,166 30	18,745 62	1,937,754 57	2,362,243 07	36,978	9,344
Total	\$25,345,840 57	\$22,788,814 34	\$54,543 05	\$2,502,483 18	\$3,138,051 26	55,150	11,486
ONONDAGA COUNTY							
Onondaga County Savings Bank, Syracuse	\$32,251,875 92	\$29,615,110 05	\$73,709 51	\$2,563,056 36	\$3,375,507 24	52,587	8,497
Skaneateles Savings Bank	1,679,176 43	1,559,250 99	.....	119,925 44	160,913 69	4,172	432
Syracuse Savings Bank	18,309,558 22	16,150,211 78	36,127 40	2,123,219 04	2,954,449 04	29,456	3,476
Total	\$52,240,610 57	\$47,324,572 82	\$109,836 91	\$4,806,200 84	\$6,490,869 97	86,215	12,405
ONTARIO COUNTY							
Geneva Savings Bank	\$1,425,274 11	\$1,389,432 15	\$175 00	\$35,666 96	\$60,732 21	5,419	1,235
ORANGE COUNTY							
Cornwall Savings Bank, The, Cornwall-on-the-Hudson	\$493,026 92	\$465,309 85	.....	\$27,717 07	\$41,044 07	1,371	210
Goshen Savings Bank	1,874,447 72	1,779,626 11	.....	94,821 61	120,153 86	3,401	500
Middletown Savings Bank	6,876,175 67	6,529,932 53	\$10,355 00	335,888 14	543,073 14	13,495	1,823
Newburgh Savings Bank	15,520,625 46	13,220,622 36	.....	2,300,003 10	2,283,814 35	18,555	1,988
Walden Savings Bank	1,363,817 40	1,248,787 14	.....	115,030 26	141,073 26	3,518	586
Warwick Savings Bank, The	1,376,019 14	1,296,542 58	.....	79,476 56	79,968 44	3,485	374
Total	\$27,504,112 31	\$24,540,820 57	\$10,355 00	\$2,952,936 74	\$3,209,127 12	43,825	5,481

Statement of the Condition of the Savings Banks of the State of New York, January 1, 1920 — Continued

NAMES	Number of accounts closed during the year 1919	Amount deposited during the year 1919 not including dividends credited during that period	Amount withdrawn during the year 1919	Amount of dividends credited and paid for the year 1919	Salaries paid for the year 1919	Expenses other than salaries for the year 1919	Average rate per cent. of dividends for year ending December 31, 1919
NIAGARA COUNTY							
Farmers and Mechanics' Savings Bank in the City of Lockport.....	1,773	\$3,795,230 66	\$3,413,860 17	\$272,278 48	\$18,176 12	\$17,766 25	4
Niagara County Savings Bank, Niagara Falls.....	2,435	2,989,890 29	2,571,828 23	122,477 78	15,038 30	8,872 80	4
Total.....	4,208	\$6,785,120 95	\$5,985,688 40	\$394,756 26	\$33,214 42	\$26,639 05	.....
ONEIDA COUNTY							
Oneida County Savings Bank, The, Rome.....	953	\$718,384 30	\$723,613 49	\$81,690 22	\$10,169 98	\$7,088 56	3½
Rome Savings Bank, The.....	1,163	967,277 24	1,123,379 14	119,122 34	17,223 00	10,599 41	3½
Savings Bank of Utica, The.....	7,149	5,140,621 18	5,227,510 97	559,942 63	54,901 99	56,331 58	3½
Total.....	9,265	\$6,826,282 72	\$7,074,503 60	\$760,755 19	\$82,294 97	\$74,019 55	.....
ONONDAGA COUNTY							
Onondaga County Savings Bank, Syracuse.....	11,501	\$8,996,983 65	\$9,321,289 93	\$1,123,697 32	\$53,054 80	\$117,258 49	4
Skaneateles Savings Bank.....	321	1,047,944 56	979,230 64	55,165 80	6,081 32	3,908 21	4
Syracuse Savings Bank.....	2,712	4,273,106 08	4,168,288 81	608,898 77	39,135 49	58,815 74	4
Total.....	14,534	\$14,318,034 29	\$14,468,809 38	\$1,787,761 89	\$98,271 61	\$179,982 44	.....
ONTARIO COUNTY							
Geneva Savings Bank.....	1,049	\$809,506 55	\$699,116 81	\$46,761 32	\$6,916 49	\$2,671 44	4
ORANGE COUNTY							
Cornwall Savings Bank, The, Cornwall-on-the-Hudson.....	163	\$127,189 99	\$111,315 23	\$16,581 84	\$2,025 00	\$1,005 94	4
Goshen Savings Bank.....	483	480,048 73	390,872 04	64,393 17	3,700 00	2,834 31	4
Middletown Savings Bank.....	1,468	1,856,614 34	1,524,591 18	236,698 87	21,470 00	10,448 69	4
Newburgh Savings Bank.....	2,276	2,476,513 66	2,542,454 16	494,817 44	32,586 11	26,882 48	4
Walden Savings Bank.....	405	447,450 27	372,374 19	42,702 44	4,392 97	2,720 97	3½
Warwick Savings Bank, The.....	317	304,137 35	281,536 59	45,364 84	4,948 33	1,816 61	3½
Total.....	5,112	\$5,691,954 34	\$5,223,143 39	\$900,558 60	\$69,122 41	\$45,709 00

SEMI-ANNUAL STATEMENT

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Statement of the Condition of the Savings Banks of the State of New York, January 1, 1920 — Continued

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REPORT ON SAVINGS BANKS

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, 1920	Number of accounts opened or reopened during year 1919
OSWEGO COUNTY							
Fulton Savings Bank	\$3,247,301 90	\$3,041,402 82	\$141 00	\$205,758 08	\$247,674 08	6,765	1,690
Oswego City Savings Bank	4,574,827 44	4,222,862 61	10,877 54	341,087 29	389,569 15	8,458	1,401
Oswego County Savings Bank, Oswego	4,489,544 84	4,102,973 37	11,464 29	375,107 18	419,351 33	6,583	1,235
Total	\$12,311,674 18	\$11,367,238 80	\$22,482 83	\$921,952 55	\$1,056,594 56	21,806	4,326
PUTNAM COUNTY							
Putnam County Savings Bank, Brewster	\$1,734,466 28	\$1,638,306 05	.....	\$96,160 23	\$193,430 06	3,222	465
QUEENS COUNTY							
College Point Savings Bank	\$2,672,723 72	\$2,518,812 32	\$752 20	\$153,159 20	\$237,432 70	4,595	956
Jamaica Savings Bank	9,012,671 59	8,402,022 46	.....	609,749 13	669,473 29	14,702	3,120
Long Island City Savings Bank	15,040,716 46	13,689,406 20	.....	1,351,311 26	1,470,522 61	28,003	7,476
Queens County Savings Bank, The, Flushing	6,364,280 22	5,891,894 54	.....	472,385 68	536,143 93	11,420	2,318
Total	\$33,080,391 99	\$30,503,034 52	\$752 20	\$2,586,605 27	\$2,913,572 53	58,720	13,870
RENSSELAER COUNTY							
Troy Savings Bank	\$13,005,119 73	\$11,970,411 34	\$114,915 95	\$919,792 44	\$1,514,010 97	18,506	2,376
RICHMOND COUNTY							
Richmond County Savings Bank, West New Brighton	\$2,941,014 10	\$2,768,172 15	\$17,303 00	\$155,538 95	\$297,928 95	7,577	1,755
Staten Island Savings Bank, Stapleton	8,650,085 09	8,145,878 62	22,236 69	481,969 78	696,843 78	19,613	3,802
Total	\$11,591,099 19	\$10,914,050 77	\$39,539 69	\$637,508 73	\$904,772 73	27,190	5,557
ST. LAWRENCE COUNTY							
St. Lawrence County Savings Bank, Ogdensburg	\$1,165,733 84	\$1,130,703 61	\$2,970 93	\$32,059 30	\$68,381 23	3,681	619
SCHENECTADY COUNTY							
Schenectady Savings Bank	\$12,251,056 78	\$11,501,252 07	\$77,043 16	\$672,761 55	\$750,120 71	43,889	8,738
SENECA COUNTY							
Seneca Falls Savings Bank, The	\$1,223,797 25	\$1,167,038 44	.....	\$56,758 81	\$111,219 66	3,352	1,021

Statement of the Condition of the Savings Banks of the State of New York, January 1, 1920 — Continued

12	NAMES	Number of accounts closed during the year 1919	Amount deposited during the year 1919 not including dividends credited during that period	Amount withdrawn during the year 1919	Amount of dividends credited and paid for the year 1919	Salaries paid for the year 1919	Expenses other than salaries for the year 1919	Average rate per cent. of dividends for year ending December 31, 1919
	OSWEGO COUNTY							
	Fulton Savings Bank	2,753	\$1,339,083 51	\$1,235,031 62	\$110,320 04	\$9,343 02	\$9,018 24	4
	Oswego City Savings Bank	1,130	1,337,004 92	1,340,161 10	158,445 32	12,563 34	9,699 12	4
	Oswego County Savings Bank, Oswego	1,014	1,191,041 56	1,213,144 36	154,677 38	11,937 00	9,022 79	4
	Total	4,897	\$3,867,129 99	\$3,788,337 08	\$423,442 74	\$33,843 36	\$27,740 15	.....
	PUTNAM COUNTY							
	Putnam County Savings Bank, Brewster	451	\$413,995 35	\$340,785 21	\$59,029 95	\$5,500 00	\$3,616 70	4
	QUEENS COUNTY							
	College Point Savings Bank	455	\$1,056,946 39	\$693,938 65	\$84,905 65	\$8,084 40	\$6,057 03	4
	Jamaica Savings Bank	2,394	3,716,897 15	2,525,714 88	275,448 50	16,113 00	26,903 33	4
	Long Island City Savings Bank	4,286	7,075,845 74	4,903,986 52	444,966 35	38,174 02	35,195 77	4
	Queens County Savings Bank, The, Flushing	1,407	2,496,059 74	1,705,018 81	194,796 10	14,400 00	12,031 61	4
	Total	8,542	\$14,345,749 02	\$9,828,658 86	\$1,000,116 60	\$76,771 42	\$80,187 74	.....
	RENSSELAER COUNTY							
	Troy Savings Bank	2,505	\$2,517,368 60	\$2,364,156 85	\$449,343 15	\$19,817 99	\$39,434 28	4
	RICHMOND COUNTY							
	Richmond County Savings Bank, West New Brighton	979	\$1,733,382 29	\$1,349,366 34	\$90,949 30	\$9,475 00	\$6,715 66	4
	Staten Island Savings Bank, Stapleton	1,597	4,163,663 57	3,014,612 49	269,133 97	34,570 34	30,866 46	4
	Total	2,576	\$5,897,045 86	\$4,363,978 83	\$360,083 27	\$44,045 34	\$37,582 12	.....
	ST. LAWRENCE COUNTY							
	St. Lawrence County Savings Bank, Ogdensburg	593	\$460,174 93	\$416,810 83	\$35,182 56	\$6,500 42	\$2,724 21	3½
	SCHENECTADY COUNTY							
	Schenectady Savings Bank	8,724	\$5,839,888 25	\$5,338,152 56	\$405,230 59	\$51,425 93	\$22,098 58	4
	SENECA COUNTY							
	Seneca Falls Savings Bank, The	803	\$502,800 73	\$427,829 03	\$40,531 44	\$4,341 06	\$3,573 14	4

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Statement of the Condition of the Savings Banks of the State of New York, January 1, 1920 — Concluded

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REPORT ON SAVINGS BANKS

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, 1920	Number of accounts opened or reopened during year 1919
SU FOLK COUNTY							
Riverhead Savings Bank	\$8,710,296 25	\$7,242,874 11		\$1,467,422 14	\$1,482,082 72	10,643	1,024
Sag Harbor Savings Bank	2,572,412 10	2,314,090 42		258,321 68	293,034 18	4,233	424
Southold Savings Bank, The	6,843,046 72	5,835,882 32		1,007,164 40	1,009,316 67	7,278	63
Union Savings Bank of Patchogue, The	4,361,549 54	3,962,551 35	\$3,032 00	395,966 19	423,185 69	7,410	1,274
Total	\$22,487,304 61	\$19,355,398 20	\$3,032 00	\$3,128,874 41	\$3,207,599 26	28,964	3,395
TOMPKINS COUNTY							
Ithaca Savings Bank	\$4,551,904 27	\$4,080,102 64	\$2,000 00	\$469,801 63	\$529,341 05	11,140	1,806
ULSTER COUNTY							
Ellenville Savings Bank	\$2,557,465 06	\$2,389,650 10		\$167,814 96	\$208,179 52	6,118	634
Kingston Savings Bank	5,284,797 62	4,892,565 54		392,232 08	405,387 70	7,141	1,045
New Paltz Savings Bank	2,192,514 17	2,032,197 07		160,317 10	171,654 63	3,160	358
Rondout Savings Bank, Kingston	5,143,820 51	4,732,909 15		410,911 36	438,607 48	7,394	1,286
Saugerties Savings Bank	2,676,929 50	2,446,937 32		229,992 18	254,631 65	4,277	548
Ulster County Savings Institution, Kingston	6,472,475 67	6,143,099 29		329,376 38	398,069 49	10,080	1,444
Total	\$24,328,002 53	\$22,637,358 47		\$1,600,644 06	\$1,876,530 47	38,170	5,315
WESTCHESTER COUNTY							
Bank for Savings of Ossining, The	\$4,322,031 06	\$3,880,006 21		\$442,024 85	\$571,635 85	6,064	887
Eastchester Savings Bank, Mount Vernon	5,216,388 93	4,896,441 70		319,947 23	452,404 37	10,189	2,170
Greenburgh Savings Bank, The, Dobbs Ferry	867,485 97	797,543 35		69,942 62	72,182 62	1,963	341
Home Savings Bank, The, White Plains	6,098,308 33	5,714,696 94	\$12,782 50	370,828 89	455,683 04	14,061	2,062
Peekskill Savings Bank	5,406,519 94	4,728,120 50	4,723 00	673,676 44	702,384 44	8,710	865
Peoples Bank for Savings of New Rochelle, N. Y.	972,716 00	939,132 91		33,583 09	51,902 09	4,370	1,030
Peoples Savings Bank of Yonkers, N. Y.	12,052,889 31	11,129,369 90		923,519 41	930,816 97	19,302	3,829
Port Chester Savings Bank, The	5,630,821 28	5,235,162 18	24,606 00	371,053 10	466,324 23	10,087	2,318
Union Savings Bank of Westchester County, The, Mamaroneck	1,177,445 08	1,100,679 94	400 00	76,365 14	108,186 88	2,866	613
Westchester County Savings Bank, Tarrytown	5,180,844 02	4,327,039 29		853,804 73	1,002,454 73	7,020	965
Yonkers Savings Bank	12,645,154 77	11,453,342 18		1,191,812 59	1,327,237 10	20,478	3,403
Total	\$59,570,604 69	\$54,201,535 10	\$42,511 50	\$5,326,558 09	\$6,141,212 32	105,110	18,483
Grand totals for the State	\$2,456,993,719 20	\$2,267,395,799 67	\$2,423,851 75	\$187,174,067 78	\$251,200,501 34	3,658,435	760,734

Statement of the Condition of the Savings Banks of the State of New York, January 1, 1920 — Concluded

NAMES	Number of accounts closed during the year 1919	Amount deposited during the year 1919 not including dividends credited during that period	Amount withdrawn during the year 1919	Amount of dividends credited and paid for the year 1919	Salaries paid for the year 1919	Expenses other than salaries for the year 1919	Average rate per cent. of dividends for year ending December 31, 1919
SUFFOLK COUNTY							
Riverhead Savings Bank.....	845	\$1,323,720 58	\$1,281,247 62	\$282,713 78	\$19,912 80	\$24,300 66	4½
Sag Harbor Savings Bank.....	361	467,125 14	441,190 53	84,819 99	5,000 00	16,557 53	4
Southold Savings Bank, The.....	455	1,027,883 84	993,997 34	228,768 75	13,931 66	22,170 83	4½
Union Savings Bank of Patchogue, The.....	857	1,364,021 98	1,091,156 69	139,431 99	11,994 31	8,577 18	4
Total.....	2,518	\$4,182,751 54	\$3,807,592 18	\$735,734 51	\$50,838 77	\$71,606 20	.....
TOMPKINS COUNTY							
Ithaca Savings Bank.....	1,594	\$1,934,633 87	\$1,862,344 90	\$128,510 76	\$19,380 00	\$12,794 77	3½
ULSTER COUNTY							
Ellenville Savings Bank.....	554	\$710,269 61	\$600,788 32	\$81,221 95	\$3,837 32	\$6,089 20	3½
Kingston Savings Bank.....	717	1,155,091 61	948,700 51	179,183 87	6,200 00	7,448 35	4
New Paltz Savings Bank.....	251	459,631 34	434,089 11	73,973 04	4,052 50	4,007 78	4
Rondout Savings Bank, Kingston.....	1,068	1,256,477 82	1,088,773 21	173,776 93	6,833 30	7,904 80	4
Saugerties Savings Bank.....	402	618,404 11	500,466 13	88,247 52	4,200 00	5,203 18	4
Ulster County Savings Institution, Kingston.....	1,030	1,530,275 17	1,309,998 52	225,072 14	7,840 00	12,116 68	4
Total.....	4,022	\$5,730,149 66	\$4,882,815 80	\$821,475 45	\$33,013 12	\$42,769 99	.....
WESTCHESTER COUNTY							
Bank for Savings of Ossining, The.....	634	\$1,013,077 60	\$906,696 66	\$139,717 36	\$13,033 30	\$10,269 26	4
Eastchester Savings Bank, Mount Vernon.....	1,163	2,668,658 17	1,814,507 46	158,169 01	16,410 00	8,173 85	4
Greenburgh Savings Bank, The, Dobbs Ferry.....	260	303,423 65	251,625 15	27,870 07	3,741 50	4,077 37	4
Home Savings Bank, The, White Plains.....	1,592	1,922,538 61	1,628,674 47	198,525 17	26,537 50	46,789 86	4
Peeckskill Savings Bank.....	835	1,057,942 11	999,730 69	174,247 59	11,864 69	12,513 17	4
Peoples Bank for Savings of New Rochelle, N. Y.....	1,021	720,048 22	579,019 76	28,987 88	5,380 33	4,327 50	4
Peoples Savings Bank of Yonkers, N. Y.....	2,819	3,615,873 69	2,526,830 26	384,762 91	19,397 20	25,655 56	4
Port Chester Savings Bank, The.....	1,531	1,861,339 40	1,359,825 16	179,571 97	13,444 42	9,454 08	4
Union Savings Bank of Westchester County, The, Mamaroneck.....	402	497,301 36	369,602 50	36,071 91	5,200 00	4,586 52	4
Westchester County Savings Bank, Tarrytown.....	745	1,048,412 58	967,034 04	157,349 80	10,610 00	22,107 77	4
Yonkers Savings Bank.....	3,406	3,618,188 36	2,618,368 15	398,778 98	20,068 50	34,472 50	4
Total.....	14,408	\$18,326,803 75	\$14,021,914 30	\$1,884,052 65	\$145,687 44	\$182,427 44	.....
Grand totals for the State.....	569,943	\$789,276,992 75	\$643,590,075 50	\$79,719,036 36	\$4,750,782 39	\$5,490,560 30	.....

SEMI-ANNUAL STATEMENT

Statement of the Condition of the Savings Banks in Aggregate by Counties, January 1, 1920

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 counties, villages and towns in adjoining States	Bonds of cities in this State	Bonds of counties in this State	Bonds of towns in this State
Albany.....	\$58,165,494 19	\$11,628,516 00		\$171,000 00	\$403,200 00	\$4,323,517 38		\$4,189,971 75	\$897,204 43	\$227,710 00
Bronx.....	13,777,390 00	5,120,400 00			365,250 00	1,418,600 00	\$66,000 00	1,114,191 67	384,000 00	26,192 26
Broome.....	4,913,919 25	1,847,800 00			100,000 00	338,000 00		1,890,800 00	439,000 00	500 00
Cayuga.....	7,286,022 00	2,985,650 00			58,000 00	45,000 00		263,860 00	55,970 69	19,000 00
Chemung.....	633,155 00	118,000 00				47,000 00		142,000 00	38,000 00	4,000 00
Columbia.....	2,100,281 00	1,501,500 00				402,250 00		505,114 56	273,000 00	
Cortland.....	2,271,415 00	736,750 00		55,000 00	80,000 00	165,000 00		600,976 30		4,500 00
Dutchess.....	11,644,363 91	2,730,601 63			350,000 00	594,600 00	29,000 00	2,210,228 82	165,325 00	437,482 99
Erie.....	64,428,107 93	15,819,196 00			1,031,000 00	9,838,500 00		12,226,371 90	693,500 00	100,000 00
Greene.....	1,064,518 94	1,286,134 00		45,000 00	67,000 00	593,000 00		374,080 00	40,000 00	32,000 00
Jefferson.....	6,079,675 17	2,538,050 00			129,000 00	769,000 00		1,266,580 37	35,000 00	136,300 00
Kings.....	223,555,018 46	74,792,162 78		2,216,750 00	7,573,000 00	36,158,850 18	152,969 82	35,398,519 00	2,229,681 47	1,092,279 16
Madison.....	2,244,455 86	755,850 00			225,000 00			256,471 72	123,000 00	3,500 00
Monroe.....	51,909,455 24	9,464,606 72	\$100,000 00	100,986 70	1,346,000 00	4,536,500 00		5,904,850 00	446,000 00	54,813 65
Montgomery.....	3,620,568 00	1,371,500 00		75,000 00	73,000 00	229,000 00		841,655 12	160,000 00	36,500 00
Nassau.....	1,876,125 00	305,600 00		20,000 00		118,000 00		121,000 00	30,000 00	6,000 00
New York.....	561,124,758 95	168,592,283 85		17,896,000 00	27,205,000 00	62,718,466 69		85,190,256 70	3,516,500 00	908,874 50
Niagara.....	6,687,964 00	1,889,734 00			100,000 00	76,000 00		419,967 83	5,000 00	160,747 88
Oneida.....	11,106,091 42	6,640,917 96			30,000 00	365,500 00	96,000 00	633,020 53	24,000 00	55,450 00
Onondaga.....	30,553,519 06	6,954,200 00		30,000 00	100,000 00	1,128,000 00		2,091,500 00	70,000 00	60,800 00
Ontario.....	727,819 00	284,200 00				35,000 00		54,500 00		
Orange.....	12,931,765 25	5,372,770 00		100,000 00	222,400 00	545,000 00	10,000 00	3,745,406 89	465,300 00	198,000 00
Oswego.....	6,556,365 62	1,420,628 31		32,000 00	35,000 00	277,000 00		695,377 00	24,579 75	152,619 94
Putnam.....	854,975 00	139,850 00				5,000 00		186,987 17	12,000 00	14,425 00
Queens.....	15,804,046 00	5,341,600 00	10,000 00	45,000 00	100,000 00	1,774,350 00	59,000 00	2,645,071 25	634,000 00	200,000 00
Rensselaer.....	3,764,965 50	1,765,900 00			300,000 00	1,855,000 00		1,814,051 65	400,000 00	
Richmond.....	4,987,981 50	2,301,950 00		35,000 00	235,000 00	774,000 00	28,000 00	345,000 00	48,000 00	25,000 00
St. Lawrence.....	450,249 41	165,600 00				86,000 00		91,480 18	10,000 00	13,500 00
Schenectady.....	6,003,470 92	2,723,857 18			75,000 00	864,128 00		800,178 65	81,000 00	117,000 00
Seneca.....	403,034 48	113,934 00			5,000 00	14,000 00		25,000 00	8,134 00	
Suffolk.....	13,229,846 96	2,424,336 00				485,000 00	40,000 00	665,950 00	109,000 00	379,625 00
Tompkins.....	1,183,010 62	588,350 00		130,000 00	250,000 00	400,000 00		422,500 00	40,000 00	94,155 60
Ulster.....	9,305,664 16	4,255,420 00		35,000 00	110,000 00	427,500 00	20,000 00	3,526,554 82	542,500 00	936,219 71
Westchester.....	28,709,599 05	7,781,186 00	50,000 00	75,000 00	217,000 00	3,211,500 00		4,030,227 62	338,790 00	1,107,455 22
Totals.....	\$1,169,955,091 85	\$351,759,034 43	\$160,000 00	\$21,061,736 70	\$40,559,850 00	\$134,864,262 25	\$500,969 82	\$174,599,701 50	\$12,338,485 34	\$6,604,650 91

Statement of the Condition of the Savings Banks in Aggregate by Counties, January 1, 1920 — Continued

COUNTIES	PAR VALUE — Continued				Total par value of stocks and bonds	Original cost of stocks and bonds	Present cost of stocks and bonds as determined by amortization	Estimated market value of stocks and bonds	Promissory notes	Bankers' acceptances and bills of exchange
	Bonds of villages in this State	School district bonds	Railroad mortgage bonds	Bonds of Land Bank of the State of New York						
Albany.....	\$787,769 65	\$490,541 91	\$21,663,984 42	.....	\$44,783,415 57	\$45,857,948 97	\$45,122,297 89	\$41,475,507 89	\$294,139 65	.....
Bronx.....	71,367 78	5,500 00	7,329,000 00	.....	15,900,501 71	15,347,841 87	15,503,568 32	15,452,182 30	24,735 00	\$254,562 71
Broome.....	45,079 20	103,510 00	1,093,000 00	.....	5,767,689 20	5,728,771 73	5,704,594 62	5,425,939 11	172,149 00	.....
Cayuga.....	7,000 00	23,000 00	1,445,000 00	.....	4,902,480 69	4,857,916 32	4,837,997 73	4,593,200 89	1,750 00	.....
Chemung.....	114,500 00	30,000 00	152,000 00	.....	645,500 00	635,754 00	638,539 86	610,750 00	.....	.....
Columbia.....	274,793 28	44,800 00	1,099,000 00	.....	4,100,457 76	4,095,368 07	4,057,510 48	3,912,043 40	19,761 00	.....
Cortland.....	167,500 00	76,100 00	4,000,000 00	.....	2,285,826 30	2,294,334 71	2,285,908 72	2,158,821 48	5,701 00	.....
Dutchess.....	1,340,599 68	535,269 30	2,753,000 00	.....	11,146,107 42	11,321,852 71	11,206,091 70	10,356,260 87	6,423 00	.....
Erie.....	353,527 70	188,000 00	22,594,000 00	.....	62,844,095 60	64,435,508 96	63,345,193 11	58,358,453 05	451,750 96	.....
Greene.....	82,000 00	56,790 00	494,000 00	.....	3,070,004 09	3,122,050 19	3,060,754 03	2,972,533 12	.....	.....
Jefferson.....	532,181 30	166,100 00	2,702,000 00	.....	8,274,211 67	8,336,292 26	8,278,964 16	7,713,597 54	22,791 00	.....
Kings.....	1,279,780 19	520,300 00	46,766,281 20	115,000 00	208,295,573 89	211,876,271 08	209,598,727 62	201,528,873 89	5,060,187 16	640,681 75
Madison.....	118,800 00	64,000 00	432,000 00	.....	1,978,621 72	1,987,154 56	1,970,094 98	1,866,652 74	604 00	.....
Monroe.....	284,350 00	86,067 08	11,232,000 00	.....	33,556,174 15	34,180,440 54	33,824,940 01	31,127,904 22	298,244 54	.....
Montgomery.....	214,426 74	44,400 00	602,000 00	.....	3,638,481 86	3,634,619 59	3,590,686 21	3,493,081 37	.....	.....
Nassau.....	5,000 00	93,090 00	613,000 00	.....	1,311,600 00	1,310,559 63	1,300,206 09	1,224,782 50	.....	.....
New York.....	860,692 79	411,066 66	226,819,109 42	30,000 00	594,178,250 61	607,905,743 83	600,703,202 75	555,833,706 71	4,131,059 85	3,068,303 17
Niagara.....	218,500 00	89,200 00	1,081,000 00	.....	4,040,149 71	4,020,923 25	3,992,943 15	3,827,218 45	7,865 00	.....
Oneida.....	236,940 00	63,200 00	4,048,346 72	35,000 00	12,228,375 21	12,091,914 67	11,996,013 21	11,592,807 13	65,680 00	149,607 41
Onondaga.....	73,000 00	41,450 00	9,443,968 00	.....	19,992,918 00	20,082,081 91	19,948,919 69	18,308,248 87	4,651 00	.....
Ontario.....	38,500 00	21,500 00	176,000 00	.....	609,700 00	596,639 83	597,034 55	584,634 75	6,051 58	.....
Orange.....	444,437 25	164,400 00	1,397,098 00	140,000 00	12,804,812 14	13,024,589 47	12,860,315 81	12,548,621 76	32,416 32	.....
Oswego.....	631,550 00	237,450 00	1,021,000 00	.....	4,527,205 00	4,630,379 64	4,555,284 06	4,392,562 99	27,167 77	.....
Putnam.....	205,613 19	65,450 00	50,000 00	.....	679,325 36	697,894 09	687,880 14	672,055 53	7,000 00	.....
Queens.....	891,355 56	726,900 00	2,006,000 00	70,000 00	14,503,276 84	14,654,727 34	14,540,277 09	14,176,309 58	1,200 00	.....
Rensselaer.....	54,000 00	37,000 00	2,779,000 00	.....	9,004,951 65	9,282,507 87	9,197,284 92	8,410,733 12	.....	.....
Richmond.....	105,500 00	151,200 00	1,657,000 00	.....	5,705,650 00	5,689,792 77	5,668,091 22	5,438,386 00	.....	.....
St. Lawrence.....	39,380 00	26,000 00	257,000 00	.....	688,960 18	685,874 87	685,410 58	652,638 25	963 00	.....
Schenectady.....	221,100 00	34,000 00	125,000 00	.....	5,041,263 86	5,052,554 72	5,030,931 56	4,963,904 70	.....	152,926 90
Seneca.....	109,500 00	27,540 00	365,000 00	.....	668,108 00	664,961 86	661,091 63	613,647 15	5,943 18	.....
Suffolk.....	1,052,929 76	821,138 50	812,000 00	.....	6,789,979 26	6,934,144 45	6,855,322 46	6,711,254 41	201,288 00	.....
Tompkins.....	405,870 48	291,900 00	291,000 00	.....	2,913,776 08	3,031,775 48	2,962,298 60	2,854,236 66	.....	.....
Ulster.....	1,776,674 23	693,495 01	512,000 00	.....	12,835,363 77	12,931,662 13	12,830,737 67	12,649,477 36	43,485 00	.....
Westchester.....	2,679,358 80	1,327,782 52	4,735,000 00	.....	25,553,300 16	25,821,094 38	25,655,187 68	24,738,645 93	52,630 00	24,732 82
Totals.....	\$15,723,577 56	\$7,758,051 01	\$378,945,787 76	\$390,000 00	\$1,145,266,107 28	\$1,167,021,947 75	\$1,153,754,302 30	\$1,081,239,673 72	\$10,945,636 93	\$4,290,814 76

ANNUAL STATEMENT

Statement of the Condition of the Savings Banks in Aggregate by Counties, January 1, 1920 — Continued

COUNTIES	Judgments against the State of New York	Banking houses and lots at actual cash value	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
Albany.....		\$839,000 00	\$609,416 61	\$3,900,234 72	\$427,470 75	\$1,046,680 09	\$72,787 40	\$106,830,731 28	\$99,514,029 79	\$275,685 03
Bronx.....		250,000 00	33,034 05	2,388,967 05	243,856 55	210,152 74	57,162 27	32,692,042 67	30,939,171 71	36,968 00
Broome.....		65,000 00		621,109 46	106,334 36	134,242 87	5,476 92	11,438,170 97	10,776,000 54	
Cayuga.....		175,000 00	11,743 71	483,507 44	104,041 97	115,711 89	11,942 64	12,782,920 54	11,903,511 48	5,347 28
Chemung.....				143,101 09	6,215 64	7,021 80		1,400,243 53	1,295,802 33	
Columbia.....		35,000 00		323,094 60	80,818 93	73,929 66	3,558 75	6,528,487 34	5,932,891 41	
Cortland.....		152,293 69	51,976 97	253,843 45	95,466 53	76,057 45	4,210 46	5,069,786 03	4,655,470 87	9,410 00
Dutchess.....		138,500 00	47,801 49	986,925 00	195,744 98	289,207 28	65,107 13	23,730,333 66	21,989,439 33	48,799 58
Erie.....		2,129,792 19	90,419 91	7,179,776 64	577,029 98	1,276,932 33	25,024 01	134,517,287 00	126,247,413 42	
Greene.....		40,000 00	1,188 51	295,818 60	35,968 77	63,401 32		4,473,429 26	4,090,391 25	1,061 50
Jefferson.....		12,091 64		550,976 71	142,692 91	101,386 06	151,193 68	14,774,409 71	14,081,875 60	104,737 50
Kings.....		2,321,802 36	467,971 40	22,668,975 92	2,198,300 01	4,290,619 91	296,943 11	463,029,473 91	423,363,418 11	200,083 21
Madison.....		28,000 00	2,899 17	402,579 76	73,812 54	80,467 93	47,629 54	4,747,101 54	4,350,931 51	
Monroe.....		535,838 63	8,357 59	2,898,797 10	748,933 76	1,086,895 58	25,732 99	88,640,159 65	81,761,752 21	1,027,164 13
Montgomery.....		38,000 00		533,929 14	47,175 26	92,422 47		7,825,176 24	7,210,434 79	
Nassau.....		25,000 00	33,978 00	149,906 54	165 57	46,007 85	5,570 26	3,361,535 72	3,084,003 48	
New York.....	\$121,432 45	9,121,930 10	6,116,734 48	57,032,460 83	8,323,129 33	14,399,278 75	90,371 99	1,219,363,186 61	1,128,493,878 64	176,111 32
Niagara.....	9,094 03	157,842 50	4,405 48	1,010,298 28	140,015 98	117,739 76	4,827 16	11,967,270 64	11,195,313 31	58,325 98
Oneida.....	56,214 84	174,000 00	38,341 67	1,515,590 31	197,507 58	295,066 89	154,933 32	25,345,840 57	22,788,814 34	54,543 05
Onondaga.....		1,025,028 00		1,447,272 97	257,159 49	622,664 63	22,066 55	52,240,610 57	47,324,572 82	109,836 91
Ontario.....				85,932 42	8,392 94	12,243 42	200 00	1,425,274 11	1,389,432 15	175 00
Orange.....		69,700 00		1,407,210 84	201,087 53	311,949 91	1,360 70	27,504,112 31	24,540,820 57	10,355 00
Oswego.....		122,812 50		964,594 93	79,111 98	176,028 96	3,029 43	12,311,674 18	11,367,238 80	22,482 83
Putnam.....		20,000 00	13,664 13	136,587 70	9,231 15	20,952 77		1,734,466 28	1,638,306 05	
Queens.....		245,587 67	257,764 79	2,225,006 67	87,055 88	292,703 77	717 63	33,090,391 99	30,503,094 52	752 20
Rensselaer.....		120,000 00		501,753 42	47,848 47	159,286 46	532 76	13,005,119 73	11,970,411 34	114,915 95
Richmond.....		58,000 00	3,160 22	770,215 81	128,463 43	148,974 20	55,918 03	11,591,099 19	10,914,050 77	39,539 69
St. Lawrence.....			2,394 14	47,076 32	969 82	11,281 08	161 82	1,165,733 84	1,130,703 61	2,970 93
Schenectady.....		76,050 27	1,995 41	666,239 10	184,433 42	181,816 79	20,219 27	12,251,056 78	11,501,252 07	77,043 16
Seneca.....		19,000 00	10,500 00	121,851 03	24,557 49	13,425 44	11,838 48	1,223,797 25	1,167,038 44	
Suffolk.....		103,000 00	127,292 36	1,685,009 71	154,378 94	231,135 82	44,098 41	22,487,304 61	19,355,398 20	3,032 00
Tompkins.....		60,000 00	188 82	295,547 67	64,946 03	61,952 92	32,021 55	4,551,904 27	4,080,102 64	2,000 00
Ulster.....		103,000 00	98,685 25	1,653,654 80	138,035 05	311,037 91	24,963 00	24,328,002 53	22,637,358 47	
Westchester.....		372,500 00	468,679 46	4,021,374 72	377,657 05	617,410 94	187,374 72	59,570,604 69	54,201,535 10	42,511 50
Totals.....	\$186,741 32	\$18,633,569 55	\$8,502,593 62	\$119,359,220 75	\$15,487,010 07	\$26,966,087 65	\$1,426,978 98	\$2,456,903,719 20	\$2,267,395,799 67	\$2,423,851 75

Statement of the Condition of the Savings Banks in Aggregate by Counties, January 1, 1920 — Concluded

COUNTIES	Surplus on estimated market value of stocks and bonds	Total liabilities	Surplus on par value of stocks and bonds	Number of open accounts January 1, 1920	Number of accounts opened or reopened during year 1919	Number of accounts closed during the year 1919	Amount deposited during the year 1919 not including dividends credited during that period	Amount withdrawn during the year 1919	Amount of dividends credited and paid for the year 1919	Salaries paid for the year 1919	Expenses other than salaries for the year 1919
Albany.....	\$7,041,016 46	\$106,830,731 28	\$10,348,921 14	145,035	26,723	25,616	\$25,117,173 89	\$25,109,181 02	\$3,887,685 04	\$182,131 49	\$266,957 71
Bronx.....	1,715,932 96	32,692,042 67	2,164,223 37	82,464	30,490	15,814	19,567,603 21	10,848,228 15	916,412 56	102,468 36	56,458 98
Broome.....	657,170 43	11,433,170 97	998,920 52	37,290	8,774	6,041	6,395,612 89	5,150,476 50	325,130 42	32,199 32	32,440 02
Cayuga.....	874,061 73	12,782,920 54	1,183,341 58	24,866	3,742	3,020	4,347,262 39	4,063,185 43	443,047 31	33,707 58	37,466 70
Chemung.....	104,441 29	1,400,243 53	139,191 20	4,782	1,357	1,194	749,755 20	651,904 97	37,785 73	3,941 00	3,236 43
Columbia.....	595,595 93	6,528,487 34	784,010 29	10,444	1,565	1,483	1,551,598 33	1,323,482 36	216,323 91	10,464 16	20,659 38
Cortland.....	404,935 16	5,069,786 03	531,909 98	11,724	1,639	1,553	1,337,272 97	1,337,393 95	173,063 79	13,551 65	21,846 98
Dutchess.....	1,692,091 75	23,730,333 66	2,481,941 30	44,505	5,383	4,834	4,801,023 48	4,657,481 33	807,319 28	50,178 92	36,725 43
Erie.....	8,269,873 58	134,517,287 00	12,755,516 13	187,955	32,314	31,423	41,859,225 68	41,139,679 81	4,692,607 70	236,544 83	267,156 60
Greene.....	381,976 51	4,473,429 26	479,447 39	7,728	1,082	766	1,316,918 29	934,517 01	142,808 22	8,873 00	6,789 89
Jefferson.....	587,796 61	14,774,409 71	1,148,410 74	36,306	2,598	4,071	3,221,320 24	3,508,298 79	528,573 76	38,533 27	24,098 88
Kings.....	39,465,972 59	463,029,473 91	46,232,672 50	695,060	170,460	102,837	175,036,157 98	129,704,909 56	14,449,702 52	952,531 48	985,823 57
Madison.....	396,170 03	4,747,101 54	508,139 01	9,658	1,538	1,554	1,537,308 38	1,280,888 58	156,186 87	9,093 93	11,821 79
Monroe.....	5,851,243 31	88,640,159 65	8,279,513 24	173,039	36,093	34,151	26,578,087 83	24,968,078 76	3,029,692 18	196,721 18	194,533 09
Montgomery.....	614,741 45	7,825,176 24	769,141 91	15,692	1,836	1,580	2,482,835 13	1,938,590 69	252,420 98	14,244 33	16,884 26
Nassau.....	277,532 24	3,361,535 72	364,349 74	5,452	686	585	925,535 24	632,174 04	106,412 47	9,674 94	10,667 31
New York.....	90,693,176 65	1,219,363,166 61	129,037,720 55	1,587,714	332,133	247,630	373,999,911 31	301,446,960 54	39,320,536 69	2,074,938 20	2,641,416 78
Niagara.....	713,631 35	11,967,270 64	926,562 61	21,362	5,743	4,208	6,785,120 95	5,985,688 40	394,756 26	33,214 42	26,639 05
Oneida.....	2,502,483 18	25,345,840 57	3,138,051 26	55,156	11,486	9,265	6,826,282 72	7,074,503 60	760,755 19	82,294 97	74,019 55
Onondaga.....	4,806,200 84	52,240,610 57	6,490,869 97	86,215	12,405	14,544	14,318,034 29	14,468,809 88	1,787,761 89	98,271 61	179,982 44
Ontario.....	35,668 96	1,425,274 11	60,732 21	9,119	1,233	1,019	809,536 55	699,116 81	46,761 32	6,916 49	2,671 44
Orange.....	2,952,936 74	27,504,112 31	3,209,127 12	43,825	5,123	5,112	5,691,954 34	5,223,143 39	990,558 60	69,122 41	45,709 00
Oswego.....	921,952 55	12,311,674 18	1,056,594 56	21,806	4,326	4,897	3,867,129 99	3,788,337 08	423,442 74	33,843 87	27,740 15
Putnam.....	96,160 23	1,734,466 28	103,430 06	3,222	451	451	415,995 35	340,785 21	59,029 95	5,600 00	3,616 70
Queens.....	2,586,605 27	33,090,391 99	2,913,572 53	58,729	13,870	8,542	14,315,719 02	9,828,658 86	1,000,116 60	76,771 42	80,187 74
Rensselaer.....	919,792 44	13,005,119 73	1,514,010 97	18,506	2,376	2,365	2,517,398 60	2,364,156 85	449,343 15	19,817 99	39,434 28
Richmond.....	637,508 73	11,591,099 19	904,772 73	27,190	5,557	2,571	5,847,015 86	4,363,978 83	360,083 27	44,405 34	37,582 12
St. Lawrence.....	32,059 30	1,165,733 84	68,381 25	3,681	619	593	461,174 93	416,810 83	35,182 56	6,500 42	2,724 21
Schenectady.....	672,761 55	12,251,056 78	750,120 71	48,889	8,738	8,724	5,839,588 25	5,338,152 56	405,230 59	51,425 93	22,098 58
Seneca.....	56,758 81	1,223,797 25	111,219 66	3,352	303	303	522,830 73	427,829 03	40,531 44	4,341 06	3,573 14
Suffolk.....	3,123,874 41	22,487,304 61	3,207,599 26	28,964	3,395	2,518	4,182,751 54	3,807,592 18	735,734 51	50,838 77	71,606 20
Tompkins.....	469,801 63	4,551,994 27	529,341 05	11,140	1,806	1,594	1,954,633 87	1,862,344 90	128,510 76	19,380 00	12,794 77
Ulster.....	1,690,644 06	21,328,002 53	1,876,530 47	38,179	9,315	4,022	5,739,149 66	4,882,815 80	821,475 45	33,013 12	42,769 99
Westchester.....	5,326,558 09	59,570,604 69	6,141,212 32	105,110	18,483	14,408	18,326,833 75	14,021,914 30	1,884,052 63	145,687 44	182,427 44
Totals.....	\$187,174,067 78	\$2,456,993,719 20	\$251,200,501 34	\$3,658,435	\$760,734	\$569,943	\$789,276,992 75	\$643,590,075 50	\$79,719,036 36	\$4,750,782 39	\$5,490,560 30

ANNUAL STATEMENT

Statement relating to Savings Banks on the first day of January in each year from 1858 'o 1920

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	19,776,884	.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	30,192,413	.0919	8,598,861	.0262	158
January 1, 1876	319,260,202	15,324,553	859,703	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	52,299,736	.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

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	394 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	.0781	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	11,894,881	.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	67,301,109	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	17,428,454	.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
January 1, 1917.	1,953,663,728	134,456,790	3,417,312	571 69	184,925,791	.0946	152,986,952	.0715	32,054,262	.0149	141
January 1, 1918.	1,986,556,349	32,892,621	3,460,212	574 11	170,713,145	.0859	141,173,963	.0651	35,057,422	.0161	141
January 1, 1919.	2,042,011,104	55,454,755	3,467,644	588 87	174,331,612	.0853	132,951,782	.0595	35,381,583	.0158	141
January 1, 1920.	2,267,395,799	225,384,694	3,658,435	619 77	187,174,067	.0825	145,791,867	.0593	27,136,463	.0110	141

* 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 \$2,514,593. †† Decrease, \$3,854,227. The amount of deposits January 1, 1877, of savings banks, that failed during the year was \$2,078,218. The decrease in deposits of savings banks continuing business was \$1,776,000. ‡ 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 of 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, 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.

STATEMENT OF SECURITIES

Held by the Superintendent of Banks in trust for the creditors of and depositors with the trust companies and two investment companies of this State and as trustee for the beneficiaries of private and court trust funds held by State and National banks of this State, January 1, 1920

NAMES OF COMPANIES AND BANKS 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
American Trust Co., New York, New York City 4½ per cent.	110,000 00
Auburn Trust Co., Auburn, New York City 4½ per cent.	\$30,000 00
Auburn Trust Co., Auburn, New York City 4½ per cent.	2,000 00
	32,000 00
Bankers Trust Co., New York, New York State 4 per cent.	\$30,000 00
Bankers Trust Co., New York, New York City 4½ per cent.	1,792,000 00
Bankers Trust Co., New York, New York City 4½ per cent.	285,000 00
	2,107,000 00
Brooklyn Trust Co., Brooklyn, New York City 4½ per cent.	150,000 00
Buffalo Trust Co., Buffalo, United States 3½ per cent.	\$10,000 00
Buffalo Trust Co., Buffalo, New York City 4 per cent.	40,000 00
Buffalo Trust Co., Buffalo, New York City 4½ per cent.	10,000 00
	60,000 00
Central City Trust Co., Syracuse, New York City 4½ per cent.	50,000 00
Central Union Trust Co. of New York, New York State 4 per cent.	\$12,000 00
Central Union Trust Co. of New York, New York City 3 per cent.	222,000 00
Central Union Trust Co. of New York, New York City 3½ per cent.	137,000 00
Central Union Trust Co. of New York, New York City 4½ per cent.	1,025,000 00
	1,396,000 00
Chemung Canal Trust Co., Elmira, New York City 3½ per cent.	\$37,000 00
Chemung Canal Trust Co., Elmira, Rochester City 3½ per cent.	30,000 00
	67,000 00
Citizens Commercial Trust Co., Buffalo, New York City 4½ per cent.	125,000 00
Citizens Trust Co. of Adams, N.Y., New York State 4 per cent.	24,000 00
Citizens Trust Co. of Fredonia, United States, 4½ per cent.	\$11,000 00
Citizens Trust Co. of Fredonia, New York City 4 per cent.	10,000 00
Citizens Trust Co. of Fredonia, Troy City 4½ per cent.	2,000 00
	23,000 00
Citizens Trust Company of Patchogue, New York City 4½ 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 00
Citizens Trust Co. of Utica, Utica City 4 per cent.	8,000 00
	38,000 00
City Bank Trust Co., Syracuse, Buffalo City 7 per cent.	\$40,000 00
City Bank Trust Co., Syracuse, Rochester City 4½ per cent.	65,000 00
City Bank Trust Co., Syracuse, Yonkers City 4 per cent.	52,000 00
	157,000 00
Columbia Trust Co., New York, United States 4½ per cent.	550,000 00
Columbus Trust Co., Newburgh, New York City 3 per cent.	\$25,000 00
Columbus Trust Co., Newburgh, New York City 4 per cent.	12,500 00
	37,500 00
Commercial Trust Co., New York, New York City 4 per cent.	\$100,000 00
Commercial Trust Co., New York, New York City 4½ per cent.	6,500 00
	106,500 00
Continental Guaranty Corp., New York, New York State 4 per cent.	\$1,000 00
Continental Guaranty Corp., New York, New York City 4½ per cent.	100,000 00
	101,000 00
Corporation Trust Co., New York, New York City 4½ per cent.	120,000 00
Cortland Trust Co., Cortland, New York City 4 per cent.	20,000 00
County Trust Co., The, White Plains, New York City 3½ per cent.	25,000 00
Empire Trust Co., New York, New York City 3½ per cent.	\$100,000 00
Empire Trust Co., New York, New York State 4 per cent.	125,000 00
	225,000 00
Equitable Trust Co. of New York, New York City 4½ per cent.	\$310,000 00
Equitable Trust Co. of New York, United States 4½ per cent.	300,000 00
	610,000 00
Erie County Trust Co., East Aurora, New York City 4½ per cent.	20,000 00
Farmers Loan & Trust Co., The, New York, New York City 4 per cent.	\$198,000 00
Farmers Loan & Trust Co., The, New York, New York City 4½ per cent.	322,000 00
	520,000 00
Fidelity Trust Co. of Buffalo, The, Buffalo, New York City 3½ per cent.	\$4,000 00
Fidelity Trust Co. of Buffalo, The, Buffalo, Buffalo City 4 per cent.	5,000 00
Fidelity Trust Co. of Buffalo, The, Buffalo, United States 4½ per cent.	100,000 00
	109,000 00

STATEMENT OF SECURITIES HELD BY SUPT. OF BANKS—Continued

NAMES OF COMPANIES AND DESCRIPTION OF BONDS		Amount of bonds held
Fidelity Trust Co. of New York, New York City 4 per cent.	\$100,000 00	
Fidelity Trust Co. of New York, New York City 4½ per cent.	10,000 00	
		\$110,000 00
Fidelity Trust Co. of Rochester, United States 4½ per cent.		60,000 00
First Trust and Deposit Co., Syracuse, New York City 3½ per cent.	\$54,000 00	
First Trust and Deposit Co., Syracuse, New York City 4 per cent.	2,000 00	
		56,000 00
First Trust Co. of Tonawanda, The, Tonawanda, New York City 4 per cent.		55,000 00
First Trust Co. of Wellsville, New York, The, Wellsville, New York State 4 per cent.		20,000 00
Franklin Trust Co., Brooklyn, New York City 3½ per cent.	\$30,000 00	
Franklin Trust Co., Brooklyn, United States 4½ per cent.	100,000 00	
		130,000 00
Fulton Trust Co., New York, New York City 2½ per cent.	\$12,000 00	
Fulton Trust Co., New York, New York City, 4 per cent.	100,000 00	
		112,000 00
Genesee Valley Trust Co., Rochester, United States 4½ per cent.		50,000 00
Geneva Trust Co., Geneva, New York City 4½ per cent.		25,000 00
Glens Falls Trust Co., Glens Falls, Middletown City 3½ per cent.	\$20,000 00	
Glens Falls Trust Co., Glens Falls, United States 4½ per cent.	2,000 00	
		22,000 00
Guaranty Trust Co. of New York, United States 4½ per cent.		2,600,000 00
Hamilton Trust Co., Brooklyn, New York City 4½ per cent.		100,000 00
Herkimer County Trust Co., Little Falls, New York State 4 per cent.		40,000 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 00	
Hudson Trust Co., New York, New York City 3½ per cent.	10,000 00	
Hudson Trust Co., New York, New York City 4 per cent.	100,000 00	
		115,000 00
Huguenot Trust Co., New Rochelle, New York City 4½ per cent.		30,000 00
Irving Trust Co., New York, United States 4½ per cent.		300,000 00
Italian Discount and Trust Co., New York, New York City 4½ per cent.		105,000 00
Ithaca Trust Co., Ithaca, New York State 4½ per cent.	\$7,000 00	
Ithaca Trust Co., Ithaca, New York City 3½ per cent.	10,000 00	
Ithaca Trust Co., Ithaca, New York City 4 per cent.	5,000 00	
		22,000 00
Kings County Trust Co., Brooklyn, City of Brooklyn 3½ per cent.	\$90,000 00	
Kings County Trust Co., Brooklyn, New York City 4 per cent.	20,000 00	
		110,000 00
Kingston Trust Co., Kingston, New York City 3½ per cent.	\$24,000 00	
Kingston Trust Co., Kingston, New York City 4 per cent.	11,000 00	
		35,000 00
Lackawanna Trust Co., Lackawanna, New York City 4 per cent.	\$20,000 00	
Lackawanna Trust Co., Lackawanna, New York City 4½ per cent.	2,000 00	
		22,000 00
Lawyers Title & Trust Co., New York, New York City 3½ per cent.	\$250,000 00	
Lawyers Title & Trust Co., New York, New York City 4½ per cent.	200,000 00	
		450,000 00
Lincoln Trust Co., New York, New York State 3 per cent.		100,000 00
Livingston County Trust Co., Genesee, Livingston County 4½ per cent.		25,000 00
Madison County Trust & Deposit Co., Oneida, New York State 4 per cent.		20,000 00
Manufacturers Trust Co., Brooklyn, United States 4½ per cent.		110,000 00
Marine Trust Co. of Buffalo, New York State 4 per cent.	\$235,000 00	
Marine Trust Co. of Buffalo, New York State 4½ per cent.	50,000 00	
Marine Trust Co. of Buffalo, New York City 4 per cent.	125,000 00	
Marine Trust Co. of Buffalo, New York City 4½ per cent.	200,000 00	
Marine Trust Co. of Buffalo, New York City 4½ per cent.	100,000 00	
Marine Trust Co. of Buffalo, Buffalo City 4½ per cent.	50,000 00	
Marine Trust Co. of Buffalo, Buffalo City 4½ per cent.	6,000 00	
		766,000 00
Mercantile Trust Co., New York, New York City 3 per cent.	\$18,000 00	
Mercantile Trust Co., New York, New York City 3½ per cent.	50,000 00	
Mercantile Trust Co., New York, New York City 4 per cent.	42,000 00	
Mercantile Trust Co., New York, New York City 4½ per cent.	40,000 00	
		150,000 00
Metropolitan Trust Co. of the City of New York, New York City 3 per cent.	\$50,000 00	
Metropolitan Trust Co. of the City of New York, New York City 3½ per cent.	200,000 00	
		250,000 00
Montgomery County Trust Co., Amsterdam, New York City 4½ per cent.		30,000 00
Mt. Vernon Trust Co., Mt. Vernon, New York City 3 per cent.	\$4,000 00	
Mt. Vernon Trust Co., Mt. Vernon, New York City 4½ per cent.	5,000 00	
Mt. Vernon Trust Co., Mt. Vernon, Mt. Vernon 4 per cent.	12,000 00	
		21,000 00
Mutual Trust Co. of Westchester County, New York City 3½ per cent.	\$4,000 00	
Mutual Trust Co. of Westchester County, New York City 4½ per cent.	30,000 00	
		34,000 00

STATEMENT OF SECURITIES HELD BY SUPT. OF BANKS—Continued

NAMES OF COMPANIES AND DESCRIPTION OF BONDS	Amount of bonds held
Nassau County Trust Co., Mineola, New York City 4½ 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 00
New York Life Insurance & Trust Co., The, New York, New York City 4 per cent.....	20,000 00
New York Trust Co., New York, New York City 2½ per cent.....	\$318,000 00
New York Trust Co., New York, New York City 4½ per cent.....	75,000 00
Niagara Falls Trust Co., Niagara Falls, New York City 3½ per cent.....	\$20,000 00
Niagara Falls Trust Co., Niagara Falls, Niagara Falls City 4 per cent.....	12,000 00
Northern New York Trust Co., Watertown, United States 4½ per cent.....	50,000 00
Northport Trust Co., Northport, New York City 4½ per cent.....	21,000 00
Olean Trust Co., Olean, New York City 4 per cent.....	21,000 00
Oneida County Trust Co., Utica, New York State 4½ per cent.....	30,000 00
Ontario County Trust Co., Canandaigua, New York State 4 per cent.....	\$20,000 00
Ontario County Trust Co., Canandaigua, Canandaigua Village 4 per cent.....	2,000 00
Orange County Trust Co., Middletown, New York City 4 per cent.....	22,000 00
Oswego County Trust Co., Fulton, New York City 3½ per cent.....	\$5,000 00
Oswego County Trust Co., Fulton, New York City 4 per cent.....	2,000 00
Oswego County Trust Co., Fulton, New York City 4½ per cent.....	12,000 00
Oswego County Trust Co., Fulton, New York City 4½ per cent.....	3,000 00
Peoples Trust Co. of Binghamton, Buffalo City 4 per cent.....	\$20,000 00
Peoples Trust Co. of Binghamton, New York City 4 per cent.....	30,000 00
Peoples Trust Co., The, Brooklyn, United States 4½ per cent.....	50,000 00
Poughkeepsie Trust Co., Cohoes City 3½ per cent.....	\$2,000 00
Poughkeepsie Trust Co., United States 4½ per cent.....	15,000 00
Poughkeepsie Trust Co., Niagara Falls 4 per cent.....	18,000 00
Putnam County Trust Co., Brewster, New York City 4½ per cent.....	35,000 00
Queens County Trust Co., Jamaica, New York City 3½ per cent.....	20,000 00
Queens County Trust Co., Jamaica, New York State 3 per cent.....	\$5,000 00
Queens County Trust Co., Jamaica, New York State 3 per cent.....	100,000 00
Rochester Trust & Safe Deposit Co., New York City 3½ per cent.....	105,000 00
Rochland County Trust Co., Nyack, New York City 3½ per cent.....	60,000 00
Rochland County Trust Co., Nyack, New York City 4 per cent.....	\$21,000 00
Rochland County Trust Co., Nyack, New York City 4½ per cent.....	1,000 00
Rochland County Trust Co., Nyack, New York City 4½ per cent.....	3,000 00
Rome Trust Co., Rome, New York State 4 per cent.....	25,000 00
Rome Trust Co., Rome, Rome City 4 per cent.....	\$1,000 00
Rome Trust Co., Rome, New York City 4½ per cent.....	10,000 00
Rome Trust Co., Rome, New York City 4½ per cent.....	25,000 00
St. Lawrence Trust Company, Ogdensburg, New York State 4 per cent.....	36,000 00
Salamanca Trust Co., Salamanca, New York City 3½ per cent.....	20,000 00
Salamanca Trust Co., Salamanca, New York City 4½ per cent.....	\$4,000 00
Salamanca Trust Co., Salamanca, Little Valley Village 4.95 per cent.....	15,000 00
Salamanca Trust Co., Salamanca, Little Valley Village 4.95 per cent.....	4,190 40
Scandinavian Trust Co., New York, New York City 3 per cent.....	23,190 40
Scandinavian Trust Co., New York, New York City 3½ per cent.....	\$28,500 00
Scandinavian Trust Co., New York, New York City 3½ per cent.....	32,000 00
Scandinavian Trust Co., New York, New York City 4½ per cent.....	15,000 00
Scandinavian Trust Co., New York, New York City 4½ per cent.....	30,000 00
Schenectady Trust Co., Schenectady, New York City 3½ per cent.....	105,500 00
Security Trust Co. of Rochester, Rochester City 3½ per cent.....	35,000 00
Security Trust Co. of Rochester, Rochester City 4 per cent.....	\$50,000 00
Security Trust Co. of Rochester, Rochester City 4 per cent.....	10,000 00
Security Trust Co. of Troy, The, New York City 3½ per cent.....	60,000 00
Steuben Trust Co., Hornell, New York City 4½ per cent.....	38,000 00
Suffolk County Trust Co., Riverhead, New York City 4½ per cent.....	20,000 00
Suffolk County Trust Co., Riverhead, New York City 4½ per cent.....	20,000 00
Syracuse Trust Co., Syracuse, New York City 3½ per cent.....	20,000 00
The Thrift, Brooklyn, New York City 4½ per cent.....	60,000 00
The Thrift, Brooklyn, New York State 3 per cent.....	\$100,000 00
The Thrift, Brooklyn, New York State 3 per cent.....	1,000 00
Title Guarantee & Trust Co., New York, Brooklyn City 3½ per cent.....	101,000 00
Title Guarantee & Trust Co., New York, New York City 3½ per cent.....	\$50,000 00
Title Guarantee & Trust Co., New York, New York City 3½ per cent.....	442,500 00
Title Guarantee & Trust Co., New York, New York City 4½ per cent.....	25,000 00
Title Guarantee & Trust Co., New York, New York City 4½ per cent.....	5,000 00
Title Guarantee & Trust Co., New York, United States 3½ per cent.....	27,000 00
Transatlantic Trust Co., New York, United States 4½ per cent.....	549,500 00
Troy Trust Co., The, Troy, New York City 3½ per cent.....	107,000 00
Troy Trust Co., The, Troy, Albany City 3½ per cent.....	\$30,000 00
Troy Trust Co., The, Troy, Albany City 3½ per cent.....	6,700 00
	36,700 00

STATEMENT OF SECURITIES HELD BY SUPT. OF BANKS—Continued

Names of Companies and Description of Bonds	Amount of bonds held
Trust Co. of Fulton County, Gloversville, Troy City 4½ per cent.	\$25,000 00
Trust Co. of Wyoming County, Warsaw, New York City 4½ per cent.	5,000 00
Trust Co. of Wyoming County, Warsaw, New York City 4½ per cent.	15,000 00
Union Trust Co. of Albany, New York City 4½ per cent.	20,000 00
Union Trust Co. of Jamestown, Jamestown City 4 per cent.	50,000 00
Union Trust Co. of Jamestown, Jamestown City 4½ per cent.	\$26,000 00
Union Trust Co. of Jamestown, Jamestown City 4½ per cent.	5,000 00
Union Trust Co. of Rochester, New York City 4½ per cent.	31,000 00
United States Mortgage & Trust Co., New York, New York State 4½ per cent. ...	55,000 00
United States Trust Co. of New York, New York City 3½ 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
Workers Trust Co., Johnson City, New York City 4½ per cent.	20,000 00
Yonkers Trust Co., The, Yonkers, New York State 4 per cent.	30,000 00
Alliance Bank, Rochester, United States 4½ per cent.	55,000 00
Bank of Buffalo, Buffalo, New York City 4½ per cent.	260,000 00
Corn Exchange Bank, New York, United States 3½ per cent.	500,000 00
Fifth Avenue Bank of New York, The, United States 4½ per cent.	125,000 00
International Bank, New York, United States 4½ per cent.	110,000 00
Mechanics Bank, Brooklyn, United States 3½ per cent.	175,000 00
Osborne Bank, East Hampton, United States 4½ per cent.	21,200 00
Peoples' Bank of Johnstown, The, United States 4½ per cent.	25,000 00
Southampton Bank, The, Southampton, United States 4½ per cent.	25,000 00
W. R. Grace & Co.'s Bank, New York, United States 4½ per cent.	125,000 00
American Exchange National Bank, New York, United States 4½ per cent.	550,000 00
Bank of New York, N. B. A., New York, United States 4½ per cent.	220,000 00
Canandaigua National Bank, Canandaigua, United States 4½ per cent.	21,700 00
Carthage National Bank, Carthage, United States 4½ per cent.	25,000 00
Cayuga County National Bank, Auburn, United States 4½ per cent.	35,000 00
Chase National Bank, New York, United States 3½ per cent.	1,010,000 00
Chemical National Bank, New York, United States 4½ per cent.	335,000 00
Chenango National Bank, Norwich, United States 4½ per cent.	25,000 00
Citizens National Bank, New York, United States 4½ per cent.	300,000 00
City National Bank, Gloversville, United States 4½ per cent.	55,000 00
Coal and Iron National Bank, New York, United States 4½ per cent.	160,000 00
Fallkill National Bank, Poughkeepsie, United States 4½ per cent.	32,000 00
Farmers National Bank, Hudson, United States 4½ per cent.	25,000 00
Farmers National Bank, Rome, United States 4½ per cent.	30,000 00
First National Bank, Amsterdam, United States 4½ per cent.	33,000 00
First National Bank, Brooklyn, United States 4½ per cent.	\$10,000 00
First National Bank, Brooklyn, New York City 4 per cent.	25,000 00
First National Bank, Brooklyn, New York City 4½ per cent.	50,000 00
First National Bank, Brooklyn, New York City 3½ per cent.	10,000 00
First National Bank, Brooklyn, New York State 4 per cent.	15,000 00
First National Bank, Canton, United States 4½ per cent.	110,000 00
First National Bank, Cooperstown, United States 4½ per cent.	50,000 00
First National Bank, Corning, United States 4½ per cent.	23,000 00
First National Bank, New York, United States 3½ per cent.	1,050,000 00
First National Bank, Port Chester, New York City 4½ per cent.	20,000 00
First National Bank, Southampton, United States 4½ per cent.	23,000 00
First National Bank, Walton, United States 4½ per cent.	25,000 00
Fulton County National Bank, Gloversville, United States 4½ per cent.	\$24,500 00
Fulton County National Bank, Gloversville, United States 4½ per cent.	15,500 00
Harriman National Bank, New York, United States 4½ per cent.	40,000 00
Ilion National Bank, Ilion, United States 4½ per cent.	110,000 00
Jefferson County National Bank, Watertown, United States 4½ per cent.	22,000 00
Liberty National Bank, New York, New York City 3 per cent.	35,000 00
Liberty National Bank, New York, New York City 3½ per cent.	\$120,000 00
Liberty National Bank, New York, New York City 4 per cent.	205,000 00
Liberty National Bank, New York, New York City 4½ per cent.	70,000 00
Liberty National Bank, New York, New York City 4½ per cent.	30,000 00
Liberty National Bank, New York, Syracuse City 4½ per cent.	10,000 00
Liberty National Bank, New York, Yonkers City 5 per cent.	53,000 00
Liberty National Bank, New York, Poughkeepsie City 4½ per cent.	40,000 00
Lincoln National Bank, New York, United States 4½ per cent.	528,000 00
Mechanics & Metals National Bank, New York, New York City 4½ per cent.	105,000 00
Merchants National Bank, New York, United States 4½ per cent.	684,000 00
Nassau National Bank, Brooklyn, New York City 3½ per cent.	310,000 00
Nassau National Bank, Brooklyn, New York City 4½ per cent.	\$4,000 00
Nassau National Bank, Brooklyn, New York City 4½ per cent.	100,000 00
National Bank of Norwich, Norwich, New York State 4½ per cent.	104,000 00
National Bank of Ogdensburg, Ogdensburg, United States 4½ per cent.	30,000 00
National Bank of Orange County, Port Jervis, United States 4½ per cent.	21,000 00
National Bank of Orange County, Port Jervis, United States 4½ per cent.	25,000 00
National Bank of Port Jervis, Port Jervis, United States 4½ per cent.	25,000 00
National Bank of Vernon, Vernon, United States 4½ per cent.	22,000 00
National Chautauqua Bank, United States 4½ per cent.	35,000 00
National City Bank, New York, United States 4½ per cent.	2,700,000 00

STATEMENT OF SECURITIES HELD BY SUPT. OF BANKS—*Concluded*

NAMES OF COMPANIES AND DESCRIPTION OF BONDS	Amount of bonds held
National Park Bank, New York, United States 4½ per cent.	\$550,000 00
Nyack National Bank, Nyack, United States 4½ per cent.	22,000 00
Oneida National Bank, Oneida, United States 4½ per cent.	65,000 00
Oneida Valley National Bank, Utica, United States 4½ per cent.	25,000 00
Peekskill National Bank, Peekskill, United States 4½ per cent.	25,000 00
Rondout National Bank, Kingston, New York City 4 per cent.	35,000 00
Seaboard National Bank, New York, United States 4½ per cent.	110,000 00
Second National Bank, Cooperstown, United States 4½ per cent.	25,000 00
Second National Bank, Elmira, United States 4½ per cent.	45,600 00
State National Bank, North Tonawanda, United States 4½ per cent.	10,000 00
Utica City National Bank, Utica, United States 4½ per cent.	110,000 00
Watertown National Bank, Watertown, United States 4½ per cent.	33,000 00
Westchester County National Bank, Peekskill, New York State 4½ per cent.	20,000 00
Wilber National Bank, Oneonta, United States 4½ per cent.	25,000 00
	<u>\$27,706,790 40</u>

STATEMENTS

SHOWING THE

**Condition of the Trust Companies operating under the
Laws of this State**

ON

**February 21, 1919, June 30, 1919, September 12, 1919, and November
12, 1919**

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I. THE ADIRONDACK TRUST COMPANY, SARATOGA SPRINGS

EDGAR T. BRACKETT, <i>President,</i>	[473 Broadway; organized 1901]	FRANK G. HOWLAND, <i>Treasurer,</i>
(CHARLES C. BULLOCK, <i>Vice-President,</i>	DOUGLASS W. MABEE, <i>Vice-President,</i>	WM. BRYAR WHITE, <i>Asst. Treasurer,</i>
CHARLES C. VAN DUESEN, <i>Vice-President,</i>	WILLIAM W. BOYD, <i>Secretary,</i>	NEWMAN E. WAIT, <i>Trust Officer.</i>

DIRECTORS

JOSEPH H. CLARK,	CHARLES C. BULLOCK,	LEMAN A. GRIPPIN,	DOUGLASS W. MABEE,	JOHN K. WALBRIDGE,
FRANK G. HOWLAND,	FRED H. BAKER,	JOSEPH P. MCGIRRE,	HIRAM C. TODD,	WILLIAM B. GAGE,
EDGAR T. BRACKETT,	E. B. ASHTON,	HARRY E. PETTEE,	WINFIELD A. HUPPUGH,	CHARLES C. VAN DUESEN

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stock and bond investments, viz.:				
Public securities	\$588,183	\$913,358	\$924,051	\$909,601
Private securities	2,269,272	2,179,987	2,240,809	2,172,090
Real estate owned	17,931	17,931	18,099	18,099
Mortgages owned	178,743	223,659	219,850	233,938
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	45,006	43,527	37,052	30,322
Loans and discounts secured by other collateral	569,987	557,413	883,996	702,066
Loans, discounts and bills purchased not secured by collateral	818,245	859,263	1,141,028	941,237
Overdrafts	5,477	3,471	842	1,694
Due from trust companies, banks and bankers	125,206	108,264	188,058	156,770
Specie	2,801	6,945	12,471	6,477
Other currency authorized by the laws of the United States	52,692	65,696	83,582	60,407
Cash items	17,467	23,487	12,030	11,031
Assets not included in any of the above heads	51,659	32,853	53,375	59,634
Total resources	\$4,742,669	\$5,035,854	\$5,815,243	\$5,303,366

LIABILITIES				
Capital	\$100,000	\$100,000	\$100,000	\$100,000
Surplus, including all undivided profits	274,815	295,352	311,937	336,860
Preferred deposits, viz.:				
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository	32,578	26,752	41,448	29,561
Other deposits secured by pledge of assets				59,267
Due depositors, not preferred	4,309,904	4,423,735	5,329,669	4,757,469
Due to trust companies, banks and bankers	342	4,548	141	130
Bills payable		180,000		
Other liabilities	25,030	5,467	32,048	20,070
Total liabilities	\$4,742,669	\$5,035,854	\$5,815,243	\$5,303,366

2. THE ALBANY TRUST COMPANY, ALBANY

CHARLES H. BISSIKUMMER, *President*,
 GEO. C. VAN TUYL, JR., *Vice-President*,
 J. S. FRIEDMAN, *Vice-President*,

[Broadway and State street; organized 1900]
 PHILIP FITZSIMONS, JR., *Treasurer*,

ALONZO P. ADAMS, JR., *Vice-President and Secretary*,
 JAMES H. WALLACE, *Assistant Secretary*,
 SAMUEL C. HARCOURT, *Assistant Treasurer*.

DIRECTORS

HORACE G. YOUNG, *Chairman of the Board*.

LOUIS W. EMERSON,	JAMES R. WATT,	JOHN KURTZ, JR.,	CHAS. H. BISSIKUMMER,	PETER KEELER
J. S. FRIEDMAN,	E. PALMER GAVIT	RANDALL J. LEBOUEF,	JOSEPH A. MINST,	GEO. C. VAN TUYL, JR.,
WYATT T. MAYER,	JOHN S. HOY,	CHARLES V. MANN,	NATHAN HATCH,	WILLIAM G. FURLONG,
E. C. DEARSTYNE,	ALONZO P. ADAMS, JR.,	GUSTAVUS MICHAELIS,	NEILE F. TOWNER,	EDWIN VAN WORMER.

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stock and bond investments, viz.:				
Public securities.....	\$1,854,702	\$1,044,952	\$1,043,002	\$1,042,452
Private securities.....	2,175,575	2,077,522	2,066,655	2,030,454
Real estate owned.....	322,156	316,821	316,821	316,821
Mortgages owned.....	222,150	220,350	220,100	160,100
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....	24,391	12,409	12,386	15,073
Loans and discounts secured by other collateral.....	1,975,421	2,582,316	3,159,744	3,749,346
Loans, discounts and bills purchased not secured by collateral.....	846,166	984,278	1,137,098	1,135,941
Overdrafts.....	95			
Due from trust companies, banks and bankers.....	2,711,088	1,634,462	1,913,897	2,203,628
Specie.....	10,173	193,734	194,704	192,464
Other currency authorized by the laws of the United States.....	205,415	97,165	51,010	53,275
Cash items.....	39,344	76,324	65,855	65,469
Assets not included in any of the above heads.....	70,108	235,623	75,152	62,261
Total resources.....	\$10,456,784	\$9,475,956	\$10,256,424	\$11,027,284

LIABILITH'S

Capital.....	\$400,000	\$400,000	\$400,000	\$400,000
Surplus, including all undivided profits.....	282,478	312,001	319,666	327,303
Preferred deposits, viz.:				
Due New York State savings banks.....	499,307	577,349	607,504	538,281
Due New York State savings and loan associations, credit unions and land bank.....	18,051	23,402	19,486	18,386
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository.....	29,525	37,373	63,724	22,508
Deposits by the State of New York.....	2,367,386	1,293,956	1,849,172	2,746,642
Deposits by the Superintendent of Banks of the State of New York.....	12,759	12,730	12,429	12,422
Other deposits secured by pledge of assets.....	378,565	82,679	83,263	82,200
Deposits otherwise preferred.....	791	705	708	708
Due depositors, not preferred.....	5,299,425	5,774,525	5,946,452	5,831,796
Due to trust companies, banks and bankers.....	1,130,516	766,837	904,257	968,341
Other liabilities.....	37,981	194,399	49,763	78,697
Total liabilities.....	\$10,456,784	\$9,475,956	\$10,256,424	\$11,027,284

3. AMERICAN TRUST COMPANY, NEW YORK CITY

HARRY A. KAHLER, *President.*

[125 Broadway; organized 1919]

HUBERT F. BREITWIESER, *Assistant Secretary,*HARRY H. FIEDLER, *Vice-President,*
DANIEL W. QUINN, JR., *Vice-President,*
CYRIL H. BURDETT, *Vice-President,*
HENRY S. ACKEN, *Vice-President,*U. CONDIT VARICK, *Vice-President,*
GERHARD KUEHNE, *Secretary.*
JOSEPH L. OBERMAYER, *Treasurer,*
ORIE R. KELLY, *Assistant Secretary,*ERNEST J. HABIGHORST, *Assistant Secretary,*
FRANK L. STILES, *Assistant Secretary,*
W. E. STECHER, *Assistant Secretary,*
HARRY V. HOYT, *Assistant Treasurer.*

DIRECTORS

WALTER H. BENNETT,
EDWARD M. BURGHARD,
ORION H. CHENEY,
BAYARD DOMINICK,STEPHEN B. FLEMING,
FREDERICK B. FRANCIS,
STANLEY P. JADWIN,HARRY A. KAHLER,
FRÉDÉRIC D. MACKAY,
GEORGE T. MORTIMER,
CHARLES J. OBERMAYER,MORGAN J. O'BRIEN,
JAMES A. O'GORMAN,
WILLIAM R. ROSE,LOUIS F. ROTHSCHILD,
ELBRIDGE G. SNOW,
DANIEL G. TENNEY,
GEORGE ZABRISKIE.

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stock and bond investments, viz.:				
Public securities.....	\$715,590	\$788,695	\$1,006,011	\$1,737,095
Private securities.....				406,284
Mortgages owned.....	49,000	663,050	634,025	1,175,367
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....		4,000	51,750	220,953
Loans and discounts secured by other collateral.....	1,775,000	3,341,718	3,517,028	4,377,877
Loans, discounts and bills purchased not secured by collateral.....	107,689	82,750	211,164	1,138,269
Overdrafts.....				1,852
Due from trust companies, banks and bankers.....	272,693	309,213	624,584	491,632
Specie.....	59	93	703	9,991
Other currency authorized by the laws of the United States.....	185,588	453,072	476,048	779,507
Cash items.....	5			64,637
Assets not included in any of the above heads.....	16,601	39,121	35,340	144,327
Total resources.....	\$3,122,225	\$5,681,712	\$6,556,653	\$10,547,791

LIABILITIES

Capital.....	\$1,000,000	\$1,000,000	\$1,600,000	\$1,000,000
Surplus, including all undivided profits.....	200,725	223,552	243,329	268,335
Preferred deposits, viz.:				
Due New York State savings banks.....	100,000	101,277	151,277	227,486
Due New York State savings and loan associations, credit unions and land bank.....				506
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository.....		10,217	6,366	550,044
Deposits by the State of New York.....		50,000	45,000	87,000
Deposits by the Superintendent of Banks of the State of New York.....				37,859
Other deposits secured by pledge of assets.....				110,295
Due depositors, nor preferred.....	1,817,411	3,954,046	4,467,599	7,674,987
Due to trust companies, banks and bankers.....		331,011	609,557	394,554
Other liabilities.....	4,089	11,609	33,525	196,725
Total liabilities.....	\$3,122,225	\$5,681,712	\$6,556,653	\$10,547,791

4. AUBURN TRUST COMPANY, AUBURN

RALPH R. KEELER, *President.*

[64-66 Genesee street; organized 1906]

JAMES A. JONES, *Secretary.*GEORGE W. BENHAM, *Vice-President.*D. EDWIN FRENCH, *Vice-President.*GEO. W. BOWEN, *Vice-President.*

DIRECTORS

WILBUR B. BARNES,
GEORGE W. BENHAM,
GURDON S. FANNING,
C. W. TUTTLEGEORGE W. BOWEN,
THOMAS F. DIGNUM,
WILLIAM J. HENRY,
WALTER E. WOODIN,D. EDWIN FRENCH,
JOHN TABER,
THOMAS H. GARRETT, Jr.,PATRICK M. HERRON,
RALPH R. KEELER,
SIDNEY J. WESTFALL,
DANIEL S. WRIGHT,JULIUS KRAFT,
SANFORD G. LYON,
HENRY D. NOBLE,
DOUGLAS WOODRUFF.

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stock and bond investments, viz.:				
Public securities.....	\$650,142	\$646,485	\$566,342	\$517,262
Private securities.....	636,850	695,286	733,738	808,259
Real estate owned.....	14,000	14,000	14,000	14,000
Mortgages owned.....	528,485	513,320	517,360	516,635
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....	152,390	178,833	126,155	143,872
Loans and discounts secured by other collateral.....	1,487,251	1,153,917	1,188,606	1,513,943
Loans, discounts and bills purchased not secured by collateral.....	573,298	799,023	938,171	813,019
Overdrafts.....	73	228	74	94
Due from trust companies, banks and bankers.....	352,230	423,969	354,723	446,953
Specie.....	28,882	72,572	72,748	63,356
Other currency authorized by the laws of the United States.....	75,277	79,254	92,326	94,294
Cash items.....	14,314	26,159	17,625	18,321
Due from the Federal Reserve Bank of New York less offsets.....	30,000	.....	.....	.....
Assets not included in any of the above heads.....	49,942	41,193	52,852	54,025
Total resources.....	\$4,593,134	\$4,644,239	\$4,674,720	\$5,004,033

LIABILITIES				
Capital.....	\$150,000	\$150,000	\$150,000	\$150,000
Surplus, including all undivided profits.....	228,668	235,172	249,893	257,846
Preferred deposits, viz.:				
Due New York State savings banks.....	114,024	112,535	119,231	117,838
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository.....	32,977	37,866	23,355	24,142
Deposits by the State of New York.....	209,293	233,765	206,034	230,054
Other deposits secured by pledge of assets.....	26,188	22,524	21,903	21,917
Due depositors, not preferred.....	3,523,504	3,641,591	3,667,729	3,931,451
Due to trust companies, banks and bankers.....	100,430	18,237	23,928	41,188
Bills payable.....	100,000	100,000	100,000	100,000
Rediscouts.....	85,737	85,737	85,737	85,737
Other liabilities.....	22,313	6,812	26,910	43,860
Total liabilities.....	\$4,593,134	\$4,644,239	\$4,674,720	\$5,004,033

5. BANKERS' TRUST COMPANY, NEW YORK CITY

[16 Wall street; organized 1903]

SEWARD PROSSER, *President.*
 D. E. POMEROY, *Vice-President,*
 W. N. DUANE, *Vice-President,*
 F. I. KENT, *Vice-President,*
 F. N. B. CLOSE, *Vice-President,*
 A. A. TILNEY, *Vice-President,*
 H. J. COCHRAN, *Vice-President,*
 THOMAS HILDT, *Vice-President,*
 H. F. WILSON, JR., *Vice-President,*
 W. P. BELKNAP, *Vice-President,*
 S. M. GREER, *Vice-President,*
 RICHARD L. MORRIS, *Vice-President,*
 J. A. McCREA, *Vice-President,*

R. H. GILES, *Treasurer,*
 H. N. DUNHAM, *Assistant Treasurer,*
 BEACH POLK, *Assistant Treasurer,*
 J. F. SCHMID, *Assistant Treasurer,*
 G. F. TREFCER, *Assistant Treasurer,*
 L. C. OUTCAULT, *Assistant Treasurer,*
 GUY RICHARDS, *Assistant Secretary,*
 W. A. HENDERSON, *Assistant Treasurer,*
 F. A. KLINGSMITH, *Assistant Treasurer,*
 H. E. WHITNEY, *Assistant Treasurer,*
 H. C. BLOCK, *Assistant Treasurer,*
 L. H. PLUMB, *Assistant Secretary.*
 J. H. LEWIS, *Assistant Secretary,*

B. W. JONES, *Secretary.*
 R. G. PAGE, *Assistant Secretary,*
 H. H. MARTIN, *Assistant Secretary,*
 H. B. WATT, *Assistant Secretary,*
 L. S. STILLMAN, *Assistant Secretary,*
 B. A. TOMPKINS, *Assistant Secretary,*
 I. MICHAELS, *Trust Officer,*
 P. E. GODDRIDGE, *Assistant Trust Officer,*
 C. W. CAMPBELL, *Assistant Trust Officer,*
 BARKLEY WYCKOFF, *Cashier,*
 CLIFFORD WILMURT, *Assistant Cashier.*
 W. D. LITHGOW, *Assistant Trust Officer,*
 C. C. PRICE, *Assistant Trust Officer.*

DIRECTORS

STEPHEN BAKER,	FRED I. KENT,	HERBERT L. PRATT,	CORNELIUS N. BLISS, JR.,	JOHN I. DOWNEY,
SAMUEL G. BAYNE,	T. DeWITT CUYLER,	DANIEL E. POMEROY,	THOMAS COCHRAN,	RANALD H. MacDONALD,
EDWIN M. BULKLEY,	HENRY P. DAVISON,	SEWARD PROSSER,	H. C. McELDOWNEY,	OWEN D. YOUNG,
EDMUND C. CONVERSE,	WALTER E. FREW,	DANIEL G. REID,	NICHOLAS BIDDLE,	ALLEN B. FORBES,
FRANK N. B. CLOSE,	FREDERICK T. HASKELL,	EDWARD TOWNSEND,	HORACE HAVEMEYER,	Wm. H. PORTER,
PIERRE S. DUPONT,	EDGAR L. MARSTON,	HERBERT K. TWITCHELL,	CHAS. L. TIFFANY,	M. FRIEDSAM.

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stock and bond investments, viz.:				
Public securities	\$51,511,460	\$24,970,887	\$25,332,672	\$21,100,000
Private securities	38,934,927	31,795,310	35,514,465	34,193,427
Real estate owned	4,006,401	6,188,326	6,420,263	6,693,795
Mortgages owned	3,097,750	2,633,750	2,556,250	2,550,400

Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....	249,608	262,799	279,262	193,368
Loans and discounts secured by other collateral.....	136,392,110	212,953,399	210,421,439	178,590,085
Loans, discounts and bills purchased not secured by collateral.....	48,231,449	41,361,641	43,114,246	45,445,391
Overdrafts.....	7,714	24,033	7,101	7,929
Due from trust companies, banks and bankers.....	6,655,345	5,497,419	15,309,296	12,348,539
Specie.....	33,218	66,159	68,294	69,092
Other currency authorized by the laws of the United States.....	980,867	870,772	1,011,968	1,209,965
Cash items.....	12,649,063	23,088,260	24,150,789	19,931,598
Due from the Federal Reserve Bank of New York less offsets.....	31,001,494	36,717,364	35,820,063	38,542,171
Customers' liability on acceptances (per contra, see liabilities).....	18,531,033	17,369,827	14,283,849	15,822,483
Assets not included in any of the above heads.....	2,436,565	3,395,784	3,295,898	2,438,178
Total resources.....	\$354,719,004	\$407,195,730	\$417,585,855	\$379,036,421
LIABILITIES				
Capital.....	\$15,000,000	\$15,000,000	\$15,000,000	\$15,000,000
Surplus, including all undivided profits.....	17,361,152	17,766,626	18,786,520	18,510,213
Preferred deposits, viz.:				
Due New York State savings banks.....	8,522,519	8,023,266	7,362,653	7,936,100
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository.....	31,990,126	25,499,276	38,735,334	37,788,677
Deposits by the State of New York.....	90,000	80,000	65,000	100,000
Deposits by the Superintendent of Banks of the State of New York.....	587	536	536	536
Other deposits secured by pledge of assets.....	15,282,605	30,667,165	8,874,142	12,231,916
Deposits otherwise preferred.....	124,986	50,181	181,197	211,022
Due depositors, not preferred.....	174,133,269	221,674,369	225,549,486	214,504,591
Due to trust companies, banks and bankers.....	36,633,851	43,807,145	51,553,573	44,763,301
Bills payable.....	35,000,000	25,000,000	35,000,000	10,000,000
Acceptances of drafts payable at a future date or authorized by commercial letters of credit.....	18,538,718	17,787,264	14,393,482	15,834,088
Other liabilities.....	2,001,191	1,839,902	2,083,932	2,155,977
Total liabilities.....	\$354,719,004	\$407,195,730	\$417,585,855	\$379,036,421

6. BROOKLYN TRUST COMPANY, BROOKLYN

EDWIN P. MAYNARD, *President.*

[177 Montague street; chartered 1866]

WILLARD P. SCHENCK, *Secretary.*DAVID H. LANMAN, *Vice-President,*GILBERT H. THIRKIELD, *Assistant Secretary,*CHARLES B. ROYCE, *Assistant Secretary,*FRANK J. W. DILLER, *Vice-President,*AUSTIN W. PENCHOEN, *Assistant Secretary,*HORACE W. FARRELL, *Assistant Secretary,*FREDERICK T. ALDRIDGE, *Vice-President,*EDMUND N. SCHMIDT, *Assistant Secretary,*HERBERT U. SILLECK, *Assistant Secretary,*WILLIS McDONALD, Jr., *Vice-President,*FREDERICK B. LINDSAY, *Assistant Secretary.*

TRUSTEES

FRANK L. BABBOTT,

JOHN H. EMANUEL, Jr.,

DAVID H. LANMAN,

HOWARD W. MAXWELL,

WILLIS D. WOOD,

WALTER ST. J. BENEDICT, GEORGE M. BOARDMAN,

DAVID G. LEGGETT,

EDWIN P. MAYNARD,

ROBERT L. PIERREPONT,

SAMUEL W. BOOCOCK, FRANCIS L. HINE,

FRANK LYMAN,

ALEXANDER M. WHITE,

HAROLD I. PRATT,

WILLIAM N. DYKMAN, J. H. WALBRIDGE,

FRANK C. MUNSON,

FRANK D. TUTTLE,

CLINTON L. ROSSITER,

EDGAR M. CULLEN,

HERMAN H. DOEHLER,

HENRY F. NOYES.

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stock and bond investments, viz.:				
Public securities	\$9,470,578	\$12,033,505	\$11,920,185	\$9,997,300
Private securities	11,695,598	11,564,137	11,332,544	11,072,335
Real estate owned	1,060,026	1,011,074	1,011,854	1,022,181
Mortgages owned	1,456,270	1,573,462	1,630,372	1,862,162
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	435,191	486,824	457,547	447,264
Loans and discounts secured by other collateral	6,690,579	14,124,642	14,844,275	14,787,927
Loans, discounts and bills purchased not secured by collateral	4,186,400	4,768,879	4,555,638	4,359,562
Overdrafts	4,054	1,758	21,306	2,831
Due from trust companies, banks and bankers	907,750	700,082	772,771	655,590
Specie	175,981	194,927	168,964	209,437
Other currency authorized by the laws of the United States	452,585	554,170	559,243	518,485
Cash items	509,848	831,652	963,668	1,560,528
Due from the Federal Reserve Bank of New York less offsets	4,556,152	6,446,907	4,723,369	3,763,667

Customers' liability on acceptances (per contra, see liabilities).....	1,252,800	285,000	135,000	122,500
Assets not included in any of the above heads.....	1,078,540	5,975,382	521,094	497,251
Total resources.....	\$43,932,352	\$60,552,401	\$53,617,830	\$50,879,020

LIABILITIES

Capital.....	\$1,500,000	\$1,500,000	\$1,500,000	\$1,500,000
Surplus, including all undivided profits.....	2,289,831	2,473,817	2,634,491	2,656,753
Preferred deposits, viz.:				
Due New York State savings banks.....	2,121,059	1,950,988	1,864,172	2,010,026
Due New York State savings and loan associations, credit unions and land bank.....	2,256	3,068	452	434
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository.....	1,864,009	2,042,329	2,107,021	2,681,479
Deposits by the Superintendent of Banks of the State of New York.....	5,000	5,000	5,000	5,000
Other deposits secured by pledge of assets.....	3,367,768	7,675,074	4,160,473	2,893,709
Due depositors, not preferred.....	25,420,322	27,783,375	29,856,767	30,131,876
Due to trust companies, banks and bankers.....	10,040	21,566	15,944	15,493
Bills payable.....	4,944,500	10,832,500	10,789,000	8,093,500
Rediscounts.....	81,961	81,972	81,972	228,510
Acceptances of drafts payable at a future date or authorized by commercial letters of credit.....	1,252,800	285,000	135,000	122,500
Other liabilities.....	1,072,806	5,847,712	467,538	533,735
Total liabilities.....	\$43,932,352	\$60,552,401	\$53,617,830	\$50,879,020

BROOKLYN TRUST COMPANY, BROOKLYN

7. BUFFALO TRUST COMPANY, BUFFALO

[449 Main street; chartered 1881 as Buffalo Loan, Trust and Safe Deposit Company]

MYRON S. HALL, *President*,L. FRANKLIN MESSER, *Vice-President*,JOHN N. PISTELL, *Vice-President*,GEORGE P. DOHERTY, *Assistant Secretary*,EDGAR D. LEISTER, *Assistant Secretary*,THOS. R. WOLFE, *Treasurer*,FRANK R. COLLINS, *Secretary*.OSCAR C. MILLER, *Assistant Secretary*,WM. T. HAYNES, *Assistant Secretary*.

TRUSTEES

ALFRED A. BERRICK,

ARNOLD B. WATSON,

GEORGE P. URBAN,

WM. G. HOUCK,

LINCOLN A. GROAT,

MYRON S. HALL,

GEO. C. LAUB,

JOHN B. WINKLER,

L. FRANKLIN MESSER,

WILLIAM R. HUNTLEY,

JOHN A. MILLER,

FRANK P. PERSON,

EDWIN LANG MILLER,

CLARENCE H. LITTELL.

VALENTINE P. YOUNG,

EUGENE TANKE,

GEORGE URBAN, JR.,

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stock and bond investments, viz.:				
Public securities	\$1,992,759	\$2,177,636	\$2,382,054	\$2,342,015
Private securities	3,694,793	4,032,960	4,010,461	3,987,164
Real estate owned	11,348	11,208	3,293	3,293
Mortgages owned	883,588	864,509	855,970	897,954
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	112,225	142,190	131,290	227,705
Loans and discounts secured by other collateral	3,814,745	4,904,995	5,029,074	4,986,376
Loans, discounts and bills purchased not secured by collateral	2,044,273	1,745,371	2,069,998	2,540,131
Overdrafts	2,352	1,919	1,530	1,625
Due from trust companies, banks and bankers	558,003	457,316	593,121	495,796
Specie	42,160	41,158	45,308	43,989
Other currency authorized by the laws of the United States	186,395	106,804	161,717	124,122
Cash items	51,602	161,823	59,406	102,630
Due from the Federal Reserve Bank of New York less offsets	981,039	1,016,022	1,015,517	1,041,993

Customers' liability on acceptances (per contra, see liabilities).....	128,738	669,637	451,199	403,081
Assets not included in any of the above heads.....	154,528	157,880	165,820	180,362
Total resources.....	\$14,658,548	\$16,491,428	\$16,975,758	\$17,378,236

LIABILITIES

Capital.....	\$500,000	\$500,000	\$500,000	\$500,000
Surplus, including all undivided profits.....	500,000	500,000	500,000	500,000
Preferred deposits, viz.:				
Due New York State savings banks.....	440,579	270,059	180,000	156,511
Due New York State savings and loan associations, credit unions and land bank.....	37,793	29,420	27,886	18,217
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository.....	115,238	238,940	178,917	122,365
Deposits by the State of New York.....	73,000	73,000	65,000	115,000
Other deposits secured by pledge of assets.....	362,008	696,199	519,572	135,072
Due depositors, not preferred.....	9,943,420	11,174,692	12,359,728	13,056,382
Due to trust companies, banks and bankers.....	104,490	92,726	79,762	57,436
Bills payable.....	1,923,250	1,668,250	1,818,250	1,818,250
Rediscounts.....	363,984	469,729	89,000	298,583
Acceptances of drafts payable at a future date or authorized by commercial letters of credit.....	128,738	669,637	451,199	403,081
Other liabilities.....	166,048	108,776	206,444	197,339
Total liabilities.....	\$14,658,548	\$16,491,428	\$16,975,758	\$17,378,236

BUFFALO TRUST COMPANY, BUFFALO

8. CENTRAL UNION TRUST COMPANY, NEW YORK CITY

[54 Wall street; organized 1918 by merger of Central Trust Company of New York and Union Trust Company of New York]

GEORGE W. DAVISON, <i>President</i> ,	W. McMASTER MILLS, <i>Vice-President</i> ,	H. M. MYRICK, <i>Treasurer</i> ,
MILTON FERGUSON, <i>Vice-President</i> ,	C. R. BERRIEN, <i>Vice-President</i> ,	W. H. LUDLUM, <i>Assistant Treasurer</i> ,
HENRY C. HOLT, <i>Vice-President</i> ,	MILTON FERGUSON, <i>Secretary</i> ,	S. H. TALLMAN, <i>Assistant Treasurer</i> ,
DUDLEY OLCOTT, 2ND, <i>Vice-President</i> ,	CHAS. P. STALLKNECHT, <i>Assistant Secretary</i> ,	D. A. ROWE, <i>Assistant Treasurer</i> ,
J. Y. G. WALKER, <i>Vice-President</i> ,	O. L. COLES, <i>Assistant Secretary</i> ,	ERNEST H. COOK, <i>Assistant Treasurer</i> ,
J. V. B. THAYER, <i>Vice-President</i> ,	GEO. J. CORBETT, <i>Assistant Secretary</i> ,	R. C. ROETGER, <i>Assistant Treasurer</i> ,
F. B. SMIDT, <i>Vice-President</i> ,	T. W. HARTSHORNE, <i>Assistant Secretary</i> ,	R. N. McENANY, <i>Assistant Treasurer</i> ,
B. A. MORTON, <i>Vice-President</i> ,	SAMUEL A. BROWN, <i>Assistant Secretary</i> ,	C. W. PARSON, <i>Assistant Treasurer</i> .
F. J. LEARY, <i>Vice-President</i> ,	CHARLES E. SIGLER, <i>Assistant Secretary</i> ,	L. M. GOODEVE, <i>Assistant Treasurer</i> .
H. M. POPHAM, <i>Vice-President</i> ,	CHARLES J. FARRELL, <i>Assistant Secretary</i> ,	E. P. ROGERS, <i>Assistant Secretary</i> ,
F. J. FULLER, <i>Vice-President</i> ,	THOMAS HAZZARD, <i>Assistant Secretary</i> ,	

TRUSTEES

WALTER P. BLISS,	RICHARD DELAFIELD,	JAMES N. JARVIS,	W. EMLEN ROOSEVELT,	CORNELIUS VANDERBILT,
JAMES C. BRADY,	CLARENCE DILLON,	AUGUSTUS W. KELLEY,	JACOB H. SCHIFF,	J. Y. G. WALKER,
JAMES BROWN,	HENRY EVANS,	CHARLES LANIER,	FREDERICK STRAUSS,	FRANCIS M. WELD,
GEORGE W. DAVISON,	FREDERIC DE P. FOSTER,	V. EVERIT MACY,	MILTON FERGUSON,	M. ORME WILSON,
JOHNSTON DE FOREST,	ADRIAN ISELIN,	WILLIAM H. NICHOLS JR.,	EDWIN THORNE,	WILLIAM WOODWARD.
		DUDLEY OLCOTT, 2ND,		

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stock and bond investments, viz.				
Public securities	\$76,812,148	\$40,079,722	\$39,959,069	\$37,068,497
Private securities	22,888,397	20,444,752	22,928,129	23,961,155
Real estate owned	4,946,174	4,446,414	4,626,105	4,388,570
Mortgages owned	1,406,250	1,407,250	1,513,600	1,651,350
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	989,489	844,877	844,768	331,868
Loans and discounts secured by other collateral	85,357,497	107,076,324	104,898,824	109,337,779

Loans, discounts and bills purchased not secured by collateral	37,598,749	28,766,204	36,707,182	34,318,430
Overdrafts	6,167	16,825	8,624	12,851
Due from trust companies, banks and bankers	7,958,198	14,039,850	12,120,978	7,058,464
Specie	2,666,825	2,685,200	2,701,737	2,757,085
Other currency authorized by the laws of the United States	649,858	689,303	737,843	631,384
Due from the Federal Reserve Bank of New York less offsets	28,019,167	26,852,056	25,685,950	26,495,452
Customers' liability on acceptances (per contra, see liabilities)	9,154,409	8,187,360	12,400,993	13,074,172
Assets not included in any of the above heads	1,729,480	1,664,322	2,082,585	2,208,383
Total resources	\$280,182,808	\$257,200,459	\$267,216,387	\$263,295,440
LIABILITIES				
Capital	\$12,500,000	\$12,500,000	\$12,500,000	\$12,500,000
Surplus, including all undivided profits	18,585,379	18,041,732	18,535,092	18,328,842
Preferred deposits, viz.:				
Due New York State savings banks	4,622,691	4,703,950	6,666,852	4,447,101
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository	2,757,586	2,958,333	2,868,738	3,985,405
Deposits by the State of New York	272,000	278,000	240,000	400,000
Deposits by the Superintendent of Banks of the State of New York	22,936	25,692	26,721	27,792
Other deposits secured by pledge of assets	19,082,846	9,706,054	9,759,109	5,939,854
Due depositors, not preferred	179,819,861	193,690,660	194,143,937	186,953,883
Due to trust companies, banks and bankers	7,423,872	5,603,707	7,360,980	9,684,865
Rediscounts	24,000,000			5,000,000
Acceptances of drafts payable at a future date or authorized by commercial letters of credit	9,154,409	8,187,360	12,400,993	13,074,172
Other liabilities	1,941,228	1,504,971	2,713,965	2,953,526
Total liabilities	\$280,182,808	\$257,200,459	\$267,216,387	\$263,295,440

9. CHEMUNG CANAL TRUST COMPANY, ELMIRA

EDWARD J. DUNN, *President*,

[415 East Water street; organized 1902 as Elmira Trust Company]

J. ERNEST WEBB, *Secretary*,FREDERICK W. SWAN, *Vice-President*,PAUL G. KINGSTON, *Treasurer*,F. E. SACKETT, *Cashier*.ALEXANDER D. FALCK, *Vice-President*,CHARLES A. BOWMAN, *Assistant Treasurer*,ROBERT H. GARDINIER, *Asst Cashier*.

DIRECTORS

ISAAC BALDWIN,
J. SCOTT BALDWIN,
FREDERICK COLLIN,THOMAS B. FITZGERALD,
W. S. McCORD,
E. E. BUCHANAN,
B. S. CHAMBERLIN,
FREDERICK B. SMITH,
FRED D. HERRICK,
DANIEL SHEEHAN,H. C. MANDEVILLE,
J. ARNOT RATHBONE,
FREDERICK W. SWAN,
ALEXANDER D. FALCK,EDWARD J. DUNN,
HALSEY SAYLES,
J. R. REYNOLDS.

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stock and bond investments, viz.:				
Public securities	\$1,790,852	\$1,556,387	\$846,862	\$1,307,943
Private securities	1,156,243	1,156,911	1,102,380	1,128,033
Real estate owned	70,511	70,411	74,714	94,739
Mortgages owned	85,747	100,147	93,927	91,627
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	224,981	197,715	210,115	213,640
Loans and discounts secured by other collateral	2,809,789	2,852,260	2,485,048	2,467,753
Loans, discounts and bills purchased not secured by collateral	1,779,653	1,908,370	1,925,614	1,933,099
Overdrafts	2,230	751	2,305	4,071
Due from trust companies, banks and bankers	564,858	528,674	678,181	633,454
Specie	13,111	18,969	11,609	5,818
Other currency authorized by the laws of the United States	105,870	141,801	199,008	209,200
Cash items	22,333	103,317	33,005	43,766
Due from the Federal Reserve Bank of New York less offsets	360,282	455,912	467,317	584,285
Assets not included in any of the above heads	524,391	138,287	489,495	63,207
Total resources	\$9,510,851	\$9,229,912	\$8,619,580	\$8,780,655

LIABILITIES					
	Capital	\$600,000	\$600,000	\$600,000 ⁷	\$600,000
	Surplus, including all undivided profits	520,223	548,544	545,742	588,068
	Preferred deposits, viz.:				
	Due New York State savings banks	38,543	59,484	36,274	48,987
13	Due New York State savings and loan associations, credit unions and land bank	12,541	28,044	11,353	11,302
	Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository	101,598	90,579	103,610	96,158
	Deposits by the State of New York	136,000	136,000	120,000	120,000
	Other deposits secured by pledge of assets	54,539	57,494	57,050	57,395
	Due depositors, not preferred	6,119,616	6,345,826	6,734,820	6,878,824
	Due to trust companies, banks and bankers	907	7,289	18,688	87
	Bills payable	850,000	600,000	100,000	100,000
	Rediscounts	356,738	232,901	120,480	.....
	Other liabilities	720,146	523,751	171,563	279,834
	Total liabilities	\$9,510,851	\$9,220,912	\$8,619,580	\$8,780,655

10. CITIZENS' COMMERCIAL TRUST COMPANY, BUFFALO

[291 Main Street; organized 1916]

WILLIAM H. CROSBY, *President*,
 WILLIAM H. ANDREWS, *Vice-President*,
 NORMAN A. MacDONALD, *Vice-President*,
 ROY H. GRIFFIN, *Vice-President*,
 SYDNOR J. TUCKER, *Vice-President*,

WILLIAM F. CHASE, *Treasurer*,
 LEO B. SEITZ, *Assistant Secretary*,
 GORDON B. CLEVERSLEY, *Assistant Secretary*,

ROBERT W. MORRIS, *Secretary*,
 IRA D. LOCKWOOD, *Assistant Secretary*,
 B. M. NORCROSS, *Assistant Secretary*,
 H. G. HOFFMAN, *Assistant Secretary*,
 ROBT. W. H. CAMPBELL, *Assistant Secretary*.

DIRECTORS

WILLIAM H. ANDREWS,
 E. J. BARCALO,
 JOSEPH BLOCK,
 EMANUEL BOASBERG,
 ADAM E. CORNELIUS,

WILLIAM H. CROSBY,
 LAURENS ENOS,
 HORACE F. TAYLOR,
 JESSE C. DANN
 ROY H. GRIFFIN,

R. T. JONES,
 ARCHER A. LANDON,
 JACOB C. DOLD
 WM. F. MacGLASHAN,
 J. H. McNULTY,
 EDW. B. HOLMES,

F. E. WATTLES,
 WM. F. WENDT,
 HENRY D. MILES,
 EDWIN S. MILLER,
 JOHN C. SCHENK,
 LOUIS R. DAVIDSON

J. J. SIEGRIST,
 ALBERT D. SIKES.
 BEVERLY L. WORDEN
 HENRY D. KNOX,
 EDWARD G. ZELLER

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stock and bond investments, viz.:				
Public securities	\$6,400,175	\$7,936,150	\$6,084,452	\$6,263,406
Private securities	1,384,591	1,727,621	1,539,270	1,770,180
Real estate owned	112,940	115,050	113,000	229,225
Mortgages owned	514,450	521,650	501,550	407,450
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	96,028	97,725	72,908	63,157
Loans and discounts secured by other collateral	3,608,048	5,084,172	6,919,650	7,269,198
Loans, discounts and bills purchased not secured by collateral	7,985,428	11,214,686	9,049,054	8,919,596
Overdrafts	1,649	266	438	828
Due from trust companies, banks and bankers	2,681,880	1,484,151	1,380,764	2,934,079
Specie	32,762	14,710	45,686	48,712
Other currency authorized by the laws of the United States	484,282	342,231	340,469	340,268
Cash items	246,204	244,757	267,872	365,790

Due from the Federal Reserve Bank of New York less offsets.....	1,400,955	1,817,833	1,573,303	1,202,672
Customers' liability on acceptances (per contra, see liabilities).....	30,510	641,963	565,995	470,567
Assets not included in any of the above heads.....	167,785	297,636	310,386	235,595
Total resources.....	\$25,147,687	\$31,540,601	\$28,764,797	\$30,520,723
LIABILITIES				
Capital.....	\$1,250,000	\$1,250,000	\$1,250,000	\$1,250,000
Surplus, including all undivided profits.....	1,465,104	1,457,443	1,518,579	1,519,816
Preferred deposits, viz.:				
Due New York State savings banks.....	890,000	720,277	580,277	485,430
Due New York State savings and loan associations, credit unions and land bank.....	99,300	61,296	18,708	67,520
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository.....	11,694	7,432	4,621	55,262
Deposits by the State of New York.....	319,000	319,000	280,000	400,000
Other deposits secured by pledge of assets.....	794,238	2,455,994	1,058,367	714,734
Deposits otherwise preferred.....				118,759
Due depositors, not preferred.....	16,535,523	16,857,505	16,933,662	18,115,394
Due to trust companies, banks and bankers.....	1,905,799	2,231,281	2,095,322	2,281,746
Bills payable.....	750,000	3,259,000	2,666,000	3,566,000
Rediscounts.....	900,172	1,946,750	1,453,960	1,093,145
Acceptances of drafts payable at a future date or authorized by commercial letters of credit.....	30,510	641,963	565,995	470,567
Other liabilities.....	196,347	332,660	339,306	382,350
Total liabilities.....	\$25,147,687	\$31,540,601	\$28,764,797	\$30,520,723

II. CITIZENS TRUST COMPANY OF ADAMS, N. Y., ADAMS

H. H. WAITE, *President*,
H. E. MACHOLD, *Vice-President*,

[Organized 1919; succeeding Citizens National Bank of Adams]

W. H. OSBORN, *Vice-President*,
R. W. RIPLEY, *Treasurer*.

DIRECTORS

F. L. CARLISLE,	W. H. OSBORN,	H. E. MACHOLD,	W. A. MATHER,	C. H. BICKFORD,
W. S. RICE,	R. W. RIPLEY,	F. H. STEVENS,	H. H. WAITE,	R. H. WAITE,
J. H. EASTMAN,	BERTHA W. AVERILL,	E. M. BULLOCK,	JENNIE E. MATHER,	C. M. OVERTON,
F. H. MUZZY,		E. A. DENISON,		R. S. EASTMAN.

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition *Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stock and bond investments, viz.:				
Public securities			\$222,931	\$175,293
Private securities			42,360	27,177
Real estate owned			22,354	25,635
Mortgages owned			2,800	5,550
Loans and discounts secured by bond and mortgage, deed or other real estate collateral			5,784	49,967
Loans and discounts secured by other collateral			44,377	51,642
Loans, discounts and bills purchased not secured by collateral			793,094	767,908
Overdrafts			16	223
Due from trust companies, banks and bankers			134,034	164,218
Specie			5,512	5,045
Other currency authorized by the laws of the United States			25,583	16,476
Cash items			2,950	4,893
Due from the Federal Reserve Bank of New York less offsets			71,447	62,889
Assets not included in any of the above heads			5,790	5,511
Total resources			\$1,379,082	\$1,352,427

LIABILITIES

Capital			\$150,000	\$150,000
Surplus, including all undivided profits			107,572	109,596
Preferred deposits, viz.:				
Deposits by the State of New York			60,040	70,000
Other deposits secured by pledge of assets			11,460	1,460
Due depositors, not preferred			1,043,487	1,015,098
Due to trust companies, banks and bankers			972	771
Other liabilities			5,501	5,502
Total liabilities			\$1,379,032	\$1,352,427

* Authorized as a trust company July 3, 1919.

12. CITIZENS' TRUST COMPANY OF FREDONIA, FREDONIA

E. L. COLVIN, *President*,
 F. W. CASE, *Vice-President*,
 E. N. BUTTON, *Vice-President*,

[1 East Main street; organized 1906]
 H. L. CUMMING, *Cashier*,
 H. LEWORTHY, *Treasurer*,

F. L. SACKETT, *Secretary*,
 H. A. FRANCIS, *Assistant Cashier*,
 A. R. HAEBERLE, *Assistant Cashier*.

DIRECTORS

E. L. COLVIN,
 H. LEWORTHY,
 F. L. SACKETT,

H. A. FRANCIS,
 GEORGE T. HAMMOND,
 F. W. CASE,
 J. M. ZAHM,

H. L. CUMMING,
 LEWIS ROESCH,
 R. S. MARSH.

D. H. COWDEN,
 J. H. LARDER,
 HENRY CARD,
 R. W. WRIGHT.

B. F. SIMONS,
 E. N. BUTTON,
 FRANK MERZ,

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stock and bond investments, viz.:				
Public securities	\$179,729	\$202,721	\$200,794	\$238,522
Private securities	301,555	252,547	287,944	329,509
Real estate owned	23,000	23,000	22,000	22,000
Mortgages owned	78,893	87,143	86,793	89,526
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	42,425	40,240	45,851	46,054
Loans and discounts secured by other collateral	175,700	186,770	222,512	255,817
Loans, discounts and bills purchased not secured by collateral	293,936	294,479	387,504	411,576
Overdrafts	114	50	163	380
Due from trust companies, banks and bankers	79,908	137,791	53,898	236,109
Specie	17,834	27,400	16,820	20,225
Other currency authorized by the laws of the United States	16,500	22,500	20,000	29,000
Cash items	222	1,232	629	5,377
Assets not included in any of the above heads	8,004	7,003	8,503	10,003
Total resources	\$1,217,820	\$1,282,876	\$1,353,411	\$1,694,098

LIABILITIES				
Capital	\$100,000	\$100,000	\$100,000	\$100,000
Surplus, including all undivided profits	88,717	92,674	93,150	99,249
Preferred deposits, viz.:				
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository	69,847	87,434	89,957	83,306
Deposits by the State of New York	28,000	28,000	25,000	25,000
Other deposits secured by pledge of assets	20,897	25,957	24,957	4,957
Due depositors, not preferred	900,658	939,608	1,004,253	1,367,384
Due to trust companies, banks and bankers .....	.....	.....	5,392	.....
Other liabilities	9,701	9,203	10,702	14,202
Total liabilities	\$1,217,820	\$1,282,876	\$1,353,411	\$1,694,098

13. THE CITIZENS' TRUST COMPANY OF PATCHOGUE, PATCHOGUE

[59 West Main street; organized 1916]

WALTER S. ROSE, *President.*WINFIELD S. BENNETT, *Vice-President,*JERRY S. NOHOWEC, *Asst. Treasurer*FRANK A. REMINGTON, *Vice-President,*SIDNEY N. GERARD, *Treasurer,*HENRY L. REITH, *Asst. Treasurer*

DIRECTORS

JEROME W. ACKERLY,
JOSEPH BAILEY,
WINFIELD S. BENNETT,JAMES A. CANFIELD,
SHERMAN GERARD,
SIDNEY N. GERARD,E. EUGENE HAWKINS, JR.
NELSON McBRIDE,
ROBERT S. PELLETREAUFRANK A. REMINGTON,
WALTER S. ROSE,
EMERSON G. TERRELL,JOHN R. VUNK,
S. MILLARD WEEKS,
MILTON G. WIGGINS.

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stock and bond investments, viz.:				
Public securities	\$339,583	\$244,284	\$218,190	\$178,771
Private securities	188,015	200,844	195,782	200,767
Mortgages owned	157,665	156,860	180,365	178,413
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	2,700	700	.....	.....
Loans and discounts secured by other collateral	72,023	90,274	98,089	115,034
Loans, discounts and bills purchased not secured by collateral	241,373	299,548	410,838	401,620
Overdrafts	30	11	.....	.....
Due from trust companies, banks and bankers	97,511	40,603	152,476	96,394
Specie	44,487	18,867	18,167	28,666
Other currency authorized by the laws of the United States	33,445	54,158	14,347	30,751
Cash items	4,504	3,278	24,813	8,805
Assets not included in any of the above heads	15,468	12,431	13,833	14,948
Total resources	\$1,196,804	\$1,121,858	\$1,327,800	\$1,254,259

LIABILITIES				
Capital.....	\$100,000	\$100,000	\$100,000	\$100,000
Surplus, including all undivided profits.....	77,377	80,804	83,988	87,648
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 depository.....	4,179	816	52,257	24,907
Deposits by the State of New York.....	27,000	36,000	32,000	32,000
Other deposits secured by pledge of assets.....	53,276	17,936	16,857	16,917
Due depositors, not preferred.....	905,174	861,450	1,013,087	959,982
Due to trust companies, banks and bankers.....	595	9	2,284	2,771
Other liabilities.....	9,203	4,843	7,327	10,034
Total liabilities.....	\$1,196,804	\$1,121,858	\$1,327,800	\$1,254,259

14. THE CITIZENS' TRUST COMPANY OF SCHENECTADY, N. Y.

WM. G. SCHERMERHORN, *President*, [434 State street; organized 1906 as Security Trust Company]
 JAMES W. YELVERTON, *Vice-President*,
 GEORGE W. FEATHERSTONHAUGH, *Vice-President*,

CHARLES F. VEEDER, *Vice-President*,
 ARTHUR S. BARBER, *Treasurer*,
 ALLAN P. MCKAIN, *Secretary*.

DIRECTORS

JOHN ALLEN,
 CLEMENT W. BAILEY,
 ARTHUR S. BARBER,
 LOUIS FAUST,

JOHN C. VAN VOAST,
 G. W. FEATHERSTON-
 HAUGH,
 HENRY HORSTMAYER,
 JOSEPH E. DWYER,

DAYTON L. KATHAN,
 ALBERT J. LEVI,
 F. R. CHAMPION,
 P. H. McDERMOTT,
 JAMES B. MCKAIN,

WILLIAM G. NICKLAS,
 ALVIN J. QUACKENBUSH,
 WM. G. SCHERMERHORN,
 ABRAM G. VEEDER,
 N. I. SCHERMER HORN,

WILLIAM G. SHAIBLE,
 CHARLES S. SMITH,
 JOHN ALEXANDER,
 JAMES W. YELVERTON.

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stock and bond investments, viz.:				
Public securities	\$734,209	\$789,858	\$612,883	\$498,440
Private securities	1,279,983	1,230,578	1,310,574	1,337,597
Real estate owned	79,178	107,954	128,807	175,923
Mortgage owned	164,875	156,990	157,990	157,840
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	44,085	38,976	38,775	38,825
Loans and discounts secured by other collateral	333,757	448,753	512,535	693,543
Loans, discounts and bills purchased not secured by collateral	1,115,660	1,099,606	1,196,705	1,141,038
Overdrafts	318	138	600	1,003
Due from trust companies, banks and bankers	244,330	214,244	355,676	140,117
Specie	14,504	23,632	19,900	17,757
Other currency authorized by the laws of the United States	130,116	144,715	111,857	254,332
Cash items	12,360	58,389	21,118	43,404
Assets not included in any of the above heads	16,293	20,489	11,639	13,928
Total resources	\$4,169,668	\$4,334,322	\$4,479,059	\$4,513,747

LIABILITIES

Capital	\$200,000	\$200,000	\$200,000	\$200,000
Surplus, including all undivided profits	244,120	241,337	249,414	251,665
Preferred deposits, viz.:				
Due New York State savings banks	55,137	66,214	66,214	66,368
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository	3,547	10,875	79,458	34,710
Deposits by the State of New York	67,000	67,000	67,000	67,000
Other deposits secured by pledge of assets	130,299	44,176	38,940	37,199
Due depositors, not preferred	3,404,770	3,630,406	3,729,318	3,791,398
Bills payable .....	.....	50,000	.....	.....
Rediscunts	30,000	.....	.....	.....
Other liabilities	34,795	24,314	48,715	65,407
Total liabilities	\$4,169,668	\$4,334,322	\$4,479,059	\$4,513,747

15. CITIZENS' TRUST COMPANY OF UTICA, N. Y.

[520 Seneca street; organized 1903]

W. I. TABER, *President*.
 W. T. DUNMORE, *Vice-President*,
 F. H. DOOLITTLE, *Vice-President*,
 EDGAR B. ODELL, *Vice-President*,

D. G. JONES, *Vice-President*,
 S. B. FRENCH, *Vice-President*,

F. C. THURWOOD, *Secretary*,
 G. LYNN MARRIOTT, *Treasurer*,
 EDWARD FUESS, *Assistant Secretary*,
 JAMES H. ROLLINS, *Assistant Treasurer*.

DIRECTORS

GEORGE B. ALLEN,
 CHAS. W. WICKS,
 B. K. BROWN,
 JOHN L. MAHER,

F. C. THURWOOD,
 W. T. DUNMORE,
 T. HARVEY FERRIS,
 W. B. FOSTER,

RODNEY W. JONES,
 JOHN C. FULMER,
 W. I. TABER,
 HERBERT T. DYETT,
 CHARLES A. POWELL,

JOHN M. ROSS,
 C. SAUTTER, Jr.,
 F. H. DOOLITTLE,
 EDGAR B. ODELL,

ARTHUR HIND,
 FRED W. SESSIONS,
 LESLIE W. BRENNAN,
 M. JESSIE BRAYTON,

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stock and bond investments, viz.:				
Public securities.....	\$3,982,139	\$3,555,126	\$3,266,860	\$2,932,401
Private securities.....	1,297,845	1,195,290	1,221,845	1,181,929
Real estate owned.....	384,380	386,000	387,095	379,379
Mortgages owned.....	717,942	890,289	964,245	1,021,863
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....	480,480	498,080	435,026	598,593
Loans and discounts secured by other collateral.....	2,333,122	2,455,288	3,743,853	3,879,586
Loans, discounts and bills purchased not secured by collateral.....	3,856,685	4,423,281	4,966,403	4,449,834
Overdrafts.....	5,264	1,473	5,318	6,233
Due from trust companies, banks and bankers.....	531,565	606,965	367,456	645,585
Specie.....	20,437	30,845	25,703	33,774
Other currency authorized by the laws of the United States.....	271,004	168,235	162,566	226,648
Cash items.....	42,592	80,522	124,441	94,040
Due from the Federal Reserve Bank of New York less offsets.....	430,082	409,126	400,677	371,699
Customers' liability on acceptances (per contra, see liabilities).....	134,494	292,147	260,000	310,000
Assets not included in any of the above heads.....	69,016	73,849	44,511	34,711
Total resources.....	\$14,557,047	\$15,071,606	\$16,375,999	\$16,166,275

LIABILITIES				
Capital.....	\$500,000	\$500,000	\$500,000	\$500,000
Surplus, including all undivided profits.....	611,955	625,802	634,757	640,681
Preferred deposits, viz.:				
Due New York State savings banks.....	101,750	101,760	100,000	100,000
Due New York State savings and loan associations, credit unions and land bank.....	1,108	758	6,580	248
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository.....	78,808	133,397	107,464	75,764
Deposits by the State of New York.....	104,000	104,000	90,000	90,000
Other deposits secured by pledge of assets.....	391,000		127,000	
Deposits otherwise preferred.....	14,494			
Due depositors, not preferred.....	10,153,109	10,120,489	10,270,284	10,254,332
Due to trust companies, banks and bankers.....	81,954	87,387	163,116	108,186
Bills payable.....	2,224,450	2,913,750	3,595,250	3,328,250
Rediscouts.....	50,000	102,000	405,377	584,636
Acceptances of drafts payable at a future date or authorized by commercial letters of credit.....	134,494	292,147	280,000	310,000
Other liabilities.....	109,925	90,116	116,171	174,178
Total liabilities.....	\$14,557,047	\$15,071,606	\$16,375,999	\$16,166,275

16. CITY BANK TRUST COMPANY, SYRACUSE

[South Salina and West Fayette streets; organized 1910]

ARTHUR N. ELLIS, *President*,
 DANIEL C. WEBSTER, *Vice-President*,
 ARTHUR A. WHITE, *Vice-President*,

STEWART F. HANCOCK, *Vice-President*,
 JOHN S. GRAY, *Vice-President*,
 CHARLES E. CHAPPELL, *Vice-President*,
 JOHN F. MORAN, *Secretary*.

C. HARRY SANDFORD, *Treasurer*,
 AUSTIN KELLY, *Assistant Treasurer*,
 WARREN B. UNBEHEND, *Assistant Secretary*.

DIRECTORS

CHARLES M. BEDELL,	ADON J. HOFFMAN,	HARLIE J. CHURCHELL,	WILLIAM F. RAFFERTY,	MARTIN G. GROSSMAN,
IRVING N. BEELER,	FREDERICK MARTY,	T. FRANK DOLAN,	WALTER A. RIDINGS,	STEWART F. HANCOCK,
GEORGE H. BOND,	ALBERT E. McCHESENEY,	FREDERICK E. DYER,	DANIEL M. EDWARDS,	ROBERT LOVE,
WARREN C. BRAYTON,	HENRY E. MILLS,	AUGUST C. HOFMANN, Jr.,	ARTHUR N. ELLIS,	CHARLES F. TUPPEN,
HERMAN CASLER,	LEVI S. CHAPMAN,	MORRIS HURWITZ,	EARL E. ELLIS,	WILLIAM L. WALLACE,
HOLLISTER E. HESSLER,	CHARLES E. CHAPPELL,	ANDREW H. POND,	JOHN S. GRAY,	LOUIS WILL.

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stock and bond investments, viz.:				
Public securities		\$6,026,418	\$6,415,938	\$5,159,828
Private securities		1,308,693	1,390,858	1,627,681
Real estate owned		1,161,282	1,165,288	1,167,034
Mortgages owned		844,740	1,164,990	1,169,290
Loans and discounts secured by bond and mortgage, deed or other real estate collateral		149,329	170,242	211,313
Loans and discounts secured by other collateral		5,194,818	5,881,759	6,256,554
Loans, discounts and bills purchased not secured by collateral		6,418,445	6,966,455	7,641,411
Overdrafts		1,768	831	738
Due from trust companies, banks and bankers		198,550	285,328	312,091
Specie		16,911	13,303	27,563
Other currency authorized by the laws of the United States		194,791	234,380	331,323
Cash items		176,344	119,735	124,709

Due from the Federal Bank of New York less offsets	1,491,672	764,051	984,002
Customers' liability on acceptances (per contra, see liabilities)	50,000	.....	.....
Assets not included in any of the above heads	202,109	236,751	212,024
Total resources	\$23,435,870	\$24,809,909	\$25,225,561
LIABILITIES			
Capital	\$1,500,000	\$1,500,000	\$1,500,000
Surplus, including all undivided profits	823,442	864,491	881,276
Preferred deposits, viz.:			
Due New York State savings banks	102,010	100,000	100,000
Due New York State savings and loan associations, credit unions and land bank	7,029	1,247	829
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository	30,494	26,328	14,435
Deposits by the State of New York	365,000	330,000	330,000
Other deposits secured by pledge of assets	1,705,273	2,314,807	1,421,731
Due depositors, not preferred	11,988,435	12,763,356	13,491,838
Due to trust companies, banks and bankers	51,364	65,232	68,364
Bills payable	5,132,000	4,975,000	4,750,000
Rediscouts	1,024,184	1,159,869	1,941,895
Acceptances of drafts payable at a future date or authorized by commercial letters of credit	50,000	.....	.....
Other liabilities	656,639	709,579	725,193
Total liabilities	\$23,435,870	\$24,809,909	\$25,225,561

17. CITY TRUST COMPANY, BUFFALO

ELLIOTT C. McDOUGAL, *President*, [Main and Niagara streets; organized 1903 as Commonwealth Trust Company] W. E. DANFORTH, *Treasurer*,
 CARLTON M. SMITH, *Vice-President*, H. W. DRESSER, *Secretary*, W. G. RICHARD, *Assistant Secretary*,
 EDWARD L. KOONS, *Vice-President*, A. E. AGTHE, *Assistant Secretary*.

DIRECTORS

LOUIS L. BABCOCK, GEORGE R. HOWARD, HARDIN H. LITTELL, WM. W. REILLEY, ALFRED W. THORN,
 EMANUEL BOASBERG, CHARLES KENNEDY, ELLIOTT C. MacDOUGAL, WM. T. ROBERTS, CONRAD E. WETTLAUFER,
 SAMUEL J. DARK, EDWARD L. KOONS, GEO. A. MITCHELL, ROBERT K. ROOT, C. TOWNSEND WILSON,
 WM. H. DANIELS, JOHN D. LARKIN, HENRY E. MONTGOMERY, CARLTON M. SMITH, HARRY YATES,
 RALPH CROY

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919*	Statement of condition Nov. 12, 1919
Stock and bond investments, viz.:				
Public securities.....	\$1,138,260	\$827,732	.....	.....
Private securities.....	4,936,583	4,737,204	.....	.....
Mortgages owned.....	1,517,798	1,507,856	.....	.....
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....	162,740	142,730	.....	.....
Loans and discounts secured by other collateral.....	1,604,548	2,360,231	.....	.....
Loans, discounts and bills purchased not secured by collateral.....	120,270	141,326	.....	.....
Overdrafts.....	805	595	.....	.....
Due from trust companies, banks and bankers.....	659,839	973,175	.....	.....
Specie.....	45,161	6,854	.....	.....
Other currency authorized by the laws of the United States.....	331,645	147,140	.....	.....
Cash items.....	58,298	30,481	.....	.....
Assets not included in any of the above heads.....	117,704	89,068	.....	.....
Total resources.....	\$10,693,651	\$10,954,392	.....	.....

LIABILITIES			
Capital	\$500,000	\$500,000	
Surplus, including all undivided profits	413,292	404,460	
Preferred deposits, viz.:			
Due New York State savings banks	504,774	514,613	
Due New York State savings and loan associations, credit unions and land bank	86,756	61,045	
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository	128,049	140,432	
Deposits by the State of New York	77,000	77,000	
Other deposits secured by pledge of assets	674,829	500,738	
Due depositors, not preferred	8,246,221	8,734,730	
Due to trust companies, banks and bankers	9,574	9,767	
Other liabilities	53,156	11,607	
Total liabilities	\$10,693,651	\$10,954,392	

* Merged into the Bank of Buffalo, June 28, 1919.

18. COLUMBIA TRUST COMPANY, NEW YORK CITY

[60 Broadway; organized 1912 by merger of Columbia and Knickerbocker Trust Companies]

WILLARD V. KING, *President*,
 HOWARD BAYNE, *Vice-President*,
 BENJAMIN L. ALLEN, *Vice-President*,
 S. STERN, *Vice-President*,
 LANGLEY W. WIGGIN, *Vice-President*,
 GEORGE E. WARREN, *Vice-President*,
 HARRIS A. DUNN, *Vice-President*,
 J. SPERRY KANE, *Vice-President*,

FRED C. MARSTON, *Vice-President*,
 WALTER G. KIMBALL, *Treasurer*,
 WILLIAM E. DOBBIN, *Assistant Treasurer*,
 HOWARD E. RIDER, *Assistant Treasurer*,
 ARTHUR W. HUTCHINS, *Assistant Treasurer*,
 JOHN MATTHEWS, JR., *Assistant Treasurer*,
 FREDERICK G. HERBST, *Assistant Secretary*,
 ROBERT I. CURRAN, *Secretary*,

ARTHUR DALY, *Assistant Secretary*,
 ORRIN R. JUDD, *Trust Officer*,
 ARTHUR N. HAZELTINE, *Assistant Trust Officer*,
 CHARLES E. WOLFF, *Assistant Secretary*,
 W. C. MASON, *Assistant Trust Officer*,
 HENRY M. ATKINS, *Assistant Trust Officer*,
 SAMUEL M. SPEDON, *Assistant Trust Officer*,
 VIRGINIA D. H. FURMAN, *Assistant Secretary*,

DIRECTORS

CHARLES H. KEEP,
 BENJAMIN L. ALLEN,
 HOWARD BAYNE,
 SAMUEL G. BAYNE,
 UNION N. BETHELL,
 ANCELL H. BALL,

FRANKLIN Q. BROWN,
 EDWARD H. CLARK,
 FREDERICK STRAUSS,
 G. CRAWFORD CLARK, JR.,
 HAROLD BENJ. CLARK,
 EDWARD CORNELL,

JAMES M. GIFFORD,
 WILLIAM A. TUCKER,
 ARTHUR SACHS,
 E. H. R. GREEN,
 THOS. A. BUCKNER,

A. BARTON HEPBURN,
 WILLARD V. KING,
 FREDERICK W. WHITE,
 ANTHONY R. KUSER,
 PHILIP LEHMAN,
 J. HORACE HARDING,

NOAH C. ROGERS,
 NEWCOMB CARLTON,
 MOREAU DELANO,
 ALFRED E. MARLING,
 A. E. CARLTON,
 AUGUSTUS G. PAINE, JR.

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stock and bond investments, viz.:				
Public securities	\$17,126,854	\$13,772,855	\$17,384,834	\$14,667,402
Private securities	10,543,382	12,454,143	13,590,308	13,798,921
Real estate owned	5,280,198	5,224,406	5,202,688	5,181,543
Mortgages owned	2,923,487	2,991,209	3,060,519	3,175,819
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	781,132	879,800	874,500	760,650
Loans and discounts secured by other collateral	38,681,328	48,744,990	28,316,455	39,729,531
Loans, discounts and bills purchased not secured by collateral	19,980,952	19,623,365	15,985,099	20,249,550
Overdrafts	1,462	3,354	2,527	917
Due from trust companies, banks and bankers	2,594,040	2,382,202	1,935,904	2,176,285

Specie.....	112,076	198,144	131,460	212,671
Other currency authorized by the laws of the United States.....	669,309	936,948	893,902	1,230,875
Cash items.....	2,678,472	5,896,459	2,674,682	3,212,894
Due from the Federal Reserve Bank of New York less offsets.....	9,169,026	9,291,788	12,535,625	10,210,102
Customers' liability on acceptances (per contra, see liabilities).....	7,299,570	8,728,293	12,642,674	12,824,011
Assets not included in any of the above heads.....	7,249,824	8,601,898	4,845,649	4,840,345
Total resources.....	\$125,091,112	\$139,729,854	\$120,076,826	\$132,271,516
LIABILITIES				
Capital.....	\$5,000,000	\$5,000,000	\$5,000,000	\$5,000,000
Surplus, including all undivided profits.....	6,904,737	7,037,042	7,262,046	7,267,309
Preferred deposits, viz.:				
Due New York State savings banks.....	684,997	870,472	901,689	1,064,611
Due New York State savings and loan associations, credit unions and land bank.....	49,309	88,253	45,213	52,064
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository.....	3,447,935	3,617,811	3,135,500	3,192,712
Deposits by the Superintendent of Banks of the State of New York.....	793	789	789	791
Other deposits secured by pledge of assets.....	3,958,202	8,918,447	1,564,772	1,943,083
Due depositors, not preferred.....	77,310,656	83,976,788	76,798,408	85,452,464
Due to trust companies, banks and bankers.....	2,714,285	4,142,506	5,053,562	3,938,172
Bills payable.....	11,000,000	9,300,000	3,000,000	8,500,000
Rediscunts.....	3,381,960	6,585,689	3,171,022	1,904,232
Acceptances of drafts payable at a future date or authorized by commercial letters of credit.....	7,365,338	8,728,293	12,642,674	12,824,011
Other liabilities.....	3,272,900	1,463,764	1,501,151	1,132,067
Total liabilities.....	\$125,091,112	\$139,729,854	\$120,076,826	\$132,271,516

19. THE COLUMBUS TRUST COMPANY, NEWBURGH

HENRY M. LEONARD, *President*,

[76-78 Broadway; organized 1893]

BARCLAY VAN CLEFT, *Secretary*,

EDWIN W. BARNES, *Vice-President*,

WILLIAM D. BAGSHAW, *Vice-President*,

JAMES J. FLANAGAN, *Treasurer*.

DIRECTORS

WALTER C. ANTHONY,
WILLIAM D. BAGSHAW,
EDWIN W. BARNES,

ANSON J. FOWLER,
BARCLAY VAN CLEFT,
ERIK S. LAGERQUIST,

JESSE BULL,
HENRY M. LEONARD,
THEO. V. W. ANTHONY,

JOHN H. FLANAGAN,
F. J. L. KIEFER,
CYRUS W. SHAW

CORNELIUS H. MASTIN,
A. H. F. SEEGER,
JAMES J. FLANAGAN.

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stock and bond investments, viz.:				
Public securities	\$589,950	\$411,414	\$483,938	\$476,599
Private securities	1,237,700	1,206,000	1,164,900	1,144,900
Real estate owned	100,849	99,340	98,390	97,590
Mortgages owned	734,106	723,961	724,311	709,531
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	56,251	57,130	62,918	59,026
Loans and discounts secured by other collateral	233,384	249,995	213,300	255,456
Loans, discounts and bills purchased not secured by collateral	629,818	708,907	982,451	1,144,808
Overdrafts	125	156	45	45
Due from trust companies, banks and bankers	238,729	257,006	256,387	234,197
Specie	48,067	51,018	40,950	62,876
Other currency authorized by the laws of the United States	41,650	80,000	58,000	63,170
Cash items	5,179	8,788	9,984	5,519
Assets not included in any of the above heads	42,561	36,359	40,728	19,318
Total resources	\$3,908,369	\$3,890,074	\$4,136,252	\$4,272,735

LIABILITIES

Capital	\$100,000	\$100,000	\$100,000	\$100,000
Surplus, including all undivided profits	131,492	125,962	128,309	129,993
Preferred deposits, viz.:				
Deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository	36,727	25,215	36,698	36,830
Due depositors, not preferred	3,593,364	3,610,397	3,803,654	3,924,926
Due to trust companies, banks and bankers	4,964	4,728	10,156	6,596
Other liabilities	41,822	23,772	57,435	74,390
Total liabilities	\$3,908,369	\$3,890,074	\$4,136,252	\$4,272,735

20. THE COMMERCIAL TRUST COMPANY, NEW YORK CITY

R. R. MOORE, *President*.
 A. J. NORTON, *Vice-President*
 G. J. BAUMANN, *Vice-President*,

[1451 Broadway; organized 1906]
 F. FINSTHWAIT, *Vice-President*,
 E. B. COOPER, *Vice-President*,

H. F. PRICE, *Treasurer*,
 J. G. HEMERICH, *Secretary*,
 J. B. RIEGIR, *Assistant Secretary*.

DIRECTORS

G. J. BAUMANN,
 D. J. BOYLAN,
 JOHN C. COSGROVE,

CHANDLER M. WOOD,
 LOUIS HAAS,
 WALTER J. DRUMMOND,

WM. A. READ,
 H. D. NESSLER,
 HARRINGTON EMERSON,
 ALBERT J. NORTON,

F. FINSTHWAIT,
 JOSEPH R. GRISMER,
 D. E. TRACY,

WM. F. GROCE,
 H. M. SWETLAND,
 R. R. MOORE.

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stock and bond investments, viz.:				
Public securities	\$1,701,499	\$1,740,856	\$1,227,587	\$1,320,391
Private securities	169,395	202,280	373,528	405,953
Real estate owned	361,018	297,347	297,347	297,347
Mortgages owned	215,000	254,920	254,920	254,920
Loans and discounts secured by other collateral	1,709,137	3,422,157	3,979,361	3,874,039
Loans, discounts and bills purchased not secured by collateral	1,595,448	1,700,033	1,747,498	1,859,378
Overdrafts	9,723	10,479	14,795	26,436
Due from trust companies, banks and bankers	716,924	936,809	1,045,815	1,334,270
Specie	424,501	120,799	182,358	233,850
Other currency authorized by the laws of the United States	75,000	569,000	481,646	467,850
Cash items	20,023	66,583	23,724	33,105
Assets not included in any of the above heads	248,881	121,983	114,952	114,078
Total resources	\$7,246,549	\$9,443,246	\$9,743,531	\$10,221,617

LIABILITIES				
Capital	\$500,000	\$500,000	\$500,000	\$500,000
Surplus, including all undivided profits	151,978	193,599	214,125	239,748
Preferred deposits, viz.:				
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository	3,248	1,253	1,253	1,228
Deposits by the State of New York	200,000	150,000	130,000	180,000
Other deposits secured by pledge of assets	269,565	1,047,985	1,047,645	820,165
Due depositors, not preferred	5,580,599	7,473,391	7,761,921	7,680,140
Due to trust companies, banks and bankers	11,834	9,936	12,675	36,092
Bills payable	466,000			
Rediscouts				700,000
Other liabilities	63,325	67,082	75,912	64,244
Total liabilities	\$7,246,549	\$9,443,246	\$9,743,531	\$10,221,617

21. THE CORPORATION TRUST COMPANY, NEW YORK CITY

KENNETH K. McLAREN, *President*,
 RAYMOND NEWMAN, *Vice-President*,
 HORACE S. GOULD, *Secretary*,
 THOMAS F. BARRETT, *Trust Officer*,

[37 Wall street; organized 1917]
 Wm. P. POWELL, *Assistant Secretary*,
 TRACY S. BUCKINGHAM, *Asst. Trust Officer*.

B. STAFFORD MANTZ, *Treasurer*,
 NORMAN H. McLAREN, *Asst. Treasurer*.
 JOHN J. JANSEN, JR., *Asst. Secretary*.
 HARLAN S. PERRIGO, *Asst. Secretary*.

DIRECTORS

KENNETH K. McLAREN, OAKLEIGH THORNE,
 FRANK W. BLACK,

B. STAFFORD MANTZ,

CHAS. E. MITCHELL,
 HORACE S. GOULD.

RAYMOND NEWMAN,

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stock and bond investments, viz.:				
Public securities	\$662,412	\$646,591	\$654,119	\$664,119
Loans and discounts secured by other collateral .....	.....	19,548	11,091	8,341
Loans, discounts and bills purchased not secured by collateral	25,000	.....	.....	.....
Due from trust companies, banks and bankers	58,333	24,114	39,104	23,285
Specie	24	547	27	15
Other currency authorized by the laws of the United States	1,016	753	1,043	683
Cash items	308	.....	1,429	1,301
Assets not included in any of the above heads	44,279	35,031	25,762	58,248
Total resources	\$791,372	\$720,584	\$732,575	\$755,992

LIABILITIES				
Capital.....	\$500,000	\$500,000	\$500,000	\$500,000
Surplus, including all undivided profits.....	279,383	166,008	155,186	150,659
Bills payable.....	.....	.....	.....	10,000
Other liabilities.....	11,989	54,576	77,389	95,333
Total liabilities.....	\$791,372	\$720,584	\$732,575	\$755,992

22. CORTLAND TRUST COMPANY, CORTLAND

EDWARD KEATOR, *President.*
 FREDERICK R. WICKWIRE, *Vice-President.*

[Organized 1916]

GEORGE V. CLARK, *Treasurer.*
 ROWLAND L. DAVIS, *Vice-President.*

DIRECTORS

EDWARD KEATOR, F. R. WICKWIRE,
 T. K. NORRIS, A. H. WOLCOTT,
 HARTLEY K. ALEXANDER, F. A. PURCHAS,

A. A. CARLEY,
 O. U. KELLOGG,
 THOS. SMITH,
 JAMES H. STARIN,

GEO. V. CLARK,
 JOHN C. SEAGER,
 ROWLAND L. DAVIS,

MYRON H. CROSLLEY,
 ALFRED R. BRYANT,
 RALPH SMITH.

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stock and bond investments, viz.:				
Public securities	\$274,332	\$264,657	\$248,300	\$238,700
Private securities	233,200	264,350	254,557	254,557
Real estate owned	41,800	41,800	41,800	41,800
Mortgages owned	143,675	158,420	173,620	188,520
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	29,935	20,758	22,998	177,166
Loans and discounts secured by other collateral	143,971	141,531	169,140	26,858
Loans, discounts and bills purchased not secured by collateral	478,740	562,223	560,394	561,140
Overdrafts	7,015	6,391	4,980	9,992
Due from trust companies, banks and bankers	92,546	77,789	71,509	88,795
Specie	852	2,935	2,699	2,145
Other currency authorized by the laws of the United States	35,000	37,769	36,475	53,000
Cash items	6,768	5,817	3,699	5,239
Assets not included in any of the above heads	26,468	25,342	28,553	28,921
Total resources	\$1,514,302	\$1,609,782	\$1,618,724	\$1,676,833

LIABILITIES

Capital	\$200,000	\$200,000	\$200,000	\$200,000
Surplus, including all undivided profits	49,139	51,532	52,606	57,800
Preferred deposits, viz.: Deposits secured by pledge of assets	17,781	18,348	19,347	19,792
Due depositors, not preferred	1,121,170	1,255,381	1,255,216	1,284,376
Due to trust companies, banks and bankers	18,416	794	7,331	8,053
Bills payable	70,000	75,000	50,000	46,000
Rediscounts	26,000	.....	20,000	45,000
Other liabilities	11,796	8,727	14,224	15,812
Total liabilities	\$1,514,302	\$1,609,782	\$1,618,724	\$1,676,833

23. THE COUNTY TRUST COMPANY, WHITE PLAINS

DAVID CROMWELL, *President.*
 CORNELIUS R. AGNEW, *Vice-President.*

[162-164 Main street; organized 1903]

H. B. VINCENT, *Secretary.*

DIRECTORS

FREDERICK GELLER, WILLIAM A. DUNCAN,	J. DOUGLASS MEAD, ELIAS W. DUSENBERRY, CHAS. J. F. DECKER,	RICHARD SUTRO, WILSON BROWN, Jr., EDWIN GIBBS,	CORNELIUS P. YOUNG, CORNELIUS R. AGNEW, BENJAMIN W. LOEB.	DAVID CROMWELL, RUSSELL MARSTON,
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RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stock and bond investments, viz.:				
Public securities	\$361,775	\$383,249	\$379,617	\$428,687
Private securities	553,764	574,956	561,954	573,938
Real estate owned	99,268	106,418	107,197	106,928
Mortgages owned	513,213	488,413	443,634	416,320
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	51,875	43,090	30,665	28,697
Loans and discounts secured by other collateral	268,623	593,596	1,021,287	1,152,905
Loans, discounts and bills purchased not secured by collateral	68,582	102,099	103,471	109,509
Overdrafts	337	189	171	162
Due from trust companies, banks and bankers	73,389	30,029	23,029	25,188
Specie	2,729			
Other currency authorized by the laws of the United States	31,474	56,907	45,220	35,938
Cash items	3,458	10,315	6,280	4,681
Due from the Federal Reserve Bank of New York less offsets	123,298	405,930	163,464	285,325
Assets not included in any of the above heads	43,072	294,707	299,370	230,078
Total resources	\$2,694,857	\$3,089,898	\$3,185,359	\$3,398,356

LIABILITIES				
Capital.....	\$100,000	\$100,000	\$100,000	\$100,000
Surplus, including all undivided profits.....	129,475	122,173	120,906	121,647
Preferred deposits, viz.:				
Due New York State savings banks.....	26,559	26,901	35,220	45,381
Due New York State savings and loan associations, credit unions and land bank.....		12	12	12
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository.....	67,889	97,567	93,406	93,706
Deposits by the State of New York.....	55,000	55,000	55,000	55,000
Other deposits secured by pledge of assets.....		48,000	26,000	9,000
Due depositors, not preferred.....	2,010,304	2,404,465	2,517,805	2,697,921
Due to trust companies, banks and bankers.....	235,421	170,382	160,784	190,550
Other liabilities.....	70,209	65,398	76,226	85,139
Total liabilities.....	\$2,694,857	\$3,089,898	\$3,185,359	\$3,398,356

24. 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,*
 WM. J. HANCE, *Assistant Secretary,*

A. C. HENDERSON, *Assistant Secretary,*
 FRANCIS R. HALSEY, *Assistant Secretary,*
 R. O. GLAESER, *Assistant Secretary,*
 G. L. MCCARTHY, *Assistant Secretary.*
 HENRY F. WHITNEY, *Assistant Trust Officer*

DIRECTORS

WILLIAM O. ALLISON,
 JULES S. BACHE,
 LE ROY W. BALDWIN,
 WILLIAM A. BARBER,

C. VANDERBILT BARTON,
 T. COLEMAN DU PONT,
 WILLIAM H. ENGLISH,
 THOMAS F. SMITH
 PERCY R. PYNE, 2d,

ROBERT E. JENNINGS,
 MINOR C. KEITH,
 CHARLES H. ZEHNDER,
 WM. C. HEPPENHEIMER,
 F. DONALDSON BROWN,

H. P. ROBBINS,
 CHARLES M. SCHWAB,
 WILLIAM A. BRADFORD,
 PHILIP DE RONDE.

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stock and bond investments, viz.:				
Public securities.....	\$9,051,832	\$10,310,037	\$11,751,981	\$7,748,993
Private securities.....	4,997,649	5,270,964	5,869,318	6,307,824
Real estate owned.....	594,544	585,037	428,202	423,306
Mortgages owned.....	524,322	510,137	620,239	626,224
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....	504,994	507,923	511,248	526,422
Loans and discounts secured by other collateral.....	17,220,504	18,968,249	16,412,286	21,168,002
Loans, discounts and bills purchased not secured by collateral.....	4,920,183	5,309,403	5,463,950	6,849,393
Overdrafts.....	2,405	10,628	25,889	7,692
Due from trust companies, banks and bankers.....	6,517,608	6,494,828	7,170,738	6,333,517
Specie.....	1,322,237	1,302,925	194,853	111,413
Other currency authorized by the laws of the United States.....	1,703,853	1,510,814	540,909	767,360
Cash items.....	32,835	32,570	29,411	4,637

Due from the Federal Reserve Bank of New York less offsets.....			3,161,981	3,315,115
Customers' liability on acceptances (per contra, see liabilities).....	889,265	1,435,184	984,744	1,386,386
Assets not included in any of the above heads.....	696,879	643,261	722,662	744,164
Total resources.....	\$48,979,110	\$52,891,960	\$53,888,411	\$56,320,448

LIABILITIES

Capital.....	\$2,000,000	\$2,000,000	\$2,000,000	\$2,000,000
Surplus, including all undivided profits.....	2,091,119	2,169,814	2,171,386	2,174,128
Preferred deposits, viz.:				
Due New York State savings banks.....	1,429,518	1,672,707	1,560,705	1,584,654
Due New York State savings and loan associations, credit unions and land bank.....	2,849	3,283	2,056	1,985
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository.....	3,754,913	2,818,805	1,711,642	2,819,187
Deposits by the State of New York.....	439,559	165,000	151,924	412,327
Deposits by the Superintendent of the State of New York.....	256,353	242,176	247,688	253,770
Other deposits secured by pledge of assets.....	1,787,334	2,287,257	1,202,427	441,553
Due depositors, not preferred.....	32,519,955	36,860,789	40,085,051	41,222,342
Due to trust companies, banks and bankers.....	3,737,025	3,395,672	3,396,230	3,676,220
Acceptances of drafts payable at a future date or authorized by commercial letters of credit.....	771,763	1,154,717	1,022,718	1,315,581
Other liabilities.....	188,722	121,740	336,584	418,701
Total liabilities.....	\$48,979,110	\$52,891,960	\$53,888,411	\$56,320,448

EMPIRE TRUST COMPANY

25. THE EQUITABLE TRUST COMPANY OF NEW YORK, NEW YORK CITY

[37 Wall street; chartered 1871 as Traders' Deposit Company]

ALVIN W. KRECH, *President*,
 HENRY E. COOPER, *Vice-President*,
 FREDERICK W. FULLE, *Vice-President*,
 HEMAN DOWD, *Vice-President*,
 LYMAN RHOADES, *Vice-President*,
 GEO. L. LE BLANC, *Vice-President*,
 MORRIS K. PARKER, *Vice-President*,
 H. MERCER WALKER, *Vice-President*,
 SAMUEL ARMSTRONG, *Vice-President*,
 RICHARD R. HUNTER, *Vice-President*,
 JOSEPH N. BABCOCK, *Vice-President*,
 ARTHUR A. MILLER, *Treasurer*,

CARLETON BUNCE, *Assistant Treasurer*,
 ARCHIBALD M. OSTROM, *Assistant Treasurer*,
 JOHN P. BURNS, JR., *Assistant Treasurer*,
 G. WHITNEY FISKE, *Assistant Treasurer*,
 THOMAS ARMSTRONG, *Assistant Treasurer*,
 WM. F. CASSIN, *Assistant Treasurer*,
 MYLES M. BOURKE, *Assistant Treasurer*,
 ALBERT E. BATES, *Assistant Secretary*,
 JOSEPH E. SMITH, *Assistant Secretary*,
 VIRGIL W. MILLER, *Assistant Secretary*,
 RUSSELL BRITTINGHAM, *Assistant Secretary*,
 GEORGE V. DREW, *Assistant Secretary*,

WILLIAM J. ECK, *Secretary*.
 ROLAND P. JACKSON, *Assistant Secretary*,
 WORCESTER BOUCK, *Assistant Secretary*,
 DUNCAN P. SQUIRE, *Assistant Secretary*,
 HARRY M. NOBLE, *Assistant Secretary*,
 ALFRED D. SNYDER, *Assistant Secretary*,
 JOHN Y. ROBBINS, *Assistant Secretary*.
 JOHN J. GRAEBER, JR., *Assistant Secretary*,
 FRANK H. SHIPMAN, *Assistant Secretary*,
 HENRY P. NASH, JR., *Assistant Secretary*.
 FRANK E. BREMNER, *Assistant Secretary*,
 HOWARD E. KEELER, *Assistant Secretary*.

TRUSTEES

CHARLES B. ALEXANDER,
 ALBERT B. BOARDMAN,
 ROBERT C. CLOWRY,
 HENRY E. COOPER,
 FREDERIC R. COUDERT,
 PAUL D. CRAVATH,
 THOMAS DEWITT CUYLER,
 FREDERICK W. FULLE,
 ROBERT GOELET,
 CHARLES HAYDEN,
 BERTRAM G. WORK,

WALTER C. TEAGLE,
 EDWARD T. JEFFERY,
 JAMES W. LANE,
 OTTO H. KAHN,
 ALVIN W. KRECH,

GEORGE W. MURRAY,
 WINSLOW S. PIERCE,
 LYMAN RHOADES,
 HENRY R. WINTHROP,
 HENRY E. HUNTINGTON,
 CHARLES G. MEYER,

F. W. M. CUTCHEON,
 BERTRAM CUTLER,
 HOWARD E. COLE,
 HUNTER S. MARSTON,
 HENRY H. PIERCE.

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stock and bond investments, viz.:				
Public securities	\$30,256,549	\$18,883,525	\$20,885,157	\$19,439,695
Private securities	32,029,844	23,805,587	22,668,896	27,983,139
Real estate owned	3,510,801	3,472,791	3,472,791	3,420,014
Mortgages owned	2,338,464	2,412,994	1,713,950	1,410,950
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	328,822	256,922	258,922	268,422

Loans and discounts secured by other collateral.....	66,354,218	96,677,252	89,435,010	76,904,318
Loans, discounts and bills purchased not secured by collateral.....	23,739,689	26,806,403	22,354,108	20,368,729
Overdrafts.....	25,127	70,543	11,408	14,472
Due from trust companies, banks and bankers.....	21,540,360	23,257,877	27,158,197	33,303,952
Specie.....	68,499	2,975,480	1,534,259	84,057
Other currency authorized by the laws of the United States.....	1,460,313	1,686,065	1,660,552	2,771,515
Cash items.....	239,008	573,327	353,356	395,973
Due from the Federal Reserve Bank of New York less offsets.....	17,454,299	18,037,440	20,450,895	23,148,765
Customers' liability on acceptances (per contra, see liabilities).....	19,770,843	20,026,930	19,902,514	20,660,650
Assets not included in any of the above heads.....	63,744,322	57,251,823	54,301,254	55,831,233
Total resources.....	\$282,861,158	\$296,194,959	\$286,161,269	\$286,005,884
LIABILITIES				
Capital.....	\$6,000,000	\$6,000,000	\$6,000,000	\$6,000,000
Surplus including all undivided profits.....	13,990,658	13,939,194	14,394,758	15,049,435
Preferred deposits, viz.:				
Due New York State savings banks.....	2,379,003	2,621,513	2,048,481	2,379,464
Due New York State savings and loan associations, credit unions and land bank.....	23,395	21,393	20,167	15,923
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository.....	17,532,518	27,006,704	20,044,575	27,707,696
Deposits by the Superintendent of Banks of the State of New York.....	612	423		423
Other deposits secured by pledge of assets.....	8,678,018	5,652,810	5,875,562	2,659,394
Deposits otherwise preferred.....		46,977		
Due depositors, not preferred.....	150,024,263	161,986,306	159,660,615	165,183,716
Due to trust companies, banks and bankers.....	26,685,288	33,390,758	38,216,534	36,069,897
Bills payable.....	14,000,000	4,020,000		1,000,000
Rediscounts.....	12,444,579	21,909,033	18,648,003	10,808,518
Acceptances of drafts payable at a future date or authorized by commercial letters of credit.....	19,536,248	18,052,809	19,366,942	17,938,822
Other liabilities.....	11,566,576	1,547,039	1,885,632	1,192,596
Total liabilities.....	\$282,861,158	\$296,194,959	\$286,161,269	\$286,005,884

26. ERIE COUNTY TRUST COMPANY, EAST AURORA

GEORGE E. MERRILL, *President,*

[Main and Church streets ; organized 1916]

CHARLES H. NORTON, *Secretary,*WILLIAM TACKBARY, *Vice-President,*FAY H. BALL, *Vice-President,*VINCENT RAGAN, *Assistant Secretary,*

DIRECTORS

FAY H. BALL,
CHARLES W. DIEMER,
B. FRANK WEBSTER,WALTER F. KELSEY,
LOUIS H. MONCHOW,
ELGENE E. GODFREY,WM. S. BUTLIN,
WM. TACKBARY,
ERWIN W. BUFFUM,GEO. E. MERRILL,
SILAS W. WILLIAMS,
SAMUEL A. WILLIAMS.F. HENRY FULLER,
PERRY E. WURST,
GEO. H. VAN KEUREN.

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stock and bond investments, viz.:				
Public securities.....	\$265,651	\$262,895	\$276,391	\$243,948
Private securities.....	216,609	210,066	202,520	196,169
Real estate owned.....	19,015	19,715	19,715	19,715
Mortgages owned.....	96,175	102,325	103,125	101,475
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....	10,463	9,961	10,168	11,075
Loans and discounts secured by other collateral.....	147,882	234,805	229,868	232,404
Loans, discounts and bills purchased not secured by collateral.....	202,760	227,938	273,603	302,711
Overdrafts.....	572	524	313	822
Due from trust companies, banks and bankers.....	21,778	33,326	50,875	59,266
Specie.....	5,579	2,298	2,098	2,691
Other currency authorized by the laws of the United States.....	6,791	11,216	11,459	11,235
Cash items.....	431	1,012	1,054	1,695
Due from the Federal Reserve Bank of New York less offsets.....	54,270	80,577	48,994	83,547
Assets not included in any of the above heads.....	11,874	12,982	13,950	13,720
Total resources.....	\$1,059,850	\$1,209,640	\$1,244,133	\$1,280,473

LIABILITIES				
Capital	\$100,000	\$100,000	\$100,000	\$100,000
Surplus, including all undivided profits	56,191	58,075	63,252	61,261
Preferred deposits, viz.:				
Due New York State savings banks	35,000	35,000	35,000	35,000
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository	4,786	8,087	10,635	5,114
Deposits by the State of New York	22,000	22,000	20,000	20,000
Other deposits secured by pledge of assets	46,971	14,000	38,957	9,060
Due depositors, not preferred	774,881	944,146	969,221	1,037,958
Bills payable	15,000	25,000	.....	.....
Other liabilities	5,021	3,332	7,068	12,080
Total liabilities	\$1,059,850	\$1,209,640	\$1,244,133	\$1,280,473

27. FARMERS' LOAN AND TRUST COMPANY, NEW YORK CITY

[16-22 William street; chartered 1822 as Farmers' Fire Insurance and Loan Company]

EDWIN S. MARSTON, *President.*CORNELIUS R. AGNEW, *Vice-President,*SAMUEL SLOAN, *Vice-President,*WILLIAM B. CARDOZO, *Vice-President,*HENRY KING SMITH, *Vice-President,*HORACE F. HOWLAND, *Vice-President,*WILLIAM A. DUNCAN, *Vice-President,*EDWARD J. BOYD, *Assistant Secretary,*JAMES B. LITTLE, *Assistant Secretary,*AUGUSTUS V. HEELY, *Secretary.*HARRY D. SAMMIS, *Assistant Secretary,*J. C. TALLEY, *Assistant Secretary,*IRVING H. MEEHAN, *Assistant Secretary.*WILLIAM A. WILSON, *Assistant Secretary.*S. SLOAN COLT *Assistant Secretary.*

DIRECTORS

CHARLES A. PEABODY,

AUGUSTUS V. HEELY,

OGDEN MILLS,

FRANKLIN D. LOCKE,

FRANCIS M. BACON, JR.,

SAMUEL SLOAN,

LEWIS ISELIN,

JOHN J. RIKER

EDWIN S. MARSTON,

HENRY R. TAYLOR

BEEKMAN WINTHROP,

PERCY R. PYNE,

J. WILLIAM CLARK,

JOHN G. AGAR,

HENRY HENTZ,

PARKER D. HANDY,

ROBERT L. GERRY.

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stock and bond investments, viz.:				
Public securities.....	\$51,449,186	\$37,960,107	\$36,866,835	\$35,204,214
Private securities.....	16,283,248	15,847,363	14,669,852	14,129,867
Real estate owned.....	3,514,040	3,430,000	3,430,000	3,428,700
Mortgages owned.....	2,059,989	1,925,459	1,868,354	1,930,409
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....	21,800	17,800	16,800	18,500
Loans and discounts secured by other collateral.....	30,452,002	34,732,580	33,187,431	32,266,759
Loans, discounts and bills purchased not secured by collateral.....	28,409,503	32,076,702	34,321,993	41,950,951
Overdrafts.....	98,031	113,220	62,811	94,029
Due from trust companies, banks and bankers.....	8,666,903	10,940,060	10,424,363	6,329,702
Specie.....	3,492,050	3,740,117	3,741,417	3,741,487
Other currency authorized by the laws of the United States.....	716,600	469,038	533,063	562,737
Cash items.....	4,181,112	5,283,919	5,622,837	4,261,015
Due from the Federal Reserve Bank of New York less offsets.....	15,814,228	15,468,619	15,076,405	15,851,919

Customers' liability on acceptances (per contra, see liabilities).....	6,205,621	5,929,050	5,557,608	5,170,295
Assets not included in any of the above heads.....	26,931,407	43,739,446	32,255,233	30,048,092
Total resources.....	\$198,295,720	\$211,673,480	\$197,635,002	\$194,988,676

LIABILITIES

Capital.....	\$5,000,000	\$5,000,000	\$5,000,000	\$5,000,000
Surplus, including all undivided profits.....	12,006,561	12,246,154	11,982,273	11,711,666
Preferred deposits, viz.:				
Due New York State savings banks.....	2,379,546	2,669,285	2,704,141	2,724,168
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository.....	1,871,239	1,453,443	1,455,378	1,899,801
Other deposits secured by pledge of assets.....	6,002,863	11,079,000	3,300,979	4,871,220
Due depositors, not preferred.....	146,449,111	167,670,443	159,325,078	150,815,441
Due to trust companies, banks and bankers.....	7,413,247	3,910,242	6,219,664	6,377,390
Bills payable.....	4,000,000	.....	.....	3,500,000
Rediscouts.....	5,000,000	.....	.....	.....
Acceptances of drafts payable at a future date or authorized by commercial letters of credit.....	6,259,120	5,929,050	5,557,608	5,440,799
Other liabilities.....	1,914,033	1,715,863	2,089,881	2,648,191
Total liabilities.....	\$198,295,720	\$211,673,480	\$197,635,002	\$194,988,676

28. THE FIDELITY TRUST COMPANY OF BUFFALO, BUFFALO

CLIFFORD HUBBELL, *President*.

[284 Main street; organized 1893]

MERLE H. DENISON, *Treasurer*

ROBERT W. POMEROY, *Vice-President*,

THOMAS B. LOCKWOOD, *Vice-President*,

WALTER L. CURTISS, *Assistant Secretary*,

PERRY E. WURST, *Vice-President*,

GEORGE B. MACPHAIL, *Assistant Secretary*,

HARRY T. RAMSDELL, *Vice-President*,

LLOYD P. WILLIAMS, *Assistant Treasurer*.

TRUSTEES

CLIFFORD HUBBELL,
FRANK B. BAIRD,
JOHN S. ROBERTSON,
HUMPHREY BIRGE,

HARRY D. KIRKOVER,
E. C. SUTTON,
LEWIS G. HARRIMAN,
CHARLES L. GURNEY,

FRANKLIN D. LOCKE,
CHARLES W. GOODYEAR,
EDWARD McM. MILLS,
RALPH G. WRIGHT,
PERRY E. WURST.

THOMAS B. LOCKWOOD,
ROBERT W. POMEROY,
HARRY T. RAMSDELL,
EUGENE J. McCARTHY,

WILLIAM A. DOUGLASS,
L ANGLELY B. WOOD,
HENRY P. WERNER,
CLINTON R. WYCKOFF,

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stock and bond investments, viz.:				
Public securities	\$6,756,408	\$4,179,665	\$3,384,247	\$2,623,928
Private securities	3,050,800	7,160,854	7,102,224	7,456,234
Real estate owned	750,000	750,000	937,000	937,000
Mortgages owned	1,063,724	1,022,808	1,042,577	1,136,537
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	73,479	134,629	98,447	88,546
Loans and discounts secured by other collateral	5,101,270	6,542,293	6,013,579	6,285,867
Loans, discounts and bills purchased not secured by collateral	654,738	695,204	1,160,815	1,203,685
Overdrafts	329	79	59	17
Due from trust companies, banks and bankers	886,589	406,616	347,030	296,954
Specie	117,562	6,160	3,857	3,573
Other currency authorized by the laws of the United States	380,517	98,953	77,554	91,581
Cash items	58,391	216,637	87,830	164,542
Due from the Federal Reserve Bank of New York less offsets		1,465,311	1,348,755	1,423,374
Customers' liability on acceptances (per contra, see liabilities)	50,000	337,325	282,125	360,225
Assets not included in any of the above heads	82,878	139,036	157,161	143,453
Total resources	\$19,026,685	\$23,155,570	\$22,043,260	\$22,215,516

LIABILITIES				
Capital.....	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000
Surplus, including all undivided profits.....	1,050,089	1,059,747	1,119,582	1,124,193
Preferred deposits, viz.:				
Due New York State savings banks.....	626,288	475,200	411,321	411,497
Due New York State savings and loan associations, credit unions and land bank.....	58,346	98,475	40,687	38,927
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository.....	509,038	589,751	620,814	618,770
Deposits by the State of New York.....	91,000	155,000	135,000	155,000
Deposits by the Superintendent of Banks of the State of New York.....	68	68	68	68
Other deposits secured by pledge of assets.....	1,182,607	1,784,178	1,156,198	461,485
Deposits otherwise preferred.....		579,783	286,976	152,889
Due depositors, not preferred.....	14,270,302	14,732,229	14,563,394	14,987,779
Due to trust companies, banks and bankers.....	91,577	251,229	239,432	264,988
Bills payable.....		2,000,000	2,000,000	2,500,000
Acceptances of drafts payable at a future date or authorized by commercial letters of credit.....	50,000	337,325	282,125	360,225
Other liabilities.....	97,370	92,585	187,663	139,695
Total liabilities.....	\$19,026,685	\$23,155,570	\$22,043,260	\$22,215,516

29. FIDELITY TRUST COMPANY, NEW YORK CITY

SAMUEL S. CONOVER, *President.*

[1 Hudson street; organized 1907 as the Irving Trust Company]

ANDREW H. MARS, *Secretary.*E. TILDEN MATTOX, *Assistant to the President.*ARTHUR W. MELLEN, *Assistant Secretary.*STEPHEN L. VIELE, *Assistant Secretary.*JOHN W. NIX, *Vice-President.*EDWARD A. DANNENBERG, *Assistant Secretary.*CHAS. R. BUTLER, *Assistant Secretary.*

DIRECTORS

JAMES BUTLER,
SAMUEL S. CONOVER,
PAUL ARMITAGE,
CHARLES F. DROSTE,
H. F. TURTLE,
WM. H. BARRON,

W. J. FULLERTON,
FRANK A. HORNE,
VINCENT S. MULFORD,
ADOLPH KASTOR,
FRANCIS E. WALTON,
IRVIN CADMUS,

HENRY KROGER,
ANDREW H. MARS,
CHARLES H. MATTLAGE,
CHARLES E. RUSHMORE,
EDWARD E. MOBERLY,
ARTHUR W. MELLEN,

JOHN W. NIX,
JOHN A. PHILBRICK,
STEPHEN K. REED,
JOHN SARGENT,
HAMPDEN E. TENER,
WM. C. PETTEE,

D. W. WHITMORE, Jr.
JOHN O. WILLIAMS,
WILLIAM ZIEGLER, Jr.,
STEPHEN L. VIELE,
HUGH GRANT STRAUS.

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stock and bond investments, viz.:				
Public securities	\$1,664,122	\$1,815,675	\$3,459,855	\$3,110,245
Private securities	2,195,932	2,127,785	2,194,356	2,057,825
Mortgages owned	547,750	537,650	537,500	536,900
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	18,500	18,500	18,500	18,500
Loans and discounts secured by other collateral	3,025,746	3,988,636	4,365,874	3,363,141
Loans, discounts and bills purchased not secured by collateral	3,573,246	4,510,810	4,045,827	4,975,694
Overdrafts	78	467	12	1
Due from trust companies, banks and bankers	805,876	518,523	901,724	1,400,956
Specie	36,138	64,063	58,880	50,434
Other currency authorized by the laws of the United States	244,967	226,325	285,559	299,502
Cash items	372,122	1,066,403	791,647	799,301
Due from the Federal Reserve Bank of New York less offsets	1,301,932	1,898,863	1,376,313	1,247,357
Customers' liability on acceptances (per contra, see liabilities)	15,314	158,972	89,428	67,359
Assets not included in any of the above heads	60,883	1,219,309	836,227	767,259
Total resources	\$13,862,559	\$18,148,981	\$18,961,702	\$18,694,474

LIABILITIES

Capital	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000
Surplus, including all undivided profits	1,284,849	1,300,035 ¹ / ₂	1,348,435	1,365,913
Preferred deposits, viz.:				
Due New York State savings banks	256,844	351,069	227,650	280,580
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository	10,795	25,085	24,056	34,773
Other deposits secured by pledge of assets	735,564	1,004,372	821,038	949,610
Due depositors, not preferred	9,456,669	11,822,391	11,431,711	11,311,276
Due to trust companies, banks and bankers	399,827	326,961	334,826	367,866
Bills payable	575,000	860,500	2,586,500	2,250,000
Rediscunts		25,000	200,000	215,000
Acceptances of drafts payable at a future date or authorized by commercial letters of credit	15,314	158,972	89,428	67,359
Other liabilities	127,697	1,274,596	898,058	852,097
Total liabilities	\$13,862,559	\$18,148,981	\$18,961,702	\$18,694,474

30. THE FIDELITY TRUST COMPANY OF ROCHESTER, ROCHESTER

JOHN CRAIG POWERS, *President*.
EDWARD BAUSCH, *Vice-President*.

[2 W. Main street; organized 1898]

GEORGE J. KEYES, *Vice-President*.
EDWARD P. VOLLERTSEN, *Secretary*.

DIRECTORS

WALTER W. POWERS,
J. J. L. FRIEDERICH,
EDWARD P. VOLLERTSEN,
JOSEPH MICHAELS,

GUSTAV ERBE,
EDWARD BAUSCH,
WILLIAM R. SEWARD,
JOHN CRAIG POWERS,

CHARLES H. BABCOCK,
RICHARD GORSLINE,
W. ROY McCANNE,
HERBERT J. WINN,

WALTER S. HUBBELL,
GEORGE J. KEYES,
EDGAR N. CURTICE,
Wm. A. E. DRESCHER

JOSEPH FARLEY,
ALBERT B. EASTWOOD.
JAMES C. DRYER

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stock and bond investments, viz.:				
Public securities	\$510,028	\$926,958	\$749,404	\$516,185
Private securities	3,311,416	3,194,783	3,102,120	3,197,040
Mortgages owned	1,748,913	1,690,663	1,603,495	1,595,095
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	213,970	297,030	224,900	178,800
Loans and discounts secured by other collateral	3,811,004	4,027,555	4,076,604	4,381,467
Loans, discounts and bills purchased not secured by collateral	208,002	234,207	216,862	207,446
Overdrafts	1,038	262	327	46
Due from trust companies, banks and bankers	490,600	626,434	598,409	592,454
Specie	59,382	70,327	86,278	44,030
Other currency authorized by the laws of the United States	285,000	295,000	300,000	300,000
Cash items	32,734	73,652	14,410	16,192
Assets not included in any of the above heads	94,873	134,355	105,812	106,250
Total resources	\$10,766,960	\$11,571,226	\$11,078,621	\$11,135,005

LIABILITIES				
Capital	\$500,000	\$500,000	\$500,000	\$500,000
Surplus, including all undivided profits	417,319	427,944	423,564	443,838
Preferred deposits, viz.:				
Due New York State savings banks	15,000	15,000	15,000	15,000
Due New York State savings and loan associations, credit unions and land bank	10,000	13,153	13,153	13,153
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository	327,722	222,508	121,132	148,146
Deposits by the State of New York	80,000	80,000	75,000	75,000
Due depositors, not preferred	8,366,434	8,823,822	8,635,123	8,672,355
Due to trust companies, banks and bankers	7,433	10,294	10,985	10,223
Bills payable	937,900	1,407,340	1,157,000	1,073,450
Other liabilities	105,152	71,165	127,664	183,840
Total liabilities	\$10,766,960	\$11,571,226	\$11,078,621	\$11,135,005

31. FIRST TRUST AND DEPOSIT COMPANY, SYRACUSE

ARTHUR W. LOASBY, *President*. [201 South Warren street; chartered 1886 as Trust and Deposit Company of Onondaga] WM. A. BOYD, *Treasurer*.
 FREDERICK W. BARKER, *Vice-President*. MERCER V. WHITE, *Vice-president*. GEORGE A. CHOLET, *Assistant Treasurer*.
 LOUIS S. BRADY, *Vice-President*. FREDERICK E. MAURER, *Secretary*. EUGENE A. THOLENS, *Assistant Treasurer*.
 EDWARD S. TEFFT, *Vice-President*. THORPE HISCOCK, *Assistant Secretary*. HARRY W. PARRETT, *Assistant Secretary*.
 LUCIUS M. KINNE, *Vice-President*. THOMAS J. WALDORF, *Assistant Secretary*. ALBERT B. MERRILL, *Assistant Secretary*.

TRUSTEES

ARTHUR W. LOASBY, FREDERICK W. BARKER, WILLIAM S. LANDON, LEROY B. WILLIAMS, EDMUND L. FRENCH,
 HUNTINGTON B. CROUSE, GEORGE DOHENY, ARTHUR E. PARSONS, WILLIAM W. WIARD, DEFOREST SETTLE,
 LEONARD A. SAXER, CARLETON A. CHASE, FRED'K P. ASSMAN, A. H. COWIE, IRVING S. MERRELL,
 CHARLES J. BARNARD, CHAS. M. CROUSE, LOUIS S. BRADY, BERT E. SALISBURY, EDWARD L. PIERCE,
 ALEX T. BROWN, ALFRED W. HUDSON, HENRY H. S. HANDY, WM. R. CAHILL, EDWARD I. RICE,
 H. WINFIELD CHAPIN, EDWIN D. WINKWORTH, M. CROUSE KLOCK, JOHN A. MATTHEWS.

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stock and bond investments, viz.:				
Public securities	\$9,343,788	\$8,077,555	\$8,075,464	\$6,943,166
Private securities	9,793,471	9,399,520	9,415,810	9,411,645
Real estate owned	555,023	641,910	613,715	613,715
Mortgages owned	725,721	666,486	729,548	836,154
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	14,642	17,700	13,125	13,125
Loans and discounts secured by other collateral	9,930,671	10,975,052	11,127,598	11,306,151
Loans, discounts and bills purchased not secured by collateral	6,520,293	7,931,710	8,149,498	8,206,727
Overdrafts	1,190	1,066	517	10,078
Due from trust companies, banks and bankers	975,546	1,181,073	1,134,646	1,594,899
Specie	114,670	46,557	16,431	16,486
Other currency authorized by the laws of the United States	638,795	416,370	609,214	631,175
Cash items	138,726	322,665	124,921	231,464

Due from the Federal Reserve Bank of New York less offsets	2,194,606	2,368,349	2,852,341	2,588,064
Customers' liability on acceptances (per contra, see liabilities)		50,000		
Assets not included in any of the above heads	117,068	219,799	46,542	299,817
Total resources	\$41,064,210	\$42,315,712	\$42,909,370	\$42,701,656

LIABILITIES

Capital	\$2,500,000	\$2,500,000	\$2,500,000	\$2,500,000
Surplus, including all undivided profits	1,622,780	1,679,855	1,583,634	1,662,709
Preferred deposits, viz.:				
Due New York State savings banks	764,289	840,483	557,037	429,128
Due New York State savings and loan associations, credit unions and land bank	3			
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository	369,081	466,278	552,225	519,786
Deposits by the State of New York	248,000	248,000	220,000	220,000
Deposits by the Superintendent of Banks of the State of New York	2,500	2,500	2,500	2,500
Other deposits secured by pledge of assets		163,000	1,541,416	8,416
Deposits otherwise preferred	26,501	22,743	16,446	15,233
Due depositors, not preferred	30,104,507	30,016,755	29,904,297	30,913,504
Due to trust companies, banks and bankers	201,283	155,689	349,357	327,330
Bills payable	2,350,000	4,800,000	4,550,000	5,500,000
Rediscouts	2,639,970	1,262,160	879,506	161,376
Acceptances of drafts payable at a future date or authorized by commercial letters of credit		50,000		
Other liabilities	235,296	108,249	252,952	441,674
Total liabilities	\$41,064,210	\$42,315,712	\$42,909,370	\$42,701,656

32. THE FIRST TRUST COMPANY OF TONAWANDA, TONAWANDA

HENRY P. SMITH, *President.*

[Main and North Niagara streets; organized 1916]

E. HERBERT SMITH, *Secretary.*T. J. WILSON, *Vice-President.*W. R. MARTIN, *Treasurer.*M. L. SNYDER, *Assistant Secretary.*

DIRECTORS

E. HERBERT SMITH,

FRED ENGELKING,

J. T. SHANAHAN,

HENRY P. SMITH,

J. G. JOSEPH.

T. J. WILSON,

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stock and bond investments, viz.:				
Public securities	\$972,181	\$1,287,817	\$1,445,178	\$1,460,696
Private securities	1,274,877	1,365,247	1,603,254	1,545,900
Real estate owned	40,000	40,000	40,000	40,000
Mortgages owned	51,900	64,300	53,300	55,300
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	43,000	46,700	46,700	46,300
Loans and discounts secured by other collateral	1,653,200	1,493,000	1,700,000	2,394,040
Loans, discounts and bills purchased not secured by collateral	846,340	805,141	865,594	1,088,730
Overdrafts	2,080	1,065	1,131	1,213
Due from trust companies, banks and bankers	138,453	199,208	187,845	256,736
Specie	8,740	9,645	15,015	14,346
Other currency authorized by the laws of the United States	111,532	84,945	116,598	97,113
Cash items	2,862	10,480	2,534	4,311
Customers' liability on acceptances (per contra, see liabilities)			50,000	
Assets not included in any of the above heads	22,003	18,562	18,202	27,004
Total resources	\$5,167,168	\$5,426,110	\$6,145,351	\$7,031,689

LIABILITIES				
Capital	\$500,000	\$500,000	\$500,000	\$500,000
Surplus, including all undivided profits	560,383	555,256	597,324	620,380
Preferred deposits, viz.:				
Due New York State savings and loan associations, credit unions and land bank	82,454	17,779	22,244	10,579
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository	7,500	2,861	2,761	5,852
Deposits by the State of New York	126,000	126,000	110,000	110,000
Other deposits secured by pledge of assets	170,903	142,004	592,384	86,751
Due depositors, not preferred	3,652,215	3,716,457	4,167,492	4,972,987
Due to trust companies, banks and bankers	18,854	23,085	17,731	12,801
Bills payable		300,000		600,000
Acceptances of drafts payable at a future date or authorized by commercial letters of credit			50,000	
Other liabilities	48,859	42,668	85,415	112,339
Total liabilities	\$5,167,168	\$5,426,110	\$6,145,351	\$7,031,689

33. THE FIRST TRUST COMPANY OF WELLSVILLE, NEW YORK, WELLSVILLE

E. C. BROWN, *President*,
S. F. BOOTH, *Vice-President*,

[Main street; organized 1917]

F. W. HIGGINS, *Vice-President*,

GEO. B. ROTH, JR., *Cashier*,
JAMES P. COYLE, *Assistant Cashier*.

DIRECTORS

E. C. BROWN,
RILEY ALLEN,

GEO. H. BRADLEY,
J. L. MOORE,

S. F. BOOTH,
F. W. HIGGINS,

F. E. RICHART,
S. B. TUTTLE,

B. C. TULLAR,
WM. DUKE, JR.

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stock and bond investments, viz.:				
Public securities	\$77,716	\$147,722	\$155,433	\$26,178
Private securities	26,678	31,278	29,788	143,191
Real estate owned	33,033	8,940	7,533	25,500
Mortgages owned	90,340	182,431	191,730	202,847
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	4,267	7,455	13,474	17,361
Loans and discounts secured by other collateral	251,157	232,059	226,390	216,920
Loans, discounts and bills purchased not secured by collateral	920,882	871,088	896,171	948,890
Overdrafts	2,678	431	1,214	2,320
Due from trust companies, banks and bankers	102,097	70,018	69,386	68,016
Specie	7,930	8,100	8,112	8,037
Other currency authorized by the laws of the United States	21,232	25,476	27,709	25,599
Cash items	6,101	2,865	3,126	5,458
Assets not included in any of the above heads	58,005	33,504	37,005	11,005
Total resources	\$1,602,116	\$1,621,367	\$1,667,071	\$1,701,322

LIABILITIES

Capital	\$300,000	\$300,000	\$300,000	\$300,000
Surplus, including all undivided profits	5,919	15,483	18,867	20,289
Preferred deposits, viz.:				
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository	166	74	180	181
Deposits by the State of New York	86,445	85,405	80,405	80,000
Due depositors, not preferred	1,134,584	1,130,403	1,182,617	1,195,851
Bills payable	75,000	90,000	85,000	105,000
Other liabilities	2	2	2	1
Total liabilities	\$1,602,116	\$1,621,367	\$1,667,071	\$1,701,322

34. FRANKLIN TRUST COMPANY, BROOKLYN

EDWARD C. DELAFIELD, *President.*

[166 Montague street; organized 1888]

CLARENCE M. FINCKE, *Secretary.*THORNTON GERRISH, *Vice-President,*ARTHUR C. T. BEERS, *Assistant Secretary,*HENRY J. SCHULER, *Assistant Treasurer,*WM. J. MONTGOMERY, *Vice-President,*A. WILLIS WEST, *Assistant Secretary,*FREDERICK G. CURRY, *Trust Officer,*CLARK B. DAVIS, *Assistant Secretary,*EDWARD S. BLAGDEN, *Assistant Secretary,*WM. R. MOLLINEAUX, JR., *Asst. Trust Officer.*ARTHUR H. HACKER, *Assistant Secretary.*CHARLES E. CURTIS, *Treasurer,*HOWARD B. SMITH, *Assistant Trust Officer.*

TRUSTEES

WILLIAM ALLEN BUTLER,

LUCIUS WILMERDING,

JOHN H. ISELIN,

ROBERT J. HILLAS,

HENRY BRUERE,

CROWELL HADDEN,

FREDERICK D. ASCHE,

R. STUYV. PIERREPONT,

MARTIN JOOST,

ALLEN CURTIS,

CHARLES J. PEABODY,

EDWARD C. DELAFIELD,

WM. M. RAMSAY,

R. WALTER LEIGH,

MURRAY W. DODGE,

JAMES H. POST,

R. G. HUTCHINS, JR.,

WM. G. LOW, JR.,

CHARLES K. BEEKMAN,

GEO. HEWLETT,

DOUGLAS L. ELLIMAN,

ARCHIBALD DOUGLAS,

SAM A. LEWISOHN,

HERBERT K. TWITCHELL, WILLIAM G. LOW.

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stock and bond investments, viz.:				
Public securities	\$9,976,900	\$13,619,695	\$5,903,394	\$5,662,863
Private securities	2,655,739	2,599,409	2,447,778	2,151,653
Real estate owned	533,500	530,133	526,587	514,232
Mortgages owned	540,800	475,600	491,600	544,500
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	92,215	193,754	122,500	175,828
Loans and discounts secured by other collateral	7,296,599	12,089,237	11,545,026	12,489,895
Loans, discounts and bills purchased not secured by collateral	4,119,793	5,944,077	6,256,014	5,987,170
Overdrafts	585	1,991	725	1,095
Due from trust companies, banks and bankers	745,217	661,708	723,030	834,306
Specie	13,999	26,455	15,584	31,065
Other currency authorized by the laws of the United States	281,284	465,161	417,260	592,675
Cash items	1,119,499	2,747,780	1,547,809	1,621,747

Due from the Federal Reserve Bank of New York less offsets.....	2,132,288	2,396,324	2,766,507	2,796,511
Customers' liability on acceptances (per contra, see liabilities).....	1,746,880	1,678,121	2,381,777	2,553,927
Assets not included in any of the above heads.....	198,697	276,743	254,196	239,189
Total resources.....	\$31,453,995	\$43,706,188	\$35,399,787	\$36,196,656

LIABILITIES

Capital.....	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000
Surplus, including all undivided profits.....	1,305,754	1,389,003	1,350,365	1,326,651
Preferred deposits, viz.:				
Due New York State savings banks.....	1,121,708	1,324,812	1,104,105	1,065,203
Due New York State savings and loan associations, credit unions and land bank.....	1,191	19,416	30,479	9,580
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository.....	917,217	1,180,084	1,024,242	1,077,383
Deposits by the State of New York.....	98,000	123,000	100,000	100,000
Other deposits secured by pledge of assets.....	885,834	963,356	1,003,600	1,068,837
Deposits otherwise preferred.....	1,591,596	10,188,000	1,795,726	921,990
Due depositors, not preferred.....	15,088,960	18,511,584	20,004,594	20,843,839
Due to trust companies, banks and bankers.....	204,308	225,577	222,169	191,341
Bills payable.....	6,758,908	5,819,505	4,283,889	4,568,128
Rediscounts.....	468,614	1,074,149	846,712	1,304,431
Acceptances of drafts payable at a future date or authorized by commercial letters of credit.....	1,881,880	1,748,121	2,490,347	2,564,776
Other liabilities.....	130,025	139,581	143,559	154,497
Total liabilities.....	\$31,453,995	\$43,706,188	\$35,399,787	\$36,196,656

35. 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.]
 H. H. CAMMANN, *Vice-President*,

CHARLES M. VAN KLEECK, *Vice-President*,

ARTHUR J. MORRIS, *Secretary*,
 P. W. SHEPARD, *Assistant Secretary*.

TRUSTEES

HENRY C. SWORDS,	HENRY K. POMROY,	CHARLES SCRIBNER,	CHARLES S. BROWN,	ROBERT L. GERRY,
H. H. CAMMANN,	HERBERT P. HOWELL,	J. ROOS'L'T ROOSEVELT,	ALFRED E. MARLING,	JOHN D. PEABODY,
CHAS. M. VAN KLEECK,	LISPENARD STEWART,	ROBERT GOELET,	RICHARD H. WILLIAMS,	EDWARD DEWITT,
CHARLES C. BURKE,	LEWIS SPENCER MORRIS,	FREDERIC DEP. FOSTER,	HOWLAND PELL,	ARTHUR D. WEEKES, JR.
	EDWIN A. CRUIKSHANK,		CHARLES M. NEWCOMBE,	

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stock and bond investments, viz.:				
Public securities.....	\$1,234,357	\$1,269,719	\$1,212,629	\$1,060,195
Private securities.....	1,715,866	1,697,811	1,697,811	1,697,811
Mortgages owned.....	428,500	413,500	403,000	394,000
Loans and discounts secured by other collateral.....	4,368,822	4,453,629	5,066,077	5,559,928
Loans, discounts and bills purchased not secured by collateral.....	50,000	5,000	.....	.....
Overdrafts.....	1,762	977	1,107	5,288
Due from trust companies, banks and bankers.....	101,003	331,921	344,073	371,327
Specie.....	57,215	31,295	31,400	32,190
Other currency authorized by the laws of the United States.....	68,013	71,757	80,664	79,909
Cash items.....	789	1,004	1,126	17,657
Due from the Federal Reserve Bank of New York less offsets.....	1,001,143	1,115,697	1,161,125	1,300,026
Assets not included in any of the above heads.....	69,927	87,079	82,725	89,542
Total resources.....	\$9,097,397	\$9,479,389	\$10,081,737	\$10,607,873

LIABILITIES				
Capital	\$500,000	\$500,000	\$500,000	\$500,000
Surplus, including all undivided profits	575,927	597,007	627,883	659,554
Preferred deposits, viz.:				
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depositary	151,402	104,478	204,630	192,261
Deposits by the State of New York	23,037	50,373	40,373	40,000
Other deposits secured by pledge of assets	160,059	78,000	50,346	39,650
Due depositors, not preferred	7,592,389	8,084,450	8,558,778	9,040,454
Other liabilities	94,583	65,081	99,727	135,954
Total liabilities	\$9,097,397	\$9,479,389	\$10,081,737	\$10,607,873

36. 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

ALBERT L. SWETT,
CHARLES C. BEAHAN,
R. TITUS COAN,
AUG. J. CUNNINGHAM,CHARLES A. DEWEY,
WILLIAM B. HALE,
FRANK H. HAMLIN,
THERON E. BASTIAN,HENRY T. WILLIAMS,
PHILIP H. YAWMAN,
W. HENRY MATHEWS,
CHAS. H. PALMER,CLINTON ROGERS,
M. S. SANDFORD,
CHARLES J. WOLCOTT,
DARRELL D. SULLY,J. WARRANT CASTLEMAN,
CHARLES F. WRAY,
JOHN C. WINTERS,
WILLIAM W. WEBB.

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stock and bond investments, viz.:				
Public securities	\$1,881,571	\$1,148,381	\$1,409,999	\$1,163,376
Private securities	3,114,725	3,120,265	3,158,130	3,165,104
Real estate owned	98,700	98,700	98,700	98,700
Mortgages owned	604,644	564,888	566,468	567,135
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	87,781	82,433	83,459	95,692
Loans and discounts secured by other collateral	1,840,225	2,071,582	1,803,736	1,641,115
Loans, discounts and bills purchased not secured by collateral	607,521	562,934	515,328	617,509
Overdrafts	4,837	148	494	159
Due from trust companies, banks and bankers	647,656	586,963	585,641	641,463
Specie	40,179	39,826	39,633	39,821
Other currency authorized by the laws of the United States	175,337	180,794	172,984	162,943
Cash items	7,229	25,302	9,805	10,296
Due from the Federal Reserve Bank of New York less offsets	75,000	75,000	75,000	75,000
Assets not included in any of the above heads	87,503	56,367	78,661	77,937
Total resources	\$9,272,908	\$8,613,583	\$8,598,038	\$8,356,250

LIABILITIES				
Capital	\$400,000	\$400,000	\$400,000	\$400,000
Surplus, including all undivided profits	564,631	571,383	628,208	529,462
Preferred deposits, viz.:				
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository	85,462	80,615	86,056	100,007
Deposits by the State of New York	85,000	110,000	100,000	100,000
Other deposits secured by pledge of assets	239,000	233,000	154,000	.....
Due depositors, not preferred	7,158,315	6,829,774	6,939,041	6,898,298
Bills payable	675,000	350,000	200,000	100,000
Other liabilities	65,500	38,811	90,733	228,483
Total liabilities	\$9,272,908	\$8,613,583	\$8,598,038	\$8,356,250

37. GENEVA TRUST COMPANY, GENEVA

THOMAS H. CHEW, *President*,
 F. W. WHITWELL, *Vice-President*,
 THEO. J. SMITH, *Vice-President*,

[5 Seneca street; organized 1919]

JOHN PARMENTER, *Vice-President*,
 E. S. SIGLAR, *Treasurer*.

HARRY D. MARSHALL, *Secretary*,
 A. G. ROGERS, *Assistant Secretary*,
 WM. A. KANE, *Assistant Treasurer*.

DIRECTORS

JOHN B. ANDERSON,
 BEVERLY CHEW,
 THOMAS H. CHEW,
 PETER R. COLE,

LELAND A. COLTON,
 IEUAN HARRIS,
 THOMAS HASLETT,
 DAVID H. HENRY,

LANSING G. HOSKINS,
 WALTER HOWARD,
 ALFRED G. LEWIS,
 DANIEL W. LYNCH.

HARRY D. MARSHALL,
 EDWARD H. PALMER,
 JOHN PARMENTER,
 THEO. J. SMITH,

CHAS. H. SWEENEY,
 HENRY A. WHEAT,
 FRANCIS W. WHITWELL,
 CHARLES E. WILSON.

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stock and bond investments, viz.:				
Public securities.....		\$921,230	\$498,142	\$428,248
Private securities.....		227,329	586,970	516,304
Real estate owned.....		101,012	103,534	104,073
Mortgages owned.....		67,180	60,675	63,030
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....		61,440	65,285	66,130
Loans and discounts secured by other collateral.....		967,019	952,042	755,552
Loans, discounts and bills purchased not secured by collateral.....		1,555,867	1,815,185	1,976,986
Overdrafts.....		849	2,665	934
Due from trust companies, banks and bankers.....		173,441	220,972	86,023
Specie.....		12,460	989	11,469
Other currency authorized by the laws of the United States.....		93,705	89,521	82,052
Cash items.....		23,901	20,749	14,679
Due from the Federal Reserve Bank of New York less offsets.....		149,305	155,443	211,974
Assets not included in any of the above heads.....		144,796	45,619	51,387
Total resources.....		\$4,499,534	\$4,617,791	\$4,368,841

LIABILITIES				
Capital		\$243,000	\$250,000	\$250,000
Surplus, including all undivided profits		252,278	266,024	273,781
Preferred deposits, viz.:				
Due New York State savings banks		56,770	54,877	62,805
Other deposits due as executor, administrator, guardian, receiver, trustee, committee or depository				2,084
Deposits by the State of New York		38,000	52,000	52,000
Due depositors, not preferred		2,818,097	2,954,311	2,994,847
Bills payable		541,000	418,000	432,750
Rediscouts		450,027	507,864	277,300
Other liabilities		100,362	114,715	23,274
Total liabilities		\$4,499,534	\$4,617,791	\$4,368,841

38. GLENS FALLS TRUST COMPANY, GLENS FALLS

ADDISON B. COLVIN, *President.*

[152 Glen street; organized 1897]

A. EUGENE MASON, *Treasurer.*JAMES McPHILLIPS, *Vice-President.*WINFIELD A. HUPPUCH, *Vice-President.*A. L. SITTERLY, *Assistant Treasurer.*

DIRECTORS

EDWARD M. ANGELI,
ADDISON B. COLVIN,
CHARLES H. CARSON,HARRY E. FLOYD,
MARION H. FRASIER,
W. IRVING GRIFFING,
JOHN B. CONWAY,WINFIELD A. HUPPUCH,
GEORGE M. MEAD,
FRANK D. MOREHOUSE,
JOSEPH GOODFELLOW,A. EUGENE MASON,
WILLIAM H. PARKER,
JOHN H. SHEEHAN,
E. M. GARNAR, JR.JAMES McPHILLIPS,
Wm. B. LAVARNWAY,
HARRIS S. MASON,

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stock and bond investments, viz.:				
Public securities	\$197,417	\$182,607	\$186,214	\$179,381
Private securities	7,300	7,300	7,300	7,800
Real estate owned	84,092	100,666	96,727	176,490
Mortgages owned	59,908	66,558	67,808	66,808
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	77,982	128,027	126,152	126,878
Loans and discounts secured by other collateral	80,585	101,458	131,449	133,033
Loans, discounts and bills purchased not secured by collateral	518,584	438,806	459,741	495,091
Overdrafts	3,918	2,779	4,216	3,607
Due from trust companies, banks and bankers	32,254	52,895	55,518	96,941
Specie	2,077	1,253	1,376	900
Other currency authorized by the Laws of the United States	22,378	42,222	41,427	32,716
Cash items	867	3,581	2,460	2,714
Assets not included in any of the above heads	73,664	65,926	71,700	71,902
Total resources	\$1,161,026	\$1,194,078	\$1,252,088	\$1,394,261

LIABILITIES

Capital	\$100,000	\$100,000	\$100,000	\$100,000
Surplus, including all undivided profits	161,173	157,817	158,899	155,699
Preferred deposits, viz.:				
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository	41,571	40,333	41,192	40,229
Deposits by the State of New York	69,000	69,000	65,000	65,000
Other deposits secured by pledge of assets	26,006	.....	10,000	.....
Due depositors, not preferred	638,984	695,299	727,527	867,328
Due to trust companies, banks and bankers	5,865	13,569	12,037	10,743
Bills payable	113,500	114,500	111,000	100,000
Rediscounts .....	.....	.....	20,400	45,400
Other liabilities	4,927	3,560	6,033	9,862
Total liabilities	\$1,161,026	\$1,194,078	\$1,252,088	\$1,394,261

39. GUARANTY TRUST COMPANY OF NEW YORK, NEW YORK CITY

CHARLES H. SABIN, *President*. [140 Broadway; chartered 1864 as New York Guaranty and Indemnity Company] MATTHEW T. MURRAY, JR., *Secretary*.
 CHARLES M. BILLINGS, *Vice-President*, G. JARVIS GEER, JR., *Assistant Vice-President*, L. S. CRITCHELL, *Assistant Secretary*,
 FRANCIS H. SISSON, *Vice-President*, AUSTIN L. BABCOCK, *Assistant Vice-President*, H. A. DUNCAN, *Assistant Secretary*,
 WILLIAM C. LANE, *Vice-President*, ARTHUR B. HATCHER, *Assistant Vice-President*, SANFORD T. BENNETT, *Assistant Secretary*,
 WILLIS H. BOOTH, *Vice-President*, HUGH R. JOHNSTON, *Treasurer*, ALBERT HOPKINS, *Assistant Secretary*,
 JAMES M. PRATT, *Vice-President*, JOHN M. ROSS, *Assistant Treasurer*, MORRIS J. DUMONT, *Assistant Secretary*,
 WILLIAM C. COX, *Vice-President*, GEO. T. SCHERZINGER, *Assistant Treasurer*, JAMES I. BURKE, *Assistant Secretary*,
 MERREL P. CALLAWAY, *Vice-President*, GEO. A. HANNIGAN, *Assistant Treasurer*, JOHN A. GRISWOLD, *Assistant Secretary*,
 WILLIAM C. EDWARDS, *Vice-President*, HARRY LAWTON, *Assistant Treasurer*, CHARLES H. WHITE, *Assistant Secretary*,
 JOHN J. LEWIS, *Vice-President*, JOSEPH R. SLIPPER, *Assistant Treasurer*, ELLSWORTH ST. J. PRENTICE, *Assistant Secretary*.
 HAROLD STANLEY, *Vice-President*, EDMUND P. TATE, *Assistant Treasurer*, S. S. RAPP, *Assistant Secretary*.
 JAMES L. O'NEIL, *Vice-President*, KENNETH WARD SMITH, *Assistant Treasurer*, HARRY V. BABCOCK, *Assistant Secretary*,
 E. C. HEBBARD, *Vice-President*, W. R. NELSON, *Assistant Treasurer*, WILLIAM M. FALION, JR., *Assistant Secretary*,
 N. DEVEREUX PUTNAM, *Vice-President*, Sr. GEORGE B. TUCKER, *Assistant Treasurer*, JOHN WATTS, *Assistant Secretary*,
 ALBERT BRETON, *Vice-President*, J. LOWRY DALE, *Assistant Treasurer*, JOSEPH D. HERR, *Assistant Secretary*,
 EUGENE W. STETSON, *Vice-President*, MORRIS F. FREY, *Assistant Treasurer*, CHARLES M. SCHMIDT, *Assistant Secretary*,
 WILLIAM P. CONWAY, *Vice-President*, STUART H. PATTERSON, *Comptroller*, GEO. W. TAYLOR, JR., *Assistant Secretary*,
 CHALLEN R. PARKER, *Vice-President*, CLINTON F. MILLER, *Assistant Comptroller*, BENJ. V. NORTON, *Assistant Secretary*,
 JOSEPH R. SWAN, *Vice-President*, F. C. HARRIMAN, *Assistant Secretary*, HAROLD D. BENTLEY, *Trust Officer*,
 F. J. H. SUTTON, *Vice-President*, WALTER MEACHAM, *Assistant Secretary*, F. T. SHERMAN, *Assistant Trust Officer*,
 ALEXANDER PHILLIPS, *Vice-President*, DAVID P. HUGHES, *Assistant Secretary*, C. H. PLATNER, *Corporate Trust Officer*,
 EDWIN A. POTTER, JR., *Vice-President*, WM. G. WENDELL, *Assistant Secretary*, ROWLAND E. COCKS, *Personal Trust Officer*,
 RALPH DAWSON, *Vice-President*, JAMES D. HURD, *Assistant Secretary*, R. J. FALLEN, *Assistant Trust Officer*,
 ARTHUR R. JONES, *Assistant Vice-President*, EDWARD P. DAVIS, *Assistant Secretary*, HENRY A. THEIS, *Assistant Trust Officer*,
 B. ATTERBURY, *Assistant Secretary*.

DIRECTORS

EDWARD J. BERWIND, DANIEL GUGGENHEIM, WILLIAM C. LANE, CHARLES H. ALLEN, GRAYSON M. P. MURPHY,
 T. DEWITT CUYLER, THOS. E. WILSON, EDGAR L. MARSTON, WILLIAM C. POTTER, ALBERT H. HARRIS,
 JAMES B. DUKE, JOHN S. RUNNELLS, THOMAS F. RYAN, A. C. BEDFORD, W. MURRAY CRANE,
 ROBERT W. GOELET, JOHN A. SPOOR, CHARLES A. PEABODY, CHARLES H. SABIN, CALEB C. DULA,
 CORNELIUS F. KELLEY, FREDERIC A. JUILLIARD, ALEX. J. HEMPHILL, HARRY PAYNE WHITNEY, EUGENE G. GRACE,
 THOMAS W. LAMONT.

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stock and bond investments, viz.:				
Public securities	\$139,775,425	\$82,588,719	\$68,895,032	\$88,092,485
Private securities	51,596,545	49,667,334	52,968,523	49,867,297
Real estate owned	5,000,000	6,000,000	6,000,000	6,000,000

Mortgages owned.....	1,755,000	1,920,100	1,910,600	2,261,050
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....	9,023	5,000	4,800	37,000
Loans and discounts secured by other collateral.....	224,377,502	296,270,142	317,899,807	360,923,384
Loans, discounts and bills purchased not secured by collateral.....	133,517,836	109,590,034	120,920,401	152,372,296
Overdrafts.....	4,378	2,697	1,943	1,175
Due from trust companies, banks and bankers.....	33,533,500	36,353,637	69,172,486	52,994,783
Specie.....	27,013	33,964	23,482	50,526
Other currency authorized by the laws of the United States.....	2,506,495	3,110,043	3,730,967	3,143,613
Cash items.....	31,822,453	79,334,547	33,883,362	51,332,070
Due from the Federal Reserve Bank of New York less offsets.....	53,812,694	53,615,106	87,051,293	55,306,066
Customers' liability on acceptances (per contra, see liabilities).....	50,340,947	52,239,103	52,414,058	52,322,979
Assets not included in any of the above heads.....	26,343,806	50,353,973	19,024,888	91,798,295
Total resources.....	\$754,422,617	\$821,084,399	\$833,901,642	\$966,503,019
LIABILITIES				
Capital.....	\$25,000,000	\$25,000,000	\$25,000,000	\$25,000,000
Surplus, including all undivided profits.....	28,525,660	29,479,876	29,636,977	29,964,962
Preferred deposits, viz.:				
Due New York State savings banks.....	5,449,136	4,353,482	3,748,411	5,299,775
Due New York State savings and loan associations, credit unions and land bank.....		10,025	10,000	10,000
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository.....	416,480	787,691	1,049,756	1,387,593
Deposits by the State of New York.....	104,498	79,051	50,709	100,711
Deposits by the Superintendent of Banks of the State of New York.....	21,508	21,987	21,707	21,766
Other deposits secured by pledge of assets.....	52,145,905	51,891,991	15,842,170	25,359,754
Due depositors, not preferred.....	440,939,546	493,912,825	563,538,818	572,599,179
Due to trust companies, banks and bankers.....	93,850,100	134,376,980	120,401,857	120,731,674
Bills payable.....	26,000,000	5,000,000		36,500,000
Rediscounts.....	16,288,215	7,250,000		74,153,475
Acceptances of drafts payable at a future date or authorized by commercial letters of credit.....	50,340,947	52,239,103	52,414,058	52,322,979
Other liabilities.....	15,340,622	16,681,388	22,187,179	23,051,151
Total liabilities.....	\$754,422,617	\$821,084,399	\$833,901,642	\$966,503,019

40. HAMILTON TRUST COMPANY, BROOKLYN

WILLARD E. EDMISTER, *President,*

[189 Montague street; organized 1891]

GEORGE HADDEN, *Secretary,*WALTER C. HUMSTONE, *Vice-President,*JOSEPH C. HECKER, JR., *Assistant Secretary,*ROBERT S. GIRLING, *Assistant Secretary,*JOHN ANDERSON, *Vice-President,*GEORGE A. KINNEY, *Assistant Secretary.*

TRUSTEES

ALVAH MILLER,

F. W. LAFRENTZ,

DANIEL J. CREEM,

FRANK SULLIVAN SMITH,

JULIUS B. DAVENPORT,

CHARLES COOPER,

WALTER C. HUMSTONE,

DAVID F. BUTCHER,

GEORGE HADDEN,

CHARLES J. McDERMOTT,

JOHN C. McGUIRE,

JOHN N. PARTRIDGE,

FREDERICK H. POUCH,

FREDERICK H. ECKER,

CHARLES E. KEATOR,

HENRY N. WHITNEY,

EZRA D. BUSHNELL,

EVERSLEY CHILDS,

WILLARD E. EDMISTER,

JOHN ANDERSON,

EDWIN A. AMES,

FREDERICK H. WEBSTER,

H. C. FOLGER.

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stock and bond investments, viz.:				
Public securities.....	\$1,107,910	\$1,348,612	\$1,572,821	\$1,262,520
Private securities.....	2,417,893	2,166,682	2,077,887	2,022,237
Real estate owned.....	81,413	82,558	82,558	82,558
Mortgages owned.....	564,275	573,000	587,700	578,825
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....	80,400	78,700	82,850	82,600
Loans and discounts secured by other collateral.....	3,831,714	4,175,119	3,740,717	4,443,387
Loans, discounts and bills purchased not secured by collateral.....	108,544	132,791	101,200	118,487
Overdrafts.....	46	514	145	48
Due from trust companies, banks and bankers.....	654,917	1,202,697	814,230	874,066
Specie.....	333,401	323,596	319,729	324,420
Other currency authorized by the laws of the United States.....	151,120	122,220	149,210	262,025
Cash items.....	8,442	7,562	3,817	4,143
Assets not included in any of the above heads.....	76,117	85,538	84,606	72,673
Total resources.....	\$9,416,192	\$10,299,589	\$9,617,470	\$10,127,989

LIABILITIES

Capital	\$500,000	\$500,000	\$500,000	\$500,000
Surplus, including all undivided profits	1,045,572	1,076,527	1,089,017	1,048,279
Preferred deposits, viz.:				
Due New York State savings banks	1,096,193	863,024	922,773	968,288
Due New York State savings and loan associations, credit unions and land bank	28,270	24,717	28,800	27,297
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository	379,062	206,188	171,584	203,870
Deposits by the State of New York	63,000	63,000	55,000	55,000
Deposits by the Superintendent of Banks of the State of New York	7,919	7,643	7,626	7,646
Other deposits secured by pledge of assets	787,902	1,777,629	529,076	597,769
Due depositors, not preferred	5,433,526	5,699,669	6,260,596	6,637,698
Due to trust companies, banks and bankers	11,855	3,187	1,019	3,085
Other liabilities	62,893	78,005	51,979	79,057
Total liabilities	\$9,416,192	\$10,299,589	\$9,617,470	\$10,127,989

41. THE HERKIMER COUNTY TRUST COMPANY, LITTLE FALLS

J. JUDSON GILBERT, *President*,

[500 East Main street; organized 1917]

LORNE M. GRAVES, *Treasurer*.HOWARD C. MILLER, *Vice-President*,MYRON G. BRONNER, *Vice-President*,JIREH W. SHERMAN, *Assistant Secretary*.

DIRECTORS

J. JUDSON GILBERT,
FRANK SENIOR,
LONDON U. LYNT,JULIUS BRECKWOLDT,
D. H. BURRELL, Jr.,JOHN O'ROURKE,
MYRON G. BRONNER,
NELSON R. GILBERT,IRVING E. STACEY,
CHARLES A. MILLER,HOWARD C. MILLER,
SYLVAN M. BARNET,
CHARLES T. DASEY.

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stock and bond investments, viz.:				
Public securities	\$1,263,918	\$1,082,659	\$1,060,452	\$890,603
Private securities	306,718	312,452	418,135	423,647
Real estate owned	21,291	20,295	20,295	20,295
Mortgages owned	262,751	277,965	278,465	315,546
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	25,512	27,029	27,643	26,492
Loans and discounts secured by other collateral	1,408,140	1,700,956	1,752,973	2,221,518
Loans, discounts and bills purchased not secured by collateral	1,110,191	974,540	971,799	926,767
Overdrafts	26	78	81	463
Due from trust companies, banks and bankers	132,811	189,881	250,427	307,994
Specie	3,631	4,085	5,390	2,217
Other currency authorized by the laws of the United States	70,744	84,580	87,655	105,302
Cash items	12,619	12,393	31,685	9,381
Due from the Federal Reserve Bank of New York less offsets	145,445	100,474	106,587	188,085
Customers' liability on acceptances (per contra, see liabilities)				100,000
Assets not included in any of the above heads	61,472	42,902	50,032	50,787
Total resources	\$4,825,269	\$4,830,289	\$5,061,619	\$5,589,097

LIABILITIES					
Capital		\$350,000	\$350,000	\$350,000	\$350,000
Surplus, including all undivided profits		413,947	419,515	435,591	449,490
Preferred deposits, viz.:					
Due New York State savings and loan associations, credit unions and land bank		780	3,583	343	213
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository		13,885	18,231	17,460	22,162
Deposits by the State of New York		100,000	100,000	90,000	90,000
Other deposits secured by pledge of assets		152,672	18,012	105,766	19,768
Due depositors, not preferred		2,691,734	2,750,957	3,099,475	3,578,151
Due to trust companies, banks and bankers			361	10	307
Bills payable		915,000	932,000	817,000	789,000
Rediscounts			96,000		25,000
Acceptances of drafts payable at a future date or authorized by commercial letters of credit					100,000
Other liabilities		187,251	141,630	145,974	165,006
Total liabilities		\$4,825,269	\$4,830,289	\$5,061,619	\$5,589,097

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42. HUDSON RIVER TRUST COMPANY, HUDSON

[520 Warren street; organized 1912]

DELBERT DINEHART, *President*,
ROBERT W. EVANS, *Vice-President*,

LOUIS A. BRISTOL, *Vice-President*,
CHARLES W. BOSTWICK, *Vice-President*.

CHARLES W. CLAPPER, *Treasurer*,
CLYDE N. HOLSAPPLE, *Assistant Treasurer*.

DIRECTORS

DELBERT DINEHART,
ROBERT W. EVANS,
CHAS. W. BOSTWICK,
JOHN V. WHITBECK, JR.,

ARTHUR GIFFORD,
LOUIS A. BRISTOL,
HENRY HUDSON,
JOHN NICHOLS,

JAMES J. FOX,
SHERWOOD V. WHITBECK,
HERMAN LIVINGSTON,

ALEXANDER W. HOVER,
WILLIAM A. MALLERY, JR.,
ARTHUR FARRAND,
EDWARD TINKER,

HAROLD E. FRITTS,
T. B. KEATING,
E. W. SCOVILLE,
FRANK V. UHRIG,

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stock and bond investments, viz.:				
Public securities	\$695,627	\$505,879	\$491,252	\$452,185
Private securities	693,859	817,944	901,016	947,505
Real estate owned	25,000	25,000	25,000	25,000
Mortgages owned	149,864	150,046	149,824	170,656
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	69,320	55,510	47,086	37,899
Loans and discounts secured by other collateral	122,025	126,705	141,340	181,598
Loans, discounts and bills purchased not secured by collateral	406,738	439,179	493,119	483,910
Overdrafts	16	1,775	96	510
Due from trust companies, banks and bankers	84,135	150,270	132,982	130,665
Specie	21,585	6,293	42,397	23,445
Other currency authorized by the laws of the United States	36,895	36,410	36,980	37,077
Cash items	13,768	18,478	18,640	22,711
Assets not included in any of the above heads	5,478	23,229	24,946	18,927
Total resources	\$2,324,310	\$2,356,718	\$2,504,678	\$2,532,088

LIABILITIES				
Capital	\$125,000	\$125,000	\$125,000	\$125,000
Surplus, including all undivided profits	93,049	114,559	118,209	108,562
Preferred deposits, viz.:				
Due New York State savings banks	15,846	16,045	19,313	25,139
Due New York State savings and loan associations, credit unions and land bank	1,395	148	766	98
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository	13,077	39,089	16,743	21,494
Deposits by the State of New York	28,000	28,000	28,000	28,000
Other deposits secured by pledge of assets	57,569	8,783	6,660	70,314
Deposits otherwise preferred				154,052
Due depositors, not preferred	1,983,353	1,902,250	2,149,416	1,727,278
Due to trust companies, banks and bankers	169	3,783	1,961	1,831
Bills payable				205,000
Rediscouts		102,000	30,000	50,000
Other liabilities	6,852	17,061	8,610	15,320
Total liabilities	\$2,324,310	\$2,356,718	\$2,504,678	\$2,532,088

43. HUDSON TRUST COMPANY, NEW YORK CITY

FRANK V. BALDWIN, *President*,
JOHN GERKEN, *Vice-President*,

[1411 Broadway; organized 1906]
RICHARD A. PURDY, *Secretary*.

JOHN J. BRODERICK, *Treasurer*,
WM. J. TERRY, *Assistant Treasurer*

DIRECTORS

FRANK V. BALDWIN,
CLARENCE P. KING,
CHARLES F. HOLM,

ROBERT H. ROUNTREE,
PAUL B. SCARFF,
W. L. BALDWIN,

FRED H. EHLEN,
JOHN GERKEN,

WM. P. RINCKHOFF,
GUSTAV SCHOLER,
BARRON G. COLLIER,

WM. VON TWISTERN,
LYNN H. DINKINS,
TUCKER K. SANDS.

RESOURCES	Statement of condition Feb. 21 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stock and bond investments, viz.:				
Public securities.....	\$2,167,907	\$2,244,443	\$1,820,251	\$1,648,089
Private securities.....	881,842	881,294	881,294	881,294
Mortgages owned.....	60,000	57,500	57,500	128,500
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....	139,103	154,000	94,500	3,529
Loans and discounts secured by other collateral.....	1,129,525	1,296,222	2,133,752	2,660,999
Loans, discounts and bills purchased not secured by collateral.....	904,180	874,708	1,022,783	953,873
Overdrafts.....	172	61	.....	.....
Due from trust companies, banks and bankers.....	1,668,583	1,747,409	1,602,606	2,554,020
Specie.....	165,289	157,624	167,399	162,959
Other currency authorized by the laws of the United States.....	250,534	288,245	380,261	433,365
Cash items.....	12,288	6,838	17,377	20,421
Customers' liability on acceptances (per contra, see liabilities).....	.....	.....	10,000	6,200
Assets not included in any of the above heads.....	37,200	41,588	39,625	30,360
Total resources.....	\$7,416,623	\$7,749,932	\$8,227,348	\$9,483,609

LIABILITIES				
Capital	\$500,000	\$500,000	\$500,000	\$500,000
Surplus, including all undivided profits	612,343	601,426	622,825	645,712
Preferred deposits, viz.:				
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository	9,434	9,270	8,711	25,539
Deposits by the State of New York	49,000	70,000	60,000	60,000
Other deposits secured by pledge of assets	199,120	202,000	151,918	58,877
Deposits otherwise preferred	36,117	27,006	64,071	12,162
Due depositors, not preferred	5,438,353	5,801,742	6,152,069	7,465,778
Due to trust companies, banks and bankers	528,435	481,137	604,523	646,507
Acceptances of drafts payable at a future date or authorized by commercial letters of credit			10,000	6,200
Other liabilities	43,821	57,351	53,231	62,834
Total liabilities	\$7,416,623	\$7,749,932	\$8,227,348	\$9,483,609

44. HUGUENOT TRUST COMPANY OF NEW ROCHELLE, NEW ROCHELLE

RAYMOND J. WALTERS, *President*,
MICHAEL J. MARTIN, *Vice-President*,

[32 North avenue; organized 1910]
GEORGE E. GALGANO, *Vice-President*,

EVERETT A. CULP, *Secretary*,
GEORGE W. SUTTON, *Treasurer*.

DIRECTORS

RAYMOND J. WALTERS, GEORGE E. GALGANO,
ARTHUR L. DAVIS, GEORGE W. SUTTON,
CHARLES W. BRYAN, JR., CHARLES W. BRYAN,

ALBERT B. GROSS,
ADAM KISTINGER,

FREDERICK H. WALDORF,
MICHAEL J. MARTIN,
FRANK C. KOCH,

CHARLES H. REISIG,
ALBERT M. BEDFORD,
GEO. M. L. LA BRANCHE.

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stock and bond investments, viz.:				
Public securities	\$480,755	\$534,080	\$517,470	\$590,492
Private securities	309,900	328,487	341,166	361,391
Real estate owned	32,000	32,000	32,000	32,000
Mortgages owned	102,550	107,850	90,850	83,350
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	41,850	30,700	40,906	61,606
Loans and discounts secured by other collateral	132,864	348,688	363,455	433,758
Loans, discounts and bills purchased not secured by collateral	250,014	332,022	439,577	446,687
Overdrafts			114	73
Due from trust companies, banks and bankers	168,317	134,903	136,281	161,973
Specie	25,772	32,404	28,291	25,112
Other currency authorized by the laws of the United States	19,074	21,990	22,097	22,320
Cash items	3,996	6,657	3,958	5,555
Assets not included in any of the above heads	14,506	16,386	13,203	17,050
Total resources	\$1,581,598	\$1,926,167	\$2,029,368	\$2,241,367

LIABILITIES				
Capital	\$150,000	\$150,000	\$150,000	\$150,000
Surplus, including all undivided profits	90,503	87,187	92,904	90,614
Preferred deposits, viz.:				
Due New York State savings banks	273	273	273	273
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository	26,710	36,700	36,515	19,586
Deposits by the State of New York	40,208	40,000	40,306	40,101
Other deposits secured by pledge of assets	73,437	26,366	27,568	21,453
Due depositors, not preferred	1,193,583	1,580,512	1,662,928	1,893,806
Due to trust companies, banks and bankers	1,081	1,962	9,597	9,747
Other liabilities	5,803	3,167	9,277	15,787
Total liabilities	\$1,581,598	\$1,926,167	\$2,029,368	\$2,241,367

45. IRVING TRUST COMPANY, NEW YORK CITY

FREDERIC G. LEE, *President*

[233 Broadway; organized 1902 as Broadway Trust Company]

GEORGE W. BERRY, *Secretary*

JOHN WILLIAMS, *Vice-President*,
 LOUIS S. QUIMBY, *Vice-President*,
 GEO. F. GENTES, *Vice-President*,
 WILLIAM GAMBLE, *Vice-President*,
 WM. M. ROSENDALE, *Vice-President*,
 F. H. CLARKSON, *Vice-President*,
 MAX RADT, *Vice-President*,
 CHARLES G. COLYER, *Vice-President*,
 HENRY M. WELLS, *Vice-President*,

D. IRVING MEAD, *Vice-President*,
 ALEX. C. SNYDER, *Vice-President*,
 P. F. GRAY, *Treasurer*.
 ARTHUR P. SMITH, *Assistant Secretary*.
 RALPH R. WARDELL, *Assistant Secretary*.
 JOHN STEWART, *Assistant Secretary*,
 LEONARD F. MAYR, *Assistant Secretary*,
 WM. FEICK, *Assistant Secretary*,
 WM. L. CLOW, *Assistant Secretary*,

JOHN EGOLF, *Assistant Secretary*,
 C. E. DU FRESNE, *Assistant Secretary*,
 ROBERT L. SMITH, *Assistant Secretary*,
 L. L. HOPKINS, *Assistant Secretary*,
 FRANKLIN SCHENCK, *Assistant Secretary*,
 CHARLES W. HODSON, *Cashier*,
 A. D. BERRY, *Assistant Cashier*,
 WM. H. MILLIKEN, *Assistant Cashier*,
 HERMAN W. WILLIS, *Assistant Trust Officer*.

DIRECTORS

ALEX. GILBERT,
 M. M. BELDING,
 AUSTIN B. FLETCHER,
 EUGENE S. BENJAMIN,
 WILLIAM C. BREED,
 JOHN H. FLAGLER,

ROLLIN P. GRANT,
 GEO. C. MEYER,
 J. L. REISS,
 J. AMORY HASKELL,
 LEE KOHNS,
 HAROLD A. HATCH,

SIDNEY G. MITCHELL,
 WILLIAM SKINNER,
 F. A. M. BURRELL,
 JAMES CLARKE,
 WILLIAM K. DICK,

WARREN CRUIKSHANK,
 EMANUEL GERLI,
 THOMAS B. KENT,
 FREDERIC G. LEE,
 HARRY E. WARD,
 HENRY M. WELLS,

ADAM K. LUKE,
 LEWIS E. PIERSON,
 THEO. F. WHITMARSH,
 JOHN H. LOVE,
 JOHN J. PULLEYN,
 DANIEL W. WHITMORE.

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stock and bond investments, viz.:				
Public securities.....	\$7,406,478	\$4,029,693	\$5,111,623	\$4,261,658
Private securities.....	2,203,703	890,710	1,558,816	1,365,260
Real estate owned.....	618,295	629,946	924,646	924,446
Mortgages owned.....	1,033,025	1,051,600	993,650	925,900
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....	198,825	189,374	212,716	89,540
Loans and discounts secured by other collateral.....	11,902,122	16,857,281	20,745,247	17,560,921
Loans, discounts and bills purchased not secured by collateral.....	15,533,989	23,883,494	32,904,738	33,127,963
Overdrafts.....	14,071	1,222	577	955
Due from trust companies, banks and bankers.....	1,183,708	2,610,613	3,575,092	4,019,714

Specie	144,826	129,773	147,049	137,600
Other currency authorized by the laws of the United States	2,042,813	2,082,934	2,111,702	2,243,401
Cash items	3,240,065	4,621,269	6,248,071	5,145,810
Due from the Federal Reserve Bank of New York less offsets	7,286,804	7,833,577	8,518,775	11,705,892
Customers' liability on acceptances (per contra, see liabilities)	793,642	981,376	1,533,363	2,161,403
Assets not included in any of the above heads	162,366	225,578	298,400	243,957
Total resources	\$53,764,712	\$66,018,440	\$84,884,465	\$83,914,420
LIABILITIES				
Capital	\$1,500,000	\$2,250,000	\$3,000,000	\$3,000,000
Surplus, including all undivided profits	1,189,457	1,168,875	1,571,189	1,679,950
Preferred deposits, viz.:				
Due New York State savings banks	1,469,457	1,527,992	1,844,109	1,736,931
Due New York State savings and loan associations, credit unions and land bank	44,327	75,503	104,686	122,789
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository	149,717	335,682	690,939	712,103
Deposits by the State of New York		39,291	39,000	39,000
Other deposits secured by pledge of assets	3,850,026	1,511,108	2,586,778	1,424,375
Deposits otherwise preferred	117,342	146,354	85,452	161,062
Due depositors, not preferred	43,040,176	55,315,601	70,642,513	70,038,351
Due to trust companies, banks and bankers	1,223,648	2,076,768	1,914,546	1,994,327
Acceptances of drafts payable at a future date or authorized by commercial letters of credit	797,392	987,035	1,657,007	2,184,862
Other liabilities	383,170	584,231	748,246	770,670
Total liabilities	\$53,764,712	\$66,018,440	\$84,884,465	\$83,914,420

46. ITALIAN DISCOUNT AND TRUST COMPANY, NEW YORK CITY

GEORGE P. KENNEDY, *President*,
GAETANO BIASUTTI, *Vice-President*,

[399 Broadway; organized 1918]

HARVEY J. CONNOLLY, *Secretary*,
HUGH F. DONNELLY, *Assistant Secretary*,

DIRECTORS

ALEXANDER J. HEMPHILL,
GR. UFF ANGELO POGLAINI

EUGENE W. STETSON,
HARRY LAWTON,

THEODORE ROUSSEAU,

JOHN J. FRESCHI,
EMANUEL GERLI,

GAETANO BIASUTTI,
GEORGE P. KENNEDY,

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stock and bond investments, viz.:				
Public securities	\$208,484	\$519,582	\$670,798	\$725,869
Loans and discounts secured by other collateral	1,537,184	6,149,949	12,175,706	9,828,609
Loans, discounts and bills purchased not secured by collateral	990,432	2,045,392	2,237,401	3,865,663
Overdrafts	63	958	909	13,709
Due from trust companies, banks and bankers	108,129	1,410,622	3,080,262	2,018,860
Specie	1,878	2,393	2,339	1,947
Other currency authorized by the laws of the United States	75,000	426,520	477,681	449,138
Cash items	172			
Due from the Federal Reserve Bank of New York less offsets	172,000	570,000	985,153	909,053
Customers' liability on acceptances (per contra, see liabilities)	391,901	737,635	815,201	1,071,727
Assets not included in any of the above heads	61,955	235,014	919,029	576,917
Total resources	\$3,547,198	\$12,098,065	\$21,364,479	\$19,461,492

LIABILITIES

Capital	\$500,000	\$500,000	\$500,000	\$500,000
Surplus, including all undivided profits	232,991	296,225	362,347	420,840
Preferred deposits, viz.:				
Deposits by the Superintendent of Banks of the State of New York		17,639	17,500	17,500
Due depositors, not preferred	2,364,239	10,372,111	12,834,613	8,954,807
Due to trust companies, banks and bankers		149,629	6,779,940	8,400,581
Acceptances of drafts payable at a future date or authorized by commercial letters of credit	391,901	737,635	815,201	1,071,727
Other liabilities	58,067	24,826	54,878	96,037
Total liabilities	\$3,547,198	\$12,098,065	\$21,364,479	\$19,461,492

47. ITHACA TRUST COMPANY, ITHACA

[110 North Tioga street; organized 1891]

CHARLES E. TREMAN, *President.*EMMONS L. WILLIAMS, *Vice-President.*WILLIAM H. STORMS, *Secretary,*SHERMAN PEER, *Treasurer.*FRANKLIN C. CORNELL, *Vice-President.*

DIRECTORS

CHARLES H. BLOOD,
CHARLES D. BOSTWICK,
FORDYCE A. COBB,FRANKLIN C. CORNELL,
JOHN M. GUANTLETT,
FREDERIC J. WHITON,
FRANK L. MORSE,SHERMAN PEER,
JACOB ROTHCHILD,
LOUIS P. SMITH,WILLIAM H. STORMS,
CHARLES E. TREMAN,
EMMONS L. WILLIAMS,
EDWIN C. STEWART.ROBERT H. TREMAN,
MYNDERSE VAN CLEEVE,
LEROY H. VAN KIRK,

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stock and bond investments, viz.:				
Public securities.....	\$378,067	\$262,965	\$408,570	\$414,387
Private securities.....	1,003,406	973,455	921,130	1,008,265
Real estate owned.....	28,312	45,745	58,852	72,946
Mortgages owned.....	754,780	736,079	733,619	736,045
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....	38,000	25,858	26,083	25,100
Loans and discounts secured by other collateral.....	449,564	459,324	580,431	611,551
Loans, discounts and bills purchased not secured by collateral.....	193,789	169,452	265,186	223,175
Overdrafts.....	216	96	413	74
Due from trust companies, banks and bankers.....	283,573	183,814	92,546	59,042
Specie.....	2,328	3,393	3,079	3,328
Other currency authorized by the laws of the United States.....	33,413	28,153	52,514	49,161
Cash items.....	5,093	34,153	6,147	21,492
Due from the Federal Reserve Bank of New York less offsets.....	119,081	113,000	118,330	128,271
Assets not included in any of the above heads.....	56,149	135,312	77,866	67,040
Total resources.....	\$3,345,771	\$3,170,799	\$3,344,766	\$3,419,877

LIABILITIES				
Capital	\$200,000	\$200,000	\$200,000	\$200,000
Surplus, including all undivided profits	221,033	217,139	183,199	178,402
Preferred deposits, viz.:				
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository	116,473	89,090	74,991	76,483
Deposits by the State of New York	22,000	22,000	22,000	22,000
Other deposits secured by pledge of assets	104,000	.....	92,000	15,000
Due depositors, not preferred	2,652,096	2,614,634	2,715,639	2,856,803
Due to trust companies, banks and bankers	17,667	27,704	39,635	43,188
Other liabilities	12,502	232	17,302	28,001
Total liabilities	\$3,345,771	\$3,170,799	\$3,344,766	\$3,419,877

48. KINGS COUNTY TRUST COMPANY, BROOKLYN

[342 Fulton street; organized 1889]

JULIAN D. FAIRCHILD, *President.*
 JULIAN P. FAIRCHILD, *Vice-President.*

WILLIAM J. WASON, Jr., *Vice-President.*
 HOWARD D. JOOST, *Assistant Secretary.*

THOMAS BLAKE, *Secretary.*
 J. NORMAN CARPENTER, *Trust Officer.*

TRUSTEES

WALTER E. BEDELL,
 EDWARD C. BLUM,
 GEO. V. BROWER,
 JOHN T. UNDERWOOD,

ROBERT A. DRYSDALE,
 JULIAN D. FAIRCHILD,
 JULIAN P. FAIRCHILD,
 LAURUS E. SUTTON,

JOSEPH HUBER,
 WHITMAN W. KENYON,
 HENRY A. MEYER,
 CHARLES A. O'DONOHUE,

CHARLES E. PERKINS,
 JOHN J. WILLIAMS,
 DICK S. RAMSAY,
 H. B. SCHARMANN,

OSWALD W. UHL,
 LLEWELLYN A. WRAY,
 FREDERICK G. FISCHER,
 WILLIAM J. WASON, Jr.

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stock and bond investments, viz.:				
Public securities	\$3,285,907	\$3,527,112	\$4,230,746	\$4,371,050
Private securities	6,662,445	6,654,773	6,927,424	6,990,164
Real estate owned	397,000	397,000	396,706	385,000
Mortgages owned	1,044,050	983,800	965,420	1,096,430
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	245,126	246,310	257,432	351,950
Loans and discounts secured by other collateral	8,442,498	10,640,044	9,743,804	10,669,588
Loans, discounts and bills purchased not secured by collateral	1,236,679	1,365,748	1,070,471	1,026,170
Overdrafts	328	.....	631	1,283
Due from trust companies, banks and bankers	1,668,919	2,332,526	1,426,478	2,218,357
Specie	49,409	29,483	16,508	102,816
Other currency authorized by the laws of the United States	1,223,174	1,413,179	1,180,922	1,052,272
Cash items	10,470	156,631	22,589	34,344
Assets not included in any of the above heads	235,416	285,889	224,007	255,251
Total resources	\$24,501,421	\$28,032,495	\$26,463,138	\$28,554,675

LIABILITIES				
Capital.....	\$500,000	\$500,000	\$500,000	\$500,000
Surplus, including all undivided profits.....	2,771,895	2,862,044	2,868,296	2,868,826
Preferred deposits, viz.:				
Due New York State savings banks.....	2,704,927	3,471,046	2,435,215	2,622,327
Due New York State savings and loan associations, credit unions and land bank.....	16,904	17,781	5,457	5,457
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository.....	446,604	452,758	544,117	461,058
Deposits by the State of New York.....	700,000	700,000	625,000	800,000
Deposits by the Superintendent of Banks of the State of New York.....	22,434	20,657	21,084	21,519
Other deposits secured by pledge of assets.....	1,293,031	1,983,988	1,242,649	975,462
Due depositors, not preferred.....	15,823,989	17,692,164	17,858,834	19,300,392
Due to trust companies, banks and bankers.....	81,753	228,624	172,978	755,160
Other liabilities.....	139,884	103,433	189,508	244,474
Total liabilities.....	\$24,501,421	\$28,032,495	\$26,463,138	\$28,554,675

49. KINGSTON TRUST COMPANY, KINGSTON

[37 Main street; organized 1919]

WILLIAM J. TURCK, *President.*

CHARLES R. O'CONNOR, *Vice-President.*

ARTHUR A. DAVIS, *Treasurer.*

DIRECTORS

WILLIAM J. TURCK,
PHILIP ELTING,
ARTHUR V. HOORNBECK,
BRUYN HASBROUCK.

WM. O. SCHWARZWAEDLER, H. J. PRATT,
C. S. TREADWELL,
ARTHUR V. HOORNBECK, JACOB RICE,
C. W. WALTON, J. R. MILLARD,

E. H. BOGART,
W. H. VAN ETTEN,
JAMES JENKINS,
JOEL BRINK,

FRANK R. POWLEY,
HALLEY R. CANTINE,
J. F. HERBERT,
WILSON C. INGALLS.

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stock and bond investments, viz.:				
Public securities		\$140,924	\$168,179	\$219,564
Private securities		200	62,074	18,302
Real estate owned		15,000	15,000	37,073
Mortgages owned			7,500	7,500
Loans and discounts secured by bond and mortgage, deed or other real estate collateral		19,356	16,942	5,782
Loans and discounts secured by other collateral		168,236	231,715	219,092
Loans, discounts and bills purchased not secured by collateral		637,002	712,072	924,297
Overdrafts		96	118	35
Due from trust companies, banks and bankers		13,668	10,297	3,778
Specie		4,136	6,504	6,995
Other currency authorized by the laws of the United States		17,623	24,841	43,037
Cash items		10,397	7,578	13,817
Due from the Federal Reserve Bank of New York less offsets		2,013	3,351	38,903
Assets not included in any of the above heads		65,075	66,948	61,279
Total resources		\$1,093,726	\$1,333,119	\$1,598,554

LIABILITIES

Capital		\$150,000	\$150,000	\$150,000
Surplus, including all undivided profits		87,556	91,345	95,323
Preferred deposits, viz.:				
Due New York State savings banks		57,797	58,274	71,449
Due New York State savings and loan associations, credit unions and land bank		1,043	243	820
Deposits by the State of New York		40,000	40,000	40,000
Deposits otherwise preferred .....		.....	29,645	16,722
Due depositors, not preferred		634,051	847,993	1,105,770
Due to trust companies, banks and bankers		3,746	20,733	22,672
Bills payable		65,000	40,000	40,000
Other liabilities		54,533	54,886	55,798
Total liabilities		\$1,093,726	\$1,333,119	\$1,508,554

50. LACKAWANNA TRUST COMPANY, LACKAWANNA

IRA P. TREVETT, *President.*

[1009 Ridge road; organized 1917]

HARRY M. WINKELMAN, *Assistant Secretary*FRANK J. TWIST, *Secretary.*

DIRECTORS

JOHN H. CROSTA,
EDW. E. COATSWORTH,
CHARLES DIEBOLD, Jr.,JAMES J. REDMOND,
MICHAEL A. SULLIVAN,
HARRY J. KELLEY,TALMADGE BLASS,
MARTIN I. DELANEY,JOS. E. DONNELLY,
MICHAEL F. MURPHY,
JOHN W. O'CONNOR,IRA P. TREVETT,
CHRISTOPHER G. BOLAND,
HUGH NEVINS.

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stock and bond investments, viz.:				
Public securities	\$193,891	\$190,039	\$176,559	\$170,559
Private securities	63,117	60,468	58,348	59,198
Mortgages owned	117,516	153,331	160,196	185,621
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	17,525	16,129	15,855	12,800
Loans and discounts secured by other collateral	8,035	7,810	15,647	14,173
Loans, discounts and bills purchased not secured by collateral	138,489	166,306	206,821	173,505
Due from trust companies, banks and bankers	67,243	59,752	65,860	99,863
Specie	9,000	9,000	9,000	9,097
Other currency authorized by the laws of the United States	7,838	9,631	8,660	12,134
Cash items	943	71	543	672
Assets not included in any of the above heads	14,662	14,603	18,072	15,557
Total resources	\$638,259	\$687,140	\$735,561	\$753,229

LIABILITIES

Capital	\$100,000	\$100,000	\$100,000	\$100,000
Surplus, including all undivided profits	28,411	31,857	32,823	34,997
Preferred deposits, viz.:				
Due New York State savings banks	10,000	10,000	10,000	10,000
Due New York State savings and loan associations, credit unions and land bank		1,033		519
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository	15,859	17,146	17,146	17,317
Deposits by the State of New York	14,000	14,000	14,000	14,000
Other deposits secured by pledge of assets	30,000	35,308	25,000	10,000
Due depositors, not preferred	417,486	454,540	521,259	560,224
Due to trust companies, banks and bankers	20,933	21,068	10,000	
Other liabilities	1,570	2,188	5,333	6,172
Total liabilities	\$638,259	\$687,140	\$735,561	\$753,229

51. LAWYERS' TITLE AND TRUST COMPANY, NEW YORK CITY

[190 Broadway; organized 1905 by merger of Central Realty Bond and Trust Company and Lawyers' Title Insurance Company]

LOUIS V. BRIGHT, <i>President.</i>	LEWIS H. LOSEE, <i>Vice-President.</i>	WALTER N. VAIL, <i>Secretary.</i>
THORWALD STALLKNECHT, <i>Vice-President.</i>	FREDERIC E. GUNNISON, <i>Vice-President.</i>	GEORGE F. PARMELEE, <i>Assistant Secretary.</i>
HERBERT E. JACKSON, <i>Vice-President.</i>	ARCHIBALD FORBES, <i>Treasurer.</i>	ROBERT I. SMYTH, <i>Assistant Treasurer.</i>
	JOSEPH P. STAIR, <i>Trust Officer.</i>	

DIRECTORS

LUCIUS H. BEERS,	RICHARD T. GREENE,	PAYSON MERRILL,	DEWITT BAILEY,	FRED. E. GUNNISON,
LOUIS V. BRIGHT,	WILLIAM P. DIXON,	WM. IVES WASHBURN,	AUGUST HECKSCHER,	EDWIN C. JAMESON,
GEORGE F. BUTTERWORTH,	HENRY GOLDMAN,	DICK S. RAMSAY,	WILLIAM SCHRAMM,	WILLIAM M. CALDER,
EDWIN W. COGGESHALL,	J. FREDERIC KERNOCHAN,	THORWALD STALLKNECHT,	WILLIAM G. GILMORE,	JOHN J. WATSON, JR.,
ALBERT H. WIGGIN,	PHILIP LEHMAN,		EDGAR J. PHILLIPS.	WALTER E. SACHS.

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stock and bond investments, viz.:				
Public securities	\$3,265,147	\$2,397,311	\$2,438,228	\$1,918,470
Private securities	2,196,791	3,186,427	3,322,288	3,405,677
Real estate owned	3,245,841	3,157,473	3,075,439	3,059,462
Mortgages owned	6,944,217	6,933,660	7,117,612	7,809,332
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	177,031	258,931	204,631	186,331
Loans and discounts secured by other collateral	4,839,296	4,895,806	4,701,833	6,292,505
Loans, discounts and bills purchased not secured by collateral	2,903,309	2,667,104	2,719,952	2,954,218
Overdrafts	3,071	2,869	1,592	2,584
Due from trust companies, banks and bankers	1,226,829	1,207,437	1,520,607	1,306,409
Specie	208,225	196,261	197,188	206,593
Other currency authorized by the laws of the United States	603,051	566,472	588,468	617,235
Cash items	473,757	835,746	860,200	1,057,107

Due from the Federal Reserve Bank of New York less offsets.....	950,638	796,515	803,165	987,151
Customers' liability on acceptances (per contra, see liabilities).....	312,500	200,000	200,000	300,000
Assets not included in any of the above heads.....	428,124	602,347	524,137	544,285
Total resources.....	\$27,777,827	\$27,904,419	\$28,275,340	\$30,647,359

LIABILITIES

Capital.....	\$4,000,000	\$4,000,000	\$4,000,000	\$4,000,000
Surplus, including all undivided profits.....	5,264,295	5,417,460	5,529,834	5,711,271
Preferred deposits, viz.:				
Due New York State savings banks.....	570,060	474,941	389,131	387,909
Due New York State savings and loan associations, credit unions and land bank.....	23,029	16,253	25,750	18,490
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository.....	1,546,274	894,677	516,863	1,762,688
Deposits by the State of New York.....	843,710	755,958	336,007	305,086
Other deposits secured by pledge of assets.....	679,949	1,195,289	402,872	351,303
Deposits otherwise preferred.....	286,681	244,723	308,634	366,587
Due depositors, not preferred.....	13,734,199	14,072,668	15,427,998	16,229,133
Due to trust companies, banks and bankers.....	217,960	128,541	116,638	121,526
Bills payable.....			500,000	500,000
Acceptances of drafts payable at a future date or authorized by commercial letters of credit.....	50,000	150,000	50,000	100,000
Other liabilities.....	561,670	553,909	671,613	793,866
Total liabilities.....	\$27,777,827	\$27,904,419	\$28,275,340	\$30,647,359

52. LINCOLN TRUST COMPANY, NEW YORK CITY

ALEXANDER S. WEBB, *President,*ABRAM M. HYATT, *Vice-President,*OWEN WARD, *Vice-President,*FREDERIC P. DAVIS, *Vice-President.*WM. F. FITZSIMMONS, *Vice-President.*MOSES S. LOTT, *Vice-President.*

[204 Fifth avenue; organized 1902]

NELSON F. GRIFFIN, *Treasurer.*JOSEPH W. HANSON, *Assistant Treasurer.*NORMAN W. ANDREWS, *Assistant Treasurer.*JOSEPH H. ADAMS, JR., *Assistant Treasurer.*CHAS. E. CALHOUN, *Secretary.*NORMAN W. ANDREWS, *Assistant Treasurer.*HARRY M. FORD, *Assistant Secretary.*ROGERS W. GOULD, *Assistant Secretary.*ROBERT L. JONES, *Assistant Secretary.*PAUL H. SELCHOW, *Trust Officer.*

DIRECTORS

GEORGE BLAGDEN,

HERMAN C. FLEITMANN,

ERSKINE HEWITT,

L. M. BOOMER,

WM. H. WHEELOCK,

W. DE LANCEY KOUNTZE,

GEORGE LEASK,

JOHN P. MUNN,

P. F. MURPHY, JR.

C. MORTON WHITMAN,

JESSE I. STRAUS,

GEO. A. VON DER MUHLL,

LOUIS STERN,

OWEN WARD,

ALFONSO P. VILLA,

PAOLI DE VECCHI,

FRANK J. EGAN,

GUIDO PEDRAZZINI,

JOSEPH DI GIORGIO,

ANGELO RUSPINO,

LUIGI SOLARI,

CHAS. B. SAMUELS.

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stock and bond investments, viz.:				
Public securities	\$3,846,418	\$1,658,459	\$2,033,260	\$1,413,798
Private securities	1,128,757	1,140,229	1,194,429	1,204,794
Real estate owned . . . . .	.....	.....	58,500	58,500
Mortgages owned	861,362	848,737	847,487	845,237
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	35,200	20,700	18,500	26,200
Loans and discounts secured by other collateral	13,515,040	12,380,206	13,834,890	15,586,814
Loans, discounts and bills purchased not secured by collateral	2,821,840	4,171,722	4,855,560	5,172,507
Overdrafts	21,413	13,822	10,905	10,449
Due from trust companies, banks and bankers	942,565	901,518	1,157,469	1,338,739
Specie	40,565	30,749	46,076	42,095
Other currency authorized by the laws of the United States	326,000	393,241	524,222	382,577
Cash items	406,549	3,029,090	1,961,500	1,811,734

Due from the Federal Reserve Bank of New York less offsets.....	2,590,864	2,704,928	1,970,160	3,125,700
Customers' liability on acceptances (per contra, see liabilities).....	240,122	135,406	157,732	502,928
Assets not included in any of the above heads.....		223,259	90,480	197,975
Total resources.....	\$26,776,695	\$27,652,066	\$28,761,170	\$31,720,047

LIABILITIES

Capital.....	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000
Surplus, including all undivided profits.....	663,352	729,336	783,267	831,278
Preferred deposits, viz.:				
Due New York State savings banks.....	320,780	385,644	317,958	247,912
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository.....	1,077,326	444,133	815,487	958,128
Deposits by the State of New York.....	52,000	80,000	80,000	70,000
Deposits by the Superintendent of Banks of the State of New York.....	1,527	1,542	1,512	1,512
Other deposits secured by pledge of assets.....	697,000	47,000		221,282
Deposits otherwise preferred.....				7,343
Due depositors, not preferred.....	18,980,906	19,486,105	22,126,049	24,470,970
Due to trust companies, banks and bankers.....	37,243	3,140,966	1,241,122	645,654
Bills payable.....	3,000,000	1,440,000	350,000	
Rediscouts.....	762,699	576,757	1,707,011	2,441,470
Acceptances of drafts payable at a future date or authorized by commercial letters of credit.....	25,500	135,406	157,732	502,928
Other liabilities.....	158,362	185,177	181,032	321,570
Total liabilities.....	\$26,776,695	\$27,652,066	\$28,761,170	\$31,720,047

LINCOLN TRUST COMPANY

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53. LIVINGSTON COUNTY TRUST COMPANY, GENESEO

JAMES W. WADSWORTH, *President*,
 B. E. BROPHEL, *Vice-President*,

[56 Main street; organized 1915]
 FRED G. OLP, *Vice-President*.

PERRY C. EUCHNER, *Secretary*.
 HORTON C. MILKS, *Assistant Secretary*.

DIRECTORS

B. E. BROPHEL,
 JOHN F. CONNOR,
 EDWARD E. DOTY,

R. S. FOLTS,
 EDWARD J. FORBES,
 WM. J. MALONEY,

W. G. MARKHAM,
 JACOB NAST,
 CHARLES D. NEWTON,

FRED G. OLP,
 WM. A. DWYER,
 JAMES W. WADSWORTH,

JAMES W. WADSWORTH, Jr.,
 FOSTER W. WALKER,
 EUGENE B. WILHELM.

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stock and bond investments, viz.:				
Public securities	\$206,583	\$257,710	\$243,205	\$171,618
Private securities	219,263	298,838	303,420	312,120
Mortgages owned	119,500	108,280	95,400	82,715
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	32,301	34,200	43,600	43,600
Loans and discounts secured by other collateral	40,826	81,255	67,420	97,492
Loans, discounts and bills purchased not secured by collateral	248,767	241,924	294,301	308,544
Overdrafts	5	129	898	76
Due from trust companies, banks and bankers	54,308	52,545	96,035	46,632
Specie	7,479	2,518	3,852	2,308
Other currency authorized by the laws of the United States	10,903	6,800	6,705	7,400
Cash items	3,538	5,029	3,283	1,809
Due from the Federal Reserve Bank of New York less offsets				38,859
Customers' liability on acceptances (per contra, see liabilities)	45,566		50,270	79,020
Assets not included in any of the above heads	13,884	16,750	14,029	13,766
Total resources	\$1,002,923	\$1,105,978	\$1,222,418	\$1,205,959

LIABILITIES				
Capital	\$100,000	\$100,000	\$100,000	\$100,000
Surplus, including all undivided profits	30,500	35,214	37,077	39,846
Preferred deposits, viz.:				
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository	27,139	32,194	34,663	32,772
Deposits by the State of New York	28,000	38,000	34,000	34,000
Other deposits secured by pledge of assets		20,000	33,000	
Deposits otherwise preferred			43,622	40,316
Due depositors, not preferred	708,586	852,506	809,590	843,063
Due to trust companies, banks and bankers	24,346	14,860	14,223	16,939
Bills payable	25,000		50,000	
Acceptances of drafts payable at a future date or authorized by commercial letters of credit	45,566		50,270	79,020
Other liabilities	13,786	13,204	15,973	20,003
Total liabilities	\$1,002,923	\$1,105,978	\$1,222,418	\$1,205,959

54. MADISON COUNTY TRUST AND DEPOSIT COMPANY, ONEIDA

JOHN H. BROWN, *President.*

[85 Main street; organized 1913]

C. K. CLARK, *Treasurer.*JOHN MAXWELL, *Vice-President.*A. V. NEEDHAM, *Vice-President.*J. A. CORWIN, *Assistant Treasurer.*

DIRECTORS

JOHN H. BROWN,
J. L. BENTLEY,
CHARLES R. COVILLE,
A. V. NEEDHAM,
JULIAN E. TAFT,JOHN E. SPERRY,
ROBERT PAUL,
JOHN MAXWELL,
E. H. COOK
WILLIAM R. OLNEY,JOHN R. LOOMIS,
ROBERT I. CROCKETT,
M. J. DEWEY,
RALPH L. HINMAN,
MARTIN CAVANA,WILLIAM J. CLARKE,
CHARLES E. FARR,
EUGENE B. ROBIE,
MYRON D. STEWART,
CLARK W. DAVIS,J. FENN SMITH,
LYSLE R. DUNBAR,
J. L. OAKES.
GEO. H. NEWMAN,
H. P. DENNISON.

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stock and bond investments, viz.:				
Public securities	\$574,073	\$626,048	\$581,823	\$545,333
Private securities	325,269	329,914	354,677	382,239
Real estate owned	29,300	29,300	28,000	36,000
Mortgages owned	476,294	433,000	458,025	456,800
Loans and discounts secured by other collateral	123,242	176,366	194,495	156,450
Loans, discounts and bills purchased not secured by collateral	896,669	862,210	954,643	983,470
Overdrafts	54	103	293	2,877
Due from trust companies, banks and bankers	217,205	221,579	316,654	430,104
Specie	5,047	5,014	3,711	6,666
Other currency authorized by the laws of the United States	40,884	36,352	40,397	32,081
Cash items	2,699	6,791	2,515	5,469
Due from the Federal Reserve Bank of New York less offsets	105,799	113,928	134,418	135,095
Customers' liability on acceptances (per contra, see liabilities)		33,000		
Assets not included in any of the above heads	35,924	28,820	34,757	24,423
Total resources	\$2,832,459	\$2,902,425	\$3,104,408	\$3,197,007

LIABILITIES

Capital	\$200,000	\$200,000	\$200,000	\$200,000
Surplus, including all undivided profits	195,724	199,159	213,958	213,761
Preferred deposits, viz.:				
Due New York State savings and loan associations, credit unions and land bank	263	1,063	393	559
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository	28,047	42,816	31,135	26,766
Other deposits secured by pledge of assets	3,979	3,982	4,041	4,126
Due depositors, not preferred	2,396,945	2,454,453	2,641,780	2,736,927
Other liabilities	7,501	952	13,101	14,868
Total liabilities	\$2,832,459	\$2,902,425	\$3,104,408	\$3,197,007

55. MANUFACTURERS' TRUST COMPANY, BROOKLYN

NATHAN S. JONAS, *President.*

[774 Broadway; organized 1905, as Citizens Trust Company of Brooklyn]

WILLIAM L. SCHNEIDER, *Secretary.*S. B. KRAUS, *Vice-President.*HENRY C. VON ELM, *Vice-President.*PETER J. KEENAN, *Assistant Secretary.*JULIUS LIEBMANN, *Vice-President.*REUBEN W. SHELTER, *Vice-President.*NORMAN B. TYLER, *Assistant Secretary.*CHAS. FROEB, *Vice-President.*F. W. BRUCHHAUSER, *Vice-President.*NATHANIEL MILLS, Jr., *Assistant Secretary.*JAMES H. CONROY, *Vice-President.*THEODORE M. BERTINE, *Assistant Secretary.*JOHN H. MEYERHOLZ, Jr., *Assistant Secretary.*

DIRECTORS

NATHAN S. JONAS,
AARON WESTHEIM,
A. N. BERNSTEIN,
MARTIN DERX,
LEON LOURIA,RALPH JONAS,
S. B. KRAUS,
VICTOR A. LERSNER,
MAX LEVY,
ARTHUR S. SOMERS,CHARLES LYON,
JOHN H. SCHUMANN,
LOUIS NEWMAN,
H. B. SCHARMANN,
JULIUS LIEBMANN,J. HENRY DICK,
CHARLES FROEB,
J. A. MOLLENHAUER,
M. B. STREETER,
WILLIAM P. STURGIS,WILLIAM H. VOGEL,
ELIAS REISS,
JAMES H. CONROY,
ALEXANDER D. SEYMOUR,
ROSWELL C. TRIPP.

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stock and bond investments, viz.:				
Public securities	\$9,815,408	\$13,321,287	\$7,482,547	\$6,617,021
Private securities	1,432,232	1,453,499	2,278,182	1,507,428
Real estate owned	1,317,634	1,133,716	1,057,337	1,017,880
Mortgages owned	965,904	888,304	927,913	968,347
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	25,376	23,773	28,047	27,659
Loans and discounts secured by other collateral	7,510,557	15,811,733	13,872,008	15,694,784
Loans, discounts and bills purchased not secured by collateral	8,257,327	10,572,004	13,476,137	14,169,000
Overdrafts	198	519	794	202
Due from trust companies, banks and bankers	1,808,755	646,944	653,580	1,009,610
Specie	116,185	139,449	198,850	187,856
Other currency authorized by the laws of the United States	631,875	1,182,500	950,071	1,139,996
Cash items	109,883	54,079	37,789	46,435

Due from the Federal Reserve Bank of New York less offsets.....	2,931,910	5,163,978	5,732,154	7,186,917
Customers' liability on acceptances (per contra, see liabilities).....	50,000	50,000	.....	11,880
Assets not included in any of the above heads.....	187,505	246,205	249,591	197,300
Total resources.....	\$35,160,749	\$50,737,990	\$46,945,000	\$49,782,315

LIABILITIES

Capital.....	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000
Surplus, including all undivided profits.....	793,068	844,411	901,292	925,870
Preferred deposits, viz.:				
Due New York State savings banks.....	1,483,370	1,777,403	1,656,116	1,429,199
Due New York State savings and loan associations, credit unions and land bank.....	34,008	17,479	39,686	19,504
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository.....	36,079	33,417	46,026	71,617
Deposits by the State of New York.....	100,000	100,000	90,000	100,000
Other deposits secured by pledge of assets.....	2,141,990	8,857,550	1,526,000	1,513,877
Deposits otherwise preferred.....	20,778	17,986	10,352	7,510
Due depositors, not preferred.....	21,304,228	24,114,012	26,488,832	28,565,597
Due to trust companies, banks and bankers.....	.....	.....	82,816	77,012
Bills payable.....	6,000,000	11,225,000	12,265,000	12,467,000
Rediscounts.....	1,900,700	2,533,106	2,584,186	3,418,815
Acceptances of drafts payable at a future date or authorized by commercial letters of credit.....	50,000	50,000	.....	11,880
Other liabilities.....	296,528	167,626	254,694	174,434
Total liabilities.....	\$35,160,749	\$50,737,990	\$46,945,000	\$49,782,315

MANUFACTURERS' TRUST COMPANY

56. THE MARINE TRUST COMPANY OF BUFFALO, BUFFALO

JOHN H. LASCELLES, *President.*

[237 Main street; organized 1919]

PERCY W. DARBY, *Secretary.*

EDWARD H. LETCHWORTH, *Vice-President.*

ALVA L. DUTTON, *Treasurer.*

EUGENE L. REID, *Assistant Secretary.*

HENRY J. AUER, *Vice-President.*

ABBOT H. SEELY, *Assistant Treasurer.*

GEO. E. BECKER, *Assistant Secretary.*

RAYMOND E. WINFIELD, *Vice-President.*

HENRY H. WORK, *Assistant Treasurer.*

GEO. F. RAND, *Assistant Secretary.*

EMIL DIFFINE, *Vice-President.*

C. RAY PHILLIPS, *Assistant Treasurer.*

EDWIN J. VOLTZ, *Assistant Secretary.*

JOSEPH G. FISCHER, *Vice-President.*

HENRY J. BEITZ, *Assistant Secretary.*

DIRECTORS

WALTER P. COOKE,
JOHN J. ALBRIGHT,
GEO. A. BALL,
FRANK L. BAPST.

JACOB F. SCHOELLKOPF,
JAMES N. BYERS,
JOHN L. CLAWSON,
CHARLES CLIFTON,
JOHN T. DILLON,

ORIN E. FOSTER,
MORTIMER B. FULLER,
ANSON C. GOODYEAR,
EDMUND HAYES,
WM. H. TRUESDALE,

HERBERT H. HEWITT,
CHARLES R. HUNTLEY,
HUGH KENNEDY,
JOHN D. LARKIN,
JOHN H. LASCELLES,

GEO. E. LATTIMER,
WM. A. ROGERS,
C. P. H. SCHOELLKOPF,
RICHARD WILHELM.

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stock and bond investments, viz.:				
Public securities	\$16,942,702	\$19,342,962	\$18,369,279	\$17,878,895
Private securities	19,969,920	23,073,801	23,928,162	25,231,520
Real estate owned	1,653,000	1,683,000	1,739,677	1,747,380
Mortgages owned	406,850	329,250	326,350	422,975
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	51,550	25,000	41,354	28,190
Loans and discounts secured by other collateral	17,022,316	14,790,689	13,978,654	15,041,541
Loans, discounts and bills purchased not secured by collateral	18,767,152	19,534,437	21,297,335	21,194,815
Overdrafts	269	1,117	4,715	171
Due from trust companies, banks and bankers	5,728,313	6,469,744	5,015,452	4,980,037
Specie	779,759	304,195	240,758	199,219
Other currency authorized by the laws of the United States	601,927	1,290,069	1,250,413	1,446,034
Cash items	472,867	809,237	497,448	949,845

Due from the Federal Reserve Bank of New York less offsets.....	1,407,196	4,717,929	4,376,541	4,405,156
Customers' liability on acceptances (per contra, see liabilities).....	3,830,365	8,092,880	7,338,099	5,857,356
Assets not included in any of the above heads.....	500,006	225,004	385,004	375,004
Total resources.....	\$88,134,192	\$100,689,314	\$98,789,241	\$99,758,138
LIABILITIES				
Capital.....	\$7,000,000	\$7,500,000	\$7,500,000	\$7,500,000
Surplus, including all undivided profits.....	8,270,093	9,567,640	9,822,385	9,828,824
Preferred deposits, viz.:				
Due New York State savings banks.....	3,208,405	3,070,683	2,728,345	2,249,002
Due New York State savings and loan associations, credit unions and land bank.....	73,671	158,452	106,288	122,308
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository.....	5,437,973	5,183,895	4,255,284	3,821,911
Deposits by the State of New York.....	412,000	412,000	360,000	500,000
Other deposits secured by pledge of assets.....	8,276,286	7,683,630	5,908,403	3,779,620
Due depositors, not preferred.....	45,302,543	46,523,774	53,292,509	53,310,978
Due to trust companies, banks and bankers.....	5,527,852	6,254,037	3,705,604	4,015,545
Acceptances of drafts payable at a future date or authorized by commercial letters of credit.....	3,830,365	8,092,880	7,338,099	5,857,356
Other liabilities.....	795,004	6,242,323	3,772,324	8,772,594
Total liabilities.....	\$88,134,192	\$100,689,314	\$98,789,241	\$99,758,138

57. MERCANTILE TRUST COMPANY, NEW YORK

CHELLIS A. AUSTIN, *President.*

[115 Broadway; organized 1917 as Mercantile Trust and Deposit Company]

H. D. CAMPBELL, *Secretary.*CHARLES D. MAKEPEACE, *Vice-President.*CORNELIUS J. MURRAY, *Assistant Treasurer.*JAMES M. WADE, *Assistant Treasurer.*PETER S. DURYEE, *Vice-President.*F. ROGERS PARKINS, *Assistant Secretary.*JOHN J. TEAL, *Assistant Secretary.*J. C. TRAPHAGEN, *Treasurer.*JOHN A. BURNS, *Trust Officer.*

DIRECTORS

EUGENE V. R. THAYER,

JOHN McHUGH,

WILLIAM GIBLIN,

FRANK N. B. CLOSE,

JACKSON E. REYNOLDS,

HARRY BRONNER,

THEODORE F. MERSELES, ALBERT G. MILBANK,

DELOS W. COOKE,

SAMUEL H. MILLER,

EARL D. BABST,

SHERBURNE PRESCOTT, CHARLES S. SARGENT, JR.,

FRED'K F. FITZPATRICK,

EDWARD R. TINKER,

J. S. COFFIN,

ELLIOTT AVERETT,

HARVEY D. GIBSON,

THOMAS HILDT,

JOHN J. RASKOB,

ELGOOD C. LUFKIN,

HENRY S. BOWERS,

EDWARD J. BARBER,

ALFRED R. HERR,

N. D. JAY,

F. T. WALKER,

CHARLES G. DuBOIS,

CHELLIS A. AUSTIN,

HERBERT P. HOWELL.

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stock and bond investments, viz.:				
Public securities	\$2,644,921	\$1,737,458	\$1,345,164	\$1,133,198
Private securities	908,184	1,044,690	1,115,812	1,574,028
Loans and discounts secured by other collateral	4,868,720	8,546,034	8,708,246	9,352,907
Loans, discounts and bills purchased not secured by collateral	7,997,995	7,367,490	7,210,480	6,334,903
Overdrafts	17	165	165	165
Due from trust companies, banks and bankers	464,051	290,959	883,151	200,228
Specie	1,287	7,912	8,464	8,903
Other currency authorized by the laws of the United States	60,000	70,000	120,000	75,000
Cash items	25,000	32,850	32,850	350,186
Due from the Federal Reserve Bank of New York less offsets	2,117,375	1,778,376	1,704,406	1,652,312
Customers' liability on acceptances (per contra, see liabilities)	275,926	276,040	478,358	305,014
Assets not included in any of the above heads	69,437	4	36,222	129,713
Total resources	\$19,432,913	\$21,151,813	\$21,610,468	\$21,116,392

LIABILITIES

Capital	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000
Surplus, including all undivided profits	757,017	802,922	869,985	922,253
Preferred deposits, viz.:				
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository			3,113	4,135
Deposits by the State of New Ycrk.	35,000	55,000	45,000	45,000
Other deposits secured by pledge of assets	550,000	1,809,000	233,882	283,966
Due depositors, not preferred	15,174,646	15,672,134	18,399,129	15,451,887
Due to trust companies, banks and bankers	484,821	473,649	475,822	464,456
Bills payable	1,000,000	1,000,000	.....	2,510,000
Acceptances of drafts payable at a future date or authorized by commercial letters of credit	275,926	276,040	478,358	305,014
Other liabilities	155,503	63,068	105,179	129,681
Total liabilities.	\$19,432,913	\$21,151,813	\$21,610,468	\$21,116,392

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58. METROPOLITAN TRUST COMPANY OF THE CITY OF NEW YORK

GEORGE C. VAN TUYL, Jr., *President.*
 BEVERLY CHEW, *Vice-President.*
 HAROLD B. THORNE, *Vice-President.*
 JAMES F. McNAMARA, *Vice-President.*
 CHARLES W. WESTON, *Vice-President.*

[60 Wall street; chartered 1881]

BERTRAM CRUGER, *Treasurer.*
 JOHN F. CISSEL, *Assistant Treasurer.*
 RUPERT W. K. ANDERSON, *Assistant Treasurer.*
 CLARENCE KLINCK, *Assistant Treasurer.*

GEORGE N. HARTMANN, *Secretary.*
 FREDERICK E. FRIED, *Assistant Secretary.*
 WILLARD E. McHARG, *Assistant Secretary.*
 ERWIN W. BERRY, *Assistant Secretary.*
 JACOB C. KLINCK, *Trust Officer.*

DIRECTORS

WILLIAM CARPENDER,	PIERRE C. CARTIER,	CORNELIUS A. PUGSLEY,	HERBERT PARSONS,	WILLIAM ROSS PROCTOR,
BEVERLY CHEW,	RAYMOND T. MARSHALL,	GEO. C. VAN TUYL, Jr.,	HORACE WHITE,	ALFRED P. WALKER,
JOHN W. SIMPSON,	JOSEPH J. SLOCUM,	WALTER E. MAYNARD,	THEODORE C. CAMP,	CORNELIUS ELBERT,
THOS. DeWITT CUYLER,	ERSKINE HEWITT,	OGDEN MILLS,	HAROLD HERRICK,	JOSEPH WALKER, Jr.,
HALEY FISKE,	HAROLD I. PRATT,	EDWIN D. MORGAN,	HENRY W. MARSH,	CHAS. J. McDERMOTT.
	BRADLEY MARTIN,	ARTHUR A. HOUGHTON,	CHARLES W. OGDEN,	

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stock and bond investments, viz.:				
Public securities	\$10,292,486	\$8,842,963	\$8,271,681	\$9,341,892
Private securities	6,119,490	5,838,478	6,013,095	6,269,416
Real estate owned	848,646	784,192	762,811	743,546
Mortgages owned	1,246,633	1,264,333	1,225,083	1,226,600
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	1,306,363	242,664	159,485	1,007,139
Loans and discounts secured by other collateral	14,869,997	19,977,901	12,073,598	20,876,667
Loans, discounts and bills purchased not secured by collateral	10,274,808	11,700,114	16,001,941	11,711,971
Overdrafts	4,339	622	11,848	3,814
Due from trust companies, banks and bankers	1,171,791	758,902	1,432,483	1,278,846
Specie	113,901	36,402	18,457	25,446
Other currency authorized by the laws of the United States	693,768	656,548	521,481	631,798
Cash items	1,098,445	3,368,418	2,159,709	2,016,298

Due from the Federal Reserve Bank of New York less offsets	4,386,582	6,672,902	5,224,541	4,460,100
Customers' liability on acceptances (per contra, see liabilities) .....	.....	100,000	1,155,190	627,078
Assets not included in any of the above heads	233,319	308,510	230,440	253,225
Total resources	\$52,660,568	\$60,552,949	\$55,261,843	\$60,473,836

LIABILITIES

Capital	\$2,000,000	\$2,000,000	\$2,000,000	\$2,000,000
Surplus, including all undivided profits	4,402,699	4,440,400	4,459,964	4,487,006
Preferred deposits, viz.:				
Due New York State savings banks	2,027,682	1,783,338	1,846,804	1,809,822
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository	2,086,618	3,882,482	2,753,513	3,722,645
Deposits by the State of New York	1,437,000	1,500,000	1,000,000	1,500,000
Deposits by the Superintendent of Banks of the State of New York	28,664	28,566	28,677	28,453
Other deposits secured by pledge of assets	1,871,974	1,722,089	2,237,431	1,312,850
Due depositors, not preferred	23,485,947	26,809,555	26,765,034	25,996,596
Due to trust companies, banks and bankers	4,645,548	8,038,861	4,612,399	4,652,301
Bills payable	4,000,000	4,100,000	3,500,000	4,900,000
Rediscounts	6,421,562	5,927,505	4,587,201	9,150,925
Acceptances of drafts payable at a future date or authorized by commercial letters of credit .....	.....	100,000	1,155,190	627,078
Other liabilities	252,874	220,153	315,630	286,160
Total liabilities	\$52,660,568	\$60,552,949	\$55,261,843	\$60,473,836

59. MONTGOMERY COUNTY TRUST COMPANY, AMSTERDAM

JOHN BARNES, *President.*
WILLIAM J. KLINE, *Vice-President.*

[6½ Market street; organized 1912]
DEBAUN VAN AKEN, *Vice-President.*
THEODORE J. YUND, *Vice-President.*

THOMAS W. SWAN, *Treasurer.*
C. F. ROTHMEYER, *Assistant Treasurer.*

DIRECTORS

JOHN BARNES,	THEODORE S. DUTCHER,	MARTIN KENNEDY, Jr.,	CARL MARK,	LIVINGSTON C. SMITH,
JOHN R. BLOOD,	JAMES W. FERGUSON,	WILLIAM J. KLINE,	KUNO B. SCHOTTE,	THOMAS W. SWAN,
DEBAUN VAN AKEN,	SOLOMON HOLZHEIMER,	THOMAS F. McCAFFREY,	CHARLES C. YUND,	THEODORE J. YUND,
SPENCER K. WARNICK,	EDWARD H. PATTON,		WILLIAM McCLEARY,	P. DATER SHAUL.

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stock and bond investments, viz.:				
Public securities.....	\$797,925	\$1,034,592	\$1,023,251	\$580,076
Private securities.....	678,074	754,564	646,282	739,105
Real estate owned.....	34,000	33,664	39,610	40,224
Mortgages owned.....	190,535	190,160	186,660	196,460
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....	5,305	5,895	5,885	6,214
Loans and discounts secured by other collateral.....	573,220	733,870	988,723	876,258
Loans, discounts and bills purchased not secured by collateral.....	428,799	400,641	452,151	404,171
Overdrafts.....	475	251	630	519
Due from trust companies, banks and bankers.....	28,609	36,200	41,622	87,431
Specie.....	3,383	6,143	3,785	4,734
Other currency authorized by the laws of the United States.....	13,500	29,300	45,750	64,100
Cash items.....	6,804	50,478	11,113	7,607
Due from the Federal Reserve Bank of New York less offsets.....	143,386	101,209	28,379	144,077
Assets not included in any of the above heads.....	45,972	46,544	49,645	39,251
Total resources.....	\$2,949,987	\$3,423,511	\$3,523,486	\$3,190,227

LIABILITIES				
Capital	\$200,000	\$200,000	\$200,000	\$200,000
Surplus, including all undivided profits	154,543	161,652	178,552	171,007
Preferred deposits, viz.:				
Other deposits due as executor, administrator, receiver, trustee, committee, or depository	17,711	86,281	55,598	58,314
Deposits by the State of New York	72,000	42,000	65,000	65,000
Other deposits secured by pledge of assets	81,500	409,220	92,220	5,220
Due depositors, not preferred	1,468,956	1,809,041	2,137,465	1,846,380
Bills payable	890,000	705,000	775,000	825,000
Rediscunts	50,000	.....	.....	.....
Other liabilities	15,277	10,317	19,651	19,306
Total liabilities	\$2,949,987	\$3,423,511	\$3,523,486	\$3,190,227

60. THE MOUNT VERNON TRUST COMPANY, MOUNT VERNON

ARCHIBALD M. CAMPBELL, *President.*

[20 East First street; organized 1903]

M. H. HALL, *Treasurer.*

MARK D. STILES, *Vice-President.*

STEPHEN VAN TASSEL, *Assistant Treasurer.*

EDWIN H. PECK, *Vice-President.*

J. M. BROMLEY, *Assistant Treasurer.*

DIRECTORS

GEORGE H. BROWN,
J. HOWARD BURTON,

ARCH. M. CAMPBELL,
WALTER S. FLEMING,
EDWARD H. HUFNAGEL,

NATHANIEL H. IVES,
EDSON LEWIS,
WILLIAM B. RANDALL,

CHARLES M. MILLER,
EDWIN H. PECK,
JOHN G. WINTJEN.

MARK D. STILES,
F. A. STRATTON,

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stock and bond investments, viz.:				
Public securities	\$459,767	\$399,311	\$436,038	\$363,208
Private securities	628,729	579,858	738,558	791,688
Real estate owned	262,249	185,599	200,158	183,739
Mortgages owned	378,609	462,798	453,969	504,728
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	129,191	116,095	93,911	82,041
Loans and discounts secured by other collateral	834,769	569,994	644,114	647,811
Loans, discounts and bills purchased not secured by collateral	1,253,121	2,471,462	2,562,019	2,922,634
Overdrafts	727	1,183	76	591
Due from trust companies, banks and bankers	411,962	499,738	442,625	434,716
Specie	31,657	32,278	49,745	35,311
Other currency authorized by the laws of the United States	88,608	80,658	109,309	143,788
Cash items	9,878	15,475	15,275	31,614
Assets not included in any of the above heads	161,140	82,164	92,627	101,275
Total resources	\$4,650,407	\$5,496,613	\$5,838,424	\$6,243,144

LIABILITIES				
Capital	\$200,000	\$200,000	\$200,000	\$200,000
Surplus, including all undivided profits	231,930	226,448	251,085	267,938
Preferred deposits, viz.:				
Due New York State savings banks	101,124	149,601	116,956	123,320
Due New York State savings and loan associations, credit unions and land bank	17,244	16,360	9,057	3,858
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository	24,141	72,914	78,245	55,084
Deposits by the State of New York	80,000	140,000	120,000	120,000
Other deposits secured by pledge of assets	109,054	69,674	132,795	163,639
Due depositors, not preferred	3,821,141	4,550,933	4,865,809	5,240,637
Due to trust companies, banks and bankers	1,314	260	6,357	6,693
Other liabilities	64,459	70,423	58,120	61,975
Total liabilities	\$4,650,407	\$5,496,613	\$5,838,424	\$6,243,144

61. MUTUAL TRUST COMPANY OF WESTCHESTER COUNTY, PORT CHESTER

EDWARD W. SIMONS, *President.*
 JEROME A. PECK, *Vice-President.*

[Main and King streets; organized 1901]
 ANDREW BURNS, *Vice-President.*

DEAN SMITH, *Secretary,*
 THEO. F. FLANDREAU, JR., *Treasurer.*

DIRECTORS

EDWARD W. SIMONS,
 ANDREW BURNS,
 LEANDER HORTON,

AARON A. CARPENTER,
 EDWIN H. PECK,
 J. MAYHEW WAINWRIGHT, JOHN SCHICK,

ABRAHAM H. SLATER,
 DEAN SMITH,
 JONAS GOLDOWITZ,

W. J. KUDER,
 JOHN W. RYAN,
 FREDERICK W. HORTON.

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stock and bond investments, viz.:				
Public securities	\$486,338	\$638,225	\$445,410	\$429,010
Private securities	216,561	219,488	329,179	298,865
Real estate owned	44,000	44,000	46,963	48,227
Mortgages owned	459,719	445,319	397,319	395,119
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	12,500	11,260	10,560	10,560
Loans and discounts secured by other collateral	232,516	434,960	710,498	805,479
Loans, discounts and bills purchased not secured by collateral	601,115	556,715	497,227	658,116
Overdrafts	110	126	102	719
Due from trust companies, banks and bankers	30,134	52,650	28,781	47,642
Specie	14,015	10,886	9,895	12,614
Other currency authorized by the laws of the United States	26,720	50,680	43,736	43,767
Cash items	275	2,200	1,760	2,525
Due from the Federal Reserve Bank of New York less offsets	130,363	132,017	137,149	161,926
Assets not included in any of the above heads	29,396	29,156	22,342	27,657
Total resources	\$2,283,762	\$2,627,682	\$2,680,921	\$2,942,226

LIABILITIES

Capital.....	\$300,000	\$300,000	\$300,000	\$300,000
Surplus, including all undivided profits.....	75,960	79,610	87,682	93,777
Preferred deposits, viz.:				
Due New York State savings banks.....	33,951	24,921	22,150	19,816
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository.....	25,753	20,489	21,532	20,589
Deposits by the State of New York.....	99,000	99,000	85,000	85,000
Other deposits secured by pledge of assets.....	31,992	12,356	70,604	44,251
Due depositors, not preferred.....	1,559,916	1,842,218	1,926,066	2,033,305
Due to trust companies, banks and bankers.....	17,149	699	304	5,614
Bills payable.....		125,000	75,000	225,000
Rediscouts.....	121,410	93,150	70,170	80,000
Other liabilities.....	18,631	30,239	22,413	34,874
Total liabilities.....	\$2,283,762	\$2,627,682	\$2,680,921	\$2,942,226

62. NASSAU COUNTY TRUST COMPANY, MINEOLA

GEORGE S. EMORY, *President.*[Second street and Boulevard; organiz^od 1910]JOHN O. BERGEN, *Secretary.*EDWARD L. FROST, *Vice-President.*JOHN A. ALBERTSON, *Vice-President.*CHARLES L. CONKLIN, *Assistant Secretary.*

DIRECTORS

JOHN A. ALBERTSON,
THOMAS W. ALBERTSON,
FRED H. POST,JOHN C. BAKER,
GEORGE S. EMORY,
WILLIAM M. BALDWIN,EDWARD L. FROST,
FREDERICK C. HICKS,
LORIN K. SCUDDER,GEORGE L. HUBBELL,
HENRY F. HUETTNER,
DANIEL UNDERHILL,JOTHAM POST,
FREDERICK E. WILLITS,
JOSEPH J. LANNIN.

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stock and bond investments, viz.:				
Public securities	\$498,117	\$390,867	\$310,167	\$301,917
Private securities	621,317	661,224	680,814	700,858
Real estate owned	107,300	105,100	105,530	105,530
Mortgages owned	350,913	371,911	370,488	359,613
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	46,093	34,951	36,484	31,321
Loans and discounts secured by other collateral	208,380	220,265	343,956	207,899
Loans, discounts and bills purchased not secured by collateral	245,570	313,194	238,251	370,835
Overdrafts	12	204	207	23
Due from trust companies, banks and bankers	48,344	443,862	68,985	111,319
Specie	6,798	8,390	8,469	11,326
Other currency authorized by the laws of the United States	70,715	57,693	66,102	67,435
Cash items	4,668	2,045	867	561
Due from the Federal Reserve Bank of New York less offsets	169,927	200,546	291,736	220,380
Assets not included in any of the above heads	24,850	28,297	27,856	29,983
Total resources	\$2,403,004	\$2,838,549	\$2,549,912	\$2,519,000

LIABILITIES

Capital	\$100,000	\$100,000	\$100,000	\$100,000
Surplus, including all undivided profits	140,675	145,436	153,993	161,675
Preferred deposits, viz.:				
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository	50,150	49,558	72,201	54,744
Deposits by the State of New York	24,500	24,500	22,000	22,000
Other deposits secured by pledge of assets	5,988	6,903	126,128	74,183
Due depositors, not preferred	1,871,198	2,367,489	2,061,474	1,995,290
Due to trust companies, banks and bankers	1,021	11,577	3,945	.....
Bills payable	200,000	130,000	.....	95,000
Other liabilities	9,472	3,086	10,171	16,108
Total liabilities	\$2,403,004	\$2,838,549	\$2,549,912	\$2,519,000

63. 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.*IRVING R. TODD, *Assistant Secretary.*J. MARSHALL PERLEY, *Trust Officer.*

DIRECTORS

WILLIAM W. BISSELL,
ALBERT MAHLSTEDT,
CHARLES W. HARMAN,ALONZO GUEST,
H. E. COLWELL,
ROBERT P. CARPENTER,HENRI J. VAN ZELM,
C. W. S. WILSON,E. IRVING HANSON,
JOHN H. TROY,
SAMUEL F. SWINBURNE,EDSON S. LOTT,
DANIEL W. TIERNEY,
FREDERICK H. SEACORD,

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stock and bond investments, viz.:				
Public securities	\$646,423	\$634,516	\$630,216	\$743,243
Private securities	649,590	790,040	708,940	749,090
Real estate owned	177,750	147,768	147,768	147,768
Mortgages owned	355,795	427,045	466,045	446,145
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	221,462	166,872	175,275	176,975
Loans and discounts secured by other collateral	440,191	1,027,163	843,027	940,817
Loans, discounts and bills purchased not secured by collateral	801,843	530,907	695,920	739,982
Overdrafts	130	312	230	267
Due from trust companies, banks and bankers	306,614	358,091	581,490	476,343
Specie	31,350	24,814	35,281	32,663
Other currency authorized by the laws of the United States	74,086	97,870	107,767	99,727
Cash items	6,092	13,938	14,986	19,035
Assets not included in any of the above heads	51,501	51,777	51,549	55,887
Total resources	\$3,762,827	\$4,271,113	\$4,458,494	\$4,627,942

LIABILITIES				
Capital	\$200,000	\$200,000	\$200,000	\$200,000
Surplus, including all undivided profits	90,766	118,427	128,135	143,646
Preferred deposits, viz.:				
Due New York State savings banks	7,923	21,647	33,368	72,200
Due New York State savings and loan associations, credit unions and land bank	714	100	144	144
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository	167,648	192,796	226,413	160,357
Deposits by the State of New York	28,000	28,000	28,000	28,000
Other deposits secured by pledge of assets	113,088	5,088	112,151	14,151
Due depositors, not preferred	3,130,776	3,693,659	3,706,378	3,973,422
Due to trust companies, banks and bankers	210	1,856	428	1,507
Other liabilities	23,702	9,540	23,477	34,515
Total liabilities	\$3,762,827	\$4,271,113	\$4,458,494	\$4,627,942

64. NEW YORK LIFE INSURANCE AND TRUST COMPANY, NEW YORK CITY

WALTER KERR, *President.*

[52 Wall street; chartered 1830]

IRVING L. ROE, *Secretary.*

HENRY PARISH, JR., *Vice-President.*

J. LOUIS VAN ZELM, *Assistant Secretary,*

ALGERNON J. PURDY, *Assistant Secretary.*

ZEGER W. VAN ZELM, *Vice-President.*

WM. B. AUSTIN, *Assistant Secretary.*

SAMUEL M. B. HOPKINS, *Vice-President.*

JOHN C. VEDDER, *Assistant Secretary.*

TRUSTEES

LEWIS SPENCER MORRIS, THOMAS DENNY,

HENRY PARISH, JR.,

EDWARD M. TOWNSEND,

MOSES TAYLOR,

FREDERIC W. STEVENS, HENRY A. C. TAYLOR,

STEPHEN P. NASH,

WALTER KERR,

EDWARD J. HANCY,

STUYVESANT FISH, C. O'D. ISELIN,

CLEVELAND H. DODGE,

HOWARD TOWNSEND,

NICHOLAS BIDDLE,

EDMUND L. BAYLIES, W. EMLÉN ROOSEVELT,

PAUL TUCKERMAN,

EUGENE DELANO,

WM. M. CRUIKSHANK.

JOSEPH H. CHOATE, JR.,

LINCOLN CROMWELL,

ALFRED E. MARLING.

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stock and bond investments, viz.:				
Public securities	\$4,629,145	\$4,304,001	\$4,390,287	\$4,297,545
Private securities	12,908,485	12,730,253	12,101,372	12,037,218
Real estate owned	2,198,305	2,155,461	2,155,461	2,087,183
Mortgages owned	3,712,924	3,860,666	3,802,166	3,914,266
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	80,000	80,000	55,000	55,000
Loans and discounts secured by other collateral	506,365	517,365	487,925	496,725
Loans, discounts and bills purchased not secured by collateral	3,868,155	3,450,870	5,120,809	6,437,303
Overdrafts	92,165	36,340	70,165	30,709
Due from trust companies, banks and bankers	708,810	477,180	978,616	370,531
Specie	1,564,187	1,569,557	1,569,557	1,569,557
Other currency authorized by the laws of the United States	21,020	30,443	30,443	30,443
Assets not included in any of the above heads	487,903	211,186	552,555	790,628
Total resources	\$30,777,464	\$29,423,322	\$31,314,356	\$32,117,108

LIABILITIES

Capital	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000
Surplus, including all undivided profits	4,324,068	4,269,113	4,422,569	4,481,335
Preferred deposits, viz.:				
Due New York State savings banks	429,737	466,751	409,619	414,619
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository	2,446,273	3,199,165	3,476,106	3,778,526
Other deposits secured by pledge of assets	79,000	690,000	184,000	.....
Due depositors, not preferred	19,647,574	17,115,781	18,950,447	19,281,725
Due to trust companies, banks and bankers	8,725	8,856	8,856	8,856
Other liabilities	2,842,087	2,673,656	2,862,759	3,152,047
Total liabilities	\$30,777,464	\$29,423,322	\$31,314,356	\$32,117,108

65. NEW YORK TRUST COMPANY, NEW YORK CITY

MORTIMER N. BUCKNER, *President.* [26 Broad street; organized 1889 as New York Security and Trust Company] BOYD G. CURTS, *Secretary.*
 FREDERICK J. HORNE, *Vice-President.* HARRY FORSYTH, *Treasurer.* WALTER MACNAUGHTEN, *Assistant Secretary.*
 JAMES DODD, *Vice-President.* EDWARD B. LEWIS, *Assistant Treasurer.* JOS. A. FLYNN, *Assistant Secretary.*
 CHARLES E. HAYDOCK, *Vice-President.* H. WALTER SHAW, *Assistant Secretary.* AUGUSTUS C. DOWNING, JR., *Assistant Secretary.*
 HERBERT W. MORSE, *Vice-President.*

TRUSTEES

OTTO T. BANNARD, ROBERT W. DE FOREST, JOHN C. McCALL, OGDEN L. MILLS, ARTHUR J. CUMNOCK
 S. READING BERTRON, JOHN B. DENNIS, JOHN J. MITCHELL, DARWIN P. KINGSLEY, JOHN A. GARVER,
 JAMES A. BLAIR, BENJAMIN S. GUINNESS, JAMES PARMELEE, NORMAN P. REAM, MYLES TIERNEY,
 MORTIMER N. BUCKNER, F. N. HOFFSTOT, HENRY C. PHIPPS, DEAN SAGE, ALFRED A. COOK,
 JAMES C. COLGATE, FREDERIC B. JENNINGS, GEORGE DOUBLEDAY, BUCHANAN HOUSTON, PHILIP T. DODGE,
 SAMUEL H. FISHER, WALTER JENNINGS, JOSEPH J. SLOCUM, CLARENCE M. WOOLLEY.

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stock and bond investments, viz.:				
Public securities	\$13,662,544	\$5,930,909	\$5,469,683	\$8,129,371
Private securities	8,908,774	6,966,218	8,083,085	6,926,729
Real estate owned	384,407	401,724	401,724	332,370
Mortgages owned	2,778,275	2,695,500	2,787,925	2,597,000
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	695,500	793,900	833,898	1,340,997
Loans and discounts secured by other collateral	47,727,146	57,564,923	40,351,036	43,412,612
Loans, discounts and bills purchased not secured by collateral	36,620,901	23,630,556	26,098,642	26,883,249
Overdrafts	19,198	13,082	23,207	22,809
Due from trust companies, banks and bankers	1,752,769	1,157,664	1,344,062	978,500
Specie	74,638	15,581	16,023	18,186
Other currency authorized by the laws of the United States	264,006	495,189	472,537	475,776
Cash items	3,474,315	5,659,791	4,179,218	5,602,504

Due from the Federal Reserve Bank of New York less offsets.....	9,505,454	12,317,127	9,457,910	8,753,575
Customers' liability on acceptances (per contra, see liabilities).....	1,191,284	7,180,013	1,630,718	1,298,740
Assets not included in any of the above heads.....	601,431	4,768,653	8,380,605	10,918,302
Total resources.....	\$127,660,642	\$129,590,830	\$109,530,273	\$117,690,720

LIABILITIES

Capital.....	\$3,000,000	\$3,000,000	\$3,000,000	\$3,000,000
Surplus, including all undivided profits.....	10,677,060	11,009,122	11,129,007	11,206,142
Preferred deposits, viz.:				
Due New York State savings banks.....	1,460,415	1,044,074	887,908	1,249,296
Due New York State savings and loan associations, credit unions and land bank.....	15,782	25,594	4,084	15,808
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository.....	5,827,094	11,664,271	8,307,991	7,459,765
Other deposits secured by pledge of assets.....	3,907,235	6,055,000	1,456,824	1,906,867
Deposits otherwise preferred.....	947,851	1,874,395	1,072,870	934,283
Due depositors, not preferred.....	57,323,825	61,633,569	53,186,702	53,807,463
Due to trust companies, banks and bankers.....	2,539,877	2,551,727	2,701,517	2,582,781
Bills payable.....	25,667,900	7,758,100	5,300,000	10,247,250
Rediscounts.....	14,041,521	11,027,672	12,044,118	12,444,359
Acceptances of drafts payable at a future date or authorized by commercial letters of credit.....	1,191,284	7,180,013	1,630,718	1,298,740
Other liabilities.....	1,070,798	4,767,293	8,808,534	11,537,966
Total liabilities.....	\$127,660,642	\$129,590,830	\$109,530,273	\$117,690,720

NEW YORK TRUST COMPANY

66. NIAGARA FALLS TRUST COMPANY, NIAGARA FALLS

GEORGE G. SHEPARD, *President.*
C. M. YOUNG, *Vice-President.*

{45 Falls street; organized 1904}
ALFRED W. GRAY, *Vice-President.*

FELIX M. WOOLWORTH, *Secretary.*
HARRY M. CLARK, *Assistant Secretary.*

DIRECTORS

ASHER T. CUDABACK,
C. M. YOUNG,
ALFRED W. GRAY,

SANFORD T. CHURCH,
ANTHONY C. DOUGLASS,
WM. A. JAMESON,

FELIX M. WOOLWORTH,
GEORGE G. SHEPARD,
JOHN H. LEGGETT,
F. K. PADDOCK,

NELSON J. BOWKER,
HARRY C. KINSEY,
M. J. NOONAN,

CHARLES J. ELDERFIELD,
FREDERICK L. LOVELACE,
W. M. HARRIGAN.

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stock and bond investments, viz.:				
Public securities.....	\$442,757	\$458,612	\$512,730	\$362,321
Private securities.....	330,744	330,744	364,851	264,535
Real estate owned.....	62,811	61,896	61,836	61,796
Mortgages owned.....	48,950	47,850	47,350	47,100
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....	250,000	250,000	250,000	150,000
Loans and discounts secured by other collateral.....	814,000	1,033,616	1,136,505	1,205,113
Loans, discounts and bills purchased not secured by collateral.....	400,285	400,000	400,000	460,000
Overdrafts.....	184	24	158	211
Due from trust companies, banks and bankers.....	506,287	515,029	502,453	535,775
Specie.....	20,808	25,544	14,238	5,370
Other currency authorized by the laws of the United States.....	51,000	79,000	75,000	98,000
Cash items.....	12,923	41,161	27,647	25,210
Assets not included in any of the above heads.....	15,408	13,653	20,818	25,365
Total resources.....	\$2,956,157	\$3,257,129	\$3,413,586	\$3,240,796

LIABILITIES

Capital	\$100,000	\$100,000	\$100,000	\$100,000
Surplus, including all undivided profits	214,871	221,462	233,288	246,443
Preferred deposits, viz.:				
Due New York State savings banks	105,000	106,600	105,000	105,000
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository	15,246	15,442	1,708	1,711
Deposits by the State of New York	87,000	87,000	80,000	80,000
Other deposits secured by pledge of assets	102,010	40,512	70,574	28,074
Due depositors, not preferred	2,068,603	2,532,174	2,682,148	2,508,208
Due to trust companies, banks and bankers	122,493	125,805	125,910	146,632
Bills payable	113,000	.....	.....	.....
Rediscounts	15,000	20,000	.....	.....
Other liabilities	12,934	8,134	14,958	24,728
Total liabilities	\$2,956,157	\$3,257,129	\$3,413,586	\$3,240,796

67. THE NORTHERN NEW YORK TRUST COMPANY, WATERTOWN

FLOYD L. CARLISLE, *President*.

[118-124 Washington street; organized 1910]

HENRY A. HICKOK, *Secretary*.DE WITT C. MIDDLETON, *Vice-President*.R. K. FERGUSON, *Assistant Secretary*.G. B. TUCKER, *Assistant Secretary*.D. CLINTON MURRAY, *Vice-President*.BERNARD A. GRAY, *Trust Officer*.

DIRECTORS

DAVID M. ANDERSON,
CELESTIN C. BURNS,
WILLIAM H. STEVENS,
JAMES E. CAMPBELL,
MARK A. HANNA,

FLOYD L. CARLISLE,
FRED L. DEWEY,
J. FRANCIS DAY,
JOHN WEEKES,
FRANK A. EMPSALL,

BYRON B. TAGGART,
GEORGE W. WHITE,
DEWITT C. MIDDLETON,
D. CLINTON MURRAY,
RALPH B. MALTBY,

HENRY PURCELL,
WILLIAM S. RICE,
CHARLES B. ROGERS,
MARK S. WILDER,
BERTRAND H. SNELL,

FRANK J. BAUMERT,
S. B. RICHARDSON,
W. C. STEBBINS,
JAMES V. CLEVELAND,
H. A. HICKOK.

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stock and bond investments, viz.:				
Public securities	\$2,235,222	\$3,193,899	\$1,483,952	\$1,229,637
Private securities	1,364,162	1,374,117	1,251,408	1,286,975
Real estate owned	36,981	39,134	35,684	35,634
Mortgages owned	413,088	365,542	351,542	378,342
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	67,957	67,957	67,957	67,957
Loans and discounts secured by other collateral	1,432,157	1,492,835	1,462,524	1,640,381
Loans, discounts and bills purchased not secured by collateral	3,420,981	3,762,420	3,761,387	3,928,283
Overdrafts	2,366	1,262	661	1,146
Due from trust companies, banks and bankers	297,098	431,378	265,504	188,032
Specie	5,910	9,830	12,368	16,852
Other currency authorized by the laws of the United States	156,219	103,577	133,132	107,146
Cash items	22,106	59,252	66,328	89,211

Due from the Federal Reserve Bank of New York less offsets.....	205,540	620,886	764,014	276,098
Customers' liability on acceptances (per contra, see liabilities).....	100,000	176,890	159,555	97,350
Assets not included in any of the above heads.....	100,399	108,365	88,800	92,199
Total resources.....	\$9,860,186	\$11,807,344	\$9,904,816	\$9,435,243
LIABILITIES				
Capital.....	\$400,000	\$400,000	\$400,000	\$400,000
Surplus, including all undivided profits.....	633,954	619,286	589,511	667,178
Preferred deposits, viz.:				
Due New York State savings banks.....	233,455	234,667	131,568	95,965
Due New York State savings and loan associations, credit unions and land bank.....	1,691	3,903	2,495	2,942
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository.....	218,167	193,856	158,659	195,775
Deposits by the State of New York.....	117,000	117,000	105,000	105,000
Deposits by the Superintendent of Banks of the State of New York.....	15,642	2,476	2,373	2,165
Other deposits secured by pledge of assets.....	353,233	559,392	340,000	9,324
Due depositors, not preferred.....	5,889,508	6,478,707	6,307,001	6,105,202
Due to trust companies, banks and bankers.....	263,714	364,191	449,870	363,699
Bills payable.....	1,200,000	2,117,400	897,000	685,000
Rediscounts.....	386,706	510,775	292,781	618,392
Acceptances of drafts payable at a future date or authorized by commercial letters of credit.....	100,000	176,890	159,555	97,350
Other liabilities.....	47,116	28,801	69,003	87,251
Total liabilities.....	\$9,860,186	\$11,807,344	\$9,904,816	\$9,435,243

68. NORTHPORT TRUST COMPANY, NORTHPORT

[45 Main street; organized 1912]

HENRY S. MOTT, *President.*
NATHANIEL S. ACKERLY, *Vice-President.*

J. B. MORRELL, *Vice-President.*
HOWARD T. LEFFERTS, *Trust Officer.*

CHARLES S. C. SMITH, *Secretary.*
CHARLES S. MOTT, *Treasurer.*

DIRECTORS

NATHANIEL S. ACKERLY, FRANK QUACKENBUSH, JOSEPH B. MORRELL, FREEMAN T. HULSE, HENRY M. RANDALL,
CARL S. BURR, RICHARD W. HAWKINS, CHARLES S. MOTT, HENRY S. MOTT, ROSWELL DAVIS.

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stock and bond investments, viz.:				
Public securities.....	\$264,957	\$232,698	\$245,140	\$237,027
Private securities.....	116,899	117,474	117,700	115,904
Real estate owned.....	12,000	12,000	12,000	12,000
Mortgages owned.....	82,400	80,400	88,200	103,800
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....	15,475	15,225	12,425	12,425
Loans and discounts secured by other collateral.....	150,360	199,009	255,951	266,394
Loans, discounts and bills purchased not secured by collateral.....	98,137	109,328	92,454	106,682
Overdrafts.....		37	3	11
Due from trust companies, banks and bankers.....	51,555	28,670	59,894	34,155
Specie.....	3,158	3,601	3,115	3,266
Other currency authorized by the laws of the United States.....	16,313	12,918	18,176	18,127
Cash items.....	84	204	1,214	80
Due from the Federal Reserve Bank of New York less offsets.....	7,650	11,300	5,100	10,852
Assets not included in any of the above heads.....	4,005	3,502	4,004	5,005
Total resources.....	\$822,993	\$826,366	\$915,376	\$925,728

LIABILITIES				
Capital	\$100,000	\$100,000	\$100,000	\$100,000
Surplus, including all undivided profits	59,044	59,746	60,347	66,351
Preferred deposits, viz.:				
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository	8,340	6,323	6,394	8,233
Deposits by the State of New York	28,000	28,000	25,000	25,000
Other deposits secured by pledge of assets	7,264	.....	31,713	6,176
Deposits otherwise preferred .....	.....	5,217	.....	.....
Due depositors, not preferred	615,303	619,140	686,881	713,428
Other liabilities	5,042	7,940	5,041	6,540
Total liabilities	\$822,993	\$826,366	\$915,376	\$925,728

69. OLEAN TRUST COMPANY, OLEAN

[129 N. Union street; organized 1914]

THOMAS H. QUINN, *President.*

W. J. BRAUNSCHWEIGER, *Secretary.*

C. E. DITTRICH, *Assistant Secretary.*

DIRECTORS

M. J. HAUGH,
W. J. BRAUNSCHWEIGER,

Wm. J. FOSS,
FRANK L. BARTLETT,

T. B. LOUGHLEN,
W. A. DUSENBURY,

THOMAS H. QUINN,
FRED C. OLDS.

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stock and bond investments, viz.:				
Public securities	\$498,600	\$480,500	\$553,800	\$350,600
Private securities	135,000	129,000	113,000	122,200
Mortgages owned	122,333	174,500	166,175	188,625
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	15,150	13,670	11,100	20,860
Loans and discounts secured by other collateral	162,136	160,477	206,846	247,764
Loans, discounts and bills purchased not secured by collateral	209,116	241,331	256,269	238,248
Due from trust companies, banks and bankers	36,139	103,302	17,997	79,604
Specie	2,826	2,115	2,066	3,416
Other currency authorized by the laws of the United States	24,300	24,750	14,200	31,230
Cash items	5,749	9,716	2,769	6,390
Due from the Federal Reserve Bank of New York less offsets			54,362	60,797
Assets not included in any of the above heads	18,994	13,741	19,347	16,798
Total resources	\$1,230,343	\$1,353,102	\$1,417,931	\$1,366,532

LIABILITIES

Capital	\$100,000	\$100,000	\$100,000	\$100,000
Surplus, including all undivided profits	29,506	34,090	34,671	35,034
Preferred deposits, viz.:				
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository	3,092	7,788	12,030	13,609
Deposits by the State of New York	18,000	18,000	18,000	18,000
Other deposits secured by pledge of assets	50,000			
Due depositors, not preferred	1,026,344	1,192,553	1,149,728	1,189,588
Bills payable			100,000	
Other liabilities	3,401	671	3,502	10,301
Total liabilities	\$1,230,343	\$1,353,102	\$1,417,931	\$1,366,532

70. ONEIDA COUNTY TRUST COMPANY, UTICA

CHARLES B. ROGERS, *President*.
D. CLINTON MURRAY, *Vice-President*.

[73-75 Genesee street; organized 1916]

FRED G. REUSSWIG, *Secretary*.
JAMES W. LAMB, *Treasurer*.

DIRECTORS

THOMAS R. PROCTOR,
D. CLINTON MURRAY,
OTTO A. MEYER,

W. D. MIDDLETON,
JOHN H. SHEEHAN,
FREDERICK T. PROCTOR,
THOMAS J. ZOLLER,

WM. T. BAKER,
JOHN J. TOWN,
CHAS. B. ROGERS,

JOHN A. GIBLIN,
J. LINDSEY HUGHES,
GEO. M. WEAVER,
JOSEPH H. REANEY,

EDWIN H. MARTIN,
FRANK R. WINANT,
SAMUEL A. BEARDSLEY, JR

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stock and bond investments, viz.:				
Public securities	\$637,408	\$494,958	\$273,292	\$242,858
Private securities	252,978	239,648	256,883	240,599
Mortgages owned	206,500	234,250	257,450	263,000
Loans and discounts secured by other collateral	736,623	731,936	591,257	553,495
Loans, discounts and bills purchased not secured by collateral	1,029,613	1,161,405	1,206,682	964,288
Overdrafts		25	75	
Due from trust companies, banks and bankers	468,560	197,591	386,030	423,264
Specie	4,051	2,332	1,807	2,679
Other currency authorized by the laws of the United States	54,940	38,151	39,026	45,386
Cash items	20,341	42,685	22,515	33,192
Due from the Federal Reserve Bank of New York less offsets	102,218	106,940	135,192	139,133
Assets not included in any of the above heads	10,757	11,533	10,646	10,939
Total resources	\$3,523,989	\$3,261,454	\$3,180,855	\$2,918,833

LIABILITIES

Capital	\$250,000	\$250,000	\$250,000	\$250,000
Surplus, including all undivided profits	389,179	399,193	406,070	413,788
Preferred deposits, viz.:				
Due New York State savings banks	101,784	101,769	100,000	100,000
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository	52,758	59,720	115,028	72,970
Deposits by the State of New York	185,000	185,000	170,000	170,000
Other deposits secured by pledge of assets	97,000	63,000	26,000	.....
Due depositors, not preferred	1,742,830	1,458,825	1,752,554	1,639,892
Due to trust companies, banks and bankers	17,060	15,497	15,436	11,229
Bills payable	670,250	558,200	239,250	187,250
Rediscunts .....	.....	160,500	90,000	55,000
Other liabilities	18,128	9,750	16,517	18,704
Total liabilities	\$3,523,989	\$3,261,454	\$3,180,855	\$2,918,833

71. ONTARIO COUNTY TRUST COMPANY, CANANDAIGUA

EDWARD G. HAYES, *President.*

[128 Main street; organized 1917]

J. EDWARD DAYTON, *Secretary.*G. BRADLEY ANDERSON, *Vice-President.*PETER P. TURNER, *Cashier.*HEBER E. WHEELER, *Treasurer.*WALTER S. SLEIGHT, *Assistant Cashier.*

DIRECTORS

G. BRADLEY ANDERSON, E. RAYMOND CHURCH,

EDWARD G. HAYES,

FRANK O. SISSON,

HEBER E. WHEELER,

THOMAS P. MURRAY, J. EDWARD DAYTON,

MYRON B. LINDSLEY,

ARTHUR E. THOMPSON,

CLARK WILLIAMS,

FRANK A. CHRISTIAN, WILLIS C. ELLIS,

JOHN COLMEY,

ROBT. F. THOMPSON,

THOS. B. WILSON.

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stock and bond investments, viz.:				
Public securities	\$770,489	\$690,724	\$410,445	\$408,361
Private securities	537,582	470,190	694,971	799,176
Real estate owned	33,420	33,135	33,135	32,853
Mortgages owned	78,140	77,300	84,100	82,800
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	6,600	27,801	19,386	25,728
Loans and discounts secured by other collateral	232,729	187,962	199,468	309,806
Loans, discounts and bills purchased not secured by collateral	392,875	405,013	426,262	345,793
Overdrafts	360	615	1,293	696
Due from trust companies, banks and bankers	162,745	109,610	221,763	168,290
Specie	16,749	12,066	7,650	8,874
Other currency authorized by the laws of the United States	18,289	16,636	18,520	21,686
Cash items	3,263	6,534	2,836	6,209
Assets not included in any of the above heads	22,955	24,148	25,730	29,888
Total resources	\$2,276,196	\$2,061,734	\$2,145,559	\$2,300,160

LIABILITIES

Capital.....	\$100,000	\$100,000	\$100,000	\$100,000
Surplus, including all undivided profits.....	118,154	119,065	127,004	126,136
Preferred deposits, viz.:				
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository.....	467	2,478	2,487	2,487
Deposits by the State of New York.....	50,000	50,000	45,000	45,000
Other deposits secured by pledge of assets.....			7,910	16,373
Deposits otherwise preferred.....	29,040	30,470	29,884	30,398
Due depositors, not preferred.....	1,447,795	1,546,000	1,655,770	1,843,206
Due to trust companies, banks and bankers.....		22,201		
Bills payable.....	174,000			
Other liabilities.....	356,740	191,520	177,504	136,560
Total liabilities.....	\$2,276,196	\$2,061,734	\$2,145,559	\$2,300,160

72. 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,JOHN H. MORRISON,
THOMAS WATTS,

JOHN BRIGHT,

FRANK HARDING,
G. SPENCER COWLEY,JAMES H. SMITH,
WALTER J. STARTUP.

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stock and bond investments, viz.:				
Public securities	\$1,692,580	\$1,801,071	\$1,704,880	\$1,692,351
Private securities	1,696,110	1,655,746	1,705,824	1,826,427
Real estate owned	22,000	25,050	22,000	22,000
Mortgages owned	355,644	345,194	339,094	318,344
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	38,800	18,150	23,250	32,550
Loans and discounts secured by other collateral	273,038	341,569	380,820	305,745
Loans, discounts and bills purchased not secured by collateral	211,001	204,397	245,320	254,775
Overdrafts	49	112	134	7
Due from trust companies, banks and bankers	303,114	366,630	477,135	347,722
Specie	15,502	15,772	20,322	16,240
Other currency authorized by the laws of the United States	90,379	95,327	99,281	94,700
Cash items	21,899	30,535	16,233	16,709
Assets not included in any of the above heads	12,185	10,294	12,284	7,162
Total resources	\$4,732,301	\$4,909,847	\$5,046,577	\$4,934,732

LIABILITIES

Capital	\$100,000	\$100,000	\$100,000	\$100,000
Surplus, including all undivided profits	210,689	231,731	185,232	184,247
Preferred deposit, viz.:				
Due New York State savings banks	21,032	42,190	21,229	16,833
Due New York State savings and loan associations, credit unions and land bank	13,358	2,310	2,689	4,866
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository	55,000	52,215	65,691	66,819
Other deposits secured by pledge of assets	7,559	11,496	11,239	11,239
Due depositors, not preferred	3,894,390	4,074,704	4,240,275	4,259,281
Due to trust companies, banks and bankers	1,830	5,768	2,502	5,059
Bills payable	380,000	380,000	380,000	230,000
Other liabilities	48,443	9,433	37,720	56,388
Total liabilities	\$4,732,301	\$4,909,847	\$5,046,577	\$4,934,732

73. OSWEGO COUNTY TRUST COMPANY, FULTON, N. Y.

CLAYTON E. BIXBY, *Treasurer*EDWARD QUIRK, *President*.

[Organized 1917]

FRANK C. ASH, *Vice-President*.LOUIS W. EMERICK, *Vice-President*.NELSON L. WHITAKER, *Vice-President*.

DIRECTORS

THADDEUS C. SWEET,
LOUIS W. EMERICK,EDW. QUIRK,
JOHN R. SULLIVAN,NELSON L. WHITAKER,
C. W. TOOKE,
WATSON A. BUTTS.ERNEST R. MULCOCK,
FRANK C. ASH,CLAYTON E. BIXBY,
ALBERT I. MORTON,

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stock and bond investments, viz.:				
Public securities	\$381,500	\$496,350	\$450,917	\$500,182
Private securities	94,452	109,990	107,000	105,000
Real estate owned	20,000	20,000	20,000	20,000
Mortgages owned	149,987	117,497	111,697	111,422
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	21,400	26,452	29,420	29,420
Loans and discounts secured by other collateral	392,513	451,933	459,916	424,055
Loans, discounts and bills purchased not secured by collateral	578,992	655,148	672,664	708,467
Overdrafts	88	346	120	48
Due from trust companies, banks and bankers	44,580	68,730	82,935	108,882
Specie	6,298	6,449	6,112	6,223
Other currency authorized by the laws of the United States	10,053	24,634	22,149	29,510
Cash items	2,120	5,046	16,148	3,725
Due from the Federal Reserve Bank of New York less offsets	11,783			
Assets not included in any of the above heads	24,418	27,456	30,126	29,508
Total resources	\$1,738,184	\$2,010,031	\$2,009,204	\$2,076,442

LIABILITIES				
Capital	\$100,000	\$100,000	\$100,000	\$100,000
Surplus, including all undivided profits	63,443	67,754	73,895	72,286
Preferred deposits, viz.:				
Due New York State savings banks			20,000	20,000
17 Deposits by the State of New York	85,000	85,000	85,000	85,000
Other deposits secured by pledge of assets	48,000		62,000	50,910
Due depositors, not preferred	1,130,373	1,443,829	1,502,843	1,498,709
Due to trust companies, banks and bankers	10,000	12,226	8,105	20,835
Bills payable	273,000	291,000	142,500	210,500
Rediscounts	16,700	2,550		
Other liabilities	11,668	7,672	14,861	18,202
Total liabilities	\$1,738,184	\$2,010,031	\$2,009,204	\$2,076,442

74. THE PEOPLE'S TRUST COMPANY OF BINGHAMTON, BINGHAMTON

FRANK B. NEWELL, *President.*
ALONZO ROBERSON, *Vice-President.*

[84 Court street; organized 1914]
WILLIS SHARPE KILMER, *Vice-President.*
CHARLES D. TOWNER, *Asst. Treasurer.*

THEODORE R. TUTHILL, *Secretary.*
MARTIN H. SAWTELLE, *Treasurer.*

DIRECTORS

ALONZO ROBERSON,	THEODORE R. TUTHILL,	CHARLES S. DARLING,	WILLIS SHARPE KILMER,	FRANK L. DENNIS,
FRANK B. NEWELL,	EDWARD N. ABBOT,	W. WIRT NEWELL,	JEROME B. HADSELL,	GEORGE H. BARLOW.
JOHN HULL, Jr.,	EDWARD M. HANRAHAN,	GEORGE R. NELSON,	J. HARRY UNDERWOOD,	SAMUEL E. VAIL,
GEORGE W. FAIRCHILD,	JOHN B. SIMPSON,		BENJAMIN T. ASH,	WATTS C. BATES.

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stock and bond investments, viz.:				
Public securities	\$1,118,874	\$1,049,088	\$1,182,197	\$1,045,444
Private securities	634,801	641,487	598,747	674,057
Real estate owned	265,000	265,000	265,000	265,000
Mortgages owned	567,465	565,990	560,690	734,012
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	57,267	61,135	64,725	75,735
Loans and discounts secured by other collateral	1,337,112	878,012	1,129,948	1,238,423
Loans, discounts and bills purchased not secured by collateral	696,299	681,455	778,544	819,945
Overdrafts	21		26	11
Due from trust companies, banks and bankers	338,535	343,157	269,192	189,223
Specie	21,354	6,097	4,717	10,127
Other currency authorized by the laws of the United States	105,171	119,360	133,662	191,211
Cash items	17,731	78,665	88,360	50,805
Due from the Federal Reserve Bank of New York less offsets	272,890	189,659	321,176	421,247
Assets not included in any of the above heads	97,170	76,273	92,714	89,263
Total resources	\$5,529,690	\$4,955,378	\$5,489,698	\$5,804,503

LIABILITIES

Capital	\$500,000	\$500,000	\$500,000	\$500,000
Surplus, including all undivided profits	121,759	138,352	138,303	132,229
Preferred deposits, viz.:				
Due New York State savings banks	40,000	40,600	40,000	40,000
Due New York State savings and loan associations, credit unions and land bank	2,392	7,656	6,905	38
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository	25,365	51,424	31,308	61,094
Deposits by the State of New York	26,000	26,000	26,000	26,000
Deposits by the Superintendent of Banks of the State of New York	42,697	43,011	73,583	73,932
Other deposits secured by pledge of assets	103,552	113,336	211,621	104,536
Due depositors, not preferred	3,948,730	4,017,400	4,423,215	4,712,727
Due to trust companies, banks and bankers	19,381	12,013	17,228	15,760
Bills payable	680,000			100,000
Other liabilities	19,814	5,586	21,535	38,187
Total liabilities	\$5,529,690	\$4,955,378	\$5,489,698	\$5,804,503

75. 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. FISCHER, *Secretary.*
 J. FRANK BIRDSELL, *Assistant Secretary.*
 WILLIAM F. AYLING, *Assistant Secretary.*

CHARLES L. SCHENCK, *Vice-President.*
 HENRY M. HEATH, *Assistant Secretary.*
 ARTHUR V. BENNETT, *Assistant Secretary.*

DIRECTORS

J. G. DETTMER,
 HORACE J. MORSE,
 WILLIAM B. HILL,
 HOWARD M. SMITH,

CHAS. L. SCHENCK,
 ALBERT TAG,
 ANDREW D. BAIRD,
 DAVID A. BOODY,
 WILLIAM C. COURTNEY,

W. EUGENE KIMBALL,
 ADRIAN T. KIERNAN,
 CHARLES M. ENGLIS,
 WILLIAM E. HARMON,
 CHARLES A. BOODY,

MAX RUCKGABER, Jr.,
 JAMES H. JOURDAN,
 JOHN F. HILDEBRAND,
 THOMAS E. MURRAY,
 FRANCIS L. NOBLE,

E. DWIGHT CHURCH,
 GEORGE B. GALLAGHER,
 GEORGE A. FLEURY,
 WILLIAM H. GOOD.

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stock and bond investments, viz.:				
Public securities.....	\$3,927,742	\$5,208,010	\$5,369,085	\$4,454,725
Private securities.....	6,868,415	6,417,979	6,867,097	6,910,008
Real estate owned.....	711,501	717,327	849,667	815,368
Mortgages owned.....	1,488,183	1,351,683	1,285,107	1,334,182
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....	545,676	573,501	584,404	555,649
Loans and discounts secured by other collateral.....	8,707,723	9,481,006	12,187,635	13,957,374
Loans, discounts and bills purchased not secured by collateral.....	6,050,094	4,834,901	3,470,466	2,759,032
Overdrafts.....	3,562	1,754	1,963	1,208
Due from trust companies, banks and bankers.....	729,279	726,467	724,695	706,545
Specie.....	240,175	265,299	269,180	336,236
Other currency authorized by the laws of the United States.....	583,535	830,205	696,900	862,805
Cash items.....	1,247,150	3,141,746	1,286,724	1,498,701

Due from the Federal Reserve Bank of New York less offsets.....	2,601,936	2,336,687	2,719,507	3,074,324
Customers' liability on acceptances (per contra, see liabilities).....	224,670	213,639	240,645	62,800
Assets not included in any of the above heads.....	232,650	282,591	296,993	274,260
Total resources.....	\$34,162,291	\$36,382,795	\$36,850,068	\$37,603,217

LIABILITIES

Capital.....	\$1,000,000	\$1,200,000	\$1,200,000	\$1,200,000
Surplus, including all undivided profits.....	1,412,558	1,600,680	1,628,557	1,635,443
Preferred deposits, viz.:				
Due New York State savings banks.....	2,405,188	2,693,043	2,303,808	2,681,577
Due New York State savings and loan associations, credit unions and land bank.....	52,051	14,429	23,276	62,708
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository.....	513,416	565,732	518,423	613,507
Deposits by the State of New York.....	37,000	60,000	55,000	55,000
Deposits by the Superintendent of Banks of the State of New York.....	2,949	2,949	2,934	2,930
Other deposits secured by pledge of assets.....	2,099,706	2,900,803	2,493,299	2,020,060
Due depositors, not preferred.....	24,117,930	26,751,786	27,826,074	28,822,489
Due to trust companies, banks and bankers.....	151,060	52,142	55,371	45,974
Bills payable.....	1,500,000	.....	.....	.....
Rediscounts.....	370,000	.....	.....	.....
Acceptances of drafts payable at a future date or authorized by commercial letters of credit.....	224,670	213,639	240,645	62,800
Other liabilities.....	275,763	327,592	502,681	400,729
Total liabilities.....	\$34,162,291	\$36,382,795	\$36,850,068	\$37,603,217

76. **POUGHKEEPSIE TRUST COMPANY, POUGHKEEPSIE**

STEPHEN G. GUERNSEY, *President.*
 CHARLES W. PILGRIM, *Vice-President.*
 ADNA F. HEATON, *Vice-President.*

[236 Main street; organized 1901]

C. W. H. ARNOLD, *Secretary.*

THOMAS W. BARRETT, *Treasurer.*

E. P. CORLISS, *Assistant Treasurer.*

WALTER J. WESLEY, *Assistant Treasurer.*

DIRECTORS

S. G. GUERNSEY,
 PETER H. TROY,
 J. WILSON POUCHER,

THOMAS W. BARRETT,
 B. P. WAYNE,
 C. W. H. ARNOLD,

ADNA F. HEATON,
 CHARLES W. PILGRIM,
 FRANK J. LEFEVER,

FRANK J. SCHWARTZ,
 E. LYMAN BROWN,
 GEORGE A. COLEMAN,

STEPHEN S. MAPES,
 TRACY DOWS,
 EARLE D. TOBEY.

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stock and bond investments, viz.:				
Public securities.....	\$1,171,113	\$1,011,370	\$1,017,968	\$870,302
Private securities.....	1,022,556	997,643	895,197	994,993
Real estate owned.....	172,261	179,965	183,560	186,655
Mortgages owned.....	1,012,097	1,048,703	1,077,453	1,145,900
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....	187,704	170,967	133,095	172,026
Loans and discounts secured by other collateral.....	934,637	1,247,279	1,181,358	1,163,283
Loans, discounts and bills purchased not secured by collateral.....	514,699	505,142	516,795	674,174
Overdrafts.....	372	998	574	1,999
Due from trust companies, banks and bankers.....	289,788	216,090	193,927	252,295
Specie.....	6,435	71,353	3,221	3,368
Other currency authorized by the laws of the United States.....	41,308	2,726	73,326	69,060
Cash items.....	17,092	45,338	22,795	34,725
Assets not included in any of the above heads.....	56,798	59,459	56,688	54,582
Total resources.....	\$5,426,860	\$5,557,033	\$5,355,957	\$5,623,362

LIABILITIES

Capital	\$125,000	\$125,000	\$125,000	\$125,000
Surplus, including all undivided profits	203,177	234,421	243,619	223,283
Preferred deposits, viz.:				
Due New York State savings banks	10,000	10,000	10,000	10,000
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository	47,928	66,564	72,633	89,184
Deposits by the State of New York	45,155	93,064	72,981	63,869
Deposits by the Superintendent of Banks of the State of New York	25,000	25,000	25,000	25,000
Other deposits secured by pledge of assets	6,032	6,123	5,507	5,507
Deposits otherwise preferred	75,539	67,933	69,737	66,339
Due depositors, not preferred	4,362,804	4,561,417	4,519,597	4,814,001
Due to trust companies, banks and bankers	22	2,907	1,704	1,176
Bills payable	500,000	355,000	200,000	150,000
Other liabilities	26,203	9,604	10,179	50,003
Total liabilities	\$5,426,860	\$5,557,033	\$5,355,957	\$5,623,362

77. PUTNAM COUNTY TRUST COMPANY, BREWSTER

[Main street; organized 1916]

J. DOUGLAS MEAD, *President.*WILSON H. CRANE, *Secretary.*

DIRECTORS

J. DOUGLAS MEAD,

FREDERIC S. BARNUM,
CLAYTON RYDER,

AMBROSE F. McCABE,

G. MORTIMER RUNDLE,

WILSON H. CRANE,

EDW. D. STANNARD,

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stock and bond investments, viz.:				
Public securities	\$139,393	\$131,301	\$121,401	\$111,401
Private securities	3,108	3,108	3,108	3,108
Mortgages owned	17,000	17,000	17,000	12,000
Loans and discounts secured by other collateral		80		
Loans, discounts and bills purchased not secured by collateral	450	50		
Due from trust companies, banks and bankers	10,348	9,416	8,174	16,133
Specie	318	240	180	150
Other currency authorized by the laws of the United States	1,016	740	887	353
Cash items	499	324	93	
Assets not included in any of the above heads	2,613	2,214	2,899	1,375
Total resources	\$174,745	\$164,473	\$153,742	\$144,520

LIABILITIES

Capital	\$100,000	\$100,000	\$100,000	\$100,000
Surplus, including all undivided profits	28,544	29,525	30,682	30,873
Preferred deposits, viz.:				
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depositary	6,032	8,541	8,435	8,514
Deposits otherwise preferred		5		
Due depositors, not preferred	39,510	25,000	14,474	5,077
Other liabilities	659	1,402	151	56
Total liabilities	\$174,745	\$164,473	\$153,742	\$144,520

78. QUEENS COUNTY TRUST COMPANY, JAMAICA

D. W. QUINN, JR., *President.*

[375 Fulton street; organized 1904]

W. E. STECHER, *Secretary.*HARRY V. HOYT, *Vice-President.*

DIRECTORS

D. W. QUINN, JR.,
HARRY V. HOYT,CHAS. B. WHEELER,
WM. J. WHEELER,ROBERT B. AUSTIN,
FRANK L. STILES,E. J. HABIGHORST,
CYRIL H. BURDETT,

GEORGE T. RITCHINGS.

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition *Nov. 12, 1919
Stock and bond investments, viz.:				
Public securities	\$557,631	\$553,307	\$467,947	.....
Private securities	392,168	426,898	515,035	.....
Real estate owned	430,442	394,673	384,128	.....
Mortgages owned	638,729	619,218	611,232	.....
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	149,426	170,328	162,110	.....
Loans and discounts secured by other collateral	664,398	735,465	726,849	.....
Loans, discounts and bills purchased not secured by collateral	779,854	844,136	834,155	.....
Overdrafts	2,205	872	533	.....
Due from trust companies, banks and bankers	87,344	317,665	527,942	.....
Specie	34,667	22,942	15,968	.....
Other currency authorized by the laws of the United States	60,610	77,488	117,230	.....
Cash items	1,833	7,874	17,810	.....
Assets not included in any of the above heads	115,907	89,295	80,435	.....
Total resources	\$3,915,214	\$4,260,161	\$4,461,374	.....

LIABILITIES

Capital	\$600,000	\$600,000	\$600,000
Surplus, including all undivided profits.....	111,442	101,150	89,457
Preferred deposits, viz.:			
Due New York State savings and loan associations, credit unions and land bank.....	502	506	504
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository.....	43,310	32,458	70,220
Deposits by the State of New York.....	42,000	42,000	42,000
Deposits by the Superintendent of Banks of the State of New York.....	35,000	35,000	35,000
Other deposits secured by pledge of assets.....	101,249	143,475	155,190
Deposits otherwise preferred.....			209
Due depositors, not preferred.....	2,533,345	2,917,341	3,258,934
Due to trust companies, banks and bankers.....	14,009	27,419	9,961
Bills payable.....	390,917	329,872	165,000
Other liabilities.....	43,440	30,940	34,899
Total liabilities.....	\$3,915,214	\$4,260,161	\$4,461,374

* Succeeded by American Trust Company September 30, 1919.

79. ROCHESTER TRUST AND SAFE DEPOSIT COMPANY, ROCHESTER

[5 Main street, west; chartered 1868 as the Safe Deposit Company of Rochester]

ROBERT C. WATSON, *President.*FRANK A. WARD, *Vice-President.*TAYLOR D. BIDWELL, *Secretary.*LUCIUS W. ROBINSON, *Vice-President.*LEIGH H. PIERSON, *Assistant Secretary.*EDWARD L. WILLIAMS, *Assistant Secretary.*

DIRECTORS

LUCIUS W. ROBINSON,

JOSIAH ANSTICE,

FRANK T. SAGE,

GEORGE C. GORDON,

JOHN E. DURAND,

FRANK A. WARD,

Wm. A. HUBBARD, Jr.,

JAMES S. HAVENS,

THOMAS H. CHEW,

GEORGE W. ROBESON,

Wm. C. BARRY,

ROBERT C. WATSON,

GEORGE W. THAYER,

R. ANDREW HAMILTON,

GEORGE H. HAWKS.

EDWARD G. MINER

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stock and bond investments, viz.:				
Public securities	\$1,696,226	\$1,911,466	\$1,454,291	\$1,354,591
Private securities	6,022,514	5,998,615	5,967,977	5,875,023
Real estate owned	360,000	360,000	360,000	360,000
Mortgages owned	6,852,758	6,638,433	6,419,143	6,279,443
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	103,347	97,947	97,947	97,947
Loans and discounts secured by other collateral	6,955,476	7,161,727	7,790,697	8,719,137
Loans, discounts and bills purchased, not secured by collateral	29,300	34,300	46,300	107,000
Overdrafts	287	539	417	1,604
Due from trust companies, banks and bankers	1,179,808	1,374,284	1,070,145	1,163,791
Specie	61,546	61,879	62,483	63,282
Other currency authorized by the laws of the United States	715,339	777,499	789,502	776,686
Cash items	25,762	160,739	55,638	47,545
Customers' liability on acceptances (per contra, see liabilities)			150,000	100,000
Assets not included in any of the above heads	106,699	205,532	142,526	169,530
Total resources	\$24,109,057	\$24,782,900	\$24,407,066	\$25,115,579

LIABILITIES

Capital	\$500,000	\$500,000	\$500,000	\$500,000
Surplus, including all undivided profits	859,730	911,308	920,944	945,571
Preferred deposits, viz.:				
Due New York State savings banks	21,765	21,884	21,884	21,884
Due New York State savings and loan associations, credit unions and land bank	5,731	4,565	1,169	1,486
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository	674,340	676,589	563,612	618,685
Deposits by the State of New York	70,000	70,000	65,000	65,000
Deposits otherwise preferred	72,131	75,414	77,468	76,298
Due depositors, not preferred	20,769,048	20,982,075	21,058,997	21,606,768
Due to trust companies, banks and bankers	27,000	27,123	27,000	27,000
Bills payable	925,000	1,450,000	800,000	800,000
Acceptances of drafts payable at a future date or authorized by commercial letters of credit			150,000	100,000
Other liabilities	184,312	64,002	220,992	352,887
Total liabilities	\$24,109,057	\$24,782,960	\$24,407,066	\$25,115,579

80. ROCKLAND COUNTY TRUST COMPANY, NYACK

FRANK R. CRUMBIE, *President.*
EUGENE F. PERRY, *Vice-President.*

[Broadway and Main street; organized 1906]
WILSON P. FOSS, *Vice-President*

WILLIAM H. RADCLIFF, *Secretary.*
HOWARD W. BEASLEY, *Assistant Secretary.*

DIRECTORS

FRANK R. CRUMBIE,
EUGENE F. PERRY,
ARTHUR A. G. LUDERS,

ROBERT SCHMITT,
HOWARD VAN BUREN,
JOHN M. ERNST,

HARVEY DE BAUN,
F. MONROE DYER,
CHARLES FRANCIS,

WILSON P. FOSS,
WALTER G. HAMILTON,
LOUIS H. HUTTON,

JAMES KILBY,
E. J. S. VAN HOUTEN,
G. BRIGGS BUCHANAN.

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stock and bond investments, viz.:				
Public securities	\$700,547	\$522,594	\$495,253	\$481,585
Private securities	444,357	417,240	397,347	407,196
Real estate owned	52,056	52,056	52,109	52,109
Mortgages owned	345,382	336,782	338,137	333,021
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	40,357	38,151	37,798	37,985
Loans and discounts secured by other collateral	524,187	749,318	851,435	877,171
Loans, discounts and bills purchased not secured by collateral	255,465	219,274	199,294	189,186
Overdrafts	1,407	845	335	333
Due from trust companies, banks and bankers	54,645	127,918	51,621	73,161
Specie	217	660	3,238	3,077
Other currency authorized by the laws of the United States	10,671	21,289	28,789	21,942
Cash items	4,543	1,934	3,380	1,359
Due from the Federal Reserve Bank of New York less offsets	156,203	74,757	78,138	76,396
Assets not included in any of the above heads	18,193	25,655	18,501	23,806
Total resources	\$2,608,230	\$2,588,473	\$2,555,375	\$2,578,327

LIABILITIES				
Capital	\$100,000	\$100,000	\$100,000	\$100,000
Surplus, including all undivided profits	52,834	55,736	57,770	58,119
Preferred deposits, viz.:				
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depositary	87,083	28,946	37,628	37,851
Deposits by the State of New York	28,000	28,000	25,000	25,000
Other deposits secured by pledge of assets	79,884	8,483	7,483	7,483
Due depositors, not preferred	1,629,838	1,746,718	1,844,089	1,978,759
Due to trust companies, banks and bankers		379	1,568	61
Bills payable	488,000	464,000	284,000	350,000
Other liabilities	142,591	156,211	197,837	21,054
Total liabilities	\$2,608,230	\$2,588,473	\$2,555,375	\$2,578,327

81. ROME TRUST COMPANY, ROME

F. M. SHELLEY, *President.*
 JOHN D. McMAHON, *Vice-President.*

[101-103 South James street; organized 1915]
 C. FRANK FLOYD, *Vice-President.*

ARTHUR D. WHITE, *Secretary.*
 HARRY W. BARNARD, *Treasurer.*

DIRECTORS

W. T. BINKS,
 GEORGE A. CLYDE,
 GEORGE H. BROWN,
 HARRY W. BARNARD,

LAWRENCE CAREY,
 H. T. DYETT,
 MICHAEL DULY,
 ARTHUR S. EVANS,

C. FRANK FLOYD,
 BARTON HASELTON,
 F. J. HAGER,
 JACOB KARLEN,

JOHN D. McMAHON,
 F. J. DeBISSCHOP,
 F. M. SHELLEY,
 P. C. THOMAS,

J. LOWELL WILLIAMS,
 ARTHUR D. WHITE,
 ALBERT R. KESSINGER,
 FRANKLIN A. ETHRIDGE.

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stock and bond investments, viz.:				
Public securities	\$412,776	\$569,545	\$471,409	\$392,902
Private securities	761,912	723,000	742,687	739,072
Real estate owned	85,173	84,173	84,173	84,173
Mortgages owned	453,432	441,819	435,358	429,426
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	16,771	15,100	15,100	25,439
Loans and discounts secured by other collateral	646,467	636,843	497,288	409,525
Loans, discounts and bills purchased not secured by collateral	919,209	987,215	1,518,838	1,587,024
Overdrafts	1,641	1,438	1,495	1,834
Due from trust companies, banks and bankers	12,195	18,704	15,017	15,594
Specie	38,981	72,540	9,093	6,684
Other currency authorized by the laws of the United States			68,313	92,446
Cash items	23,907	29,101	5,946	8,929
Due from the Federal Reserve Bank of New York less offsets	198,699	336,840	322,666	134,751
Assets not included in any of the above heads	275,068	31,958	50,905	41,632
Total resources	\$3,846,231	\$3,948,276	\$4,238,288	\$3,969,431

LIABILITIES

Capital	\$300,000	\$300,000	\$300,000	\$300,000
Surplus, including all undivided profits	142,310	135,365	150,543	157,494
Preferred deposits, viz.:				
Due New York State savings banks	115,372	.....	140,383	91,826
Due New York State savings and loan associations, credit unions and land bank	6	6	859	.....
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository	4,842	5,122	5,071	6,188
Deposits by the State of New York	127,000	71,246	167,819	115,000
Other deposits secured by pledge of assets	26,000	.....	.....	.....
Due depositors, not preferred	2,893,616	3,088,260	3,447,798	3,088,658
Due to trust companies, banks and bankers	13,068	113,351	1,813	1,813
Bills payable .....	.....	25,000	.....	.....
Rediscounts	210,013	202,925	.....	186,949
Other liabilities	14,004	7,001	24,002	21,563
Total liabilities	\$3,846,231	\$3,948,276	\$4,238,288	\$3,969,431

82. ST. LAWRENCE TRUST COMPANY, OGDENSBURG

WILLIAM M. STEPHENS, *President.*
ROBERT E. WATERMAN, *Vice-President.*

[45 Ford street; organized 1915]

THOMAS H. LAWRENCE, *Secretary.*
RICH. C. KIRKPATRICK, *Treasurer.*

DIRECTORS

CHARLES W. McCLAIR,	DUNCAN McGRUER,	J. F. WELLS,	ROBERT S. WATERMAN,	WILLIAM H. JONES,
WILLARD N. BELL,	JOSEPH E. FELL,	WILLIAM A. HAWKSHAW,	LEO FRANK,	R. E. WATERMAN,
CHARLES W. LOOMIS,	WILLIAM D. BRITTON,	HYMAN S. FISHER,	THOMAS H. LAWRENCE,	R. H. McEWEN, Jr.
WILLIAM CRAIG,	D. EDWARD A. PEARSON,	REUBEN W. DOBISKY,	WILLIAM M. STEPHENS,	HERBERT G. CHANDLER.

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stock and bond investments, viz.:				
Public securities	\$398,238	\$380,830	\$468,202	\$393,824
Private securities	192,391	226,991	266,587	282,895
Mortgages owned	66,649	59,514	59,146	53,446
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	5,791	105,089	7,706	7,027
Loans and discounts secured by other collateral	78,281	6,861	110,096	120,990
Loans, discounts and bills purchased not secured by collateral	376,178	404,917	423,279	502,168
Overdrafts	191	1,470	929	319
Due from trust companies, banks and bankers	50,623	117,307	62,597	43,576
Specie	3,222	2,145	2,582	2,504
Other currency authorized by the laws of the United States	14,554	22,385	35,579	19,615
Cash items	7,213	8,688	6,067	7,298
Due from the Federal Reserve Bank of New York less offsets	41,790	22,009	78,571	91,158
Assets not included in any of the above heads	31,222	28,704	32,752	32,459
Total resources	\$1,266,343	\$1,386,919	\$1,554,093	\$1,557,279

LIABILITIES

Capital	\$100,000	\$100,000	\$100,000	\$100,000
Surplus, including all undivided profits	34,822	40,064	41,756	43,448
Preferred deposits, viz.:				
Due New York State savings and loan associations, credit unions and land bank	5,000	5,050	5,000	10,000
Other deposits due as executor, administrator, guardian, receiver, trustee, committee or depository	7,275	6,160	6,809	2,637
Deposits by the State of New York	28,000	28,000	28,000	28,000
Deposits otherwise preferred	36,000	28,000	39,000	17,000
Due depositors, not preferred	739,899	999,710	1,041,189	1,036,415
Due to trust companies, banks and bankers	47,832	59,293	27,835	34,192
Bills payable	240,000	115,000	250,000	275,000
Rediscounts	21,264	.....	4,045	.....
Other liabilities	6,251	5,642	10,459	10,587
Total liabilities	\$1,266,343	\$1,386,919	\$1,554,093	\$1,557,279

83. SALAMANCA TRUST COMPANY, SALAMANCA

E. B. VREELAND, *President.*
 WILLIAM H. HAZARD, *Vice-President.*
 CHARLES R. GIBSON, *Vice-President.*

[127 Main street; organized 1902]
 W. A. HEVENOR, *Cashier,*

HUGH W. DAVIS, *Secretary.*
 J. H. RHODES, *Assistant Cashier.*
 CHAS. E. WHITE, *Assistant Cashier.*

DIRECTORS

EDWARD B. VREELAND,	WILLIAM E. HAZARD,	JOHN C. KREIGER,	CHARLES M. DOW,
TINT CHAMPLIN,	GEORGE WITHERELL,	ALBERT T. FANCHER,	JAMES W. MULCAY,
EDWARD BOLARD,	WILLIAM S. MORTON,	EDWARD B. FITZGERALD,	EDWARD F. NORTON,
	CHARLES R. GIBSON,	MARC D. JOHNSON,	CHARLES F. HESS,
			CAREY D. DAVIE,
			THOMAS J. FITZGERALD,
			THOMAS H. DOWD.

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stock and bond investments, viz.:				
Public securities	\$724,215	\$680,472	\$683,498	\$589,262
Private securities	126,017	175,649	150,829	156,679
Real estate owned	8,456	14,376	16,813	22,647
Mortgages owned	127,963	133,251	171,116	174,309
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	156,026	158,981	155,904	192,382
Loans and discounts secured by other collateral	178,235	215,888	243,111	287,491
Loans, discounts and bills purchased not secured by collateral	557,908	504,312	498,550	547,718
Overdrafts	847	745	862	927
Due from trust companies, banks and bankers	334,661	367,046	220,505	173,340
Specie	12,586	13,876	15,302	17,455
Other currency authorized by the laws of the United States	58,575	61,061	93,476	81,428
Cash items	1,429	7,019	3,543	1,141
Assets not included in any of the above heads	15,436	15,434	15,434	19,078
Total resources	\$2,302,354	\$2,297,605	\$2,269,443	\$2,263,857

LIABILITIES

Capital.....	\$100,000	\$100,000 ₂	\$100,000	\$100,000
Surplus, including all undivided profits.....	245,342	262,474	263,856	272,180
Preferred deposits, viz.:				
Due New York State savings and loan associations, credit unions and land bank.....	28	240	3,147	354
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository.....	29,384	32,843	34,110	13,621
Deposits by the State of New York.....	52,000	52,000 ₂	52,000	52,000
Other deposits secured by pledge of assets.....	7,709	7,709	7,804	4,804
Due depositors, not preferred.....	1,792,870	1,802,337	1,773,524	1,792,896
Due to trust companies, banks and bankers.....	55,019	21,000	16,000	8,000
Other liabilities.....	20,002	19,002	19,002	20,002
Total liabilities.....	\$2,302,354	\$2,297,605	\$2,269,443	\$2,263,857

84. SCANDINAVIAN TRUST COMPANY, NEW YORK CITY

ALEXANDER V. OSTROM, *President*,
 B. E. SMYTHE, *Vice-President*,
 MAURICE F. BAYARD, *Treasurer*,

[56 Broadway; organized 1917]

D. CARDOZO, *Secretary*,
 C. C. KELLEY, *Assistant Secretary*,
 E. J. WHALEN, *Assistant Secretary*.

DIRECTORS

JOHS. ANDERSEN,
 VIKTOR PLAhte,
 PHILIP G. BARTLETT,
 CHARLES E. BEDFORD,
 E. A. CAPPELEN SMITH,

JEREMIAH MILBANK,
 JOHN E. BERWIND,
 R. R. BROWN,
 WILLIAM R. COE,
 CHARLES HAYDEN,

GERHARD M. DAHL,
 S. E. DAHL,
 W. EDWARD FOSTER,
 SAMUEL L. FULLER,
 C. M. MacNEIL,

EDWARD F. GEER,
 CHARLES S. HAIGHT,
 G. KAMSTRUP HEGGE,
 EDWIN O. HOLTER,
 ALEXANDER R. NICOL,

FREDERICK W. HVOSLEF,
 EDWIN A. POTTER, Jr.,
 ALEX. V. OSTROM,
 BIRGER OSLAND.

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stock and bond investments, viz.:				
Public securities	\$5,381,874	\$3,552,353		
Private securities	659,763	985,456		
Loans and discounts secured by other collateral	16,037,060	16,944,864		
Loans, discounts and bills purchased not secured by collateral	9,119,662	6,859,373		
Overdrafts	191	16		
Due from trust companies, banks and bankers	719,896	1,664,652		
Specie	1,847	544		
Other currency authorized by the laws of the United States	193,245	167,353		
Cash items	2,635	8,716		
Due from the Federal Reserve Bank of New York less offsets	4,892,900	1,918,061		
Customers' liability on acceptances (per contra, see liabilities)	92,720	240,970		
Assets not included in any of the above heads	750,884	609,941		
Total resources	\$37,852,677	\$32,952,299		

LIABILITIES

Capital	\$1,000,000	\$1,000,000		
Surplus, including all undivided profits	1,884,318	1,930,389		
Preferred deposits, viz.:				
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository	333,664	414,638		
Deposits by the State of New York	14,000	25,000		
Other deposits secured by pledge of assets	1,011,000	1,016,000		
Due depositors, not preferred	20,783,660	17,825,199		
Due to trust companies, banks and bankers	7,968,453	7,414,696		
Bills payable	2,615,000	1,315,000		
Rediscounts	1,146,500	960,000		
Acceptances of drafts payable at a future date or authorized by commercial letters of credit	92,720	240,970		
Other liabilities	1,003,362	810,407		
Total liabilities	\$37,852,677	\$32,952,299		

85. SCHENECTADY TRUST COMPANY, SCHENECTADY

HENRY B. BOARDMAN, *President,*
JOSEPH W. SMITLEY, *Vice-President,*

[318-320 State street; organized 1902]
EDWARD D. PALMER, *Cashier,*

HENRY A. ALLEN, JR., *Treasurer.*
J. J. BARRINGER, *Assistant Treasurer.*

DIRECTORS

HENRY B. BOARDMAN, ALFRED DE GRAFF,
JOHN G. BARRY, WM. W. WEMPLE,
DAVID A. TERBUSH, GERARDUS SMITH,
JAMES A. VAN VOAST, G. E. EMMONS,

JAMES P. FELTON,
J. R. LOVEJOY,
AUSTIN N. LIECTY,
E. WILBUR RICE, JR.,

EDWARD C. WHITMYER,
EDWARD F. PECK,
JOSEPH W. SMITLEY,
ALONZO P. STRONG,

W. H. WRIGHT,
J. R. MAGARVEY,
DANIEL F. FLINN,
EDWARD T. RICE.

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stock and bond investments, viz.:				
Public securities	\$1,076,920	\$700,408	\$610,308	\$588,876
Private securities	2,627,160	2,833,549	2,883,357	3,110,130
Real estate owned	152,500	150,800	160,800	160,200
Mortgages owned	250,660	246,285	252,760	256,440
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	29,395	24,107	22,897	27,447
Loans and discounts secured by other collateral	1,024,057	1,705,094	1,876,958	2,341,505
Loans, discounts and bills purchased not secured by collateral	958,290	1,030,650	1,113,280	1,186,855
Overdrafts	154	122	34	10
Due from trust companies, banks and bankers	285,664	353,877	521,469	361,541
Specie	4,076	11,438	4,742	15,765
Other currency authorized by the laws of the United States	78,714	155,680	87,833	151,684
Cash items	13,802	56,378	18,427	51,371
Due from the Federal Reserve Bank of New York less offsets	388,697	252,526	189,515	353,399
Assets not included in any of the above heads	46,682	60,415	267,008	375,595
Total resources	\$6,936,771	\$7,581,329	\$8,009,388	\$8,980,818

LIABILITIES				
Capital	\$300,000	\$300,000	\$300,000	\$300,000
Surplus, including all undivided profits	453,562	475,166	508,195	520,414
Preferred deposits, viz.:				
Due New York State savings banks	269,994	151,518	144,358	152,531
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository	15,665	23,068	20,811	12,096
Deposits by the State of New York	58,187	58,081	58,376	58,147
Other deposits secured by pledge of assets	224,258	47,203	186,497	331,421
Due depositors, not preferred	5,459,700	6,461,292	6,432,073	7,012,036
Due to trust companies, banks and bankers	117,053	36,639	88,408	189,699
Other liabilities	38,352	28,362	270,670	404,474
Total liabilities	\$6,936,771	\$7,581,329	\$8,009,388	\$8,980,818

86. SECURITY TRUST COMPANY OF ROCHESTER, ROCHESTER

JAMES S. WATSON, *President.*

ALEXANDER, M. LINDSAY, *Vice-President,*

GRANGER A. HOLLISTER, *Vice-President,*

[103 Main street, east; chartered 1892]

JULIUS M. WILE, *Vice-President,*

CARL S. POTTER, *Assistant Secretary,*

FRANK M. ELLERY, *Secretary.*

MORTIMER E. WILE, *Assistant Secretary,*

WILLIAM H. STACKEL, *Trust Officer.*

TRUSTEES

JAMES S. WATSON,

HIRAM W. SIBLEY,

GRANGER A. HOLLISTER,

ROBERT M. SEARLE,

J. WARREN CUTLER,

RUFUS K. DRYER,

ALEX. M. LINDSAY,

EDWARD HARRIS,

O'DONNELL ISELIN,

P. V. CRITTENDEN,

DANIEL M. BEACH,

JULIUS M. WILE,

F. HARPER SIBLEY.

CARL F. LOMB,

CHARLES STERN,

FRANK W. LOVEJOY,

MORLEY A. STERN,

JOHN C. BARNARD,

IRVING ROUSE,

ERNEST L. WOODWARD,

JESSE W. LINDSAY.

KINGMAN NOTT ROBINS.

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stock and bond investments, viz.:				
Public securities	\$556,150	\$528,950	\$528,950	\$528,150
Private securities	4,321,000	4,057,300	4,057,300	3,936,800
Real estate owned	105,000	103,800	103,800	103,800
Mortgages owned	670,780	446,780	527,780	560,080
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	97,800	90,900	155,100	180,000
Loans and discounts secured by other collateral	5,921,549	6,132,707	7,261,532	6,826,014
Loans, discounts and bills purchased not secured by collateral	2,341,416	2,101,995	1,942,044	2,205,479
Overdrafts	1,875	.....	585	127
Due from trust companies, banks and bankers	1,578,277	1,909,670	1,025,576	1,578,367
Specie	399,661	361,500	383,184	424,017
Other currency authorized by the laws of the United States	266,442	241,000	255,459	282,680
Cash items	33,104	157,210	50,673	100,663
Customers' liability on acceptances (per contra, see liabilities) .....	.....	.....	50,000	.....
Assets not included in any of the above heads	59,875	106,765	181,331	74,200
Total resources	\$16,352,929	\$16,238,577	\$16,523,314	\$16,800,377

LIABILITIES				
Capital	\$300,000	\$300,000	\$300,000	\$300,000
Surplus, including all undivided profits	672,936	736,475	743,044	802,138
Preferred deposits, viz.:				
Due New York State savings and loan associations, credit unions and land bank	20,121	11,503	8,869	17,693
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository	663,566	544,483	330,213	884,060
Deposits by the State of New York	40,000	40,000	40,000	40,000
Other deposits secured by pledge of assets	500,000			
Due depositors, not preferred	14,043,541	14,563,114	14,910,942	14,534,541
Acceptances of drafts payable at a future date or authorized by commercial letters of credit			50,000	
Other liabilities	112,765	43,002	140,246	221,945
Total liabilities	\$16,352,929	\$16,238,577	\$16,523,314	\$16,800,377

87. THE SECURITY TRUST COMPANY OF TROY, TROY

FRANK E. NORTON, *President*.
 JAMES J. CHILD, *Vice-President*.

[Fourth and Grand streets; organized 1902]
 HERBERT S. IDE, *Vice-President*.

GEORGE L. HARE, *Treasurer*,
 Wm. H. JARVIS, *Assistant Treasurer*.

DIRECTORS

EDGAR H. BETTS,
 THOS. C. BOSWELL,
 GEO. L. HARE,

JAMES J. CHILD,
 Wm. LELAND THOMPSON,
 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,

FRANK L. STEVENS,
 GEORGE A. CLUETT,
 A. J. COOPER.

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stock and bond investments, viz.:				
Public securities	\$1,438,595	\$1,338,945	\$1,250,478	\$1,091,358
Private securities	1,164,973	1,095,203	1,102,168	1,107,368
Real estate owned	50,000	50,000	50,000	50,000
Mortgages owned	7,000	7,000	7,000	7,000
Loans and discounts secured by other collateral	713,657	681,713	671,957	673,529
Loans, discounts and bills purchased not secured by collateral	422,881	350,065	337,658	330,846
Overdrafts	243	18	174	322
Due from trust companies, banks and bankers	308,752	366,866	508,285	544,094
Specie	22,547	24,389	24,678	25,246
Other currency authorized by the laws of the United States	121,570	126,231	124,006	118,528
Cash items	11,340	18,368	24,691	18,504
Assets not included in any of the above heads	36,154	18,804	36,101	33,902
Total resources	\$4,297,712	\$4,077,592	\$4,137,196	\$4,000,697

LIABILITIES

Capital	\$200,000	\$200,000	\$200,000	\$200,000
Surplus, including all undivided profits	155,384	165,870	173,217	185,819
Preferred deposits, viz.:				
Due New York State savings banks	88,728	73,662	80,100	92,783
Due New York State savings and loan associations, credit unions and land bank	1,278	4,574	2,008	5,260
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository	25,778	47,183	70,146	47,619
Deposits by the State of New York	46,000	46,000	46,000	70,000
Other deposits secured by pledge of assets	264,658	60,523	149,385	33,585
Due depositors, not preferred	3,188,113	3,260,306	3,383,371	3,328,855
Due to trust companies, banks and bankers	711	3,344	3,010	880
Bills payable	300,000	200,000	.....	.....
Other liabilities	27,062	16,070	29,959	35,896
Total liabilities	\$4,297,712	\$4,077,592	\$4,137,196	\$4,000,697

88. THE SUFFOLK COUNTY TRUST COMPANY, RIVERHEAD

GEORGE M. VAIL, *President.*

[Main street; organized 1910]

JOHN S. HOWE, *Secretary.*O EDMUND GRISWOLD, *Vice-President.*F. PORTER HOWELL, *Vice-President.*

DIRECTORS

GEORGE M. VAIL,
D. HENRY BROWN,
W. W. DeBEVOISE,
FRANK W. YOUNG,JOHN S. HOWE,
JAMES ELTON,
ORVIS H. LUCE,JACOB MEYER,
THADDEUS N. BENJAMIN,
CHARLES McCABE,
O. EDMUND GRISWOLD,FRED S. HILL,
EDWIN D. FISHEL,
F. PORTER HOWELL,HUDSON V. GRIFFIN,
CLARENCE SCOTT,
RALPH C. BROWN,
ERNEST W. TOOKER,

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stock and bond investments, viz.:				
Public securities	\$1,154,099	\$1,167,065	\$1,081,767	\$1,012,179
Private securities	297,755	413,900	282,821	247,219
Real estate owned	22,500	20,600	20,600	20,600
Mortgages owned	340,560	333,025	332,725	342,775
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	20,350	35,475	75,029	64,217
Loans and discounts secured by other collateral	410,000	375,000	475,000	698,327
Loans, discounts and bills purchased not secured by collateral	298,739	359,716	299,169	343,926
Due from trust companies, banks and bankers	216,376	74,336	313,057	298,897
Specie	19,095	6,314	8,479	9,843
Other currency authorized by the laws of the United States	36,800	19,010	61,103	35,850
Assets not included in any of the above heads	22,352	2	27,321	20,737
Total resources	\$2,838,626	\$2,804,493	\$2,977,071	\$3,094,570

- LIABILITIES

Capital	\$100,000	\$100,000	\$100,000	\$100,000
Surplus, including all undivided profits	147,431	137,661	165,049	174,793
Preferred deposits, viz.:				
Due N w York State savings banks	30,000	30,000	30,000	30,000
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository	101,323	94,752	122,656	180,853
Deposits by the State of New York	29,000	29,000	26,000	29,000
Other deposits secured by pledge of assets	64,914	57,597	44,377	45,009
Due depositors, not preferred	2,347,956	2,355,481	2,475,455	2,507,655
Due to trust companies, banks and bankers				1,000
Other liabilities	18,002	2	13,534	26,260
Total liabilities	\$2,838,626	\$2,804,493	\$2,977,071	\$3,094,570

89. THE SYRACUSE TRUST COMPANY, SYRACUSE

J. M. GILBERT, *President*,
 E. T. ESHELMAN, *Vice-President*,
 G. L. TICKNER, *Vice-President*,

(330 South Warren street; organized 1903)
 C. H. SANFORD, *Vice-President*,
 J. H. WILSON, *Treasurer*,

F. L. BARNES, *Secretary*,
 T. J. BRITCHER, *Asst. Secretary*,
 H. C. BEATTY, *Trust Officer*.

DIRECTORS

C. H. SANFORD,
 E. T. ESHELMAN,
 G. L. TICKNER,
 WILBERT L. SMITH,
 GATES THALHEIMER,
 EDWARD JOY,

JAMES M. GILBERT,
 MICHAEL E. DRISCOLL,
 C. S. ESTABROOK,
 JAS. C. DELONG,
 FRANK E. WADE,
 H. C. HEMINGWAY,

RALPH S. BOWEN,
 M. D. WHITFORD,
 C. L. AMOS,
 HOWARD P. DENISON,
 W. S. PECK,
 ROBERT W. SWIFT,

T. G. MEACHEM,
 T. G. CRANWELL,
 EDWIN NOTTINGHAM,
 HURLBUT W. SMITH,
 ROBERT DEY,
 F. C. SOULE,

P. B. NOYES,
 ALAN C. FOBES,
 NATHAN L. MILLER,
 J. F. DURSTON,
 A. E. NETTLETON,
 BURNS L. SMITH.

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stock and bond investments, viz.:				
Public securities.....	\$5,013,157	\$6,660,371	\$5,157,039	\$3,199,747
Private securities.....	2,545,127	2,719,225	2,698,489	2,688,871
Real estate owned.....	341,932	342,058	341,991	342,177
Mortgages owned.....	699,502	767,027	774,827	774,827
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....	182,188	172,188	191,033	148,985
Loans and discounts secured by other collateral.....	11,839,900	12,000,756	12,533,137	13,080,878
Loans, discounts and bills purchased not secured by collateral.....	6,031,979	6,856,534	7,525,601	7,874,472
Overdrafts.....	2,708	10,834	4,117	12,331
Due from trust companies, banks and bankers.....	925,782	807,803	541,234	477,688
Specie.....	42,057	29,171	21,076	33,615
Other currency authorized by the laws of the United States.....	264,402	315,452	415,160	395,009
Cash items.....	106,079	259,401	167,497	186,141
Due from the Federal Reserve Bank of New York less offsets.....	1,206,690	2,044,244	881,132	1,438,669
Assets not included in any of the above heads.....	197,116	266,430	231,266	226,004
Total resources.....	\$29,398,619	\$33,251,494	\$31,483,599	\$30,879,414

LIABILITIES

Capital	\$1,500,000	\$1,500,000	\$1,500,000	\$1,500,000
Surplus, including all undivided profits	984,844	975,943	1,057,533	1,140,216
Preferred deposits, viz.:				
Due New York State savings banks	581,743	686,214	659,847	543,649
18 Due New York State savings and loan associations, credit unions and land bank		2,350		
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository	368,826	376,379	370,668	371,878
Deposits by the State of New York	188,000	280,000	250,000	250,000
Deposits by the Superintendent of Banks of the State of New York	603	563	563	613
Other deposits secured by pledge of assets	750,000	1,082,000	766,000	
Deposits otherwise preferred	91,451	743,259		
Due depositors, not preferred	18,690,670	19,946,744	20,975,277	20,170,182
Due to trust companies, banks and bankers	370,640	412,566	349,374	612,230
Bills payable	5,800,000	7,210,000	5,430,000	4,060,000
Rediscunts				2,022,066
Other liabilities	72,342	35,476	124,337	208,580
Total liabilities	\$29,398,619	\$33,251,494	\$31,483,599	\$30,879,414

90. 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,*FRANK BAILEY, *Vice-President,*CLINTON D. BURDICK, *Vice-President,*EDWARD O. STANLEY, *Vice-President,*C. C. HARMSTAD, *Treasurer,*STEPHEN T. KELSEY, *Assistant Treasurer,*JOHN W. SHEPARD, *Assistant Treasurer,*LOREN H. ROCKWELL, *Assistant Treasurer,*NELSON B. SIMON, *Assistant Secretary,*RANDALL SALISBURY, *Assistant Secretary,*FRED H. FREEMAN, *Assistant Secretary,*DAVID BLANK, *Assistant Secretary,*J. WRAY CLEVELAND, *Secretary,*HAROLD W. HOYT, *Assistant Secretary,*FREDERICK P. CONDIT, *Assistant Secretary,*FRANCIS F. THOMASSEN, *Trust Officer,*FRANK E. MORGAN, *Comptroller,*WILLIAM B. EWING, *Asst. Trust Officer,*ALLEN H. REMSEN, *Asst. Trust Officer.*

TRUSTEES

FRANK BAILEY,
EDWARD T. BEDFORD,
CHARLES S. BROWN,
JULIEN T. DAVIES,
SANFORD H. STEELE,ROBERT GOELET,
MARTIN JOOST,
JAMES SPEYER,
DARWIN R. JAMES, Jr.,
RANALD H. MacDONALD,JAMES H. MANNING,
CLARENCE H. KELSEY,
ROBERT W. DeFOREST,
CHARLES MATLACK,WILLIAM A. NASH,
WILLIAM H. NICHOLS,
CHARLES A. PEABODY,
WILLIAM H. PORTER,
FREDERICK POTTER,ROBERT OLYPHANT,
EDWARD T. HORWILL,
RAWDON W. KELOGG,
WILLIAM H. WHEELLOCK,
WILLIAM E. KNOX.

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stock and bond investments, viz.:				
Public securities	\$2,135,730	\$4,168,883	\$3,196,725	\$2,826,036
Private securities	6,082,859	5,733,895	5,557,089	5,683,313
Real estate owned	2,437,572	2,615,021	2,671,465	2,666,628
Mortgages owned	7,962,763	12,110,691	10,287,796	10,033,864
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	452,980	1,465,991	1,380,095	1,539,087
Loans and discounts secured by other collateral	16,089,334	12,861,401	17,206,461	17,704,369
Loans, discounts and bills purchased not secured by collateral	4,473,513	3,658,942	3,098,192	3,536,800
Overdrafts	1,171	468	817	2,853
Due from trust companies, banks and bankers	2,339,455	2,740,254	2,593,304	2,677,819
Specie	218,085	246,467	256,717	277,502
Other currency authorized by the laws of the United States	528,466	627,114	607,026	688,730

Cash items.....	1,639,322	1,494,251	1,211,556	1,357,853
Due from the Federal Reserve Bank of New York less offsets.....	1,528,923	1,552,665	1,923,286	1,738,889
Assets not included in any of the above heads.....	608,303	913,851	942,723	1,053,216
Total resources.....	\$46,498,476	\$50,189,894	\$50,933,252	\$51,786,959
LIABILITIES				
Capital.....	\$5,000,000	\$5,000,000	\$5,000,000	\$5,000,000
Surplus, including all undivided profits.....	12,033,440	12,464,390	12,825,287	13,020,406
Preferred deposits, viz.:				
Due New York State savings banks.....	1,520,076	1,569,750	1,392,943	1,288,933
Due New York State savings and loan associations, credit unions and land bank.....	89,302	26,072	22,377	30,723
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository.....	1,035,536	1,290,475	1,689,133	906,146
Other deposits secured by pledge of assets.....	1,459,500	2,519,500	1,468,324	280,814
Deposits otherwise preferred.....	193,950	273,000	267,795	258,240
Due depositors, not preferred.....	24,450,593	26,228,048	27,238,716	29,718,077
Due to trust companies banks and bankers.....	321,301	403,967	432,144	588,037
Other liabilities.....	394,778	414,692	596,533	695,583
Total liabilities.....	\$46,498,476	\$50,189,894	\$50,933,252	\$51,786,959

91. THE TROY TRUST COMPANY, TROY

[33 Third street; organized 1901]

HENRY S. LUDLOW, *President*,
ARTHUR T. SMITH, *Vice-President*.HENRY S. DARBY, *Vice-President*,HAROLD K. DOWNING, *Secretary*,
FRED BUNCE, *Treasurer*.

DIRECTORS

JAMES H. CALDWELL,
JOHN T. CHRISTIE,
HENRY S. DARBY,WILLIAM ROSS,
HAROLD K. DOWNING,
EDWIN Q. LASELL,HENRY S. LUDLOW,
ARTHUR T. SMITH,
ROBERT MORRIS,WILLIAM R. LEE,
C. W. TILLING'ST BARKER,
CHARLES B. McMURRAY,WM. HENRY WARREN,
ALFRED E. ROCHE,
ORTON H. THOMAS.

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stock and bond investments, viz.:				
Public securities	\$729,320	\$515,548	\$579,404	\$558,306
Private securities	335,399	319,517	328,722	363,208
Real estate owned	29,495	29,495	29,495	29,495
Mortgages owned	104,000	104,000	104,000	104,000
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	16,500	1,200	1,050	3,600
Loans and discounts secured by other collateral	439,399	521,625	491,970	498,062
Loans, discounts and bills purchased not secured by collateral	686,699	805,008	809,072	936,684
Overdrafts	516	220	574	73
Due from trust companies, banks and bankers	134,542	68,430	132,010	160,650
Specie	12,307	9,791	9,108	9,038
Other currency authorized by the laws of the United States	60,968	49,632	38,472	44,437
Cash items	9,470	13,823	10,393	20,329
Due from the Federal Reserve Bank of New York less offsets	292	30,634	28,507	1,409
Assets not included in any of the above heads	22,453	20,105	21,801	18,363
Total resources	\$2,581,360	\$2,489,028	\$2,584,578	\$2,747,654

LIABILITIES				
Capital	\$200,000	\$200,000	\$200,000	\$200,000
Surplus, including all undivided profits	61,955	62,926	67,231	72,266
Preferred deposits, viz.:				
Due New York State savings banks	61,943	45,908	52,138	49,214
Due New York State savings and loan associations, credit unions and land bank	11,500	14,039	13,188	11,365
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository	55,653	56,988	54,912	67,719
Deposits by the State of New York	40,180	40,299	40,503	40,101
Other deposits secured by pledge of assets	80,032	18,000	76,000	.....
Due depositors, not preferred	1,980,299	2,014,399	2,027,182	2,257,325
Due to trust companies, banks and bankers	27,263	27,687	37,117	23,124
Bills payable	50,000	.....	.....	.....
Other liabilities	12,535	8,782	16,307	26,540
Total liabilities	\$2,581,360	\$2,489,028	\$2,584,578	\$2,747,654

92. TRUST COMPANY OF FULTON COUNTY, GLOVERSVILLE

EDWIN C. NAYLOR, *President*.
 W. DONALD HYDE, *Vice-President*,
 ALVAH H. ROGERS, *Vice-President*,

[51 North Main street; organized 1917]

F. P. RIGHTMYER, *Treasurer*,

O. L. EVEREST, *Secretary*,

H. L. BOWERS, *Assistant Secretary*,
 H. RUSSELL HILL, *Trust Officer*.

DIRECTORS

EDWIN C. NAYLOR,
 W. DONALD HYDE,
 ALVAH H. ROGERS,
 CHAS. TIBBETTS,
 O. L. EVEREST,

FRED ACKEL,
 JOHN A. WILLARD,
 EDWIN VOSBURG,
 RALPH E. BRADFORD,
 MORRELL VROOMAN,
 W. W. STRONG,

JAMES H. FOSTER,
 CHARLES H. LEACH,
 CRAWFORD O. GETMAN,
 JOHN H. STOCKAMORE,
 JAY G. FRENCH,

FRANK S. HOCUK,
 S. PARK HALLENBECK,
 ALDEN HART,
 JOSEPH BACHNER,
 F. P. RIGHTMYER,
 ANSON D. KING,

ADOLPH TREHER, Jr.,
 HARRY G. HILTS,
 WILLIAM S. CASSEDY,
 J. LEROY BURR,
 GEO. F. TROUTWINE.

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stock and bond investments, viz.:				
Public securities.....	\$380,181	\$318,537	\$361,386	\$286,558
Private securities.....	29,000	21,000	21,000	30,000
Real estate owned.....	50,157	50,157	50,157	50,157
Mortgages owned.....	117,975	99,350	102,550	102,550
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....	3,700	1,500	1,500	1,500
Loans and discounts secured by other collateral.....	178,319	175,200	211,787	170,693
Loans, discounts and bills purchased not secured by collateral.....	410,367	508,824	535,696	659,276
Overdrafts.....	393	835	767	77
Due from trust companies, banks and bankers.....	30,441	53,070	62,141	88,054
Specie.....	1,351	4,227	2,521	2,609
Other currency authorized by the laws of the United States.....	11,112	28,864	27,890	37,000
Cash items.....	2,247	12,165	10,070	5,431
Due from the Federal Reserve Bank of New York less offsets.....	10,013	25,813	30,634	11,559
Assets not included in any of the above heads.....	15,701	12,419	12,742	12,781
Total resources.....	\$1,240,957	\$1,311,961	\$1,430,841	\$1,458,245

LIABILITIES				
Capital	\$200,000	\$200,000	\$200,000	\$200,000
Surplus, including all undivided profits	110,702	117,109	119,896	123,674
Preferred deposits, viz.:				
Deposits by the State of New York	21,000	21,000	21,000	21,000
Other deposits secured by pledge of assets	28,004	18,000	10,000	19,000
Due depositors, not preferred	525,673	601,053	725,619	744,728
Due to trust companies, banks and bankers	266	1,394	.....	.....
Bills payable	228,000	164,000	169,000	139,000
Rediscunts	80,000	145,601	139,706	161,312
Other liabilities	47,312	43,804	45,620	49,531
Total liabilities	\$1,240,957	\$1,311,961	\$1,430,841	\$1,458,245

93. TRUST COMPANY OF WYOMING COUNTY, WARSAW

JOSEPH C. BUXTON, *President*,

[27 Main street; organized 1913]

JAMES F. SLAUGHT, *Vice-President*,CHESTER A. VAN ARSDALE, *Vice-President*,GEO. LYNN HICKEY, *Asst. Secretary*.

DIRECTORS

MYRON H. KELLEY,
WILLIAM W. METCALF,JOSEPH C. BUXTON,
CHESTER A. VAN ARSDALE,

GLENN F. METCALF,

GEORGE P. BAUER,
JAMES E. SLAUGHT,ALVAH C. MANSON,
C. A. VAN ALLEN.

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stock and bond investments, viz.:				
Public securities	\$165,563	\$197,943	\$150,651	\$119,618
Private securities	135,025	133,775	135,587	131,987
Real estate owned	47,971	48,046	48,046	48,046
Mortgages owned	102,508	97,338	99,392	99,792
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	61,842	60,739	76,370	72,288
Loans and discounts secured by other collateral	30,648	38,403	30,327	43,975
Loans, discounts and bills purchased not secured by collateral	236,111	253,461	273,747	291,667
Overdrafts	486	734	506	2,301
Due from trust companies, banks and bankers	49,425	27,508	9,315	8,567
Specie	3,580	2,096	4,605	2,563
Other currency authorized by the laws of the United States	12,888	13,843	10,545	15,035
Cash items	343	447	2,621	1,709
Due from the Federal Reserve Bank of New York less offsets	21,862	24,815	19,950	23,918
Assets not included in any of the above heads	17,041	16,456	15,798	15,914
Total resources	\$885,293	\$915,604	\$877,460	\$877,380

LIABILITIES

Capital.....	\$100,000	\$100,000	\$100,000	\$100,000
Surplus, including all undivided profits.....	50,267	52,021	49,962	45,878
Preferred deposits, viz.:				
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository.....	46,060	46,025	32,603	32,834
Deposits by the State of New York.....	48,500	48,500	43,000	43,000
Other deposits secured by pledge of assets.....			22,000	
Due depositors, not preferred.....	420,885	469,626	462,218	496,431
Due to trust companies, banks and bankers.....		146		1,685
Bills payable.....	111,000	92,400	74,400	70,400
Rediscounts.....	104,380	56,651	86,740	73,592
Other liabilities.....	4,201	50,235	6,537	13,560
 Total liabilities.....	 \$885,293	 \$915,604	 \$877,460	 \$877,380

94. THE UNION TRUST COMPANY OF ALBANY, N. Y.

THOMAS I. VAN ANTWERP, *President*,
EDMUND N. HUYCK, *Vice-President*,

[47 State street; organized 1902]
CHAS. M. MCGARVEY, *Assistant Secretary*,

MACNAUGHTON MILLER, *Treasurer*,
LEO K. FOX, *Assistant Treasurer*.

DIRECTORS

ARTHUR L. ANDREWS,
BENJAMIN W. ARNOLD,
H. H. BENDER,
JOHN R. CARNELL,
LEDYARD COGSWELL,

DONALD McDONALD,
ROBERT C. PRUYN,
S. W. ROSENDALE,
FRANCIS C. HUYCK,
W. N. S. SANDERS,

GRANGE SARD,
GEORGE H. THACHER,
T. I. VAN ANTWERP,
LOUIS I. WALDMAN,
SAMUEL HESSBERG,

WILLIAM S. DYER,
EDMUND N. HUYCK,
ROBERT OLCOTT,
JAMES H. MANNING,
CHARLES GIBSON.

LESTER H. HELMES,
GEORGE W. STEDMAN,
WILLIAM S. HACKETT,
HENRY M. SAGE,
JOHN A. BECKER.

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stock and bond investments, viz.:				
Public securities	\$1,409,156	\$1,329,886	\$1,298,974	\$1,213,036
Private securities	2,042,771	1,945,021	1,942,680	2,057,034
Real estate owned	75,000	75,000	75,000	75,000
Mortgages owned	107,824	93,374	86,474	86,474
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	17,150	15,911	16,359	14,609
Loans and discounts secured by other collateral	2,342,888	2,673,839	2,729,610	2,810,544
Loans, discounts and bills purchased not secured by collateral	218,870	237,659	285,039	292,431
Overdrafts	391	1,878	3,207	5,549
Due from trust companies, banks and bankers	192,413	318,872	278,119	232,262
Specie	11,414	10,422	10,260	12,663
Other currency authorized by the laws of the United States	80,190	110,060	91,945	93,930
Cash items	50,493	94,009	61,114	127,580
Assets not included in any of the above heads	65,054	83,671	67,580	63,279
Total resources	\$6,613,614	\$6,989,602	\$6,946,361	\$7,084,421

LIABILITIES

Capital	\$250,000	\$250,000	\$250,000	\$250,000
Surplus, including all undivided profits	569,448	583,175	592,921	578,409
Preferred deposits, viz.:				
Due New York State savings banks	422,685	349,674	414,923	405,985
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository	342,402	340,476	239,416	224,292
Deposits by the State of New York	77,000	77,000	70,000	110,000
Other deposits secured by pledge of assets	386,311	580,434	476,970	427,946
Due depositors, not preferred	4,442,492	4,684,016	4,781,243	4,948,180
Due to trust companies, banks and bankers	77,275	89,486	76,292	96,720
Other liabilities	46,001	35,341	44,596	42,889
 Total liabilities	 \$6,613,614	 \$6,989,602	 \$6,946,361	 \$7,084,421

95. UNION TRUST COMPANY OF JAMESTOWN, JAMESTOWN

FRANK MERZ, *President.*

[211 Main street; organized 1894]

GEORGE R. BUTTS, *Treasurer.*FREDERICK P. HALL, *Vice-President.*ARTHUR K. BRIGGS, *Vice-President.*HARRY L. BRIGGS, *Cashier.*

DIRECTORS

FREDERICK P. HALL,
ARTHUR K. BRIGGS,LYLE B. HIMEBAUGH,
WM. M. BLACKSTONE,
FRED BRIGGS,HARRY L. BRIGGS,
RALPH C. SHELDON,
FRANK B. BUSH,OSCAR A. LENNA,
HARRY R. LEWIS,
FRANK MERZ,WILLIAM A. BROADHEAD,
HENRY H. COOPER.

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stock and bond investments, viz.:				
Public securities	\$407,754	\$463,544	\$461,831	\$454,418
Private securities	336,799	339,577	416,984	416,807
Real estate owned	40,300	40,300	40,300	40,300
Mortgages owned	495,829	474,318	484,528	484,262
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	50,556	72,197	66,197	70,347
Loans and discounts secured by other collateral	417,355	314,319	299,149	347,554
Loans, discounts and bills purchased not secured by collateral	272,964	281,047	281,382	263,146
Overdrafts	225	162	1,802	61
Due from trust companies, banks and bankers	217,042	276,290	334,863	264,230
Specie	7,978	6,276	6,158	6,594
Other currency authorized by the laws of the United States	41,908	48,201	49,233	53,227
Cash items	1,794	6,524	10,361	16,325
Assets not included in any of the above heads	14,006	11,505	22,004	26,004
Total resources	\$2,304,510	\$2,334,260	\$2,474,792	\$2,443,275

LIABILITIES				
Capital	\$300,000	\$300,000	\$300,000	\$300,000
Surplus, including all undivided profits	309,424	312,644	315,318	317,043
Preferred deposits, viz.:				
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository	102,019	108,577	113,534	113,210
Deposits by the State of New York	19,000	19,000	19,000	19,000
Other deposits secured by pledge of assets	56,934	70,119	36,119	10,119
Due depositors, not preferred	1,494,264	1,513,685	1,675,886	1,663,901
Due to trust companies, banks and bankers	11,366	732	3,433	.....
Other liabilities	11,503	9,503	11,502	20,002
Total liabilities	\$2,304,510	\$2,334,260	\$2,474,792	\$2,443,275

96. UNION TRUST COMPANY OF ROCHESTER, ROCHESTER

[25 State street; organized 1897]

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REPORT ON TRUST COMPANIES

FREDERICK W. ZOLLER, *President*,
 ALLAN B. FRASER, *Vice-President*,
 MARTIN E. WOLFF, *Vice-President*,

BLAKE S. RAPLEE, *Secretary*,
 W. C. WAIT, *Assistant Trust Officer*,

DELOSS M. ROSE, *Assistant Secretary*,
 M. G. PALMATEER, *Assistant Secretary*,
 CARL R. SNIDER, *Assistant Secretary*,

DIRECTORS

MARTIN F. BRISTOL,
 CHARLES F. CRANDALL,
 FRANK TAYLOR,

GORDON E. THING,
 FREDERICK C. MALLING,
 ALLAN B. FRASER,
 J. E. MCKELVEY,

WILLIS A. MATSON,
 ERICKSON PERKINS,
 CHARLES F. POND,
 MARTIN E. WOLFF,

CHARLES P. SCHLEGEL, JAMES E. GLEASON,
 ARTHUR E. SUTHERLAND, CHAS. WINSLOW SMITH,
 FREDERICK W. ZOLLER, IRVING S. ROBESON,
 INNIS P. ALLEN,

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stock and bond investments, viz.:				
Public securities.....	\$2,446,566	\$3,328,381	\$2,929,094	\$3,112,297
Private securities.....	1,663,449	1,453,526	1,615,331	1,542,068
Real estate owned.....	146,106	145,833	145,184	145,289
Mortgages owned.....	993,980	1,016,086	991,372	986,231
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....	393,997	434,018	484,134	479,716
Loans and discounts secured by other collateral.....	5,161,077	4,786,046	5,030,667	4,992,880
Loans, discounts and bills purchased not secured by collateral.....	4,025,687	3,734,533	4,091,784	4,004,992
Overdrafts.....	12,577	1,329	4,386	2,727
Due from trust companies, banks and bankers.....	1,165,895	1,310,905	879,978	817,476
Specie.....	275,405	290,237	240,655	271,834
Other currency authorized by the laws of the United States.....	172,100	242,000	280,013	274,779
Cash items.....	86,992	123,771	53,786	103,244
Customers' liability on acceptances (per contra, see liabilities).....			50,000	
Assets not included in any of the above heads.....	82,246	126,893	79,911	65,541
Total resources.....	\$16,626,077	\$16,993,558	\$16,876,295	\$16,799,074

LIABILITIES				
Capital.....	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000
Surplus, including all undivided profits.....	570,988	556,792	574,038	586,555
Preferred deposits, viz.:				
Due New York State savings banks.....	233,382	256,132	221,299	221,533
Due New York State savings and loan associations, credit unions and land bank.....	14,059	14,279	9,492	18,300
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository.....	149,724	143,856	115,224	117,875
Deposits by the State of New York.....	69,000	100,000	90,000	90,000
Other deposits secured by pledge of assets.....	6,717	6,800	6,800	6,800
Due depositors, not preferred.....	12,820,650	12,674,202	12,756,870	12,838,706
Due to trust companies, banks and bankers.....	133,276	65,464	76,848	107,788
Bills payable.....	1,308,500	1,823,500	1,568,000	1,400,000
Acceptances of drafts payable at a future date or authorized by commercial letters of credit.....	.....	.....	50,000	.....
Other liabilities.....	319,781	352,533	407,724	411,517
Total liabilities.....	\$16,626,077	\$16,993,558	\$16,876,295	\$16,799,074

97. UNITED STATES MORTGAGE AND TRUST COMPANY, NEW YORK CITY

JOHN W. PLATTEN, *President*. [55 Cedar street; chartered 1871 as the United States Mortgage Company] HENRY L. SERVOSS, *Secretary*
 CALVERT BREWER, *Vice-President*, GEORGE C. HOFFMAN, *Treasurer*, THOMAS F. BENNETT, *Assistant Treasurer*,
 FRANK J. PARSONS, *Vice-President*, HARRY W. HADLEY, *Assistant Treasurer*, ARTHUR W. KEEVIL, *Assistant Secretary*,
 JOSEPH ADAMS, *Vice-President*, JOHN A. HOPPER, *Assistant Treasurer*, T. W. B. MIDDLETON, *Assistant Secretary*,
 CHAUNCEY H. MURPHEY, *Vice-President*, ROBERT F. BROWN, *Assistant Secretary*.

DIRECTORS

CHARLES B. SEGER, CORNELIUS VANDERBILT, DONALD G. GEDDES, ROBERT OLYPHANT, WILLIAM H. WILLIAMS.
 CHARLES S. BROWN, LEWIS L. CLARKE, HENRY R. ICKELHEIMER, JOHN W. PLATTEN, JAMES TIMPSON,
 BURNS D. CALDWELL, THOS. DEWITT CUYLER, WILLIAM A. JAMISON, MORTIMER L. SCHIFF, GEORGE G. WARD,
 ARTHUR TURNBULL, ALLEN B. FORBES, JULIUS KRUTTSCHNITT, HENRY TATNALL, THOMAS WILLIAMS.

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stock and bond investments, viz.:				
Public securities	\$4,090,189	\$11,632,996	\$13,422,730	\$10,886,803
Private securities	7,535,288	6,074,802	4,456,327	4,633,811
Real estate owned	160,907	157,934	156,808	145,481
Mortgages owned	7,143,387	6,507,569	6,316,107	6,233,884
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	15,000	15,000	15,000	15,000
Loans and discounts secured by other collateral	36,454,517	33,021,441	31,483,073	27,935,004
Loans, discounts and bills purchased not secured by collateral	11,986,150	15,997,333	14,336,540	14,492,039
Overdrafts	2,069	69	716	3,014
Due from trust companies, banks and bankers	2,193,907	1,761,214	1,773,310	1,698,765
Specie	203,664	36,636	34,553	43,492
Other currency authorized by the laws of the United States	348,090	546,350	564,009	915,187
Cash items	1,902,223	4,730,424	2,304,303	3,370,259

Due from the Federal Reserve Bank of New York less offsets.....	6,212,074	7,741,071	6,277,890	8,166,050
Customers' liability on acceptances (per contra, see liabilities).....	1,000,000	300,000	500,000	500,000
Assets not included in any of the above heads.....	470,249	576,354	455,911	437,342
Total resources.....	\$79,717,714	\$89,099,193	\$82,097,277	\$79,476,131
LIABILITIES				
Capital.....	\$2,000,000	\$2,000,000	\$2,000,000	\$2,000,000
Surplus, including all undivided profits.....	4,550,975	4,500,580	4,808,090	4,867,243
Preferred deposits, viz.:				
Due New York State savings banks.....	153,536	524,595	456,454	422,455
Due New York State savings and loan associations, credit unions and land bank.....	321,265	1,094	713	672
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository.....	3,437,283	3,846,984	3,167,510	2,047,169
Deposits by the Superintendent of Banks of the State of New York.....	41,813	48,066	49,683	47,151
Other deposits secured by pledge of assets.....	2,880,852	6,096,344	2,990,406	3,438,046
Deposits otherwise preferred.....	745,312	1,635,139	610,446	431,359
Due depositors, not preferred.....	44,697,329	52,054,869	46,694,798	49,964,271
Due to trust companies, banks and bankers.....	6,200,576	6,529,299	7,380,487	5,371,049
Bills payable.....	2,000,000			5,000,000
Rediscounts.....	5,400,562	5,733,826	8,036,206	
Acceptances of drafts payable at a future date or authorized by commercial letters of credit.....	1,000,000	300,000	500,000	500,000
Other liabilities.....	6,288,211	5,828,397	5,402,484	5,386,716
Total liabilities.....	\$79,717,714	\$89,099,193	\$82,097,277	\$79,476,131

98. 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.*

FREDERICK W. ROBERT, *Assistant Secretary.*

TRUSTEES

WILLIAM ROCKEFELLER, JOHN J. PHELPS,

PAYNE WHITNEY,

LYMAN J. GAGE,

WM. STEWART TOD,

FRANK LYMAN,

HENRY W. DEFOREST,

EDWARD W. SHELDON,

ARTHUR CURTISS JAMES,

OGDEN MILLS,

JOHN A. STEWART,

LEWIS CASS LEDYARD,

CHAUNCEY KEEP,

WILLIAM M. KINGSLEY,

CORNELIUS N. BLISS, Jr.

WM. VINCENT ASTOR,

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition # Nov. 12, 1919
Stock and bond investments, viz.:				
Public securities.....	\$4,849,313	\$4,535,700	\$4,089,502	\$4,524,502
Private securities.....	5,951,947	5,892,780	6,251,735	6,183,055
Real estate owned.....	1,050,743	1,065,571	1,015,000	1,015,000
Mortgages owned.....	4,370,325	4,480,549	4,664,032	4,533,235
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....	51,250	41,250	41,250	51,250
Loans and discounts secured by other collateral.....	26,256,985	28,387,285	28,672,719	35,648,877
Loans, discounts and bills purchased not secured by collateral.....	12,000,922	7,610,202	7,497,597	5,909,762
Due from trust companies, banks and bankers.....	5,015,523	5,826,639	4,328,108	3,933,521
Other currency authorized by the laws of the United States.....	100,000	100,000	100,000	100,000
Due from the Federal Reserve Bank of New York less offsets.....	4,400,000	3,800,000	4,300,000	5,000,000
Assets not included in any of the above heads.....	393,138	421,120	459,862	450,003
Total resources.....	\$64,440,146	\$62,161,096	\$61,419,805	\$67,349,205

LIABILITIES

Capital	\$2,000,000	\$2,000,000	\$2,000,000	\$2,000,000
Surplus, including all undivided profits	14,495,648	14,410,140	14,672,030	14,900,076
Preferred deposits, viz.:				
Due New York State savings banks	3,148,252	2,861,823	2,543,850	2,534,576
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository	9,194,564	7,619,979	8,651,683	9,323,984
Other deposits secured by pledge of assets	2,491,442	5,603,840	2,202,794	2,432,844
Due depositors, not preferred	28,416,841	26,828,655	27,898,750	31,868,169
Due to trust companies, banks and bankers	3,925,161	1,919,422	2,789,554	3,480,401
Other liabilities	768,238	917,237	661,144	809,155
Total liabilities	\$64,440,146	\$62,161,096	\$61,419,805	\$67,349,205

99. UTICA TRUST AND DEPOSIT COMPANY, UTICA

J. FRANCIS DAY, *President.*

THOMAS R. PROCTOR, *Vice-President,*

GEORGE E. DUNHAM, *Vice-President,*

[Genesee and Lafayette streets; organized 1899]

GROVER C. CLARK, *Assistant Secretary.*

GRAHAM COVENTRY, *Secretary.*

CHARLES J. LAMB, *Treasurer.*

GEO. W. WILLIAMS, *Assistant Treasurer.*

DIRECTORS

J. FRANCIS DAY,

GEORGE E. DUNHAM,

GEORGE DeFOREST,

RICHARD U. SHERMAN,

ANDREW FREY,

JULIUS T. A. DOOLITTLE,

FREDERICK S. EASTON,

ROBERT FRASER,

GRAHAM COVENTRY,

FRANK E. WHEELER,

SANFORD F. SHERMAN,

FRANKLIN A. ETHRIDGE,

J. J. GILBERT,

CHARLES B. MASON.

GEORGE C. VAN TUYL, JR.,

THOMAS R. PROCTOR,

RESOURCES	Statement of condition Feb. 21 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stock and bond investments, viz.:				
Public securities.....	\$3,639,307	\$3,724,334	\$2,726,822	\$2,313,594
Private securities.....	3,003,454	2,789,801	2,752,592	2,817,878
Real estate owned.....	309,886	310,649	311,590	311,934
Mortgages owned.....	1,024,984	1,094,963	1,043,513	1,120,923
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....	269,095	304,736	290,305	258,832
Loans and discounts secured by other collateral.....	4,210,728	4,381,190	4,590,695	4,298,181
Loans, discounts and bills purchased not secured by collateral.....	2,149,779	2,652,887	2,962,097	2,960,013
Overdrafts.....	232	1,512	1,741	316
Due from trust companies, banks and bankers.....	342,359	520,097	781,788	752,968
Specie.....	10,036	3,196	2,841	4,451
Other currency authorized by the laws of the United States.....	132,398	122,503	129,581	153,907
Cash items.....	58,454	62,218	86,794	77,527
Due from the Federal Reserve Bank of New York less offsets.....	412,913	728,615	429,329	425,577
Customers' liability on acceptances (per contra, see liabilities).....	29,342	.....	50,000	216,674
Assets not included in any of the above heads.....	115,718	411,920	323,120	279,896
Total resources.....	\$15,708,685	\$17,108,621	\$16,482,808	\$15,997,671

LIABILITIES

Capital	\$600,000	\$600,000	\$800,000	\$800,000
Surplus, including all undivided profits	693,159	705,986	904,311	893,104
Preferred deposits, viz.:				
Due New York State savings banks	102,279	101,745	100,000	100,000
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository	232,554	245,438	175,048	191,230
Deposits by the State of New York	116,000	116,000	105,000	150,000
Other deposits secured by pledge of assets	3,800	3,046	3,046	5,893
Deposits otherwise preferred	501,000	662,000	393,000	.....
Due depositors, not preferred	9,836,190	9,729,871	10,491,035	10,136,200
Due to trust companies, banks and bankers	94,368	104,349	47,230	46,976
Bills payable	3,197,950	3,756,500	2,734,000	2,344,000
Rediscounts	245,000	1,060,455	570,000	930,000
Acceptances of drafts payable at a future date or authorized by commercial letters of credit	29,342	.....	50,000	216,674
Other liabilities	57,043	23,231	110,138	183,594
Total liabilities	\$15,708,685	\$17,108,621	\$16,482,808	\$15,997,671

100. WESTCHESTER TRUST COMPANY, YONKERS

CHARLES R. DUSENBERRY, *President.*
 GEORGE S. EDIE, *Vice-President.*

[8 Getty square; organized 1898]
 RICHARD EDIE, JR., *Vice-President.*

HORACE P ALLEN, *Secretary.*
 JAMES W. SHAUGHNESSY, *Treasurer.*

DIRECTORS

JAS. E. HOWES,
 CHAS. R. DUSENBERRY,
 ARTHUR LAND,

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,
 WM. J. WALLIN,

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stock and bond investments, viz.:				
Public securities.....	\$592,091	\$1,425,435	\$759,285	\$894,525
Private securities.....	335,776	335,273	385,132	414,692
Real estate owned.....	395,050	388,432	364,040	323,986
Mortgages owned.....	647,830	671,656	683,431	738,881
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....	462,072	497,394	502,433	502,430
Loans and discounts secured by other collateral.....	495,975	633,128	578,647	996,997
Loans, discounts and bills purchased not secured by collateral.....	602,228	938,933	895,249	985,436
Overdrafts.....	242	360	622	489
Due from trust companies, banks and bankers.....	155,336	176,879	1,170,206	425,612
Specie.....	27,770	38,414	35,028	44,545
Other currency authorized by the laws of the United States.....	106,600	133,821	150,272	154,675
Cash items.....	86,492	96,700	65,282	94,691
Assets not included in any of the above heads.....	691,262	3,755	188,361	123,591
Total resources.....	\$4,598,724	\$5,340,180	\$5,777,988	\$5,700,550

LIABILITIES

Capital	\$300,000	\$300,000	\$300,000	\$300,000
Surplus, including all undivided profits	190,193	195,070	192,511	207,736
Preferred deposits, viz.:				
Due New York State savings banks	280,888	238,840	245,422	274,161
Due New York State savings and loan associations, credit unions and land bank	3,345	198	2,338	3,169
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository	41,976	42,382	40,479	79,957
Deposits by the State of New York	27,000	27,000	27,000	27,000
Other deposits secured by pledge of assets	11,917	12,064	12,064	12,064
Deposits otherwise preferred	115,000	.....	141,152	69,781
Due depositors, not preferred	2,931,205	3,873,521	4,791,570	4,397,629
Due to trust companies, banks and bankers	1,562	5,446	1,295	3,182
Bills payable	645,000	625,000	.....	223,000
Other liabilities	50,638	20,659	24,157	102,871
Total liabilities	\$4,598,724	\$5,340,180	\$5,777,988	\$5,700,550

101. WORKERS' TRUST COMPANY, JOHNSON CITY

ALBERT H. BIXBY, *President.*

[239 Main street; organized 1916]

W. H. WINDUS, *Secretary.*C. FRED JOHNSON, *Vice-President.*FRANK WINDUS, *Assistant Treasurer.*A. M. CODDINGTON, *Assistant Treasurer.*

DIRECTORS

C. FRED JOHNSON,

W. H. WINDUS,

FRANK WINDUS,

ALBERT H. BIXBY,

JOHN A. BROWN,

A. M. CODDINGTON,

JOHN E. PADEN.

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stock and bond investments, viz.:				
Public securities	\$553,062	\$1,215,522	\$1,249,621	\$1,330,717
Private securities	23,762	40,587	40,337	40,487
Real estate owned	15,000	15,000	15,000	15,000
Mortgages owned	125,967	139,941	205,941	249,340
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	14,780	18,720	16,990	18,647
Loans and discounts secured by other collateral	111,242	251,272	261,426	289,787
Loans, discounts and bills purchased not secured by collateral	526,756	413,727	528,192	869,380
Overdrafts	1,132	6,106	1,063	1,441
Due from trust companies, banks and bankers	354,902	393,197	399,990	799,708
Specie	24,689	23,423	22,480	26,282
Other currency authorized by the laws of the United States	133,382	117,357	152,779	238,600
Cash items	262	2,396	761	1,187
Due from the Federal Reserve Bank of New York less offsets	200,974	314,531	291,954	266,125
Assets not included in any of the above heads	4,754	12,354	9,005	14,005
Total resources	\$2,090,664	\$2,964,133	\$3,195,539	\$4,160,656

LIABILITIES				
Capital.....	\$100,000	\$100,000	\$100,000	\$100,000
Surplus, including all undivided profits.....	44,099	55,213	63,285	73,874
Preferred deposits, viz.:				
Deposits by the State of New York.....	16,000	16,000	14,000	14,000
Other deposits secured by pledge of assets.....	68,576	154,692	156,777	156,677
Deposits otherwise preferred.....	39,000			
Due depositors, not preferred.....	1,784,141	2,613,548	2,811,504	3,769,392
Due to trust companies, banks and bankers.....		251	13,928	
Other liabilities.....	38,848	24,429	36,045	46,713
Total liabilities.....	\$2,090,664	\$2,964,133	\$3,195,539	\$4,160,656

102. THE YONKERS TRUST COMPANY, YONKERS

JOHN J. WALSH, *President.*

[515 South Broadway; organized 1916]

JOSEPH HACKETT, *Secretary.*ROBERT BOETTGER, *Vice-President.*ELMER A. SHEETS, *Assistant Secretary.*

DIRECTORS

ROBERT BOETTGER,
HENRY W. BOETTGER,
BENJAMIN M. KAYE,JOHN J. WALSH,
ARTHUR D. FERGUSON,
EUGENE H. GIBSON,BERT L. HASKINS,
CHAS. C. HUBBELL,
D. H. WILSON, Jr.,FRANK HUDSON,
JULIUS TACKMAN,
ELMER A. SHEETS, JR.,A. D. LAWRENCE,
HENRY HERZ.

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stock and bond investments, viz.:				
Public securities.....	\$116,000	\$152,641	\$174,088	\$123,778
Private securities.....	73,243	105,243	84,525	65,743
Mortgages owned.....	44,000	44,000	44,000	44,000
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....	18,800	23,350	9,850	26,600
Loans and discounts secured by other collateral.....	252,685	289,302	245,258	501,753
Loans, discounts and bills purchased not secured by collateral.....	172,250	306,537	400,127	432,557
Overdrafts.....	7	49	7	12
Due from trust companies, banks and bankers.....	38,079	65,410	54,752	82,525
Specie.....	3,940	4,500	4,868	5,434
Other currency authorized by the laws of the United States.....	22,362	27,539	36,903	34,842
Cash items.....	5,639	11,238	13,353	13,400
Assets not included in any of the above heads.....	103,289	132,467	151,298	136,957
Total resources.....	\$850,294	\$1,162,276	\$1,219,034	\$1,467,601

LIABILITIES

Capital	\$150,000	\$150,000	\$150,000	\$150,000
Surplus, including all undivided profits	43,722	63,428	65,076	40,231
Preferred deposits, viz.:				
Deposits by the State of New York	28,000	28,000	28,000	28,000
Due depositors, not preferred	618,547	847,728	881,558	1,108,941
Due to trust companies, banks and bankers	6,091	6,151	.....	59,201
Other liabilities	3,934	66,969	94,400	81,228
Total liabilities	\$350,294	\$1,162,276	\$1,219,034	\$1,467,601

RESOURCES AND LIABILITIES OF TRUST COMPANIES AS REPORTED

The following table contains a summary statement of the Resources and Liabilities of the trust companies reporting to the Banking Department on the dates specified during the year 1919:

RESOURCES	Statement of condition Feb. 21, 1919	Statement of condition June 30, 1919	Statement of condition Sept. 12, 1919	Statement of condition Nov. 12, 1919
Stock and bond investments, viz.:				
Public securities	\$582,602,698	\$447,272,698	\$413,630,068	\$401,821,982
Private securities	369,463,402	354,933,201	361,561,720	364,629,439
Real estate owned	50,871,889	54,393,798	55,199,035	54,777,802
Mortgages owned	89,798,152	94,344,039	90,836,544	92,443,429
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	12,990,605	13,669,343	13,071,034	14,243,302
Loans and discounts secured by other collateral	960,831,106	1,243,889,415	1,209,222,407	1,255,080,663
Loans, discounts and bills purchased not secured by collateral	531,703,299	515,838,315	548,124,455	593,108,914
Overdrafts	399,323	392,854	346,104	357,869
Due from trust companies, banks and bankers	145,522,564	160,717,386	204,415,626	183,430,279
Specie	14,649,814	17,109,454	14,236,678	13,277,342
Other currency	25,799,672	29,576,114	29,542,974	32,633,548
Cash items	69,246,484	150,197,748	92,923,922	109,150,096
Due from the Federal Reserve bank, less offsets	224,948,826	247,025,773	277,189,513	256,843,778
Customers' liability on acceptances (per contra, see liabilities)	123,888,340	136,796,761	136,971,095	138,846,805
Assets not included in any of the above heads	141,467,902	188,770,135	137,863,193	211,304,236
Add for cents	47	56	44	42
Total resources	\$3,344,184,123	\$3,654,927,090	\$3,585,134,412	\$3,721,949,526

LIABILITIES				
Capital	\$132,700,000	\$136,043,000	\$135,650,000	\$135,050,000
Surplus, including all undivided profits	200,733,357	206,489,635	209,592,259	211,441,830
Preferred deposits, viz.:				
Due New York State savings banks	58,075,516	57,922,270	54,191,609	54,443,801
Due New York State savings and loan associations, credit unions and land bank	1,283,368	957,734	700,449	777,105
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository	104,683,135	113,938,314	113,881,387	125,433,522
Deposits by the State of New York	11,586,658	11,098,489	10,077,649	12,587,038
Deposits by the Superintendent of Banks of the State of New York	575,368	545,013	582,973	598,148
Other deposits secured by pledge of assets	155,372,571	194,333,477	90,640,406	84,802,650
Deposits otherwise preferred	5,065,560	16,719,290	5,524,390	4,070,053
Due depositors, not preferred	1,998,844,801	2,241,471,155	2,317,728,061	2,336,296,620
Due to trust companies, banks and bankers	218,431,554	274,947,488	272,148,874	266,346,874
Bills payable	178,316,025	133,240,317	114,590,039	147,568,728
Rediscounts	97,411,947	71,708,804	57,932,066	130,505,118
Acceptances of drafts payable at a future date or authorized by commercial letters of credit	123,564,945	134,952,269	136,665,344	136,170,589
Other liabilities	57,539,271	60,559,779	65,228,862	75,857,408
Add for cents	47	56	44	42
Total liabilities	\$3,344,184,123	\$3,654,927,090	\$3,585,134,412	\$3,721,949,526
Total deposits	\$2,553,918,531	\$2,911,933,230	\$2,865,475,798	\$2,885,355,811

DETAILED STATEMENT
OF THE CONDITION OF THE
Safe Deposit Companies in this State
ON THE
FIRST DAY OF JANUARY, 1920
AS COMPILED FROM THEIR REPORTS TO THE SUPERINTENDENT
OF BANKS

[575]

1. THE ALBANY SAFE DEPOSIT AND STORAGE COMPANY, ALBANY

[Maiden lane and Lodge street; incorporated 1833]

OFFICERS

EDGAR C. LEONARD, President.
DONALD MCCREDIE, Vice-President.

A. PAGE SMITH, Treasurer.
C. C. DEROUVILLE, Secretary.

DIRECTORS

G. C. LEONARD,
EDGAR C. LEONARD,

G. WM. McEWAN,
DONALD MCCREDIE,
C. C. DEROUVILLE.

GEO. A. WHITE,
A. PAGE SMITH,

FINANCIAL RESOURCES

Stock and bond investments, market value.....	\$23,725 00
Real estate, cost, \$51,550.79; estimated present value.....	51,550 79
Vaults and safes, cost, \$45,724.82; estimated present value....	45,724 82
Cash on deposit with banks or other moneyed institutions....	701 11
Cash on hand.....	255 87
Safe rentals due and accrued.....	1,515 50
Silver storage due and accrued.....	2,069 25
Warehouse storage due and accrued.....	560 50
Other assets, viz.:	
Fur storage.....	\$1,185 25
Safe deposit.....	28 50
Custodian service.....	61 50
Cartage and freight.....	6 19
Unfinished contract.....	1,000 00
	<u>2,281,44</u>
	<u>\$128,384 28</u>

LIABILITIES

Capital stock.....	\$90,000 00
Other loans.....	7,500 00
Other liabilities, viz.: Overpaid accounts.....	57 25
Excess of assets over liabilities.....	30,827 03
	<u>\$128,384 28</u>

CASH TRANSACTIONS DURING THE YEAR 1919

RECEIPTS

Cash on hand and in banks and other moneyed institutions	
January 1, 1919, before transactions of the day.....	\$105 99
From rent of safes.....	19,046 75
From storage of valuables the safety of which is guaranteed by the company.....	6,949 75
From silver storage.....	3,927 77
From warehouse storage.....	2,312 33
From interest on loans, deposits and investments.....	1,061 67
From all other sources, viz.:	
Cartage, packing and insurance.....	\$869 42
Loans.....	8,500 00
Custodian.....	264 00
Opening safes, new locks and keys.....	47 67
Sundries.....	7 32
	<u>9,688 41</u>
	<u>\$43,092 67</u>

PAYMENTS

For loans paid.....	\$1,622 81
For interest on bonds, loans and mortgages.....	62 15
For dividends to shareholders.....	9,000 00
For expenses, viz.:	
Salaries.....	\$11,560 35
Taxes and repairs on building.....	5,389 82
Other expenses.....	4,018 42
Other payments, viz.:	
Vaults and safes.....	\$8,637 32
Cartage, packing and insurance advanced.....	786 27
Refunds on safes given up.....	56 55
Sundries.....	2 00
Victory loan bond.....	1,000 00
	<u>10,482 14</u>
Cash on hand and in banks or other moneyed institutions	
December 31, 1919, after transactions of the day.....	956 98
	<u>\$43,092 67</u>

2. ASTOR SAFE DEPOSIT COMPANY, NEW YORK CITY

[501 Fifth avenue; incorporated 1907]

OFFICERS

SEWARD PROSSER, President. WALDRON P. BELKNAP, Treasurer.
HENRY J. COCHRAN, Vice-President. JAMES L. NICHOLS, Secretary.

DIRECTORS

HENRY J. COCHRAN, THOMAS HILDT, ALBERT H. WIGGIN,
THOMAS COCHRAN, FRANCIS L. HINE, GATES W. MCGARRAH,
SEWARD PROSSER.

FINANCIAL**RESOURCES**

Stock and bond investments, market value.....	\$125,796 00
Vaults and safes, cost, \$41,326.97; estimated present value....	32,118 71
Furniture and fixtures, cost, \$5,625.36; estimated present value	5,084 34
Cash on deposit with banks or other moneyed institutions....	2,621 98
Safe rentals due and accrued.....	1,303 73
Other assets, viz.: Interest and dividends accrued.....	2,253 24
	<hr/>
	\$169,178 00

LIABILITIES

Capital stock	\$100,000 00
Other liabilities, viz.: Rents unearned.....	12,642 76
Excess of assets over liabilities.....	56,535 24
	<hr/>
	\$169,178 00

CASH TRANSACTIONS DURING THE YEAR 1919**RECEIPTS**

Cash on hand and in banks or other moneyed institutions	
January 1, 1919, before transactions of the day.....	\$3,906 65
From rent of safes.....	31,545 04
From interest on loans, deposits and investments.....	7,200 57
From stocks and bonds sold, par value, \$44,400. Amount re-	
ceived therefor	46,262 89
	<hr/>
	\$88,915 15

PAYMENTS**For expenses, viz.:**

Salaries	\$11,371 35
Taxes and repairs on building.....	776 39
Directors' fees	11,300 00
Other expenses	1,261 68
	<hr/>
	\$24,709 42

Other payments, viz.:

New safe deposit boxes.....	\$5,688 00
Furniture and equipment.....	157 00
Stocks and bonds.....	55,738 75
	<hr/>
	61,583 75

Cash on hand and in banks or other moneyed institutions	
December 31, 1919, after transactions of the day.....	2,621 98
	<hr/>
	\$88,915 15

3. ATLANTIC SAFE DEPOSIT COMPANY, NEW YORK CITY

[49 Wall street; incorporated 1901]

OFFICERS

G. S. FLOYD-JONES, President. G. S. BREWSTER, Vice-President.
JOHN M. HOGAN, Secretary.

TRUSTEES

G. S. BREWSTER, BEVERLY CHEW, CHARLES D. LEVERICH,
CORNELIUS ELBERT, S. R. BERTRON, GEO. J. GILLESPIE,
G. S. FLOYD-JONES, FINANCIAL OTTO SARTORIUS.

FINANCIAL**RESOURCES**

Bonds and mortgages.....		\$14,000 00
Stock and bond investments, market value.....		143,060 00
Furniture and fixtures, cost, \$1,100; estimated present value.....		800 00
Cash on deposit with banks or other moneyed institutions....		9,086 15
Cash on hand.....		50 00
Safe rentals due and accrued.....		1,358 50
Tin boxes on hand.....		696 00
Other assets, viz.:		
Accrued interest.....	\$1,173 79	
Account receivable.....	317 33	
		1,491 12
		<u>\$170,541 77</u>

LIABILITIES

Capital stock.....	\$100,000 00
Expenses incurred but unpaid.....	112 80
Other liabilities, viz.: Reserve for unearned rentals.....	15,000 00
Excess of assets over liabilities.....	55,428 97
	<u>\$170,541 77</u>

CASH TRANSACTIONS DURING THE YEAR 1919**RECEIPTS**

Cash on hand and in banks or other moneyed institutions January 1, 1919, before transactions of the day.....	\$9,310 30
From rent of that portion of the building not occupied by the company.....	1,519 00
From storage of valuables the safety of which is guaranteed by the company.....	31,504 07
From interest on loans, deposits and investments.....	7,935 67
From stocks and bonds sold, par value, \$43,250. Amount received therefor.....	46,882 73
	<u>\$97,151 77</u>

PAYMENTS

For dividends to shareholders.....	\$6,000 00
For expenses, viz.:	
Salaries.....	\$10,678 31
Taxes and repairs on building.....	912 14
Rent of building.....	11,352 57
	22,943 02
Other payments, viz.:	
Certificates of profits.....	\$9,191 60
U. S. Victory notes.....	49,881 00
	59,072 60
Cash on hand and in banks or other moneyed institutions December 31, 1919, after transactions of the day.....	9,136 15
	<u>\$97,151 77</u>

4. BANKERS' SAFE DEPOSIT COMPANY, NEW YORK CITY

[4 Wall street ; incorporated 1880]

OFFICERS

CHARLES VAN ORDEN, President. FRANK RYSAVY, Secretary.
 GEORGE F. BAKER, JR., Vice-Pres.

TRUSTEES

FRANK RYSAVY, WM. FAHNESTOCK, CHARLES VAN ORDEN,
 GEORGE F. BAKER, JR., ROBERT B. DODSON.

FINANCIAL**RESOURCES**

Stock and bond investments, market value.....	\$162,750 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....	13 83
	<hr/>
	\$179,392 65
	<hr/>

LIABILITIES

Capital stock	\$100,000 00
Excess of assets over liabilities.....	79,392 65
	<hr/>
	\$179,392 65
	<hr/>

CASH TRANSACTIONS DURING THE YEAR 1919**RECEIPTS**

Cash on hand and in banks or other moneyed institutions	
January 1, 1919, before transactions of the day.....	\$373 67
From rent of safes.....	23,263 80
From interest on loans, deposits and investments.....	12,410 91
	<hr/>
	\$36,048 38
	<hr/>

PAYMENTS

For dividends to shareholders.....	\$20,000 00
For expenses, viz.:	
Salaries	\$7,132 20
Taxes and repairs on building.....	3,398 33
Rent of building.....	2,400 00
Other expenses.....	3,103 97
	<hr/>
	16,034 55
Cash on hand and in banks or other moneyed institutions	
December 31, 1919, after transactions of the day.....	13 83
	<hr/>
	\$36,048 38
	<hr/>

5. BANK OF LONG ISLAND SAFE DEPOSIT COMPANY, JAMAICA, N. Y.

[359 Fulton street; incorporated 1917]

OFFICERS

SAMUEL R. SMITH, President. P. A. ROWLEY, Vice-President.
 VALENTINE W. SMITH, Vice-Pres. GEORGE S. DOWNING, Treasurer
 WILLIS B. INGLEE, Secretary.

DIRECTORS

SAMUEL R. SMITH, P. A. ROWLEY, BERNARD D. FORSTER,
 VALENTINE W. SMITH, WILLIS B. INGLEE, GEORGE S. DOWNING,
 WILLIAM W. GILLEN.

**FINANCIAL
RESOURCES**

Stock and bond investments, market value.....	\$95,190 00
Vaults and safes, cost, \$16,516; estimated present value.....	16,516 00
Cash on deposit with banks or other moneyed institutions....	3,516 13
	<hr/>
	\$115,222 13

LIABILITIES

Capital stock	\$100,000 00
Excess of assets over liabilities.....	15,222 13
	<hr/>
	\$115,222 13

CASH TRANSACTIONS DURING THE YEAR 1919

RECEIPTS

Cash on hand and in banks or other moneyed institutions	
January 1, 1919, before transactions of the day.....	\$6,056 24
From rent of safes.....	12,590 00
From storage of valuables the safety of which is guaranteed by the company	592 46
From silver storage	508 65
From interest on loans, deposits and investments.....	5,122 50
From all other sources, viz.: Safe keeping Liberty bonds....	675 34
	<hr/>
	\$25,545 19

PAYMENTS

For dividends to shareholders.....	\$6,000 00
For expenses, viz.:	
Salaries	\$2,400 00
Rent of building	1,500 00
Other expenses	1,216 56
	<hr/>
	5,116 56
Other payments, viz.:	
Taxes	\$196 50
Boxes purchased	10,716 00
	<hr/>
	10,912 50
Cash on hand and in banks or other moneyed institutions	
December 31, 1919, after transactions of the day.....	3,516 13
	<hr/>
	\$25,545 19

6. BROADWAY SAFE DEPOSIT COMPANY, NEW YORK CITY

[1 Madison avenue; incorporated 1902]

OFFICERS

M. J. O'BRIEN, JR., President. CHAS. STRAUSS, Secretary.
 MAX WEINTEIN, Vice-President. CARL J. DEUTSCH, Treasurer.

DIRECTORS

M. J. O'BRIEN, JR., CARL J. DEUTSCH, GEO. B. M. HARVEY,
 MAX WEINTEIN, CHAS. STRAUSS, HENRY REUBEL,
 HENRY OLLESHEIMER,

**FINANCIAL
 RESOURCES**

Stock and bond investments, market value.....	\$31,989 70
Vaults and safes, cost, \$78,986.44; estimated present value....	70,000 00
Furniture and fixtures, cost, \$10,391.66; estimated present value	1,000 00
Cash on hand.....	1,378 85
	<hr/>
	\$104,368 55
	<hr/>

LIABILITIES

Capital stock	\$100,000 00
Excess of assets over liabilities.....	4,368 55
	<hr/>
	\$104,368 55
	<hr/>

CASH TRANSACTIONS DURING THE YEAR 1919

RECEIPTS

Cash on hand and in banks or other moneyed institutions	
January 1, 1919, before transactions of the day.....	\$587 18
From rent of safes.....	16,335 00
From storage of valuables the safety of which is guaranteed by the company.....	312 58
From interest on loans, deposits and investments.....	1,466 09
	<hr/>
	\$18,700 85
	<hr/>

PAYMENTS

For expenses, viz.:	
Salaries	\$5,562 00
Taxes and repairs on building.....	477 80
Rent of building.....	1,500 00
Other expenses	3,165 25
	<hr/>
	\$10,705 05
Other payments, viz.: Investments	6,616 95
Cash on hand and in banks or other moneyed institutions	
December 31, 1919, after transactions of the day.....	1,378 85
	<hr/>
	\$18,700 85
	<hr/>

7. THE BRONX SAFE DEPOSIT COMPANY, NEW YORK CITY

[429 Tremont avenue; incorporated 1908]

OFFICERS

T. TASSO FISCHER, President. WILLIAM E. STEVENS, Treasurer.
JOHN S. SUTPHEN, Vice-President. F. BREVOORT ALLIN, Secretary.

DIRECTORS

WILLIAM I. BROWN, T. TASSO FISCHER, LIVINGSTON WETMORE,
F. BREVOORT ALLIN, EUGENE E. HINKLE, JOHN S. SUTPHEN,

FINANCIAL

RESOURCES

Real estate, cost, \$142,000; estimated present value.....	\$142,000 00
Vaults and safes, cost, \$37,908.95; estimated present value....	37,908 95
Cash on deposit with banks or other moneyed institutions....	9,878 57
Cash on hand.....	60 05
	<hr/>
	\$189,847 57

LIABILITIES

Capital stock	\$110,000 00
Loans secured by bond and mortgage.....	70,000 00
Interest due and accrued on loans.....	874 98
Expenses incurred but unpaid.....	3,184 00
Excess of assets over liabilities.....	5,788 59
	<hr/>
	\$189,847 57

CASH TRANSACTIONS DURING THE YEAR 1919

RECEIPTS

Cash on hand and in banks or other moneyed institutions	
January 1, 1919, before transactions of the day.....	\$10,187 99
From rent of that portion of the building not occupied by the	
company	11,841 52
From rent of safes.....	9,251 15
From silver storage	353 00
From interest on loans, deposits and investments.....	280 66
From all other sources, viz.:	
Salaries advanced, refunded	\$195 75
Telephone	47 00
Vault alarm and systems.....	55 75
Taxes and insurance advanced, refunded.....	20 58
Opening boxes	63 50
Wall sign.....	30 00
Sale old cable.....	6 35
	<hr/>
	418 93
	<hr/>
	\$32,333 25

PAYMENTS

For interest on bonds, loans and mortgages.....	\$3,824 71
For dividends to shareholders.....	3,300 00
For expenses, viz.:	
Salaries	\$3,050 38
Taxes and repairs on building.....	8,355 86
Other expenses.....	3,863 68
	<hr/>
	15,269 92
Cash on hand and in banks or other moneyed institutions	
December 31, 1919, after transactions of the day.....	9,938 62
	<hr/>
	\$32,333 25

8. BROOKLYN CITY SAFE DEPOSIT COMPANY, BROOKLYN

[177-179 Montague street; incorporated 1872]

OFFICERS

DAVID H. LANMAN, President. GEORGE W. CHAUNCEY, Vice-Pres.
FRANK O. EDGERTON, Secretary.

DIRECTORS

WILLARD P. SCHENCK, HORANCE C. DUVAL, FRANK J. W. DILLER,
GEO. W. CHAUNCEY, WALTER ST. JOHN BENEDICT, W. McDONALD, Jr.
DAVID H. LANMAN,

FINANCIAL

RESOURCES

Stock and bond investments, market value.....	\$126,149 00
Cash on deposit with banks or other moneyed institutions....	4,482 24
Cash on hand	342 71
Safe rentals due and accrued.....	1,040 38
Silver storage due and accrued.....	2,453 50
Other assets, viz.: Accrued interest.....	1,703 58

\$136,171 41

LIABILITIES

Capital stock	\$100,000 00
Other liabilities, viz.:	
Taxes accrued	\$1,983 63
Unearned safe rentals and storage charges.....	12,145 23
	<u>14,128 86</u>
Excess of assets over liabilities.....	22,042 55

\$136,171 41

CASH TRANSACTIONS DURING THE YEAR 1919

RECEIPTS

Cash on hand and in banks or other moneyed institutions Jan- uary 1, 1919, before transactions of the day.....	\$859 69
From rent of safes	24,826 47
From storage of valuables the safety of which is guaranteed by the company.....	3,433 90
From interest on loans, deposits and investments.....	6,905 90
From stocks and bonds sold, par value, \$12,000. Amount received therefor	10,440 00
From all other sources, viz.:	
New locks.....	\$48 50
Expressage	74 25
Lost keys.....	33 50
Stamped envelopes redeemed.....	28 00
	<u>184 25</u>

\$46,450 21

PAYMENTS

For dividends to shareholders.....	\$10,000 00
For expenses, viz.:	
Salaries	\$12,183 00
Rent of building.....	6,000 00
Other expenses	3,487 60
	<u>21,670 60</u>
Other payments, viz.:	
Bonds purchased	\$9,790 28
Refund of safe rentals and storage charges.....	164 38
	<u>9,954 66</u>

Cash on hand and in banks or other moneyed institutions December 31, 1919, after transactions of the day.....	4,824 95
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\$46,450 21

9. CENTRAL SAFE DEPOSIT COMPANY OF OSSINING, OSSINING, N. Y.

[Pleasant square; incorporated 1908]

OFFICERS

C. TOWNSEND YOUNG, President. DUDLEY B. HOLBROOK, Treasurer.
 GEORGE HYATT, Vice-President. O. J. TEN HAGEN, Secretary.

DIRECTORS

C. TOWNSEND YOUNG,	GEO. HYATT,	GRIFFIN S. HILLIKER,
FRANK L. YOUNG,	W. F. FOSHAY,	JACOB CHADEAYNE,
E. A. BARTO,	D. B. HOLBROOK,	F. BRANDRETH,
A. B. MURRAY, JR.,	W. A. MINER,	O. J. TEN HAGEN,
	LEONARD A. BALLARD.	

FINANCIAL

RESOURCES

Bonds and mortgages.....	\$7,000 00
Stock and bond investments, market value.....	3,018 75
Real estate, cost, \$3,900; estimated present value.....	3,200 00
Cash on deposit with banks or other moneyed institutions....	4,457 36
Silver storage due and accrued.....	76 00
	<hr/>
	\$17,752 11
	<hr/> <hr/>

LIABILITIES

Capital stock	\$10,000 00
Expenses incurred but unpaid.....	175 00
Excess of assets over liabilities.....	7,577 11
	<hr/>
	\$17,752 11
	<hr/> <hr/>

CASH TRANSACTIONS DURING THE YEAR 1919

RECEIPTS

Cash on hand and in banks or other moneyed institutions	
January 1, 1919, before transactions of the day.....	\$719 13
From rent of safes.....	1,550 80
From silver storage.....	353 25
From interest on loans, deposits and investments.....	744 36
From all other sources, viz.:	
Bonds and mortgages	\$3,200 00
Real estate.....	200 00
	<hr/>
	3,400 00
	<hr/>
	\$6,767 54
	<hr/> <hr/>

PAYMENTS

For dividends to shareholders.....	\$600 00
For expenses, viz.:	
Salaries	\$100 00
Taxes and repairs on building.....	110 14
Rent of building.....	326 00
Other expenses.....	297 79
	<hr/>
	833 93
Other payments, viz.: Bonds purchased.....	876 25
Cash on hand and in banks or other moneyed institutions	
December 31, 1919, after transactions of the day.....	4,457 36
	<hr/>
	\$6,767 54
	<hr/> <hr/>

10. CENTRAL UNION SAFE DEPOSIT COMPANY NEW YORK CITY

[425 Fifth avenue; incorporated 1907 as Union Trust Safe Deposit Company]

OFFICERS

W. McMASTER MILLS, President. ERNEST H. COOK, Treasurer.
RICHARD DELAFIELD, Vice-Pres.

DIRECTORS

RICHARD DELAFIELD, FRED DE P. FOSTER, BERNHARD BEINECKE,
WM. M. V. HOFFMAN, W. McMASTER MILLS.

FINANCIAL

RESOURCES

Stock and bond investments, market value.....	\$8,250 00
Vaults and safes, cost, \$148,093.27; estimated present value..	105,560 00
Cash on deposit with banks or other moneyed institutions....	13,117 82
Safe rentals due and accrued.....	1,980 51
Silver storage due and accrued.....	1,295 63
	<hr/>
	\$130,203 96

LIABILITIES

Capital stock	\$100,000 00
Other liabilities, viz.:	
Taxes accrued.....	\$4,147 85
Safe rentals advanced.....	16,685 15
Income tax withheld.....	16 00
	<hr/>
	20,849 00
Excess of assets over liabilities.....	9,354 96
	<hr/>
	\$130,203 96

CASH TRANSACTIONS DURING THE YEAR 1919

RECEIPTS

Cash on hand and in banks or other moneyed institutions	
January 1, 1919, before transactions of the day.....	\$5,437 52
From rent of safes	35,115 14
From silver storage	4,716 88
From interest on loans, deposits and investments.....	202 18
From all other sources, viz.:	
Expressage	\$273 11
Sundries	1,955 32
Income tax withheld.....	16 00
	<hr/>
	2,244 43
	<hr/>
	\$47,716 15

PAYMENTS

For dividends to shareholders.....	\$4,000 00
For expenses, viz.:	
Salaries	\$14,254 24
Taxes and repairs on building.....	3,243 98
Rent of building	8,000 00
Other expenses.....	3,667 11
	<hr/>
	29,165 33
Other payments, viz.:	
Refund of storage charge.....	\$23 00
Account 38th St. branch.....	1,410 00
	<hr/>
	1,433 00
Cash on hand and in banks or other moneyed institutions	
December 31, 1919, after transactions of the day.....	13,117 82
	<hr/>
	\$47,716 15

11. CITIZENS COMMERCIAL SAFE DEPOSIT CO., BUFFALO, N. Y.

[1 Ellicott Square; incorporated 1899 as Security Safe Deposit Company]

OFFICERS

ROY H. GRIFFIN, President.	GASTON ROSENSTIEL, Secretary.
NORMAN A. MACDONALD, Vice-Pres.	WILLIAM F. CHASE, Treasurer.
LEONARD W. SMITH, Asst. Secy.	

DIRECTORS

EDWARD B. HOLMES,	WM. H. CROSBY,	ROY H. GRIFFIN,
LAURENS ENOS,	N. P. CLEMENT,	J. H. McNULTY.

FINANCIAL

RESOURCES

Vaults and safes, cost, \$175,231.33; estimated present value..	\$175,231 33
Cash on deposit with banks or other moneyed institutions....	212 42
Cash on hand.....	49 96
Safe rentals due and accrued.....	4,916 36
Silver storage due and accrued.....	995 70
Warehouse storage due and accrued.....	7,235 96
Other assets, viz.:	
Unearned insurance premium.....	\$901 53
Amount charged off.....	2 00
Sundries	15 96
	919 49
	\$189,561 22

LIABILITIES

Capital stock	\$150,000 00
Other loans	1,000 00
Other liabilities, viz.: Reserve for taxes, bad debts, depreciation of property, etc.....	20,684 91
Excess of assets over liabilities.....	17,876 31
	\$189,561 22
	\$189,561 22

CASH TRANSACTIONS DURING THE YEAR 1919

RECEIPTS

Cash on hand and in banks or other moneyed institutions	
January 1, 1919, before transactions of the day.....	\$116 34
From rent of that portion of the building not occupied by the company	1,000 08
From rent of safes.....	16,090 22
From storage of valuables the safety of which is guaranteed by the company.....	21,200 34
From silver storage	1,551 58
From interest on loans, deposits and investments.....	423 33
From stocks and bonds sold, par value, \$10,000. Amount received therefor	8,293 75
From all other sources, viz.:	
For light, auto service, etc.....	\$1,090 56
Loans	5,000 00
Sundries	148 21
	6,238 77
	\$54,914 41

588 REPORT ON DEPOSIT AND STORAGE COMPANIES

PAYMENTS

For loans paid		\$9,000 00
For interest on bonds, loans and mortgages.....		383 99
For dividends to shareholders.....		9,000 00
For expenses, viz.:		
Salaries	\$11,409 48	
Taxes and repairs on building.....	1,707 83	
Rent of building.....	3,999 96	
Other expenses.....	8,411 82	
		<u>25,529 09</u>
Other payments, viz.:		
Equipment	\$8,863 56	
Insurance	1,875 39	
		<u>10,738 95</u>
Cash on hand and in banks or other moneyed institutions		
December 31, 1919, after transactions of the day.....		262 38
		<u><u>\$54,914 41</u></u>

12. CITY SAFE DEPOSIT COMPANY OF ALBANY, N. Y.

[100 State street; incorporated 1903]

OFFICERS

WM. S. HACKETT, President.
GERRIT Y. LANSING, Vice-President.HORACE S. BELL, Treasurer.
WILLIAM D. WADE, Secretary.

DIRECTORS

CHAS. W. REYNOLDS,
GERRIT Y. LANSING,
HORACE S. BELL,
PARKER CORNING,WM. S. HACKETT,
ALBERT HESSBERG,
LEWIS R. PARKER,
W. W. BATCHELDER,
MARTIN H. GLYNN.GEO. W. STEDMAN,
WILLIAM S. DYER,
WM. J. NELLIS,
JACOB S. FRIEDMAN,FINANCIAL
RESOURCES

Stock and bond investments, market value.....	\$35,613 75
Vaults and safes, cost, \$46,616.52; estimated present value...	39,164 55
Furniture and fixtures, cost, \$3,770.92; estimated present value	5 00
Cash on deposit with banks or other moneyed institutions....	2,970 48
Safe rentals due and accrued.....	1,266 50
Silver storage due and accrued.....	466 50
Warehouse storage due and accrued.....	592 75
Other assets, viz.:	
Interest accrued.....	\$452 29
Auto delivery car.....	600 00
	<u>1,052 29</u>
	<u>\$81,131 82</u>

LIABILITIES

Capital stock	\$50,000 00
Excess of assets over liabilities.....	31,131 82
	<u>\$81,131 82</u>

CASH TRANSACTIONS DURING THE YEAR 1919

RECEIPTS

Cash on hand and in banks or other moneyed institutions January 1, 1919, before transactions of the day.....	\$3,661 14
From rent of safes.....	15,273 28
From storage of valuables the safety of which is guaranteed by the company.....	4,402 05
From silver storage	1,048 91
From interest on loans, deposits and investments.....	1,991 73
From stocks and bonds sold, par value, \$13,000. Amount received therefor	8,166 25
From all other sources, viz.: From sale of safe deposit boxes	37 50
	<u>\$34,580 86</u>

PAYMENTS

For dividends to shareholders.....	\$8,000 00
For expenses, viz.:	
Salaries	\$5,615 00
Rent of building.....	1,200 00
Other expenses.....	2,717 69
	<u>9,532 69</u>
Other payments, viz.:	
Bonds	\$9,307 95
Taxes	1,891 64
Assessment and examination by Banking Dept.....	23 96
Safe deposit boxes and key case bought.....	2,854 14
	<u>14,077 69</u>
Cash on hand and in banks or other moneyed institutions December 31, 1919, after transactions of the day.....	2,970 48
	<u>\$34,580 86</u>

13. COLONIAL BANK SAFE DEPOSIT COMPANY, NEW YORK CITY

[441 Columbus avenue; incorporated 1912]

OFFICERS

ALEXANDER WALKER, President. ALEXANDER C. WALKER, Secretary.
EDWIN W. ORVIS, Vice-President. GEORGE S. CARR, Treasurer.

DIRECTORS

ALEXANDER WALKER, GEORGE S. CARR, AUGUSTUS W. KELLY,
EDWIN W. ORVIS, ALEXANDER C. WALKER

FINANCIAL.

RESOURCES

Vaults and safes, cost \$125,455.65; estimated present value..	\$74,000 00
Furniture and fixtures, cost, \$22,560.70; estimated present value	500 00
Cash on deposit with banks or other moneyed institutions....	32,671 31
Other assets, viz.: Automobile	1,400 00
	<u>\$108,571 31</u>

LIABILITIES

Capital stock	\$100,000 00
Excess of assets over liabilities.....	8,571 31
	<u>\$108,571 31</u>

CASH TRANSACTIONS DURING THE YEAR 1919

RECEIPTS

Cash on hand and in banks or other moneyed institutions	
January 1, 1919, before transactions of the day.....	\$6,078 53
From rent of safes.....	58,617 76
From silver storage	11,583 47
From interest on loans, deposits and investments.....	1,150 00
From stocks and bonds sold, par value, \$25,000. Amount received therefor	17,900 00
	<u>\$95,329 76</u>

PAYMENTS

For expenses, viz.:		
Salaries	\$11,234 30	
Taxes and repairs on building.....	1,601 25	
Rent of building.....	19,850 00	
Other expenses.....	3,739 85	
		<u>\$36,425 40</u>
Other payments, viz.:		
Insurance	\$1,731 89	
Holmes electric protection	2,735 73	
Improvements to vaults.....	20,788 93	
Furniture and fixtures	976 50	
		<u>26,233 05</u>
Cash on hand and in banks or other moneyed institutions		
December 31, 1919, after transactions of the day.....	32,671 31	
		<u>\$95,329 76</u>

14. 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. S. BAUMANN,
KNEELAND MOORE.

FINANCIAL.

RESOURCES

Bonds and mortgages.....	\$33,000 00
Stock and bond investments, market value.....	75,915 00
Vaults and safes, cost, \$43,900; estimated present value.....	23,900 00
Cash on deposit with banks or other moneyed institutions....	52 89
	<hr/>
	\$132,867 89
	<hr/>

LIABILITIES

Capital stock	\$100,000 00
Excess of assets over liabilities.....	32,867 89
	<hr/>
	\$132,867 89
	<hr/>

CASH TRANSACTIONS DURING THE YEAR 1919

RECEIPTS

Cash on hand and in banks or other moneyed institutions		
January 1, 1919, before transactions of the day.....	\$2,145 52	
From rent of safes	12,862 28	
From storage of valuables the safety of which is guaranteed		
by the company.....	440 20	
From sale of tin boxes for safes.....	7,153 41	
From all other sources, viz.:		
U. S. certificates of indebtedness.....	\$5,000 00	
Bond and mortgage.....	24,000 00	
	<hr/>	29,000 00
		<hr/>
		\$51,601 41
		<hr/>

PAYMENTS

For dividends to shareholders.....		\$7,500 00
For expenses, viz.:		
Salaries	\$2,287 46	
Taxes and repairs on building.....	350 50	
Rent of building.....	4,000 00	
Other expenses	941 61	
	<hr/>	7,579 57
Other payments, viz.:		
Refunds to customers	\$22 00	
Opening safes	995 00	
Stocks and bonds.....	13,500 00	
Bond and mortgage.....	18,000 00	
New safes.....	4,937 00	
	<hr/>	36,468 95
Cash on hand and in banks or other moneyed institutions		
December 31, 1919, after transactions of the day.....		52 89
		<hr/>
		\$51,601 41
		<hr/>

15. CORN EXCHANGE SAFE DEPOSIT COMPANY, NEW YORK CITY

[13 William street; incorporated 1912]

OFFICERS

WILLIAM A. NASH, President. RICHARD D. BROWN, Vice-President.
 WALTER E. FREW, Vice-President. WARD C. PITKIN, Treasurer.

DIRECTORS

WILLIAM A. NASH, WILLIAM H. NICHOLS, CLARENCE H. KELSEY,
 WALTER E. FREW, DAVID BINGHAM.

FINANCIAL.**RESOURCES**

Vaults and safes, cost, \$498,898.59; estimated present value..	\$405,208 74
Cash on deposit with banks or other moneyed institutions....	8,575 58
Other assets, viz.:	
Manager's fund.....	\$50 00
War Savings stamps.....	100 00
	<u>150 00</u>
	<u>\$413,934 32</u>

LIABILITIES

Capital stock	\$300,000 00
Other loans	105,000 00
Other liabilities, viz.: Income tax	96 32
Excess of assets over liabilities.....	8,838 00
	<u>\$413,934 32</u>

CASH TRANSACTIONS DURING THE YEAR 1919**RECEIPTS**

Cash on hand and in banks or other moneyed institutions	
January 1, 1919, before transactions of the day.....	\$7,602 15
From rent of safes.....	119,078 05
From storage of valuables the safety of which is guaranteed by the company.....	11,382 17
From all other sources, viz.:	
Loans	\$100,000 00
Miscellaneous receipts.....	816 33
Equipment sold.....	200 00
Income tax.....	96 32
	<u>101,112 65</u>
	<u>\$239,175 02</u>

PAYMENTS

For loans paid	\$5,000 00
For interest on bonds, loans and mortgages.....	1,207 51
For dividends to shareholders.....	15,000 00
For expenses, viz.:	
Salaries	\$32,202 18
Taxes and repairs on building.....	6,763 21
Rent of building.....	19,475 00
Other expenses.....	11,999 12
	<u>70,439 51</u>
Other payments, viz.:	
Vaults and fixtures.....	\$116,006 74
Extra compensation.....	4,855 00
Employees profit sharing fund.....	12,872 06
Safe rentals refunded.....	218 63
Merger account.....	5,000 00
	<u>138,952 42</u>
Cash on hand and in banks or other moneyed institutions	
December 31, 1919, after transactions of the day.....	8,575 58
	<u>\$239,175 02</u>

16. COUNTY SAFE DEPOSIT COMPANY, WHITE PLAINS

[162-164 Main street; incorporated 1913]

OFFICERS

DAVID CROMWELL, President.
C. P. YOUNG, Vice-President.

H. B. VINCENT, Secretary.
J. DOUGLASS MEAD, Asst. Secy.

DIRECTORS

CORNELIUS R. AGNEW, ELIAS W. DUSENBERRY, C. P. YOUNG,
RUSSELL MARSTON, H. B. VINCENT, WILLIAM A. DUNCAN,
J. DOUGLASS MEAD, FREDERICK GELLER, WILSON BROWN, JR.,
DAVID CROMWELL.

FINANCIAL

RESOURCES

Bonds and mortgages.....	\$2,000 00
Vaults and safes, cost, \$10,980.13; estimated present value...	10,980 13
Cash on deposit with banks or other moneyed institutions....	1,762 97
Safe rentals due and accrued.....	65 00
Silver storage due and accrued.....	470 50
	<hr/>
	\$15,278 60
	<hr/>

LIABILITIES

Capital stock	\$10,000 00
Excess of assets over liabilities.....	5,278 60
	<hr/>
	\$15,278 60
	<hr/>

CASH TRANSACTIONS DURING THE YEAR 1919

RECEIPTS

Cash on hand and in banks or other moneyed institutions	
January 1, 1919, before transactions of the day.....	\$1,079 07
From rent of safes	1,940 90
From silver storage	460 66
From interest on loans, deposits and investments.....	139 75
	<hr/>
	\$3,620 38
	<hr/>

PAYMENTS

For expenses, viz.:	
Salaries	\$287 50
Rent of building.....	200 00
Other expenses.....	389 78
	<hr/>
	\$877 28
Other payments, viz.: Vault construction.....	980 13
Cash on hand and in banks or other moneyed institutions	
December 31, 1919, after transactions of the day.....	1,762 97
	<hr/>
	\$3,620 38
	<hr/>

17. EMPIRE CITY SAFE DEPOSIT COMPANY, NEW YORK CITY.

[160 Fifth avenue; incorporated 1905]

OFFICERS

B. J. GREENHUT, President.	EDWARD SEARLE, Secretary.
SYDNEY H. HERMAN, Vice-Pres.	ADOLPH V. CARLSON, Asst. Secy.
SAMUEL KRIDEL, Vice-President.	LOUIS J. WEIL, Treasurer.

DIRECTORS

B. J. GREENHUT,	SAMUEL KRIDEL,	S. LEVY,
JOSEPH HORNTHAL,	HERBERT S. MARTIN,	H. H. VREELAND,
W. A. GILLESPIE,	JACOB A. STEIN,	L. J. WEIL,
C. H. HARRIS,		S. H. HERMAN.

FINANCIAL.

RESOURCES

Stock and bond investments, market value.....	\$36,655 35
Vaults and safes, cost, \$86,021.49; estimated present value...	65,000 00
Furniture and fixtures, cost, \$1,146.75; estimated present value	1 00
Cash on deposit with banks or other moneyed institutions....	2,928 10
Safe rentals due and accrued.....	1,127 07
Silver storage due and accrued.....	849 47
Warehouse storage due and accrued.....	75 45
Other assets, viz.: Interest accrued.....	486 83
	<hr/>
	\$107,123 27
	<hr/> <hr/>

LIABILITIES

Capital stock	\$100,000 00
Other liabilities, viz.: Unpaid dividends.....	15 00
Excess of assets over liabilities.....	7,108 27
	<hr/>
	\$107,123 27
	<hr/> <hr/>

CASH TRANSACTIONS DURING THE YEAR 1919

RECEIPTS

Cash on hand and in banks or other moneyed institutions	
January 1, 1919, before transactions of the day.....	\$3,483 96
From rent of that portion of the building not occupied by the company	2,500 00
From rent of safes.....	19,599 11
From silver storage	1,543 87
From warehouse storage	1,022 15
From interest on loans, deposits and investments.....	1,761 93
From stocks and bonds sold, par value, \$7,000. Amount received therefor	5,782 50
From all other sources, viz.:	
Telephone	\$3 55
Sampling silk.....	4 00
Lost keys.....	35 47
Opening safes.....	45 90
Cartage and packing.....	48 90
	<hr/>
	137 82
	<hr/> <hr/>
	\$35,831 34
	<hr/> <hr/>

PAYMENTS

For dividends to shareholders.....		\$2,985 00
For expenses, viz.:		
Salaries	\$9,394 17	
Taxes and repairs on building.....	976 99	
Rent of building.....	3,000 00	
Other expenses.....	4,443 32	
	<hr/>	17,814 48
Other payments, viz.:		
Rebate on safe rent.....	\$23 26	
Cartage and packing.....	49 15	
Interest advanced.....	66 95	
Vaults and safes.....	2,465 00	
Securities purchased.....	9,499 40	
	<hr/>	12,103 76
Cash on hand and in banks or other moneyed institutions		
December 31, 1919, after transactions of the day.....		2,928 10
		<hr/>
		<u>\$35,831 34</u>

18. EMPIRE SAFE DEPOSIT COMPANY, NEW YORK CITY

[120 Broadway; incorporated 1913]

OFFICERS

LE ROY W. BALDWIN, President.	W. B. BALDWIN, Treasurer.
JOHN B. RUSSELL, Vice-President.	EDWARD C. WILSON, Asst. Treas.
W. H. ENGLISH, Vice-President.	AMBROSE M. THAYER, Asst. Secy.
PAUL H. HUDSON, Secretary.	

DIRECTORS

LE ROY W. BALDWIN,	CHAS. H. ZEHNDER,	L. L. GILLESPIE,
W. B. BALDWIN,	HENRY P. TALMADGE,	JOHN H. ISELIN,
WM. H. ENGLISH,	AUGUST HECKSCHER,	C. DE L. OELRICHS,
C. VANDERBILT BARTON,	LEWIS L. DUNHAM,	CHARLES M. SCHWAB.
T. COLEMAN DU PONT,		

FINANCIAL

RESOURCES

Stock and bond investments, market value.....	\$15,000 00
Vaults and safes, cost, \$94,870.87; estimated present value..	94,870 87
Cash on deposit with banks or other moneyed institutions....	40,285 53
Cash on hand.....	100 00
Other assets, viz.: Accrued interest.....	97 41
	<hr/>
	\$150,353 81

LIABILITIES

Capital stock	\$100,000 00
Other liabilities, viz.: Bills payable.....	35,423 69
Excess of assets over liabilities.....	14,930 12
	<hr/>
	\$150,353 81

CASH TRANSACTIONS DURING THE YEAR 1919

RECEIPTS

Cash on hand and in banks or other moneyed institutions	
January 1, 1919, before transactions of the day.....	\$27,296 82
From rent of that portion of the building not occupied by the company	3,666 63
From rent of safes.....	65,445 87
From silver storage	1,740 04
From interest on loans, deposits and investments.....	1,196 88
From all other sources, viz.:	
Miscellaneous income.....	\$195 85
Rent of vaults.....	10,300 00
	<hr/>
	10,495 35
	<hr/>
	\$109,841 59

PAYMENTS

For expenses, viz.:	
Salaries	\$30,644 50
Taxes and repairs on building.....	893 90
Rent of building.....	30,690 90
Other expenses.....	7,079 26
	<hr/>
	\$69,308 56
Other payments, viz.: Equipment purchased.....	147 50
Cash on hand and in banks or other moneyed institutions	
December 31, 1919, after transactions of the day.....	40,385 53
	<hr/>
	\$109,841 59

THE EQUITABLE SAFE DEPOSIT COMPANY OF NEW YORK 597

19. THE EQUITABLE SAFE DEPOSIT COMPANY OF NEW YORK,
NEW YORK CITY

[43-49 Exchange place; incorporated 1909]

OFFICERS

ALVIN W. KRECH, President. FRANK E. RYON, Secretary.
RUSSELL BRITTINGHAM, Vice-President.

DIRECTORS

ALVIN W. KRECH, RUSSELL BRITTINGHAM, R. R. HUNTER,
LYMAN RHOADES, A. SETON POST, HENRY E. COOPER.

FINANCIAL

RESOURCES

Stock and bond investments, market value.....	\$15,136 25
Vaults and safes, cost, \$306,250.92; estimated present value..	188,628 21
Cash on deposit with banks or other moneyed institutions...	3,557 81
Cash on hand.....	50 00
Safe rentals due and accrued.....	6,242 00
Silver storage due and accrued.....	164 00
Other assets, viz: Interest accrued.....	193 34
	<hr/>
	\$213,971 61

LIABILITIES

Capital stock	\$200,000 00
Excess of assets over liabilities.....	13,971 61
	<hr/>
	\$213,971 61

CASH TRANSACTIONS DURING THE YEAR 1919

RECEIPTS

Cash on hand and in banks or other moneyed institutions	
January 1, 1919, before transactions of the day.....	\$2,034 57
From rent of safes.....	86,313 11
From silver storage	629 65
From interest on loans, deposits and investments.....	569 26
From all other sources, viz.:	
Interest	\$168 33
Rentals paid in advance.....	100 00
Tax withheld.....	163 48
	<hr/>
	431 81
	<hr/>
	\$89,978 40

PAYMENTS

For loans paid	\$8,000 00
For interest on bonds, loans and mortgages.....	21 17
For dividends to shareholders.....	12,000 00
For expenses, viz.:	
Salaries	\$46,853 64
Taxes and repairs on building.....	4,395 76
Rent of building.....	5,000 00
Other expenses.....	6,556 52
	<hr/>
	62,775 92
Other payments, viz.:	
Bonds purchased	\$3,356 50
Rent prepaid	217 00
	<hr/>
	3,573 50
Cash on hand and in banks or other moneyed institutions	
December 31, 1919, after transactions of the day.....	3,607 81
	<hr/>
	\$89,978 40

20. THE FARMERS' SAFE DEPOSIT COMPANY, NEW YORK CITY

[475 Fifth avenue; incorporated 1915]

OFFICERS

EDWIN S. MARSTON, President.	HORACE F. HOWLAND, Asst. Secy.
SAMUEL SLOAN, Vice-President.	JAMES B. LITTLE, Asst. Secretary.
AUGUSTUS V. HEELY, Secretary.	WM. A. WILSON, Asst. Secretary.

DIRECTORS

EDWIN S. MARSTON,	AUGUSTUS V. HEELY,	CORNELIUS R. AGNEW,
SAMUEL SLOAN,	WILLIAM B. CARDOZO,	HORACE F. HOWLAND.

FINANCIAL

RESOURCES

Bonds and mortgages.....	\$100,000 00
Stock and bond investments, market value.....	24,562 80
Cash on deposit with banks or other moneyed institutions...	5,130 17
Safe rentals due and accrued.....	966 84
Silver storage due and accrued.....	5 00
Other assets, viz.: Accrued interest receivable.....	164 56
	<hr/>
	\$130,829 37
	<hr/>

LIABILITIES

Capital stock	\$100,000 00
Other liabilities, viz.: Safe rentals advanced.....	7,545 25
Excess of assets over liabilities.....	23,284 12
	<hr/>
	\$130,829 37
	<hr/>

CASH TRANSACTIONS DURING THE YEAR 1919

RECEIPTS

Cash on hand and in banks or other moneyed institutions	
January 1, 1919, before transactions of the day.....	\$6,355 53
From rent of safes.....	12,501 33
From warehouse storage	149 50
From interest on loans, deposits and investments.....	5,857 40
From stocks and bonds sold, par value, \$8,000. Amount received therefor	7,939 00
	<hr/>
	\$32,802 76
	<hr/>

PAYMENTS

For expenses, viz.:	
Salaries	\$6,209 13
Rent of building.....	3,301 96
Other expenses.....	1,868 95
	<hr/>
	\$11,380 04
Other payments, viz.: Bonds purchased	16,292 55
Cash on hand and in banks or other moneyed institutions	
December 31, 1919, after transactions of the day.....	5,130 17
	<hr/>
	\$32,802 76
	<hr/>

21. FIDELITY SAFE DEPOSIT COMPANY OF NEW YORK, NEW YORK CITY

[1 Hudson street; incorporated 1917]

OFFICERS

SAMUEL S. CONOVER, President. ANDREW H. MARS, Secretary.
 HAMPDEN E. TENER, Vice-President. ARTHUR W. MELLEEN, Asst. Secy

DIRECTORS

SAMUEL S. CONOVER, JAMES BUTLER, HAMPDEN E. TENER,
 ADOLPH KASTOR, D. W. WHITMORE, Jr.

FINANCIAL

RESOURCES

Stock and bond investments, market value.....	\$97,565 95
Vaults and safes, cost, \$23,927.50; estimated present value...	22,000 00
Cash on deposit with banks or other moneyed institutions....	1,344 00
Safe rentals due and accrued.....	590 00
Other assets, viz.: Accrued interest receivable.....	553 96
	<u>\$122,053 91</u>

LIABILITIES

Capital stock	\$100,000 00
Excess of assets over liabilities.....	22,053 91
	<u>\$122,053 91</u>

CASH TRANSACTIONS DURING THE YEAR 1919

RECEIPTS

Cash on hand and in banks or other moneyed institutions	
January 1, 1919, before transactions of the day.....	\$2,195 09
From rent of safes.....	9,686 95
From warehouse storage	76 00
From interest on loans, deposits and investments.....	5,014 43
From stocks and bonds sold, par value, \$94,000. Amount received therefor	90,510 00
From all other sources, viz.: Interest.....	4,450 96
	<u>\$111,933 43</u>

PAYMENTS

For expenses, viz.:		
Salaries	\$2,002 50	
Rent of building.....	1,500 00	
Other expenses.....	2,308 76	
		\$5,811 26
Other payments, viz.:		
Stocks and bonds purchased.....	\$100,285 20	
Interest	4,492 97	
		104,778 17
Cash on hand and in banks or other moneyed institutions		
December 31, 1919, after transactions of the day.....		1,344 00
		<u>\$111,933 43</u>

22. 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-Pres. WM. J. STURZENEGGER, Secretary.

TRUSTEES

JAMES A. STILLMAN, LOUIS M. STARR, EDWARD H. PEASLEE,
 WM. A. SIMONSON. H. BLANCHARD DOMINICK.

FINANCIAL**RESOURCES**

Stock and bond investments, market value.....	\$128,490 00
Vaults and safes, cost, \$54,493; estimated present value.....	10,000 00
Cash on deposit with banks or other moneyed institutions....	6,797 26
	<hr/>
	\$145,287 26

LIABILITIES

Capital stock	\$100,000 00
Other liabilities, viz.:	
Unpaid dividends.....	\$5,000 00
Rent accrued	1,166 67
Income tax withheld	27 00
	<hr/>
	6,193 67
Excess of assets over liabilities.....	39,093 59
	<hr/>
	\$145,287 26

CASH TRANSACTIONS DURING THE YEAR 1919**RECEIPTS**

Cash on hand and in banks or other moneyed institutions	
January 1, 1919, before transactions of the day.....	\$5,197 30
From rent of safes.....	35,067 76
From interest on loans, deposits and investments.....	5,855 13
From stocks and bonds sold, par value, \$150,000. Amount received therefor	150,000 00
From all other sources, viz.: Opening safes, payment for keys, etc.	69 90
	<hr/>
	\$196,190 09

PAYMENTS

For loans paid	\$4,000 00
For interest on bonds, loans and mortgages.....	149 00
For dividends to shareholders.....	9,000 00
For expenses, viz.:	
Salaries	\$12,137 80
Taxes and repairs on building.....	2,129 60
Rent of building.....	7,000 00
Other expenses.....	2,714 91
	<hr/>
	23,982 31
Other payments, viz.:	
New safe deposit boxes.....	\$2,261 52
Certificates of indebtedness purchased.....	150,000 00
	<hr/>
	152,261 52
Cash on hand and in banks or other moneyed institutions	
December 31, 1919, after transactions of the day.....	6,797 26
	<hr/>
	\$196,190 09

23. FRANKLIN SAFE DEPOSIT COMPANY, BROOKLYN

[166 Montague street; incorporated 1891]

OFFICERS

EDWARD C. DELAFIELD, President. CROWELL HADDEN, Vice-President.
 THORNTON GERRISH, Treasurer.

TRUSTEES

CROWELL HADDEN,	EDWARD C. DELAFIELD,	CALVIN TRUESDALE,
MARTIN JOOST,	SIDNEY R. KENNEDY,	W. T. DIEFENDORF,
JOHN HILL MORGAN,	THORNTON GERRISH,	R. E. PRENTISS,
EDWIN PACKARD,	BAYARD S. LITCHFIELD,	FREDERIC T. PARSONS.
	JOHN S. ROGERS,	

FINANCIAL**RESOURCES**

Stock and bond investments, market value.....	\$28,321 45
Vaults and safes, cost, \$116,324.01; estimated present value..	94,625 29
Cash on deposit with banks or other moneyed institutions....	2,774 34
	<hr/>
	\$125,721 08
	<hr/>

LIABILITIES

Capital stock	\$100,000 00
Excess of assets over liabilities.....	25,721 08
	<hr/>
	\$125,721 08
	<hr/>

CASH TRANSACTIONS DURING THE YEAR 1919**RECEIPTS**

Cash on hand and in banks or other moneyed institutions	
January 1, 1919, before transactions of the day.....	\$2,133 38
From rent of safes.....	27,943 86
From storage of valuables the safety of which is guaranteed	
by the company.....	3,174 30
From interest on loans, deposits and investments.....	4,195 22
From stocks and bonds sold, par value, \$29,000. Amount	
received therefor	19,006 00
From loans paid	43,750 00
	<hr/>
	\$100,202 76
	<hr/>

PAYMENTS

For dividends to shareholders.....	\$8,000 00
For expenses, viz.:	
Salaries	\$12,711 91
Rent of building.....	6,499 99
Other expenses.....	4,591 23
	<hr/>
	23,803 13
Other payments, viz.:	
Real estate purchased.....	\$10,000 00
Vaults, furniture and fixtures.....	55,625 29
	<hr/>
	65,625 29
Cash on hand and in banks or other moneyed institutions	
December 31, 1919, after transactions of the day.....	2,774 34
	<hr/>
	\$100,202 76
	<hr/>

24. GARFIELD SAFE DEPOSIT COMPANY, NEW YORK CITY

[7 West Twenty-third street; incorporated 1883]

OFFICERS

RUEL W. POOR, President. WM. CRAWFORD, Vice-President.
GEO. D. WEEKS, Treasurer.

DIRECTORS

WILLIAM CRAWFORD;
ELMER A. DARLING, HENRY B. FISHER,
THOS. E. KIRBY,
CHARLES S. WILLS. RUEL W. POOR,
GEORGE D WEEKS,

FINANCIAL

RESOURCES

Stock and bond investments, market value.....	\$39,157 70
Vaults and safes, cost, \$88,956.48; estimated present value..	88,000 00
Furniture and fixtures, cost, \$41,682.87; estimated present value	23,000 00
Cash on deposit with banks or other moneyed institutions....	6,831 99
Cash on hand.....	28 83
Safe rentals due and accrued.....	3,816 05
Silver storage due and accrued.....	3,734 71
Warehouse storage due and accrued.....	168 75
	<u>\$164,738 03</u>

LIABILITIES

Capital stock	\$150,000 00
Expenses incurred but unpaid.....	341 82
Other liabilities, viz.:	
Salaries accrued	\$147 80
Reserved for depreciation.....	5,000 00
	<u>5,147 80</u>
Excess of assets over liabilities.....	9,248 41
	<u>\$164,738 03</u>

CASH TRANSACTIONS DURING THE YEAR 1919

RECEIPTS

Cash on hand and in banks or other moneyed institutions	
January 1, 1919, before transactions of the day.....	\$2,986 68
From rent of safes.....	51,643 85
From silver storage	6,690 76
From interest on loans, deposits and investments.....	2,137 55
From all other sources, viz.:	
New locks, keys, etc.....	\$217 08
Electric current.....	295 08
Telephone tolls.....	2 10
	<u>514 26</u>
	<u>\$63,973 10</u>

PAYMENTS

For dividends to shareholders.....	\$12,000 00
For expenses, viz.:	
Salaries	\$19,429 39
Taxes and repairs on building.....	3,008 55
Rent of building.....	10,000 00
Other expenses.....	7,674 34
	<u>40,112 28</u>
Other payments, viz.: Bonds purchased	5,000 00
Cash on hand and in banks or other moneyed institutions	
December 31, 1919, after transactions of the day.....	6,860 82
	<u>\$63,973 10</u>

25. GREENWICH SAFE DEPOSIT COMPANY, NEW YORK CITY

[135 William street; incorporated 1913]

OFFICERS

H. WARD FORD, President. FRANK HAMMOND, Treasurer.
 ALEXANDER WALKER, Vice-Pres.

DIRECTORS

H. WARD FORD, FRANK HAMMOND, EDWIN W. ORVIS,
 HENRY R. CARSE, ALEXANDER WALKER.

FINANCIAL**RESOURCES**

Stock and bond investments, market value.....	\$49,200 00
Vaults and safes, cost, \$61,374.35; estimated present value...	52,000 00
Cash on deposit with banks or other moneyed institutions....	1,127 10
Safe rentals due and accrued.....	1,570 00
	<hr/>
	\$103,897 10

LIABILITIES

Capital stock	\$100,000 00
Excess of assets over liabilities.....	3,897 10
	<hr/>
	\$103,897 10

CASH TRANSACTIONS DURING THE YEAR 1919**RECEIPTS**

Cash on hand and in banks or other moneyed institutions	
January 1, 1919, before transactions of the day.....	\$1,636 96
From rent of safes.....	22,335 69
From interest on loans, deposits and investments.....	1,936 25
	<hr/>
	\$25,908 90

PAYMENTS

For expenses, viz.:		
Salaries	\$8,206 50	
Rent of building.....	4,299 96	
Other expenses.....	2,003 23	
	<hr/>	\$14,509 69
Other payments, viz.:		
Certificates of indebtedness purchased.....	\$4,500 00	
Safe deposit boxes purchased.....	4,239 86	
Taxes	1,532 25	
	<hr/>	10,272 11
Cash on hand and in banks or other moneyed institutions		
December 31, 1919, after transactions of the day.....		1,127 10
		<hr/>
		\$25,908 90

26. GUARANTY SAFE DEPOSIT COMPANY, NEW YORK CITY

[513 Fifth avenue; incorporated 1912]

OFFICERS

ALEXANDER J. HEMPHILL, Pres. WALTER MEACHAM, Treasurer.
 CHARLES H. SABIN, Vice-President. CHARLES M. BILLINGS, Secretary.
 D. PORTER HUGHES, Asst. Secy.

DIRECTORS

EDWARD J. BERWIND, ALEX. J. HEMPHILL, THOMAS W. LAMONT,
 HENRY P. DAVISON, ALBERT H. WIGGIN, CHARLES H. SABIN.

FINANCIAL

RESOURCES

Stock and bond investments, market value.....	\$9,460 00
Vaults and safes, cost, \$273,468.35; estimated present value..	201,018 39
Cash on deposit with banks or other moneyed institutions...	51,808 72
Safe rentals due and accrued.....	4,525 00
Other assets, viz.: Accrued interest receivable.....	106 26

\$266,918 37

LIABILITIES

Capital stock	\$200,000 00
Other liabilities, viz.:	
Taxes accrued.....	\$753 34
Rentals advanced.....	32,889 06
Trustees' account	2,933 92
	<u>36,576 32</u>
Excess of assets over liabilities.....	30,342 05

\$266,918 37

CASH TRANSACTIONS DURING THE YEAR 1919

RECEIPTS

Cash on hand and in banks or other moneyed institutions	
January 1, 1919, before transactions of the day.....	\$38,916 08
From rent of safes.....	77,263 32
From interest on loans, deposits and investments.....	1,388 84
From all other sources, viz.: Refund of safe repair expenses	276 55

\$117,844 79

PAYMENTS

For expenses, viz.:	
Salaries	\$19,775 62
Taxes and repairs on building.....	1,352 16
Rent of building.....	16,620 00
Other expenses	8,226 75
	<u>\$45,974 53</u>

Other payments, viz.:	
Vault and equipment.....	\$18,018 92
Rebate of unearned rentals.....	2,042 62
	<u>20,061 54</u>

Cash on hand and in banks or other moneyed institutions	
December 31, 1919, after transactions of the day.....	51,808 72

\$117,844 79

27. THE HANOVER SAFE DEPOSIT COMPANY, NEW YORK CITY

[5 Nassau street; incorporated 1903]

OFFICERS

WILLIAM WOODWARD, President. HENRY R. CARSE, Treasurer.
 ERNEST ISELIN, Vice-President. EUGENE A. VAN NEST, Secretary.
 HERBERT T. MAGRUDER, Asst. Secy.

DIRECTORS

WM. WOODWARD, HENRY R. CARSE, SAMUEL T. PETERS,
 WILLIAM W. BARBOUR, ERNEST ISELIN.

FINANCIAL

RESOURCES

Stock and bond investments, market value.....	\$5,273 64
Vaults and safes, cost, \$200,000; estimated present value....	190,000 00
Cash on deposit with banks or other moneyed institutions....	7,117 61
Safe rentals due and accrued.....	483 00
	<hr/>
	\$202,874 25

LIABILITIES

Capital stock	\$200,000 00
Other liabilities, viz.: Key deposit account.....	378 47
Excess of assets over liabilities.....	2,495 78
	<hr/>
	\$202,874 25

CASH TRANSACTIONS DURING THE YEAR 1919

RECEIPTS

Cash on hand and in banks or other moneyed institutions Jan- uary 1, 1919, before transactions of the day.....	\$1,455 28
From rent of safes.....	68,615 35
From interest on loans, deposits and investments.....	385 21
From stocks and bonds sold, par value, \$5,000; amount received therefor	4,940 50
From all other sources, viz.: Repayments, sale of locks, etc..	741 91
	<hr/>
	\$76,138 25

PAYMENTS

For dividends to shareholders.....	\$12,000 00
For expenses, viz.:	
Salaries	\$19,206 38
Taxes and repairs on building.....	1,474 50
Rent of building.....	24,000 00
Other expenses.....	6,557 44
	<hr/>
	51,238 32
Other payments, viz.:	
Sundry refurbishing.....	\$782 32
Bonds purchased.....	5,000 00
	<hr/>
	5,782 32
Cash on hand and in banks or other moneyed institutions December 31, 1919, after transactions of the day.....	7,117 61
	<hr/>
	\$76,138 25

28. HUDSON SAFE DEPOSIT COMPANY, NEW YORK CITY

[1411 Broadway; incorporated 1902 as the New Amsterdam Safe Deposit Company]

OFFICERS

FRANK V. BALDWIN, President. RICHARD A. PURDY, Secretary.
JOHN GERKEN, Vice-President.

DIRECTORS

J. ROMAINE BROWN, PAUL B. SCARFF, CLARENCE P. KING,
CHARLES F. HOLM, RICHARD A. PURDY, ROBERT H. ROUNTREE,
JOHN GERKEN, WM. P. RINCKHOFF, FRANK V. BALDWIN,
BARRON G. COLLIER.

FINANCIAL**RESOURCES**

Stock and bond investments, market value.....	\$104,262 00
Vaults and safes, cost, \$35,890; estimated present value.....	6,000 00
Cash on deposit with banks or other moneyed institutions....	2,875 81
Safe rentals due and accrued.....	1,995 00
Warehouse storage due and accrued.....	266 25
	<hr/>
	\$115,399 06

LIABILITIES

Capital stock	\$100,000 00
Excess of assets over liabilities.....	15,399 06
	<hr/>
	\$115,399 06

CASH TRANSACTIONS DURING THE YEAR 1919**RECEIPTS**

Cash on hand and in banks or other moneyed institutions	
January 1, 1919, before transactions of the day.....	\$1,989 91
From rent of safes.....	15,075 86
From warehouse storage.....	773 75
From interest on loans, deposits and investments.....	6,093 95
From stocks and bonds sold, par value, \$5,000. Amount received therefor	4,410 83
From all other sources, viz.:	
Opening safes.....	\$120 50
New keys.....	60 85
Sundries	9 50
	<hr/>
	190 85
	<hr/>
	\$28,535 15

PAYMENTS

For dividends to shareholders.....	\$5,000 00
For expenses, viz.:	
Salaries.....	\$5,383 17
Taxes and repairs on building.....	1,663 60
Rent of building.....	1,800 00
Other expenses.....	2,278 31
	<hr/>
	11,128 08
Other payments, viz.:	
Electric protection.....	\$437 00
Locks, keys, etc., purchased.....	979 38
Bonds purchased.....	8,114 88
	<hr/>
	9,531 26
Cash on hand and in banks or other moneyed institutions	
December 31, 1919, after transactions of the day.....	2,875 81
	<hr/>
	\$28,535 15

29. 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.**
LANGLEY W. WIGGIN, Vice-Pres.

DIRECTORS

BENJAMIN L. ALLEN, **CHARLES H. KEEP,** **FRED'K G. BOURNE,**
HOWARD BAYNE, **HARRIS A. DUNN.**

FINANCIAL

RESOURCES

Stock and bond investments, market value.....		\$84,317 00
Real estate, cost, \$17,543.50; estimated present value.....		14,000 00
Vaults and safes, cost, \$73,176.13; estimated present value..		60,663 23
Cash on deposit with banks or other moneyed institutions....		2,266 10
Cash on hand.....		50 00
Other assets, viz.:		
Automobile	\$4,733 17	
Insurance prepaid	334 66	
	<hr/>	5,067 83
		<hr/> <hr/>
		\$166,364 16

LIABILITIES

Capital stock		\$100,000 00
Excess of assets over liabilities.....		66,364 16
		<hr/> <hr/>
		\$166,364 16

CASH TRANSACTIONS DURING THE YEAR 1919

RECEIPTS

Cash on hand and in banks or other moneyed institutions		
January 1, 1919, before transactions of the day.....		\$8,530 05
From rent of safes.....		64,086 09
From interest on loans, deposits and investments.....		5,391 06
From all other sources, viz.:		
Rent of automobile.....	\$3,120 00	
Adjustment of insurance premium.....	154 64	
Checks redeposited.....	74 52	
	<hr/>	3,349 16
		<hr/> <hr/>
		\$81,356 36

PAYMENTS

For dividends to shareholders.....		\$5,000 00
For expenses, viz.:		
Salaries	\$17,818 84	
Taxes and repairs on building.....	4,240 70	
Rent of building.....	29,000 16	
Other expenses.....	5,593 49	
	<hr/>	56,653 19
Other payments, viz.:		
Stocks and bonds purchased.....	\$11,371 75	
Automobile purchased.....	5,187 55	
Insurance advanced.....	827 77	
	<hr/>	17,387 07
Cash on hand and in banks or other moneyed institutions		
December 31, 1919, after transactions of the day.....		2,316 10
		<hr/> <hr/>
		\$81,356 36

30. THE LINCOLN SAFE DEPOSIT COMPANY, NEW YORK CITY

[60-72 East Forty-second street; incorporated 1881]

OFFICERSF. EGBERTON WEBB, President.
E. E. OLCOTT, Vice-President.WALTER C. REID, Vice-President.
JOHN P. CARTER, Treasurer.**TRUSTEES**RUFUS B. COWING,
E. E. OLCOTT,
F. EGBERTON WEBB,
JOHN H. LYNCH,FREDERIC R. COUDERT,
WILLIAM A. SIMONSON,
W. K. VANDERBILT, JR.,JOSEPH P. GRACE,
HENRY R. TOWNE,
LEWIS ISELIN,
WILLIAM S. HAWK.**FINANCIAL****RESOURCES**

Stock and bond investments, market value.....	\$293,760 00
Real estate, cost, \$2,296,338; estimated present value.....	2,500 000 00
Cash on deposit with banks or other moneyed institutions....	135,701 14
Cash on hand.....	900 00
Safe rentals due and accrued.....	11,187 41
Silver storage due and accrued.....	23,399 58
Warehouse storage due and accrued.....	173,949 60
Other assets, viz.:	
Packing material on hand.....	\$1,500 00
Building equipment.....	2,580 00
	4,080 00
	\$3,142,977 73

LIABILITIES

Capital stock	\$1,000,000 00
Loans secured by bond and mortgage.....	400,000 00
Other loans	90,000 00
Interest due and accrued on loans.....	2,166 67
Expenses incurred but unpaid.....	5,608 56
Other liabilities, viz.: Taxes accrued.....	11,472 43
Excess of assets over liabilities.....	1,633,730 07
	\$3,142,977 73

CASH TRANSACTIONS DURING THE YEAR 1919**RECEIPTS**

Cash on hand and in banks or other moneyed institutions	
January 1, 1919, before transactions of the day.....	\$19,280 87
From rent of that portion of the building not occupied by the company	55,333 31
From rent of safes.....	101,245 63
From silver storage	50,536 33
From warehouse storage	285,228 16
From cold storage	60,608 75
From interest on loans, deposits and investments.....	15,506 22
From stocks and bonds sold, par value, \$160,000. Amount received therefor	143,393 24
From all other sources, viz.: Borrowed money.....	45,000 00
	\$776,132 51

PAYMENTS

For loans paid.....	\$89,000 00
For interest on bonds, loans and mortgages.....	18,000 00
For dividends to shareholders.....	100,000 00
For expenses, viz.:	
Salaries	\$161,051 49
Taxes and repairs on building.....	103,716 52
Other expenses.....	99,885 20
Other payments, viz.:	
Bonds purchased.....	\$50,000 00
Charges advanced for customers.....	11,988 35
Refunds to customers.....	5,889 81
	364,653 21
	67,878 16
Cash on hand and in banks or other moneyed institutions	
December 31, 1919, after transactions of the day.....	136,601 14
	\$776,132 51

31. 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. HARRY V. WING, Secretary.

DIRECTORS

FRANK BAILEY,	DESMOND DUNNE,	EDWARD W. RIDER,
HENRY C. BALDWIN,	JOHN L. HEINS,	NELSON B. SIMON,
EDWARD T. BEDFORD,	REMSEN JOHNSON,	FRANK L. SNIFFEN,
MATHEW DEAN,	CLEMENT LOCKITT,	JOHN F. TALMADGE,
JOHN A. DITMAS,	CHAS. A. O'DONOHUE,	EDWARD O. STANLEY,
	JULIUS STRAUSS.	

FINANCIAL RESOURCES

Bonds and mortgages	\$72,475 00
Stock and bond investments, market value.....	51,000 00
Vaults and safes, cost, \$26,994.35; estimated present value..	2,000 00
Cash on deposit with banks or other moneyed institutions....	2,794 59
Safe rentals due and accrued.....	2,471 50
Warehouse storage due and accrued.....	281 50
Other assets, viz.: Accrued interest receivable.....	1,829 95
	<u>\$132,852 54</u>

LIABILITIES

Capital stock	\$100,000 00
Other liabilities, viz.:	
Unpaid dividends.....	\$3,000 00
Taxes accrued.....	158 07
Rentals advanced on safes and storage.....	9,113 34
	<u>12,271 41</u>
Excess of assets over liabilities.....	20,581 13
	<u>\$132,852 54</u>

CASH TRANSACTIONS DURING THE YEAR 1919

RECEIPTS

Cash on hand and in banks or other moneyed institutions	
January 1, 1919, before transactions of the day.....	\$4,424 71
From rent of safes.....	19,809 42
From storage of valuables the safety of which is guaranteed	
by the company	1,152 50
From interest on loans, deposits and investments.....	5,995 25
From all other sources, viz.:	
Bonds paid.....	\$4,000 00
Bonds and mortgages paid.....	21,625 00
Insurance premium received.....	39 68
	<u>25,664 68</u>
	<u>\$57,046 56</u>

PAYMENTS

For dividends to shareholders	\$6,000 00
For expenses, viz.:	
Salaries.....	\$9,156 82
Taxes and repairs on building.....	1,835 72
Rent of building.....	3,716 25
Other expenses.....	2,498 50
Other payments, viz.:	
Bonds purchased.....	\$7,000 00
Bonds and mortgages purchased.....	24,000 00
Refund prepaid rentals.....	5 00
Insurance premium advanced.....	39 68
	<u>31,044 68</u>
Cash on hand and in banks or other moneyed institutions	
December 31, 1919, after transactions of the day.....	2,794 59
	<u>\$57,046 56</u>

32. MADISON SAFE DEPOSIT COMPANY, NEW YORK CITY

[204 Fifth avenue; incorporated 1903]

OFFICERS

ALEXANDER S. WEBB, President. CHARLES E. CALHOUN, Treasurer.
OWEN WARD, Vice-President. ARNOLD F. SMITH, Secretary.

DIRECTORS

CHAS. E. CALHOUN, HORACE F. POOR, ALEXANDER S. WEBB,
C. MORTON WHITMAN, CHAS. C. VALENTINE, ARNOLD F. SMITH,
LEOPOLD DEMUTH, SYDNEY ARONSTEIN, ABRAM M. HYATT,
GEORGE LEASK, NELSON F. GRIFFIN, LOUIS STERN,
OWEN WARD.

FINANCIAL**RESOURCES**

Stock and bond investments, market value.....	\$29,376 25
Vaults and safes, cost, \$101,363.92; estimated present value..	86,925 00
Cash on deposit with banks or other moneyed institutions....	5,210 11
Safe rentals due and accrued.....	522 07
Silver storage due and accrued.....	1,472 69
Other assets, viz.:	
Salaries paid in advance.....	\$40 00
Rent paid in advance.....	250 00
Petty cash on hand.....	51 06
Interest accrued.....	194 18
	<u>535 24</u>
	<u>\$124,041 36</u>

LIABILITIES

Capital stock	\$100,000 00
Expenses incurred but unpaid.....	65 20
Other liabilities, viz.: Taxes accrued.....	1,614 70
Excess of assets over liabilities.....	22,361 46
	<u>\$124,041 36</u>

CASH TRANSACTIONS DURING THE YEAR 1919**RECEIPTS**

Cash on hand and in banks or other moneyed institutions	
January 1, 1919, before transactions of the day.....	\$2,997 56
From rents of safes.....	27,276 45
From storage of valuables the safety of which is guaranteed	
by the company.....	2,921 55
From interest on loans, deposits and investments.....	1,746 78
From all other sources, viz.:	
U. S. certificate of indebtedness matured.....	\$30,000 00
Locks and keys.....	197 25
Expense — refunded	168 65
	<u>30,365 90</u>
	<u>\$65,308 24</u>

PAYMENTS

For dividends to shareholders	\$6,000 00
For expenses, viz.:	
Salaries	\$6,155 82
Taxes and repairs on building.....	3,214 71
Rent of building.....	3,000 00
Other expenses.....	4,275 11
Other payments, viz.:	
U. S. certificate of indebtedness.....	\$30,000 00
Rebate on safe rentals.....	415 42
Interest	85 07
Vaults and safes.....	6,925 00
	<u>37,452 49</u>
Cash on hand and in banks or other moneyed institutions	
December 31, 1919, after transactions of the day.....	5,210 11
	<u>\$65,308 24</u>

33. THE MERCANTILE SAFE DEPOSIT COMPANY, NEW YORK CITY

[115 Broadway; incorporated 1875]

OFFICERS

WILLIAM GIBLIN, President. F. J. MOONEY, Treasurer.
CHELLIS A. AUSTIN, Vice-Pres.

DIRECTORS

JAMES S. ALEXANDER, CHELLIS A. AUSTIN, SEWARD PROSSER,
LOUIS V. BRIGHT, WILLIAM GIBLIN, CHARLES H. SABIN,
LEWIS L. CLARKE, CLARENCE H. KELSEY, F. A. VANDERLIP,
ALLEN B. FORBES, ANSON W. BURCHARD, ALBERT H. WIGGIN.

**FINANCIAL
RESOURCES**

Stock and bond investments, market value.....	\$34,843 75
Vaults and safes, cost, \$430,222.26; estimated present value..	235,472 14
Loans on collaterals and personal securities.....	20,762 40
Cash on deposit with banks or other moneyed institutions....	8,276 24
Cash on hand.....	316 01
Safe rentals due and accrued.....	9,194 98
Other assets, viz.: Interest accrued.....	494 10
	<hr/>
	\$309,359 62
	<hr/>

LIABILITIES

Capital stock	\$200,000 00
Other liabilities, viz.:	
Reserve for taxes.....	\$535 91
Rentals paid in advance.....	59,067 11
	<hr/>
	59,603 02
Excess of assets over liabilities.....	49,756 60
	<hr/>
	\$309,359 62
	<hr/>

CASH TRANSACTIONS DURING THE YEAR 1919**RECEIPTS**

Cash on hand and in banks or other moneyed institutions January 1, 1919, before transactions of the day.....	\$7,940 61
From rent of that portion of the building not occupied by the company	12,666 64
From rent of safes.....	127,404 21
From storage of valuables the safety of which is guaranteed by the company.....	140 50
From interest on loans, deposits and investments.....	2,014 41
From loans paid	485 01
	<hr/>
	\$150,651 38
	<hr/>

PAYMENTS

For loans made	\$5,000 00
For dividends to shareholders.....	12,000 00
For expenses, viz.:	
Salaries	\$37,487 19
Taxes and repairs on building.....	10,679 84
Rent of building.....	38,000 00
Other expenses.....	10,571 40
	<hr/>
	96,738 43
Other payments, viz.:	
Stocks and bonds purchased.....	\$27,343 75
Equipment	976 95
	<hr/>
	28,320 70
Cash on hand and in banks or other moneyed institutions December 31, 1919, after transactions of the day.....	8,592 25
	<hr/>
	\$150,651 38
	<hr/>

34. METROPOLIS SAFE DEPOSIT COMPANY, NEW YORK CITY

[31 Union square; incorporated 1917]

OFFICERS

STANLEY T. COZZENS, President. EDWIN S. LAFFEY, Treasurer.
 CHARLES SCRIBNER, Vice-President.

DIRECTORS

STEPHEN BAKER, STANLEY T. COZZENS, EDWARD C. EVANS,
 CHARLES SCRIBNER, JOHN C. MOORE, SAMUEL SLOAN,
 WILLIAM SCHRAMM, HAROLD H. HACKETT, MICHAEL FRIEDSAM.

FINANCIAL**RESOURCES**

Stock and bond investments, market value.....	\$96,880 00
Vaults and safes, cost, \$8,276.74; estimated present value....	7,900 00
Cash on deposit with banks or other moneyed institutions....	3,760 15
Safe rentals due and accrued.....	2,040 00
Silver storage due and accrued.....	176 71
	<hr/>
	\$110,756 86

LIABILITIES

Capital stock	\$100,000 00
Excess of assets over liabilities.....	10,756 86
	<hr/>
	\$110,756 86

CASH TRANSACTIONS DURING THE YEAR 1919**RECEIPTS**

Cash on hand and in banks or other moneyed institutions	
January 1, 1919, before transactions of the day.....	\$5,866 60
From rent of safes.....	22,165 73
From silver storage	413 30
From interest on loans, deposits and investments.....	5,107 50
From all other sources, viz.:	
New keys.....	\$21 50
Opening safes.....	61 00
Investment record book.....	18 00
	<hr/>
	100 50
	<hr/>
	\$33,653 63

PAYMENTS

For expenses, viz.:	
Salaries	\$9,415 42
Rent of building.....	12,000 00
Other expenses.....	5,578 06
	<hr/>
	\$26,993 48
Other payments, viz.: New safes purchased.....	2,900 00
Cash on hand and in banks or other moneyed institutions	
December 31, 1919, after transactions of the day.....	3,760 15
	<hr/>
	\$33,653 63

35. THE MOUNT VERNON SAFE DEPOSIT COMPANY, MOUNT VERNON
 [20 East First street; incorporated 1905]

OFFICERS

ARCHIBALD M. CAMPBELL, President. M. H. HALL, Treasurer.
 MARK D. STILES, Vice-President.

DIRECTORS

ARCH. M. CAMPBELL, MARK D. STILES, M. H. HALL,
 A. F. GESCHEIDT, GEORGE H. BROWN.

FINANCIAL

RESOURCES

Bonds and mortgages.....	\$5,610 00
Stock and bond investments, market value.....	14,860 00
Cash on hand	106 77
Safe rentals due and accrued.....	83 00
Silver storage due and accrued.....	491 00
	<hr/>
	\$21,150 77

LIABILITIES

Capital stock	\$10,000 00
Other loans	1,200 00
Excess of assets over liabilities.....	9,950 77
	<hr/>
	\$21,150 77

CASH TRANSACTIONS DURING THE YEAR 1919

RECEIPTS

Cash on hand and in banks or other moneyed institutions	
January 1, 1919, before transactions of the day.....	\$144 97
From rent of safes.....	6,102 50
From storage of valuables the safety of which is guaranteed	
by the company	143 25
From silver storage	1,286 75
From interest on loans, deposits and investments.....	1,262 86
From loans paid.....	125 00
	<hr/>
	\$9,065 33

PAYMENTS

For loans paid.....	\$1,800 00
For interest on bonds, loans and mortgages.....	145 12
For expenses, viz.:	
Salaries	\$2,541 09
Rent of building.....	3,600 00
Other expenses.....	872 35
	<hr/>
	7,013 44
Cash on hand and in banks or other moneyed institutions	
December 31, 1919, after transactions of the day.....	106 77
	<hr/>
	\$9,065 33

37. 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-Pres. IRVING R. TODD, Asst. Secretary.

DIRECTORS

W. W. BISSELL, FREDERICK H. SEACORD, ALBERT MAHLSTEDT,
 R. P. CARPENTER, ALONZO GUEST, J. A. YOUNG.

FINANCIAL**RESOURCES**

Stock and bond investments, market value.....	\$6,000 00
vaults and safes, cost, \$21,005.32; estimated present value....	18,720 04
Furniture and fixtures, cost, \$245.50; estimated present value	245 50
Cash on hand	2,265 08
Safe rentals due and accrued.....	360 75
Silver storage due and accrued.....	1,293 32
	<hr/>
	\$28,884 69
	<hr/>

LIABILITIES

Capital stock	\$10,000 00
Excess of assets over liabilities.....	18,884 69
	<hr/>
	\$28,884 69
	<hr/>

CASH TRANSACTIONS DURING THE YEAR 1919**RECEIPTS**

Cash on hand and in banks or other moneyed institutions	
January 1, 1919, before transactions of the day.....	\$1,760 43
From rent of safes.....	5,375 84
From silver storage.....	2,439 96
From interest on loans, deposits and investments.....	393 60
	<hr/>
	\$9,969 83
	<hr/>

PAYMENTS

For dividends to shareholders.....	\$1,800 00
For expenses, viz.:	
Salaries	\$1,440 00
Taxes and repairs on building.....	540 88
Rent of building.....	1,000 00
Other expenses.....	422 33
	<hr/>
	3,403 21
Other payments, viz.:	
New safes and vaults.....	\$2,256 04
Furnishings	245 50
	<hr/>
	2,501 54
Cash on hand and in banks or other moneyed institutions	
December 31, 1919, after transactions of the day.....	2,265 08
	<hr/>
	\$9,969 83
	<hr/>

38. NEW YORK PRODUCE EXCHANGE SAFE DEPOSIT AND STORAGE COMPANY, NEW YORK CITY

[2 Broadway; 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, ALFRED C. BEDFORD,
 HENRY E. COOPER, WILLIAM A. NASH, RICHARD M. HOE,
 JOHN A. HANCE, SAMUEL OWEN, E. H. R. GREEN,
 L. M. DASHIELL, PETER McDONNELL, GUSTAV SCHWAB,
 PARMLY S. CLAPP,

FINANCIAL**RESOURCES**

Stock and bond investments, market value.....	\$61,375 00
Vaults and safes, cost, \$136,444.79; furniture and fixtures, cost, \$76,499.73; estimated present value.....	173,835 24
Cash on deposit with banks or other moneyed institutions....	20,260 55
Other assets, viz.: Insurance paid in advance.....	4,358 00
	<hr/>
	\$259,828 79

LIABILITIES

Capital stock	\$150,000 00
Expenses incurred but unpaid.....	2,416 67
Other liabilities, viz.: Key deposits.....	1,420 00
Excess of assets over liabilities.....	105,992 12
	<hr/>
	\$259,828 79

CASH TRANSACTIONS DURING THE YEAR 1919**RECEIPTS**

Cash on hand and in banks or other moneyed institutions January 1, 1919, before transactions of the day.....	\$17,112 49
From rent of safes.....	73,381 65
From storage of valuables the safety of which is guaranteed by the company.....	124 50
From warehouse storage	21,502 55
From interest on loans, deposits and investments.....	2,856 67
From stocks and bonds sold, par value, \$15,000. Amount received therefor	14,962 50
From all other sources, viz.: Lost keys.....	106 50
	<hr/>
	\$130,046 86

PAYMENTS

For dividends to shareholders.....	\$18,000 00
For expenses, viz.:	
Salaries	\$21,427 00
Taxes and repairs on building.....	10,752 09
Rent of building.....	13,500 00
Other expenses	14,472 86
	<hr/>
	60,151 95
Other payments, viz.:	
Cartage and freight.....	\$1,044 36
Investments	27,976 50
Charge special account.....	2,613 50
	<hr/>
	31,634 36
Cash on hand and in banks or other moneyed institutions December 31, 1919, after transactions of the day.....	20,260 55
	<hr/>
	\$130,046 86

**39. NEW YORK STOCK EXCHANGE SAFE DEPOSIT COMPANY,
NEW YORK CITY**

[10 Broad street; incorporated 1913]

OFFICERS

JAMES B. MABON, President. MARION J. VERDERY, Secretary.
HENRY K. POMROY, Vice-President. WARREN B. NASH, Treasurer.

DIRECTORS

JAMES B. MABON, SEYMOUR L. CROMWELL, HENRY K. POMROY,
WILLIAM B. POTTS, WARREN B. NASH.

FINANCIAL

RESOURCES

Stock and bond investments, market value.....	\$110,554 00
Vaults and safes, cost, \$24,500; estimated present value....	24,500 00
Furniture and fixtures, cost, \$500; estimated present value..	500 00
Cash on deposit with banks or other moneyed institutions....	174 46
Cash on hand	100 00
	<hr/>
	\$135,828 46

LIABILITIES

Capital stock	\$100,000 00
Excess of assets over liabilities.....	35,828 46
	<hr/>
	\$135,828 46

CASH TRANSACTIONS DURING THE YEAR 1919

RECEIPTS

Cash on hand and in banks or other moneyed institutions	
January 1, 1919, before transactions of the day.....	\$5,952 81
From rent of that portion of the building not occupied by	
the company	1,000 00
From rent of safes.....	69,445 82
From interest on loans, deposits and investments.....	5,701 47
From all other sources, viz.:	
From safe holders for sundry items.....	\$194 65
Advances to employees, account Liberty Loan pur-	
chases	115 00
	<hr/>
	309 65
	<hr/>
	\$82,409 75

PAYMENTS

For dividends to shareholders.....	\$6,000 00
For expenses, viz.:	
Salaries	\$22,531 61
Taxes and repairs on building.....	1,010 00
Rent of building.....	34,250 00
Other expenses.....	10,736 86
	<hr/>
	68,528 47
Other payments, viz.:	
Accrued interest.....	\$106 82
Bonds purchased.....	7,500 00
	<hr/>
	7,606 82
Cash on hand and in banks or other moneyed institutions	
December 31, 1919, after transactions of the day.....	274 46
	<hr/>
	\$82,409 75

40. OSSINING SAFE DEPOSIT COMPANY, OSSINING

[139 Main street; incorporated 1906]

OFFICERS

GEORGE F. SECOR, President. MERRITT W. 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, PHILIP H. FLECK.

FINANCIAL**RESOURCES**

Bonds and mortgages	\$2,000 00
Stock and bond investments, market value.....	5,161 75
Vaults and safes; estimated present value.....	13,000 00
Loans on collaterals and personal securities.....	700 00
Cash on deposit with banks or other moneyed institutions....	1,250 03
	<hr/>
	\$22,111 78
	<hr/>

LIABILITIES

Capital stock	\$20,000 00
Excess of assets over liabilities.....	2,111 78
	<hr/>
	\$22,111 78
	<hr/>

CASH TRANSACTIONS DURING THE YEAR 1919**RECEIPTS**

Cash on hand and in banks or other moneyed institutions January 1, 1919, before transactions of the day.....	\$723 82
From rent of safes.....	1,193 84
From silver storage.....	281 47
From interest on loans, deposits and investments.....	334 38
From loans paid.....	500 00
	<hr/>
	\$3,033 51
	<hr/>

PAYMENTS

For expenses, viz.: Other expenses.....	\$79 28
Other payments, viz.: Bonds purchased.....	1,704 20
Cash on hand and in banks or other moneyed institutions December 31, 1919, after transactions of the day.....	1,250 03
	<hr/>
	\$3,033 51
	<hr/>

41. POWER CITY SAFE DEPOSIT CORPORATION, NIAGARA FALLS

[207 Falls street; incorporated 1916]

OFFICERSPAUL A. SCHOELLKOPF, President.
FRED J. COE, Vice-President.FRANCIS H. SALT, Treasurer.
EDSON P. PFOHL, Secretary.**DIRECTORS**FRED J. COE,
MORRIS COHN, Jr.,
CHAS. E. HAEBERLE,JOSEPH E. MONTAGUE,
FRED MASON,EDSON P. PFOHL,
FRANCIS H. SALT,
PAUL A. SCHOELLKOPF.**FINANCIAL****RESOURCES**

Vaults and safes, cost, \$14,902.92; estimated present value..	\$11,549 76
Cash on deposit with banks or other moneyed institutions...	4,490 51
	<hr/> \$16,040 27 <hr/>
LIABILITIES	
Capital stock	\$15,000 00
Excess of assets over liabilities.....	1,040 27
	<hr/> \$16,040 27 <hr/>

CASH TRANSACTIONS DURING THE YEAR 1919**RECEIPTS**

Cash on hand and in banks or other moneyed institutions	
January 1, 1919, before transactions of the day.....	\$2,346 13
From rent of safes.....	2,303 95
	<hr/> \$4,650 08 <hr/>

PAYMENTS

For expenses, viz.:		
Salaries	\$90 00	
Other expenses.....	59 07	
		<hr/> \$149 07 <hr/>
Other payments, viz.: Rental refunds.....		10 50
Cash on hand and in banks or other moneyed institutions		
December 31, 1919, after transactions of the day.....		4,490 51
		<hr/> \$4,650 08 <hr/>

42. ROCKLAND COUNTY SAFE DEPOSIT COMPANY, NYACK

[2 South Broadway; 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,
JAMES KILBY, 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....	763 74
Safe rentals due and accrued.....	180 00
Silver storage due and accrued.....	135 00
Other assets, viz.: Interest due and accrued.....	60 00

\$11,138 74**LIABILITIES**

Capital stock.....	\$10,000 00
Excess of assets over liabilities.....	1,138 74

\$11,138 74**CASH TRANSACTIONS DURING THE YEAR 1919****RECEIPTS**

Cash on hand and in banks or other moneyed institutions	
January 1, 1919, before transactions of the day.....	\$1,157 40
From rent of safes.....	854 75
From silver storage.....	200 54
From interest on loans, deposits and investments.....	126 19
From all other sources, viz.: Rent of vault.....	450 00

\$2,788 88**PAYMENTS**

For dividends to shareholders.....	\$1,000 00
For expenses, viz.: Other expenses.....	1,025 14
Cash on hand and in banks or other moneyed institutions	
December 31, 1919, after transactions of the day.....	763 74

\$2,788 88

43. 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,	CLAYTON MAYO,
ARTHUR K. BOURNE,	JOHN A. REID,	FRANKLIN A. PARK,
	C. L. MITCHELL.	

FINANCIAL

RESOURCES

Stock and bond investments, market value.....	\$113,184 00
Vaults and safes, cost, \$156,000; estimated present value....	80,000 00
Cash on deposit with banks or other moneyed institutions....	12,986 90
Cash on hand.....	200 00
	<u>\$206,370 90</u>

LIABILITIES

Capital stock	\$100,000 00
Other liabilities, viz.: Unpaid dividends.....	65 00
Excess of assets over liabilities.....	106,305 90
	<u>\$206,370 90</u>

CASH TRANSACTIONS DURING THE YEAR 1919

RECEIPTS

Cash on hand and in banks or other moneyed institutions January 1, 1919, before transactions of the day.....	\$8,533 68
From rent of safes	79,313 43
From storage of valuables the safety of which is guaranteed by the company	639 01
From interest on loans, deposits and investments.....	5,289 78
From all other sources, viz.:	
Telephones	\$11 30
Breaking locks, new keys, etc.....	275 01
Letter boxes.....	60 00
	<u>346 31</u>
	<u>\$94,122 21</u>

PAYMENTS

For dividends to shareholders.....	\$8,000 00
For expenses, viz.:	
Salaries	\$22,333 48
Rent of building.....	22,500 00
Other expenses.....	13,048 81
	<u>57,887 29</u>
Other payments, viz.:	
Rentals returned.....	\$380 34
Bonds purchased.....	14,477 00
Accrued interest on bonds purchased.....	190 68
	<u>15,048 02</u>
Cash on hand and in banks or other moneyed institutions December 31, 1919, after transactions of the day.....	13,186 90
	<u>\$94,122 21</u>

44. 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, JACOB STEINER, RUSSELL S. WALKER,
 E. F. BARNES, JULIAN P. FAIRCHILD, JOHN W. NIX,
 EDWARD C. BLUM, E. W. SUTTON, GEORGE T. MOON,
 GEORGE COX, F. W. JACKSON.

FINANCIAL**RESOURCES**

Bonds and mortgages.....	\$16,750 00
Stock and bond investments, market value.....	23,300 25
Vaults and safes, cost, \$85,855.10; estimated present value....	81,034 32
Furniture and fixtures, cost, \$8,332.30; estimated present value	1,000 31
Cash on deposit with banks or other moneyed institutions....	4,417 41
Cash on hand.....	49 05
Safe rentals due and accrued.....	1,705 50
Silver storage due and accrued.....	1,294 45
Other assets, viz.: Interest accrued.....	799 66
	<hr/>
	\$130,350 95

LIABILITIES

Capital stock	\$100,000 00
Expenses incurred but unpaid.....	1,537 25
Other liabilities, viz.: Unearned rents.....	17,921 17
Excess of assets over liabilities.....	10,892 53
	<hr/>
	\$130,350 95

CASH TRANSACTIONS DURING THE YEAR 1919**RECEIPTS**

Cash on hand and in banks or other moneyed institutions	
January 1, 1919, before transactions of the day.....	\$8,865 06
From rent of safes.....	41,853 15
From storage of valuables the safety of which is guaranteed by the company.....	2,997 05
From interest on loans, deposits and investments.....	2,246 78
	<hr/>
	\$55,962 04

PAYMENTS

For dividends to shareholders.....	\$17,000 00
For expenses, viz.:	
Salaries	\$12,635 00
Taxes and repairs on building.....	4,125 47
Rent of building.....	4,866 25
Other expenses.....	3,235 86
	<hr/>
	24,863 58
Other payments, viz.: Safe deposit boxes.....	9,632 00
Cash on hand and in banks or other moneyed institutions December 31, 1919, after transactions of the day.....	4,466 46
	<hr/>
	\$55,962 04

45. SECURITY SAFE DEPOSIT COMPANY OF TROY, TROY

[408 Grand street; incorporated 1903]

OFFICERS

FRANK E. NORTON, President.
JAMES J. CHILD, Vice-President.HERBERT S. IDE, Vice-President.
GEO. L. HARE, Secretary.

DIRECTORS

JAMES J. CHILD,
HERBERT S. IDE,
THOMAS C. BOSWELL,
WILLIAM B. FREAR,FRANK E. HOWE,
A. HARRIS IDE,
EDWARD MURPHY,
GEO. A. CLUETT.FRANK E. NORTON,
R. A. DUCKROW,
S. VAN SANTVOORD,
GEORGE L. HARE.

FINANCIAL

RESOURCES

Real estate, cost, \$58,579.10; estimated present value.....	\$58,579 10
Vaults and safes, cost, \$34,173.47; estimated present value...	34,173 47
Furniture and fixtures, cost, \$1,564.65; estimated present value	1,564 65
Cash on deposit with banks or other moneyed institutions....	2,722 44
Safe rentals due and accrued.....	1,029 50
Silver storage due and accrued.....	348 00
	<hr/>
	\$98,417 16
	<hr/> <hr/>

LIABILITIES

Capital stock	\$50,000 00
Other loans	4,000 00
Other liabilities, viz.:	
Taxes accrued.....	\$1,147 32
Interest accrued on debenture notes, but not due....	95 83
Debenture notes of company outstanding.....	23,000 00
	<hr/>
	24,243 15
Excess of assets over liabilities.....	20,174 01
	<hr/>
	\$98,417 16
	<hr/> <hr/>

CASH TRANSACTIONS DURING THE YEAR 1919

RECEIPTS

Cash on hand and in banks or other moneyed institutions	
January 1, 1919, before transactions of the day.....	\$704 40
From rent of safes.....	8,319 66
From silver storage	655 00
From interest on loans, deposits and investments.....	10 54
	<hr/>
	\$9,689 60
	<hr/> <hr/>

PAYMENTS

For loans paid	\$2,000 00
For interest on bonds, loans and mortgages.....	1,394 16
For expenses, viz.:	
Salaries	\$1,718 00
Taxes and repairs on building.....	1,429 01
Other expenses.....	425 99
	<hr/>
	3,573 00
Cash on hand and in banks or other moneyed institutions	
December 31, 1919, after transactions of the day.....	2,722 44
	<hr/>
	\$9,689 60
	<hr/> <hr/>

**46. 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-Pres.	

DIRECTORS

WILLIAM C. LANE,	WM. D. GUTHRIE,	C. C. TEGETHOFF,
FRANK K. STURGIS,	WM. SHILLABER,	WALTER J. BARROWS,
ALWYN BALL, JR.,	FRANK H. DAVIS,	EDWIN M. BULKLEY.

FINANCIAL

RESOURCES

Stock and bond investments, market value.....	\$85,705 50
Vaults and safes, cost, \$277,012.02; estimated present value..	150,355 40
Cash on deposit with banks or other moneyed institutions....	1,916 40
Safe rentals due and accrued.....	484 62
	<hr/> <hr/>
	\$238,461 92

LIABILITIES

Capital stock	\$200,000 00
Other loans	5,000 00
Excess of assets over liabilities.....	33,461 92
	<hr/> <hr/>
	\$238,461 92

CASH TRANSACTIONS DURING THE YEAR 1919

RECEIPTS

Cash on hand and in banks or other moneyed institutions	
January 1, 1919, before transactions of the day.....	\$1,013 28
From rent of safes.....	94,342 43
From silver storage	711 12
From interest on loans, deposits and investments.....	5,330 10
From stocks and bonds sold, par value, \$12,000. Amount received therefor	11,805 00
From all other sources, viz.: Sale of keys and opening safes.	219 90
	<hr/> <hr/>
	\$113,421 83

PAYMENTS

For loans paid		\$14,000 00
For interest on bonds, loans and mortgages.....		702 02
For dividends to shareholders.....		20,000 00
For expenses, viz.:		
Salaries	\$29,076 90	
Taxes and repairs on building.....	9,493 19	
Rent of building.....	12,000 00	
Other expenses.....	8,140 29	
	<hr/>	58,710 38
Other payments, viz.:		
Rentals refunded.....	\$603 91	
New safe equipment.....	3,430 40	
Bonds purchased.....	10,000 00	
Officers and employees' profit sharing fund.....	4,058 72	
	<hr/>	18,093 03
Cash on hand and in banks or other moneyed institutions		
December 31, 1919, after transactions of the day.....		1,916 40
		<hr/> <hr/>
		\$113,421 83

47. STATE SAFE DEPOSIT COMPANY, NEW YORK CITY

[378 Grand street; incorporated 1915]

OFFICERS

HAROLD C. RICHARD, President. ALBERT I. VOORHIS, Treasurer.
 ARNOLD KOHN, Vice-President. WALTER L. BURCKETT, Secretary.

DIRECTORS

HAROLD C. RICHARD, WALTER L. BURCKETT, ALBERT I. VOORHIS.
 ARNOLD KOHN, JOHN KNEISEL.

FINANCIAL

RESOURCES

Vaults and safes, cost, \$170,229.54; estimated present value..	\$160,042 11
Cash on deposit with banks or other moneyed institutions....	5,103 90
Tin boxes on hand.....	287 25
	<u>\$165,433 26</u>

LIABILITIES

Capital stock	\$100,000 00
Other loans	65,000 00
Excess of assets over liabilities.....	433 26
	<u>\$165,433 26</u>

CASH TRANSACTIONS DURING THE YEAR 1919

RECEIPTS

Cash on hand and in banks or other moneyed institutions	
January 1, 1919, before transactions of the day.....	\$11,486 12
From rent of safes.....	49,600 05
From all other sources, viz.:	
Bills payable.....	\$65,000 00
Repairs of boxes and locks.....	554 75
	<u>65,554 75</u>
	<u>\$126,640 92</u>

PAYMENTS

For interest on bonds, loans and mortgages.....	\$1,450 83
For dividends to shareholders.....	3,000 00
For expenses, viz.:	
Salaries	\$13,271 31
Taxes and repairs on building.....	1,832 00
Rent of building.....	18,000 00
Other expenses.....	9,671 84
	<u>42,775 15</u>
Other payments, viz.: Safe deposit vaults and boxes.....	74,311 04
Cash on hand and in banks or other moneyed institutions	
December 31, 1919, after transactions of the day.....	5,103 90
	<u>\$126,640 92</u>

**48. THE THIRTY-FOURTH STREET SAFE DEPOSIT COMPANY,
NEW YORK CITY**

[41 West Thirty-fourth street; incorporated 1904]

OFFICERS

WILLIAM F. H. KOELSCH, President.

CURTIS J. BEARD, Treasurer.

DIRECTORSCURTIS J. BEARD,
WM. F. H. KOELSCH,UDO M. FLEISCHMANN,
PAUL A. SALEMBIER,WILLIAM H. SEAICH,
WYLLYS TERRY.**FINANCIAL****RESOURCES**

Real estate, cost, \$269,235.22; estimated present value.....	\$334,000 00
Vaults and safes, cost, \$53,709.57; estimated present value..	45,873 50
Cash on deposit with banks or other moneyed institutions....	4,033 79
Cash on hand.....	20 50
Safe rentals due and accrued.....	775 00
Silver storage due and accrued.....	360 00
	<hr/>
	\$385,062 79

LIABILITIES

Capital stock	\$225,000 00
Loans secured by bond and mortgage.....	100,000 00
Other loans	5,000 00
Interest due and accrued on loans.....	2,083 33
Excess of assets over liabilities.....	52,979 46
	<hr/>
	\$385,062 79

CASH TRANSACTIONS DURING THE YEAR 1919**RECEIPTS**

Cash on hand and in banks or other moneyed institutions	
January 1, 1919, before transactions of the day.....	\$4,783 56
From rent of that portion of the building not occupied by the company	30,000 00
From rent of safes	13,913 10
From silver storage	1,544 63
From stocks and bonds sold, par value, \$1,700. Amount re- ceived therefor	1,700 00
From all other sources, viz.: Loan.....	5,000 00
	<hr/>
	\$56,941 29

PAYMENTS

For interest on bonds, loans and mortgages.....	\$5,669 72
For dividends to shareholders.....	9,000 00
For expenses, viz.:	
Salaries	\$7,484 94
Taxes and repairs on building.....	11,870 13
Other expenses.....	5,855 71
	<hr/>
	25,210 78
Other payments, viz.:	
New vault (balance)	\$5,421 50
Safe deposit boxes.....	7,452 00
New electric fan and rug.....	133 00
	<hr/>
	13,006 50
Cash on hand and in banks or other moneyed institutions	
December 31, 1919, after transactions of the day.....	4,054 29
	<hr/>
	\$56,941 29

49. TIFFANY & CO. SAFE DEPOSIT COMPANY, NEW YORK CITY

[401 Fifth avenue; incorporated 1918]

OFFICERS

JOHN C. MOORE, President.	GEORGE F. KUNZ, Vice-President.
LOUIS C. TIFFANY, Vice-President.	HARRY H. TREADWELL, Secretary.
CHARLES L. TIFFANY, Vice-Pres.	LOUIS DE B. MOORE, Asst. Secy.

DIRECTORS

JOHN C. MOORE.	CHARLES L. TIFFANY,	HARRY H. TREADWELL,
LOUIS C. TIFFANY,	GEORGE F. KUNZ,	LOUIS DE B. MOORE,
	E. DIMON BIRD.	

FINANCIAL

RESOURCES

Stock and bond investments, market value.....		\$94,940 00
Cash on deposit with banks or other moneyed institutions....		15,011 71
Safe rentals due and accrued.....		12,811 06
Other assets, viz.:		
Accrued interest	\$1,239 59	
Wages paid in advance.....	96 00	
		<u>1,335 59</u>
		<u>\$124,098 36</u>

LIABILITIES

Capital stock		\$100,000 00
Other loans		6,019 58
Other liabilities, viz.: Taxes accrued.....		1,515 00
Excess of assets over liabilities.....		16,563 78
		<u>\$124,098 36</u>

CASH TRANSACTIONS DURING THE YEAR 1919

RECEIPTS

Cash on hand and in banks or other moneyed institutions		
January 1, 1919, before transactions of the day.....		\$27,805 59
From rent of safes, storage of valuables the safety of which		
is guaranteed by the company and silver storage.....		58,202 51
From interest on loans, deposits and investments.....		442 76
From all other sources, viz.: Goods broken in transit.....		20 25
		<u>\$86,471 11</u>

PAYMENTS

For loans paid		\$65,486 86
For dividends to shareholders.....		5,000 00
For expenses, viz.:		
Taxes and repairs on building.....	\$89 64	
Other expenses.....	112 45	
		<u>193 09</u>
Other payments, viz.: Refund of overpayments.....		779 45
Cash on hand and in banks or other moneyed institutions		
December 31, 1919, after transactions of the day.....		15,011 71
		<u>\$86,471 11</u>

50. UNITED STATES SAFE DEPOSIT COMPANY, NEW YORK CITY

[32 Liberty street; incorporated 1902]

OFFICERS

J. LYNCH PENDERGAST, President. FERDINAND J. CLAUSSEN, Treas.
HENRY L. SERVOSS, Vice-Pres. JOSEPH ADAMS, Secretary.

DIRECTORS

CHARLES B. SEGER,	A. J. HEMPHILL,	ARTHUR TURNBULL,
CHARLES S. BROWN,	WILLIAM A. JAMISON,	JAMES TIMPSON,
LEWIS L. CLARKE,	JOHN W. PLATTEN,	W. H. WILLIAMS,
DAVID L. GALLUP,	MORTIMER L. SCHIFF,	DONALD G. GEDDES,
	J. L. PENDERGAST.	

**FINANCIAL
RESOURCES**

Stock and bond investments, market value.....	\$290,125 00
Vaults and safes, cost, \$110,689.72; estimated present value..	65,203 00
Cash on deposit with banks or other moneyed institutions...	11,602 10
Cash on hand.....	100 00
Safe rentals due and accrued.....	4,336 78
Silver storage due and accrued.....	583 36
Warehouse storage due and accrued.....	3,328 59
Other assets, viz.:	
Interest accrued	\$3,674 48
Burglar alarm service.....	251 13
	<u>3,925 61</u>
	<u>\$379,204 44</u>

LIABILITIES

Capital stock	\$200,000 00
Expenses incurred but unpaid.....	3,533 33
Other liabilities, viz.:	
Taxes accrued.....	\$75 59
Renewals paid in advance.....	328 50
	<u>404 09</u>
Excess of assets over liabilities.....	175,267 02
	<u>\$379,204 44</u>

CASH TRANSACTIONS DURING THE YEAR 1919**RECEIPTS**

Cash on hand and in banks or other moneyed institutions	
January 1, 1919, before transactions of the day.....	\$3,592 72
From rent of safes	86,879 15
From silver storage	8,255 04
From warehouse storage	9,021 76
From interest on loans, deposits and investments.....	13,592 24
From stocks and bonds sold, par value, \$300,000. Amount received therefor	297,000 00
From all other sources, viz.:	
Letter box rentals.....	\$102 00
Burglar alarm service rendered.....	1,635 34
Liberty Loan bonds (installments).....	1,188 01
	<u>2,925 55</u>
	<u>\$421,266 46</u>

PAYMENTS

For bonds redeemed		\$130,000 00
For interest on bonds, loans and mortgages.....		2,200 65
For dividends to shareholders.....		17,000 00
For expenses, viz.:		
Salaries	\$35,840 61	
Taxes and repairs on building.....	3,890 36	
Rent of building.....	20,680 00	
Other expenses.....	19,233 24	
		<hr/>
		79,644 21
Other payments, viz.:		
Plant (safe).....	\$12,418 00	
Liberty Loan bonds (sold to employees).....	220 00	
Bonus	1,625 00	
Securities.....	166,456 50	
		<hr/>
		180,719 50
Cash on hand and in banks or other moneyed institutions		
December 31, 1919, after transactions of the day.....		11,702 10
		<hr/>
		\$421,266 46
		<hr/> <hr/>

**51. WOOLWORTH BUILDING SAFE DEPOSIT COMPANY,
NEW YORK CITY**

[233 Broadway; incorporated 1914]

OFFICERS

ROLLIN P. GRANT, President. L. C. HAYNES, Secretary.
H. T. PARSON, Treasurer. FREDERIC G. LEE, Vice-President.

DIRECTORS

ROLLIN P. GRANT, FREDERIC G. LEE, L. C. HAYNES,
JAS. P. DONAHUE, HUBERT T. PARSON, CHARLES F. VALENTINE,
CHAS. E. F. MCCANN,

**FINANCIAL
RESOURCES**

Stock and bond investments, market value.....	\$33,156 60
Vaults and safes, cost, \$81,956; estimated present value.....	93,153 74
Furniture and fixtures, cost, \$1,082.45; estimated present value	1 00
Cash on hand.....	5,870 51
Safe rentals due and accrued.....	742 50
Warehouse storage due and accrued.....	34 95
Other assets, viz.: Accrued interest.....	293 43
	<hr/>
	\$133,252 73
	<hr/>

LIABILITIES

Capital stock	\$100,000 00
Expenses incurred but unpaid.....	151 91
Other liabilities, viz.: Taxes accrued.....	119 50
Excess of assets over liabilities.....	32,981 32
	<hr/>
	\$133,252 73
	<hr/>

CASH TRANSACTIONS DURING THE YEAR 1919

RECEIPTS

Cash on hand and in banks or other moneyed institutions January 1, 1919, before transactions of the day.....	\$7,463 30
From rent of safes.....	31,752 72
From warehouse storage	160 75
From interest on loans, deposits and investments.....	1,602 38
From all other sources, viz.:	
Income accrued.....	\$217 03
Treasury certificates.....	2,000 00
	<hr/>
	2,217 03
	<hr/>
	\$43,196 18
	<hr/>

PAYMENTS

For dividends to shareholders.....	\$4,000 00
For expenses, viz.:	
Salaries.....	\$6,078 31
Rent of building.....	8,499 96
Other expenses.....	6,285 63
	<hr/>
	20,863 90
Other payments, viz.:	
Treasury certificates.....	\$2,000 00
Bonds	8,438 40
New section boxes.....	1,898 00
Interest	125 37
	<hr/>
	12,461 77
Cash on hand and in banks or other moneyed institutions December 31, 1919, after transactions of the day.....	5,870 51
	<hr/>
	\$43,196 18
	<hr/>

TABULAR STATEMENT
OF THE CONDITION OF THE
Safe Deposit and Storage Companies
OF THE
STATE OF NEW YORK
FOR
January 1, 1920

[631]

*Statement of the Condition of the Safe Deposit Companies of the State of New York on the morning of Thursday,
January 1, 1920*

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REPORT ON DEPOSIT AND STORAGE COMPANIES

NAMES	RESOURCES						
	Bonds and mortgages	Stock investments	Real estate	Vaults and safes	Furniture and fixtures	Loans on collaterals	Cash deposited
Albany Safe Deposit and Storage Company, Albany		\$23,725 00	\$51,550 79	\$45,724 82			\$701 11
Astor Safe Deposit Company, New York		125,796 00		32,118 71	\$5,084 34		2,621 98
Atlantic Safe Deposit Company, New York	\$14,000 00	143,080 00			800 00		9,086 15
Bankers Safe Deposit Company, New York		162,750 00		16,428 82	200 00		13 83
Bank of Long Island Safe Deposit Company, Jamaica		95,190 00		16,516 00			3,516 13
Broadway Safe Deposit Company, New York		31,989 70		70,000 00	1,000 00		
Bronx Safe Deposit Company, New York			142,000 00	37,908 95			9,878 57
Brooklyn City Safe Deposit Company, Brooklyn		126,149 00					4,482 24
Central Safe Deposit Company, Ossining	7,000 00	3,018 75	3,200 00				4,457 36
Central Union Safe Deposit Company, New York		8,250 00		105,560 00			13,117 82
Citizens Commercial Safe Deposit Company, Buffalo				1175,231 33			212 42
City Safe Deposit Company of Albany, N. Y.		35,613 75		39,184 55	5 00		2,970 48
Colonial Bank Safe Deposit Company, New York				74,000 00	500 00		32,671 31
Commercial Safe Deposit Company, New York	33,000 00	75,915 00		23,900 00			52 89
Corn Exchange Safe Deposit Company, New York				405,208 74			8,575 58
County Safe Deposit Company, White Plains	2,000 00			10,980 13			1,762 97
Empire City Safe Deposit Company, New York		36,655 35		65,000 00	1 00		2,928 10
Empire Safe Deposit Company, New York		15,000 00		94,870 87			40,285 53
Equitable Safe Deposit Company of New York, The		15,136 25		1188,628 21			3,557 81
Farmers Safe Deposit Company, The, New York	100,000 00	24,562 80					5,130 17
Fidelity Safe Deposit Company, New York		97,565 95		22,000 00			1,344 00
Fifth Avenue Safe Deposit Company, New York		128,490 00		10,000 00			6,797 26
Franklin Safe Deposit Company, Brooklyn		28,321 45		194,625 29			2,774 34
Garfield Safe Deposit Company, New York		39,157 70		88,000 00	23,000 00		6,831 99
Greenwich Safe Deposit Company, New York		49,200 00		52,000 00			1,127 10
Guaranty Safe Deposit Company, New York		9,460 00		201,018 39			51,808 72
Hanover Safe Deposit Company, New York		5,273 64		190,000 00			7,117 61
Hudson Safe Deposit Company, New York		104,262 00		6,000 00			2,875 81
Knickerbocker Safe Deposit Company, New York		84,317 00	14,000 00	60,663 23			2,266 10
Lincoln Safe Deposit Company, New York		293,760 00	*2,500,000 00				135,701 14
Long Island Safe Deposit Company, Brooklyn	72,475 00	51,000 00		12,000 00			2,794 59
Madison Safe Deposit Company, New York		28,376 25		86,925 00			5,210 11

Mercantile Safe Deposit Company, New York		34,843 75		235,472 14		\$20,762 40	8,276 24
Metropolis Safe Deposit Company, New York		96,880 00		7,900 00			3,760 15
Mount Vernon Safe Deposit Company, Mount Vernon	5,610 00	14,860 00					
New Maiden Lane Safe Deposit Company, New York		29,580 00		75,550 18	2,700 00		2,955 60
New Rochelle Safe Deposit Company, New Rochelle		6,000 00		18,720 04	245 50		
New York Produce Exchange Safe Deposit and Storage Company, New York		61,375 00		†173,835 24			20,260 55
New York Stock Exchange Safe Deposit Company, New York		110,554 00		24,500 00	500 00		174 46
Ossining Safe Deposit Company, Ossining	2,000 00	5,161 75		13,000 00		700 00	1,250 03
Power City Safe Deposit Corporation, Niagara Falls				11,549 76			4,490 51
Rockland County Safe Deposit Company, Nyack	2,000 00			8,000 00			763 74
Safe Deposit Company of New York, New York		113,184 00		80,000 00			12,986 90
Security Safe Deposit Company of Brooklyn	16,750 00	23,300 25		81,034 32	1,000 31		4,417 41
Security Safe Deposit Company of Troy			58,579 10	34,17 47	1,564 65		2,722 44
Standard Safe Deposit Company, New York		85,705 50		150,355 40			1,916 40
State Safe Deposit Company, New York				160,042 11			5,103 90
Thirty-fourth Street Safe Deposit Company, New York			334,000 00	45,873 50			4,033 79
Tiffany & Company Safe Deposit Company, New York		94,940 00					15,011 71
United States Safe Deposit Company, New York		290,125 00		65,203 00			11,602 10
Woolworth Building Safe Deposit Company, New York		33,156 60		93,153 74	1 00		
Totals	\$254,835 00	\$2,842,661 44	\$3,103,329 89	\$3,492,835 94	\$36,601 80	\$21,462 40	\$472,397 15

* Includes vaults and safes.

† Includes furniture and fixtures.

Statement of the Condition of the Safe Deposit Companies of the State of New York on the morning of Thursday,
January 1, 1920 — Continued

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REPORT ON DEPOSIT AND STORAGE COMPANIES

NAMES	Resources — Concluded						
	Cash on hand	Safe rentals due and accrued	Silver storage due and accrued	Warehouse storage due and accrued	Tin boxes on hand	Other assets	Total resources
Albany Safe Deposit and Storage Company, Albany	\$255 87	\$1,515 50	\$2,069 25	\$560 50		\$2,281 44	\$128,384 28
Astor Safe Deposit Company, New York		1,303 73				2,253 24	169,178 00
Atlantic Safe Deposit Company, New York	50 00	\$1,358 50			\$696 00	1,491 12	170,541 77
Bankers Safe Deposit Company, New York							179,392 65
Bank of Long Island Safe Deposit Company, Jamaica							115,222 13
Broadway Safe Deposit Company, New York	1,378 85						104,368 55
Bronx Safe Deposit Company, New York	60 05						189,847 57
Brooklyn City Safe Deposit Company, Brooklyn	342 71	1,040 38	2,453 50			1,703 58	136,171 41
Central Safe Deposit Company, Ossining			76 00				17,752 11
Central Union Safe Deposit Company, New York		1,980 51	1,295 63				130,203 96
Citizens Commercial Safe Deposit Company, Buffalo	49 96	4,916 36	995 70	7,235 96		919 49	189,561 22
City Safe Deposit Company of Albany, N. Y.		1,268 50	468 50	592 75		1,052 29	81,131 82
Colonial Bank Safe Deposit Company, New York						1,400 00	108,571 31
Commercial Safe Deposit Company, New York							132,867 89
Corn Exchange Safe Deposit Company, New York						150 00	413,634 22
County Safe Deposit Company, White Plains		65 00	470 50				15,278 60
Empire City Safe Deposit Company, New York		1,127 07	849 47	75 45		486 83	107,123 27
Empire Safe Deposit Company, New York	100 00					97 41	150,353 81
Equitable Safe Deposit Company of New York, The	50 00	6,242 00	164 00			193 34	213,871 61
Farmers Safe Deposit Company, The New York		966 84	5 00			164 56	130,829 37
Fidelity Safe Deposit Company, New York		590 00				553 96	122,053 91
Fifth Avenue Safe Deposit Company, New York							145,287 26
Franklin Safe Deposit Company, Brooklyn							125,721 08
Garfield Safe Deposit Company, New York	28 83	3,816 05	3,734 71	168 75			164,738 03
Greenwich Safe Deposit Company, New York		1,570 00					103,897 10
Guaranty Safe Deposit Company, New York		4,525 00					266,918 37
Hanover Safe Deposit Company, New York		483 00				106 26	202,874 25
Hudson Safe Deposit Company, New York		1,995 00		266 25			115,399 06
Knickerbocker Safe Deposit Company, New York	50 00					3,967 83	166,364 16
Lincoln Safe Deposit Company, New York	900 00	11,187 41	23,399 58	173,949 60		4,980 00	3,142,877 73
Long Island Safe Deposit Company, Brooklyn		2,471 50		281 50		1,829 95	132,852 54
Madison Safe Deposit Company, New York		522 07	1,472 69			535 24	124,041 36

Mercantile Safe Deposit Company, New York.....	316 01	9,194 98				494 10	309,359 62
Metropolis Safe Deposit Company, New York.....		2,040 00	176 71				110,756 86
Mount Vernon Safe Deposit Company, Mount Vernon.....	106 77	83 00	491 00				21,150 77
New Maiden Lane Safe Deposit Company, New York.....	401 91					479 36	111,667 05
New Rochelle Safe Deposit Company, New Rochelle.....	2,265 08	360 75	1,293 32				28,884 69
New York Produce Exchange Safe Deposit and Storage Company, New York.....						4,358 00	259,828 79
New York Stock Exchange Safe Deposit Company, New York.....	100 00						135,828 46
Ossining Safe Deposit Company, Ossining.....							22,111 78
Power City Safe Deposit Corporation, Niagara Falls.....							16,040 27
Rockand County Safe Deposit Company, Nyack.....		180 00	135 00			60 00	11,138 74
Safe Deposit Company of New York, New York.....	200 00						206,370 90
Security Safe Deposit Company of Brooklyn.....	49 05	1,705 50	1,294 45			799 66	130,350 95
Security Safe Deposit Company of Troy.....		1,029 50	348 00				98,417 16
Standard Safe Deposit Company, New York.....		484 62					238,461 92
State Safe Deposit Company, New York.....					287 25		165,433 26
Thirty-fourth Street Safe Deposit Company, New York.....	20 50	775 00	360 00				385,062 79
Tiffany & Company Safe Deposit Company, New York.....		\$12,811 06				1,335 59	124,098 36
United States Safe Deposit Company, New York.....	100 00	4,336 78	583 36	3,328 59		3,925 61	379,204 44
Woolworth Building Safe Deposit Company, New York.....	5,870 51	742 50		34 95		293 3	133,252 73
Totals.....	\$12,696 10	\$82,686 11	\$42,134 37	\$186,494 30	\$983 25	\$36,112 29	\$10,585,230 04

† Includes silver and warehouse storage due and accrued.

§ Includes silver storage.

Statement of the Condition of the Safe Deposit Companies of the State of New York on the morning of Thursday,
January 1, 1920 — Concluded

NAMES	LIABILITIES							Total 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	
Albany Safe Deposit and Storage Company, Albany	\$90,000 00	\$30,827 03	.....	\$7,500 00	.....	.....	\$57 25	\$128,384 28
Astor Safe Deposit Company, New York	100,000 00	56,535 24	.....	.....	.....	.....	12,642 76	169,178 00
Atlantic Safe Deposit Company, New York	100,000 00	55,428 97	.....	.....	.....	\$112 80	15,000 00	170,541 77
Bankers Safe Deposit Company, New York	100,000 00	79,392 65	.....	.....	.....	.....	.....	179,392 65
Bank of Long Island Safe Deposit Company, Jamaica	100,000 00	15,222 13	.....	.....	.....	.....	.....	115,222 13
Broadway Safe Deposit Company, New York	100,000 00	4,368 55	.....	.....	.....	.....	.....	104,368 55
Bronx Safe Deposit Company, New York	110,000 00	5,788 59	\$70,000 00	.....	\$874 98	3,184 00	.....	189,847 57
Brooklyn City Safe Deposit Company, Brooklyn	100,000 00	22,042 55	.....	.....	.....	.....	14,128 86	136,171 41
Central Safe Deposit Company, Ossining	10,000 00	7,577 11	.....	.....	.....	175 00	.....	17,752 11
Central Union Safe Deposit Company, New York	100,000 00	9,354 96	.....	.....	.....	.....	20,849 00	130,203 96
Citizens Commercial Safe Deposit Company, Buffalo	150,000 00	17,876 31	.....	1,000 00	.....	.....	20,684 91	189,561 22
City Safe Deposit Company of Albany, N. Y.	50,000 00	31,131 82	.....	.....	.....	.....	.....	81,131 82
Colonial Bank Safe Deposit Company, New York	100,000 00	8,571 31	.....	.....	.....	.....	.....	108,571 31
Commercial Safe Deposit Company, New York	100,000 00	32,867 89	.....	.....	.....	.....	.....	132,867 89
Corn Exchange Safe Deposit Company, New York	300,000 00	8,838 00	.....	105,000 00	.....	.....	96 32	413,934 32
County Safe Deposit Company, White Plains	10,000 00	5,278 60	.....	.....	.....	.....	.....	15,278 60
Empire City Safe Deposit Company, New York	100,000 00	7,108 27	.....	.....	.....	.....	15 00	107,123 27
Empire Safe Deposit Company, New York	100,000 00	14,930 12	.....	.....	.....	.....	35,423 69	150,353 81
Equitable Safe Deposit Company of New York, The	200,000 00	13,971 61	.....	.....	.....	.....	.....	213,971 61
Farmers Safe Deposit Company, The, New York	100,000 00	23,284 12	.....	.....	.....	.....	7,545 25	130,829 37
Fidelity Safe Deposit Company, New York	100,000 00	22,053 91	.....	.....	.....	.....	.....	122,053 91
Fifth Avenue Safe Deposit Company, New York	100,000 00	39,093 59	.....	.....	.....	.....	6,193 67	145,287 26
Franklin Safe Deposit Company, Brooklyn	100,000 00	25,721 08	.....	.....	.....	.....	.....	125,721 08
Garfield Safe Deposit Company, New York	150,000 00	9,248 41	.....	.....	.....	341 82	5,147 80	164,738 03
Greenwich Safe Deposit Company, New York	100,000 00	3,897 10	.....	.....	.....	.....	.....	103,897 10
Guaranty Safe Deposit Company, New York	200,000 00	30,342 05	.....	.....	.....	.....	36,576 32	266,918 37
Hanover Safe Deposit Company, New York	200,000 00	2,495 78	.....	.....	.....	.....	378 47	202,874 25
Hudson Safe Deposit Company, New York	100,000 00	15,399 06	.....	.....	.....	.....	.....	115,399 06
Knickerbocker Safe Deposit Company, New York	100,000 00	66,364 16	.....	.....	.....	.....	.....	166,364 16
Lincoln Safe Deposit Company, New York	1,000 000 00	1,633,730 07	400,000 00	90,000 00	2,166 67	5,608 56	11,472 43	3,142,977 73
Long Island Safe Deposit Company, Brooklyn	100,000 00	20,581 13	.....	.....	.....	.....	.....	132,852 54
Madison Safe Deposit Company, New York	100,000 00	22,361 46	.....	.....	.....	65 20	1,614 70	124,041 36

Mercantile Safe Deposit Company, New York.....	200,000 00	49,756 60				59,603 02	309,359 62	
Metropolis Safe Deposit Company, New York.....	100,000 00	10,756 86					110,756 86	
Mount Vernon Safe Deposit Company, Mount Vernon...	10,000 00	9,950 77		1,200 00			21,150 77	
New Maiden Lane Safe Deposit Company, New York.....	100,000 00	10,987 05				700 00	111,667 05	
New Rochelle Safe Deposit Company, New Rochelle.....	10,000 00	18,884 69					28,884 69	
New York Produce Exchange Safe Deposit and Storage Company, New York.....	150,000 00	105,992 12			2,416 67	1,420 00	259,828 79	
New York Stock Exchange Safe Deposit Company, New York.....	100,000 00	35,828 46					135,828 46	
Ossining Safe Deposit Company, Ossining.....	20,000 00	2,111 78					22,111 78	
Power City Safe Deposit Corporation, Niagara Falls.....	15,000 00	1,040 27					16,040 27	
Rockland County Safe Deposit Company, Nyack.....	10,000 00	1,138 74					11,138 74	
Safe Deposit Company of New York, New York.....	100,000 00	106,305 90				65 00	206,370 90	
Security Safe Deposit Company of Brooklyn.....	100,000 00	10,892 53			1,537 25	17,921 17	130,350 95	
Security Safe Deposit Company of Troy.....	50,000 00	20,174 01		4,000 00		24,243 15	98,417 16	
Standard Safe Deposit Company New York.....	200,000 00	33,461 92		5,000 00			238,461 92	
State Safe Deposit Company, New York.....	100,000 00	433 26		65,000 00			165,433 26	
Thirty-fourth Street Safe Deposit Company, New York...	225,000 00	52,979 46	100,000 00	5,000 00	2,083 33		385,062 79	
Tiffany & Company Safe Deposit Company, New York...	100,000 00	16,563 78		6,019 58		1,515 00	124,098 36	
United States Safe Deposit Company, New York.....	200,000 00	175,267 02				3,533 33	379,204 44	
Woolworth Building Safe Deposit Company, New York...	100,000 00	32,981 32				151 91	133,252 73	
Totals.....	\$6,360,000 00	\$3,037,170 17	\$570,000 00	\$289,719 58	\$5,124 98	\$17,126 54	\$306,088 77	\$10,585,230 04

REPORTS
OF
SECURITIES · COMPANIES

[639]

EQUITABLE SECURITIES COMPANY, NEW YORK CITY

[24 Broad street; organized 1894]

ASSETS

Loans secured by first liens on real estate.....		\$6,750 00
Stocks and bonds		857,759 77
Other real estate.....		99,994 58
Due from sundry persons, prepaid insurance.....		331 34
Cash		7,722 93
Other assets, viz.:		
Accrued interest	\$10,041 78	
Accounts receivable	15,125 00	
		<u>25,166 78</u>
Total		<u><u>\$997,725 40</u></u>

LIABILITIES

Capital stock paid in.....		\$961,400 00
Undivided profits		35,002 33
Debenture certificates outstanding.....		123 07
Other liabilities, viz.: Taxes accrued.....		1,200 00
		<u>\$997,725 40</u>
Total		<u><u>\$997,725 40</u></u>

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.
 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. on preferred stock in 1915; none in 1916, 6 per cent. on preferred, and .3926 per cent. on common stock in 1917, and 6 per cent. on preferred stock in 1918 and 1919.
 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 such 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 officers? 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? 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): None.

OFFICERS AND DIRECTORS

N. S. MELDRUM.....	<i>President</i>
H. R. DENNIS.....	<i>Vice-President</i>
E. G. WOODLING.....	<i>Secretary</i>
N. S. MELDRUM.....	<i>Director</i>
H. R. DENNIS.....	<i>Director</i>
E. G. WOODLING.....	<i>Director</i>
W. W. MILLER.....	<i>Director</i>
J. A. BLAIR, JR.....	<i>Director</i>

INVESTMENT SECURITIES COMPANY, NEW YORK CITY

[37 Wall street; organized 1895]

ASSETS

Stocks and bonds.....	\$637,933 33
Due from banks and bankers.....	7,774 33
Other assets, viz.: Adjustment account.....	429,844 07
Total	\$1,075,551 73

LIABILITIES

Capital stock paid in.....	\$637,933 33
Debenture bonds outstanding	433,808 60
Other liabilities, viz.: Distributions awaiting presentation of certificates	3,809 80
Total	\$1,075,551 73

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? No loans made.

State the sections of country in which loans are made, giving the principal counties: No loans made.

State the number and amount of mortgages with interest six months or more in arrears: None.

Total amount loaned to date: No loans made.

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: \$433,808.60.

What do you estimate will be lost to the company on outstanding guaranteed mortgages and debenture securities? No outstanding guaranteed mortgages, assets liquidated.

Trustees for debentures: None.

OFFICERS AND DIRECTORS

HERMAN DOWD	<i>President</i>
R. R. HUNTER.....	<i>Vice-President</i>
F. W. BLACK.....	<i>Treasurer</i>
H. J. COOK.....	<i>Secretary</i>
CARLETON BUNCE	<i>Director</i>
J. L. DEROSSET.....	<i>Director</i>
HERMAN DOWD	<i>Director</i>
R. R. HUNTER.....	<i>Director</i>
F. W. BLACK.....	<i>Director</i>
H. J. COOK.....	<i>Director</i>

REPORTS
OF
INVESTMENT COMPANIES

[645]

AMERICAN FOREIGN BANKING CORPORATION, NEW YORK CITY

[53 Broadway; organized 1917]

ASSETS

Loans on collateral security.....	\$6,526 182 94
Loans on personal security.....	548,138 27
Stocks and bonds.....	769,735 70
Furniture and fixtures.....	29,011 30
Due from branch offices and agents.....	5,159,356 27
Due from sundry persons.....	123,493 50
Due from banks and bankers.....	1,804,732 96
Cash	1,362,958 45
Other assets, viz.:	
War tax stamps.....	\$121 62
Credit granted on acceptances.....	30,215,243 69
	<u>30,215,365 31</u>
Total	<u><u>\$46,538,974 70</u></u>

LIABILITIES

Capital stock paid in.....	\$3,364,200 00
Surplus fund	1,211,112 00
Undivided profits	400,468 74
Other deposits	2,839,893 27
Due to branch offices and agents.....	3,085,346 37
Due to banks and bankers.....	3,316,615 89
Other liabilities, viz.:	
Accounts payable	\$13,919 00
Unearned discount	27,411 48
Drafts outstanding	133,365 03
Travelers' letters of credit.....	2,897 08
Acceptances anticipated	1,227,427 65
Suspense	86,587 67
Money order suspense.....	14,742 15
Acceptances, transit account.....	599,744 68
Acceptances, domestic and foreign.....	30,215,243 69
	<u>32,321,338 43</u>
Total	<u><u>\$46,538,974 70</u></u>

When organized: 1917.

Under what State laws? New York.

Principal place of business: 53 Broadway, New York City.

Authorized amount of capital: \$3,500,000.

Amount of capital subscribed: \$3,364,200.

What is the personal liability of stockholders? None.

How much of its capital is owned by the officers of the company? \$221,500.

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: 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 the 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: \$221,919,987.23.
 Total amount of loans paid, \$214,845,666.02.
 Total amount of loans unpaid and outstanding: Guaranteed, \$6,625,976.80;
 unguaranteed, \$448,344.41.
 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 officers? 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? Due firms
 and individuals in connection with transactions.
 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

ARCHIBALD KAINS	<i>President</i>
HAYDEN B. HARRIS.....	<i>Vice-President</i>
EMIL FLEISCHMAN	<i>Vice-President</i>
A. G. FLETCHER.....	<i>Vice-President</i>
CHAS. A. MACKENZIE.....	<i>Secretary</i>
ALBERT H. WIGGIN.....	<i>Director</i>
GERHARD M. DAHL.....	<i>Director</i>
NORMAN H. DAVIS.....	<i>Director</i>
CHARLES L. FARRELL.....	<i>Director</i>
ERNEST A. HAMILL.....	<i>Director</i>
CHARLES A. HINSCH.....	<i>Director</i>
W. R. IRBY.....	<i>Director</i>
C. T. JAFFRAY.....	<i>Director</i>
JOHN G. LONGSDALE.....	<i>Director</i>
LEVI L. RUE.....	<i>Director</i>
JOHN SHERWIN.....	<i>Director</i>
EUGENE V. R. THAYER.....	<i>Director</i>
HENRY B. WILCOX.....	<i>Director</i>
C. H. EASSON.....	<i>Director</i>
HARRISON NESBIT.....	<i>Director</i>
GEORGE H. PRINCE.....	<i>Director</i>
JOHN W. STALEY.....	<i>Director</i>
KEITH MACLEOD.....	<i>Director</i>
OLIVER C. FULLER.....	<i>Director</i>

ASIA BANKING CORPORATION, NEW YORK CITY

[66 Liberty street; organized 1918]

ASSETS

Loans on personal security.....		\$6,912,872 51
Stocks and bonds.....		667,704 58
Furniture and fixtures.....		65,994 52
Due from branch offices and agents.....		29,139,556 97
Due from banks and bankers.....		19,256,548 75
Cash.....		4,684,461 65
Other assets, viz.:		
Reserve for taxes.....	\$205 80	
Manager, equipment and expenses.....	61,376 67	
Revenue stamps.....	164 22	
Brokerage account.....	188 85	
Foreign acceptance.....	116,015 63	
Accrued interest.....	83,482 27	
Due for exchange, bought and sold.....	2,250,202 07	
Customers' liabilities on acceptances.....	3,303,291 82	
		<u>5,814,926 83</u>
Total.....		<u><u>\$66,542,065 81</u></u>

LIABILITIES

Capital stock paid in.....		\$4,000,000 00
Surplus fund.....		1,039,577 59
Interest paid in advance by borrowers.....		9,334 38
Other deposits.....		12,307,108 06
Due to branch offices and agents.....		27,297,516 12
Due to banks and bankers.....		9,777,382 64
Other liabilities, viz.:		
Bills discounted.....	\$3,100,000 00	
Accrued interest.....	56,157 15	
Unpresented foreign drafts.....	168,992 83	
Outstanding comprador order.....	40,796 21	
Margin account.....	517,369 70	
Due brokers.....	97,051 03	
Accounts payable.....	433,606 02	
Anticipation account.....	156,890 25	
Circular L/c issued for cash.....	352,943 07	
Bills payable.....	4,250,000 00	
Domestic and commercial acceptances.....	2,857,737 32	
Authority to purchase (c. l.).....	77,290 59	
Earnings on foreign banks.....	3,311 46	
Cash over and short.....	1 39	
		<u>12,111,147 02</u>
Total.....		<u><u>\$66,542,065 81</u></u>

When organized: 1918.

Under what State laws: New York.

Principal place of business: New York City

Authorized amount of capital: \$4,000,000.

Amount of capital subscribed: \$4,000,000.

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? Yes.

State the sections of country in which loans are made, giving the principal counties: New York, China and Philippines.

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 officers? Superintendent of Banks.

Amount of securities sold in New York State for the past year: 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 debenture (if more than one class, state series certified to by each): None.

OFFICERS AND DIRECTORS

CHARLES H. SABIN	<i>President</i>
ALBERT BRETON	<i>Vice-President</i>
RALPH DAWSON	<i>Vice-President</i>
W. C. LANE	<i>Vice-President</i>
FRANKLIN R. SANDFORD, JR.	<i>Treasurer</i>
ROBERT A. SHAW	<i>Secretary</i>
E. C. BROWNELL	<i>Assistant Treasurer</i>
ROBERT BUCHAN	<i>Assistant Treasurer</i>
W. G. AVERY	<i>General Manager</i>
J. H. WICHERS	<i>Assistant Manager</i>
CHARLES H. SABIN	<i>Director</i>
ALBERT BRETON	<i>Director</i>
A. L. AIKEN	<i>Director</i>
GEORGE EDWARD SMITH	<i>Director</i>
R. DAWSON	<i>Director</i>
EUGENE W. STETSON	<i>Director</i>
C. F. ADAMS	<i>Director</i>
M. F. BACKUS	<i>Director</i>
HERBERT FLEISHHACKER	<i>Director</i>
SEWARD PROSSER	<i>Director</i>
WILLIAM C. LANE	<i>Director</i>
R. DOLLAR	<i>Director</i>
J. A. HAUSE	<i>Director</i>
H. L. PRATT	<i>Director</i>
L. P. REED	<i>Director</i>
A. REYNOLDS	<i>Director</i>
J. F. SCHMID	<i>Director</i>

BANKERS COMMERCIAL SECURITY COMPANY, INC., NEW YORK CITY

[14 Wall street; organized 1917]

ASSETS

Stocks and bonds.....		\$205,160 64
Real estate		27,055 54
Current expenses		19,569 66
Due from sundry persons.....		227,366 83
Cash		1,597,967 05
Other assets, viz.:		
Notes, contracts, leases and mortgages purchased..	\$7,122,455 02	
Accrued interest	103,274 46	
Collateral trust bonds.....	16,500 00	
Inventory account	33,578 45	
		<u>7,275,807 93</u>
Total		<u><u>\$9,352,927 65</u></u>

LIABILITIES

Capital stock paid in.....		\$2,000,000 00
Surplus fund		500,000 00
Undivided profits		35,246 84
Bills payable		154,700 00
Debenture bonds outstanding		5,340,000 00
Dividends accrued, payable.....		40,000 00
Other liabilities, viz.:		
Accrued interest	\$26,570 62	
Contingent reserve	1,233,560 40	
Suspense account	6,296 72	
Liberty Loan subscription.....	1 00	
Accrued insurance payable.....	16,552 07	
		<u>1,282,980 81</u>
Total		<u><u>\$9,352,927 65</u></u>

When organized: 1918.

Under what State laws: New York.

Principal place of business: 14 Wall 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? \$1,219,000.

How much, if any, of the stock owned by its officers is pledged to the company as collateral? \$103,000.

Amount of loans due from directors: None.

Total amount of its capital stock held by the company as collateral: \$103,000.

Rates of dividends for past five years: 8 per cent. since organization.

Do you cause a personal examination of paper offered for purchase to be made by salaried employees of the company who are entirely free from local influences before the purchase is made? Yes.

State the sections of country in which loans are made, giving the principal counties. Throughout the United States.

State the number and amount of mortgages with interest six months or more in arrears: None.

Total amount of contracts purchased to date: \$43,555,925.67.

Total amount of contracts paid: \$36,433,470.65.

Total amount of contracts unpaid and outstanding: Guaranteed, \$7,122,455.02; 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 officers? Superintendent of Banks.
 Amount of securities sold in New York State for the past year: \$1,600,000.
 Total amount of debentures certified: \$5,340,000.
 Less amount on hand and with agents: \$16,500.
 Total liability for debenture bonds: \$5,340,000.
 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): Central Trust Company of Illinois (Chicago); Bankers Trust Company of New York (New York City).

OFFICERS AND DIRECTORS

GEO. G. FOSTER.....	<i>President</i>
R. A. CRANDALL.....	<i>Vice-President and Treasurer</i>
J. H. SHALE.....	<i>Vice-President</i>
D. C. McCORD.....	<i>Vice-President</i>
J. A. BOWER.....	<i>Vice-President</i>
W. LEE WHITE.....	<i>Secretary</i>
E. H. TROYKE.....	<i>Assistant Secretary</i>
A. M. VAN NESS.....	<i>Assistant Treasurer</i>
J. A. BOWER.....	<i>Director</i>
R. A. CRANDALL.....	<i>Director</i>
GEO. G. FOSTER.....	<i>Director</i>
WM. T. GRAHAM.....	<i>Director</i>
A. L. SCHEUER.....	<i>Director</i>
E. C. CONVERSE.....	<i>Director</i>
J. H. SHALE.....	<i>Director</i>
GEO. L. EATON.....	<i>Director</i>
FREDERICK W. ZOLLER.....	<i>Director</i>

CONTINENTAL GUARANTY CORPORATION, NEW YORK CITY

[248 Madison avenue; organized 1916 as Guaranty Securities Corporation]

ASSETS

Loans on collateral security.....	\$13,645,784	36
Stocks and bonds.....	1,186,739	76
Premiums paid.....	6,075	27
Furniture and fixtures.....	48,011	81
Due from sundry persons.....	235,463	76
Cash on hand and on deposit in banks and trust companies....	3,145,707	43
Other assets, viz.:		
Accrued interest.....	\$10,315	89
Prepaid discount on collateral trust notes and debentures.....	209,417	75
Foreign bills of exchange purchased.....	1,609,269	39
Customers' liability on bankers drafts accepted.....	803,500	98
Bills of lading purchased.....	512,017	09
	<u>3,144,521</u>	<u>10</u>
Total	\$21,412,303	49

LIABILITIES

Capital stock paid in.....	\$3,000,000	00
Surplus fund.....	150,000	00
Undivided profits.....	96,889	85
Bills payable and interest accrued thereon.....	5,170,051	59
Debenture bonds outstanding.....	9,569,000	00
Interest paid in advance by borrowers.....	259,295	75
Certificates of deposit bearing interest.....	63,253	16
Other liabilities, viz.:		
Deferred certificates and interest accrued thereon..	\$20,419	02
Account payable, insurance premiums.....	300,531	75
Due banks for notes and acceptances.....	145,095	40
Bankers' drafts accepted.....	874,279	17
Certificates of deposit rediscounted.....	26,312	57
Foreign bills of exchange rediscounted.....	1,466,347	66
Trade acceptances rediscounted.....	54,285	95
Reserve taxes and contingencies.....	216,541	62
	<u>3,103,813</u>	<u>14</u>
Total	\$21,412,303	49

When organized: 1916.

Under what State laws: New York.

Principal place of business: 248 Madison avenue, New York City.

Authorized amount of capital: \$3,000,000.

Amount of capital subscribed: \$3,000,000.

What is the personal liability of stockholders? None.

How much of its capital stock is owned by the officers of the company? \$388,300.

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: \$4,100.

Total amount of its capital stock held by the company as collateral: None.

Rates of dividends for past five years: Nothing in 1916; 8 per cent. in 1917; 8 per cent. in 1918; 9 per cent. in 1919.

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.

State the sections of country in which loans are made, giving the principal counties: Practically all states in United States and all provinces of Canada.

State the number and amount of mortgages with interest six months or more in arrears: None.

Total amount loaned to date: \$88,847,464.95.
 Total amount of loans paid: \$75,201,680.59.
 Total amount of loans unpaid and outstanding: Guaranteed, \$13,645,-
 784.36; unguaranteed, none.
 Number and amount of loans extended the past two years: Number, 30;
 amount, \$97,349.60.
 Do you advance interest on unguaranteed loans? None.
 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 officers? Superintendent of Banks.
 Amount of securities sold in New York State for the past year: \$3,372,-
 000.
 Total amount of debentures certified: \$49,545,000.
 Less amount on hand and with agents: None.
 Total liability for debenture bonds: \$9,569,000.
 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): Metropolitan Trust Company of the City of New York, N. Y.

OFFICERS AND DIRECTORS

GEORGE C. VAN TUYL, JR.....	<i>Chairman of the Board</i>
EDWARD S. MADDOCK.....	<i>President</i>
HAROLD M. BENSON.....	<i>Vice-President</i>
HOWARD L. WYNEGAR.....	<i>Vice-President</i>
BURT A. McDONALD.....	<i>Vice-President</i>
J. GIBSON JARVIE.....	<i>Vice-President</i>
FRED A. FRANKLIN.....	<i>Treasurer</i>
DUANE R. DILLS.....	<i>Secretary</i>
W. J. BOLD.....	<i>Asst. Sec'y and Asst. Treas.</i>
J. D. DORT.....	<i>Director</i>
J. MERCADANTE.....	<i>Director</i>
CHARLES P. HOWLAND.....	<i>Director</i>
D. R. McLENNAN.....	<i>Director</i>
EDWARD S. MADDOCK.....	<i>Director</i>
W. W. MOUNTAIN.....	<i>Director</i>
HENRY A. RUDKIN.....	<i>Director</i>
HOWARD L. WYNEGAR.....	<i>Director</i>
GEORGE C. VAN TUYL, JR.....	<i>Director</i>
JOHN N. WILLYS.....	<i>Director</i>
WILLIAM M. RAMSAY.....	<i>Director</i>
H. MERCER WALKER.....	<i>Director</i>

DISCOUNT CORPORATION OF NEW YORK, NEW YORK CITY

[52 Wall street; organized 1918]

ASSETS

Stocks and bonds.....		\$450,985 00
Due from banks and bankers.....		10,000 00
Cash		730,870 56
Other assets, viz.:		
Acceptances purchased	\$108,161,930 97	
Expenses paid in advance.....	548 75	
Interest paid in advance.....	17,064 76	
Interest accrued receivable.....	1,055 60	
		<u>108,180,600 08</u>
Total		<u>\$109,372,455 64</u>

LIABILITIES

Capital stock paid in.....		\$5,000,000 00
Surplus fund		1,000,000 00
Undivided profits		234,323 82
Due to banks and bankers.....		141,104 73
Other liabilities, viz.:		
Unearned discount	\$304,788 28	
Acceptances sold	92,447,148 47	
Loans payable	10,200,000 00	
Reserved for taxes and expenses.....	31,272 61	
Interest accrued payable.....	13,822 73	
		<u>102,997,027 09</u>
Total		<u>\$109,372,455 64</u>

When organized: 1918.

Under what State Laws: New York.

Principal place of business: 52 Wall street, New York City.

Authorized amount of capital: \$5,000,000.

Amount of capital subscribed: \$5,000,000.

What is the personal liability of stockholders? None.

How much of its capital is owned by the officers of the company? \$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? No loans made.

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 officers? Superintendent of Banks.

Amount of securities sold in New York State for the past year: None.

Total amount of debentures certified: None.

Less amount on hand and with agents: None.

Total liability for debenture bonds: 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 MCHUGH	<i>President</i>
E. C. WAGNER.....	<i>Vice-President</i>
JEROME THRALLS	<i>Secretary and Treasurer</i>
FRANCIS L. HINES.....	<i>Director</i>
EDWIN S. MARSTON.....	<i>Director</i>
GATES W. MCGARRAH.....	<i>Director</i>
JOHN MCHUGH	<i>Director</i>
J. P. MORGAN.....	<i>Director</i>
SEWARD PROSSER	<i>Director</i>
CHARLES H. SABIN.....	<i>Director</i>
JAMES A. STILLMAN.....	<i>Director</i>
EUGENE V. R. THAYER.....	<i>Director</i>

FARMERS FUND, INC., ROCHESTER

[Alliance Building; organized 1919]

ASSETS

Loans on collateral security.....	\$228,975 04
Loans on personal security.....	266,217 73
Stocks and bonds.....	1,000 00
Furniture and fixtures.....	3,500 00
Current expenses.....	18,213 27
Due from banks and bankers.....	42,024 59
Cash.....	7,918 80
Total	\$567,849 43

LIABILITIES

Capital stock paid in.....	\$400,000 00
Surplus fund.....	100,000 00
Undivided profits.....	640 01
Bills payable.....	40,000 00
Interest paid in advance by borrowers.....	23,891 79
Other liabilities, viz.: Appraisal fees.....	3,317 63
Total	\$567,849 43

When organized: 1919.

Under what State Laws: New York.

Principal place of business: Rochester, N. Y.

Authorized amount of capital: \$400,000.

Amount of capital subscribed: \$400,000.

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: 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: All counties of New York State.

State the number and amount of mortgages with interest six months or more in arrears: None.

Total amount loaned to date: \$789,404.94.

Total amount of loans paid: \$294,212.17.

Total amount of loans unpaid and outstanding: Guaranteed, \$288,975.04; unguaranteed, \$266,217.73.

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. Amount: None.

Total amount in process of foreclosure: None.

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: None.

Total amount of debentures certified: None.

Less amount on hand and with agents: None.

Total liability for debenture bonds: None.

What do you estimate will be lost to the company on outstanding guaranteed mortgages and debenture securities? None.

Trustees for debentures: None.

OFFICERS AND DIRECTORS

MARC W. COLE.....	<i>President</i>
I. V. WEISBROD.....	<i>Secretary</i>
R. S. WOODBURN.....	<i>Treasurer</i>
A. B. HEPBURN.....	<i>Director</i>
WM. WOODWARD.....	<i>Director</i>
JACOB SCHIFF.....	<i>Director</i>
WM. CHURCH OSBORNE.....	<i>Director</i>
VANDERBILT WMBB.....	<i>Director</i>
MYRON S. HALL.....	<i>Director</i>
GEORGE URBAN, JR.....	<i>Director</i>
OLIVER CABANA, JR.....	<i>Director</i>
GEO. E. MERRILL.....	<i>Director</i>
F. E. STORMS.....	<i>Director</i>
W. G. POLLARD.....	<i>Director</i>
F. W. HUMPHREY.....	<i>Director</i>
W. I. TABER.....	<i>Director</i>
T. HARVEY FERRIS.....	<i>Director</i>
DELMAR RUNKLE.....	<i>Director</i>
H. G. PHELPS.....	<i>Director</i>
H. A. HICKOK.....	<i>Director</i>
C. E. BIXBY.....	<i>Director</i>
FRANK HALE.....	<i>Director</i>
T. W. SWAN.....	<i>Director</i>
CHARLES L. SMITH.....	<i>Director</i>
CHARLES SMITH.....	<i>Director</i>
M. H. SANFORD.....	<i>Director</i>
W. J. SIMPSON.....	<i>Director</i>
MARC W. COLE.....	<i>Director</i>
H. A. TELLIER.....	<i>Director</i>
ROBERT A. DOWNEY.....	<i>Director</i>
WALTER A. LESTER.....	<i>Director</i>
E. E. PERKINS.....	<i>Director</i>
F. S. THOMAS.....	<i>Director</i>
LEDYARD COGSWELL, JR.....	<i>Director</i>

FIRST MORTGAGE GUARANTEE COMPANY, LONG ISLAND CITY

[Bridge Plaza — north; organized 1911]

ASSETS

Loans secured by first liens on real estate.....		\$499,725 00
Loans on collateral security.....		3,200 00
Stocks and bonds.....		100,097 99
Office building (contract).....		21,132 38
Other real estate.....		26,454 76
Furniture and fixtures and plant.....		5,499 32
Cash.....		93,895 18
Other assets, viz.:		
Interest accrued receivable.....	\$59,949 13	
Mortgage certificates.....	17,264 75	
Bills receivable.....	275 00	
War Savings Stamps.....	100 00	
Deferred items.....	5,907 23	
		<u>83,496 11</u>
Total		<u><u>\$833,500 74</u></u>

LIABILITIES

Capital stock paid in.....	\$500,000 00
Surplus fund.....	125,000 00
Undivided profits.....	104,542 27
Due borrowers on loans made.....	51,737 50
Deposits awaiting investment.....	11,667 31
Other liabilities, viz.: Interest accrued payable.....	40,553 66
Total	<u><u>\$833,500 74</u></u>

When organized: 1911.

Under what State Laws: New York.

Principal place of business, Bridge Plaza, North, Long Island City, N. Y.

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? \$16,800.

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, 4% year, 1919.

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 moneyed is advanced to borrower? Yes.

State the sections of country in which loans are made, giving the principal counties: Queens, Kings, Nassau and Suffolk 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: \$6,214,000.

Total amount of loans paid: \$2,703,925.

Total amount of loans unpaid and outstanding: Guaranteed, \$3,010,350; unguaranteed, \$499,725.

Number and amount of loans extended the past two years: Number, 171; amount, \$961,500.

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: Number, 1; amount, \$12,000.

Total amount in process of foreclosure: None.

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: \$896,626.

Total amount of debentures certified: None.

Less amount on hand and with agents: None.

Total amount of debentures certified: 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

H. PUSHAE WILLIAMS	<i>President</i>
CLINTON R. JAMES.....	<i>Vice-President</i>
E. COVERT HULST	<i>Treasurer</i>
ARVINE C. LEACH.....	<i>Secretary</i>
PAUL BONYNGE	<i>Director</i>
CYRIL CRIMMINS	<i>Director</i>
STEWART W. EAMES.....	<i>Director</i>
JOHN J. HALLERAN	<i>Director</i>
JOHN ANDERSON LEACH	<i>Director</i>
SAMUEL RIKER, Jr.....	<i>Director</i>
MAURICE D. BARRY	<i>Director</i>
C. M. LOWES	<i>Director</i>
J. M. DEMAREST	<i>Director</i>
G. G. M. THOMAS.....	<i>Director</i>
W. H. GELSHENEN	<i>Director</i>
H. A. HIGBIE	<i>Director</i>
W. J. ROOME.....	<i>Director</i>

FOREIGN CREDIT CORPORATION, NEW YORK CITY

[37 Liberty street; organized 1919]

ASSETS

Loans on collateral security.....	\$5,356,640 00
Stocks and bonds.....	501,025 00
Furniture and fixtures.....	1,693 30
Current expenses.....	1,036 44
Due from sundry persons.....	60 20
Due from banks and bankers.....	256,564 85
Cash.....	515 95
Other assets, viz.:	
Interest accrued receivable.....	\$31,337 89
Customers' liability account, acceptances and letters of credit.....	5,261,016 09
	5,292,353 98
Total.....	\$11,409,889 72

LIABILITIES

Capital stock paid in.....	\$5,000,000 00
Surplus fund.....	1,000,000 00
Undivided profits.....	86,179 59
Due borrowers on loans made.....	50,000 00
Other liabilities, viz.:	
Accounts payable.....	\$2,699 03
Reserve for taxes and interest.....	9,995 01
Acceptances and letters of credit.....	5,261,016 09
	5,273,710 13
Total.....	\$11,409,889 72

When organized: 1919.

Under what State Laws: New York.

Principal place of business: 37 Liberty street, New York, N. Y.

Authorized amount of capital: \$5,000,000.

Amount of capital subscribed: \$5,000,000.

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? Yes.

State the sections of country in which loans are made, giving the principal counties: New York.

State the number and amount of mortgages with interest six months or more in arrears: None.

Total amount loaned to date: \$8,356,640.

Total amount of loans paid: \$3,000,000.

Total amount of loans unpaid and outstanding: Guaranteed, \$5,356,640; unguaranteed, none.

Number and amount of loans extended the past two years: Number, 50; amount, \$8,356,640.

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 officers? 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 mentioned.
 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

E. V. R. THAYER.....	<i>Chairman of the Board</i>
G. M. P. MURPHY.....	<i>President</i>
G. M. DAHL.....	<i>Vice-President</i>
D. RAYMOND NOYES.....	<i>Vice-President</i>
ROMAINE A. PHILPOT.....	<i>Secretary-Treasurer</i>
ALBERT BRETON.....	<i>Director</i>
G. M. DAHL.....	<i>Director</i>
SIDNEY S. LIGGETT.....	<i>Director</i>
G. W. DAVISON.....	<i>Director</i>
G. M. P. MURPHY.....	<i>Director</i>
D. RAYMOND NOYES.....	<i>Director</i>
ALEXANDER V. OSTROM.....	<i>Director</i>
R. S. POTTER.....	<i>Director</i>
LEVI L. RUE.....	<i>Director</i>
E. V. R. THAYER.....	<i>Director</i>

FOREIGN TRADE BANKING CORPORATION, NEW YORK CITY

[35 Wall street; organized 1918]

ASSETS

Loans on collateral security.....		\$733,368 50
Stocks and bonds.....		242,954 25
Cash		920,613 95
Other assets, viz.:		
Foreign exchange	\$1,772,254 76	
Bank acceptances purchased.....	1,542,051 50	
Trade acceptances purchased.....	60,000 00	
Bills purchased	409,572 45	
Accrued interest receivable.....	4,966 26	
Customers' liability on acceptances.....	7,721,411 23	
		<u>11,510,256 20</u>
Total		<u><u>\$13,407,192 90</u></u>

LIABILITIES

Capital stock paid in.....		\$2,000,000 00
Surplus fund		200,000 00
Undivided profits		442,693 80
Deposits awaiting investment.....		550,462 40
Due to banks and bankers.....		783,048 06
Other liabilities, viz.:		
Reserved for taxes and unearned discounts.....	\$95,386 71	
Balances arising from discounts and collateral accounts	915,956 48	
Balances of foreign banks.....	392,630 26	
Accrued interest payable.....	633 33	
Acceptances executed for customers.....	8,026,381 86	
		<u>9,430,988 64</u>
Total		<u><u>\$13,407,192 90</u></u>

When organized: 1918.

Under what State Laws: New York.

Principal place of business: 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? \$1,051,400.

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 declared.

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.

State the sections of country in which loans are made, giving the principal counties: New York.

State the number and amount of mortgages with interest six months or more in arrears: None.

Total amount loaned to date: \$41,327,990.04.

Total amount of loans paid, \$40,594,621.54.

Total amount of loans unpaid and outstanding: Guaranteed, \$733,368.50; 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 officers? 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 mentioned.

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 mortgage and debenture securities? Nothing.

Trustees for debentures (if more than one class, state series certified to by each): None.

OFFICERS AND DIRECTORS

GEORGE A. GASTON.....	<i>President</i>
MAX MAY	<i>Vice-President</i>
WILLIAM T. LAW	<i>Secretary</i>
GEORGE A. GASTON	<i>Director</i>
MAX MAY	<i>Director</i>
BENJAMIN S. GUINNESS	<i>Director</i>
HARRY T. HALL	<i>Director</i>
WADE ROBINSON	<i>Director</i>
PAUL A. SALEMBIER	<i>Director</i>
CECIL P. STEWART	<i>Director</i>

FRENCH AMERICAN BANKING CORPORATION, NEW YORK CITY.

[67 William street; organized 1919]

ASSETS

Loans on collateral security.....		\$7,220,000 00
Stocks and bonds.....		1,000 00
Furniture and fixtures.....		10,000 00
Due from sundry persons.....		2,882 51
Due from banks and bankers.....		1,682,840 53
Cash		1,781 04
Other assets, viz.:		
Bankers' acceptances	\$935,996 54	
Bills purchased	71,000 00	
Interest accrued	22,470 16	
Commissions accrued	1,875 73	
Provision for acceptances.....	464,971 29	
Customers' liability on acceptances and letters of credit	9,973,896 94	
Exchange sold	1,920,195 33	
Other items receivable.....	287 68	
		<u>13,390,693 67</u>
Total		<u><u>\$22,309,197 75</u></u>

LIABILITIES

Capital stock paid in.....		\$2,000,000 00
Surplus fund		500,000 00
Undivided profits		67,073 28
Other deposits		1,667,895 36
Due to banks and bankers.....		5,707,519 83
Other liabilities, viz.:		
Acceptances	\$6,291,516 23	
Letters of credit.....	4,147,352 00	
Exchange bought	1,109,626 99	
Foreign exchange	798,912 92	
Reserve for taxes.....	11,222 96	
Reserve for interest.....	1,530 00	
Unearned discount.....	6,942 35	
Federal and State taxes withheld.....	4,309 51	
Accounts payable	1,296 32	
		<u>12,366,709 28</u>
Total		<u><u>\$22,309,197 75</u></u>

When organized: April 25, 1919.

Under what State Laws? New York.

Principal place of business: 67 William street, New York, N. Y.

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? 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.

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: None.

What are the "Other Deposits" mentioned in the statement? Current accounts of Foreign Governments, individuals, firms and corporations, the results of foreign transactions.

OFFICERS AND DIRECTORS

MAURICE SILVERTER	<i>President</i>
F. ABBOT GOODHIRE	<i>Vice-President</i>
JOHN E. RAVENSKY	<i>Vice-President</i>
ROGER P. KAVANAUGH.....	<i>Vice-President</i>
THOMAS E. GREEN.....	<i>Secretary</i>
ARTHUR TERRY	<i>Treasurer</i>
JAMES ALEXANDER	<i>Director</i>
PAUL BOYER	<i>Director</i>
PAUL FULLER, JR.	<i>Director</i>
MAURICE LEWANDOWSKI	<i>Director</i>
EDGAR LLEWELLYN	<i>Director</i>
STANIAS SIMON	<i>Director</i>
HARRY B. THAYER	<i>Director</i>
DANIEL G. WING	<i>Director</i>
OWEN D. YOUNG	<i>Director</i>
MAURICE SILVERTER	<i>Director</i>
F. ABBOT GOODHIRE	<i>Director</i>
JOHN E. RAVENSKY	<i>Director</i>

GENERAL COMMERCIAL SECURITIES CORPORATION, ROCHESTER, N. Y.

[25 Triangle Building; organized 1919]

ASSETS

Loans on collateral security.....	\$299,900 23
Stocks and bonds.....	10,628 85
Current expenses.....	215 80
Due from banks and bankers.....	39,255 84
Cash.....	472 73
	<hr/>
Total.....	<u>\$350,473 45</u>

LIABILITIES

Capital stock paid in.....	\$200,000 00
Surplus fund.....	25,000 00
Undivided profits.....	15,257 65
Bills payable.....	215 80
Due to banks and bankers.....	110,000 00
	<hr/>
Total.....	<u>\$350,473 45</u>

When organized: September 18, 1919.
 Under what State Laws: New York State.
 Principal place of business: 25 Triangle Bldg., Rochester, 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? \$49,000.
 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.
 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.
 State the sections of country in which loans are made, giving the principal counties: Monroe and Onondaga counties, New York State.
 State the number and amount of mortgages with interest six months or more in arrears: Number, none.
 Total amount loaned to date, \$426,569.29.
 Total amount of loans paid: \$126,669.05.
 Total amount of loans unpaid and outstanding: Guaranteed, \$299,900.23.
 Do you advance interest on unguaranteed loans? No.
 Number and amount of mortgages foreclosed in the past year: Number, none.
 Total amount in process of foreclosure: None.
 Is the company subject to examination by local State officers? Yes.
 What offices? Superintendent of Banks.
 Amount of securities sold in New York State for the past year: None.

OFFICERS AND DIRECTORS

ROMAN WOLFERT.....	<i>President</i>
EUGENE J. KLINGER.....	<i>Vice-President</i>
COURTENAY S. WHITMAN.....	<i>Secretary and Treasurer</i>
FRANK J. KLINGER.....	<i>Director</i>
WM. J. GUCKER.....	<i>Director</i>
M. F. SHAFER.....	<i>Director</i>
LOUIS GIBAUD	<i>Director</i>
GEORGE C. STAUD.....	<i>Director</i>
F. J. YAWMAN.....	<i>Director</i>
ROMAN WOLFERT	<i>Director</i>
EUGENE J. KLINGER.....	<i>Director</i>
COURTENAY D. WHITMAN.....	<i>Director</i>

GENERAL MOTORS ACCEPTANCE CORPORATION, NEW YORK CITY

[228 West 57th street; organized 1919]

ASSETS

Loans on collateral security.....	\$15,025,641 01
Stocks and bonds.....	476,075 00
Furniture, fixtures and equipment.....	117,399 50
Cash	505,323 48
Other assets, viz.:	
Interest accrued	\$15,049 16
Discount prepaid on collateral gold notes.....	102,488 33
Accounts receivable	89,710 62
Guarantees of foreign customers.....	198,547 80
Taxes and insurance prepaid.....	3,945 61
Deferred charges	6,242 29
	415,983 71
Total	\$16,540,422 70

LIABILITIES

Capital stock paid in.....	\$2,000,000 00
Surplus fund	500,000 00
Undivided profits	883 61
Bills payable	5,250,876 99
Other liabilities, viz.:	
Collateral gold notes outstanding.....	\$8,318,000 00
Guarantees of foreign customers.....	198,547 80
Accounts payable	21,995 26
Interest prepaid	106,877 54
Rent and taxes accrued.....	13,900 00
Reserve for losses, depreciation on equipment, and for charges	129,341 50
	8,788,662 10
Total	\$16,540,422 70

When organized: January 29, 1919.

Under what State Laws: New York.

Principal place of business: 228 West 57th 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 the capital stock is owned by the officers of the company?

Each director is holder of record of 10 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, organized 1919.

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: United States, Canada and European countries.

State the number and amount of mortgages with interest six months or more in arrears: None.

Total amount loaned to date: \$20,880,988.03.

Total amount of loans paid: \$5,855,347.02.

Total amount of loans unpaid and outstanding: \$15,025,641.01.

Number and amount of loans extended the past two years? Number, 18,762; amount, \$20,880,988.03.

Do you advance interest on unguaranteed loans? No.

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: None.

Total amount of Collateral Gold Notes authenticated: \$8,318,000.

Total liability for Collateral Gold Notes: \$8,318,000.

Trustees for Collateral Gold Notes: Irving Trust Company, New York City.

OFFICERS AND DIRECTORS

J. AMORY HASKELL.....	<i>President</i>
JOHN J. RASKOB	<i>Vice-President</i>
PAUL FITZPATRICK	<i>Vice-President</i>
ALFRED H. SWAYNE	<i>Vice-President</i>
CURTIS C. COOPER.....	<i>Secretary</i>
REUNE MARTIN	<i>Treasurer</i>
WILLIAM C. DURANT	<i>Director</i>
PIERRE S. DU PONT	<i>Director</i>
IRENE DU PONT	<i>Director</i>
HENRY DU PONT.....	<i>Director</i>
J. AMORY HASKELL	<i>Director</i>
JOHN J. RASKOB	<i>Director</i>
PAUL FITZPATRICK	<i>Director</i>
CURTIS C. COOPER	<i>Director</i>
ALFRED H. SWAYNE	<i>Director</i>

GUARANTEED MORTGAGE COMPANY OF NEW YORK, NEW YORK CITY

[200 Broadway; organized 1909]

ASSETS

Loans secured by first liens on real estate.....		\$284,602 00
Loans on collateral security.....		75,000 00
Stocks and bonds.....		90,488 00
Other real estate.....		32,467 77
Due from banks and bankers.....		28,855 55
Other assets, viz.:		
Interest accrued.....	\$3,961 23	
Premium accrued.....	2,613 64	
		<u>6,579 87</u>
Total		<u><u>\$517,993 19</u></u>

LIABILITIES

Capital stock paid in.....		\$375,000 00
Surplus fund.....		116,220 46
Bills payable.....		2,500 00
Dividends unpaid.....		7,500 00
Other liabilities, viz.:		
Accounts payable.....	\$12,731 70	
Interest payable accrued.....	179 39	
Equalization.....	3,861 64	
		<u>16,772 73</u>
Total		<u><u>\$517,993 19</u></u>

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? \$79,900.

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: 8 per cent. per annum, 1914-1919.

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? Examinations made by unsalaried officers.

State the sections of country in which loans are made, giving the principal counties: New York and Bronx 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: \$6,671,572.34.

Total amount of loans paid: \$2,820,045.34.

Total amount of loans unpaid and outstanding: Guaranteed, \$3,491,925.00; unguaranteed, \$359,602.00.

Number and amount of loans extended the past two years: Number, 69; amount, \$1,188,510.

Do you advance interest on unguaranteed loans? No.

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 officers? Superintendent of Banks.

Amount of securities sold in New York State for the past year: \$122,516.

What do you estimate will be lost to the company on outstanding guaranteed mortgages and debenture securities? Nothing.

OFFICERS AND DIRECTORS

JOHN E. EUSTIS.....	<i>President</i>
AUGUSTUS B. CARRINGTON	<i>Vice-President</i>
JOHN L. SHEA.....	<i>Vice-President</i>
CHAS. L. ACKER.....	<i>Treasurer</i>
JAMES B. TURK	<i>Secretary</i>
HERBERT B. SHONK.....	<i>Director</i>
GEO. D. CARRINGTON	<i>Director</i>
FRANKLIN P. DURYEA.....	<i>Director</i>
RUSSELL FROST	<i>Director</i>
GEORGE B. HARDIE	<i>Director</i>
HENRY A. INGRAHAM	<i>Director</i>
ALFRED L. LANE	<i>Director</i>
FRANK J. SCHOONMAKER.....	<i>Director</i>
JOHN L. SHEA.....	<i>Director</i>
JOHN E. EUSTIS	<i>Director</i>
AUGUSTUS B. CARRINGTON.....	<i>Director</i>
CHAS. L. ACKER.....	<i>Director</i>
JAMES B. TURK.....	<i>Director</i>
FRANK BEGRISCH, JR.....	<i>Director</i>
CARLTON B. PIERCE	<i>Director</i>

HOME MORTGAGE INVESTMENT COMPANY OF NEW YORK,
BROOKLYN

[383 Jay street; organized 1911]

ASSETS

Loans secured by first liens on real estate.....	\$185,890 00
Loans secured by second liens on real estate.....	12,687 65
Loans on collateral security.....	29,500 00
Stocks and bonds.....	3,472 00
Cash.....	856 75
Other assets, viz.: Accrued interest.....	731 85
Total	<u>\$233,138 25</u>

LIABILITIES

Capital stock paid in.....	\$100,000 00
Surplus fund.....	50,000 00
Undivided profits.....	4,290 16
Certificates of deposit bearing interest.....	67,340 75
Deposits awaiting investment.....	11,100 00
Other liabilities, viz.: Accrued interest.....	407 34
Total	<u>\$233,138 25</u>

When organized: 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: 1915, 7½ per cent.; 1916, 8 per cent.; 1917, 7 per cent.; 1918, 7½ per cent.; 1919, 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: Kings and Queens counties.

State the number and amount of mortgages with interest six months or more in arrears: Number, 1; amount, \$200.

Total amount loaned to date: \$13,905,222.47.

Total amount of loans paid: \$13,677,144.82.

Total amount of loans unpaid and outstanding: Guaranteed, \$198,577.65; unguaranteed, \$29,500.

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: Number, 1; amount, \$7,750.

Total amount in process of foreclosure: None.

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: \$3,442,183.25.

Total amount of debentures certified: None.

Less amount on hand and with agents: None.

Total liability for debenture bonds: 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	<i>President</i>
HARRY GRATTAN	<i>Vice-President</i>
HENRY B. DAVENPORT	<i>Treasurer</i>
DWIGHT COMSTOCK	<i>Secretary</i>
ALEXANDER G. CALDER	<i>Director</i>
THOMAS W. RUTHERFORD	<i>Director</i>
EDWARD S. BANCROFT	<i>Director</i>
HARRY GRATTAN	<i>Director</i>
HENRY B. DAVENPORT	<i>Director</i>
DWIGHT COMSTOCK	<i>Director</i>

HUDSON MORTGAGE COMPANY, NEW YORK CITY

[135 Broadway; organized 1906]

ASSETS

Loans secured by second liens on real estate.....		\$31,500 00
Stocks and bonds		4,125 00
Real estate		355,009 75
Cash		12,670 93
Other assets, viz.:		
Interest receivable accrued.....	\$764 47	
Rents receivable accrued.....	2,929 77	
		<u>3,694 24</u>
Total		<u><u>\$406,999 92</u></u>

LIABILITIES

Capital stock paid in.....		\$100,000 00
Undivided profits		34,588 43
Other liabilities, viz.:		
Bonds and mortgages payable.....	\$260,000 00	
Interest payable accrued.....	3,900 00	
Cash advanced by buyers on contracts and expense adjustment	7,511 49	
Reserve for taxes.....	1,000 00	
		<u>272,411 49</u>
Total		<u><u>\$406,999 92</u></u>

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 officers of the company? \$48,000.

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: 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? Examinations are made by officers and directors.

State the sections of country in which loans are made, giving the principal counties: New York City, N. Y.

State the number and amount of mortgages with interest six months or more in arrears: None.

Total amount loaned to date: \$4,637,191.02.

Total amount of loans paid: \$4,605,691.02.

Total amount of loans unpaid and outstanding: \$31,500.

Number and amount of loans extended the past two years: None.

Do you advance interest on unguaranteed loans? No.

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 officers? Superintendent of Banks.

Amount of securities sold in New York State for the past year: None.

What do you estimate will be lost to the company on outstanding guaranteed mortgages and debenture securities? None outstanding.

OFFICERS AND DIRECTORS

WM. N. HARTE.....	<i>President</i>
WM. F. CLARE.....	<i>Vice-President</i>
CYRIL H. BURDETT.....	<i>Treasurer</i>
HERBERT MARPLES.....	<i>Secretary</i>
WM. F. CLARE.....	<i>Director</i>
JAMES A. TROWBRIDGE.....	<i>Director</i>
WM. N. HARTE.....	<i>Director</i>
MISS E. E. SCHEUSSLER.....	<i>Director</i>
CYRIL H. BURDETT.....	<i>Director</i>
HERBERT MARPLES.....	<i>Director</i>
JAMES A. TROWBRIDGE, JR.....	<i>Director</i>

**LONG ISLAND BOND AND MORTGAGE GUARANTEE COMPANY,
JAMAICA**

[375 Fulton street; organized 1905]

ASSETS

Loans secured by first liens on real estate.....	\$255,546 25
Stocks and bonds.....	20,236 00
Other real estate.....	18,644 66
Due from banks and bankers.....	67,145 66
Due on uncompleted loans.....	66,675 00
Cash	100 00
Other assets, viz.: Accrued interest.....	45,237 92
Total	\$473,585 49

LIABILITIES

Capital stock paid in.....	\$200,000 00
Surplus fund	100,000 00
Undivided profits	55,897 14
Due borrowers on loans made.....	66,675 00
Other liabilities, viz.:	
Property sold under contract.....	\$4,079 75
Reserve	7,700 00
Interest accrued payable.....	39,233 60
	<u>51,013 35</u>
Total	\$473,585 49

When organized: 1905.
 Under what State laws: New York.
 Principal place of business: 375 Fulton street, Jamaica, N. Y.
 Amount of capital subscribed: \$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? \$37,800.
 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: \$15,000 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: 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: Kings, Queens, Nassau and Suffolk counties, New York State.
 State the number and amount of mortgages with interest six months or more in arrears: Number, 1; amount, \$3,000.
 Total amount loaned to date: \$4,317,000.
 Total amount of loans paid: \$1,553,053.75.
 Total amount of loans unpaid and outstanding: Guaranteed, \$2,441,725; unguaranteed, \$322,221.25.
 Number and amount of loans extended the past two years: Number, 500; amount, \$1,386,850.
 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: Number, 6; amount, \$13,700.
 Total amount in process of foreclosure: None.
 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: \$325,550.
 What are the "Other Deposits" mentioned in the statement? None.
 Total amount of debentures certified: None.
 Total liability for debenture bonds as per statement: None.
 Less amount on hand and with agents: 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

JAMES MACBETH	<i>President</i>
THEODORE G. CLARKE	<i>Vice-President</i>
GRANVILLE H. ROME	<i>Vice-President</i>
DANIEL W. QUINN, JR.	<i>Treasurer</i>
GEORGE T. WATTS	<i>Secretary</i>
M. A. STANSFIELD	<i>Asst. Secretary</i>
JAMES MACBETH	<i>Director</i>
ROBERT B. AUSTIN	<i>Director</i>
THEODORE G. CLARKE	<i>Director</i>
GEORGE T. WATTS	<i>Director</i>
WM. J. WHEELER	<i>Director</i>
GRANVILLE H. ROME	<i>Director</i>
DITMARS ELDERT	<i>Director</i>
JAMES VANDERVEER	<i>Director</i>
GEORGE S. DOWNING	<i>Director</i>
FREDERICK D. BACKUS	<i>Director</i>
CHARLES STUART FOLSOM	<i>Director</i>
HENRY A. MEYER	<i>Director</i>
DANIEL W. QUINN, JR.	<i>Director</i>
FRANK S. HARLOW	<i>Director</i>

LONG ISLAND FINANCE CORPORATION, JAMAICA

[359 Fulton street; organized 1919]

ASSETS

Loans secured by first liens on real estate.....	\$78,050 00
Loans on collateral security.....	89,151 17
Stocks and bonds.....	990 00
Furniture and fixtures.....	1,061 36
Cash	17,663 34
Other assets, viz.: Interest prepaid.....	100 53
Total	<u>\$187,016 40</u>

LIABILITIES

Capital stock paid in.....	\$100,000 00
Surplus fund.....	10,000 00
Undivided profits	2,847 80
Premiums	629 32
Bills payable	25,000 00
Due borrowers on loans made.....	31,894 05
Other liabilities, viz.:	
Rediscounts	\$16,233 14
Reserve	412 09
	<u>16,645 23</u>
Total	<u>\$187,016 40</u>

When organized: June 25, 1919.

Under what State laws: New York.

Principal place of business: 359 Fulton street, Jamaica, N. Y.

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? \$90,800.

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.

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 county, New York State.

State the number and amount of mortgages with interest six months or more in arrears: None.

Total amount loaned to date: \$120,750.

Total amount of loans paid: None.

Total amount of loans unpaid and outstanding: Guaranteed, \$42,700; unguaranteed, \$78,050.

Number and amount of loans extended the past two years: Number, none.

Do you advance interest on unguaranteed loans? No.

Number and amount of mortgages foreclosed in the past year: Number, none.

Total amount in process of foreclosure: None.

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: None.

OFFICERS AND DIRECTORS

ROBERT W. HIGBIE.....	<i>President</i>
WM. W. GILLEN	<i>Vice-President</i>
HAMILTON A. HIGBIE.....	<i>Treasurer</i>
WM. H. SHANNON	<i>Secretary</i>
PARK A. ROWLEY	<i>Director</i>
FRANKLIN A. ROGERS	<i>Director</i>
ROBERT W. HIGBIE	<i>Director</i>
WM. W. GILLEN	<i>Director</i>
HAMILTON A. HIGBIE	<i>Director</i>
WM. H. SHANNON	<i>Director</i>

**MANUFACTURERS AND EMPLOYEES MORTGAGE CORPORATION,
NIAGARA FALLS**

[Organized 1919]

ASSETS

Loans secured by second liens on real estate.....	\$14,908 92
Stocks and bonds.....	225,270 00
Furniture and fixtures.....	534 88
Due from banks and bankers.....	8,802 52
Other assets, viz.: Interest accrued	2,016 38
Total	\$251,532 70

LIABILITIES

Capital stock paid in.....	\$200,000 00
Surplus fund	50,000 00
Undivided profits	1,527 35
Other liabilities, viz.: Accounts payable.....	5 35
Total	\$251,532 70

When organized: August 15, 1919.

Under what State Laws: New York State.

Principal place of business: Niagara Falls, 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? \$1,875.

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.

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 section of country in which loans are made, giving the principal counties: Niagara County, New York State.

State the number and amount of mortgages with interest six months or more in arrears: Number, none.

Total amount loaned to date: \$15,500.

Total amount of loans paid: \$591.08.

Total outstanding of loans unpaid and outstanding: Guaranteed, none; unguaranteed, \$14,908.92.

Number and amount of loans extended the past two years: Number, none.

Do you advance interest on unguaranteed loans? No.

Number and amount of mortgages foreclosed in the past year: Number, none.

Total amount in process of foreclosure: None.

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: \$145,000.

OFFICERS AND DIRECTORS

FRED J. COE.....	<i>President</i>
J. G. MARSHALL.....	<i>Vice-President</i>
ACHESON SMITH	<i>Vice-President</i>
FRANK J. TONE.....	<i>Secretary-Treasurer</i>
R. L. McDONALD	<i>Asst. Secy.-Treas.</i>
WM. P. BAKER.....	<i>Director</i>
H. R. CORVETH.....	<i>Director</i>
W. W. KINCAID.....	<i>Director</i>
C. L. KANE.....	<i>Director</i>
FRANK S. LAW.....	<i>Director</i>
FRED MASON	<i>Director</i>
J. E. MONTAGUE.....	<i>Director</i>
CHAS H. MORITZ.....	<i>Director</i>
A. J. PORTER.....	<i>Director</i>
L. S. SILBERBERG.....	<i>Director</i>
PAUL A. SCHOELLKOPF	<i>Director</i>
FRED J. COE.....	<i>Director</i>
J. G. MARSHALL.....	<i>Director</i>
ACHESON SMITH	<i>Director</i>
FRANK J. TONE.....	<i>Director</i>

MOHAWK VALLEY INVESTMENT CORPORATION, UTICA

{225 Genesee street; organized 1918}

ASSETS

Loans on collateral security.....	\$4,616 50
Stocks and bonds.....	429,363 31
Current expenses	44,239 37
Due from sundry persons.....	10,027 41
Due from banks and bankers.....	21,883 57
Cash	1,232 23
Total	\$511,362 39

LIABILITIES

Capital stock paid in.....	\$150,000 00
Surplus fund	8,483 90
Undivided profits	84,336 39
Bills payable	99,500 00
Other liabilities, viz.:	
Suspense account	\$842 23
Due to customers.....	168,139 87
Total	\$511,362 39

When organized: May 14, 1918.

Under what State Laws: New York State.

Principal place of business: 225 Genesee street, Utica.

Authorized amount of capital: \$150,000.

Amount of capital subscribed: \$150,000.

What is the personal liability of stockholders? None.

How much of its capital stock is owned by the officers of the company? \$60,000.

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: 3% Jan. 1, 1919, 8% thereafter.

State the number and amount of mortgages with interest six months or more in arrears: Number, none.

Total amount loaned to date: \$141,326.92.

Total amount of loans paid: \$136,710.42.

Total amount of loans unpaid and outstanding: Guaranteed, \$4,616.50.

Do you advance interest on unguaranteed loans? No.

Number and amount of mortgages foreclosed in the past year: Number, none.

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: \$6,713,039.37.

OFFICERS AND DIRECTORS

D. CLINTON MURRAY.....	<i>President</i>
T. HARVEY FERRIS.....	<i>Vice-President</i>
A. JAMES ECKERT.....	<i>Treasurer</i>
DOUGLAS M. ROSS.....	<i>Secretary</i>
ARTHUR HIND.....	<i>Director</i>
WILLIAM I. TABER.....	<i>Director</i>
CHAS. B. ROGERS.....	<i>Director</i>
D. CLINTON MURRAY.....	<i>Director</i>
BEECHER M. CROUSE.....	<i>Director</i>
JOSEPH H. REANEY.....	<i>Director</i>
A. JAMES ECKERT.....	<i>Director</i>
T. HARVEY FERRIS.....	<i>Director</i>
GEORGE L. BRADFORD.....	<i>Director</i>

MORRIS PLAN COMPANY OF ALBANY, N. Y.

[67 State street; organized 1915]

ASSETS

Loans on collateral security.....		\$76,725 00
Loans on personal security.....		312,300 00
Stocks and bonds.....		8,806 00
Furniture and fixtures.....		2,125 19
Due from banks and bankers.....		2,520 16
Cash		1,568 49
Other assets, viz.:		
Trade acceptances	\$76,818 23	
Claims, judgments	24 00	
		<u>76,852 23</u>
Total		<u><u>\$480,897 07</u></u>

LIABILITIES

Capital stock paid in.....		\$100,000 00
Surplus fund		10,000 00
Undivided profits		15,676 67
Dividends unpaid		3,000 00
Interest paid in advance by borrowers.....		16,322 37
Due to banks and bankers.....		107,800 00
Other liabilities, viz.:		
Investment certificates outstanding.....	\$42,800 00	
Payments on installment certificates hypothecated..	154,488 00	
Payments on installment certificates unhypothecated	872 00	
Payments on trade acceptances hypothecated.....	23,750 99	
Payments on Liberty bonds by subscribers.....	1,778 00	
Reserve for interest, taxes and losses.....	4,389 44	
Sundries	28 60	
		<u>228,098 03</u>
Total		<u><u>\$480,897 07</u></u>

When organized: July 29, 1915.

Under what State Laws: New York.

Principal place of business: 67 State street, Albany, N. Y.

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?
\$7,400.

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: 3 per cent semi-annually since Jan. 1917.

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 section of country in which loans are made, giving the principal counties. Albany and Rensselaer counties, New York State.

Total amount loaned to date: \$1,458,450.

Total amount of loans paid: \$1,069,425.

Total amount of loans unpaid and outstanding: Guaranteed, \$76,725; unguaranteed, \$312,300.

Number and amount of loans extended the past two years: None.

Do you advance interest on unguaranteed loans? No.

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 officers? Superintendent of Banks.
 Amount of securities sold in New York State for the past year, \$17,350.
 Total amount of debentures certified: None.
 Total liability for debenture bonds: None.

OFFICERS AND DIRECTORS

CHARLES L. A. WHITNEY.....	<i>President</i>
DONALD McDONALD	<i>Vice-President</i>
SAMUEL HESSBERG	<i>Vice-President</i>
LUTHER H. TUCKER	<i>Sec.-Treasurer</i>
HILDRETH J. ACKROYD.....	<i>Director</i>
WILLIAM L. AUSTIN.....	<i>Director</i>
WALTER W. BATCHELDER.....	<i>Director</i>
JOHN A. BECKER.....	<i>Director</i>
HORACE S. BELL.....	<i>Director</i>
LEDYARD COGSWELL, JR.....	<i>Director</i>
MALCOLM S. FEARY.....	<i>Director</i>
FRANK B. GILBERT.....	<i>Director</i>
FRANK C. HERRICK.....	<i>Director</i>
SAMUEL HESSBERG	<i>Director</i>
THOMAS HUN	<i>Director</i>
EDWARD J. HUSSEY.....	<i>Director</i>
HENRY H. KOHN.....	<i>Director</i>
FRED E. LINDER.....	<i>Director</i>
DONALD McDONALD	<i>Director</i>
G. WILLIAM McEWAN	<i>Director</i>
JONAS MUEHLFELDER	<i>Director</i>
WILLIAM J. MULLEN	<i>Director</i>
S. L. MUNSON, JR.....	<i>Director</i>
FRANCIS A. SHIELDS.....	<i>Director</i>
JOHN K. SPENCER	<i>Director</i>
ALFRED J. SPORBORG.....	<i>Director</i>
GEORGE W. STEDMAN.....	<i>Director</i>
LUTHER H. TUCKER.....	<i>Director</i>
THOMAS I. VAN ANTWERP.....	<i>Director</i>
JAMES R. WATT.....	<i>Director</i>
JAMES A. WENDELL.....	<i>Director</i>
WILLIAM A. WHEELER.....	<i>Director</i>
CHARLES L. A. WHITNEY.....	<i>Director</i>
WILLIAM G. FURLONG.....	<i>Director</i>
A. J. MORRIS.....	<i>Director</i>
RUSSELL E. SARD.....	<i>Director</i>

MORRIS PLAN COMPANY OF BUFFALO, BUFFALO, N. Y.

[400 General Electric Building; organized 1916]

ASSETS

Loans on collateral security.....		\$71,305 00
Loans on personal security.....		1,014,165 50
Stocks and bonds.....		10,000 00
Furniture and fixtures.....		4,599 07
Cash		13,114 58
Other assets, viz.:		
Interest prepaid	\$2,355 82	
Claims and judgments.....	43 00	
		<u>2,398 82</u>
Total		<u><u>\$1,115,582 97</u></u>

LIABILITIES

Capital stock paid in.....		\$200,000 00
Surplus fund		10,000 00
Undivided profits		33,309 24
Bills payable		304,800 00
Interest paid in advance by borrowers.....		31,776 53
Due to banks and bankers.....		88 00
Other liabilities, viz.:		
Payments on installment certificates held as security	\$449,756 93	
Investment certificates not hypothecated.....	80,176 00	
Reserve for losses.....	5,676 27	
		<u>535,609 20</u>
Total		<u><u>\$1,115,582 97</u></u>

When organized: March 7, 1916.

Under what State Laws: New York.

Principal place of business: 400 Electric Bldg., Buffalo, 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? \$27,000.

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: 1¼ per cent. quarterly since Dec. 31, 1918.

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: Erie and Niagara 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: \$2,733,535.12.

Total amount of loans paid: \$1,648,064.62.

Total amount of loans unpaid and outstanding: Guaranteed, \$1,085,470.50.

Number and amount of loans extended the past two years: Number, 11,062; amount, \$2,072,880.12.

Do you advance interest on unguaranteed loans? No.

Number and amount of mortgages foreclosed in the past year: None.

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: None.

Total amount of debentures certified: None.

Total liability for debenture bonds: None.

OFFICERS AND DIRECTORS

CLARENCE H. LITTELL.....	<i>President</i>
WILLIAM H. HILL.....	<i>Vice-President</i>
ARNOLD B. WATSON.....	<i>Vice-President</i>
DANIEL W. STREETER.....	<i>Secretary and Treasurer</i>
FRANK C. TRUBEE.....	<i>Asst. Sec'y and Asst. Treas.</i>
ELLIOTT C. McDOUGAL.....	<i>Director</i>
MYRON S. HALL.....	<i>Director</i>
NORMAN P. CLEMENT.....	<i>Director</i>
LOUIS L. BABCOCK.....	<i>Director</i>
FRANK B. BAIRD.....	<i>Director</i>
JACOB C. DOLD.....	<i>Director</i>
WILLIAM J. DONOVAN.....	<i>Director</i>
HOMER R. GRAY.....	<i>Director</i>
WILLIAM H. HILL.....	<i>Director</i>
AUGUST KEISER.....	<i>Director</i>
EDWARD L. KOONS.....	<i>Director</i>
JOHN D. LARKIN.....	<i>Director</i>
F. PARK LEWIS.....	<i>Director</i>
CLARENCE H. LITTELL.....	<i>Director</i>
CHARLES H. McCULLOUGH, JR.....	<i>Director</i>
ROSCOE R. MITCHELL.....	<i>Director</i>
JACOB J. SIEGRIST.....	<i>Director</i>
CARLTON M. SMITH.....	<i>Director</i>
DANIEL W. STREETER.....	<i>Director</i>
EUGENE TANKE.....	<i>Director</i>
ARNOLD B. WATSON.....	<i>Director</i>
COLEMAN DU PONT.....	<i>Director</i>
JAMES H. DYETT.....	<i>Director</i>

MORRIS PLAN COMPANY OF NEW YORK, NEW YORK CITY

[264 Broadway; organized 1914]

ASSETS

Loans on collateral security.....	\$2,542,773	34
Loans on personal security.....	3,770,872	84
Stocks and bonds.....	74,204	80
Furniture and fixtures.....	45,430	86
Cash	388,172	00
Other assets, viz.:		
Lease account receivable	\$28,900	00
Interest receivable	3,798	83
Expense prepaid	18,099	14
	50,797	97
Total	\$6,872,251	81

LIABILITIES

Capital stock paid in.....	\$1,000,000	00
Undivided profits	120,106	69
Bills payable	1,353,968	00
Interest paid in advance by borrowers.....	192,681	38
Other liabilities, viz.:		
Payments on installment certificates held as security for loans	\$2,527,437	94
Payments on installment certificates unhyppothe- cated	25,319	43
Investment certificates outstanding.....	1,571,750	00
Interest payable accrued.....	38,079	99
Reserve for losses.....	42,917	38
	4,205,495	74
Total	\$6,872,251	81

When organized: December 30, 1914.

Under what State laws: New York.

Principal place of business: 261 Broadway, New York City.

Authorized amount of capital: \$1,000,000.

Amount of capital subscribed: \$1,000,000.

What is the personal liability of stockholders? None.

How much of its capital stock is owned by the officers of the company? \$103,900.

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., 1917, 1918 and 1919.

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 section of country in which loans are made, giving the principal counties: City of New York.

State the number and amount of mortgages with interest six months or more in arrears: None.

Total amount loaned to date: \$20,488,536.35.

Total amount of loans paid: \$14,174,890.17.

Total amount of loans unpaid and outstanding: \$6,313,646.18.

Number and amount of loans extended the past two years: Number, 72,507; amount, \$12,469,161.42.

Do you advance interest on unguaranteed loans? No?

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 officers? Superintendent of Banks.
 Amount of securities sold in New York State for the past year: \$1,365,500.
 Total liability for debenture bonds: None.
 What do you estimate will be lost to the company on outstanding
 guaranteed mortgages and debenture securities? Nothing.

OFFICERS AND DIRECTORS

HENRY R. TOWNE.....	<i>Chairman of the Board</i>
ARTHUR J. MORRIS.....	<i>President</i>
HERBERT L. SATTERLEE.....	<i>Vice-President</i>
WILLIAM E. WOODWARD.....	<i>Vice-President</i>
JOHN MARKLE.....	<i>Vice-President</i>
WALLACE D. McLEAN.....	<i>Vice-President</i>
CHARLES H. SABIN.....	<i>Treasurer</i>
GEORGE J. SCHUTZ.....	<i>Secretary</i>
B. F. BOOS.....	<i>Asst. Secretary</i>
H. B. JACKSON.....	<i>Asst. Secretary</i>
JAMES B. MORRIS.....	<i>Asst. Treasurer</i>
JOHN MARKLE.....	<i>Director</i>
LEWIS B. GAWTRY.....	<i>Director</i>
B. CHESTERMAN.....	<i>Director</i>
A. HAGEN.....	<i>Director</i>
ARTHUR J. MORRIS.....	<i>Director</i>
GEORGE F. CANFIELD.....	<i>Director</i>
JOHN R. MacARTHUR.....	<i>Director</i>
MALCOM D. WHITMAN.....	<i>Director</i>
CHARLES H. SABIN.....	<i>Director</i>
HENRY R. TOWNE.....	<i>Director</i>
R. L. LOW.....	<i>Director</i>
RICHARD T. H. HALSEY.....	<i>Director</i>
GUY E. TRIPP.....	<i>Director</i>
ARTHUR WILLIAMS.....	<i>Director</i>
JAS. E. RUSSELL.....	<i>Director</i>
EDWIN O. HOLTER.....	<i>Director</i>
SAM A. LEWISOHN.....	<i>Director</i>
HUGER W. JERVEY.....	<i>Director</i>
LIONEL SUTRO.....	<i>Director</i>
WILLIAM D. BALDWIN.....	<i>Director</i>
WILLIAM E. WOODWARD.....	<i>Director</i>
CARL TUCKER.....	<i>Director</i>
ALEX. V. ROE.....	<i>Director</i>
COLEMAN DU PONT.....	<i>Director</i>

MORRIS PLAN COMPANY OF SCHENECTADY, SCHENECTADY

[512 State street; organized 1916]

ASSETS

Loans secured by first liens on real estate.....	\$1,000 00
Loans secured by second liens on real estate.....	300 00
Loans on collateral security.....	51,100 00
Loans on personal security.....	287,243 56
Stocks and bonds.....	2,780 00
Due from banks and bankers.....	6,190 46
Cash	2,553 78
Other assets, viz.:	
Discount prepaid	\$449 43
War Savings Stamps.....	121 71
Revenue stamps	10 00
	581 14
Total	\$351,748 94

LIABILITIES

Capital stock paid in.....	\$100,000 00
Surplus fund	5,000 00
Undivided profits	6,803 34
Interest paid in advance by borrowers.....	11,053 00
Certificates of deposit bearing interest.....	66,633 00
Other liabilities, viz.:	
Installment investment certificates pledged.....	\$144,834 22
Rediscounts	13,427 42
Reserve for interest, taxes and losses.....	3,997 96
	162,259 60
Total	\$351,748 94

When organized: June 20, 1916.

Under what State laws: New York.

Principal place of business: 512 State street, Schenectady, N. Y.

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? \$4,500.

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: 4½ per cent., 1917; 6 per cent., 1918; 3 per cent. ending July 1, 1919.

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: Schenectady county, New York State and immediate vicinity.

State the number and amount of mortgages with interest six months or more in arrears: None.

Total amount loaned to date: \$1,065,997.83.

Total amount of loans paid: \$726,354.27.

Total amount of loans unpaid and outstanding: Guaranteed, \$52,400.00; unguaranteed, \$287,243.56.

Number and amount of loans extended the past two years: None.

Do you advance interest on unguaranteed loans? No.

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 officers? Superintendent of Banks.
 Amount of securities sold in New York State for the past year: None.
 Total amount of debentures certified: None.
 Total liability for debenture bonds: None.
 What do you estimate will be lost to the company on outstanding
 guaranteed mortgages and debenture securities? Nothing.

OFFICERS AND DIRECTORS

JAS. W. YELVERTON.....	<i>President</i>
G. E. EMMONS.....	<i>Vice-President</i>
C. W. JEFFERSON.....	<i>Vice-President</i>
N. I. SCHERMERHORN.....	<i>Vice-President</i>
E. E. THORNTON.....	<i>Sec'y and Treasurer</i>
JOHN ALEXANDER.....	<i>Director</i>
JAMES M. ANDREWS.....	<i>Director</i>
EDWARD B. BAKER.....	<i>Director</i>
H. B. BOARDMAN.....	<i>Director</i>
THOS. C. BROWN.....	<i>Director</i>
B. R. CAREY.....	<i>Director</i>
EDWARD F. COHEN.....	<i>Director</i>
JOS. E. DWYER.....	<i>Director</i>
G. E. EMMONS.....	<i>Director</i>
D. F. FLINN.....	<i>Director</i>
J. F. HAMILTON.....	<i>Director</i>
W. T. HANSON, SR.....	<i>Director</i>
C. W. JEFFERSON.....	<i>Director</i>
THOMAS KERLEY.....	<i>Director</i>
L. W. KILLEEN.....	<i>Director</i>
J. R. MAGARVEY.....	<i>Director</i>
E. L. MILMINE.....	<i>Director</i>
ARTHUR J. MORRIS.....	<i>Director</i>
DANIEL NAYLON, JR.....	<i>Director</i>
H. W. PECK.....	<i>Director</i>
F. C. PRATT.....	<i>Director</i>
J. TELLER SCHOOLCRAFT.....	<i>Director</i>
C. A. RICHMOND.....	<i>Director</i>
N. I. SCHERMERHORN.....	<i>Director</i>
A. G. VEEDER.....	<i>Director</i>
JAS. W. YELVERTON.....	<i>Director</i>
W. T. HANSON, JR.....	<i>Director</i>
E. E. THORNTON.....	<i>Director</i>
JOHN WEBER.....	<i>Director</i>
WM. H. QUINN.....	<i>Director</i>

MORRIS PLAN COMPANY OF SYRACUSE, SYRACUSE

[115 East Genesee street; organized 1916]

ASSETS

Loans on collateral security.....	\$20,970 00
Loans on personal security.....	489,501 74
Stocks and bonds.....	6,870 00
Furniture and fixtures.....	1,867 82
Due from sundry persons.....	16 40
Due from banks and bankers.....	295 06
Cash	3,210 34

Other assets, viz.:

Interest, insurance and rediscount prepaid.....	\$2,684 33	
Deposits against rediscouunts.....	39,312 50	
Claims, judgments, etc.....	120 64	
		42,117 97

Total	\$564,849 33
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LIABILITIES

Capital stock paid in.....	\$125,000 00
Surplus fund	6,250 00
Undivided profits	24,589 02
Bills payable	60,000 00
Interest paid in advance by borrowers.....	15,637 97
Certificates of investment bearing interest.....	10,100 00

Other liabilities, viz.:

Payments on installment certificates hypothecated.....	\$219,043 32	
Payments on installment certificates unhypothecated.....	1,678 25	
Payments by Liberty bond subscribers.....	244 00	
Rediscouunts	98,968 85	
Reserve for losses, interest and taxes.....	3,337 92	
		323,272 34

Total	\$564,849 33
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When organized: Jan. 28, 1916.

Under what State laws: New York.

Principal place of business: 115 East Genesee street, Syracuse, N. Y.

Authorized amount of capital: \$125,000.

Amount of capital subscribed: \$125,000.

What is the personal liability of stockholders? None.

How much of its capital stock is owned by the officers of the company?
\$9,700.

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: None declared.

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: Onondaga, Cortland, Oswego, Cayuga and Madison 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: \$1,298,987.99.

Total amount of loans paid: \$788,516.25.

Total amount of loans unpaid and outstanding: \$510,471.74.

Number and amount of loans extended the past two years: None.

Do you advance interest on unguaranteed loans? No.
 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 officers? Superintendent of Banks.
 Amount of securities sold in New York State for the past year: None.
 Total amount of debentures certified: None.
 Total liability for debenture bonds: None.
 What do you estimate will be lost to the company on outstanding
 guaranteed mortgages and debenture securities? Nothing.

OFFICERS AND DIRECTORS

ALBERT E. NETTLETON	<i>President</i>
THOMAS W. MEACHAM	<i>Vice-President</i>
JOHN J. KESEL	<i>Vice-President</i>
WILLIAM G. MAROT	<i>Secretary</i>
ROBERT H. DIETZ	<i>Treasurer</i>
C. LOOMIS ALLEN	<i>Director</i>
FRANK A. BARTON	<i>Director</i>
SAMUEL H. COOK	<i>Director</i>
JOS. W. DAWSON	<i>Director</i>
ARTHUR N. ELLIS	<i>Director</i>
FRED FRAZER	<i>Director</i>
WM. L. HINDS	<i>Director</i>
JOHN J. KESEL	<i>Director</i>
M. CROUSE KLOCK	<i>Director</i>
WM. A. MacKENZIE	<i>Director</i>
JOHN A. MATHEWS	<i>Director</i>
THOMAS W. MEACHAM	<i>Director</i>
ALBERT E. NETTLETON	<i>Director</i>
BERT C. SALISBURY	<i>Director</i>
C. H. SANFORD	<i>Director</i>
LEONARD A. SAXER	<i>Director</i>
FRED B. SCOTT	<i>Director</i>
GATES THALHEIMER	<i>Director</i>
BENJ. E. TILTON	<i>Director</i>
WM. W. WIARD	<i>Director</i>
LOUIS WILL	<i>Director</i>
CHARLES M. BEDELL	<i>Director</i>
ROBERT H. DIETZ	<i>Director</i>
WILLIAM G. MAROT	<i>Director</i>
FREDERICK E. DYER	<i>Director</i>
MARTIN G. GROSSMAN	<i>Director</i>
ARTHUR J. MORRIS	<i>Director</i>
NICHOLAS M. PETERS	<i>Director</i>
WILLARD W. SEYMOUR	<i>Director</i>

THE MORTGAGE BOND COMPANY OF NEW YORK, NEW YORK CITY

[55 Liberty Street; organized 1905]

ASSETS

Loans secured by first liens on real estate.....		\$7,465,975	25
Stocks and bonds.....		182,658	00
Other real estate.....		217,079	67
Past-due interest remitted for, but not paid to us.....		3,714	43
Cash		165,290	29
Other assets, viz.:			
Interest accrued	\$142,756	76	
Taxes advanced	352	70	
		<u>143,108</u>	<u>96</u>
Total		<u><u>\$8,177,826</u></u>	<u><u>60</u></u>

LIABILITIES

Capital stock paid in.....		\$2,000,000	00
Surplus fund		500,000	00
Undivided profits		278,342	94
Debenture bonds outstanding		5,274,100	00
Other liabilities, viz.:			
Interest accrued	\$96,383	66	
Reserve for taxes.....	29,000	00	
		<u>125,383</u>	<u>66</u>
Total		<u><u>\$8,177,826</u></u>	<u><u>60</u></u>

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? \$32,200.

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: 7 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? Yes.

State the sections of country in which loans are made, giving the principal counties: New York State; Kings county, Washington; Jefferson county, Alabama; Fulton county, Georgia.

State the number and amount of mortgages with interest six months or more in arrears: Number, 4; amount, \$15,650.

Total amount loaned to date: \$20,525,966.50.

Total amount of loans paid: \$13,059,991.25.

Total amount of loans unpaid and outstanding: \$7,465,975.25.

Number and amount of loans extended the past two years: Number, 483; amount, \$1,254,185.

Do you advance interest on unguaranteed loans? No.

Number and amount of mortgages foreclosed in the past year: Number, 4; amount, \$128,757.20.

Total amount in process of foreclosure: \$11,150.

Is the company subject to examination by local State officers? Yes.

What officers? Superintendent of Banks.

Total amount of debentures certified: \$5,274,100.

Less amount on hand and with agents: \$229,800.

Total liability for debenture bonds as per statement: \$5,274,100.

What do you estimate will be lost to the company on outstanding guaranteed mortgages and debenture securities? Nothing.

Trustees for debentures: Series 1, Guaranty Trust Company, New York City; Series 2, United States Trust Company, New York City; Series 3, United States Trust Company, New York city.

OFFICERS AND DIRECTORS

GEORGE A. HURD.....	<i>President</i>
RICHARD M. HURD.....	<i>Vice-President</i>
JULIAN D. FAIRCHILD.....	<i>Vice-President</i>
GURDON M. MAYNARD.....	<i>Secretary</i>
J. HENRY WESTON.....	<i>Treasurer</i>
GUY CARY.....	<i>Director</i>
HARRIS D. COLT.....	<i>Director</i>
WILLIAM P. DIXON.....	<i>Director</i>
CHARLES EINSIEDLER.....	<i>Director</i>
CECIL C. EVERS.....	<i>Director</i>
JULIAN D. FAIRCHILD.....	<i>Director</i>
ROBERT WALTON GOELET.....	<i>Director</i>
CHARLES P. HOWLAND.....	<i>Director</i>
GEORGE A. HURD.....	<i>Director</i>
RICHARD M. HURD.....	<i>Director</i>
ANDREW J. MILLER.....	<i>Director</i>
GEORGE WELWOOD MURRAY.....	<i>Director</i>
FELIX T. ROSEN.....	<i>Director</i>
MORITZ ROSENTHAL.....	<i>Director</i>
JOHN TATLOCK.....	<i>Director</i>
BERTRAM H. BORDEN.....	<i>Director</i>
HERBERT PARSONS.....	<i>Director</i>

**NASSAU-SUFFOLK BOND AND MORTGAGE GUARANTEE COMPANY,
MINEOLA**

[Organized 1910]

ASSETS

Loans secured by first liens on real estate.....	\$615,875 00
Loans secured by second liens on real estate.....	23,940 00
Stocks and bonds.....	45,404 36
Real estate.....	44,861 52
Due from banks and bankers.....	94,018 43
Cash.....	215 00
Other assets, viz.:	
Interest accrued.....	\$127,307 42
Insurance premiums advanced.....	127 50
Taxes advanced.....	175 70
	127,610 62
Total	\$951,924 93

LIABILITIES

Capital stock paid in.....	\$200,000 00
Surplus fund.....	100,000 00
Reserve fund.....	20,000 00
Undivided profits.....	65,492 53
Bills payable.....	1,413 23
Dividends unpaid.....	12,000 00
Interest paid in advance by borrowers.....	17,074 38
Deposits awaiting investment.....	28,500 00
Other liabilities, viz.:	
Interest accrued.....	\$104,959 16
Mortgage certificates outstanding.....	400,000 00
Deposits for taxes.....	76 67
Deposits—fire losses.....	819 00
Suspense.....	1,589 96
	507,444 79
Total	\$951,924 93

When organized: April, 1910.

Under what State Laws? New York.

Principal place of business: Mineola, 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?
\$19,500.

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: \$30,000, 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: 5 per cent., 1914-15; 6 per cent., 1916; 7 per cent., 1917-18; 8 per cent., 1919.

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 are made 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.

State the number and amount of mortgages with interest six months or more in arrears: Number, 11; amount, \$28,000.

Total amount loaned to date: \$8,938,107.80.
 Total amount of loans paid and foreclosed: \$1,752,322.80.
 Total amount of loans unpaid and outstanding: Guaranteed, \$6,545,970;
 mortgage certificates, \$400,000; unguaranteed, \$239,815.
 Number and amount of loans extended the past two years: Number, 1,001;
 amount, \$3,218,600.
 Do you advance interest on unguaranteed loans? No.
 Number and amount of mortgages foreclosed in the past year: Number,
 8; amount, \$34,600.
 Total amount in process of foreclosure: \$13,000.
 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: \$1,467,400.

OFFICERS AND DIRECTORS

JOHN C. BAKER.....	<i>President</i>
JOHN J. BARTLETT.....	<i>Vice-President</i>
JOHN A. ALBERTSON.....	<i>Vice-Pres. and Treasurer</i>
ERASTUS F. POST.....	<i>Vice-President</i>
JOHN W. B. VAN DE WATER.....	<i>Secretary and Asst. Treas.</i>
JOHN A. ALBERTSON.....	<i>Director</i>
THOMAS W. ALBERTSON.....	<i>Director</i>
JOSEPH H. BOGART.....	<i>Director</i>
WILLIAM W. COCKS.....	<i>Director</i>
JOHN J. BARTLETT.....	<i>Director</i>
JOHN C. BAKER.....	<i>Director</i>
DOUGLAS CONKLIN.....	<i>Director</i>
RICHARD DOWNING.....	<i>Director</i>
GEORGE S. EMORY.....	<i>Director</i>
EDWARD L. FROST.....	<i>Director</i>
FREDERICK C. HICKS.....	<i>Director</i>
GEORGE L. HUBBELL.....	<i>Director</i>
WILLIAM G. MILLER.....	<i>Director</i>
NELSON C. OSBORNE.....	<i>Director</i>
EDWARD T. PAYNE.....	<i>Director</i>
ROBERT S. PELLETREAU.....	<i>Director</i>
RALPH PETERS.....	<i>Director</i>
ERASTUS F. POST.....	<i>Director</i>
JOTHAM POST.....	<i>Director</i>
JEREMIAH ROBBINS.....	<i>Director</i>
WILLIAM H. ROBBINS.....	<i>Director</i>
LORIN K. SCUDDER.....	<i>Director</i>
HIRAM R. SMITH.....	<i>Director</i>
DANIEL UNERHILL.....	<i>Director</i>
GEORGE M. VAIL.....	<i>Director</i>
JOHN W. B. VAN DE WATER.....	<i>Director</i>
FREDERICK E. WILLITS.....	<i>Director</i>
HENRY F. HUETTNER.....	<i>Director</i>
WILLIAM M. BALDWIN.....	<i>Director</i>
WILLIAM T. JAMES.....	<i>Director</i>
DANIEL J. HEGEMAN.....	<i>Director</i>

NATIONAL THRIFT BOND CORPORATION, NEW YORK CITY

[61 Broadway; organized 1917]

ASSETS

Stocks and bonds.....	\$2,862,509 32
Due from sundry persons.....	16,348 85
Cash	181,267 20
Other assets: Accrued interest.....	29,758 67
Total	<u>\$3,089,884 04</u>

LIABILITIES

Capital stock paid in.....	\$250,000 00
Surplus fund	66,378 78
Bills payable	2,478,726 26
Other liabilities: Thift receipts.....	294,779 00
Total	<u>\$3,089,884 04</u>

When organized: February, 1917.

Under what State Laws: New York.

Principal place of business: 61 Broadway, New York City.

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?
4 shares (\$400).

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 the past five years: 4 per centum 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? No money loaned.

State the number and amount of mortgages with interest six months or more in arrears: Do not loan on mortgages.

Total amount loaned to date: None.

Total amount of loans unpaid and outstanding: None.

Number and amount of loans extended the past two years: None.

Do you advance interest on unguaranteed loans? No.

Number and amount of mortgages foreclosed in the past year: None.

Total amount in process of foreclosure: Nothing.

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: None issued by this corporation.

Total amount of debentures certified? None.

Total liability for debenture bonds: Nothing.

OFFICERS AND DIRECTORS

INGALLS KIMBALL	<i>President</i>
HENRY E. COOPER.....	<i>Vice-President</i>
JESSE I. STRAUS.....	<i>Vice-President</i>
RAYMOND E. JONES.....	<i>Treasurer</i>
JAMES R. BARTHOLOMEW.....	<i>Asst. Treasurer</i>
NEWTON WYLIE	<i>Secretary</i>
RALPH V. SCHEFFEY	<i>Asst. Secretary</i>
HENRY BRUERE	<i>Director</i>
LINDLEY M. GARRISON	<i>Director</i>
CHARLES P. HOWLAND	<i>Director</i>
JAMES IMBRIE	<i>Director</i>
DARWIN R. JAMES, JR.....	<i>Director</i>
JOHN H. RHOADES	<i>Director</i>
INGALLS KIMBALL	<i>Director</i>
HENRY E. COOPER	<i>Director</i>
JESSE I. STRAUS	<i>Director</i>
RAYMOND E. JONES	<i>Director</i>
WILLIAM J. GRAHAM.....	<i>Director</i>

NEW YORK INVESTORS' CORPORATION, NEW YORK CITY.

[176 Broadway; organized 1905]

ASSETS

Loans secured by first liens on real estate.....		\$84,092 86
Stocks and bonds		50,775 20
Cash		5,284 97
Other assets, viz.:		
Interest accrued	\$2,240 39	
Mortgages securing investment and collateral bonds.....	1,341,300 00	
		<u>1,343,540 39</u>
Total		<u><u>\$1,483,693 42</u></u>

LIABILITIES

Capital stock paid in.....		\$100,000 00
Undivided profits		41,227 95
Other deposits		665 47
Other liabilities, viz.:		
Expense accrued	\$500 00	
Investment and collateral bonds outstanding.....	1,341,300 00	
		<u>1,341,800 00</u>
Total		<u><u>\$1,483,693 42</u></u>

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, 1915-16; 10 per cent, 1917-18-19.

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 in guaranteed mortgages only.

State the only sections of country in which loans are made, giving the principal counties: New York, Bronx, 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: \$17,814,289.06.

Total amount of loans paid: \$6,938,896.20.

Total amount of loans unpaid and outstanding: Guaranteed, \$10,839,892.86; unguaranteed, \$35,500.

Number and amount of loans extended the past two years: Number, 12; amount, \$691,300.

Do you advance interest on unguaranteed loans? No.

Number and amount of mortgages foreclosed in the past year: Number, 1; amount, \$6,500.

Total amount in process of foreclosure: Nothing.

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: None.
 What are the "Other Deposits" mentioned in the statement? Interest credited to clients whose addresses are unknown.
 Total amount of debentures certified: None.
 Total liability for debenture bonds: None.
 What do you estimate will be lost to the company on outstanding guaranteed mortgages and debenture securities? Nothing.
 Trustees for debentures: None issued.

OFFICERS AND DIRECTORS

EDWARD O. STANLEY.....	<i>President</i>
HERBERT C. BOTHWELL.....	<i>Vice-President</i>
RANDALL SALISBURY	<i>Vice-President</i>
NELSON B. SIMON.....	<i>Vice-President</i>
J. WRAY CLEVELAND.....	<i>Treasurer</i>
CLARENCE C. HARMSTAD.....	<i>Secretary</i>
EDGAR I. HILLARY.....	<i>Assistant Treasurer</i>
EDWARD O. STANLEY	<i>Director</i>
CHARLES S. BROWN	<i>Director</i>
RANALD H. MACDONALD	<i>Director</i>
MARTIN JOOST	<i>Director</i>
J. WRAY CLEVELAND.....	<i>Director</i>
HORACE ANDERSON	<i>Director</i>
FRANK BAILEY	<i>Director</i>
CLARENCE H. KELSEY.....	<i>Director</i>

PARK-UNION FOREIGN BANKING CORPORATION, NEW YORK CITY

[56 Wall street ; organized 1919]

ASSETS

Loans on collateral and personal security.....	\$6,377,506	60
Stocks and bonds.....	483,074	19
Office building, Yokohoma branch.....	62,781	50
Furniture and fixtures.....	16,711	35
Due from banks and bankers.....	1,004,221	24
Cash	384,332	26
Other assets, viz.:		
Various accounts receivable.....	\$234,894	91
Customers' liability on acceptances outstanding.....	7,991,109	13
Unused balances, letters of credit.....	7,108,360	68
Unmatured contracts	489,865	69
Rediscounts and bills sold endorsed.....	11,390,425	67
	<u>27,214,656</u>	<u>08</u>
Total	<u>\$35,543,283</u>	<u>22</u>

LIABILITIES

Capital stock paid in.....	\$2,000,000	00
Surplus fund	250,000	00
Undivided profits	6,960	48
Bills payable	1,500,000	00
Other deposits	3,232,120	15
Due to branch offices and agents.....	629,775	15
Due to banks and bankers.....	476,466	40
Other liabilities, viz.:		
Acceptances outstanding	\$7,948,660	63
Various accounts payable.....	510,648	37
Unused balances, letters of credit.....	7,108,360	68
Unmatured contracts	489,865	69
Rediscounts and bills sold endorsed.....	11,390,425	67
	<u>27,447,961</u>	<u>04</u>
Total	<u>\$35,543,283</u>	<u>22</u>

When organized: February 27, 1919.

Under what State Laws: New York.

Principal place of business: 56 Wall 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?
\$200, two 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: Organized in 1919.

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. New York City, San Francisco, Cal.; Seattle, Wash.; Paris, France; Shanghai, Republic of China; Yokohoma and Tokyo, Japan.

State the number and amount of mortgages with interest six months or more in arrears: None held.

Total amount of loans unpaid and outstanding? \$6,377,506.60.

Do you advance interest on unguaranteed loans? No.
 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: None.
 What are the "Other Deposits" Mentioned in the statement? Deposits in
 branch offices and sums due individuals in New York City.
 Total amount of debentures certified: None.
 Total liability for debenture bonds: None.

OFFICERS AND DIRECTORS

CHARLES A. HOLDER.....	<i>President</i>
T. FRED ASPDEN.....	<i>Vice-President</i>
E. B. MacKENZIE.....	<i>Secretary-Treasurer</i>
T. C. TRIPPE.....	<i>Assistant Secretary</i>
I. V. SCOTT.....	<i>Assistant Treasurer</i>
CHARLES A. HOLDER.....	<i>Director</i>
RICHARD DELAFIELD	<i>Director</i>
T. FRED ASPDEN.....	<i>Director</i>
STUYVESANT FISH	<i>Director</i>
GILBERT G. THORNE.....	<i>Director</i>
CORNELIUS VANDERBILT	<i>Director</i>
R. H. WILLIAMS.....	<i>Director</i>
E. C. HOYT.....	<i>Director</i>
A. P. VILLA.....	<i>Director</i>
SIR WILLIAM PRICE.....	<i>Director</i>
H. B. SHAW.....	<i>Director</i>
ROBT. McCULLOCH	<i>Director</i>
STANLEY E. ELKIN.....	<i>Director</i>
STEPHEN HAAS	<i>Director</i>
C. E. KENASTON.....	<i>Director</i>
W. L. DAWSON.....	<i>Director</i>
F. L. APPLEBY.....	<i>Director</i>

PUBLIC CREDIT CORPORATION, INC., NEW YORK CITY

[114 Fifth avenue; organized 1919]

ASSETS

Loans on collateral security.....	\$528,085 00
Stocks and bonds.....	975 00
Furniture and fixtures.....	2,068 20
Cash	64,141 28
Other assets: Interest prepaid.....	3,010 99
Total	\$598,280 47

LIABILITIES

Capital stock paid in.....	\$150,000 00
Guaranty fund	1,000 00
Surplus fund	30,276 75
Bills payable	225,000 00
Interest paid in advance by borrowers.....	21,828 52
Other liabilities, viz.:	
Paid on certificates held as security for loans.....	\$155,052 20
Investment certificates.....	14,650 00
Unhypothecated certificates	569 00
Suspense	4 00
	<u>170,175 20</u>
Total	\$598,280 47

When organized: April, 1919.

Under what State Laws: New York.

Principal place of business: 114 Fifth avenue, New York City.

Authorized amount of capital: \$150,000.

Amount of capital subscribed: \$150,000.

What is the personal liability of stockholders? None.

How much of its capital stock is owned by the officers of the company? \$120,000.

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: None, organized 1919.

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: New York, Kings, Queens, Bronx and Richmond 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: \$530,000.

Total amount of loans paid: \$1,915,000.

Total amount of loans unpaid and outstanding: Guaranteed, \$528,085.

Number and amount of loans extended the past two years: Number, 1,798; amount, \$530,000.

Do you advance interest on unguaranteed loans? No.

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 officers? Superintendent of Banks.

Amount of securities sold in New York State for the past year: \$14,950.

Total amount of debentures certified: None.

Total liability for debenture bonds: None.

What do you estimate will be lost to the company on outstanding guaranteed mortgages and debenture securities? None.

OFFICERS AND DIRECTORS

E. SCHMERLER	<i>President</i>
J. DAUBER	<i>Vice-President</i>
B. KLAR	<i>Vice-President</i>
J. M. OSHINSKY	<i>Vice-President</i>
J. LASNER	<i>Treasurer</i>
B. APTHEKER	<i>Assistant Treasurer</i>
L. PFEFFER	<i>Secretary</i>
B. GREENSTONE	<i>Assistant Secretary</i>
M. ROSENBLATT	<i>Director</i>
J. PALESTINE	<i>Director</i>
E. SCHMERLER	<i>Director</i>
J. DAUBER	<i>Director</i>
B. KLAR	<i>Director</i>
J. M. OSHINSKY	<i>Director</i>
J. LASNER	<i>Director</i>
B. APTHEKER	<i>Director</i>
L. PFEFFER	<i>Director</i>
B. GREENSTONE	<i>Director</i>

REALTY ASSOCIATES INVESTMENT CORPORATION, NEW YORK CITY

[31 Nassau street; organized 1919]

ASSETS

Loans secured by first liens on real estate.....		\$719,008 02
Stocks and bonds.....		534,066 56
Furniture and fixtures		1,728 55
Cash		45,183 59
Other assets, viz.:		
Interest accrued.....	\$42,457 79	
Accounts receivable.....	52 25	
		<u>42,540 04</u>
Total		<u><u>\$1,342,526 76</u></u>

LIABILITIES

Capital stock paid in.....	\$1,000,000 00
Surplus fund	85,938 65
Bills payable	250,393 29
Deposits awaiting investment.....	2,500 00
Other liabilities: Sundry accounts.....	3,694 82
Total	<u><u>\$1,342,526 76</u></u>

When organized: June, 1919.

Under what State Laws: New York.

Principal place of business: 31 Nassau street, New York City.

Authorized amount of capital: \$1,000,000.

Amount of capital subscribed: \$1,000,000.

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, organized 1919.

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: New York, 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: \$719,008.02.

Total amount of loans paid: None.

Total amount of loans unpaid and outstanding: Guaranteed, \$2,500; unguaranteed, \$716,508.02.

Number and amount of loans extended the past two years: None.

Do you advance interest on unguaranteed loans? No.

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 officers? Superintendent of Banks.

Amount of securities sold in New York State for the past year: \$2,500.

Total amount of debentures certified: None.

Total liability for debenture bonds: None.

What do you estimate will be lost to the company on outstanding guaranteed mortgages and debenture securities? None.

OFFICERS AND DIRECTORS

FRANK BAILEY	<i>President</i>
WM. M. GREVE.....	<i>Vice-President</i>
G. B. BOGART.....	<i>Vice-President</i>
G. L. HARVEY.....	<i>Treasurer</i>
FRANK BAILEY	<i>Director</i>
ANDREW D. BAIRD	<i>Director</i>
CHARLES S. BROWN.....	<i>Director</i>
CLINTON D. BURDICK.....	<i>Director</i>
WM. M. GREVE.....	<i>Director</i>
CROWELL HADDEN	<i>Director</i>
LOUIS J. HOROWITZ.....	<i>Director</i>
EDWARD T. HORWILL.....	<i>Director</i>
MARTIN JOOST	<i>Director</i>
CLARENCE H. KELSEY.....	<i>Director</i>
CLIFFORD S. KELSEY.....	<i>Director</i>
CHARLES A. PEABODY.....	<i>Director</i>
FREDERICK POTTER	<i>Director</i>
JAMES G. WENTZ.....	<i>Director</i>
WILLIAM H. WHEELOCK.....	<i>Director</i>

S. W. STRAUS & CO., INCORPORATED, NEW YORK CITY

[150 Broadway; organized 1916]

ASSETS

Loans secured by first liens on real estate.....	\$3,028,283 75	
Loans on collateral security.....	2,952,797 50	
Loans on personal security.....	515,500 00	
Stocks and bonds.....	669,128 78	
Other real estate.....	7,276 93	
Furniture and fixtures.....	100 00	
Past-due interest remitted for, but not paid to us.....	36,864 00	
Past-due loans remitted for, but not paid to us.....	38,500 00	
Due from sundry persons.....	185,820 13	
Due from banks and bankers.....	2,934,130 80	
Due on uncompleted loans.....	1,116,053 54	
Cash	12,731 33	
Other assets, viz.:		
Interest accrued.....	\$87,873 15	
Mortgages	31,909 17	
War Savings stamps.....	62 09	
Postage and revenue stamps.....	467 02	
Rent prepaid.....	333 34	
		120,649 77
Total		<u>\$11,617,836 53</u>

LIABILITIES

Capital stock paid in.....	\$250,000 00	
Surplus fund	9,081 26	
Bills payable	298,189 76	
Due borrowers on loans made.....	9,960,558 11	
Other liabilities, viz.:		
Prepaid interest and principal.....	\$539,710 92	
Contingent reserve items.....	65,184 40	
Reserve for unsold bonds.....	155,083 72	
Real estate reserve.....	12,000 00	
Reserve for deferred expense on outstanding items.....	328,023 36	
		1,100,007 40
Total		<u>\$11,617,836 53</u>

When organized: January 29, 1916.

Under what State Laws: New York.

Principal place of business: 150 Broadway, New York City.

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? \$247,400.

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 paid.

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 countries: In all parts of United States.

State the number and amount of mortgages with interest six months or more in arrears: Number, 1; amount, \$200,000.

Total amount loaned to date: \$31,930,000.
 Total amount of loans paid: \$2,309,500.
 Total amount of loans unpaid and outstanding: \$29,620,500.
 Number and amount of loans extended the past two years: None.
 Do you advance interest on unguaranteed loans? Yes.
 How much have you so advanced? \$36,864.
 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 officers? Superintendent of Banks.
 Total amount of debentures certified: None.
 Total liability for debenture bonds: None.
 What do you estimate will be lost to the company on outstanding guaranteed mortgages and debenture securities? Nothing.

OFFICERS AND DIRECTORS

S. W. STRAUS.....	<i>President</i>
S. J. T. STRAUS.....	<i>Vice-President</i>
NICHOLAS ROBERTS	<i>Vice-President</i>
WALTER S. KLEE.....	<i>Secretary and Treas.</i>
S. W. STRAUS.....	<i>Director</i>
S. J. T. STRAUS.....	<i>Director</i>
NICHOLAS ROBERTS	<i>Director</i>
WALTER S. KLEE.....	<i>Director</i>
NICHOLAS R. JONES.....	<i>Director</i>
HERBERT S. MARTIN.....	<i>Director</i>

TEXTILE BANKING COMPANY, INC., NEW YORK CITY

[50 Union square; organized 1919]

ASSETS

Loans on collateral security.....		\$967,282 48
Stocks and bonds.....		5,637 50
Furniture and fixtures.....		43,339 91
Due from banks and bankers.....		396,273 48
Cash		972 79
Other assets, viz.:		
Accounts receivable.....	\$2,240,244 37	
Customers liability on acceptances and letters of credit	3,129,148 32	
Demand loans.....	250,000 00	
Interest and commission accrued.....	21,000 34	
Interest and insurance prepaid.....	26,180 64	
Revenue stamps.....	92 88	
		<u>5,666,666 55</u>
Total		<u><u>\$7,080,172 71</u></u>

LIABILITIES

Capital stock paid in.....		\$2,000,000 00
Surplus fund		500,000 00
Undivided profits		78,462 68
Bills payable		1,300,000 00
Interest paid in advance by borrowers.....		21,746 81
Other liabilities, viz.:		
Acceptances and letters of credit.....	\$3,167,103 22	
Charges prepaid by customers.....	12,890 00	
		<u>3,179,963 22</u>
Total		<u><u>\$7,080,172 71</u></u>

When organized: June, 1919.

Under what State Laws: New York.

Principal place of business: 50 Union square, 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? \$129,500.

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: None, organized 1919.

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: New York City.

State the number and amount of mortgages with interest six months or more in arrears: None.

Total amount loaned to date: \$2,164,003.44.

Total amount of loans paid: \$1,196,720.96.

Total amount of loans unpaid and outstanding: \$967,282.48.

Number and amount of loans extended the past two years: None.

Do you advance interest on unguaranteed loans? No.

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 officers? Superintendent of Banks.
 Amount of securities sold in New York State for the past year: None.
 Total amount of debentures certified: None.
 Total liability for debenture bonds: None.
 What do you estimate will be lost to the company on outstanding guaranteed mortgages and debenture securities? Nothing.

OFFICERS AND DIRECTORS

HARVEY D. GIBSON.....	<i>President</i>
JOHN P. MAGUIRE.....	<i>Vice-President</i>
FREDERICK H. WANDELT.....	<i>Vice-President</i>
JAMES D. HOPKINS.....	<i>Vice-President</i>
S. NELSON CHESNEY.....	<i>Vice-President</i>
FRANK E. SPENCER.....	<i>Vice-President</i>
JOHN H. JEPHSON.....	<i>Secretary</i>
HOWARD J. STIEB.....	<i>Treasurer</i>
EDMUND C. CONVERSE.....	<i>Director</i>
HARVEY D. GIBSON.....	<i>Director</i>
JOHN P. MAGUIRE.....	<i>Director</i>
GRAYSON M. P. MURPHY.....	<i>Director</i>
EUGENE W. STETSON.....	<i>Director</i>

THE THRIFT, BROOKLYN

[255 Ryerson street; organized 1907]

ASSETS

Loans secured by first liens on real estate.....	\$4,929,114 08
Loans on collateral security.....	1,695 99
Stocks and bonds.....	1,040,296 00
Office building	75,000 00
Furniture and fixtures.....	5,593 40
Due from sundry persons.....	333 52
Due from banks and bankers.....	113,552 17
Cash	33,425 63
Other assets, viz.:	
Interest receivable accrued.....	\$43,332 75
Liberty bonds held for customers.....	78,100 00
Liberty Loan and War Savings stamps.....	1,899 00
	123,331 75
Total	\$6,322,342 54

LIABILITIES

Capital stock paid in.....	\$500,000 00
Surplus fund	440,230 45
Bills payable	17,233 58
Certificates of deposit bearing interest.....	5,203,303 75
Other deposits	16,480 29
Other liabilities, viz.:	
Interest payable accrued.....	\$60,606 90
Liberty bond partial payments by subscribers.....	27,768 44
Reserve for employees' bonus.....	56,719 13
	145,094 47
Total	\$6,322,342 54

When organized: October 1, 1907.

Under what State Laws: New York.

Principal place of business: 225 Ryerson street, Brooklyn, N. Y.

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? \$19,000.

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., 1915, 1916; 9 per cent., 1917; 6 per cent., 1918 and 1919.

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 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: Number, 3; amount, \$14,585.

Total amount loaned to date: \$19,437,503.27.

Total amount of loans paid: \$14,506,693.20.

Total amount of loans unpaid and outstanding: Guaranteed, \$207,598.01; unguaranteed, \$4,723,212.06.

Number and amount of loans extended the past two years: None.
 Do you advance interest on unguaranteed loans? No.
 Number and amount of mortgages foreclosed in the past year: Number, 1;
 amount, \$3,093.84.
 Total amount in process of foreclosure: \$13,360.
 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: None.
 What are the "Other Deposits" mentioned in the statement? Deposits
 which do not bear interest.
 Total amount of debentures certified: None.
 Total liability for debenture bonds: None.
 What do you estimate will be lost to the company on outstanding
 guaranteed mortgages and debenture securities? Nothing.

OFFICERS AND DIRECTORS

CHARLES M. PRATT	<i>President</i>
FRANCIS L. NOBLE	<i>Vice-President</i>
HAROLD I. PRATT	<i>Treasurer</i>
PHILIP S. CLARKE	<i>Secretary</i>
JOHN C. MADDOCK	<i>Cashier</i>
ALFRED C. BEDFORD	<i>Director</i>
EDWARD T. HORWILL	<i>Director</i>
FRANCIS JORDAN	<i>Director</i>
FRANCIS L. NOBLE	<i>Director</i>
CHARLES PRATT	<i>Director</i>
CHARLES M. PRATT	<i>Director</i>
FREDERIC B. PRATT	<i>Director</i>
HAROLD I. PRATT	<i>Director</i>
HERBERT L. PRATT	<i>Director</i>
JOHN T. PRATT	<i>Director</i>
RICHARDSON PRATT	<i>Director</i>

UTICA INVESTMENT COMPANY, UTICA
[Utica City National Bank Bldg; organized 1918]

ASSETS	
Stocks and bonds.....	\$452,808 05
Current expenses	6,146 87
Due from branch offices and agents.....	7,514 54
Due from Banks and bankers.....	57,956 09
Other assets: Interest accrued.....	15,088 60
Total	\$539,514 15
LIABILITIES	
Capital stock paid in.....	\$100,000 00
Surplus fund	10,000 00
Undivided profits	9,635 41
Bills payable	392,500 00
Deposits awaiting investment	27,378 74
Total	\$539,514 15

When organized: April 22, 1918.
 Under what State Laws? New York.
 Principal place of business: 13-16 Utica City National Bank Building,
 Utica, N. Y.
 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?
 \$88,800.
 How much, if any, of the stock owned by its officers is pledged to the com-
 pany 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: 2 per cent. quarterly since organ-
 ization.
 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: No record.
 Total amount of debentures certified: None.
 Total liability for debenture bonds: None.

OFFICERS AND DIRECTORS

WALTER J. GREEN.....	<i>President</i>
J. FRANCIS DAY.....	<i>Vice-President</i>
W. C. J. DOOLITTLE.....	<i>Vice-President</i>
GRAHAM COVENTRY	<i>Sec. and Treasurer</i>
CHARLES S. SYMONDS	<i>Director</i>
ROBERT FRASER	<i>Director</i>
ARTHUR D. WHITE.....	<i>Director</i>
J. J. GILBERT.....	<i>Director</i>
F. S. EASTON.....	<i>Director</i>
H. W. BARNARD.....	<i>Director</i>
CHARLES W. CUSHMAN.....	<i>Director</i>
D. BARTON CASE.....	<i>Director</i>
ROBERT U. HAYES.....	<i>Director</i>
SANFORD F. SHERMAN.....	<i>Director</i>
WALTER J. GREEN.....	<i>Director</i>
J. FRANCIS DAY.....	<i>Director</i>
W. C. J. DOOLITTLE.....	<i>Director</i>
GRAHAM COVENTRY	<i>Director</i>

REPORTS
OF
PERSONAL LOAN COMPANIES

[715]

AMERICAN CREDIT COMPANY, BUFFALO

[322 Ellicott square; incorporated 1901]

M. R. BLUMENTHAL, President.

I. K. BLUMENTHAL, Treasurer.

RESOURCES

Cash in office	\$690 57
Cash on deposit	602 77
Loans on mortgage of personal property.....	30,926 56
Pawnbrokers' loans	3,410 08
Furniture and fixtures.....	202 00
Other assets: U. S. Liberty Bonds.....	700 00
Total	\$36,531 98

LIABILITIES

Capital paid in cash.....	\$10,000 00
Surplus and undivided profits.....	3,105 27
Borrowed money	23,426 71
Total	\$36,531 98

BROADWAY PERSONAL COMPANY, NEW YORK

[277 Broadway; incorporated 1918]

HARRY H. OSHRIN, President.

BENJAMIN ROBINS, Secretary.

RESOURCES

Cash in office	\$56 06
Cash on deposit.....	126 05
Loans on notes endorsed or guaranteed by persons other than the borrowers	12,336 00
Total	\$12,518 11

LIABILITIES

Capital paid in cash.....	\$10,000 00
Surplus and undivided profits.....	768 11
Borrowed money	1,750 00
Total	\$12,518 11

BUFFALO SECURITY COMPANY, BUFFALO

[737 Ellicott square; incorporated 1902]

ROBERT V. HEWLETT, President.

JOSEPHINE HEWLETT, Secretary.

RESOURCES

Cash in office	\$447 76
Cash on deposit	700 89
Loans on mortgage of personal property.....	48,875 13
Loans on notes endorsed or guaranteed by persons other than the borrowers	320 00
Pawnbrokers' loans	4,113 35
Furniture and fixtures.....	177 03
Other assets: Liberty bonds.....	4,500 00
Total	\$59,134 16

LIABILITIES

Capital paid in cash	\$10,000 00
Surplus and undivided profits.....	3,634 16
Borrowed money	45,500 00
Total	\$59,134 16

CAYUGA LOAN COMPANY, AUBURN

[99 Genesee street; incorporated 1897]

RENA O. BRONNER, President.

EMANUEL BRONNER, Secretary.

RESOURCES

Cash in office.....	\$262 89
Cash on deposit.....	107 91
Loans on mortgage of personal property.....	19,202 42
Loans on notes endorsed or guaranteed by persons other than the borrowers	119 59
Pawnbrokers' loans	115 00
Furniture and fixtures.....	200 00
Total	\$20,007 81

LIABILITIES

Capital paid in cash.....	\$10,000 00
Surplus and undivided profits.....	1,537 94
Borrowed money	8,469 87
Total	\$20,007 81

CHATEL LOAN SOCIETY OF NEW YORK, INC., NEW YORK CITY

[50 Union square; incorporated 1912]

JOHNSTON DE FORREST, President.

ARTHUR H. HAM, Secretary.

HAROLD T. WHITE, Treasurer.

RESOURCES

Cash in office	\$2,820 52
Cash on deposit.....	5,943 98
Loans on mortgage of personal property.....	161,698 99
Loans on notes endorsed or guaranteed by persons other than the borrowers	517 82
Other assets, viz.:	
Accrued interest receivable.....	\$3,354 74
Securities	61,000 00
	<u>64,354 74</u>
Total	\$235,336 05

LIABILITIES

Capital paid in cash.....	\$200,000 00
Surplus and undivided profits.....	35,336 05
Total	\$235,336 05

CITY PERSONAL LOAN COMPANY, INC., NEW YORK CITY

[53-63 Park Row; incorporated 1916]

LOUIS SILVERMAN, President.

W. A. FARRELL, Secretary.

RESOURCES

Cash in office.....	\$919 58
Cash on deposit.....	357 04
Loans on notes endorsed or guaranteed by persons other than the borrowers	29,267 70
Other assets, viz.:	
Liberty bonds	\$495 00
Suspense	1,709 73
	<u>2,204 73</u>
Total	\$32,749 05

LIABILITIES

Capital paid in cash.....	\$10,000 00
Surplus and undivided profits.....	3,827 62
Borrowed money	18,921 43
Total	\$32,749 05

COSMOPOLITAN PERSONAL LOAN COMPANY, INC., BUFFALO

[481 Main street; incorporated 1919]

SAMUEL WEITHORN, President. WILLIAM J. HEINRICH, Secretary.
SAMUEL WEITHORN, Treasurer.**RESOURCES**

Cash in office	\$996 26
Cash on deposit.....	3,057 57
Loans on mortgage of personal property.....	724 00
Loans on notes endorsed or guaranteed by persons other than the borrowers	16,476 16
Furniture and fixtures.....	1,165 10
Other assets, viz.:	
Deposit on Gas and Electric Meter.....	\$15 00
Liberty Bonds held by Bank as collateral for loan, cost	4,715 27
Organization expense.....	2,133 40
Current expense.....	1,363 15
Loans on Liberty Bonds and W. S. S.....	357 00
Liberty Bonds and W. S. S. on hand, cost.....	5,226 68
	<u>13,810 50</u>
Total	<u>\$36,229 59</u>

LIABILITIES

Capital paid in cash.....	\$30,000 00
Borrowed money	6,201 71
Other liabilities: Accounts payable.....	27 88
Total	<u>\$36,229 59</u>

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.....	\$25 00
Cash on deposit.....	2,213 74
Loans on mortgage of personal property.....	10,435 49
Loans on notes endorsed or guaranteed by persons other than the borrowers	81 47
Other assets: Liberty Bonds held as collateral for loans....	176 00
Total	<u>\$12,931 70</u>

LIABILITIES

Capital paid in cash.....	\$10,000 00
Surplus and undivided profits.....	1,581 70
Borrowed money	1,350 00
Total	<u>\$12,931 70</u>

FIDELITY PERSONAL LOAN COMPANY, NEW YORK CITY

[47 West Thirty-fourth street; incorporated 1916]

A. H. KAHN, President.

B. KAHN, Secretary.

RESOURCES

Cash in office.....	\$244 92
Cash on deposit.....	1,756 59
Loans on mortgage of personal property.....	26,651 20
Pawnbrokers' loans.....	1,523 40
Furniture and fixtures.....	155 00
Total	\$30,331 11

LIABILITIES

Capital paid in cash.....	\$10,000 00
Surplus and undivided profits.....	331 11
Borrowed money.....	20,000 00
Total	\$30,331 11

FOURTEENTH STREET PERSONAL LOAN COMPANY, NEW YORK CITY

[3 East Fourteenth street; incorporated 1914]

ROBERT J. MACFARLAND, President.

JOHN A. LOOPE, Treasurer.

RESOURCES

Cash on deposit.....	\$267 87
Loans on notes endorsed or guaranteed by persons other than the borrowers.....	43,950 00
Furniture and fixtures.....	1,676 42
Other assets, viz.: Deficit.....	12,705 71
Total	\$58,600 00

LIABILITIES

Capital paid in cash.....	\$48,600 00
Other liabilities: Advances by directors.....	10,000 00
Total	\$58,600 00

GUARDIAN PERSONAL LOAN COMPANY, INC., NEW YORK CITY

[51 Liberty street; incorporated 1914]

I. NEWTON RUDGERS, President.

ANDREW J. HEDGES, Treasurer.

WILLIAM D. ALLEN, Secretary.

RESOURCES

Cash in office.....	\$1 58
Cash on deposit.....	576 19
Loans on mortgage of personal property.....	5,074 37
Loans on notes endorsed or guaranteed by persons other than the borrowers.....	89,400 00
Furniture and fixtures.....	740 23
Other assets: U. S. bonds.....	5,000 00
Total	\$100,792 37

LIABILITIES

Capital paid in cash.....	\$100,000 00
Surplus and undivided profits.....	792 37
Total	\$100,792 37

HOME CREDIT COMPANY, BUFFALO

[509 Peoples Bank Building; incorporated 1902]

W. C. MOORE, President.

MARGARET A. GEDDES, Secretary.

RESOURCES

Cash in office.....	\$26 70
Cash on deposit	580 33
Loans on mortgage of personal property.....	16,776 89
Furniture and fixtures.....	392 08
Other assets: Liberty bonds.....	1,920 23
Total	\$19,696 23

LIABILITIES

Capital paid in cash.....	\$10,000 00
Surplus and undivided profits.....	936 73
Borrowed money	8,759 50
Total	\$19,696 23

INTERBOROUGH PERSONAL LOAN COMPANY, BROOKLYN

[1410 Avenue H; incorporated 1916]

ROSA MAYERS, President.

JAMES MAYERS, Secretary.

RESOURCES

Cash in office.....	\$178 86
Cash on deposit	191 14
Loans on notes endorsed or guaranteed by persons other than the borrowers	18,382 37
Total	\$18,752 37

LIABILITIES

Capital paid in cash.....	\$10,000 00
Surplus and undivided profits.....	1,052 37
Borrowed money	7,700 00
Total	\$18,752 37

ONONDAGA PROVIDENT LOAN ASSOCIATION, INC., SYRACUSE

[1002 Onondaga County Savings Bank Building; incorporated 1912]

THOMAS W. MEACHEM, President.

STEWART F. HANCOCK, Secretary.

CHESTER H. KING, Treasurer.

RESOURCES

Cash in office.....	\$374 66
Cash on deposit.....	3,247 66
Loans on mortgage of personal property.....	19,510 22
Pawnbrokers' loans	10,843 90
Other assets: Liberty bonds.....	8,000 00
Total	\$41,976 44

LIABILITIES

Capital paid in cash.....	\$40,000 00
Surplus and undivided profits.....	1,976 44
Total	\$41,976 44

**PERSONAL LOAN ASSOCIATION OF ONONDAGA COUNTY, INC.,
SYRACUSE**

[503 McCarthy Building; incorporated 1912]
ELSIE COLES, President. **RALPH SHULMAN, Secretary.**

RESOURCES

Cash in office	\$56 22
Cash on deposit.....	100 53
Loans on mortgage of personal property.....	9,353 38
Loans on notes endorsed or guaranteed by persons other than the borrowers	2,329 86
Furniture and fixtures	170 00
Total	\$12,009 99

LIABILITIES

Capital paid in cash.....	\$10,000 00
Surplus and undivided profits.....	509 99
Borrowed money	1,500 00
Total	\$12,009 99

PROVIDENT LOAN COMPANY OF BUFFALO

[346 Ellicott square; incorporated 1895]
W. F. GELSTON, President. **HUGH GELSTON, Secretary.**

RESOURCES

Cash in office.....	\$55 37
Cash on deposit.....	532 37
Loans on mortgage of personal property.....	4,856 44
Pawnbrokers' loans	3,113 00
Other assets: Stocks and bonds.....	3,000 00
Total	\$11,557 18

LIABILITIES

Capital paid in cash.....	\$10,000 00
Surplus and undivided profits.....	1,557 18
Total	\$11,557 18

PROVIDENT LOAN SOCIETY OF ROCHESTER, N. Y., INC., ROCHESTER

[31 Exchange street; incorporated 1912]
F. HARPER SIBLEY, President. **GEORGE S. VAN SCHAICK, Secretary.**
KINGMAN NOTT ROBINS, Treasurer.

RESOURCES

Cash in office.....	\$539 10
Cash on deposit.....	2,604 34
Loans on mortgage of personal property.....	49,341 05
Loans on assignments or orders for the payment of salary or wages	722 50
Pawnbrokers' loans	33,749 60
Furniture and fixtures.....	900 00
Other assets, viz.:	
Accrued interest.....	\$3,424 86
Furniture sales account.....	214 20
	3,639 06
Total	\$91,495 65

LIABILITIES

Capital paid in cash.....	\$70,000 00
Surplus and undivided profits.....	10,000 00
Borrowed money	11,000 00
Other liabilities, viz.:	
Reserve for losses.....	\$314 65
Donated dividends.....	16 00
Interest payable.....	165 00
	495 65
Total	\$91,495 65

THE REMEDIAL LOAN SOCIETY OF BUFFALO, INC., BUFFALO

[656 Ellicott square; incorporated 1913]

ANSLEY WILCOX, President.

RODERICK POTTER, Treasurer.

RESOURCES

Cash in office	\$60 00
Cash on deposit	342 53
Loans on mortgage of personal property.....	761 97
Other assets: Accrued interest.....	2,139 64
Total	\$3,304 14

LIABILITIES

Capital paid in cash.....	\$1,800 00
Surplus and undivided profits.....	998 07
Other liabilities: Reserve.....	506 07
Total	\$3,304 14

ST. BARTHOLOMEW'S LOAN ASSOCIATION, NEW YORK CITY

[211 East 42d street; incorporated 1895]

LEIGHTON PARKS, President.

AMBROSE D. HENRY, Secretary.

WILLIAM A. GREER, Treasurer.

RESOURCES

Cash in office.....	\$98 00
Cash on deposit	1,161 66
Loans on mortgage of personal property.....	52,652 88
Other assets: Bills receivable.....	159 00
Total	\$54,071 54

LIABILITIES

Capital paid in cash.....	\$40,275 00
Surplus and undivided profits.....	13,796 54
Total	\$54,071 54

STANDARD CREDIT COMPANY OF BUFFALO, BUFFALO

[907 Lafayette avenue; incorporated 1905]

LEONARD C. DODGE, President.

BESSIE D. DODGE, Secretary.

RESOURCES

Cash in office	\$62 85
Cash on deposit	225 13
Loans on mortgage of personal property.....	35,365 04
Total	\$35,653 02

LIABILITIES

Capital paid in cash.....	\$10,000 00
Surplus and undivided profits.....	1,295 02
Borrowed money	24,358 00
Total	\$35,653 02

SYRACUSE LOAN COMPANY, SYRACUSE

[316 Bastable Building; incorporated 1912]

ALICE F. PACKARD, President.

ISADORE H. PACKARD, Secretary.

RESOURCES

Cash in office	\$138 55
Cash on deposit	1,946 22
Loans on mortgage of personal property	5,965 22
Loans on notes endorsed or guaranteed by persons other than the borrowers	66 00
Pawnbrokers' loans	329 00
Furniture and fixtures	699 50
Other assets, viz.:	
Bills receivable	\$350 00
Liberty bonds and War Savings stamps	551 08
	<u>901 08</u>
Total	<u>\$10,045 57</u>

LIABILITIES

Capital paid in cash	\$10,000 00
Surplus and undivided profits	45 57
Total	<u>\$10,045 57</u>

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	660 99
Cash on deposit	1,423 62
Loans on mortgage of personal property	5,185 63
Loans on notes endorsed or guaranteed by persons other than the borrowers	2,488 33
Furniture and fixtures	250 00
Total	<u>\$10,008 57</u>

LIABILITIES

Capital paid in cash	\$10,000 00
Surplus and undivided profits	8 57
Total	<u>\$10,008 57</u>

UTICA PROVIDENT LOAN ASSOCIATION, UTICA

[209 Elizabeth street; incorporated 1912]

ISAAC N. MAYNARD, President.

GEORGE E. UPSON, Secretary

SHERWOOD S. CURRAN, Treasurer.

RESOURCES

Cash in office	\$265 71
Cash on deposit	1,274 77
Loans on mortgage of personal property	31,247 50
Loans on notes endorsed or guaranteed by persons other than the borrowers	9,156 50
Pawnbrokers' loans	5,329 00
Other assets: Liberty bonds	10,000 00
Total	<u>\$57,273 48</u>

LIABILITIES

Capital paid in cash	\$35,000 00
Surplus and undivided profits	6,198 57
Borrowed money	16,000 00
Other liabilities: Cash fund	74 91
Total	<u>\$57,273 48</u>

**WESTCHESTER PROVIDENT PERSONAL LOAN COMPANY, INC.,
MOUNT VERNON**

[22 West First street; incorporated 1916]

NILE E. VAIL, President.

MICHAEL J. MORIARITY, Secretary.

RESOURCES

Cash in office	\$456 37
Cash on deposit	132 65
Loans on mortgage of personal property.....	14,834 20
Pawnbrokers' loans	3,264 06
Other assets: Rent paid in advance.....	35 00
Total	\$18,722 28

LIABILITIES

Capital paid in cash.....	\$10,000 00
Surplus and undivided profits.....	983 28
Borrowed money	7,739 00
Total	\$18,722 28

YONKERS PERSONAL LOAN COMPANY, YONKERS

[53-57 South Broadway; organized 1916]

JOHN A. RIORDAN, President.

EDWARD T. RIORDAN, Secretary.

RESOURCES

Cash in office.....	\$225 23
Cash on deposit.....	447 14
Loans on mortgage of personal property.....	16,679 52
Loans on notes endorsed or guaranteed by persons other than the borrowers	2,675 20
Loans on assignments or orders for the payment of salary or wages	761 05
Furniture and fixtures	295 89
Other assets: Liberty bonds.....	300 00
Total	\$21,384 03

LIABILITIES

Capital paid in cash.....	\$18,000 00
Surplus and undivided profits.....	884 03
Borrowed money	2,500 00
Total	\$21,384 03

REPORTS
OF
PERSONAL LOAN BROKERS

[727]

**ABE H. KAVOVITZ AND LILLIA KAVOVITZ, PERSONAL LOAN
BROKERS, PORT CHESTER, N. Y.**

[126 South Main street; authorized 1916]

RESOURCES		
Cash in office		\$26 71
Cash on deposit.....		459 89
Loans on mortgage of personal property.....		3,334 53
Pawnbrokers' loans		4,358 83
Furniture and fixtures		147 89
Other assets, viz.:		
Accrued interest	\$525 75	
Liberty bond	100 00	
		<u>625 75</u>
 Total		<u><u>\$8,953 60</u></u>
LIABILITIES		
Permanent capital		\$5,000 00
Surplus		3,581 60
Other liabilities, viz.:		
Expense unpaid	\$72 00	
Salary unpaid	300 00	
		<u>372 00</u>
 Total		<u><u>\$8,953 60</u></u>

CHARLES C. TRUESDELL, PERSONAL LOAN BROKER, SYRACUSE, N. Y.

[201 East Genesee street; authorized 1917]

RESOURCES		
Cash on deposit.....		\$776 53
Loans on mortgage of personal property.....		5,134 61
Loans on notes endorsed or guaranteed by persons other than the borrowers		1,931 66
Loans on assignments or orders for the payment of salary or wages		90 00
Pawnbrokers' loans		1,776 50
Other assets: Accounts receivable.....		968 50
 Total		<u><u>\$10,677 80</u></u>
LIABILITIES		
Permanent capital		\$10,000 00
Surplus		677 80
 Total		<u><u>\$10,677 80</u></u>

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