

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, 1920



ALBANY
J. B. LYON COMPANY, PRINTERS
1921

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 V. McLAUGHLIN

Superintendent of Banks.

ALBANY, N. Y., *March 15, 1921.*

REPORT

To the Legislature:

I submit that part of the annual report for the year 1920 relating to savings banks, trust companies, safe deposit companies, investment companies, personal loan companies and personal loan brokers.

SAVINGS BANKS

These institutions continue to show a remarkable growth. Their total resources at the close of business December 31, 1920, aggregated over \$2,730,000,000, which amount compared with the amount of resources as of December 31, 1919, shows an increase of \$273,000,000.

The number of open savings accounts as of December 31, 1920, was 3,817,926, which is a gain in new accounts during the year of over 159,000.

The increase in deposits during the year amounted to \$265,256,712. Of this sum \$128,000,000, or approximately forty-eight and one-half per cent of the increase in deposits, was invested in bonds and mortgages. The following shows the various classes of investments of savings banks:

	Amount	Percentage of resources
Bonds and mortgages.....	\$1,298,766,364	47.570—
Bond Investments		
United States bonds.....	442,536,713	16.209—
New York State.....	20,526,401	0.751—
Other States.....	38,785,349	1.416—
Municipal.....	325,491,142	11.922—
Railroad.....	328,703,412	12.039—
Land Bank State of New York bonds.....	319,880	0.011—
Promissory notes collateralized by securities legal for savings bank investments and savings bank books.....	27,422,676	0.910—
Cash and bankers' acceptances.....	192,567,293	7.053—
Banking houses and lots.....	20,250,680	0.742—
Other real estate.....	4,342,366	0.159—
Interest (accrued).....	29,565,021	1.082—
All other assets.....	910,077	0.033—
Total.....	\$2,730,187,364	

For ten years prior to July 1, 1920, only one savings bank was organized. During the last six months of the year 1920, two savings banks were authorized by this Department, both located in the city of New York. Considering the short time that they have been in business, they show excellent progress, indicating that the localities selected were in need of the facilities afforded by savings banks.

As stated in the first part of this annual report which was submitted during January, 1921, it seems desirable to give to savings banks, under certain conditions and restrictions, the right to have one or more branch offices in localities that are not now conveniently served by any savings institutions. There is especial need for such branch offices in New York city.

Other statistical information, including a condensed report of each institution, is given in the appendix to this report.

TRUST COMPANIES

The aggregate resources, without including the assets of the trust departments of these institutions, are greater than those of any other class of banking institution under the jurisdiction of this Department.

The total resources of these institutions as of November 15, 1920, were \$3,579,618,740. This total compared with the total resources of November 12, 1919, shows a decrease of approximately \$142,000,000, which is natural, in view of the liquidation during the present period of readjustment.

During the year, this Department has authorized seven new trust companies. Three of these, however, are conversions from national banks, one a conversion from a private banker and one from a State bank. The other two are entirely new organizations.

In the appendix is given condensed reports of each of these institutions, together with comparative statistics as of the dates of the four reports during the year 1920.

SAFE DEPOSIT COMPANIES

During the year 1920, four new safe deposit companies were authorized to do business. Practically all of the new safe deposit companies organized during the past five years are con-

trolled by banking institutions which prefer to conduct this branch of their business as a separate organization. They are most times located within the bank building or immediately adjoining, as this is found the most convenient for the customers of both the banking institution and the safe deposit company.

Their equipment constitutes the principal asset of these companies, and it is made up of real estate, vaults, safes and furniture and fixtures.

Condensed reports of these companies are given in the appendix to this report.

PERSONAL LOAN COMPANIES AND PERSONAL LOAN BROKERS

No new personal loan companies or brokers have been authorized during the year 1920. It appears that the principal part of the business of these companies is now taken care of by credit unions, organized under article XI of the Banking Law, and other companies organized under the investment company article, whose principal purpose is to cater to small borrowers.

INVESTMENT COMPANIES

In presenting the condensed reports of these companies in the appendix to this report, it is considered desirable to make three divisions, as follows:

- Bond and mortgage companies;
- Corporations engaged principally in foreign banking;
- Other investment companies.

The bond and mortgage companies, as their caption would indicate, specialize in loans on bonds and mortgages covering real estate.

Investment companies of the second class conduct the principal part of their business outside of this country. They are a comparatively new type of banking corporation, a majority of which are controlled by New York city banks and trust companies and organized primarily to take care of their foreign banking business. Their resources as of December 31, 1920, were over \$210,000,000. At the present time, these corporations have forty-three branch offices located in different parts of Europe, Asia, Canada and South American countries. From

present indications, it would appear that this will become a very important class of banking corporation. This Department expects within the next three months to authorize a foreign acceptance corporation with a ten million dollar capital, which corporation will do a foreign banking business exclusively.

The third class of investment companies cater principally to small borrowers in cities and farming communities.

APPENDIX

With the appendix is submitted a table of contents which is self-explanatory.

Respectfully submitted,

GEORGE V. McLAUGHLIN

Superintendent of Banks.

APPENDIX

APPENDIX

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8. Summary of resources of State banks, trust companies, savings banks and safe deposit companies for the years 1899-1920, inclusive.
9. Unclaimed deposits of closed savings banks.
10. List of securities held in trust.
11. List of trust companies, investment companies, safe deposit companies and savings banks authorized during the year 1920.

SCHEDULE 1

Summary of the resources and liabilities of the savings banks of the State as shown by their reports to this Department as of June 30, 1920, and December 31, 1920:

RESOURCES	Statement of condition June 30, 1920	Statement of condition December 31, 1920
Bonds and mortgages.....	\$1,227,117,578.92	\$1,298,766,364.22
Stock and bond investments, estimated market value...	1,121,018,314.59	1,156,362,899.44
Promissory notes.....	22,364,926.82	27,422,676.99
Bankers' acceptances and bills of exchange.....	34,997,166.70	56,359,257.90
Banking houses and lots at actual cash value.....	19,464,827.09	20,250,680.77
Other real estate at actual cash value.....	4,971,723.31	4,342,366.20
Cash on deposit in banks and trust companies.....	113,965,633.45	120,637,290.22
Cash on hand.....	15,060,156.30	15,570,735.07
Total of collectible interest.....	28,000,773.77	29,565,021.54
Other assets.....	1,359,181.78	910,077.24
Total resources.....	\$2,538,320,282.73	\$2,730,187,369.59
LIABILITIES		
Amount due depositors.....	\$2,398,328,940.74	\$2,532,652,511.76
Other liabilities.....	1,971,679.00	2,106,840.37
Surplus on estimated market value of stocks and bonds.....	188,019,662.99	195,428,017.46
Total liabilities.....	\$2,588,320,282.73	\$2,730,187,369.59
Surplus on par value of stocks and bonds.....	\$268,363,290.26	\$289,833,512.09

An order permitting The Irving Savings Institution of New York City to assume the name, Irving Savings Bank, on and after April 5, 1920, was granted by the Supreme Court March 3, 1920.

SCHEDULE 2

Summary of the bond investments of the savings banks of the State by classes at the close of business on December 31, 1920. their valuations on different bases and certain additional items of general interest:

STOCKS AND BONDS	
United States.....	\$447,322,633.49
District of Columbia.....	160,000.00
New York State.....	20,885,736.70
Bonds of other states.....	42,333,850.00
Bonds of cities in other states.....	138,876,573.47
Bonds of counties, villages and towns in adjoining States.....	901,969.82
Bonds of cities in this state.....	161,643,481.87
Bonds of counties in this state.....	9,284,347.10
Bonds of towns in this state.....	6,255,298.61
Bonds of villages in this state.....	14,905,259.15
Bonds of school districts in this state.....	7,345,474.49
Railroad mortgage bonds.....	400,518,769.37
Bonds of Land Bank of the State of New York.....	335,000.00
	<hr/>
Total par value of stocks and bonds.....	\$1,250,768,394.07
	<hr/>
Amount of stocks and bonds at present cost as determined by amortization.....	\$1,244,692,515.21
Amount of stocks and bonds at original cost.....	1,255,871,748.44
Amount of stocks and bonds at estimated market value.....	1,153,362,899.44

SCHEDULE 3-1

Number of open accounts December 31, 1920.....	3,817,926
Number of accounts opened or reopened during the year.....	761,154
Number of accounts closed during the year.....	605,573
Amounts deposited during the year, not including dividends credited.....	\$975,696,950.41
Amount withdrawn during the year.....	799,068,094.98
Amount of dividends paid and credited during the year.....	87,990,986.37
Salaries paid for the year.....	4,750,782.39
Expenses other than salaries for the year.....	5,436,560.30

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

	Gains shown by 1918 reports over 1917	Gains shown by 1919 reports over 1918	Gains shown by 1920 reports over 1919
Gain in open accounts.....	7,432	190,791	159,491
Gain in resources.....	\$65,522,747.14	\$225,531,790.48	\$273,193,650.39
Gain in amount due depositors.....	55,454,755.19	225,384,694.86	265,256,712.09
Increase in market value surplus.....	3,618,266.64	12,842,555.50	8,253,949.68
Gain in par value surplus.....	15,258,168.87	26,591,489.23	38,633,010.75
Gain in dividends paid or credited.....	1,548,923.70	5,946,737.73	8,271,950.01
Gain in amount deposited during the year.....	19,911,593.86	292,084,036.59	186,419,957.66
Increase in amount withdrawn during the year.....	*1,351,867.30	128,349,162.06	155,478,019.48

* Decrease

SCHEDULE 3-2

Dividend Rates

Summary of the rates of dividends paid by the savings banks of this State on the first days of January and July, 1920, and the first day of January, 1921, according to their reports to this Department:

	January, 1920	July, 1920	January, 1921
Number paying 4 per cent.....	121	125	127
Number paying 4 and 5 per cent.....	.....	.....	2
Number paying 4 and 4½ per cent.....	2	2	.....
Number paying 3½ per cent.....	10	7	4
Number paying 3 and 4 per cent.....	3	1	1
Number paying 3½ and 4 per cent.....	2	3	1
Number paying 4½ per cent.....	3	3	5

DETAILED STATEMENT
OF THE
Condition of the Savings Banks
AND
INSTITUTIONS FOR SAVINGS IN THIS STATE
ON THE
First Day of January, 1921, as compiled from Their Reports
to the Superintendent of Banks

[THE BANKS ARE ARRANGED ALPHABETICALLY BY COUNTIES]

ALBANY COUNTY

I. 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,
SAMUEL HESSBERG,	MARTIN H. GLYNN,	E. PALMER GAVIT,
JONAS H. BROOKS,	C. L. A. WHITNEY,	WM. J. NELLIS,
EDWARD J. GALLIEN,	WILLIAM S. HACKETT,	HORACE S. BELL,
PETER G. TEN EYCK,	FRED'K W. KELLEY,	JACOB H. HERZOG.

FINANCIAL RESOURCES

Bonds and mortgages \$8,828,120 08
 Stock and bond investments, viz:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value
United States	\$2,293,000 00	\$2,178,245 63	\$2,268,051 00
Cities in other States.....	379,000 00	393,093 27	373,750 00
Cities in this State.....	443,100 00	454,503 53	419,985 36
Counties in this State....	10,000 00	10,527 94	9,925 00
Towns in this State.....	113,500 00	123,220 42	120,950 90
Villages in this State.....	243,335 52	250,085 62	245 094 71
School districts in this State	202,300 00	209,326 84	206,751 74
Railroad mortgage bonds...	<u>3,294,000 00</u>	<u>3,311,948 91</u>	<u>2,832,283 50</u>
	<u>\$6,983,295 52</u>	<u>\$6,935,957 16</u>	<u>\$6,476,792 21</u>
Promissory notes			6,476,792 21
Banking house and lot, book value, \$107,000; cost, \$157,000; actual cash value			51,888 51
Cash on deposit in banks or trust companies.....			107,000 00
Cash on hand			392,058 49
Total of collectible interest			145,987 02
Amount of all other assets, viz: Rent accrued.....			157,083 28
			<u>2,433 34</u>
			<u>\$16,161,362 93</u>

LIABILITIES

Amount due depositors, viz:

Principal	\$15,071,634 99
Dividends credited or to be credited for the six months ending with December 31, 1920.....	315,104 92
	<u>\$15,386,739 91</u>
Surplus on estimated market value.....	774,623 02
	<u>\$16,161,362 93</u>

Surplus on par value, \$1,281,126.33.

CASH TRANSACTIONS DURING THE YEAR 1920

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1920, before transactions of the day.....	\$456,461 11
From depositors, not including dividends credited.....	5,716,005 16
From interest on loans, deposits and investments.....	748,075 66

Net income from banking house.....	\$1,073 96
From mortgages	494,233 45
From redemption of stocks and bonds.....	98,858 88
From stocks and bonds sold (total par value, \$148,250)....	148,562 50
From loans paid	130,659 59
From all other sources, cash over.....	126 52
	<hr/>
	\$7,795,056 83

PAYMENTS

To depositors, including dividends paid to them.....	\$3,710,420 12
For loans on bonds and mortgages.....	2,050,009 65
For loans on stocks and bonds and other securities.....	157,221 14
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$1,433,000).....	1,272,473 56
For interest (other than dividend payments to depositors) ..	13,829 95
For current expenses of the bank, viz:	
For salaries	\$26,901 29
For taxes	6,755 49
For other expenses, not including expenses of banking house	17,138 96
	<hr/>
	50,795 74
Other payments, viz:	
Improvements to bank building.....	\$2,000 00
Protested check	137 00
Cash short	124 16
	<hr/>
	2,261 16
Cash on hand and in banks or trust companies December 31, 1920, after transactions of the day.....	538,045 51
	<hr/>
	\$7,795,056 83

STATISTICAL INFORMATION

Number of open accounts January 1, 1921.....	18,771
Number of accounts opened or reopened during the year....	4,399
Number of accounts closed during the year.....	3,038
Amount of deposits during the year, not including dividends credited for that period	\$5,716,005 16
Amount withdrawn during the year	3,710,420 12
Amount of dividends credited and paid for the year, viz:	
July 1, 1920.....	\$288,696 66
January 1, 1921	315,104 92
	<hr/>
	603,801 58
Average amount of each account January 1, 1921.....	819 78
Rate per cent. of dividends to depositors during the six months ending June 30, 1920	4½
Rate per cent. of dividends to depositors during the six months ending December 31, 1920	4½
Total earnings of the bank for the year 1920, after allowing for amortization of premiums and discounts.....	\$773,112 06
Total expenses of the bank for the year 1920.....	62,963 44
Dividends paid to depositors for the year 1920.....	603,801 58
Net earnings for the year 1920 over expenses and dividends paid to depositors	106,347 04

2. ALBANY COUNTY SAVINGS BANK, ALBANY

[88 State street; incorporated 1874]

WM. N. S. SANDERS, President. C. E. BYRON, Treasurer.
 F. C. CURTIS, Vice-President. GEO. C. McCULLOUGH, Asst. Treas.
 WILLIAM P. RUDD, Vice-President. HENRY H. KOHN, Secretary.

TRUSTEES

FREDERIC C. CURTIS,	HENRY R. WRIGHT,	N. B. VANDERZEE,
SETH WHEELER,	WM. L. VISSCHER,	RICHARD STEPHENS,
WM. N. S. SANDERS,	JAMES MILWAIN,	HENRY H. KOHN,
WILLIAM SMITH,	MALCOM S. FEAREY,	EDWARD W. RANKIN,
JAMES B. LYON,	GEORGE A. WHITE,	JOHN T. D. BLACKBURN,
CHAS. E. BYRON,	WILLIAM P. RUDD,	CARL H. GRAF.
	WILLIAM A. WHEELER,	

FINANCIAL

RESOURCES

Bonds and mortgages \$6,334,505 00
 Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
United States	\$1,674,300 00	\$1,635,818 60	\$1,664,380 00	
State of New York.....	100,000 00	102,656 25	97,500 00	
State of Massachusetts....	250,000 00	260,417 50	212,700 00	
Cities in other States.....	159,000 00	161,893 00	148,030 00	
Cities in this State.....	867,500 00	898,884 68	807,677 50	
Counties in this State.....	134,000 00	134,834 86	129,315 00	
Railroad mortgage bonds..	787,000 00	791,331 60	664,470 00	
	<u>\$3,971,800 00</u>	<u>\$3,985,886 49</u>	<u>\$3,724,072 50</u>	3,724,072 50
Promissory notes				196 75
Bankers' acceptances and bills of exchange				540,715 29
Banking house and lot, book value, \$185,000; cost, \$225,000; actual cash value				185,000 00
Cash on deposit in banks or trust companies.....				208,341 11
Cash on hand				14,555 69
Total of collectible interest				168,376 74
				<u>\$11,175,763 08</u>

LIABILITIES

Amount due depositors, viz.: Principal	\$10,126,144 88
Other liabilities, viz.:	
Dividends accrued on deposits to January 1, 1921..	\$98,479 79
Victory loan deposits.....	108 00
Expenses incurred, but unpaid, viz.:	
Repairs	250 00
Advertising	215 84
Sundries	5 00
	<u>99,058 63</u>
Surplus on estimated market value	950,559 57
	<u>\$11,175,763 08</u>

Surplus on par value, \$1,198,287.07.

CASH TRANSACTIONS DURING THE YEAR 1920

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1920, before transactions of the day	\$110,297 18
From depositors, not including dividends credited	2,638,842 65
From interest on loans, deposits and investments.....	582,736 11
From mortgages	775,341 88

From redemption of stocks and bonds.....	\$367,500 00	
From stocks and bonds sold (total par value, \$1,520).....	1,463 76	
From bankers' acceptances and bills of exchange.....	1,643,511 38	
From all other sources, viz.:		
Partial payments on Victory Bonds.....	\$3,161 00	
Cash over and refunds.....	49 00	
		3,210 00
		<u>\$6,122,902 96</u>

PAYMENTS

To depositors, including dividends paid to them	\$3,111,484 69	
For loans on bonds and mortgages	269,600 00	
For loans on stocks and bonds and other securities.....	196 75	
For bankers' acceptances and bills of exchange	2,184,226 67	
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$305,550).....	290,426 44	
For interest (other than dividend payments to depositors) ..	1,520 53	
For current expenses of the bank, viz.:		
For salaries	\$23,890 29	
For taxes	10,734 23	
For net expenses, except taxes, of banking house..	248 75	
For other expenses, not including expenses of other real estate nor other expenses of banking house..	7,639 77	
		42,513 04
Other payments, cash short and advances	38 04	
Cash on hand and in banks or trust companies December 31, 1920, after transactions of the day	222,896 80	
		<u>\$6,122,902 96</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1921.....	13,884
Number of accounts opened or reopened during the year ...	2,123
Number of accounts closed during the year	2,231
Amount deposited during the year, not including dividends credited for that period	\$2,638,842 65
Amount withdrawn during the year	3,111,484 69
Amount of dividends credited and paid for the year, viz.:	
April 1, 1920	\$199,676 70
October 1, 1920.....	196,351 12
	396,027 82
Average amount of each account January 1, 1921.....	736 54
Rate per cent. of dividends to depositors during the six months ending March 31, 1920	4
Rate per cent. of dividends to depositors during the six months ending September 30, 1920	4
Total earnings of the bank for the year 1920, after allowing for amortization of premiums and discounts	\$584,371 42
Total expenses of the bank for the year 1920.....	47,681 69
Dividends paid to depositors for the year 1920	396,027 82
Net earnings for the year 1920 over expenses and dividends paid to depositors	140,661 91

3. ALBANY EXCHANGE SAVINGS BANK, ALBANY

[450 Broadway; incorporated 1866]

MARTIN T. NACHTMANN, President. JAMES H. MEAD, Vice-President.
 ALDEN CHESTER, Vice-President. LEMUEL B. WILMARTH, Treasurer.
 CARL M. CRONK, Asst. Treasurer.

TRUSTEES

J. ALLEN WARNER, HARLAN H. HORNER, JAMES H. MEAD,
 WALTER B. STEPHENS, M. T. NACHTMANN, LEMUEL B. WILMARTH,
 JACOB S. FRIDMAN, 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 \$2,000,697 50
 Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
United States	\$359,350 00	\$344,094 80	\$352,495 00	
Cities in other States.....	154,954 00	166,964 55	154,343 25	
Cities in this State.....	291,355 46	309,753 27	286,529 47	
Towns in this State.....	32,675 00	34,676 13	33,358 50	
Villages in this State.....	150,889 76	155,295 90	144,788 38	
School districts in this State	62,000 00	66,070 30	63,827 00	
Railroad mortgage bonds....	539,000 00	584,872 12	445,340 00	
	<u>\$1,590,224 22</u>	<u>\$1,661,727 07</u>	<u>\$1,480,681 60</u>	(1,480,681 60
Banking house and lot, book value, \$44,000; cost, \$44,148.78; actual cash value				44,000 00
Cash on deposit in bank or trust companies				135,831 37
Cash on hand				10,118 00
Total of collectible interest				60,904 61
Amount of all other assets, viz.: Rents accrued.....				140 00
				<u>\$3,732,373 08</u>

LIABILITIES

Amount due depositors, viz.: Principal.....		\$3,390,095 46	
Other liabilities, viz.:			
Dividends accrued on deposits to January 1, 1921..	\$32,375 41		
Expenses incurred, but unpaid, viz.:			
Taxes accrued	2,708 97		
Elevator rent accrued.....	66 67		
			35,151 05
Surplus on estimated market value.....			307,126 57
			<u>\$3,732,373 08</u>
Surplus on par value, \$416,669.19.			

CASH TRANSACTIONS DURING THE YEAR 1920

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1920, before transactions of the day.....	\$107,416 23
From depositors, not including dividends credited	1,084,710 78
From interest on loans, deposits and investments	189,956 91
From mortgages	214,365 00
From redemption of stocks and bonds.....	91,552 98

From stocks and bonds sold (total par value, \$10,300)	\$10,300 00
From loans paid	30 00
From bankers' acceptances and bills of exchange.....	254,072 41
From all other sources, viz.:	
Thriff Stamps sold.....	\$12 75
Liberty bond deposits forfeited.....	37 79
Refunds	5 60
	<u>56 14</u>
	<u>\$1,942,460 45</u>

PAYMENTS

To depositors, including dividends paid to them.....	\$1,327,044 79
For loans on bonds and mortgages	108,200 00
For loans on stocks and bonds and other securities.....	30 00
For bankers' acceptances and bills of exchange.....	254,072 41
For stocks and bonds purchased, including premiums, com- missions, etc. (total par value \$96,200)	88,701 80
For interest (other than dividend payments to depositors) ..	673 58
For current expenses of the bank, viz.:	
For salaries	\$9,651 40
For taxes	3,190 47
For net expenses, except taxes, of banking house..	1,072 61
For other expenses, not including expenses of other real estate nor other expenses of banking house..	3,842 27
	<u>17,756 75</u>
Other payments, viz.:	
Protest fee paid.....	\$1 25
Cash short	30 50
	<u>31 75</u>
Cash on hand and in banks or trust companies December 31, 1920, after transactions of the day.....	145,949 37
	<u>\$1,942,460 45</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1921.....	5,938
Number of accounts opened or reopened during the year....	822
Number of accounts closed during the year.....	1,098
Amount deposited during the year, not including dividends credited for that period.....	\$1,084,710 78
Amount withdrawn during the year.....	1,327 044 79
Amount of dividends credited and paid for the year, viz.:	
April 1, 1920	\$67,794 24
October 1, 1920.....	65,690 94
	<u>133,485 18</u>
Average amount of each account January 1, 1921	570 91
Rate per cent. of dividends to depositors during the six months ending March 31, 1920.....	4
Rate per cent. of dividends to depositors during the six months ending September 30, 1920.....	4
Total earnings of the bank for the year 1920, after allowing for amortization of premiums and discounts.....	\$189,837 41
Total expenses of the bank for the year 1920.....	19,770 84
Dividends paid to depositors for the year 1920.....	133,485 18
Net earnings for the year 1920 over expenses and dividends paid to depositors	<u>36,581 39</u>

REPORT ON SAVINGS BANKS

4. ALBANY SAVINGS BANK, ALBANY

[20 North Pearl street; incorporated 1820]

FREDERICK TOWNSEND, President. HENRY D. RODGERS, Treasurer.
 LEDYARD COGSWELL, Vice-Pres. WM. VAN RENSSELAER ERVING, Secy
 THOS. I. VAN ANTWERP, Vice-Pres. EDWARD J. TOOLE, Asst. Treasurer.

TRUSTEES

THOMAS 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 \$20,604,455 33
 Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value
United States	\$6,389,646 00	\$6,123,132 90	\$6,214,130 60
State of Massachusetts....	50,000 00	55,169 00	42,750 00
Cities in other States.....	1,615,000 00	1,761,300 77	1,521,755 00
Cities in this State.....	820,550 00	906,751 21	789,557 25
Counties in this State.....	572,954 43	613,578 91	553,950 69
School districts in this State	65,500 00	67,436 00	67,750 00
Railroad mortgage bonds...	9,449,000 00	9,888,582 31	7,565,420 00
	<u>\$18,962,650 43</u>	<u>\$19,415,951 10</u>	<u>\$16,755,313 54</u>

Promissory notes 16,755,313 54
 Banking house and lot, book value, \$225,000.00; cost \$395,939.30; actual cash value..... 1,123,646 00
 225,000 00
 Other real estate, book value, \$410,082.63; cost, \$410,082.63; actual cash value 353,001 75
 Cash on deposit in banks or trust companies 1,206,677 95
 Cash on hand..... 162,674 44
 Total of collectible interest..... 362,760 57
 Amount of all other assets, viz.:

Accrued rents	\$1,200 00
Interest accrued	1,475 66
Land contract	110,626 07
Thrift stamps	20 11
	<u>113,321 84</u>

\$40,906,851 42

LIABILITIES

Amount due depositors, viz.:

Principal	\$37,523,634 79
Dividends credited or to be credited for the six months ending with December 31, 1920.....	718,935 30
	<u>\$38,242,570 09</u>

Other liabilities, viz.: Liberty loan deposits.....	4,154 08
Surplus on estimated market value.....	2,655,127 25

\$40,906,851 42

Surplus on par value, \$4,862,464.14.

CASH TRANSACTIONS DURING THE YEAR 1920

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1920, before transactions of the day.....	\$1,869,791 07
From depositors, not including dividends credited.....	8,217,288 09
From interest on loans, deposits and investments	1,918,965 08
From rents from other real estate.....	39,912 62
From mortgages	1,327,409 67
From redemption of stocks and bonds.....	757,100 00
From stocks and bonds sold (total par value, \$90,550).....	88,250 00

From loans paid	\$7,045,612 00
From bankers' acceptances and bills of exchange.....	384,018 49
From real estate sold	149,000 00
From all other sources, viz.:	
Payments on Liberty and Victory bonds.....	\$29,529 55
Thrift stamps sold.....	192 00
Fire loss paid; other real estate	7,123 66
Insurance premiums advanced, refunded, and in- terest on same.....	1,261 12
Attorney's fees in foreclosure action, refunded....	434 28
Cash over, fees, refunds, sundries.....	321 59
	<u>38,862 20</u>
	<u>\$21,836,209 22</u>

PAYMENTS

To depositors, including dividends paid to them.....	\$9,530,771 37
For loans on bonds and mortgages	844,775 00
For loans on stocks and bonds and other securities.....	7,969,258 00
For bankers' acceptances and bills of exchange	384,018 49
For stocks and bonds purchased, including premiums, com- missions, etc. (total par value, \$1,701,000).....	1,525,484 60
For interest (other than dividend payments to depositors)..	14,283 58
For current expenses of the bank, viz.:	
For salaries	\$59,173 19
For taxes	13,670 18
For net expenses, except taxes, of banking house..	15,537 63
For expenses of other real estate, viz.:	
Repairs	4,349 26
Insurance	3,256 44
Taxes	3,993 90
Other	13,314 85
For other expenses, not including expenses of other real estate nor other expenses of banking house..	26,353 00
	<u>144,653 45</u>
For real estate acquired by foreclosure, or in settlement of debts due the bank.....	1,710 34
Other payments, viz.:	
Liberty and Victory bond accounts.....	\$44,512 00
Repairs fire loss, other real estate.....	7,357 00
Cash short	33,00
	<u>51,902 00</u>
Cash on hand and in banks or trust companies December 31, 1920, after transactions of the day.....	1,369,352 39
	<u>\$21,836,209 22</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1921.....	50,711
Number of accounts opened or reopened during the year....	6,088
Number of accounts closed during the year.....	7,250
Amount deposited during the year, not including dividends credited for that period.....	\$8,217,288 09
Amount withdrawn during the year.....	9,530,771 37
Amount of dividends credited and paid for the year, viz.:	
July 1, 1920	\$720,086 82
January 1, 1921	718,935 30
	<u>1,439,022 12</u>
Average amount of each account January 1, 1921.....	754 22
Rate per cent, of dividends to depositors during the six months ending June 30, 1920	4
Rate per cent, of dividends to depositors during the six months ending December 31, 1920.....	4
Total earnings of the bank for the year 1920, after allowing for amortization of premiums and discounts.....	\$1,987,775 70
Total expenses of the bank for the year 1920.....	144,919 79
Dividends paid to depositors for the year 1920.....	1,439,022 12
Net earnings for the year 1920 over expenses and dividends paid to depositors	<u>403,833 79</u>

5. COHOES SAVINGS INSTITUTION, COHOES

[65 Remsen street; incorporated 1851]

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

TRUSTEES

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

FINANCIAL

RESOURCES

Bonds and mortgages..... \$1,761,639 00
 Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
United States	\$844,900 00	\$827,622 05	\$840,982 50	
State of California.....	20,000 00	19,181 40	18,300 00	
Cities in other States.....	599,000 00	623,711 75	585,715 00	
Cities in this State.....	523,176 42	533,044 05	502,095 95	
Counties in this State.....	25,000 00	26,486 12	24,700 00	
Towns in this State.....	16,000 00	16,008 25	15,385 00	
Villages in this State.....	101,000 00	106,325 38	97,030 00	
School districts in this State	5,200 00	5,200 00	5,248 00	
Railroad mortgage bonds....	610,000 00	610,327 98	497,050 00	
	<u>\$2,744,276 42</u>	<u>\$2,768,406 98</u>	<u>\$2,586,506 45</u>	2,586,506 45
Promissory notes				3,875 00
Bankers' acceptances and bills of exchange.....				75,000 00
Banking house and lot, book value, \$25,000.00; cost, \$55,770.49; actual cash value.....				25,000 00
Cash on deposit in banks or trust companies.....				179,522 13
Cash on hand.....				13,582 19
Total of collectible interest.....				42,377 18
				<u>\$4,687,501 95</u>

LIABILITIES

Amount due depositors, viz.:

Principal	\$4,261,052 05	
Dividends credited or to be credited for the six months ending with December 31, 1920.....	81,045 53	\$4,342,097 58
Surplus on estimated market value.....		345,404 37
		<u>\$4,687,501 95</u>

Surplus on par value, \$503,174.34.

CASH TRANSACTIONS DURING THE YEAR 1920

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1920, before transactions of the day.....	\$192,288 04
From depositors, not including dividends credited.....	1,323,603 32
From interest on loans, deposits and investments.....	222,697 50
From mortgages	193,750 00
From redemption of stocks and bonds.....	64,707 00

From stocks and bonds sold (total par value, \$19,400).....	\$19,653 08
From loans paid.....	36,974 40
From bankers' acceptances and bills of exchange.....	256,602 83
From all other sources, viz.:	
Sale of pocket banks.....	\$85 20
Cash over.....	100 00
	<u>185 00</u>
	<u>\$2,310,461 17</u>

PAYMENTS

To depositors, including dividends paid to them.....	\$1,208,170 05
For loans on bonds and mortgages.....	305,075 00
For loans on stocks and bonds and other securities.....	40,849 40
For bankers' acceptances and bills of exchange.....	331,602 83
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$217,250).....	206,737 37
For interest (other than dividend payments to depositors) ..	2,492 23
For current expenses of the bank, viz.:	
For salaries.....	\$13,333 62
For taxes.....	2,368 78
For net expenses, except taxes, of banking house....	1,652 16
For other expenses, not including expenses of other real estate nor other expenses of banking house..	5,075 41
	<u>22,429 97</u>
Cash on hand and in banks or trust companies December 31, 1920, after transactions of the day.....	193,104 32
	<u>\$2,310,461 17</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1921.....	8,808
Number of accounts opened or reopened during the year....	1,385
Number of accounts closed during the year.....	1,610
Amount deposited during the year, not including dividends credited for that period.....	\$1,323,603 32
Amount withdrawn during the year.....	1,208,170 05
Amount of dividends credited and paid for the year, viz.:	
July 1, 1920.....	\$79,668 58
January 1, 1921.....	81,045 53
	<u>160,714 11</u>
Average amount of each account January 1, 1921,.....	492 97
Rate per cent, of dividends to depositors during the six months ending June 30, 1920.....	4
Rate per cent, of dividends to depositors during the six months ending December 31, 1920.....	4
Total earnings of the bank for the year 1920, after allowing for amortization of premiums and discounts.....	\$221,569 26
Total expenses of the bank for the year 1920.....	22,429 97
Dividends paid to depositors for the year 1920.....	160,714 11
Net earnings for the year 1920 over expenses and dividends paid to depositors.....	<u>38,425 18</u>

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

[13 North Pearl street; incorporated 1871]

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

TRUSTEES

THOMAS AUSTIN, G. WILLIAM McEWAN, W. W. BATCHELDER,
 SAMUEL L. MUNSON, WILLIAM McDONALD, GEO. W. VAN SLYKE,
 NOEL S. BENNETT, HOWARD N. FULLER, ALFRED J. SPORBORG,
 WILLIAM SAYLES, THOMAS R. 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 \$8,953,934 50
 Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
United States	\$1,689,700 00	\$1,609,147 52	\$1,660,169 00	
State of Colorado	20,200 00	20,200 00	15,150 00	
State of Louisiana.....	8,000 00	8,242 40	8,200 00	
State of New Mexico.....	30,000 00	30,482 40	29,250 00	
Cities in other States.....	286,553 38	306,079 73	290,400 70	
Cities in this State.....	84,851 70	91,203 00	84,633 30	
Counties in this State.....	7,000 00	6,863 44	6,707 50	
Towns in this State.....	8,660 00	9,036 87	8,674 50	
Villages in this State.....	81,153 34	85,510 11	80,802 84	
School districts in this State	76,401 43	80,029 30	76,162 20	
Railroad mortgage bonds...	3,309,984 42	3,153,594 92	2,760,146 67	
	<u>\$5,602,504 27</u>	<u>\$5,400,389 79</u>	<u>\$5,020,296 71</u>	
Promissory notes				5,020,296 71
Bankers' acceptances and bills of exchange.....				567,087 15
Banking house and lot, book value, \$100,000.00; cost, \$100,- 987.50; actual cash value.....				129,451 84
Other real estate, book value, \$1,257.42; cost, \$1,215.83; actual cash value				100,000 00
Cash on deposit in banks or trust companies.....				1,215 83
Cash on hand.....				472,558 72
Total of collectible interest.....				25,318 17
Amount of all other assets, viz.: Rents accrued.....				120,531 77
				750 00
				<u>\$15,391,144 69</u>

LIABILITIES

Amount due depositors, viz.:				
Principal				\$14,148,407 07
Dividends credited or to be credited for the six months ending with December 31, 1920.....			292,512 45	
				<u>\$14,440,919 52</u>
Other liabilities, viz.:				
Dividends accrued on deposits to January 1, 1921..			\$528 75	
Liberty loan deposits.....			1,312 44	
Expenses incurred, but unpaid, viz.:				
Advertising			500 00	
Coal			800 00	
Repairs			200 00	
				<u>3,341 19</u>
Surplus on estimated market value.....				946,883 98
				<u>\$15,391,144 69</u>
Surplus on par value, \$1,529,091.54.				

CASH TRANSACTIONS DURING THE YEAR 1920

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1920, before transactions of the day.....	\$492,295 95
From depositors, not including dividends credited.....	6,177,000 20

From interest on loans, deposits and investments.....		\$761,903 81
Net income from banking house.....		1,355 45
From mortgages.....		513,008 50
From redemption of stocks and bonds.....		79,469 97
From stocks and bonds sold (total par value, \$400,650)....		396,196 00
From loans paid.....		157,103 99
From bankers' acceptances and bills of exchange.....		439,095 50
From all other sources, viz.:		
Partial payments on Liberty bonds.....	\$15,155 00	
Appraisal fees refunded.....	1,044 54	
Profit on exchange of Liberty bonds.....	109 25	
Interest on cash held, re application for mortgage loan	206 25	
		<u>16,515 04</u>
		<u>\$9,033,949 41</u>

PAYMENTS

To depositors, including dividends paid to them.....		\$3,742,228 47
For loans on bonds and mortgages.....		2,224,366 34
For loans on stocks and bonds and other securities.....		665,808 64
For bankers' acceptances and bills of exchange.....		568,547 34
For stocks and bonds purchased, including premiums, com- missions, etc. (total par value, \$1,334,784.12).....		1,235,654 55
For interest (other than dividend payments to depositors) ..		10,719 63
For current expenses of the bank, viz.:		
For salaries	\$27,808 31	
For taxes.....	7,415 41	
For expenses of other real estate, taxes.....	21 59	
For other expenses, not including expenses of other real estate nor other expenses of banking house..	13,964 21	
		<u>49,209 52</u>
Other payments, viz.:		
Liberty bond account.....	\$39,406 20	
Cash short	131 83	
		<u>39,538 03</u>
Cash on hand and in banks or trust companies December 31, 1920, after transactions of the day.....		497,876 89
		<u>\$9,033,949 41</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1921.....		21,365
Number of accounts opened or reopened during the year....		7,011
Number of accounts closed during the year.....		3,352
Amount deposited during the year, not including dividends credited for that period.....		\$6,177,090 20
Amount withdrawn during the year.....		3,742,228 47
Amount of dividends credited and paid for the year, viz.:		
July 1, 1920	\$262,776 17	
January 1, 1921.....	292,512 45	
Credited at other periods.....	2,482 18	
		<u>557,770 80</u>
Average amount of each account January 1, 1921.....		675 91
Rate per cent. of dividends to depositors during the six months ending June 30, 1920.....		4½
Rate per cent. of dividends to depositors during the six months ending December 31, 1920.....		4½
Total earnings of the bank for the year 1920, after allowing for amortization of premiums and discounts.....		\$810,331 66
Total expenses of the bank for the year 1920.....		58,113 36
Dividends paid to depositors for the year 1920.....		557,770 80
Net earnings for the year 1920 over expenses and dividends paid to depositors.....		<u>194,447 50</u>

7. THE MECHANICS & FARMERS SAVINGS BANK, ALBANY

[63 State street; incorporated 1855]

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

TRUSTEES

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

FINANCIAL

RESOURCES

Bonds and mortgages \$826,175 00
Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
United States	\$311,000 00	\$307,899 50	\$309,644 00	
State of New York.....	25,000 00	25,095 40	24,375 00	
State of Massachusetts.....	25,000 00	25,375 00	21,000 00	
Cities in other States.....	347,000 00	372,163 77	325,395 00	
Cities in this State.....	504,000 00	524,630 37	454,000 00	
Counties in this State.....	14,000 00	14,000 00	13,360 00	
Villages in this State.....	19,000 00	19,659 04	19,110 00	
Railroad mortgage bonds....	621,000 00	679,977 50	500,160 00	
	<u>\$1,866,000 00</u>	<u>\$1,963,800 53</u>	<u>\$1,667,044 00</u>	
				1,667,044 00
Cash on deposit in banks or trust companies.....				124,352 04
Total of collectible interest.....				29,826 91
				<u>\$2,647,397 95</u>

LIABILITIES

Amount due depositors: Principal.....	\$2,256,875 33
Other liabilities: Dividends accrued on deposits to January 1, 1921	21,504 00
Surplus on estimated market value.....	369,018 62
	<u>\$2,647,397 95</u>

Surplus on par value, \$567,974.62.

CASH TRANSACTIONS DURING THE YEAR 1920

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1920, before transactions of the day.....	\$184,192 92
From depositors, not including dividends credited.....	565,069 94
From interest on loans, deposits and investments.....	116,977 73
From mortgages	40,205 00
From redemption of stocks and bonds.....	13,000 00
	<u>\$919,445 59</u>

PAYMENTS

To depositors, including dividends paid to them.....	\$653,314 80
For loans on bonds and mortgages.....	98,900 00
For stocks and bonds purchased, including premiums, com- missions, etc. (total par value, \$32,500).....	30,618 44
For interest (other than dividend payments to depositors) ..	107 52

For current expenses of the bank, viz.:

For salaries	\$5,158 33	
For taxes	2,045 39	
For rent of banking rooms.....	3,000 00	
For other expenses, not including expenses of other real estate nor other expenses of banking house..	1,949 07	
		<u>\$12,152 79</u>
Cash on hand and in banks or trust companies December 31, 1920, after transactions of the day.....		124,352 04
		<u><u>\$919,445 59</u></u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1921.....		3,858
Number of accounts opened or reopened during the year....		463
Number of accounts closed during the year.....		565
Amount deposited during the year, not including dividends credited for that period	\$565,069 94	
Amount withdrawn during the year.....	653,314 80	
Amount of dividends credited and paid for the year, viz.:		
April 1, 1920.....	\$42,443 56	
October 1, 1920	<u>42,187 68</u>	
		84,631 24
Average amount of each account January 1, 1921.....		584 98
Rate per cent. of dividends to depositors during the six months ending March 31, 1920.....		3½ and 4
Rate per cent. of dividends to depositors during the six months ending September 30, 1920.....		3½ and 4
Total earnings of the bank for the year 1920, after allowing for amortization of premiums and discounts.....	\$115,471 87	
Total expenses of the bank for the year 1920.....	12,172 79	
Dividends paid to depositors for the year 1920.....	84,631 24	
Net earnings for the year 1920 over expenses and dividends paid to depositors.....		<u><u>18,667 84</u></u>

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,
A. D. MCAFFER,WM. L. ROGERS,
JAY GILBERT,
THOS. H. SPRAGUE,
HENRY L. SHAVER,
DALE S. CARPENTER,
M. J. KEOUGH.FINANCIAL
RESOURCESBonds and mortgages \$1,117,050 00
Stock and bond investments, viz:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
United States	\$266,200 00	\$257,175 49	\$266,200 00	
Cities in other States.....	64,500 00	69,053 75	64,665 00	
Cities in this State.....	73,980 00	75,614 18	70,200 85	
Towns in this State.....	12,390 00	12,255 90	11,865 00	
Villages in this State.....	41,460 00	42,904 33	40,537 00	
School districts in this State	10,000 00	11,284 00	10,280 00	
Railroad mortgage bonds....	509,000 00	496,528 97	413,890 00	
	<u>\$977,530 00</u>	<u>\$964,816 62</u>	<u>\$877,697 65</u>	877,697 65
Promissory notes				4,280 00
Bankers' acceptances and bills of exchange.....				49,706 43
Cash on deposit in banks or trust companies.....				20,223 12
Cash on hand				144,025 75
Total of collectible interest.....				33,392 15
				<u>\$2,246,375 10</u>

LIABILITIES

Amount due depositors, viz.:

Principal	\$2,070,734 57	
Dividends credited or to be credited for the six months ending with December 31, 1920.....	39,100 78	\$2,109,835 35
Other liabilities: Unearned discounts	566 62	
Surplus on estimated market value.....	135,973 13	
		<u>\$2,246,375 10</u>

Surplus on par value, \$235,805.48.

CASH TRANSACTIONS DURING THE YEAR 1920

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1920, before transactions of the day.....	\$155,728 31
From depositors, not including dividends credited.....	725,256 82
From interest on loans, deposits and investments.....	107,911 62
From rents from other real estate.....	1,088 75
From mortgages	100,760 00
From redemption of stocks and bonds.....	4,455 00
From stocks and bonds sold (total par value, \$26,400).....	26,400 00

From loans paid	\$45,021 75
From bankers' acceptances and bills of exchange.....	95,320 12
From real estate sold.....	14,000 00
From all other sources: Discount on bankers' acceptances purchased	566 62
	<u>\$1,276,508 99</u>

PAYMENTS

To depositors, including dividends paid to them.....	\$707,712 54
For loans on bonds and mortgages.....	158,931 00
For loans on stocks and bonds and other securities.....	45,512 50
For bankers' acceptances and bills of exchange.....	145,026 55
For stocks and bonds purchased, including premiums, com- missions, etc. (total par value, \$43,050).....	37,850 00
For interest (other than dividend payments to depositors)..	395 11
For current expenses of the bank, viz.:	
For salaries	\$7,470 00
For taxes	336 46
For rent of banking rooms.....	1,200 00
For expenses of other real estate, viz.:	
Repairs	166 86
Insurance	159 55
Taxes	339 24
Other	80 00
For other expenses, not including expenses of other real estate nor other expenses of banking house..	2,761 81
	<u>12,513 92</u>
For real estate acquired by foreclosure, or in settlement of debts due the bank.....	4,000 00
Other payments: Furniture and fixtures purchased.....	318 50
Cash on hand and in banks or trust companies December 31, 1920, after transactions of the day.....	164,248 87
	<u>\$1,276,508 99</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1921.....	4,036
Number of accounts opened or reopened during the year....	794
Number of accounts closed during the year.....	770
Amount deposited during the year, not including dividends credited for that period.....	\$725,256 82
Amount withdrawn during the year.....	707,712 54
Amount of dividends credited and paid for the year, viz.:	
July 1, 1920.....	\$38,139 36
January 1, 1921.....	39,100 78
	<u>77,240 14</u>
Average amount of each account January 1, 1921.....	522 75
Rate per cent. of dividends to depositors during the six months ending June 30, 1920.....	4
Rate per cent. of dividends to depositors during the six months ending December 31, 1920.....	4
Total earnings of the bank for the year 1920, after allowing for amortization of premiums and discounts.....	\$109,444 78
Total expenses of the bank for the year 1920	12,513 92
Dividends paid to depositors for the year 1920.....	77,240 14
Net earnings for the year 1920 over expenses and dividends paid to depositors	<u>19,690 72</u>

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.

TRUSTEES

JAMES H. MANNING,
JONAS MUHLFELDER,
W. M. WOODWARD,
CHARLES GIBSON,
BEN V. SMITH,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,
WM. R. ADAMS.

FINANCIAL

RESOURCES

Bonds and mortgages.....\$11,102,822 65
Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
United States	\$1,724,950 00	\$1,702,945 80	\$1,724,950 00	
Cities in other States.....	453,000 00	479,298 92	455,265 00	
Villages in this State.....	59,600 00	60,731 03	59,752 48	
School districts in this State	27,500 00	27,946 03	27,585 70	
Railroad mortgage bonds....	2,814,000 00	2,920,714 34	2,447,039 00	
	<u>\$5,079,050 00</u>	<u>\$5,191,634 12</u>	<u>\$4,714,583 18</u>	4,714,583 18
Promissory notes				18,957 84
Bankers' acceptances and bills of exchange.....				783,063 21
Banking house and lot, book value, \$192,423.25; cost, \$198,809.71; actual cash value.....				192,423 25
Cash on deposit in banks or trust companies.....				1,121,966 55
Cash on hand				40,312 37
Total of collectible interest.....				202,385 15
Amount of all other assets, viz.:				
War savings stamps.....			\$894 00	
Liberty bond and Christmas club deposits.....			26,678 59	27,572 59
				<u>\$18,204,086 79</u>

LIABILITIES

Amount due depositors, viz.:

Principal	\$16,854,144 65	
Dividends credited or to be credited for the six months ending with December 31, 1920.....	356,827 95	\$17,210,972 60
Other liabilities, viz.:		
Liberty loan deposits.....	\$5,692 76	
Christmas club	26,678 59	32,371 35
Surplus on estimated market value.....		960,742 84
		<u>\$18,204,086 79</u>

Surplus on par value, \$1,325,209.66.

CASH TRANSACTIONS DURING THE YEAR 1920

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1920, before transactions of the day.....	\$826,182 71
From depositors, not including dividends credited.....	6,108,972 49
From interest on loans, deposits and investments.....	870,690 01
From mortgages	1,919,794 27

From redemption of stocks and bonds.....		\$198,005 00
From stocks and bonds sold (total par value, \$117,600).....		117,600 00
From loans paid.....		75,151 01
From bankers' acceptances and bills of exchange.....		3,056,492 98
From real estate sold.....		930 58
From all other sources, viz.:		
Christmas club deposits.....	\$695,609 03	
Liberty bond deposits, refunds and adjustments....	84,920 64	
Cash over.....	41 02	
Sundries.....	1,569 33	
		<u>782,140 02</u>
		<u>\$13,955,959 07</u>

PAYMENTS

To depositors, including dividends paid to them.....		\$4,714,143 81
For loans on bonds and mortgages.....		2,882,915 65
For loans on stocks and bonds and other securities.....		87,472 93
For bankers' acceptances and bills of exchange.....		3,839,556 19
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$319,000).....		314,232 96
For interest (other than dividend payments to depositors)..		15,773 28
For current expenses of the bank, viz.:		
For salaries.....	\$27,051 57	
For taxes.....	7,630 45	
For net expenses, except taxes, of banking house....	200 08	
For expenses of other real estate, taxes.....	17 13	
For other expenses, not including expenses of other real estate nor other expenses of banking house..	21,149 31	
		<u>56,048 54</u>
Other payments, viz.:		
Christmas club payments.....	\$681,345 38	
Liberty bond account.....	127,370 49	
Alterations to bank building.....	47,423 25	
Cash short and sundries.....	1,398 08	
		<u>857,537 20</u>
Cash on hand and in banks or trust companies December 31, 1920, after transactions of the day.....		1,188,278 51
		<u>\$13,955,959 07</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1921.....		22,460
Number of accounts opened or reopened during the year....		5,837
Number of accounts closed during the year.....		4,162
Amount deposited during the year, not including dividends credited for that period.....		\$6,108,972 49
Amount withdrawn during the year.....		4,714,143 81
Amount of dividends credited and paid for the year, viz.:		
July 1, 1920.....	\$336,241 18	
January 1, 1921.....	356,827 95	
		<u>693,069 13</u>
Average amount of each account January 1, 1921.....		766 29
Rate per cent. of dividends to depositors during the six months ending June 30, 1920.....		4½
Rate per cent. of dividends to depositors during the six months ending December 31, 1920.....		4½
Total earnings of the bank for the year 1920, after allowing for amortization of premiums and discounts.....		\$887,000 95
Total expenses of the bank for the year 1920.....		56,048 54
Dividends paid to depositors for the year 1920.....		693,069 13
Net earnings for the year 1920 over expenses and dividends paid to depositors.....		<u>137,883 28</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. OSTRAM TAYLOR,
F. BREVOORT ALLIN,	CHAS. H. SCHUMANN,	LIVINGSTON WETMORE.
CLIFTON B. BULL,	WILLIAM E. STEVENS,	T. TASSO FISCHER.
WM. I. BROWN,	WM. J. CUNNINGHAM,	ARTHUR M. KANE,
NELSON F. GRIFFIN,	JOHN S. SUTPHEN,	THOS. A. NOSWORTHY,
	WM. L. DENNIS.	

FINANCIAL

RESOURCES

Bonds and mortgages \$3,706,800 00
 Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
United States	\$660,300 00	\$614,307 50	\$639,230 00	
State of California	5,000 00	4,517 50	4,675 00	
State of Minnesota	75,000 00	75,000 03	75,000 03	
State of New Mexico.....	25,000 00	25,338 95	25,000 00	
State of Oregon	25,000 00	23,339 50	23,339 50	
State of South Dakota	30,000 00	30,215 00	29,125 00	
Cities in other States.....	356,500 00	355,854 00	356,415 00	
Counties, villages and towns in adjoining States.....	25,000 00	24,830 60	24,830 60	
Cities in this State.....	137,120 00	135,303 06	130,997 40	
Villages in this State.....	28,500 00	28,673 27	29,310 00	
Railroad mortgage bonds...	759,000 00	725,873 33	673,395 00	
	<u>\$2,126,420 00</u>	<u>\$2,043,262 74</u>	<u>\$2,011,317 53</u>	
				2,011,317 53
Bankers' acceptances and bills of exchange				93,716 31
Cash on deposit in banks and trust companies.....				441,406 06
Cash on hand				24,016 56
Total of collectible interest.....				55,649 24
Amount of all other assets, viz.: Furniture and fixtures....				750 00
				<u>\$6,333,455 70</u>

LIABILITIES

Amount due depositors, viz.:			
Principal		\$6,099,932 56	
Dividends credited or to be credited for the six months ending with December 31, 1920.....		96,225 01	
			<u>\$6,196,157 57</u>
Surplus on estimated market value.....			137,298 13
			<u>\$6,333,455 70</u>
Surplus on par value, \$252,400.60.			

CASH TRANSACTIONS DURING THE YEAR 1920

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1920, before transactions of the day	\$474,370 76
From depositors, not including dividends credited.....	4,856,364 95
From interest on loans, deposits and investments.....	247,019 96

From mortgages	\$76,495 00
From redemption of stocks and bonds.....	146,651 26
From stocks and bonds sold (total par value, \$125,000).....	114,155 00
From bankers' acceptances and bills of exchange.....	1,366,363 83
From real estate sold.....	1,500 00
From all other sources, viz.:	
Liberty bond payments.....	\$18,015 00
Profit on bond exchange, fees and refunds.....	2,354 24
	<u>20,369 24</u>
	<u>\$7,303,290 00</u>

PAYMENTS

To depositors, including dividends paid to them.....	\$2,888,748 73
For loans on bonds and mortgages.....	1,645,000 00
For bankers' acceptances and bills of exchange.....	1,460,080 14
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$862,800).....	802,526 21
For interest (other than dividend payments to depositors) ..	7,182 34
For current expenses of the bank, viz.:	
For salaries	\$21,586 15
For taxes	338 07
For rent of banking rooms.....	3,000 00
For other expenses, not including expenses of other real estate nor other expenses of banking house..	6,678 18
	<u>31,602 40</u>
For real estate acquired by foreclosure, or in settlement of debts due the bank.....	877 87
Other payments, viz.:	
Cash registers purchased.....	\$1,425 00
Commission sale of real estate.....	120 00
Interest corrections, cash short.....	304.69
	<u>1,849 69</u>
Cash on hand and in banks or trust companies December 31, 1920, after transactions of the day.....	465,422 62
	<u>\$7,303,290 00</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1921.....	15,439
Number of accounts opened or reopened during the year....	5,602
Number of accounts closed during the year.....	2,614
Amount deposited during the year, not including dividends credited for that period.....	\$4,856,364 95
Amount withdrawn during the year.....	2,888,748 73
Amount of dividends credited and paid for the year, viz.:	
July 1, 1920.....	\$77,074 10
January 1, 1921.....	96,225 01
Credited at other periods.....	5 00
	<u>173,304 11</u>
Average amount of each account January 1, 1921.....	401 33
Rate per cent. of dividends to depositors during the six months ending June 30, 1920.....	4
Rate per cent. of dividends to depositors during the six months ending December 31, 1920.....	4
Total earnings of the bank for the year 1920, after allowing for amortization of premiums and discounts.....	\$273,410 91
Total expenses of the bank for the year 1920.....	32,924 09
Dividends paid to depositors for the year 1920.....	173,304 11
Net earnings for the year 1920 over expenses and dividends paid to depositors	<u>67,182 71</u>

11. DOLLAR SAVINGS BANK, NEW YORK CITY

[2792 Third avenue; incorporated 1890]

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

TRUSTEES

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

FINANCIAL

RESOURCES

Bonds and mortgages\$15,804,700 00
 Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
United States	\$6,343,000 00	\$6,098,376 24	\$6,301,232 50	
Cities in other States.....	727,000 00	723,610 40	723,125 02	
Cities in this State.....	433,000 00	452,412 31	428,830 00	
Counties in this State.....	64,000 00	66,367 02	64,520 00	
Railroad mortgage bonds....	9,083,000 00	8,623,994 62	8,357,257 41	
	<u>\$16,650,000 00</u>	<u>\$15,969,762 09</u>	<u>\$15,874,964 93</u>	15,874,964 93
Promissory notes				15,170 87
Bankers' acceptances and bills of exchange.....				835,908 36
Banking house and lot, book value, \$200,000.00; cost, \$306-330.40; actual cash value.....				200,000 00
Other real estate, book value, \$30,683.06; cost, \$30,683.06; actual cash value.....				30,683 06
Cash on deposit in banks or trust companies.....				1,349,953 78
Cash on hand				244,581 46
Total of collectible interest.....				184,171 12
				<u>\$34,540,133 58</u>

LIABILITIES

Amount due depositors, viz.:

Principal		\$32,235,414 04	
Dividends credited or to be credited for the six months ending with December 31, 1920.....		529,149 55	
		<u>\$32,764,563 59</u>	
Other liabilities, viz.: Cash held as security			11,978 00
Surplus on estimated market value.....			1,763,591 99
			<u>\$34,540,133 58</u>

Surplus on par value, \$2,538,627.06.

CASH TRANSACTIONS DURING THE YEAR 1920

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1920, before transactions of the day	\$1,821,284 58
From depositors, not including dividends credited	20,294,368 94
From interest on loans, deposits and investments	1,402,862 84
From rents from other real estate	195 00
From mortgages	491,100 00
From redemption of stocks and bonds	1,550,000 00

From stocks and bonds sold (total par value, \$148,000)	\$143,901	89
From loans paid	40,271	25
From bankers' acceptances and bills of exchange	3,939,639	11
From all other sources, viz:		
Deposits to secure performance of agreements	\$12,000	00
Receipts from tax bill service and auxiliary banks	739	00
Profit, exchange of bonds	40	00
	<u>12,779</u>	<u>00</u>
	<u>\$29,696,382</u>	<u>61</u>

PAYMENTS

To depositors, including dividends paid to them	\$11,512,020	63
For loans on bonds and mortgages	6,215,200	00
For loans on stocks and bonds and other securities	49,622	12
For bankers' acceptances and bills of exchange	4,576,984	76
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$5,937,000)	5,556,326	53
For interest (other than dividend payments to depositors)	57,121	69
For current expenses of the bank, viz:		
For salaries	\$94,198	90
For taxes	9,710	45
For net expenses, except taxes, of banking house	6,896	65
For expenses of other real estate, Taxes	692	49
For other expenses, not including expenses of other real estate nor other expenses of banking house	13,363	16
	<u>129,861</u>	<u>65</u>
Other payments, viz:		
Alterations to bank building	\$375	94
Foreclosure expenses	3,812	05
Return of deposit to secure performance of agreement	500	00
Insurance premium advanced	22	00
	<u>4,709</u>	<u>99</u>
Cash on hand and in banks or trust companies December 31, 1920, after transactions of the day	1,594,535	24
	<u>\$29,696,382</u>	<u>61</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1921	67,537	
Number of accounts opened or reopened during the year	22,867	
Number of accounts closed during the year	13,230	
Amount deposited during the year, not including dividends credited for that period	\$20,294,368	94
Amount withdrawn during the year	11,512,020	63
Amount of dividends credited and paid for the year, viz:		
July 1, 1920	\$439,873	44
January 1, 1921	529,149	56
	<u>969,022</u>	<u>99</u>
Average amount of each account January 1, 1921	485	13
Rate per cent. of dividends to depositors during the six months ending June 30, 1920	4	
Rate per cent. of dividends to depositors during the six months ending December 31, 1920	4	
Total earnings of the bank for the year 1920, after allowing for amortization of premiums and discounts	\$1,410,602	53
Total expenses of the bank for the year 1920	134,843	35
Dividends paid to depositors for the year 1920	969,022	99
Net earnings for the year 1920 over expenses and dividends paid to depositors	306,736	19

12. NORTH SIDE SAVINGS BANK, NEW YORK CITY

[3230 Third avenue; incorporated 1905]

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

TRUSTEES

JOHN G. BORGSTEDE, 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				\$2, 620, 650 00
Stock and bond investments, viz.:				
<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
United States	\$442,600 00	\$421,603 88	\$442,600 00	
State of South Carolina	50,000 00	49,530 39	50,000 00	
State of Massachusetts	58,000 00	46,997 74	46,112 99	
State of California	23,000 00	21,912 82	21,450 00	
State of Idaho	29,000 00	28,469 55	27,865 00	
State of New Mexico	3,500 00	3,493 20	3,455 00	
State of Mississippi	37,000 00	36,574 00	37,170 00	
State of South Dakota	230,000 00	234,237 98	228,180 00	
State of Utah	5,000 00	5,000 00	5,000 00	
State of Oregon	17,750 00	16,162 84	14,843 75	
Cities in other States.....	1,230,100 00	1,240,594 17	1,233,667 64	
Counties, villages and towns in adjoining States.....	91,000 00	92,268 97	91,720 00	
Cities in this State.....	325,511 67	320,841 28	314,862 34	
Counties in this State.....	20,000 00	19,550 74	19,550 74	
Towns in this State.....	15,101 00	15,652 52	15,101 00	
Villages in this State.....	32,700 00	31,297 05	30,293 40	
School districts in this State	5,000 00	4,963 23	4,872 50	
Railroad mortgage bonds...	332,000 00	272,758 75	277,322 50	
	<u>\$2,945,262 67</u>	<u>\$2,861,909 11</u>	<u>\$2,864,066 86</u>	
Promissory notes				2, 864, 066 86
Cash on deposit in banks or trust companies.....				30, 825 00
Cash on hand				537, 800 29
Total collectible interest				43, 399 75
Amount of all other assets, viz.: Vault and fixtures.....				63, 503 62
				<u>1, 000 00</u>
				<u>\$6, 161, 245 52</u>

LIABILITIES

Amount due depositors, viz.:			
Principal		\$5,934,748 70	
Dividends credited or to be credited for the six months ending with December 31, 1920.....		94,078 84	
			\$6, 028, 827 54
Surplus on estimated market value			132, 417 98
			<u>\$6, 161, 245 52</u>
Surplus on par value, \$213,613.79.			

CASH TRANSACTIONS DURING THE YEAR 1920**RECEIPTS**

Cash on hand and in banks or trust companies January 1, 1920, before transactions of the day	\$337, 008 78
From depositors, not including dividends credited.....	4, 705, 362 21
From interest on loans, deposits and investments.....	244, 620 91

Net income from banking house.....	\$179 52
From rents from other real estate	35 00
From mortgages	54,895 00
From redemption of stocks and bonds	240,467 78
From stocks and bonds sold (total par value \$276,000).....	255,018 60
From loans paid	179,774 00
From bankers' acceptances and bills of exchange.....	951,214 49
From real estate sold	6,955 00
From all other sources, viz.:	
Profit on bonds sold.....	\$668 90
Rebate on insurance premium.....	6 27
	<u>675 17</u>
	<u>\$6,976,206 46</u>

PAYMENTS

To depositors, including dividends paid to them	\$2,716,436 46
For loans on bonds and mortgages	1,117,350 00
For loans on stocks and bonds and other securities.....	191,684 00
For bankers' acceptances and bills of exchange	895,214 49
For stocks and bonds purchased, including premiums, com- missions, etc. (total par value, \$1,507,500)	1,411,516 21
For interest (other than dividend payments to depositors) ..	14,574 00
For current expenses of the bank, viz.:	
For salaries	\$16,935 00
For taxes	1,884 36
For rent of banking rooms.....	3,300 00
For expenses of other real estate, Taxes.....	103 16
For other expenses, not including expenses of other real estate nor other expenses of banking house..	14,951 42
	<u>37,173 94</u>
Other payments, contributions by trustees returned	11,057 32
Cash on hand and in banks or trust companies December 31, 1920, after transactions of the day	581,200 04
	<u>\$6,976,206 46</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1921	15,265
Number of accounts opened or reopened during the year.....	5,797
Number of accounts closed during the year	2,645
Amount deposited during the year, not including dividends credited for that period	\$4,705,362 21
Amount withdrawn during the year	2,716,436 46
Amount of dividends credited and paid for the year, viz.:	
July 1, 1920.....	\$75,080 77
January 1, 1921.....	94,078 84
	<u>169,159 61</u>
Average amount of each account January 1, 1921.....	393 46
Rate per cent. of dividends to depositors during the six months ending June 30, 1920	4
Rate per cent. of dividends to depositors during the six months ending December 31, 1920	4
Total earnings of the bank for the year 1920, after allowing for amortization of premiums and discounts	\$260,745 41
Total expenses of the bank for the year 1920	38,099 42
Dividends paid to depositors for the year 1920	169,159 61
Net earnings for the year 1920 over expenses and dividends paid to depositors	<u>53,486 38</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 \$3,865,145 00
 Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
United States	\$1,932,500 00	\$1,841,359 40	\$1,932,500 00	
State of Massachusetts....	100,000 00	101,250 00	77,500 00	
Cities in other States.....	336,000 00	351,371 66	313,295 00	
Cities in this State.....	1,657,600 00	1,672,574 06	1,559,260 50	
Counties in this State.....	392,000 00	398,756 12	376,670 00	
Villages in this State.....	8,441 00	8,441 00	8,201 71	
School districts in this State	3,450 00	3,470 52	3,271 25	
Railroad mortgage bonds...	875,000 00	881,800 00	642,750 00	
	<u>\$5,304,991 00</u>	<u>\$5,259,022 76</u>	<u>\$4,913,448 46</u>	
				4,913,448 46
Promissory notes				278,038 00
Banking house and lot, book value, \$65,000; cost, \$73,000; actual cash value				65,000 00
Cash on deposit in banks or trust companies				452,000 00
Cash on hand				52,324 78
Total of collectible interest				108,198 53
Amount of all other assets, viz.:				
Land contracts			\$4,500 00	
Rents accrued			284 50	
				4,784 50
				<u>\$9,738,939 27</u>

LIABILITIES

Amount due depositors, viz.:				
Principal			\$8,999,253 60	
Dividends credited or to be credited for the six months ending with December 31, 1920.....			143,832 72	
Surplus on estimated market value				\$9,143,086 32
				595,852 95
				<u>\$9,738,939 27</u>
Surplus on par value, \$987,395.49.				

CASH TRANSACTIONS DURING THE YEAR 1920

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1920, before transactions of the day	\$468,816 81
From depositors, not including dividends credited	5,475,907 07
From interest on loans, deposits and investments	410,713 97
From mortgages	241,850 00
From redemption of stocks and bonds	105,438 20
From loans paid	58,281 00
From all other sources, Land contracts	850 00
	<u>\$6,761,857 05</u>

PAYMENTS

To depositors, including dividends paid to them	\$5,023,612 00
For loans on bonds and mortgages	453,250 00
For loans on stocks and bonds and other securities	164,170 00
For stocks and bonds purchased, including premiums, com- missions, etc. (total par value, \$600,000)	570,157 00
For interest (other than dividend payments to depositors) ..	6,112 60
For current expenses of the bank, viz.:	
For salaries	\$25,253 99
For taxes	4,990 38
For net expenses, except taxes, of banking house..	1,516 63
For other expenses, not including expenses of other real estate nor other expenses of banking house..	8,469 58
	<u>40,230 58</u>
Cash on hand and in banks or trust companies December 31, 1920, after transactions of the day	504,324 78
	<u>\$6,761,857 05</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1921	22,242
Number of accounts opened or reopened during the year	3,370
Number of accounts closed during the year	3,310
Amount deposited during the year, not including dividends credited for that period	\$5,475,907 07
Amount withdrawn during the year	5,017,918 47
Amount of dividends credited and paid for the year, viz.:	
July 1, 1920	\$138,253 49
January 1, 1921	143,832 72
Paid but not credited	5,693 62
	<u>287,779 83</u>
Average amount of each account January 1, 1921	411 07
Rate per cent. of dividends to depositors during the six months ending June 30, 1920	3½
Rate per cent. of dividends to depositors during the six months ending December 31, 1920	3½
Total earnings of the bank for the year 1920, after allowing for amortization of premiums and discounts	\$425,007 14
Total expenses of the bank for the year 1920	43,516 50
Dividends paid to depositors for the year 1920	287,779 83
Net earnings for the year 1920 over expenses and dividends paid to depositors	<u>93,710 81</u>

14. CHENANGO VALLEY SAVINGS BANK, BINGHAMTON

[2 Chenango street; incorporated 1867]

WALKER F. SHERWOOD, President. LESLIE M. WILSON, Vice-Pres.
 WILLIAM W. SISSON, Vice-President. WILLIAM R. ELY, Treasurer.

TRUSTEES

C. F. HOTCHISS, JAMES M. McNAMARA, ARTHUR L. KENT,
 WILLIAM W. SISSON, GEORGE F. O'NEIL, HARRY RUBIN,
 CONRAD C. KLEE, WILLIAM G. PHELPS, GEORGE W. TOPLIFF,
 ARCH. MacARTHUR, LESLIE M. WILSON, RENNA Z. SPAULDING,
 WALKER F. SHERWOOD.

FINANCIAL
RESOURCES

Bonds and mortgages \$1,613,930 25
 Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
United States	\$568,450 00	\$554,385 00	\$568,099 87	
Cities in other States	15,000 00	16,000 50	15,300 00	
Cities in this State	67,000 00	61,141 10	56,795 00	
Counties in this State	20,600 00	22,225 60	20,900 00	
Towns in this State	50,000 00	55,400 00	51,500 00	
Villages in this State	25,000 00	25,265 10	24,710 00	
School districts in this State	89,035 00	97,137 57	93,813 17	
Railroad mortgage bonds...	218,000 00	192,541 50	163,240 00	
	<u>\$1,052,485 00</u>	<u>\$1,024,186 37</u>	<u>\$994,357 54</u>	
				994,357 54
Cash on deposit in banks or trust companies				232,102 87
Cash on hand				30,596 58
Total of collectible interest				34,071 55
				<u>\$2,905,058 79</u>

LIABILITIES

Amount due depositors, viz.:

Principal	\$2,778,368 40	
Dividends credited or to be credited for the six months ending with December 31, 1920.....	42,262 00	
		<u>\$2,820,630 40</u>
Surplus on estimated market value		84,428 39
		<u>\$2,905,058 79</u>

Surplus on par value, \$142,555.85.

CASH TRANSACTIONS DURING THE YEAR 1920

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1920, before transactions of the day	\$257,627 01
From depositors, not including dividends credited	2,670,737 16
From interest on loans, deposits and investments	127,970 87
From mortgages	140,194 00
From redemption of stocks and bonds	16,925 00
From stocks and bonds sold (total par value, \$140,250)	139,507 60
From all other sources, Payments on overdraft and stolen bond	75 00
	<u>\$3,353,036 64</u>

PAYMENTS

To depositors, including dividends paid to them	\$2,306,912 76	
For loans on bonds and mortgages	493,950 00	
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$252,400)	247,561 47	
For interest (other than dividend payments to depositors) ..	2,372 24	
For current expenses of the bank, viz.:		
For salaries	\$15,697 71	
For taxes	799 55	
For net expenses, except taxes, of banking house..	45 00	
For rent of banking rooms	3,000 00	
For other expenses, not including expenses of other real estate nor other expenses of banking house..	19,074 83	
		38,617 09
Other payments, viz.:		
Overdrafts, protested checks and cash short.....	\$793 53	
Loss on bonds sold.....	130 06	
		923 63
Cash on hand and in banks or trust companies December 31, 1920, after transactions of the day	262,699 45	
		<u>\$3,353,036 64</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1921	16,917
Number of accounts opened or reopened during the year.....	4,667
Number of accounts closed during the year	2,858
Amount deposited during the year, not including dividends credited for that period	\$2,670,737 16
Amount withdrawn during the year	2,306,912 76
Amount of dividends credited and paid for the year, viz.:	
July 1, 1920.....	\$38,878 78
January 1, 1921.....	42,262 00
Credited at other periods.....	2,676 19
	83,816 97
Average amount of each account January 1, 1921	166 73
Rate per cent. of dividends to depositors during the six months ending June 30, 1920	3½
Rate per cent. of dividends to depositors during the six months ending December 31, 1920	3½
Total earnings of the bank for the year 1920, after allowing for amortization of premiums and discounts	\$131,793 04
Total expenses of the bank for the year 1920	38,617 09
Dividends paid to depositors for the year 1920	83,816 97
Net earnings for the year 1920 over expenses and dividends paid to depositors	9,358 98

CAYUGA COUNTY

15. AUBURN SAVINGS BANK, AUBURN

[74 Genesee street; incorporated 1849]

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

TRUSTEES

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

FINANCIAL

RESOURCES

Bonds and mortgages \$4,485,885 00

Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
United States	\$2,051,350 00	\$1,958,140 30	\$2,010,663 30	
State of Massachusetts.....	8,000 00	8,536 00	6,600 00	
Cities in other States.....	45,000 00	48,948 80	43,700 00	
Cities in this State.....	258,500 00	270,105 45	240,555 00	
Counties in this State.....	20,000 00	20,441 40	18,800 00	
Towns in this State.....	13,000 00	13,396 50	12,230 00	
Villages in this State.....	11,000 00	11,190 20	10,400 00	
School districts in this State	19,000 00	20,512 50	17,575 00	
Railroad mortgage bonds... ..	581,000 00	603,507 50	446,510 00	
	<u>\$3,006,850 00</u>	<u>\$2,954,778 65</u>	<u>\$2,807,033 30</u>	
Bankers' acceptances and bills of exchange				2,807,033 30
Banking house and lot, book value, \$100,000; cost, \$268,831.14; actual cash value				205,000 00
Other real estate, book value, \$2,512.90; cost, \$2,588.90; actual cash value				100,000 00
Cash on deposit in banks or trust companies.....				2,588 90
Cash on hand				319,911 23
Total of collectible interest				61,328 89
Amount of all other assets, viz.:				77,757 89
Rents accrued			\$579 16	
U. S. Liberty bonds.....			28,675 35	
Interest accrued			118 12	
				<u>29,372 63</u>
				<u>\$8,088,877 84</u>

LIABILITIES

Amount due depositors, viz.:

Principal	\$7,334,754 48	
Dividends credited or to be credited for the six months ending with December 31, 1920.....	139,626 63	
		<u>\$7,474 381 11</u>
Other liabilities, viz.:		
Expenses incurred, but unpaid, repairs and sundries.....		460 07
Surplus on estimated market value		614,036 66
		<u>\$8,088,877 84</u>

Surplus on par value, \$813,853.36.

CASH TRANSACTIONS DURING THE YEAR 1920

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1920, before transactions of the day	\$401,158 43
From depositors, not including dividends credited	2,863,280 56
From interest on loans, deposits and investments	376,994 46
Net income from banking house	1,125 67
From rents from other real estate	2,671 22
From mortgages	377,680 00
From redemption of stocks and bonds	72,340 91
From bankers' acceptances and bills of exchange	696,485 09
From real estate sold	6,000 00
From all other sources, viz.:	
Liberty bond payments and War savings stamps sold	\$5,383 25
Deposits and Interest Patriotic Farmers' Fund, cash over	281 43
Insurance, fire loss on mortgaged property.....	1,418 34
Franchise tax refund.....	1,098 33
Liberty bonds sold.....	1,329 43
	<u>9,510 78</u>
	<u><u>\$4,807,247 12</u></u>

PAYMENTS

To depositors, including dividends paid to them	\$2,523,905 82
For loans on bonds and mortgages	381,820 00
For bankers' acceptances and bills of exchange	901,485 09
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$590,000)	570,334 08
For interest (other than dividend payments to depositors)...	4,132 38
For current expenses of the bank, viz.:	
For salaries	\$23,030 42
For taxes	9,231 74
For expenses of other real estate, viz.:	
Repairs	2,434 34
Insurance	1 50
Taxes	125 47
Other	150 00
For other expenses, not including expenses of other real estate nor other expenses of banking house..	7,150 53
	<u>42,124 00</u>
Other payments, viz.:	
Liberty bond accounts.....	\$495 00
Insurance paid over to mortgagor.....	1,418 34
Taxes and insurance premiums advanced, cash short, sundries	292 29
	<u>2,205 63</u>
Cash on hand and in banks or trust companies December 31, 1920, after transactions of the day	381,240 12
	<u><u>\$4,807,247 12</u></u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1921	13,679
Number of accounts opened or reopened during the year ...	1,728
Number of accounts closed during the year	1,545
Amount deposited during the year, not including dividends credited for that period	\$2,863,280 56
Amount withdrawn during the year	2,523,905 82

Amount of dividends credited and paid for the year, viz.:

July 1, 1920.....	\$132,695 51	
January 1, 1921.....	139,626 63	
Credited at other periods.....	2,573 17	
		<u>\$274,895 31</u>
Average amount of each account January 1, 1921		546 41
Rate per cent. of dividends to depositors during the six months ending June 30, 1920		4
Rate per cent. of dividends to depositors during the six months ending December 31, 1920		4
Total earnings of the bank for the year 1920, after allowing for amortization of premiums and discounts.....	\$391,573 32	
Total expenses of the bank for the year 1920	50,065 87	
Dividends paid to depositors for the year 1920	274,895 31	
Net earnings for the year 1920 over expenses and dividends paid to depositors		<u>66,612 14</u>

16. CAYUGA COUNTY SAVINGS BANK, AUBURN

[113-115 Genesee street; incorporated 1864]

CHARLES W. BRISTER, President. W. H. MEAKER, Treasurer.
 CHAS. A. MCCARTHY, Vice-Pres. G. V. LOUGHBOROUGH, Asst. Treas.
 CLARENCE F. BALDWIN, Vice-Pres. A. L. HEMINGWAY, Secretary.

TRUSTEES

HUBERT C. GUTCHESS, GEORGE B. TURNER, DANIEL L. RAMSEY,
 ROBERT L. ZABRISKIE, SIDNEY J. WESTFALL, CHARLES W. BRISTER,
 WILLIAM H. MEAKER, C. F. BALDWIN, JAMES E. ELDER,
 CHARLES F. LYON, G. V. LOUGHBOROUGH, EDWIN F. METCALE,
 CHAS. A. MCCARTHY, HULL GREENFIELD, IRVING S. ROBINSON,
 CHARLES P. MOSHER.

FINANCIAL

RESOURCES

Bonds and mortgages..... \$3,012,742 00
 Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
United States	\$1,541,800 00	\$1,496,454 70	\$1,541,800 00	
Cities in this State.....	60,170 00	60,445 00	60,170 30	
Counties in this State.....	5,000 00	5,000 00	5,000 00	
Towns in this State.....	6,000 00	6,000 00	6,000 00	
Railroad mortgage bonds...	339,000 00	323,778 16	336,910 00	
	<u>\$2,451,970 00</u>	<u>\$2,391,677 86</u>	<u>\$2,249,880 30</u>	

Promissory notes 2,249,880 30
 Bankers' acceptances and bills of exchange..... 30,415 00
 Banking house and lot, book value, \$70,000.00; cost, \$100-
 317.17; actual cash value..... 250,056 00
 Cash on deposit in banks or trust companies..... 70,000 00
 Cash on hand 193,107 91
 Total of collectible interest..... 46,102 59
 Amount of all other assets, viz.:

Insurance and taxes advanced..... \$671 43
 Rents 52 25

723 68

\$5,895,716 05

LIABILITIES

Amount due depositors, viz.:

Principal	\$2,478,560 21	
Dividends credited or to be credited for the six months ending with December 31, 1920.....	103,471 37	
		\$5,582,031 58
Other liabilities: Liberty loan deposits.....		541 75
Surplus on estimated market value.....		313,142 72
		<u>\$5,895,716 05</u>

Surplus on par value, \$515,232.42.

CASH TRANSACTIONS DURING THE YEAR 1920

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1920, before transactions of the day.....	\$186,390 98
From depositors, not including dividends credited.....	2,459,307 12
From interest on loans, deposits and investments.....	275,837 90

Net income from banking house.....		\$1,795 31
From mortgages		148,935 00
From redemption of stocks and bonds.....		37,819 78
From stocks and bonds sold (total par value, \$213,570.08) ..		213,570 08
From loans paid		2,463 00
From bankers' acceptances and bills of exchange.....		325,091 09
From real estate sold		1,000 00
From all other sources, viz.:		
Liberty bond partial payments.....	\$3,398 20	
Insurance premiums and taxes advanced, refunded..	192 38	
Thrift stamps sold.....	25 00	
		<u>3,615 58</u>
		<u>\$3,655,825 84</u>

PAYMENTS

To depositors, including dividends paid to them.....		\$2,123,588 87
For loans on bonds and mortgages.....		357,400 00
For loans on stocks and bonds and other securities.....		31,128 00
For bankers' acceptances and bills of exchange.....		575,147 09
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$290,070.08).....		286,407 58
For interest (other than dividend payments to depositors) ..		5,224 61
For current expenses of the bank, viz.:		
For salaries	\$16,534 33	
For taxes	4,063 68	
For expenses of other real estate.....	87 77	
For other expenses, not including expenses of other real estate nor other expenses of banking house..	7,606 54	
		<u>28,292 30</u>
For real estate acquired by foreclosure, or in settlement of debts due the bank		921 53
Other payments, viz.:		
To depositors account Liberty bonds.....	\$7,603 00	
Thrift stamps purchased.....	25 00	
Suspense account	352 58	
Insurance premiums and taxes advanced, sundries..	524 78	
		<u>8,505 36</u>
Cash on hand and in banks or trust companies December 31, 1920, after transactions of the day.....		239,210 50
		<u>\$3,655,825 84</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1921.....		11,944
Number of accounts opened or reopened during the year.....		2,198
Number of accounts closed during the year.....		1,624
Amount deposited during the year, not including dividends credited for that period	\$2,459,307 12	
Amount withdrawn during the year	2,123,588 87	
Amount of dividends credited and paid for the year, viz.:		
July 1, 1920.....	\$97,760 72	
January 1, 1921.....	103,471 37	
Credited at other periods.....	1,680 82	
		<u>202,912 91</u>

CAYUGA COUNTY

49

Average amount of each account January 1, 1921.....	\$467 35
Rate per cent. of dividends to depositors during the six months ending June 30, 1920	4
Rate per cent. of dividends to depositors during the six months ending December 31, 1920	4
Total earnings of the bank for the year 1920, after allowing for amortization of premiums and discounts	\$275, 979 71
Total expenses of the bank for the year 1920.....	28, 739 74
Dividends paid to depositors for the year 1920.....	202, 912 91
Net earnings for the year 1920 over expenses and dividends paid to depositors	<u>44, 327 06</u>

CHEMUNG COUNTY

17. THE ELMIRA SAVINGS BANK, ELMIRA

[212 East Water street; incorporated 1869]

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

TRUSTEES

WILFRID I. BOOTH, JOHN W. HUSTON, HENRY SIMPSON,
 FRANK L. CLUTE, MICHAEL A. LEAHY, GEORGE W. WYCKOFF,
 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 \$858,840 00
 Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
United States	\$125,000 00	\$122,823 80	\$125,000 00	
State of Oregon	15,000 00	14,860 53	14,550 00	
Cities in other States.....	57,000 00	56,525 00	55,330 00	
Cities in this State.....	171,500 00	172,200 00	169,900 00	
Counties in this State.....	36,000 00	36,767 00	36,220 00	
Towns in this State.....	4,000 00	4,000 00	4,000 00	
Villages in this State.....	108,500 00	108,098 00	108,430 00	
School districts in this State	25,000 00	25,245 00	25,000 00	
Railroad mortgage bonds....	152,000 00	141,419 00	110,560 00	
	<u>\$694,000 00</u>	<u>\$681,938 33</u>	<u>\$648,990 00</u>	648,990 00
Other real estate, book value, \$20,000; cost, \$20,000; actual cash value			20,000 00	20,000 00
Cash on deposit in banks or trust companies			107,548 74	107,548 74
Cash on hand			6,619 31	6,619 31
Total of collectible interest			7,960 93	7,960 93
				<u>\$1,649,958 98</u>

LIABILITIES

Amount due depositors, viz.:

Principal	\$1,509,010 84	
Dividends credited or to be credited for the six months ending with December 31, 1920.....	22,646 92	\$1,531,657 76
Surplus on estimated market value		118,301 22
		<u>\$1,649,958 98</u>

Surplus on par value, \$163,311.22.

CASH TRANSACTIONS DURING THE YEAR 1920

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1920, before transactions of the day	\$149,316 73
From depositors, not including dividends credited	922,688 80
From interest on loans, deposits and investments	77,158 75

From rents from other real estate.....	\$280 00
From mortgages	112,615 00
From redemption of stocks and bonds	60,000 00
	<hr/>
	\$1,322,059 28

PAYMENTS

To depositors, including dividends paid to them	\$730,403 09
For loans on bonds and mortgages	358,300 00
For stocks and bonds purchased, including premiums, commissions, etc (total par value, \$108,500)	106,184 33
For interest (other than dividend payments to depositors) ..	535 30
For current expenses of the bank, viz.:	
For salaries	\$5,108 50
For taxes	2,083 33
For rent of banking rooms.....	1,200 00
For expenses of other real estate, Taxes.....	296 74
For other expenses, not including expenses of other real estate nor other expenses of banking house..	3,779 94
	<hr/>
	12,468 51
Other payments, Site for new building	20,000 00
Cash on hand and in banks or trust companies December 31, 1920, after transactions of the day	114,168 05
	<hr/>
	\$1,322,059 28

STATISTICAL INFORMATION

Number of open accounts January 1, 1921	5,051
Number of accounts opened or reopened during the year	1,381
Number of accounts closed during the year	1,112
Amount deposited during the year, not including dividends credited for that period	\$922,688 80
Amount withdrawn during the year	730,403 09
Amount of dividends credited and paid for the year, viz.:	
July 1, 1920.....	\$20,922 80
January 1, 1921.....	22,646 92
	<hr/>
	43,569 72
Average amount of each account January 1, 1921	303 24
Rate per cent. of dividends to depositors during the six months ending June 30, 1920	3½
Rate per cent. of dividends to depositors during the six months ending December 31, 1920	3½
Total earnings of the bank for the year 1920, after allowing for amortization of premiums and discounts	\$78,445 27
Total expenses of the bank for the year 1920	12,468 51
Dividends paid to depositors for the year 1920	43,569 72
Net earnings for the year 1920 over expenses and dividends paid to depositors	22,407 04

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 RAINÉY, Treasurer.

TRUSTEES

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

FINANCIAL

RESOURCES

Bonds and mortgages \$2,470,101 00
 Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
United States	\$1,659,550 00	\$1,609,154 13	\$1,649,904 75	
Cities in other States.....	401,500 00	416,867 13	387,706 00	
Cities in this State.....	459,943 00	477,953 06	453,670 57	
Counties in this State.....	246,000 00	252,730 50	243,250 00	
Villages in this State.....	262,756 34	267,204 35	249,005 60	
School districts in this State	39,900 00	49,746 30	39,014 00	
Railroad mortgage bonds...	1,357,000 00	1,278,100 37	1,092,581 25	
	<u>\$4,425,649 34</u>	<u>\$4,343,805 84</u>	<u>\$4,114,031 17</u>	
Promissory notes				4,114,031 17
Bankers' acceptances and bills of exchange				21,710 72
Banking house and lot, book value, \$35,000; cost, \$74,690.76; actual cash value				212,966 79
Cash on deposit in banks or trust companies				35,000 00
Cash on hand				185,220 14
Total of collectible interest				52,705 44
				79,524 34
				<u><u>\$7,171,259 60</u></u>

LIABILITIES

Amount due depositors, viz.:

Principal	\$6,434,340 76	
Dividends credited or to be credited for the six months ending with December 31, 1920.....	120,819 02	
		\$6,555,159 78
Surplus on estimated market value		616,099 82
		<u><u>\$7,171,259 60</u></u>

Surplus on par value, \$927,717.99.

CASH TRANSACTIONS DURING THE YEAR 1920

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1920, before transactions of the day	\$383,913 53
From depositors, not including dividends credited.....	1,790,437 51
From interest on loans, deposits and investments	326,838 79

From mortgages	\$215,280 00
From redemption of stocks and bonds	105,258 42
From stocks and bonds sold (total par value, \$104,750)	62,857 90
From loans paid	30,745 33
From bankers' acceptances and bills of exchange	869,360 25
From all other sources, viz.:	
Liberty bond payments.....	\$3,558 75
Cash over	54 96
	<u>3,613 71</u>
	<u>\$3,788,305 44</u>

PAYMENTS

To depositors, including dividends paid to them	\$1,403,103 11
For loans on bonds and mortgages	585,100 00
For loans on stocks and bonds and other securities	32,695 05
For bankers' acceptances and bills of exchange	1,082,327 04
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$535,200)	420,843 63
For interest (other than dividend payments to depositors) ..	6,582 38
For current expenses of the bank, viz.:	
For salaries	\$12,017 17
For taxes	3,725 07
For net expenses, except taxes, of banking house..	1,119 10
For other expenses, not including expenses of other real estate nor other expenses of banking house...	2,858 31
	<u>19,719 65</u>
Other payments, cash short	9 00
Cash on hand and in banks or trust companies December 31, 1920, after transactions of the day	237,925 58
	<u>\$3,788,305 44</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1921	11,052
Number of accounts opened or reopened during the year	2,078
Number of accounts closed during the year	1,470
Amount deposited during the year, not including dividends credited for that period	\$1,790,437 50
Amount withdrawn during the year	1,403,103 11
Amount of dividends credited and paid for the year, viz.:	
July 1, 1920.....	\$114,114 95
January 1, 1921.....	120,819 02
	<u>234,933 97</u>
Average amount of each account January 1, 1921	582 18
Number of accounts which exceeded \$5,000, 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 account	\$6,741 10
Rate per cent. of dividends to depositors during the six months ending June 30, 1920	4
Rate per cent. of dividends to depositors during the six months ending December 31, 1920	4
Total earnings of the bank for the year 1920, after allowing for amortization of premiums and discounts	\$327,821 26
Total expenses of the bank for the year 1920	19,719 55
Dividends paid to depositors for the year 1920	234,933 97
Net earnings for the year 1920 over expenses and dividends paid to depositors	<u>73,167 74</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 DUGROAT,
 EDWARD A. BREWER, ARTHUR F. STILSON, WM. B. MUNCEY,
 LESTER P. BENNETT, A. ROSCOE ROWE, EDWIN DUFFEY,

FINANCIAL RESOURCES

Bonds and mortgages \$2,537,295 00
 Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
United States	\$1,027,900 00	\$991,485 50	\$1,021,266 25	
State of New York.....	40,000 00	42,112 50	41,625 00	
State of Massachusetts.....	80,000 00	87,837 50	70,050 00	
Cities in other States.....	160,000 00	161,937 57	154,985 00	
Cities in this State.....	581,536 98	593,298 04	553,699 57	
Towns in this State.....	3,000 00	3,000 00	3,000 00	
Villages in this State.....	164,500 00	167,638 44	162,542 50	
School districts in this State.....	71,000 00	73,195 43	69,581 50	
Railroad mortgage bonds....	400,000 00	390,065 00	278,900 00	
	<u>\$2,527,936 98</u>	<u>\$2,510,569 98</u>	<u>\$2,355,649 82</u>	

Promissory notes 2,355,649 82
 Bankers' acceptances and bills of exchange 15,738 00
 Banking house and lot, book value, \$150,000; cost, \$152,293.69;
 actual cash value 69,499 01
 150,000 00
 Other real estate, book value, \$400; cost, \$400; actual cash
 value 400 00
 Cash on deposit in banks or trust companies 156,720 27
 Cash on hand 88,685 75
 Total of collectible interest 87,801 50

Amount of all other assets, viz.:

Land contracts	\$14,900 00	
War savings and U. S. Treasury savings certifi- cates	1,142 23	
Rents accrued	253 83	
		<u>16,296 06</u>
		<u>\$5,478,085 41</u>

LIABILITIES

Amount due depositors, viz.:

Principal	\$4,958,840 58	
Dividends credited or to be credited for the six months ending with December 31, 1920.....	93,370 28	
		<u>\$5,052,210 86</u>

Other liabilities, viz.:

Liberty loan deposits and treasurers checks out- standing	\$1,290 00	
Expenses incurred, but unpaid.....	300 00	
		<u>1,590 00</u>

Surplus on estimated market value 424,284 55
\$5,478,085 41

Surplus on par value, \$596,571.71.

CASH TRANSACTIONS DURING THE YEAR 1920

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1920, before transactions of the day.....	\$349,309 98
From depositors, not including dividends credited	1,715,062 36
From interest on loans, deposits and investments	235,503 39

Net income from banking house.....		\$5,334 78
From rents from other real estate		8,655 63
From mortgages		206,895 00
From redemption of stocks and bonds		148,839 32
From stocks and bonds sold (total par value, \$9,050)		9,050 00
From loans paid		9,492 00
From bankers' acceptances and bills of exchange		225,000 00
From real estate sold		74,549 44
From all other sources, viz.:		
Liberty bond and War savings stamp receipts.....	\$5,535 94	
Discount on bonds and mortgages, insurance premiums advanced, refunded, profit on sale of real estate, commissions, exchanges and sundries.....		3,424 76
Christmas club and Land contract deposits.....		2,898 40
		<u>11,859 10</u>
		<u>\$2,999,551 00</u>

PAYMENTS

To depositors, including dividends paid to them		\$1,502,809 52
For loans on bonds and mortgages		472,775 00
For loans on stocks and bonds and other securities		19,529 00
For bankers' acceptances and bills of exchange		294,499 01
For stock and bonds purchased, including premiums, commissions, etc. (total par value, \$400,000)		374,777 31
For interest (other than dividend payments to depositors) ..		3,672 51
For current expenses of the bank, viz.:		
For salaries	\$15,699 39	
For taxes	4,637 20	
For expenses of other real estate, viz.:		
Repairs	367 10	
Insurance	75 85	
Taxes	974 35	
Other	6,631 97	
For other expenses, not including expenses of other real estate nor other expenses of banking house....		5,973 59
Other payments, viz.:		34,359 45
Liberty bond account, War savings stamps purchased	\$9,992 15	
Improvements to real estate.....	22,322 43	
Land contract payments, treasurer's checks paid, sundries	19,408 60	
		<u>51,723 18</u>
Cash on hand and in banks or trust companies December 31, 1920, after transactions of the day		245,406 02
		<u>\$2,999,551 00</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1921	12,077
Number of accounts opened or reopened during the year	1,718
Number of accounts closed during the year	1,365
Amount deposited during the year, not including dividends credited for that period	\$1,715,062 36
Amount withdrawn during the year	1,502,809 52
Amount of dividends credited and paid for the year, viz.:	
July 1, 1920.....	\$90,192 35
January 1, 1921.....	92,370 28
Paid but not credited.....	924 52
	<u>184,487 15</u>
Average amount of each account January 1, 1921	418 33
Rate per cent. of dividends to depositors during the six months ending June 30, 1920	4
Rate per cent. of dividends to depositors during the six months ending December 31, 1920	4
Total earnings of the bank for the year 1920, after allowing for amortization of premiums and discounts	\$261,080 10
Total expenses of the bank for the year 1920	36,756 37
Dividends paid to depositors for the year 1920	184,487 15
Net earnings for the year 1920 over expenses and dividends paid to depositors	<u>39,836 58</u>

DUTCHESS COUNTY

20. FISHKILL SAVINGS INSTITUTE, FISHKILL

[Main street; incorporated 1857]

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

TRUSTEES

J. S. LUYSTER,	S. L. VAN VOORHIS,	E. H. FOSHAY,
CHAS. D. SHERWOOD,	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,	NATHANIEL WRIGHT,	JOHN S. WARREN.

FINANCIAL

RESOURCES

Bonds and mortgages \$356,906 97
Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
United States	\$98,250 00	\$94,098 53	\$98,597 25	
Cities in other States.....	4,400 00	4,772 65	4,532 00	
Cities in this State.....	5,400 00	5,480 00	5,400 00	
Towns in this State.....	17,800 00	18,322 51	17,596 00	
Villages in this State.....	40,288 00	42,322 72	40 614 32	
School districts in this State	64,869 70	65,747 40	65,495 75	
Railroad mortgage bonds...	61,000 00	60,738 46	40,510 00	
	<u>\$293,067 70</u>	<u>\$293,008 28</u>	<u>\$273,145 30</u>	273,145 30
Promissory notes				3,432 33
Banking house and lot, book value, \$2,500; cost, \$2,500;				
actual cash value				2,500 00
Cash on deposit in banks or trust companies				48,914 92
Cash on hand				4,454 82
Total of collectible interest				9,751 94
Amount of all other assets: Land contract				150 00
				<u>\$699,256 28</u>

LIABILITIES

Amount due depositors, viz.:

Principal	\$642,130 02	
Dividends credited or to be credited for the six months ending with December 31, 1920.....	12,392 62	\$654,522 64
Other liabilities, viz.: Expenses incurred, but unpaid, electric light		1 50
Surplus on estimated market value		44,732 14
		<u>\$699,256 28</u>

Surplus on par value, \$64,674.54.

CASH TRANSACTIONS DURING THE YEAR 1920

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1920, before transactions of the day		\$45,324 30
From depositors, not including dividends credited		83,344 26
From interest on loans, deposits and investments		33,850 31
From mortgages		20,558 00
From redemption of stocks and bonds		11,257 10
From loans paid		5,854 02
From real estate sold		250 00
From all other sources, viz.:		
Liberty bond payments by subscribers.....	\$4,364 62	
Land contract	50 00	
Profit sale real estate, suspense.....	77 85	
		4,492 47
		<u>\$204,930 46</u>

PAYMENTS

To depositors, including dividends paid to them		\$78,828 43
For loans on bonds and mortgages		27,953 57
For loans on stocks and bonds and other securities		5,820 35
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$38,350)		35,154 29
For interest (other than dividend payments to depositors) ..		307 48
For current expenses of the bank, viz.:		
For salaries	\$2,525 00	
For taxes	285 24	
For net expenses, except taxes, of banking house..	115 31	
For other expenses, not including expenses of other real estate nor other expenses of banking house..	439 31	
		3,364 86
Other payments: Liberty bond account, suspense		131 74
Cash on hand and in banks or trust companies December 31, 1920, after transactions of the day		53,369 74
		<u>\$204,930 46</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1921	1,154
Number of accounts opened or reopened during the year	108
Number of accounts closed during the year	87
Amount deposited during the year, not including dividends credited for that period	\$83,344 26
Amount withdrawn during the year	78,828 43
Amount of dividends credited and paid for the year, viz.:	
July 1, 1920.....	\$12,009 70
January 1, 1921.....	12,392 62
	24,402 32
Average amount of each account January 1, 1921	567 18
Rate per cent. of dividends to depositors during the six months ending June 30, 1920	4
Rate per cent. of dividends to depositors during the six months ending December 31, 1920	4
Total earnings of the bank for the year 1920, after allowing for amortization of premiums and discounts.....	\$34,033 18
Total expenses of the bank for the year 1920	3,356 81
Dividends paid to depositors for the year 1920	24,402 32
Net earnings for the year 1920 over expenses and dividends paid to depositors	6,274 05

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. BOOSA, BYRON TOWNSEND,
 B. FRANKLIN GREENE, PETER H. VOSBURGH, EUGENE B. SMITH,
 SAMUEL K. PHILLIPS, HENRY D. WEEKS, HENRY D. JACKSON,
 T. J. CUNNINGHAM, SHERWOOD PHILLIPS, FRANK EDMUND,
 FRANK H. BRETT, JOHN H. LYNCH, F. H. VAN HOUTEN,
 WM. H. SOUTHARD, HENRY S. CORNEY, ELTON G. STORM,
 ROSWELL S. JUDSON, ROBERT L. GORDON.

FINANCIAL

RESOURCES

Bonds and mortgages				\$653,318 00
Stock and bond investments, viz:				
	Par value	Original cost	Estimated market value	
<i>Stocks and bonds</i>				
United States	\$241,779 19	\$241,687 44	\$241,910 00	
State of South Dakota.....	10,000 00	10,000 00	10,000 00	
Cities in this State.....	101,000 00	97,343 40	97,940 00	
Counties in this State.....	18,392 12	18,392 12	18,392 12	
Towns in this State.....	5,000 00	5,225 00	5,100 00	
Villages in this State.....	94,070 00	97,645 97	93,764 00	
School districts in this State	13,165 00	13,947 52	13,211 75	
Railroad mortgage bonds...	93,000 00	90,152 38	66,760 00	
	<u>\$576,406 31</u>	<u>\$574,398 83</u>	<u>\$547,067 87</u>	547,067 87
Other real estate, book value, \$461.49; cost, \$461.49; actual cash value				461 49
Cash on deposit in banks or trust companies				48,545 50
Cash on hand				1,055 82
Total of collectible interest				18,084 17
Amount of all other assets, viz.: Land contract				800 00
				<u>\$1,269,332 85</u>

LIABILITIES

Amount due depositors, viz.:				
Principal		\$1,156,533 80		
Dividends credited or to be credited for the six months ending with December 31, 1920.....		21,507 81		\$1,178,041 61
Other liabilities, viz.:				
Dividends accrued on deposits to January 1, 1921....		\$7,777 10		
Liberty loan deposits.....		2,707 50		10,484 60
Surplus on estimated market value				80,806 64
				<u>\$1,269,332 85</u>
Surplus on par value, \$110,145.08.				

CASH TRANSACTIONS DURING THE YEAR 1920

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1920, before transactions of the day	\$89,761 27
From depositors, not including dividends credited.....	431,767 45
From interest on loans, deposits and investments.....	57,819 47
From mortgages	33,492 00
From redemption of stocks and bonds.....	129,424 42

From all other sources, viz.:

Liberty bond payments.....	\$5,815 00	
Insurance premium advanced, repaid, payment on land contract	326 08	
Loans on pass-books, repaid.....	3,716 00	
		<u>\$9,851 08</u>
		<u><u>\$752,115 69</u></u>

PAYMENTS

To depositors, including dividends paid to them.....		\$348,013 52
For loans on bonds and mortgages.....		130,450 00
For stocks and bonds purchased, including premiums, com- missions, etc. (total par value, \$197,954.60).....		195,941 67
For interest (other than dividend payments to depositors) ..		19 32
For current expenses of the bank, viz.:		
For salaries	\$4,484 00	
For taxes	713 01	
For net expenses, except taxes, of banking house....	764 81	
For rent of banking rooms.....	432 00	
For expenses of other real estate: Taxes.....	12 80	
For other expenses, not including expenses of other real estate nor other expenses of banking house..	1,611 64	
		8,018 26
Other payments, viz.:		
Liberty bond account.....	\$15,920 75	
Loans on pass-books.....	3,970 00	
Insurance premium advanced.....	180 85	
		<u>20,071 60</u>
Cash on hand and in banks or trust companies December 31, 1920, after transactions of the day.....		49,601 32
		<u><u>\$752,115 69</u></u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1921.....		2,862
Number of accounts opened or reopened during the year.....		631
Number of accounts closed during the year.....		446
Amount deposited during the year, not including dividends credited for that period.....		\$431,767 45
Amount withdrawn during the year.....		438,013 52
Amount of dividends credited and paid for the year, viz.:		
May 1, 1920.....	\$19,928 59	
November 1, 1920.....	21,507 81	
		<u>41,436 40</u>
Average amount of each account January 1, 1921.....		391 49
Rate per cent. of dividends to depositors during the six months ending April 30, 1920		4
Rate per cent. of dividends to depositors during the six months ending October 31, 1920		4
Total earnings of the bank for the year 1920, after allowing for amortization of premiums and discounts.....		\$60,068 61
Total expenses of the bank for the year 1920.....		8,018 26
Dividends paid to depositors for the year 1920.....		41,436 40
Net earnings for the year 1920 over expenses and dividends paid to depositors		<u><u>10,613 95</u></u>

22. THE MECHANICS SAVINGS BANK, BEACON

[91 Main street; incorporated 1866]

BENJAMIN HAMMOND, President.
R. F. C. KIEB, Vice-Pres.CHESTER H. BOND, Secretary.
BERTRAM L. SMITH, Treasurer.
FERDINAND LOUGHRAN, Vice-Pres.

TRUSTEES

RAYMOND SMITH,
BENJAMIN HAMMOND,
JOHN MACLAREN,
BERTRAM L. SMITH,
PRESTON GREENE,
FERD. LOUGHRAN,
FRANK COLYER,CHESTER H. BOND,
FRED ROOSA,
JAMES E. VAN HOUTEN,
W. J. PRALATOWSKI,
HARRY K. TOMPKINS,
WM. J. CONKLIN,
HENRY MONTGOMERY.FRANK L. HOWARD,
WM. YATES,
CLARENCE SLOCUM,
R. F. C. KIEB,
HOMER H. STUART,
ROBERT MCKINLEY,
ALBERT E. GORDON.

FINANCIAL

RESOURCES

Bonds and mortgages..... \$1,027,948 44
Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value
United States	\$450,700 00	\$426,859 50	\$445,527 00
Cities in other States.....	147,700 00	155,011 62	145,029 00
Counties, villages and towns in adjoining States.....	29,000 00	30,352 70	29,000 00
Cities in this State.....	244,500 00	252,082 48	232,552 50
Counties in this State.....	45,000 00	49,600 50	44,250 00
Towns in this State.....	222,000 00	230,092 01	217,720 00
Villages in this State.....	453,558 38	470,514 92	447,182 71
School districts in this State	171,050 00	180,897 34	173,747 50
Railroad mortgage bonds...	242,000 00	239,050 00	170,390 00
	<u>\$2,005,508 38</u>	<u>\$2,034,461 07</u>	<u>\$1,905,398 71</u>

1,905.398 71

Banking house and lot, book value, \$15,000.00; cost, \$22-
460.22; actual cash value..... 15,000 00
Cash on deposit in banks or trust companies..... 150,261 68
Cash on hand 8,888 39
Total of collectible interest..... 42,495 80
Amount of all other assets, viz.:Land contracts \$18,922 88
Rents accrued 225 00
Insurance and taxes advanced..... 918 05
War savings stamps..... 516 06

20,581 99

\$3,170,575 01

LIABILITIES

Amount due depositors, viz.:

Principal \$2,779,766 81
Dividends credited or to be credited for the six
months ending with December 31, 1920..... 52,543 08

\$2,832,309 89

Other liabilities: Dividends accrued on deposits to January
1, 1921 18,882 07
Surplus on estimated market value..... 319,383 05\$3,170,575 01

Surplus on par value, \$419,492.72.

CASH TRANSACTIONS DURING THE YEAR 1920

RECEIPTS

Cash on hand and in banks or trust companies January 1,
1920, before transactions of the day..... \$191,220 04
From depositors, not including dividends credited..... 754,795 47

From interest on loans, deposits and investments.....	\$142,009 61
From rents from other real estate.....	111 80
From mortgages	57,093 03
From redemption of stocks and bonds.....	111,586 33
From stocks and bonds sold (total par value, \$41,600).....	41,600 00
From real estate sold.....	9,600 00
From all other sources, viz.:	
Land contracts	\$4,230 00
Taxes and insurance premiums advanced, refunded.....	301 04
Suspense	302 21
Profit sale of bonds.....	150 00
	<u>4,983 25</u>
	<u>\$1,312,999 53</u>

PAYMENTS

To depositors, including dividends paid to them.....	\$686,070 41
For loans on bonds and mortgages.....	194,250 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$277,900).....	254,057 19
For interest (other than dividend payments to depositors) ..	3,332 52
For current expenses of the bank, viz.:	
For salaries	\$9,040 00
For taxes	2,873 26
For net expenses, except taxes, of banking house....	554 48
For expenses of other real estate, viz.:	
Repairs	335 00
Insurance	36 32
Taxes	20 90
Other	143 05
For other expenses, not including expenses of other real estate nor other expenses of banking house..	<u>2,220 32</u>
	15,223 83
Other payments, viz.:	
Insurance premiums and taxes advanced.....	\$207 54
Loss, sale of bonds, suspense.....	707 97
	<u>915 51</u>
Cash on hand and in banks or trust companies December 31, 1920, after transactions of the day.....	159,150 07
	<u>\$1,312,999 53</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1921.....	5,954
Number of accounts opened or reopened during the year....	796
Number of accounts closed during the year.....	799
Amount deposited during the year, not including dividends credited for that period.....	\$754,795 47
Amount withdrawn during the year.....	686,070 41
Amount of dividends credited and paid for the year, viz.:	
May 1, 1920.....	\$50,458 04
November 1, 1920.....	52,432 34
	<u>102,890 38</u>
Average amount of each account January 1, 1921.....	475 78
Rate per cent. of dividends to depositors during the six months ending April 30, 1920	4
Rate per cent. of dividends to depositors during the six months ending October 31, 1920	4
Total earnings of the bank for the year 1920, after allowing for amortization of premiums and discounts.....	\$141,985 12
Total expenses of the bank for the year 1920.....	16,056 33
Dividends paid to depositors for the year 1920.....	103,001 12
Net earnings for the year 1920 over expenses and dividends paid to depositors.....	<u>22,927 67</u>

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, EMERY G. COLE,
 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..... \$456,780 00
 Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
United States	\$165,000 00	\$155,734 41	\$160,681 63	
State of Massachusetts.....	10,000 00	10,900 00	8,050 00	
Cities in other States.....	40,000 00	41,302 00	40,362 50	
Cities in this State.....	33,500 00	34,277 19	31,050 00	
Counties in this State.....	15,000 00	16,200 00	14,250 00	
Towns in this State.....	27,000 00	28,069 40	27,450 00	
Villages in this State.....	48,420 00	49,296 11	46,781 40	
School districts in this State	64,300 00	66,551 98	64,282 78	
Railroad mortgage bonds....	113,000 00	119,610 45	82,310 00	
	<u>\$516,220 00</u>	<u>\$521,941 54</u>	<u>\$475,813 31</u>	475,813 31
Banking house and lot, book value, \$10,000.00; cost, \$10,- 825.54; actual cash value.....				6,000 00
Cash on deposit in banks or trust companies.....				79,845 60
Cash on hand.....				5,172 83
Total of collectible interest.....				11,280 10
				<u>\$1,034,896 84</u>

LIABILITIES

Amount due depositors, viz.:

Principal	\$951,066 70	
Dividends credited or to be credited for the six months ending with December 31, 1920.....	17,518 81	
	<u>\$968,585 51</u>	
Surplus on estimated market value.....		66,311 33
		<u>\$1,034,896 84</u>

Surplus on par value, \$106,713.02.

CASH TRANSACTIONS DURING THE YEAR 1920**RECEIPTS**

Cash on hand and in banks or trust companies January 1, 1920, before transactions of the day.....	\$63,813 21
From depositors, not including dividends credited.....	287,224 76
From interest on loans, deposits and investments.....	45,661 98
From mortgages.....	31,625 00
From redemption of stocks and bonds.....	2,220 00
	<u>\$430,544 95</u>

PAYMENTS

To depositors, including dividends paid to them.....	\$183,886 31
For loans on bonds and mortgages.....	71,000 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$92,000).....	84,409 91
For interest (other than dividend payments to depositors) ..	1,260 62
For current expenses of the bank, viz.:	
For salaries	\$2,665 16
For taxes	673 46
For net expenses, except taxes, of banking house....	297 10
For expenses of other real estate, insurance.....	100 32
For other expenses, not including expenses of other real estate nor other expenses of banking house..	1,233 64
	4,970 68
Cash on hand and in banks or trust companies December 31, 1920, after transactions of the day.....	85,018 43
	<u>\$430,544 95</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1921.....	2,316
Number of accounts opened or reopened during the year....	313
Number of accounts closed during the year.....	196
Amount deposited during the year, not including dividends credited for that period.....	\$287,224 76
Amount withdrawn during the year.....	183,886 31
Amount of dividends credited and paid for the year, viz.:	
July 1, 1920	\$16,256 02
January 1, 1921.....	17,518 31
	33,774 83
Average amount of each account January 1, 1921.....	418 21
Rate per cent. of dividends to depositors during the six months ending June 30, 1920.....	4
Rate per cent. of dividends to depositors during the six months ending December 31, 1920.....	4
Total earnings of the bank for the year 1920, after allowing for amortization of premiums and discounts.....	\$45,618 30
Total expenses of the bank for the year 1920.....	4,969 68
Dividends paid to depositors for the year 1920.....	33,774 83
Net earnings for the year 1920 over expenses and dividends paid to depositors.....	6,873 79

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 \$9,022,485 79
 Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
United States	\$2,524,884 00	\$2,415,583 30	\$2,475,801 90	
State of Idaho.....	50,000 00	49,160 00	50,000 00	
State of Massachusetts.....	200,000 00	215,460 00	168,000 00	
Cities in other States.....	353,000 00	362,720 38	334,510 00	
Cities in this State.....	1,716,248 62	1,770,455 85	1,621,027 16	
Counties in this State.....	66,000 00	66,276 98	65,405 00	
Towns in this State.....	122,682 99	127,349 76	123,918 48	
Villages in this State.....	590,695 96	605,805 82	585,033 22	
School districts in this State	163,350 00	169,934 33	164,816 00	
Railroad mortgage bonds..	1,978,000 00	2,013,348 09	1,390,620 00	
	<u>\$7,759,861 57</u>	<u>\$7,796,094 51</u>	<u>\$6,979,131 76</u>	
Promissory notes				6,979,131 76
Bankers' acceptances and bills of exchange.....				3,500 00
Banking house and lot, book value, \$100,000.60; cost, \$193,328.60; actual cash value.....				420,869 15
Cash on deposit in banks or trust companies.....				100,000 00
Cash on hand				452,807 28
Total of collectible interest.....				148,279 46
Amount of all other assets: Taxes and insurance advanced..				204,387 44
				<u>31,804 29</u>
				<u>\$17,363,265 17</u>

LIABILITIES

Amount due depositors, viz.:

Principal	\$15,943,805 63	
Dividends credited or to be credited for the six months ending with December 31, 1920.....	301,876 84	
		<u>\$16,245,682 47</u>
Surplus on estimated market value		1,117,582 70
		<u>\$17,363,265 17</u>

Surplus on par value, \$1,898,312.51.

CASH TRANSACTIONS DURING THE YEAR 1920**RECEIPTS**

Cash on hand and in banks or trust companies January 1, 1920, before transactions of the day.....	\$652,838 66
From depositors, not including dividends credited.....	4,137,686 06
From interest on loans, deposits and investments.....	782,654 64
From rents from other real estate.....	33 35

From mortgages		\$431,575 00
From redemption of stocks and bonds.....		292,677 74
From stocks and bonds sold (total par value, \$11,800)		11,800 00
From loans paid		89,100 00
From bankers' acceptances and bills of exchange.....		297,264 97
From real estate sold		36,921 65
From all other sources, viz.:		
Attorney's and appraisal fees.....	\$4,824 25	
Insurance premiums and taxes advanced, refunded..	297 40	
		<u>5,121 65</u>
		<u>\$6,737,673 72</u>

PAYMENTS

To depositors, including dividends paid to them.....		\$3,536,455 95
For loans on bonds and mortgages.....		891,752 50
For loans on stocks and bonds and other securities.....		90,100 00
For bankers' acceptances and bills of exchange.....		718,134 12
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$903,803.20).....		831,078 50
For interest (other than dividend payments to depositors)....		13,882 38
For current expenses of the bank, viz.:		
For salaries	\$33,291 49	
For taxes	7,971 80	
For net expenses, except taxes, of banking house....	1,640 60	
For expenses of other real estate.....	6 00	
For other expenses, not including expenses of other real estate nor other expenses of banking house..	10,372 76	
		<u>53,282 65</u>
For real estate acquired by foreclosure, or in settlement of debts due the bank.....		1,446 17
Other payments: Insurance premiums and taxes advanced..		454 71
Cash on hand and in banks or trust companies December 31, 1920, after transactions of the day.....		601,086 74
		<u>\$6,737,673 72</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1921		29,202
Number of accounts opened or reopened during the year....		3,929
Number of accounts closed during the year.....		2,496
Amount deposited during the year, not including dividends credited for that period.....	\$4,137,686 06	
Amount withdrawn during the year.....	3,536,455 95	
Amount of dividends credited and paid for the year, viz.:		
July 1, 1920.....	\$290,771 27	
January 1, 1921.....	301,876 84	
Charged at other periods	\$14 08	
		<u>592,634 03</u>
Average amount of each account January 1, 1921.....		556 32
Rate per cent. of dividends to depositors during the six months ending June 30, 1920.....		4
Rate per cent. of dividends to depositors during the six months ending December 31, 1920.....		4
Total earnings of the bank for the year 1920, after allowing for amortization of premiums and discounts.....	\$785,304 10	
Total expenses of the bank for the year 1920.....	53,282 65	
Dividends paid to depositors for the year 1920.....	592,634 03	
Net earnings for the year 1920 over expenses and dividends paid to depositors	139,387 42	

25. RHINEBECK SAVINGS BANK, RHINEBECK

[15 Montgomery street; incorporated 1869]

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,
WM. S. MASSONNEAU,
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				\$641,854 75
Stock and bond investments, viz.:				
<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
United States	\$410,784 00	\$390,156 18	\$410,846 00	
Towns in this State.....	9,300 00	9,751 50	9,495 00	
Villages in this State.....	2,000 00	2,057 50	2,000 00	
Railroad mortgage bonds....	175,000 00	172,463 13	135,799 00	
	<u>\$597,084 00</u>	<u>\$574,428 31</u>	<u>\$558,131 00</u>	558,131 00
Promissory notes				7,415 00
Banking house and lot, book value, \$5,000.00; cost, \$10,111.20; actual cash value.....				5,000 00
Cash on deposit in banks or trust companies.....				36,339 50
Cash on hand				4,038 18
Total of collectible interest.....				13,150 89
Amount of all other assets: Taxes and insurance advanced..				365 16
				<u>\$1,266,294 48</u>

LIABILITIES

Amount due depositors, viz.:

Principal	\$1,176,333 15	
Dividends credited or to be credited for the six months ending with December 31, 1920.....	22,055 95	\$1,198,389 10
Surplus on estimated market value.....		67,905 38
		<u>\$1,266,294 48</u>

Surplus on par value, \$106,858.38.

CASH TRANSACTIONS DURING THE YEAR 1920**RECEIPTS**

Cash on hand and in banks or trust companies January 1, 1920, before transactions of the day.....	\$40,478 84
From depositors, not including dividends credited.....	389,868 65
From interest on loans, deposits and investments	57,202 03
From mortgages	9,750 00
From redemption of stocks and bonds.....	2,500 00
From stocks and bonds sold (total par value, \$15,000).....	14,300 00
From loans paid	5,153 00
From all other sources, viz.:	
Insurance premium refunds.....	551 45
Sundry debtors	187 67
	<u>739 12</u>
	<u>\$519,991 64</u>

PAYMENTS

To depositors, including dividends paid to them.....		\$254,487 29
For loans on bonds and mortgages.....		123,750 00
For loans on stocks and bonds and other securities.....		12,111 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$85,650.00).....		78,804 71
For interest (other than dividend payments to depositors)..		1,077 06
For current expenses of the bank, viz.:		
For salaries	\$3,590 67	
For taxes	926 06	
For net expenses, except taxes, of banking house..	276 67	
For other expenses, not including expenses of other real estate nor other expenses of banking house..	2,421 85	
		7,215 25
Other payments, viz.:		
Transit items	\$1,000 00	
Insurance premiums and taxes advanced, cash short	1,168 65	
		2,168 65
Cash on hand and in banks or trust companies December 31, 1920, after transactions of the day.....		40,377 68
		<u>\$519,991 64</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1921.....		2,940
Number of accounts opened or reopened during the year....		345
Number of accounts closed during the year.....		381
Amount deposited during the year, not including dividends credited for that period.....		\$389,868 65
Amount withdrawn during the year.....		254,487 29
Amount of dividends credited and paid for the year, viz.:		
July 1, 1920.....	\$20,690 17	
January 1, 1921.....	22,055 95	
		42,746 12
Average amount of each account January 1, 1921.....		407 61
Rate per cent. of dividends to depositors during the six months ending June 30, 1920.....		4
Rate per cent. of dividends to depositors during the six months ending December 31, 1920.....		4
Total earnings of the bank for the year 1920, after allowing for amortization of premiums and discounts.....		\$59,160 81
Total expenses of the bank for the year 1920.....		7,215 25
Dividends paid to depositors for the year 1920.....		42,746 12
Net earnings for the year 1920 over expenses and dividends paid to depositors.....		<u>9,199 44</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. WYCKOFF CORNELL, Secretary.

TRUSTEES

MARTENSE H. CORNELL, J. WYCKOFF 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, JOHN C. GLAVIN,

FINANCIAL

RESOURCES

Bonds and mortgages.....				\$442,490 00
Stock and bond investments, viz.:				
<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
United States	\$238,894 00	\$229,480 00	\$237,709 00	
Cities in this State.....	26,426 67	26,925 78	25,859 07	
Counties in this State.....	35,700 00	36,208 00	34,500 00	
Towns in this State.....	21,400 00	22,706 28	20,684 00	
Villages in this State.....	28,340 00	28,678 00	29,160 00	
School districts in this State	19,000 00	19,357 72	18,925 00	
Railroad mortgage bonds....	101,000 00	104,242 50	70,940 00	
	<u>\$470,760 67</u>	<u>\$467,598 28</u>	<u>\$437,777 07</u>	437,777 07
Cash on deposit in banks or trust companies.....				63,866 54
Cash on hand				2,834 61
Total of collectible interest				11,998 45
				<u>\$958,966 67</u>

LIABILITIES

Amount due depositors: Principal.....		\$898,594 06
Other liabilities, viz.:		
Dividends accrued on deposits to January 1, 1921....	\$8,500 00	
Expenses incurred, but unpaid, viz.: new pass books	130 00	
		8,630 00
Surplus on estimated market value.....		51,742 61
		<u>\$958,966 67</u>

Surplus on par value, \$84,726.21.

CASH TRANSACTIONS DURING THE YEAR 1920

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1920, before transactions of the day.....	\$100,233 66
From depositors, not including dividends credited.....	354,866 64
From interest on loans, deposits and investments.....	42,015 36
From mortgages	59,080 00
From redemption of stocks and bonds.....	36,045 00
From stocks and bonds sold (total par value, \$2,450).....	2,450 00
	<u>\$594,690 66</u>

PAYMENTS

To depositors, including dividends paid to them.....		\$233,614 33
For loans on bonds and mortgages.....		161,650 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$133,700).....		127,713 00
For interest (other than dividend payments to depositors) ..		953 04
For current expenses of the bank, viz.:		
For salaries	\$2,960 00	
For taxes	141 90	
For rent of banking rooms.....	180 00	
For other expenses, not including expenses of other real estate nor other expenses of banking house..	777 24	
		4,059 14
Cash on hand and in banks or trust companies December 31, 1920, after transactions of the day.....		66,701 15
		<u>\$594,690 66</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1921.....		1,974
Number of accounts opened or reopened during the year.....		404
Number of accounts closed during the year.....		224
Amount deposited during the year, not including dividends credited for that period.....	\$354,866 64	
Amount withdrawn during the year.....	233,614 33	
Amount of dividends credited and paid for the year, viz.:		
April 1, 1920.....	\$14,431 97	
October 1, 1920.....	16,062 11	
		30,494 08
Average amount of each account January 1, 1921.....		450 09
Rate per cent. of dividends to depositors during the six months ending March 31, 1920		4
Rate per cent. of dividends to depositors during the six months ending September 30, 1920		4
Total earnings of the bank for the year 1920, after allowing for amortization of premiums and discounts.....	\$43,485 85	
Total expenses of the bank for the year 1920.....	4,189 14	
Dividends paid to depositors for the year 1920.....	30,494 08	
Net earnings for the year 1920 over expenses and dividends paid to depositors		<u>8,802 63</u>

ERIE COUNTY

27. AMERICAN SAVINGS BANK OF BUFFALO, BUFFALO

[13 Court street; incorporated 1907]

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

TRUSTEES

FRANK X. ARGUS,	F. E. FRONCZAK,	WM. P. LUEDEKE,
ALFRED H. BURT,	WM. H. FITZPATRICK,	NORMAN E. MACK,
MYRON P. BUSH,	ROBERT H. HEUSSLER,	J. M. SATTERFIELD,
EDWARD H. BUTLER,	WM. H. HOTCHKISS,	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..... \$2,426,440 00
 Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
United States	\$424,800 00	\$400,735 06	\$408,534 80	
State of New Mexico.....	30,000 00	29,333 86	29,400 00	
Cities in other States.....	65,000 00	66,771 77	64,900 00	
Cities in this State.....	94,068 39	94,894 39	92,257 74	
Towns in this State.....	18,000 00	18,937 92	18,200 00	
Villages in this State.....	56,900 00	57,068 89	56,272 00	
Railroad mortgage bonds....	509,000 00	498,776 82	434,502 50	
	<u>\$1,197,768 39</u>	<u>\$1,166,638 71</u>	<u>\$1,104,117 04</u>	1,104,117 04
Promissory notes				35,769 66
Cash on deposit in banks or trust companies.....				206,638 15
Cash on hand				27,722 09
Total of collectible interest.....				25,893 33
Amount of all other assets: Equipment.....				23,565 00
				<u>\$3,850,145 27</u>

LIABILITIES

Amount due depositors, viz.:

Principal	\$3,687,921 07	
Dividends credited or to be credited for the six months ending with December 31, 1920.....	68,535 99	
		<u>\$3,756,457 06</u>
Surplus on estimated market value.....		93,688 21
		<u>\$3,850,145 27</u>

Surplus on par value, \$187,339.56.

CASH TRANSACTIONS DURING THE YEAR 1920

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1920, before transactions of the day.....	\$265,373 56
From depositors, not including dividends credited.....	1,868,942 23
From interest on loans, deposits and investments.....	187,528 89
From mortgages.....	180,975 00

From redemption of stocks and bonds.....	\$34,746 98
From stocks and bonds sold (total par value, \$12,800).....	12,800 00
From loans paid	55,997 56
From bankers' acceptances and bills of exchange.....	114,265 41
From all other sources: Exchange and collections.....	587 61
	<u>\$2,721,217 24</u>

PAYMENTS

To depositors, including dividends paid to them.....	\$1,719,213 33
For loans on bonds and mortgages.....	385,275 00
For loans on stocks and bonds and other securities.....	67,454 22
For bankers' acceptances and bills of exchange.....	114,265 41
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$188,900).....	169,475 56
For interest (other than dividend payments to depositors) ..	1,280 89
For current expenses of the bank, viz.:	
For salaries	\$14,719 70
For taxes	428 88
For rent of banking rooms.....	4,375 00
For other expenses, not including expenses of other real estate nor other expenses of banking house....	6,062 79
	<u>25,586 37</u>
Other payments, viz.:	
Furniture and fixtures.....	\$3,264 40
Interest on contingent fund.....	1,041 82
	<u>4,306 22</u>
Cash on hand and in banks or trust companies December 31, 1920, after transactions of the day.....	234,360 24
	<u>\$2,721,217 24</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1921.....	7,905
Number of accounts opened or reopened during the year....	1,367
Number of accounts closed during the year.....	1,278
Amount deposited during the year, not including dividends credited for that period.....	\$1,868,942 23
Amount withdrawn during the year.....	1,719,213 33
Amount of dividends credited and paid for the year, viz.:	
July 1, 1920.....	\$66,316 32
January 1, 1921.....	67,880 67
Credited at other periods.....	1,013 50
	<u>135,210 49</u>
Average amount of each account January 1, 1921.....	475 20
Rate per cent. of dividends to depositors during the six months ending June 30, 1920.....	4
Rate per cent. of dividends to depositors during the six months ending December 31, 1920.....	4
Total earnings of the bank for the year 1920, after allowing for amortization of premiums and discounts.....	\$188,645 64
Total expenses of the bank for the year 1920.....	28,728 27
Dividends paid to depositors for the year 1920.....	135,210 49
Net earnings for the year 1920 over expenses and dividends paid to depositors	<u>24,706 88</u>

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. WANENMACHER, Treasurer.
 SEYMOUR P. WHITE, Vice-President. OSCAR J. RÖDENBACH, 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. GERRANS, WM. HUDSON,
 RICHARD E. GAVIN, DEWITT CLINTON, HUGH KENNEDY,
 CHARLES L. GURNEY, C. BRECKINRIDGE PORTER, EDWARD L. KOONS.

FINANCIAL

RESOURCES

Bonds and mortgages\$23, 563, 215 00
 Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
United States	\$9,274,400 00	\$9,070,453 10	\$9,215,594 22	
State of California.....	101,000 00	96,328 75	91,405 00	
State of Louisiana.....	100,000 00	109,655 00	102,750 00	
Cities in other States.....	6,154,500 00	6,433,156 31	6,026,640 00	
Cities in this State.....	3,355,244 17	3,482,912 00	3,236,372 93	
Counties in this State.....	477,000 00	489,677 67	475,595 00	
Towns in this State.....	79,000 00	84,332 50	75,840 00	
Villages in this State.....	142,351 80	144,002 02	132,317 08	
School districts in this State	90,000 00	91,907 30	89,000 00	
Railroad mortgage bonds....	8,165,000 00	8,363,333 13	6,884,680 00	
	<u>\$27,933,495 97</u>	<u>\$28,365,757 78</u>	<u>\$28,330,194 28</u>	26,330,194 23
Promissory notes				50,000 00
Bankers' acceptances and bills of exchange.....				593,735 38
Banking house and lot, book value, \$450,000.00; cost, \$783,734.76; actual cash value.....				783,734 76
Other real estate, book value, \$3,546.28; cost, \$3,546.28; actual cash value				3,546 28
Cash on deposit in banks or trust companies.....				2,826,253 92
Cash on hand				268,790 68
Total of collectible interest.....				409,760 60
				<u>\$54,829,230 85</u>

LIABILITIES

Amount due depositors, viz.:

Principal	\$50,243,948 60	
Dividends credited or to be credited for the six months ending with December 31, 1920.....	934,581 40	
	<u>\$51,178,530 00</u>	
Surplus on estimated market value.....		3,650,700 85
		<u>\$54,829,230 85</u>

Surplus on par value, \$5,259,002.59.

CASH TRANSACTIONS DURING THE YEAR 1920

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1920, before transactions of the day.....	\$2,353,187 44
From depositors, not including dividends credited.....	19,438,301 49
From interest on loans, deposits and investments.....	2,454,816 75
From rents from other real estate	1,853 22

From mortgages.....	\$1,576,698 18
From redemption of stocks and bonds.....	1,716,745 53
From bankers' acceptances and bills of exchange.....	667,504 47
From real estate sold	38,000 00
From all other sources: Reduction in book value "other real estate"	1,500 00
	<u>\$28,248,607 08</u>

PAYMENTS

To depositors, including dividends paid to them.....	\$18,525,588 39
For loans on bonds and mortgages.....	4,036,908 18
For bankers' acceptances and bills of exchange.....	1,231,239 85
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$1,213,000).....	1,154,228 50
For interest (other than dividend payments to depositors) ..	7,732 27
For current expenses of the bank, viz.:	
For salaries	\$104,372 88
For taxes	30,686 32
For net expenses, except taxes, of banking house..	3,254 16
For expenses of other real estate, viz.:	
Repairs	230 19
Insurance	541 69
Taxes	2,177 48
Other	1,334 63
For other expenses, not including expenses of other real estate nor other expenses of banking house..	23,767 94
	<u>166,465 29</u>
Other payments: To reduce book value "other real estate" ..	1,500 00
Cash on hand and in banks or trust companies December 31, 1920, after transactions of the day.....	3,095,044 60
	<u>\$28,248,607 08</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1921.....	70,327
Number of accounts opened or reopened during the year....	10,736
Number of accounts closed during the year.....	12,177
Amount deposited during the year, not including dividends credited for that period.....	\$19,438,301 49
Amount withdrawn during the year.....	13,525,588 39
Amount of dividends credited and paid for the year, viz.:	
July 1, 1920.....	\$907,194 34
January 1, 1921	934,581 40
Credited at other periods.....	20,069 49
Paid but not credited.....	255 61
	<u>1,862,100 84</u>
Average amount of each account January 1, 1921.....	727 72
Rate per cent. of dividends to depositors during the six months ending June 30, 1920.....	4
Rate per cent. of dividends to depositors during the six months ending December 31, 1920.....	4
Total earnings of the bank for the year 1920, after allowing for amortization of premiums and discounts.....	\$2,440,427 01
Total expenses of the bank for the year 1920.....	182,935 06
Dividends paid to depositors for the year 1920.....	1,862,100 84
Net earnings for the year 1920 over expenses and dividends paid to depositors	<u>395,391 11</u>

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\$37,050,587 93
 Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
United States	\$5,650,000 00	\$5,632,455 00	\$5,650,000 00	
State of Massachusetts.....	500,000 00	560,625 00	422,500 00	
State of Alabama.....	300,000 00	220,345 00	283,500 00	
Cities in other States.....	3,062,000 00	3,201,955 45	2,322,800 00	
Cities in this State.....	7,065,398 96	7,126,258 92	6,455,556 95	
Railroad mortgage bonds....	10,175,000 00	10,748,732 30	7,705,710 00	
	<u>\$26,752,398 96</u>	<u>\$27,590,371 67</u>	<u>\$23,340,066 95</u>	23,340,066 95
Promissory notes				432,145 70
Banking house and lot, book value, \$1,196,057.43; cost, \$1,196,057.43; actual cash value.....				1,196,057 43
Other real estate, book value, \$2,957.69; cost, \$2,957.69; actual cash value				2,957 69
Cash on deposit in banks or trust companies.....				3,641,896 98
Cash on hand				219,130 76
Total of collectible interest				776,521 35
Amount of all other assets: Rents accrued.....				1,546 23
				<u>\$66,660,911 02</u>

LIABILITIES

Amount due depositors, viz.:

Principal	\$61,853,268 82	
Dividends credited or to be credited for the six months ending with December 31, 1920.....	1,155,768 87	\$63,009,037 69
Surplus on estimated market value		3,651,873 33
		<u>\$66,660,911 02</u>

Surplus on par value, \$7,064,205.34.

CASH TRANSACTIONS DURING THE YEAR 1920

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1920, before transactions of the day.....	\$4,286,673 26
From depositors, not including dividends credited	18,111,483 15
From interest on loans, deposits and investments.....	2,970,648 31
Net income from banking house.....	13,562 32
From rents from other real estate.....	100 00
From mortgages	1,862,805 00

From redemption of stocks and bonds.....	\$73,700 00	
From loans paid	315,272 26	
From real estate sold	49,232 13	
From all other sources, viz.:		
Profits, sale of real estate.....	\$60 96	
Sale of old material.....	111 90	
		172 86
		<u>\$27,683,649 29</u>

PAYMENTS

To depositors, including dividends paid to them.....	\$19,179,879 61	
For loans on bonds and mortgages.....	3,503,105 00	
For loans on stocks and bonds and other securities.....	369,980 00	
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$550,000).....	550,000 00	
For interest (other than dividend payments to depositors)...	242 65	
For current expenses of the bank, viz.:		
For salaries	\$116,895 80	
For taxes	49,054 87	
For expenses of other real estate, viz.:		
Insurance	179 85	
Taxes	191 66	
For other expenses, not including expenses of other real estate nor other expenses of banking house..	42,195 33	
		208,517 56
For real estate acquired by foreclosure, or in settlement of debts due the bank.....	8,896 73	
Other payments: Discrepancy in depositor's account.....	2,000 00	
Cash on hand and in banks or trust companies December 31, 1920, after transactions of the day.....	3,861,027 74	
		<u>\$27,683,649 29</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1921.....	89,024
Number of accounts opened or reopened during the year....	10,480
Number of accounts closed during the year.....	14,272
Amount deposited during the year, not including dividends credited for that period	\$18,111,483 15
Amount withdrawn during the year	19,179,879 61
Amount of dividends credited and paid for the year, viz.:	
July 1, 1920.....	\$1,131,959 93
January 1, 1921.....	1,155,768 87
Credited at other periods.....	1,816 41
	2,289,545 21
Average amount of each account January 1, 1921	707 78
Rate per cent. of dividends to depositors during the six months ending June 30, 1920	4
Rate per cent. of dividends to depositors during the six months ending December 31, 1920	4
Total earnings of the bank for the year 1920, after allowing for amortization of premiums and discounts	\$3,056,428 19
Total expenses of the bank for the year 1920.....	261,562 45
Dividends paid to depositors for the year 1920.....	2,289,545 21
Net earnings for the year 1920 over expenses and dividends paid to depositors	505,320 53

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.

TRUSTEES

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

FINANCIAL

RESOURCES

Bonds and mortgages \$6,024,875 00
Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
United States	\$2,121,000 00	\$2,069,559 26	\$2,121,000 00	
Cities in other States.....	500,000 00	525,244 40	490,000 00	
Cities in this State.....	1,902,825 73	1,920,978 76	1,950,069 37	
Counties in this State.....	98,000 00	98,254 80	96,040 00	
Villages in this State.....	128,988 10	130,398 81	127,036 10	
School districts in this State	91,000 00	91,000 00	87,995 00	
Railroad mortgage bonds....	2,528,000 00	2,490,062 50	1,951,500 00	
	<u>\$7,366,811 83</u>	<u>\$7,225,498 53</u>	<u>\$6,713,640 47</u>	6,713,640 47
Banking house and lot, book value, \$100,000.00; cost, \$150,- 000.00; actual cash value.....				150,000 00
Cash on deposit in banks or trust companies.....				637,169 23
Cash on hand				80,615 98
Total of collectible interest				115,247 83
Amount of all other assets: Taxes advanced.....				1,447 48
				<u>\$13,722,995 99</u>

LIABILITIES

Amount due depositors, viz.:

Principal	\$12,742,116 37
Dividends credited or to be credited for the six months ending with December 31, 1920.....	242,541 34
	<u>\$12,985,657 71</u>
Surplus on estimated market value.....	737,338 28
	<u>\$13,722,995 99</u>
Surplus on par value, \$1,390,509.64.	

CASH TRANSACTIONS DURING THE YEAR 1920

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1920, before transactions of the day.....	\$851,572 36
From depositors, not including dividends credited.....	4,192,005 56
From interest on loans, deposits and investments.....	619,650 45
Net income from banking house	1,889 92
From mortgages	484,200 00
From redemption of stocks and bonds.....	290,631 73
From stocks and bonds sold (total par value, \$106,396.56)....	103,196 56
From all other sources: Insurance premiums and taxes ad- vanced	2,286 99
	<u>\$6,545,433 57</u>

PAYMENTS

To depositors, including dividends paid to them.....	\$4,276,311 31
For loans on bonds and mortgages.....	816,400 00
For stocks and bonds purchased, including premiums, com- missions, etc. (total par value, \$694,500.35).....	661,235 14
For interest (other than dividend payments to depositors) ..	2,083 33
For current expenses of the bank, viz.:	
For salaries	\$40,388 28
For taxes	14,811 56
For other expenses, not including expenses of other real estate nor other expenses of banking house..	14,131 75
	69,331 59
Other payments: Insurance premiums and taxes advanced ..	2,286 99
Cash on hand and in banks or trust companies December 31, 1920, after transactions of the day.....	717,785 21
	<u>\$6,545,433 57</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1921.....	16,033
Number of accounts opened or reopened during the year....	3,022
Number of accounts closed during the year.....	2,544
Amount deposited during the year, not including dividends credited for that period.....	\$4,192,005 56
Amount withdrawn during the year.....	4,276,311 31
Amount of dividends credited and paid for the year, viz.:	
July 1, 1920.....	\$238,145 90
January 1, 1921.....	243,541 34
Credited at other periods.....	3,241 08
	485,928 32
Average amount of each account January 1, 1921.....	809 92
Rate per cent. of dividends to depositors during the six months ending June 30, 1920	4
Rate per cent. of dividends to depositors during the six months ending December 31, 1920	4
Total earnings of the bank for the year 1920, after allowing for amortization of premiums and discounts.....	\$632,656 41
Total expenses of the bank for the year 1920.....	71,940 07
Dividends paid to depositors for the year 1920.....	485,928 32
Net earnings for the year 1920 over expenses and dividends paid to depositors	74,788 02

GREENE COUNTY

31. CATSKILL SAVINGS BANK, CATSKILL

[343 Main street; incorporated 1868]

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

TRUSTEES

W. IRVING JENNINGS,	EMORY A. CHASE,	GEORGE S. LEWIS,
JEREMIAH DAY,	JAMES L. MALCOLM,	FRANK H. OSBORN,
ORRIN DAY,	A. C. BLOODGOOD,	HOWARD C. SMITH,
WM. H. VAN ORDEN,	ADDISON P. JONES,	WILLIAM J. HUGHES,
CHARLES E. BASSETT.	WILLIAM PALMATIER,	J. CLARK SALISBURY.

FINANCIAL

RESOURCES

Bonds and mortgages \$1,061,619 95
 Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
United States	\$1,555,884 00	\$1,483,928 33	\$1,521,743 00	
State of New York.....	45,000 00	45,356 25	43,875 00	
State of Wyoming.....	20,000 00	27,650 00	20,680 00	
State of California.....	25,000 00	23,500 00	22,625 00	
State of South Dakota.....	18,000 00	18,000 00	18,000 00	
State of Oregon.....	24,000 00	21,543 60	21,543 60	
Cities in other States.....	698,000 00	736,896 56	680,927 00	
Countries, villages and towns in adjoining States.....	30,000 00	31,976 00	31,976 00	
Cities in this State.....	370,080 00	381,322 09	343,422 40	
Countries in this State.....	40,000 00	48,301 47	39,950 00	
Towns in this State.....	30,000 00	30,321 20	30,639 99	
Villages in this State.....	79,000 00	84,399 00	76,170 00	
School districts in this State	50,460 00	54,981 75	50,111 05	
Railroad mortgage bonds....	569,000 00	576,810 86	471,413 75	
	<u>\$3,554,424 00</u>	<u>\$3,560,487 11</u>	<u>\$3,373,076 79</u>	
Bankers' acceptances and bills of exchange.....				3,373,076 79
Banking house and lot, book value, \$40,000.00; cost, \$54,- 512.27; actual cash value				363,118 33
Other real estate, book value, \$1,188.51; cost, \$1,263.38; actual cash value				40,000 00
Cash on deposit in banks or trust companies				1,188 51
Cash on hand				193,564 74
Total of collectible interest.....				41,057 15
				<u>71,339 35</u>
				<u>\$5,144,964 82</u>

LIABILITIES

Amount due depositors, viz.:			
Principal		\$4,692,161 23	
Dividends credited or to be credited for the six months ending with December 31, 1920.....		85,680 25	
			<u>\$4,777,841 48</u>
Other liabilities: Liberty loan deposits.....			265 50
Surplus on estimated market value			366,857 84
			<u>\$5,144,964 82</u>

Surplus on par value, \$548,205.05.

CASH TRANSACTIONS DURING THE YEAR 1920

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1920, before transactions of the day.....	\$331,787 37
From depositors, not including dividends credited.....	1,646,206 91
From interest on loans, deposits and investments.....	207,642 52
From rents from other real estate.....	72 00
From mortgages.....	113,298 99
From redemption of stocks and bonds.....	19,330 00
From stocks and bonds sold (total par value, \$1,250).....	1,250 00
From loans paid.....	500 00
From bankers' acceptances and bills of exchange.....	917,256 70
From all other sources, viz.:	
Liberty bond payments by subscribers.....	\$454 00
Insurance premium refund.....	3 00
	<u>457 00</u>
	<u>\$3,237,801 49</u>

PAYMENTS

To depositors, including dividends paid to them.....	\$1,122,745 35
For loans on bonds and mortgages.....	110,400 00
For loans on stocks and bonds and other securities.....	500 00
For bankers' acceptances and bills of exchange.....	1,280,375 03
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$505,000).....	461,303 10
For interest (other than dividend payments to depositors) ..	6,582 96
For current expenses of the bank, viz.:	
For salaries.....	\$12,221 03
For taxes.....	1,272 60
For net expenses, except taxes, of banking house....	713 65
For expenses of other real estate, viz.:	
Repairs.....	19 45
Insurance.....	9 00
Taxes.....	44 32
Other.....	3 00
For other expenses, not including expenses of other real estate nor other expenses of banking house..	<u>5,740 13</u>
	20,023 16
Other payments: Payments account Liberty bonds.....	1,250 00
Cash on hand and in banks or trust companies December 31, 1920, after transactions of the day.....	<u>234,621 89</u>
	<u>\$3,237,801 49</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1921.....	8,083
Number of accounts opened or reopened during the year....	1,186
Number of accounts closed during the year.....	831
Amount deposited during the year, not including dividends credited for that period.....	\$1,646,206 91
Amount withdrawn during the year.....	1,122,745 35
Amount of dividends credited and paid for the year, viz.:	
July 1, 1920.....	\$78,308 42
January 1, 1921.....	<u>85,680 25</u>
	163,988 67
Average amount of each account January 1, 1921.....	591 09
Rate per cent. of dividends to depositors during the six months ending June 30, 1920.....	4
Rate per cent. of dividends to depositors during the six months ending December 31, 1920.....	4
Total earnings of the bank for the year 1920, after allowing for amortization of premiums and discounts.....	\$208,704 96
Total expenses of the bank for the year 1920.....	20,023 16
Dividends paid to depositors for the year 1920.....	163,988 67
Net earnings for the year 1920 over expenses and dividends paid to depositors.....	<u>24,693 13</u>

JEFFERSON COUNTY

32. 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. R. CLEVELAND,	SAMUEL A. UPHAM,
GEORGE DUFFY,	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		\$3,943,026 70
Stock and bond investments, viz.:		
<i>Stocks and bonds</i>	Par value	Original cost
United States	\$2,220,100 00	\$2,170,995 80
Cities in other States.....	430,000 00	444,056 45
Cities in this State.....	992,400 00	1,014,076 25
Counties in this State.....	25,000 00	25,288 75
Towns in this State.....	115,700 00	121,238 79
Villages in this State.....	216,016 42	219,700 62
School districts in this State	74,500 00	76,094 76
Railroad mortgage bonds...	2,362,000 00	2,309,405 63
	\$6,435,716 42	\$6,380,907 05
		\$5,731,393 41
Promissory notes		5,731,393 41
Bankers' acceptances and bills of exchange.....		31,664 87
Banking house and lot, book value, \$18,726.91; cost, \$18,726.91; actual cash value		252,398 68
Cash on deposit in banks or trust companies		18,726 91
Cash on hand		236,886 38
Total of collectible interest		99,480 33
Amount of all other assets: Land contracts		74,056 73
		135,775 00
		\$10,523,409 01

LIABILITIES

Amount due depositors, viz.:		
Principal	\$10,046,516 31	
Dividends credited or to be credited for the six months ending with December 31, 1920.....	190,006 76	
		\$10,236,523 07
Other liabilities, viz.:		
Liberty loan deposits.....	\$347 50	
Unearned discount	1,623 77	
		1,971 27
Surplus on estimated market value		284,914 67
		\$10,523,409 01
Surplus on par value, \$989,237.68.		

CASH TRANSACTIONS DURING THE YEAR 1920

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1920, before transactions of the day	\$417,804 06
From depositors, not including dividends credited	2,321,269 67
From interest on loans, deposits and investments	510,405 03

From mortgages	\$427,788 47
From redemption of stocks and bonds	81,877 38
From stocks and bonds sold (total par value, \$321,200)	328,639 09
From loans paid	17,915 00
From bankers' acceptances and bills of exchange	248,800 00
From real estate sold	15,398 68
From all other sources, viz.:	
Liberty bond installments received.....	\$7,971 50
Balance received in exchange of bonds.....	79,062 50
Right of way through bank property.....	1,000 00
Appraisal fees, sundries.....	511 72
	<u>88,545 72</u>
	<u>\$4,458,443 10</u>

PAYMENTS

To depositors, including dividends paid to them	\$2,524,528 50
For loans on bonds and mortgages	312,400 00
For loans on stocks and bonds and other securities	33,419 87
For bankers' acceptances and bills of exchange	501,198 68
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$551,150)	467,349 60
For interest (other than dividend payments to depositors)	7,279 01
For current expenses of the bank, viz.:	
For salaries	\$26,170 00
For taxes	2,059 86
For net expenses, except taxes, of banking house	2,782 08
For other expenses, not including expenses of other real estate nor other expenses of banking house..	<u>10,882 06</u>
	41,894 09
Other payments, viz.:	
Liberty bond account.....	\$6,006 00
Balance paid in exchange of bonds.....	110,000 62
Money borrowed	100,000 00
Interest, fees and discount.....	4,573 40
Architect for plans for new building.....	7,500 00
Amortization charged	5,751 37
Expense new driveway, cash short.....	175 25
	<u>234,006 64</u>
Cash on hand and in banks or trust companies December 31, 1920, after transactions of the day	<u>336,366 71</u>
	<u>\$4,458,443 10</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1921.....	27.071
Number of accounts opened or reopened during the year	1,316
Number of accounts closed during the year	2,578
Amount deposited during the year, not including dividends credited for that period	\$2,321,269 67
Amount withdrawn during the year	2,524,528 50
Amount of dividends credited and paid for the year, viz.:	
July 1, 1920	\$188,743 88
January 1, 1921.....	190,006 76
Credited at other periods.....	154 17
	<u>378,904 81</u>
Average amount of each account January 1, 1921	378 13
Rate per cent. of dividends to depositors during the six months ending June 30, 1920	4
Rate per cent. of dividends to depositors during the six months ending December 31, 1920	4
Total earnings of the bank for the year 1920, after allowing for amortization of premiums and discounts	\$502,948 08
Total expenses of the bank for the year 1920	41,894 09
Dividends paid to depositors for the year 1920	378,904 81
Net earnings for the year 1920 over expenses and dividends paid to depositors	<u>82,149 18</u>

33. WATERTOWN SAVINGS BANK, WATERTOWN

[125 Washington street; incorporated 1893]

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

TRUSTEES

JOHN R. KILBORN,
JOHN R. PAWLING,
WILLIAM E. SILL,
SILAS L. GEORGE,
R. SEYMOUR EASTMAN,
HERBERT E. HARMON,HAROLD W. CONDE,
CLARENCE E. KINNE,
JACOB F. AMOS,
GEORGE H. BURNS,
FRANK S. TISDALE,
ALBERT W. OATMAN,ISAAC L. HUNT,
ANTONIO F. MILLS,
WAIT J. STODDARD,
ADAM BICKELHAUPT,
ELI B. JOHNSON,
KARL GEORGE.

FINANCIAL

RESOURCES

Bonds and mortgages \$1,997,690 00
Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
United States	\$657,300 00	\$634,331 33	\$657,300 00	
State of Louisiana.....	25,000 00	24,943 00	25,000 00	
State of South Dakota.....	4,000 00	4,000 00	4,000 00	
Cities in other States....	304,500 00	313,353 56	304,370 00	
Cities in this State.....	183,979 76	189,373 80	185,714 29	
Towns in this State.....	2,700 00	2,700 00	2,619 00	
Villages in this State....	267,180 00	271,358 04	262,680 12	
School districts in this State	76,000 00	76,872 46	75,662 50	
Railroad mortgage bonds..	370,000 00	371,003 50	299,500 00	
	<u>\$1,890,659 70</u>	<u>\$1,893,935 69</u>	<u>\$1,816,845 91</u>	1,816,845 91
Promissory notes				5,436 00
Cash on deposit in banks or trust companies				320,327 64
Cash on hand				36,377 73
Total of collectible interest				26,590 53
				<u>\$4,203,267 81</u>

LIABILITIES

Amount due depositors, viz.:

Principal	\$3,871,940 25	
Dividends credited or to be credited for the six months ending with December 31, 1920.....	74,671 54	\$3,946,611 79
Other liabilities, viz.:		
Liberty loan deposits.....	\$240 00	
Christmas club deposits.....	1,173 53	1,413 53
Surplus on estimated market value		255,242 44
		<u>\$4,203,267 81</u>

Surplus on par value, \$329,056.23.

CASH TRANSACTIONS DURING THE YEAR 1920

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1920, before transactions of the day	\$275,865 56
From depositors, not including dividends credited	799,006 46
From interest on loans, deposits and investments	209,282 90
From mortgages	273,920 00
From redemption of stocks and bonds	79,308 17

From stocks and bonds sold (total par value, \$20,400)	\$19,233 96
From loans paid	16,669 00
From all other sources, viz.:	
Liberty and Victory bond payments.....	\$1,558 00
Christmas Club deposits.....	1,173 58
	<u>2,731 58</u>
	<u>\$1,676,017 63</u>

PAYMENTS

To depositors, including dividends paid to them	\$1,024,083 80
For loans on bonds and mortgages	250,350 00
For loans on stocks and bonds and other securities	15,474 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$3,800)	3,407 08
For interest (other than dividend payments to depositors)...	54 49
For current expenses of the bank, viz.:	
For salaries	\$13,443 88
For taxes	1,850 26
For rent of banking rooms.....	2,791 66
For other expenses, not including expenses of other real estate nor other expenses of banking house..	5,592 99
	<u>23,678 89</u>
Other payments, viz.:	
Liberty and Victory bond accounts.....	\$2,254 00
Cash short	10 00
	<u>2,264 00</u>
Cash on hand and in banks or trust companies December 31, 1920, after transactions of the day	356,705 37
	<u>\$1,676,017 63</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1921	8,339
Number of accounts opened or reopened during the year	796
Number of accounts closed during the year	930
Amount deposited during the year, not including dividends credited for that period	\$799,006 46
Amount withdrawn during the year	1,024,083 80
Amount of dividends credited and paid for the year, viz.:	
July 1, 1920	\$76,019 08
January 1, 1921.....	74,671 54
	<u>150,690 62</u>
Average amount of each account January 1, 1921	473 27
Rate per cent. of dividends to depositors during the six months ending June 30, 1920	4
Rate per cent. of dividends to depositors during the six months ending December 31, 1920	4
Total earnings of the bank for the year 1920, after allowing for amortization of premiums and discounts	\$208,348 97
Total expenses of the bank for the year 1920	23,678 89
Dividends paid to depositors for the year 1920	150,690 62
Net earnings for the year 1920 over expenses and dividends paid to depositors	33,979 46

KINGS COUNTY

34. BAY RIDGE SAVINGS BANK, BROOKLYN

[5323 Fifth avenue; incorporated 1909]

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

TRUSTEES

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

FINANCIAL

RESOURCES

Bonds and mortgages \$3,655,800 00
 Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
United States	\$1,696,900 00	\$1,601,299 40	\$1,696,900 00	
Cities in other States.....	112,000 00	113,698 42	111,375 00	
Cities in this State.....	186,000 00	179,321 71	174,915 00	
Towns in this State.....	4,500 00	4,636 46	4,545 00	
Villages in this State.....	61,515 68	62,180 06	61,774 35	
School districts in this State	3,500 00	3,315 62	3,559 50	
Railroad mortgage bonds....	245,000 00	225,673 75	254,140 00	
	<u>\$2,314,415 68</u>	<u>\$2,195,625 42</u>	<u>\$2,312,208 85</u>	2,312,208 85
Promissory notes				15,442 00
Bankers' acceptances and bills of exchange				738,674 73
Cash on deposit in banks or trust companies				318,617 40
Cash on hand				57,865 82
Total of collectible interest				42,702 57
Amount of all other assets: Furniture and fixtures				5,500 00
				<u>\$7,146,811 37</u>

LIABILITIES

Amount due depositors, viz.:

Principal	\$6,751,541 86	
Dividends credited or to be credited for the six months ending with December 31, 1920.....	100,738 76	<u>\$6,852,280 62</u>
Other liabilities: Christmas club		1,100 00
Surplus on estimated market value		293,430 75
		<u>\$7,146,811 37</u>

Surplus on par value, \$295,637.58.

CASH TRANSACTIONS DURING THE YEAR 1920

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1920, before transactions of the day	\$312,026 79
From depositors, not including dividends credited	7,257,270 44
From interest on loans, deposits and investments	279,111 90

From mortgages	\$96,450 00
From redemption of stocks and bonds	5,333 33
From loans paid	26,921 00
From bankers' acceptances and bills of exchange	1,728,188 42
From all other sources, viz.:	
Liberty and Victory bond payments by subscribers..	\$61,552 00
Christmas Club deposits	1,100 00
Cash over	272 00
	<u>62,924 00</u>
	<u>\$9,768,225 88</u>

PAYMENTS

To depositors, including dividends paid to them	\$4,987,017 37
For loans on bonds and mortgages	1,344,100 00
For loans on stocks and bonds and other securities	32,705 00
For bankers' acceptances and bills of exchange	2,458,884 79
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$525,000)	472,637 95
For interest (other than dividend payments to depositors)....	5,654 73
For current expenses of the bank, viz.:	
For salaries	\$15,495 00
For taxes	1,985 46
For net expenses, except taxes, of banking house....	228 15
For rent of banking rooms.....	4,874 97
For other expenses, not including expenses of other real estate nor other expenses of banking house..	14,067 44
	<u>36,751 02</u>
Other payments, viz.:	
Victory loan account.....	\$53,795 00
Cash short	196 80
	<u>53,991 80</u>
Cash on hand and in banks or trust companies December 31, 1920, after transactions of the day	376,483 22
	<u>\$9,768,225 88</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1921	19,833
Number of accounts opened or reopened during the year	10,111
Number of accounts closed during the year	5,156
Amount deposited during the year, not including dividends credited for that period	\$7,257,270 44
Amount withdrawn during the year	4,987,017 37
Amount of dividends credited and paid for the year, viz.:	
July 1, 1920.....	\$78,212 08
January 1, 1921.....	100,738 76
	<u>178,950 79</u>
Average amount of each account January 1, 1921.....	345 50
Rate per cent. of dividends to depositors during the six months ending June 30, 1920	4
Rate per cent. of dividends to depositors during the six months ending December 31, 1920	4
Total earnings of the bank for the year 1920, after allowing for amortization of premiums and discounts	\$295,399 28
Total expenses of the bank for the year 1920	38,511 02
Dividends paid to depositors for the year 1920	178,950 79
Net earnings for the year 1920 over expenses and dividends paid to depositors	<u>77,937 47</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,
H. L. CARPENTER,	EDWARD LYONS,	JOHN H. BURROUGHS,
CHARLES COOPER,	GEORGE W. PIPE,	ERNEST H. 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 \$4,160,975 00
Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
United States	\$2,565,450 00	\$2,467,507 35	\$2,559,934 45	
State of California.....	25,000 00	23,917 63	23,917 63	
State of Louisiana.....	45,000 00	47,365 87	45,700 00	
State of Maryland.....	25,000 00	23,630 90	23,250 00	
State of New Mexico.....	17,500 00	18,511 46	17,762 50	
State of Oklahoma.....	35,000 00	35,307 25	33,950 00	
State of South Dakota.....	10,000 00	10,264 00	10,000 00	
State of Tennessee.....	25,000 00	26,272 75	25,000 00	
State of Utah.....	25,000 00	24,187 50	23,125 00	
Cities in other States.....	699,408 40	718,784 20	691,480 70	
Cities in this State.....	390,500 00	397,767 61	363,487 50	
Counties in this State.....	36,000 00	39,167 87	37,640 00	
Towns in this State.....	182,500 00	195,921 26	186,003 00	
Villages in this State.....	176,120 00	184,219 82	179,067 20	
School districts in this State	137,500 00	142,147 05	138,380 00	
Railroad mortgage bonds....	405,000 00	408,321 85	325,400 00	
	<u>\$4,799,978 40</u>	<u>\$4,763,294 27</u>	<u>\$4,684,087 98</u>	4,684,087 98
Promissory notes				995,000 00
Bankers' acceptances and bills of exchange				75,000 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				779,352 40
Cash on hand				39,535 87
Total of collectible interest				100,586 57
				<u>\$10,889,537 82</u>

LIABILITIES

Amount due depositors, viz.:

Principal	\$10,182,134 17	
Dividends credited or to be credited for the six months ending with December 31, 1920.....	171,260 46	\$10,353,394 63
Other liabilities: Liberty loan deposits	500 00	
Surplus on estimated market value	535,643 19	
		<u>\$10,889,537 82</u>

Surplus on par value, \$651,533.61.

CASH TRANSACTIONS DURING THE YEAR 1920

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1920, before transactions of the day.....	\$593,985 15
From depositors, not including dividends credited	6,555,954 29
From interest on loans, deposits and investments	463,686 64

Net income from banking house	\$505 70
From rents from other real estate	2, 285 95
From mortgages	163, 250 00
From redemption of stocks and bonds	272, 750 00
From stocks and bonds sold (total par value, \$545,821)	553, 808 19
From bankers' acceptances and bills of exchange	126, 573 33
From real estate sold	60, 000 00
From all other sources, viz.:	
Discount on banker's acceptances.....	\$1,345 17
Teller's cash over.....	782 68
Old material sold.....	50 00
	<u>2, 177 85</u>
	<u>\$8, 794, 977 10</u>

PAYMENTS

To depositors, including dividends paid to them	\$4, 710, 953 83
For loans on bonds and mortgages	794, 150 00
For loans on stocks and bonds and other securities	895, 000 00
For bankers' acceptances and bills of exchange	200, 040 00
For stocks and bonds purchased, including premiums, com- missions, etc. (total par value, \$1,314,950)	1, 266, 100 74
For interest (other than dividend payments to depositors) ..	6, 986 90
For current expenses of the bank, viz.:	
For salaries	\$24, 873 25
For taxes	5, 984 97
For expenses of other real estate, viz.:	
Repairs	1, 614 70
Taxes	393 10
Other	1, 500 00
For other expenses, not including expenses of other real estate nor other expenses of banking house..	9, 767 46
	<u>44, 133 48</u>
For real estate acquired by foreclosure, or in settlement of debts due the bank	56, 414 59
Other payments, viz.:	
Liberty bond account.....	\$1, 804 00
Cash short	505 29
	<u>2, 309 29</u>
Cash on hand and in banks or trust companies December 31, 1920, after transactions of the day	818, 888 27
	<u>\$8, 794, 977 10</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1921	23, 899
Number of accounts opened or reopened during the year	6, 758
Number of accounts closed during the year	3, 997
Amount deposited during the year, not including dividends credited for that period	\$6, 555, 954 29
Amount withdrawn during the year	4, 710, 953 83
Amount of dividends credited and paid for the year, viz.:	
July 1, 1920.....	\$152, 353 31
January 1, 1921.....	171, 260 46
	<u>323, 613 77</u>
Average amount of each account January 1, 1921	429 03
Rate per cent. of dividends to depositors during the six months ending June 30, 1920	4
Rate per cent. of dividends to depositors during the six months ending December 31, 1920	4
Total earnings of the bank for the year 1920, after allowing for amortization of premiums and discounts	\$479, 588 58
Total expenses of the bank for the year 1920	46, 027 78
Dividends paid to depositors for the year 1920	323, 613 77
Net earnings for the year 1920 over expenses and dividends paid to depositors	<u>109, 947 03</u>

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, FRANK C. B. PAGE, HAROLD I. PRATT,
 RICHARD L. EDWARDS, DANIEL J. CREEM, CHARLES J. PEABODY,
 EDW. H. LITCHFIELD, CLINTON R. JAMES, W. ST. J. BENEDICT,
 LAURUS E. SUTTON, B. HERBERT SMITH, ALBERT L. MASON,
 DAVID G. LEGGET, FRANCIS L. NOBLE, FRANK D. TUTTLE,
 SCOTT McLANAHAN, F. A. M. BURRELL, JOHN HILL MORGAN,
 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\$36,934,700 00
 Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
United States	\$8,623,250 00	\$8,227,488 75	\$8,471,191 75	
State of California	400,000 00	388,481 88	367,000 00	
State of Delaware	500,000 00	463,670 00	463,670 00	
State of Massachusetts.....	975,000 00	1,040,406 84	856,875 00	
State of South Dakota.....	160,000 00	165,829 50	160,000 00	
State of Tennessee	270,000 00	270,649 72	263,500 00	
Cities in other States.....	5,269,000 00	5,407,361 69	4,789,320 00	
Cities in this State.....	4,396,527 50	4,555,605 25	4,259,443 96	
Counties in this State.....	580,000 00	599,918 68	584,350 00	
Towns in this State.....	68,000 00	68,277 50	66,980 00	
Railroad mortgage bonds..	12,379,000 00	11,995,438 25	10,194,535 58	
	<u>\$33,625,777 50</u>	<u>\$33,183,028 06</u>	<u>\$30,476,766 29</u>	30,476,766 29
Promissory notes				2,300,000 00
Banking house and lot, book value, \$450,000; cost, \$916,047.87; actual cash value.....				450,000 00
Cash on deposit in banks or trust companies				2,122,278 42
Cash on hand				166,663 90
Total of collectible interest				969,034 32
				<u>\$73,419,442 93</u>

LIABILITIES

Amount due depositors, viz.:

Principal	\$65,738,703 72
Dividends credited or to be credited for the six months ending with December 31, 1920.....	1,220,306 05
	<u>\$66,959,009 77</u>
Surplus on estimated market value	6,460,433 16
	<u>\$73,419,442 93</u>

Surplus on par value, \$9,609,444.37.

CASH TRANSACTIONS DURING THE YEAR 1920

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1920, before transactions of the day	\$3,230,012 28
From depositors, not including dividends credited	21,550,901 31
From interest on loans, deposits and investments	3,373,318 69
From rents from other real estate	1,350 00

From mortgages	\$1,472,250 00	
From redemption of stocks and bonds	1,242,707 50	
From stocks and bonds sold (total par value, \$4,298,300) ...	3,973,545 05	
From loans paid	900,000 00	
From all other sources, viz.:		
Liberty bond payments.....	\$11,615 00	
Insurance premiums advanced, refunded.....	21 76	
		11,636 76
		<u>\$35,755,721 59</u>

PAYMENTS

To depositors, including dividends paid to them.....	\$19,427,390 99	
For loans on bonds and mortgages	4,357,600 00	
For loans on stocks and bonds and other securities	2,760,000 00	
For stocks and bonds purchased, including premiums, com- missions, etc. (total par value, \$7,540,000)	6,648,635 59	
For interest (other than dividend payments to depositors) ...	70,630 45	
For current expenses of the bank, viz.:		
For salaries	\$155,254 67	
For taxes	49,522 01	
For net expenses, except taxes, of banking house....	9,266 56	
For expenses of other real estate, taxes.....	381 00	
For other expenses, not including expenses of other real estate nor other expenses of banking house..	36,128 10	
		250,552 34
Other payments, viz.:		
Liberty bond account.....	\$11,569 50	
Correction in a depositor's account.....	11 78	
Cash short	388 62	
		11,969 90
Cash on hand and in banks or trust companies December 31, 1920, after transactions of the day	2,288,942 32	
		<u>\$35,755,721 59</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1921	76,097
Number of accounts opened or reopened during the year	12,988
Number of accounts closed during the year	11,287
Amount deposited during the year, not including dividends credited for that period	\$21,550,901 31
Amount withdrawn during the year	19,427,390 99
Amount of dividends credited and paid for the year, viz.:	
July 1, 1920.....	\$1,176,232 16
January 1, 1921	1,220,306 05
	2,396,538 21
Average amount of each account January 1, 1921	879 00
Rate per cent. of dividends to depositors during the six months ending June 30, 1920	4
Rate per cent. of dividends to depositors during the six months ending December 31, 1920	4
Total earnings of the bank for the year 1920, after allowing for amortization of premiums and discounts	\$3,392,415 57
Total expenses of the bank for the year 1920	532,278 41
Dividends paid to depositors for the year 1920	2,396,538 21
Net earnings for the year 1920 over expenses and dividends paid to depositors	<u>463,598 95</u>

37. THE BUSHWICK SAVINGS BANK, BROOKLYN

[726-730 Grand street; incorporated 1873]

JERE E. BROWN, President.
 GEO. W. SCHAEDELLE, Vice-President.
 HENRY SCHADE, Vice-President.

LOUIS G. BURGER, Secretary.
 GEORGE J. MERKED, Cashier.
 LOUIS C. RUB, Asst. Cashier.

TRUSTEES

JERE E. BROWN,	M. L. REYNOLDS,	CHRISTIAN D. HOMEYER,
RUFUS L. SCOTT,	F. H. NARWOOD,	DAVID H. MOORE,
HENRY SCHADE,	LOUIS G. BURGER,	FRANK L. BROWN,
WILLIAM G. MILLER,	GEORGE W. SCHAEDELLE,	C. H. TIEBOUT, JR.,
AUGUSTUS P. AVERY,	ANDREW F. WILSON,	SMITH S. WANDEL,
HAROLD E. BROWN,	M. FACKENTHAL,	GEORGE J. MERKED,
JOHN H. VANDERVEER,	HERMAN C. HUELLE,	PAUL BRAUN.

FINANCIAL**RESOURCES**

Bonds and mortgages \$4,892,670 00
 Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
United States	\$1,537,900 00	\$1,508,999 88	\$1,537,900 00	
State of California.....	75,000 00	72,731 28	69,575 00	
State of Idaho.....	75,000 00	77,260 00	75,000 00	
State of Louisiana.....	50,000 00	49,313 80	50,000 00	
State of New Mexico.....	50,000 00	50,596 45	47,750 00	
State of Oklahoma.....	70,000 00	69,732 74	67,900 00	
State of Tennessee.....	75,000 00	79,321 84	75,000 00	
Cities in other States.....	851,894 00	879,784 55	843,594 00	
Countries, villages and towns in adjoining States.....	73,000 00	73,883 95	73,960 00	
Cities in this State.....	928,340 37	952,207 72	909,117 29	
Countries in this State.....	120,640 00	125,095 31	119,960 00	
Towns in this State.....	33,500 00	35,170 76	33,960 00	
Villages in this State.....	70,636 08	72,539 10	68,211 82	
School districts in this State	53,500 00	57,373 29	55,105 00	
Railroad mortgage bonds....	1,155,800 00	1,161,219 82	1,097,250 00	
	<u>\$5,220,210 45</u>	<u>\$5,265,229 99</u>	<u>\$5,124,283 11</u>	
Promissory notes				5,124,283 11
Bankers' acceptances and bills of exchange				50,269 50
Banking house and lot, book value, \$30,000; cost, \$53,715.76; actual cash value				266,137 14
Cash on deposit in banks or trust companies				30,000 00
Cash on hand				871,421 95
Total of collectible interest				175,701 02
				<u>93,652 96</u>
				<u>\$11,304,135 68</u>

LIABILITIES

Amount due depositors, viz.:

Principal	\$10,388,049 48
Dividends credited or to be credited for the six months ending with December 31, 1920.....	182,392 82
	<u>\$10,570,442 30</u>

Expenses incurred, but unpaid, viz.:

Taxes accrued	4,000 00
Surplus on estimated market value	729,693 38
	<u>\$11,304,135 68</u>

Surplus on par value, \$825,620.72.

CASH TRANSACTIONS DURING THE YEAR 1920**RECEIPTS**

Cash on hand and in banks or trust companies January 1, 1920, before transactions of the day	\$723,109 23
From depositors, not including dividends credited	5,364,638 11
From interest on loans, deposits and investments	515,672 24
From rents from other real estate	722 00

From mortgages	\$223,819 80
From redemption of stocks and bonds	620,672 41
From stocks and bonds sold (total par value, \$210,000)	210,389 10
From loans paid	103,127 00
From bankers' acceptances and bills of exchange	341,903 19
From all other sources, viz.:	
Participation mortgage	\$1,500 00
Settlement deficiency judgment	400 00
Profit sale of bonds	317 79
Refunds from mortgages, tax searches	176 13
	2,393 92
	<u>\$8,106,447 00</u>

PAYMENTS

To depositors, including dividends paid to them	\$4,095,862 04
For loans on bonds and mortgages	1,137,473 34
For loans on stocks and bonds and other securities	105,598 00
For bankers' acceptances and bills of exchange	608,040 33
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$1,250,000)	1,257,058 77
For interest (other than dividend payments to depositors) ..	11,673 12
For current expenses of the bank, viz.:	
For salaries	\$25,405 15
For taxes	6,677 08
For net expenses, except taxes, of banking house...	1,334 41
For expenses of other real estate, viz.:	
Repairs	128 25
Insurance	22 50
Other	301 29
For other expenses, not including expenses of other real estate nor other expenses of banking house..	9,678 00
	43,546 68
Other payments: Insurance premium advanced	71 75
Cash on hand and in banks or trust companies December 31, 1920, after transactions of the day	847,122 97
	<u>\$8,106,447 00</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1921	20,683
Number of accounts opened or reopened during the year	4,806
Number of accounts closed during the year	2,564
Amount deposited during the year, not including dividends credited for that period	\$5,364,638 11
Amount withdrawn during the year	4,095,862 04
Amount of dividends credited and paid for the year, viz.:	
July 1, 1920	\$167,184 77
January 1, 1921	182,392 82
	349,577 59
Average amount of each account January 1, 1921	521 06
Number of accounts which exceeded \$5,000, 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	\$5,040
Rate per cent. of dividends to depositors during the six months ending June 30, 1920	4
Rate per cent. of dividends to depositors during the six months ending December 31, 1920	4
Total earnings of the bank for the year 1920, after allowing for amortization of premiums and discounts	\$515,997 45
Total expenses of the bank for the year 1920	52,312 46
Dividends paid to depositors for the year 1920	349,577 59
Net earnings for the year 1920 over expenses and dividends paid to depositors	114,107 40

38. THE CITY SAVINGS BANK OF BROOKLYN, BROOKLYN

[Corner Lafayette and Flatbush avenues; incorporated 1886]

REMSEN RUSHMORE, President. STEPHEN VALENTINE, Treasurer.
 FRED'K H. WEBSTER, Vice-President. HENRY V. RAYMOND, Secretary.
 JOHN M. RIDER, 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,
WM. J. McCONVILL,	DAVID A. BOODY,	STEPHEN VALENTINE,
REMSEN RUSHMORE,	CALVIN F. BARBER,	H. L. BRIDGMAN,
JOHN M. RIDER,		E. W. CONE.

FINANCIAL RESOURCES

Bonds and mortgages \$4,267,325 00
 Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
United States	\$1,568,250 00	\$1,537,321 13	\$1,558,023 63	
State of Massachusetts....	3,000 00	3,087 00	2,415 00	
State of Delaware	20,000 00	21,050 00	19,100 00	
State of Louisiana	50,000 00	57,730 79	50,000 00	
State of Tennessee	45,000 00	48,045 11	46,575 00	
State of California	43,000 00	41,970 09	39,365 00	
State of South Dakota	75,000 00	76,042 50	74,167 50	
Cities in other States.....	653,000 00	666,579 17	650,907 93	
Counties, villages and towns in adjoining States.....	75,000 00	73,696 73	74,140 33	
Cities in this State.....	152,479 00	160,589 32	151,144 00	
Counties in this State.....	13,941 00	14,001 98	13,801 59	
Towns in this State.....	106,100 00	114,734 16	107,652 00	
Villages in this State.....	120,173 66	121,976 54	119,539 25	
School districts in this State	87,950 00	91,479 88	90,032 50	
Railroad mortgage bonds...	1,144,469 60	920,581 39	890,376 86	
	<u>\$4,152,363 26</u>	<u>\$3,948,385 79</u>	<u>\$3,887,240 59</u>	3,887,240 59
Promissory notes				14,516 00
Bankers' acceptances and bills of exchange				974,805 05
Cash on deposit in banks or trust companies				438,118 66
Cash on hand				43,624 67
Total of collectible interest				102,499 54
Amount of all other assets: Insurance premium advanced...				19 44
				<u>\$9,728,148 95</u>

LIABILITIES

Amount due depositors, viz.:			
Principal		\$9,161,764 37	
Dividends credited or to be credited for the six months ending with December 31, 1920.....		154,537 72	
			<u>\$9,316,302 09</u>
Other liabilities, viz.:			
Liberty loan deposits.....		\$1,289 50	
Christmas club deposits.....		6,766 23	
Expenses incurred, but unpaid: Taxes.....		2,000 00	
			10,055 73
Surplus on estimated market value			401,791 13
			<u>\$9,728,148 95</u>
Surplus on par value, \$666,913.80.			

CASH TRANSACTIONS DURING THE YEAR 1920

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1920, before transactions of the day	\$756,627 35
From depositors, not including dividends credited	5,872,294 81
From interest on loans, deposits and investments	433,795 86
From rents from other real estate	158 00

From mortgages	\$278,370 00
From redemption of stocks and bonds	438,771 00
From stocks and bonds sold (total par value, \$548,173.66) ...	514,337 43
From loans paid	127,683 00
From bankers' acceptances and bills of exchange	2,260,209 74
From real estate sold	13,000 00
From all other sources, viz.:	
Christmas club and Liberty bond deposits.....	\$13,406 23
Profit exchange of bonds.....	1,866 50
Insurance premiums advanced, refunded, insurance rebates	279 82
Release of deficiency judgment.....	125 00
	<u>15,677 55</u>
	<u>\$10,710,924 74</u>

PAYMENTS

To depositors, including dividends paid to them	\$4,209,667 24
For loans on bonds and mortgages	814,000 00
For loans on stocks and bonds and other securities	105,971 00
For bankers' acceptances and bills of exchange	3,235,014 79
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$1,956,873.66)	1,761,647 78
For interest (other than dividend payments to depositors) ..	18,442 09
For current expenses of the bank, viz.:	
For salaries	\$33,047 30
For taxes	3,677 35
For net expenses, except taxes, of banking house...	182 97
For rent of banking rooms.....	12,000 00
For expenses of other real estate, viz.:	
Repairs	291 45
Taxes	158 80
For other expenses, not including expenses of other real estate nor other expenses of banking house..	19,138 06
	<u>68,495 93</u>
Other payments, viz.:	
Liberty bond account.....	\$15,730 50
Insurance premiums advanced.....	212 08
	<u>15,942 58</u>
Cash on hand and in banks or trust companies December 31, 1920, after transactions of the day	481,743 33
	<u>\$10,710,924 74</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1921	17,501
Number of accounts opened or reopened during the year	6,128
Number of accounts closed during the year	3,838
Amount deposited during the year, not including dividends credited for that period	\$5,872,294 81
Amount withdrawn during the year	4,209,667 24
Amount of dividends credited and paid for the year, viz.:	
July 1, 1920.....	\$134,491 53
January 1, 1921.....	154,490 96
	<u>288,982 54</u>
Average amount of each account January 1, 1921	532 32
Rate per cent. of dividends to depositors during the six months ending June 30, 1920	4
Rate per cent. of dividends to depositors during the six months ending December 31, 1920	4
Total earnings of the bank for the year 1920, after allowing for amortization of premiums and discounts	\$454,156 62
Total expenses of the bank for the year 1920	68,995 93
Dividends paid to depositors for the year 1920	288,982 54
Net earnings for the year 1920 over expenses and dividends paid to depositors	96,178 15

39. THE DIME SAVINGS BANK OF BROOKLYN, BROOKLYN

[9 De Kalb avenue; incorporated 1869]

GEORGE W. CHAUNCEY, Vice-Pres. FRED'K W. JACKSON, Treasurer.
 GEORGE T. MOON, Vice-President. PHILIP A. BENSON, Secretary.
 C. FRANK STREIGHTOFF, Asst. Sec.

TRUSTEES

GEO. W. CHAUNCEY, EDWARD C. BLUM, WALTER HAMMITT,
 SAMUEL ROWLAND, GEORGE T. MOON, F. L. CRANFORD,
 HORACE C. DU VAL, FRANK H. PARSONS, EUGENE W. SUTTON,
 LUDWIG NISSEN, THOMAS L. LEBMING, STANLEY P. JADWIN,
 WM. MCCARROLL, EDWIN A. AMES, WM. J. WASON, JR.,
 GEORGE COX, FRED'K W. JACKSON, FREDERICK W. ROWE.

FINANCIAL**RESOURCES**

Bonds and mortgages\$44,055,856 00
 Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value
United States	\$9,952,600 00	\$9,849,031 65	\$9,354,569 25
State of Massachusetts	1,250,000 00	1,334,550 00	1,033,750 00
State of Mississippi	100,000 00	101,602 62	102,500 00
State of South Dakota	100,000 00	108,490 00	100,000 00
Cities in other States.....	1,816,000 00	1,864,150 52	1,731,095 00
Cities in this State.....	581,600 00	575,974 22	534,295 40
Towns in this State.....	76,000 00	76,338 41	72,401 00
Villages in this State.....	42,000 00	44,451 62	40,956 00
Railroad mortgage bonds....	15,527,904 28	14,735,711 33	13,073,500 57
	<u>\$29,446,104 28</u>	<u>\$28,685,300 37</u>	<u>\$26,548,067 22</u>

Promissory notes	26,548,067 22
Bankers' acceptances and bills of exchange	3,982,800 00
Banking house and lot, book value, \$550,000; cost, \$1,093,- 397.79; actual cash value	1,799,228 12
Other real estate, book value, \$135,450; cost, \$183,158.13; actual cash value	550,000 00
Cash on deposit in banks or trust companies	135,450 00
Cash on hand	2,550,139 28
Total of collectible interest	205,338 28
Amount of all assets: Rents accrued	751,587 52
	<u>1,500 00</u>

\$80,579,966 42**LIABILITIES**

Amount due depositors, viz.:	
Principal	\$73,062,603 28
Dividends credited or to be credited for the six months ending with December 31, 1920.....	1,306,981 67
	<u>\$74,339,584 95</u>
Other liabilities: Deposits to secure tax arrears, suspense accounts and interest, etc.	12,783 23
Surplus on estimated market value	6,227,598 24
	<u>\$80,579,966 42</u>

Surplus on par value, \$9,125,635.30.

CASH TRANSACTIONS DURING THE YEAR 1920**RECEIPTS**

Cash on hand and in banks or trust companies January 1, 1920, before transactions of the day	\$3,284,571 35
From depositors, not including dividends credited	33,301,047 44
From interest on loans, deposits and investments	3,989,008 51
From rents from other real estate	2,445 83
From mortgages	4,855,360 00
From redemption of stocks and bonds.....	772,600 00
From stocks and bonds sold (total par value, \$6,934,191.17) ..	6,895,855 57
From loans paid	5,238,425 00

From bankers' acceptances and bills of exchange	\$4,957,672 24
From real estate sold	56,850 00
From all other sources, viz.:	
Deposits to secure payments on mortgages, insurance, taxes, etc.	\$623,688 90
Liberty bond deposits by subscribers	6,931 00
Sale "Other real estate"	15,315 92
Arrears on bond and mortgage	23,740 95
Insurance premiums advanced, refunded, sale of old material, exchange, etc.	955 01
	<u>670,631 78</u>
	<u>\$64,024,467 72</u>

PAYMENTS

To depositors, including dividends paid to them	\$26,599,563 46
For loans on bonds and mortgages	7,713,647 00
For loans on stocks and bonds and other securities	7,826,225 00
For bankers' acceptances and bills of exchange	6,756,900 36
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$12,050,887.55)	11,132,850 84
For interest (other than dividend payments to depositors) ..	98,445 14
For current expenses of the bank, viz.:	
For salaries	\$130,991 68
For taxes	45,990 29
For net expenses, except taxes, of banking house..	14,071 24
For expenses of other real estate, viz.:	
Repairs	41 75
Insurance	22 03
Taxes	5,695 43
Other	2,370 75
For other expenses, not including expenses of other real estate nor other expenses of banking house..	99,151 90
	<u>298,335 04</u>
For real estate acquired by foreclosure, or in settlement of debts due the bank	13,225 50
Other payments, viz.:	
Suspense, payments for mortgagors.....	\$650,209 91
Addition to bank building.....	159,495 71
Liberty bond account.....	19,998 20
Cash short	94 00
	<u>829,797 82</u>
Cash on hand and in banks or trust companies December 31, 1920, after transactions of the day	2,755,477 56
	<u>\$64,024,467 72</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1921.....	130,158
Number of accounts opened or reopened during the year....	30,413
Number of accounts closed during the year.....	22,982
Amount deposited during the year, not including dividends credited for that period.....	\$33,301,047 44
Amount withdrawn during the year.....	26,599,563 46
Amount of dividends credited and paid for the year, viz.:	
July 1, 1920.....	\$1,221,327 16
January 1, 1921.....	1,306,981 67
	<u>2,528,308 83</u>
Average amount of each account January 1, 1921.....	571 14
Rate per cent. of dividends to depositors during the six months ending June 30, 1920.....	4
Rate per cent. of dividends to depositors during the six months ending December 31, 1920.....	4
Total earnings of the bank for the year 1920, after allowing for amortization of premiums and discounts.....	\$4,003,262 86
Total expenses of the bank for the year 1920.....	305,756 99
Dividends paid to depositors for the year 1920.....	2,528,308 83
Net earnings for the year 1920 over expenses and dividends paid to depositors	<u>1,169,197 04</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 \$9,475,875 00
 Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
United States	\$2,457,250 00	\$2,423,556 70	\$2,457,250 00	
Cities in other States.....	768,000 00	773,355 57	731,165 00	
Cities in this State.....	1,394,000 00	1,438,905 96	1,334,295 50	
Counties in this State.....	160,000 00	165,473 78	159,100 00	
Towns in this State.....	74,750 00	77,430 54	74,985 00	
Villages in this State.....	50,000 00	54,792 85	48,125 00	
School districts in this State	25,000 00	25,248 25	25,300 00	
Railroad mortgage bonds...	60,000 00	82,344 00	63,000 00	
	<u>\$4,989,000 00</u>	<u>\$5,041,657 45</u>	<u>\$4,893,220 50</u>	
Promissory notes				4,893,220 50
Bankers' acceptances and bills of exchange.....				12,649 00
Banking house and lot, book value, \$100,000.00; cost, \$142,- 786.54; actual cash value.....				401,280 94
Cash on deposit in banks or trust companies.....				100,000 00
Cash on hand				989,247 54
Total of collectible interest.....				77,612 88
Amount of all other assets: Insurance premium advanced..				99,270 81
				103 23
				<u>\$16,049,259 90</u>

LIABILITIES

Amount due depositors, viz.:

Principal	\$14,816,239 95	
Dividends credited or to be credited for the six months ending with December 31, 1920.....	269,775 41	
		<u>\$15,086,015 36</u>

Other liabilities, viz.:

Special saving club.....	\$1,686 47	
Christmas club	5,824 73	
Taxes and insurance reserve.....	1,561 03	
		<u>9,072 23</u>

Surplus on estimated market value..... 954,172 31\$16,049,259 90

Surplus on par value, \$1,049,951.81.

CASH TRANSACTIONS DURING THE YEAR 1920**RECEIPTS**

Cash on hand and in banks or trust companies January 1, 1920, before transactions of the day	\$933,149 50
From depositors, not including dividends credited.....	6,589,957 83
From interest on loans, deposits and investments.....	736,656 85
From mortgages	118,475 00
From redemption of stocks and bonds.....	137,962 50
From stocks and bonds sold (total par value, \$565,000)....	570,592 50
From loans paid	109,583 00

From bankers' acceptances and bills of exchange.....	\$338,064 85
From real estate sold.....	6,942 62
From all other sources, viz.:	
Payments and adjustments account Liberty and Victory bonds, Thrift stamps sold.....	\$185,616 93
Savings and Christmas club deposits.....	64,378 11
Profit on bonds.....	17,238 40
Deposit on mortgage contract.....	4,000 00
Insurance premiums advanced, repaid and refunded.....	1,016 04
Interest received in error.....	2,537 50
Contract sale of real estate, cash over, refunds.....	155 72
	<u>274,942 70</u>
	<u>\$9,816,327 35</u>

PAYMENTS

To depositors, including dividends paid to them.....	\$5,560,197 55
For loans on bonds and mortgages.....	1,297,850 00
For loans on stocks and bonds and other securities.....	27,082 00
For bankers' acceptances and bills of exchange.....	739,345 79
For stocks and bonds purchased, including premiums, com- missions, etc. (total par value, \$922,250.00).....	917,538 10
For interest (other than dividend payments to depositors)..	6,728 51
For current expenses of the bank, viz.:	
For salaries	\$38,731 66
For taxes	10,248 14
For net expenses, except taxes, of banking house...	4,397 53
For other expenses, not including expenses of other real estate nor other expenses of banking house..	36,178 19
	<u>89,555 52</u>

Other payments, viz.:

Saving and Christmas club withdrawals and in- terest	\$61,517 51
Liberty bond accounts and adjustments.....	24,432 77
Payments account of bonds purchased and sold...	12,575 40
Payments account real estate and mortgage con- tracts, interest received in error repaid.....	11,787 50
Loss on sale of real property, insurance premiums advanced, cash short, etc.....	856 28
	<u>111,169 46</u>

Cash on hand and in banks or trust companies December 31, 1920, after transactions of the day.....	1,066,860 42
	<u>\$9,816,327 35</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1921.....	19,585
Number of accounts opened or reopened during the year.....	5,022
Number of accounts closed during the year.....	3,505
Amount deposited during the year, not including dividends credited for that period.....	\$6,589,957 83
Amount withdrawn during the year.....	5,560,197 55
Amount of dividends credited and paid for the year, viz.:	
July 1, 1920.....	\$255,696 26
January 1, 1921.....	269,775 41
	<u>525,471 67</u>
Average amount of each account January 1, 1921.....	770 28
Rate per cent. of dividends to depositors during the six months ending June 30, 1920.....	4
Rate per cent. of dividends to depositors during the six months ending December 31, 1920.....	4
Total earnings of the bank for the year 1920, after allowing for amortization of premiums and discounts.....	\$744,209 73
Total expenses of the bank for the year 1920.....	125,669 20
Dividends paid to depositors for the year 1920.....	525,471 67
Net earnings for the year 1920 over expenses and dividends paid to depositors	<u>93,068 86</u>

41. EAST BROOKLYN SAVINGS BANK, BROOKLYN

[643 Myrtle avenue; incorporated 1860]

EUGENE F. BARNES, President.
JAMES S. DAVIS, Vice-President.DAVID MOREHOUSE, Treasurer.
HERBERT R. SEAMAN, Asst. Treas.
WM. A. GRAHAM, Vice-President.

TRUSTEES

EUGENE F. BARNES,
WILLIAM A. HIGGINS,
JAMES S. DAVIS,
EDWARD F. GREER,
HENRY VON GLAHN,
JOHN T. BARRY,ROBERT L. WENSLEY,
E. J. PHILLIPS,
FRED'K E. GUNNISON,
A. REMSEN BOERUM,
CLINTON P. CASE,HARRY A. MOODY,
WILLIAM A. GRAHAM,
ALFRED S. HUGHES,
PETER F. CARROLL,
DAVID MOREHOUSE,
LUTHER M. WERNER.

FINANCIAL

RESOURCES

Bonds and mortgages \$6,980,150 00
Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
United States	\$4,276,050 00	\$4,102,488 97	\$4,266,041 00	
Cities in other States.....	620,000 00	662,232 84	604,115 00	
Cities in this State.....	182,000 00	184,084 65	170,250 00	
Counties in this State.....	27,000 00	27,617 13	25,110 00	
Railroad mortgage bonds...	1,300,000 00	1,273,150 57	1,017,693 75	
	<u>\$6,406,050 00</u>	<u>\$6,249,574 16</u>	<u>\$6,083,209 75</u>	
				6,083,209 75
Bankers' acceptances and bills of exchange.....				671,775 84
Banking house and lot, book value, \$75,049.14; cost, \$103,790.74; actual cash value				75,049 14
Cash on deposit in banks or trust companies.....				755,527 21
Cash on hand				78,160 29
Total of collectible interest				106,362 56
				<u>\$14,750,234 79</u>

LIABILITIES

Amount due depositors, viz.:

Principal	\$13,504,855 62	
Dividends credited or to be credited for the six months ending with December 31, 1920.....	237,340 97	
		\$13,742,196 59
Surplus on estimated market value.....		1,008,038 20
		<u>\$14,750,234 79</u>

Surplus on par value, \$1,329,878.45.

CASH TRANSACTIONS DURING THE YEAR 1920

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1920, before transactions of the day.....	\$797,498 58
From depositors, not including dividends credited.....	6,755,319 97
From interest on loans, deposits and investments.....	659,004 54
From mortgages	456,950 00
From redemption of stocks and bonds.....	570,000 00
From stocks and bonds sold (total par value, \$142,950.00) ..	142,356 00
From bankers' acceptances and bills of exchange.....	2,170,843 27

From all other sources, viz.:

Liberty bond deposits.....	\$1,275 00	
Profit exchange of bonds.....	3,463 75	
Rents "Other real estate" not reported in earnings	1,066 00	
Appraisal fees, refunds.....	4,058 93	
		\$9,863 68
		<u>\$11,561,836 04</u>

PAYMENTS

To depositors, including dividends paid to them.....		\$4,903,441 17
For loans on bonds and mortgages.....		1,505,075 00
For bankers' acceptances and bills of exchange.....		2,743,761 17
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$1,625,000)		1,481,354 75
For interest (other than dividend payments to depositors) ..		12,928 87
For current expenses of the bank, viz.:		
For salaries	\$39,669 60	
For taxes	3,562 79	
For net expenses, except taxes, of banking house..	669 83	
For other expenses, not including expenses of other real estate nor other expenses of banking house..	16,284 39	
		60,186 61
Other payments, viz.:		
Liberty bond accounts.....	\$2,790 00	
Payments on new bank building.....	17,695 97	
Appraisal fees returned.....	15 00	
		20,500 97
Cash on hand and in banks or trust companies December 31, 1920, after transactions of the day.....		833,687 50
		<u>\$11,561,836 04</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1921		21,782
Number of accounts opened or reopened during the year.....		5,335
Number of accounts closed during the year.....		3,673
Amount deposited during the year, not including dividends credited for that period.....	\$6,755,319 97	
Amount withdrawn during the year	4,903,441 17	
Amount of dividends credited and paid for the year, viz.:		
July 1, 1920.....	\$214,867 17	
January 1, 1921.....	237,340 97	
		452,208 14
Average amount of each account January 1, 1921.....		630 90
Rate per cent. of dividends to depositors during the six months ending June 30, 1920.....		4
Rate per cent. of dividends to depositors during the six months ending December 31, 1920.....		4
Total earnings of the bank for the year 1920, after allowing for amortization of premiums and discounts.....	\$677,116 03	
Total expenses of the bank for the year 1920.....	60,542 61	
Dividends paid to depositors for the year 1920.....	452,208 14	
Net earnings for the year 1920 over expenses and dividends paid to depositors.....		164,365 28

42. EAST NEW YORK SAVINGS BANK, BROOKLYN

[2644 Atlantic avenue; incorporated 1868]

EDWARD A. RICHARDS, President.
ADOLPH KIENDL, Vice-President.
ANDREW J. BRISLIN, Secretary.

CLARENCE F. COLYER, Vice-Pres.
JAMES K. ALEXANDER, Treasurer.
FRED M. LINZ, Asst. Treas.

TRUSTEES

RUDOLPH REIMER,
FRANK C. LANG,
CLARENCE F. COLYER,
JOHN C. SMITH,
CHRISTIAN MEYER,

JOHN M. LINZ,
ADOLPH KIENDL,
A. H. ACKERMAN,
CHARLES J. BENISCH,
EDWARD A. RICHARDS,

G. F. MIDDENDORF, JR.,
RUDOLPH REIMER, Jr.,
HENRY H. PETTIT,
JAS. K. ALEXANDER,
ANDREW J. BRISLIN.

FINANCIAL

RESOURCES

Bonds and mortgages..... \$6,240,500 00
Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
United States	\$1,780,250 00	\$1,687,953 98	\$1,733,313 98	
State of California	53,000 00	51,675 00	49,555 00	
State of South Dakota.....	102,000 00	108,466 50	106,000 00	
Cities in other States.....	190,000 00	195,641 06	196,000 00	
Cities in this State.....	581,500 00	590,371 75	552,325 00	
Towns in this State.....	30,000 00	33,900 00	31,060 00	
Villages in this State.....	5,000 00	6,100 00	5,000 00	
Railroad mortgage bonds...	370,000 00	404,080 82	293,450 00	
	<u>\$3,111,750 00</u>	<u>\$3,078,794 41</u>	<u>\$2,967,283 98</u>	2,967,283 98
Promissory notes				152,012 00
Bankers' acceptances and bills of exchange.....				497,322 32
Banking house and lot, book value, \$50,000.00; cost, \$70,332.85; actual cash value.....				50,000 00
Other real estate, book value, \$19,654.66; cost, \$19,654.66; actual cash value				14,400 00
Cash on deposit in banks or trust companies				290,529 10
Cash on hand				61,942 00
Total of collectible interest.....				116,945 55
				<u>\$10,391,434 95</u>

LIABILITIES

Amount due depositors, viz.:

Principal	\$9,639,911 35	
Dividends credited or to be credited for the six months ending with December 31, 1920.....	161,033 68	
		\$9,800,945 03
Other liabilities: Savings and Christmas clubs.....		2,614 50
Surplus on estimated market value.....		587,875 42
		<u>\$10,391,434 95</u>

Surplus on par value, \$732,341.44.

CASH TRANSACTIONS DURING THE YEAR 1920

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1920, before transactions of the day.....	\$624,703 18
From depositors, not including dividends credited.....	6,302,124 16
From interest on loans, deposits and investments.....	433,159 90
From rents from other real estate.....	780 00
From mortgages	150,150 00

From redemption of stocks and bonds.....		\$405,150 00
From stocks and bonds sold (total par value, \$146,000.00) ..		421,929 40
From loans paid		411,352 00
From bankers' acceptances and bills of exchange.....		946,371 91
From all other sources, viz.:		
Savings and Christmas club deposits.....	\$26,065 50	
Sale of furniture and old material.....	2,368 30	
Sundry refunds and rebates.....	708 39	
		<u>29,142 19</u>
		<u>\$9,724,862 74</u>

PAYMENTS

To depositors, including dividends paid to them.....		\$3,524,217 57
For loans on bonds and mortgages		2,614,145 00
For loans on stocks and bonds and other securities.....		532,587 00
For bankers' acceptances and bills of exchange.....		1,444,194 23
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$1,181,000.00)		1,117,510 68
For interest (other than dividend payments to depositors) ..		14,642 10
For current expenses of the bank, viz.:		
For salaries	\$34,243 31	
For taxes	5,680 61	
For net expenses, except taxes, of banking house...	8,480 83	
For expenses of other real estate, viz.:		
Repairs	233 73	
Taxes	683 11	
Other	172 83	
For other expenses, not including expenses of other real estate nor other expenses of banking house..	21,872 42	
		<u>71,366 89</u>
Other payments, viz.:		
Savings club accounts paid.....	\$23,865 50	
Insurance premiums advanced.....	20,602 85	
Alterations, to bank building.....	9,118 82	
Cash short	141 00	
		<u>53,728 17</u>
Cash on hand and in banks or trust companies December 31, 1920, after transactions of the day.....		<u>352,471 10</u>
		<u>\$9,724,862 74</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1921.....		17,339
Number of accounts opened or reopened during the year....		6,532
Number of accounts closed during the year.....		2,715
Amount deposited during the year, not including dividends credited for that period.....	\$6,302,124 16	
Amount withdrawn during the year.....	3,524,217 57	
Amount of dividends credited and paid for the year, viz.:		
July 1, 1920.....	\$132,117 24	
January 1, 1921.....	161,033 68	
		<u>293,150 92</u>
Average amount of each account January 1, 1921		565 25
Rate per cent. of dividends to depositors during the six months ending June 30, 1920.....		4
Rate per cent. of dividends to depositors during the six months ending December 31, 1920.....		4
Total earnings of the bank for the year 1920, after allowing for amortization of premiums and discounts.....	\$461,861 33	
Total expenses of the bank for the year 1920.....	72,891 89	
Dividends paid to depositors for the year 1920.....	293,150 92	
Net earnings for the year 1920 over expenses and dividends paid to depositors		<u>95,818 52</u>

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. BENTJEN, Secretary.
 STARKS W. SALT, Vice-President.

TRUSTEES

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

FINANCIAL

RESOURCES

Bonds and mortgages \$3,124,975 00
 Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
United States	\$319,900 00	\$784,820 61	\$319,900 00	
State of Idaho	5,000 00	4,747 24	5,000 00	
State of Massachusetts	52,000 00	46,945 82	44,040 00	
State of South Dakota	25,000 00	25,620 00	25,000 00	
State of Tennessee	50,000 00	42,440 30	42,440 30	
State of West Virginia	25,000 00	19,875 00	19,875 00	
Cities in other States.....	145,000 00	142,482 60	142,975 00	
Counties, villages and towns in adjoining States	25,000 00	25,437 50	25,525 00	
Cities in this State.....	52,600 00	53,303 20	52,100 00	
Railroad mortgage bonds...	142,000 00	138,836 56	123,000 00	
	<u>\$1,341,500 00</u>	<u>\$1,283,508 83</u>	<u>\$1,299,855 30</u>	
Bankers' acceptances and bills of exchange.....				1,299,855 30
Cash on deposit in banks or trust companies.....				496,310 41
Cash on hand				337,048 82
Total of collectible interest.....				67,574 13
Amount of all other assets: Liberty loan account.....				81,808 07
				<u>582 50</u>
				<u>\$5,408,154 23</u>

LIABILITIES

Amount due depositors, viz.:				
Principal		\$5,200,260 32		
Dividends credited or to be credited for the six months ending with December 31, 1920.....		77,377 86		
				\$5,277,638 18
Other liabilities: Christmas club deposits				14,529 35
Surplus on estimated market value.....				115,986 70
				<u>\$5,408,154 23</u>

Surplus on par value, \$157,631.40.

CASH TRANSACTIONS DURING THE YEAR 1920

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1920, before transactions of the day.....	\$306,535 97
From depositors, not including dividends credited.....	5,252,390 16
From interest on loans, deposits and investments.....	185,215 26
From mortgages	122,200 00
From redemption of stocks and bonds.....	25,000 00

From stocks and bonds sold (total par value, \$19,150.00) ..	\$18,304 59
From bankers' acceptances and bills of exchange.....	941,316 93
From all other sources, viz.:	
Christmas club deposits.....	\$14,529 35
Liberty bond installments from subscribers.....	135 00
Appraisal fees	140 00
Profit on sale of bonds.....	34 89
	14,839 24
	\$6,865,802 15

PAYMENTS

To depositors, including dividends paid to them.....	\$3,212,285 57
For loans on bonds and mortgages.....	1,500,900 00
For bankers' acceptances and bills of exchange.....	1,358,378 89
For stocks and bonds purchased, including premiums, com- missions, etc. (total par value, \$383,700).....	355,522 52
For interest (other than dividend payments to depositors) ..	4,506 00
For current expenses of the bank, viz.:	
For salaries	\$15,313 59
For taxes	81 53
For net expenses, except taxes, of banking house..	480 85
of banking rooms.....	4,499 99
For other expenses, not including expenses of other real estate nor other expenses of banking house..	9,210 26
	29,586 22
Cash on hand and in banks or trust companies December 31, 1920, after transactions of the day.....	404,622 95
	\$6,865,802 15

STATISTICAL INFORMATION

Number of open accounts January 1, 1921.....	18,063
Number of accounts opened or reopened during the year.....	8,133
Number of accounts closed during the year.....	2,945
Amount deposited during the year, not including dividends credited for that period.....	\$5,252,390 16
Amount withdrawn during the year.....	3,212,285 57
Amount of dividends credited and paid for the year, viz.:	
July 1, 1920.....	\$58,930 39
January 1, 1921.....	77,377 86
Credited at other periods.....	40 45
	136,348 70
Average amount of each account January 1, 1921.....	292 18
Rate per cent. of dividends to depositors during the six months ending June 30, 1920.....	4
Rate per cent. of dividends to depositors during the six months ending December 31, 1920.....	4
Total earnings of the bank for the year 1920, after allowing for amortization of premiums and discounts.....	\$221,004 78
Total expenses of the bank for the year 1920.....	29,586 22
Dividends paid to depositors for the year 1920.....	136,348 70
Net earnings for the year 1920 over expenses and dividends paid to depositors	55,069 86

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.
 GERHARD BAETZ, Cashier.

TRUSTEES

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

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

FREDERICK RENKEN,
 OTTO E. REIMER,
 HENRY A. MEYER,
 BERTHOLD FALLERT,
 G. WM. RASCH,
 LOUIS SCHELING.

FINANCIAL

RESOURCES

Bonds and mortgages \$9,403,700 00
 Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
United States	\$1,032,150 00	\$1,015,966 05	\$1,025,150 42	
State of California	90,000 00	90,608 40	86,950 00	
State of Oklahoma	20,000 00	20,494 60	19,400 00	
Cities in other States.....	1,292,000 00	1,333,983 95	1,273,280 00	
Cities in this State.....	2,069,000 00	2,178,684 63	1,926,220 00	
Counties in this State.....	336,000 00	352,491 67	336,740 00	
Towns in this State.....	5,175 00	5,731 31	5,058 00	
Villages in this State.....	16,000 00	16,354 10	16,000 00	
Railroad mortgage bonds...	730,000 00	705,246 71	562,100 00	
	<u>\$5,590,325 00</u>	<u>\$5,714,561 42</u>	<u>\$5,250,898 42</u>	
Promissory notes				5,250,898 42
Bankers' acceptances and bills of exchange.....				24,890 00
Banking house and lot, book value, \$332,000.00; cost, \$374,620.05; actual cash value				350,000 00
Cash on deposit in banks or trust companies.....				322,000 00
Cash on hand				1,023,891 91
Total of collectible interest.....				40,725 38
Amount of all other assets: Rent accrued.....				153,121 90
				108 34
				<u>\$16,569,335 95</u>

LIABILITIES

Amount due depositors, viz.:

Principal	\$15,246,989 45	
Dividends credited or to be credited for the six months ending with December 31, 1920.....	279,082 63	\$15,526,072 08
Other liabilities: Unearned interest.....		5,295 14
Surplus on estimated market value.....		1,037,968 73
		<u>\$16,569,335 95</u>

Surplus on par value, \$1,377,395.31.

CASH TRANSACTIONS DURING THE YEAR 1920

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1920, before transactions of the day.....	\$1,137,187 30
From depositors, not including dividends credited.....	6,257,869 55
From interest on loans, deposits and investments.....	734,037 33
Net income from banking house.....	1,106 85
From rents from other real estate.....	1,163 64
From mortgages	482,200 00

From redemption of stocks and bonds.....	\$451,490 91
From stocks and bonds sold (total par value, \$4,150.00).....	4,064 88
From loans paid.....	21,555 00
From bankers' acceptances and bills of exchange.....	246,276 05
From real estate sold.....	35,500 00
From all other sources, viz.:	
Appraisal fees.....	\$2,349 00
Insurance premium advanced, refunded.....	35 00
Old fixtures sold.....	80,00
Cash over.....	100 00
	<u>2,564 00</u>
	<u>\$9,375,025 51</u>

PAYMENTS

To depositors, including dividends paid to them.....	\$5,486,033 03
For loans on bonds and mortgages.....	1,301,050 00
For loans on stocks and bonds and other securities.....	46,445 00
For bankers' acceptances and bills of exchange.....	590,980 91
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$827,000.00).....	810,493 42
For interest (other than dividend payments to depositors) ..	2,103 83
For current expenses of the bank, viz.:	
For salaries.....	\$30,855 55
For taxes.....	15,124 71
For expenses of other real estate, viz.:	
Repairs.....	74 88
Taxes.....	319 14
Other.....	373 38
For other expenses, not including expenses of other real estate nor other expenses of banking house...	<u>18,135 24</u>
	64,882 88
Other payments, viz.:	
Attorney's fees.....	\$900 05
Revenue stamps purchased.....	35 50
Insurance premium advanced.....	35 00
Real estate improvements.....	1,448 00
	<u>2,419 15</u>
Cash on hand and in banks or trust companies December 31, 1920, after transactions of the day.....	<u>1,064,617 29</u>
	<u>\$9,375,025 51</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1921.....	22,131
Number of accounts opened or reopened during the year.....	4,098
Number of accounts closed during the year.....	3,463
Amount deposited during the year, not including dividends credited for that period.....	\$6,257,869 55
Amount withdrawn during the year.....	5,486,033 03
Amount of dividends credited and paid for the year, viz.:	
July 1, 1920.....	\$265,568 91
January 1, 1921.....	<u>279,082 63</u>
	544,651 54
Average amount of each account January 1, 1921.....	701 55
Rate per cent. of dividends to depositors during the six months ending June 30, 1920.....	4
Rate per cent. of dividends to depositors during the six months ending December 31, 1920.....	4
Total earnings of the bank for the year 1920, after allowing for amortization of premiums and discounts.....	\$784,522 62
Total expenses of the bank for the year 1920.....	92,229 84
Dividends paid to depositors for the year 1920.....	544,651 54
Net earnings for the year 1920 over expenses and dividends paid to depositors.....	<u>147,641 24</u>

45. THE GREATER NEW YORK SAVINGS BANK, BROOKLYN

[449-453 Fifth avenue; incorporated 1897]

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

TRUSTEES

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

FINANCIAL

RESOURCES

Bonds and mortgages..... \$8,189,775 00

Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
United States	\$2,000,950 00	\$1,938,954 51	\$2,000,950 00	
State of New York	100,000 00	105,387 00	102,500 00	
State of Minnesota	50,000 00	50,375 00	49,000 00	
Cities in other States.....	970,500 00	1,006,655 55	951,117 30	
Cities in this State.....	590,000 00	605,917 66	556,397 50	
Towns in this State.....	10,000 00	10,060 00	10,000 00	
Villages in this State.....	10,000 00	10,711 00	9,775 00	
School districts in this State	16,000 00	16,558 30	15,775 00	
	<u>\$3,747,450 00</u>	<u>\$3,744,619 02</u>	<u>\$3,695,514 80</u>	
Promissory notes				3,695,514 80
Bankers' acceptances and bills of exchange.....				573,690 00
Banking house and lot, book value, \$250,000.00; cost, \$263,- 395.28; actual cash value.....				447,458 90
Cash on deposit in banks or trust companies.....				250,000 00
Cash on hand				954,002 92
Total of collectible interest.....				83,553 22
				<u>137,558 79</u>
				<u>\$14,331,553 63</u>

LIABILITIES

Amount due depositors, viz.:

Principal	\$13,607,379 96	
Dividends credited or to be credited for the six months ending with December 31, 1920.....	220,966 62	
		<u>\$13,828,346 58</u>

Other liabilities, viz.:

Christmas Club deposits.....	\$15,229 08	
Unearned interest	3,759 28	
Accounts payable	7,761 24	
		<u>26,749 60</u>

Surplus on estimated market value..... 476,457 45

\$14,331,553 63

Surplus on par value, \$528,392.65.

CASH TRANSACTIONS DURING THE YEAR 1920

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1920, before transactions of the day.....	\$1,049,754 51
From depositors, not including dividends credited.....	9,886,300 98
From interest on loans, deposits and investments.....	577,213 34
From mortgages.....	192,200 00
From stocks and bonds sold (total par value, \$110,650.00) ..	110,324 11
From loans paid.....	223,285 00
From bankers' acceptances and bills of exchange.....	1,631,367 19
From all other sources, viz.:	
Christmas club deposits.....	\$15,229 08
Liberty bond deposits.....	279 00
Profit on sale of bonds.....	124 00
	<u>15,632 08</u>
	<u>\$13,686,077 21</u>

PAYMENTS

To depositors, including dividends paid to them.....	\$6,116,486 53
For loans on bonds and mortgages.....	2,740,350 00
For loans on stocks and bonds and other securities.....	796,975 00
For bankers' acceptances and bills of exchange.....	2,078,826 09
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$693,550.00).....	647,586 44
For interest (other than dividend payments to depositors) ..	10,387 84
For current expenses of the bank, viz.:	
For salaries.....	\$45,751 94
For taxes.....	2,655 26
For net expenses, except taxes, of banking house..	1,062 51
For rent of banking rooms.....	4,800 00
For other expenses, not including expenses of other real estate nor other expenses of banking house..	21,173 68
	<u>75,443 39</u>
Other payments, viz.:	
Construction of new bank building.....	\$181,309 78
Liberty bond account.....	1,156 00
	<u>182,465 78</u>
Cash on hand and in banks or trust companies December 31, 1920, after transactions of the day.....	<u>1,037,556 14</u>
	<u>\$13,686,077 21</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1921.....	33,322
Number of accounts opened or reopened during the year....	11,572
Number of accounts closed during the year.....	6,003
Amount deposited during the year, not including dividends credited for that period.....	\$9,886,300 98
Amount withdrawn during the year.....	6,116,486 53
Amount of dividends credited and paid for the year, viz.:	
July 1, 1920.....	\$180,135 14
January 1, 1921.....	220,966 62
	<u>401,101 76</u>
Average amount of each account January 1, 1921.....	414 99
Rate per cent. of dividends to depositors during the six months ending June 30, 1920.....	4
Rate per cent. of dividends to depositors during the six months ending December 31, 1920.....	4
Total earnings of the bank for the year 1920, after allowing for amortization of premiums and discounts.....	\$616,921 58
Total expenses of the bank for the year 1920.....	92,597 95
Dividends paid to depositors for the year 1920.....	401,101 76
Net earnings for the year 1920 over expenses and dividends paid to depositors.....	<u>123,221 87</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 \$9,285,000 00
 Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
United States	\$4,132,000 00	\$3,938,212 92	\$4,111,576 53	
State of Idaho	25,000 00	25,492 50	25,000 00	
State of Oregon	105,000 00	94,766 25	94,766 25	
State of South Dakota	100,000 00	100,902 50	98,250 00	
State of California	94,000 00	94,331 80	91,248 94	
State of Tennessee	160,000 00	163,688 55	159,150 55	
Cities in other States.....	1,409,000 00	1,439,388 34	1,394,798 58	
Cities in this State.....	58,000 00	58,471 00	50,380 00	
Counties in this State.....	150,000 00	159,180 75	136,500 00	
Railroad mortgage bonds...	2,258,000 00	2,146,242 18	1,888,628 72	
Land Bank of the State of New York	100,000 00	95,986 44	100,000 00	
	<u>\$8,591,000 00</u>	<u>\$8,316,663 23</u>	<u>\$8,150,299 57</u>	
				8,150,299 57
Promissory notes				57,676 01
Bankers' acceptances and bills of exchange.....				1,150,304 29
Banking house and lot, book value, \$125,000.00; cost, \$169,- 227.76; actual cash value.....				125,000 00
Other real estate, book value, \$23,501.56; cost, \$23,501.56; actual cash value.....				23,501 56
Cash on deposit in banks or trust companies.....				863,361 75
Cash on hand				63,752 04
Total of collectible interest.....				154,192 81
				<u>\$19,873,088 03</u>

LIABILITIES

Amount due depositors, viz.:

Principal	\$18,006,851 57	
Dividends credited or to be credited for the six months ending with December 31, 1920.....	308,090 06	
		<u>\$18,314,941 63</u>
Other liabilities: Expenses incurred, but unpaid, viz.:		
Surplus tax accrued.....	9,000 00	
Surplus on estimated market value.....	1,549,146 40	
		<u>\$19,873,088 03</u>

Surplus on par value, \$1,989,846.83.

CASH TRANSACTIONS DURING THE YEAR 1920

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1920, before transactions of the day.....	\$683,896 29
From depositors, not including dividends credited.....	9,728,294 74
From interest on loans, deposits and investments.....	870,549 27

From rents from other real estate.....	\$2,014 95
From mortgages	452,700 00
From redemption of stocks and bonds.....	51,000 00
From stocks and bonds sold (total par value, \$892,200.00) ..	844,316 44
From loans paid	16,520 00
From bankers' acceptances and bills of exchange.....	3,905,164 07
From real estate sold	16,000 00
From all other sources, viz.:	
Liberty bond deposits.....	\$32,800 00
Recovery under Workmen's compensation insurance.....	42 50
	<u>32,842 50</u>
	<u>\$16,603,298 26</u>

PAYMENTS

To depositors, including dividends paid to them.....	\$6,465,171 50
For loans on bonds and mortgages	2,381,350 00
For loans on stocks and bonds and other securities.....	74,196 01
For bankers' acceptances and bills of exchange.....	5,055,468 46
For stocks and bonds purchased, including premiums, com- missions etc. (total par value, \$1,731,850.00).....	1,566,353 93
For interest (other than dividend payments to depositors) ..	20,783 05
For current expenses of the bank, viz.:	
For salaries	\$61,851 59
For taxes	17,535 00
For net expenses, except taxes, of banking house..	1,117 22
For expenses of other real estate, viz.:	
Repairs	252 93
Insurance	108 50
Taxes	635 05
Other	596 24
For other expenses, not including expenses of other real estate nor other expenses of banking house..	12,764 99
	<u>94,861 52</u>
Other payments: Banking house site	18,000 00
Cash on hand and in banks or trust companies December 31, 1920, after transactions of the day.....	927,113 79
	<u>\$16,603,298 26</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1921.....	27,344
Number of accounts opened or reopened during the year....	7,302
Number of accounts closed during the year.....	4,549
Amount deposited during the year, not including dividends credited for that period.....	\$9,728,294 74
Amount withdrawn during the year.....	6,465,171 50
Amount of dividends credited and paid for the year, viz.:	
July 1, 1920.....	\$271,340 24
January 1, 1921.....	308,090 06
	<u>579,430 30</u>
Average amount of each account January 1, 1921.....	669 80
Rate per cent. of dividends to depositors during the six months ending June 30, 1920.....	4
Rate per cent. of dividends to depositors during the six months ending December 31, 1920.....	4
Total earnings of the bank for the year 1920, after allowing for amortization of premiums and discounts.....	\$902,019 68
Total expenses of the bank for the year 1920.....	97,361 52
Dividends paid to depositors for the year 1920.....	579,430 30
Net earnings for the year 1920 over expenses and dividends paid to depositors	<u>225,227 86</u>

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.
 HENRY C. SEIFERING, Asst. Secretary.

TRUSTEES

DAVID ENGEL, C. WM. WOHLERS, ROBERT E. MOFFETT,
 N. A. STEMMERMANN, H. J. HOLTERMANN, W. P. BOGGS,
 HENRY L. SCHELLING, HENRY DOHT, 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 \$2,849,300 00
 Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
United States	\$1,191,600 00	\$1,145,203 55	\$1,191,600 00	
State of New Mexico	15,000 00	16,172 58	15,225 00	
State of Massachusetts	7,000 00	6,109 25	6,060 00	
State of South Dakota	100,000 00	102,376 00	100,000 00	
State of Oregon	25,000 00	21,811 25	23,000 00	
Cities in other States.....	664,400 00	686,608 50	684,203 06	
Cities in this State.....	161,666 63	165,291 81	155,258 34	
Towns in this State.....	55,550 00	53,432 08	53,395 50	
Villages in this State.....	133,540 00	136,519 67	134,221 80	
School districts in this State	36,700 00	38,482 87	36,753 78	
Railroad mortgage bonds...	234,000 00	203,841 26	195,420 00	
	<u>\$2,624,456 68</u>	<u>\$2,580,849 42</u>	<u>\$2,600,137 48</u>	2,600,137 48
Banking house and lot, book value, \$26,000; cost, \$23,000; actual cash value				26,000 00
Cash on deposit in banks or trust companies.....				329,988 63
Cash on hand				34,022 58
Total of collectible interest				45,247 41
				<u>\$5,884,696 10</u>

LIABILITIES

Amount due depositors, viz.:

Principal	\$5,590,302 65	
Dividends credited or to be credited for the six months ending with December 31, 1920.....	93,675 80	\$5,683,978 45
Surplus on estimated market value.....		200,717 65
		<u>\$5,884,696 10</u>

Surplus on par value, \$225,036.85.

CASH TRANSACTIONS DURING THE YEAR 1920

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1920, before transactions of the day.....	\$320,294 78
From depositors, not including dividends credited.....	3,900,036 57
From interest on loans, deposits and investments.....	236,254 50
From mortgages	46,700 00
From redemption of stocks and bonds.....	51,586 67
From bankers' acceptances and bills of exchange.....	200,227 22

From all other sources, viz.:

Liberty bond deposits forfeited.....	\$407 00	
Fidelity insurance premiums refunded.....	292 30	
Commission and fees.....	8 40	
		\$707 70
		\$4,761,807 44

PAYMENTS

To depositors, including dividends paid to them.....		\$2,510,897 40
For loans on bonds and mortgages.....		782,850 00
For bankers' acceptances and bills of exchange.....		157,231 25
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$895,200.00).....		891,944 02
For interest (other than dividend payments to depositors) ..		8,011 66
For current expenses of the bank, viz.:		
For salaries	\$11,384 50	
For taxes	814 33	
For net expenses, except taxes, of banking house....	44 27	
For other expenses, not including expenses of other real estate nor other expenses of banking house..	6,189 55	18,432 65
Other payments, viz.:		
Banking house site purchased.....	\$26,000 00	
Liberty bond accounts.....	2,429 25	28,429 25
Cash on hand and in banks or trust companies December 31, 1920, after transactions of the day.....		364,011 21
		\$4,761,807 44

STATISTICAL INFORMATION

Number of open accounts January 1, 1921.....		13,583
Number of accounts opened or reopened during the year.....		3,800
Number of accounts closed during the year.....		1,528
Amount deposited during the year, not including dividends credited for that period.....	\$3,900,036 57	
Amount withdrawn during the year.....		2,510,897 40
Amount of dividends credited and paid for the year, viz.:		
July 1, 1920.....	\$77,753 29	
January 1, 1921.....	93,675 90	171,429 09
Average amount of each account January 1, 1921.....		418 46
Rate per cent. of dividends to depositors during the six months ending June 30, 1920.....		4
Rate per cent. of dividends to depositors during the six months ending December 31, 1920.....		4
Total earnings of the bank for the year 1920, after allowing for amortization of premiums and discounts.....	\$247,358 29	
Total expenses of the bank for the year 1920.....		18,432 65
Dividends paid to depositors for the year 1920.....		171,429 09
Net earnings for the year 1920 over expenses and dividends paid to depositors		57,496 55

48. 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				\$671,950 00
Stock and bond investments, viz.:				
<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
United States	\$217,500 00	\$207,550 48	\$211,982 50	
Cities in other States.....	124,000 00	130,013 14	126,475 00	
Counties, villages and towns in adjoining States	15,000 00	15,285 62	15,495 00	
Villages in this State.....	800 00	801 92	796 00	
School districts in this State	5,000 00	5,322 25	5,135 00	
Railroad mortgage bonds...	81,000 00	71,013 70	69,810 00	
	<u>\$443,300 00</u>	<u>\$429,987 11</u>	<u>\$429,693 50</u>	429,693 50
Cash on deposit in banks or trust companies.....				68,663 60
Cash on hand				3,094 92
Total of collectible interest				8,101 78
Amount of all other assets: Vault, furniture and fixtures...				3,000 00
				<u>\$1,184,503 80</u>

LIABILITIES

Amount due depositors, viz.:			
Principal		\$1,123,816 51	
Dividends credited or to be credited for the six months ending with December 31, 1920.....		19,269 99	
			\$1,143,086 50
Surplus on estimated market value.....			41,417 30
			<u>\$1,184,503 80</u>
Surplus on par value, \$55,023.80.			

CASH TRANSACTIONS DURING THE YEAR 1920

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1920, before transactions of the day.....	\$60,574 09
From depositors, not including dividends credited.....	730,542 09
From interest on loans, deposits and investments.....	55,171 56
From mortgages	43,300 00
From redemption of stocks and bonds.....	600 00
From stocks and bonds sold (total par value, \$42,000.00) ..	39,540 36
From bankers' acceptances and bills of exchange.....	190,754 75
From all other sources: Profit, sale of bonds.....	845 01
	<u>\$1,121,327 86</u>

PAYMENTS

To depositors, including dividends paid to them.....		\$540,095 51
Loans on bonds and mortgages.....		133,500 00
For bankers' acceptances and bills of exchange.....		190,754 75
For stocks and bonds purchased, including premiums, com- missions, etc. (total par value, \$187,000.00).....		172,713 89
For interest (other than dividend payments to depositors) ..		2,514 68
For current expenses of the bank, viz.:		
For salaries	\$5,179 00	
For taxes	258 99	
For net expenses, except taxes, of banking house...	3,308 73	
For other expenses, not including expenses of other real estate nor other expenses of banking house..	1,243 79	
		9,990 51
Cash on hand and in banks or trust companies December 31, 1920, after transactions of the day.....		71,758 52
		<u>\$1,121,327 86</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1921.....		3,346
Number of accounts opened or reopened during the year....		1,135
Number of accounts closed during the year.....		690
Amount deposited during the year, not including dividends credited for that period.....		\$730,542 09
Amount withdrawn during the year.....		540,095 51
Amount of dividends credited and paid for the year, viz.:		
July 1, 1920.....	\$17,259 63	
January 1, 1921.....	19,269 99	
		36,529 62
Average amount of each account January 1, 1921.....		341 62
Rate per cent. of dividends to depositors during the six months ending June 30, 1920.....		4
Rate per cent. of dividends to depositors during the six months ending December 31, 1920.....		4
Total earnings of the bank for the year 1920, after allowing for amortization of premiums and discounts.....		\$55,682 69
Total expenses of the bank for the year 1920.....		9,990 51
Dividends paid to depositors for the year 1920.....		36,529 62
Net earnings for the year 1920 over expenses and dividends paid to depositors.....		9,162 56

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. ROBERT LIPTROTT, Secretary.

TRUSTEES

ROBERT LIPTROTT, WALTER MATHISON, ALFRED HODGES,
 HUBERT G. TAYLOR, WILLIAM C. CARRICK, C. E. DONNELSON,
 JACOB C. KLINCK, J. CARLISLE LOUDON, WINTHROP TAYLOR,
 CHARLES F. TUTTLE, S. A. COYKENDALL.

FINANCIAL

RESOURCES

Bonds and mortgages \$6,768,175 00
 Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
United States	\$2,176,250 00	\$2,039,377 20	\$2,176,250 00	
State of California	25,000 00	23,500 00	22,625 00	
State of Maryland	25,000 00	24,750 00	24,500 00	
State of Oklahoma	25,000 00	25,385 25	24,250 00	
Cities in other States.....	1,301,500 00	1,345,563 53	1,274,797 50	
Cities in this State.....	1,509,200 00	1,579,202 84	1,414,723 50	
Counties in this State.....	63,533 47	68,982 62	60,392 13	
Villages in this State.....	131,000 00	137,576 22	133,145 00	
School districts in this State	66,000 00	67,021 62	64,775 00	
Railroad mortgage bonds...	3,504,000 00	3,659,531 31	2,920,650 00	
	<u>\$8,326,483 47</u>	<u>\$8,970,890 59</u>	<u>\$8,116,108 13</u>	8,116,108 13
Banking house and lot, book value, \$50,000; cost, \$142,637; actual cash value				50,000 00
Other real estate, book value, \$35,166.41; cost, \$35,166.41; actual cash value				35,166 41
Cash on deposit in banks or trust companies.....				857,061 48
Cash on hand				41,343 05
Total of collectible interest				137,812 96
				<u>\$16,005,667 03</u>

LIABILITIES

Amount due depositors, viz.:

Principal	\$14,776,808 66
Dividends credited or to be credited for the six months ending with December 31, 1920.....	280,023 23
	<u>\$15,056,831 89</u>
Surplus on estimated market value.....	948,835 14
	<u>\$16,005,667 03</u>

CASH TRANSACTIONS DURING THE YEAR 1920

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1920, before transactions of the day.....	\$1,084,928 55
From depositors, not including dividends credited.....	4,158,040 23
From interest on loans, deposits and investments.....	736,037 34
From rents from other real estate.....	8,288 90
From mortgages	155,100 00
From redemption of stocks and bonds.....	99,600 00
From real estate sold	114,500 00

From all other sources, viz.:

Deposit on sale of real estate.....	\$500 00	
Deficiency judgment and interest on same.....	121 89	
Insurance premiums on property sold refunded.....	378 35	
Rent and fees.....	208 00	
		<u>\$1,208 24</u>
		<u><u>\$6,357,703 26</u></u>

PAYMENTS

To depositors, including dividends paid to them.....	\$3,989,341 85	
For loans on bonds and mortgages.....	812,900 00	
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$625,000).....	568,787 25	
For interest (other than dividend payments to depositors) ..	4,342 01	
For current expenses of the bank, viz.:		
For salaries	\$56,617 14	
For taxes	10,242 86	
For net expenses, except taxes, of banking house..	1,114 12	
For expenses of other real estate, viz.:		
Repairs	1,899 31	
Insurance	1,214 18	
Taxes	1,895 52	
Other	874 59	
For other expenses, not including expenses of other real estate nor other expenses of banking house..	5,828 57	
		79,656 39
Other payments, viz.:		
Commissions, counsel fees, violation adjustments...	\$4,116 23	
Rent	125 00	
		4,241 23
Cash on hand and in banks or trust companies December 31, 1920, after transactions of the day.....		898,404 53
		<u><u>\$6,357,703 26</u></u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1921.....	14,611
Number of accounts opened or reopened during the year.....	1,713
Number of accounts closed during the year.....	1,653
Amount deposited during the year, not including dividends credited for that period	\$4,158,040 23
Amount withdrawn during the year	3,989,341 85
Amount of dividends credited and paid for the year, viz.:	
July 1, 1920.....	\$271,898 03
January 1, 1921.....	280,023 23
	<u>551,921 26</u>
Average amount of each account January 1, 1921.....	1,030 51
Rate per cent. of dividends to depositors during the six months ending June 30, 1920	4
Rate per cent. of dividends to depositors during the six months ending December 31, 1920	4
Total earnings of the bank for the year 1920, after allowing for amortization of premiums and discounts.....	\$748,966 96
Total expenses of the bank for the year 1920.....	80,190 89
Dividends paid to depositors for the year 1920.....	551,921 26
Net earnings for the year 1920 over expenses and dividends paid to depositors	<u>116,854 81</u>

50. LINCOLN SAVINGS BANK OF BROOKLYN, BROOKLYN

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

CHARLES FROEB, President. JOHN M. OTTO, Vice-President.
 JOSEPH HUBER, Vice-President. HENRY STUMPF, Secretary.
 GEORGE H. DOSCHER, Asst. Cashier.

TRUSTEES

THEO. ENGELHARDT, JOHN M. OTTO, JOSEPH HUBER,
 CHARLES FROEB, GEORGE B. GOODWIN, LOUIS ZOELLNER,
 HENRY C. STRAHMANN, JOHN H. SCHUMANN, JOHN PROBST,
 HENRY C. DECK, HENRY STUMPF, CHAS. H. ROLKA,
 CHARLES PFLUG, FRED GRETSCH, HARRY M. EDWARDS.

FINANCIAL**RESOURCES**

Bonds and mortgages\$18,357,625 00
 Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
United States	\$3,699,150 00	\$3,490,948 93	\$3,694,344 27	
State of California	50,000 00	47,748 30	50,000 00	
State of Idaho	30,000 00	30,449 34	30,250 00	
State of Louisiana	12,000 00	12,743 33	12,000 00	
State of Minnesota	50,000 00	49,730 85	49,750 00	
State of Mississippi.....	73,000 00	73,837 86	72,770 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 Oregon.....	83,500 00	75,212 38	75,212 38	
State of South Dakota.....	200,000 00	202,364 92	197,375 00	
State of Tennessee	7,000 00	6,921 60	7,000 00	
State of Utah	150,000 00	140,549 16	144,155 65	
Cities in other States.....	4,016,890 00	4,052,730 71	3,965,217 70	
Counties, villages and towns in adjoining States.....	50,000 00	50,535 00	50,535 00	
Cities in this State.....	784,670 00	840,381 24	731,782 65	
Counties in this State.....	11,400 00	11,920 56	11,539 50	
Towns in this State.....	54,500 00	54,471 96	53,864 61	
Villages in this State.....	28,000 00	28,400 74	27,982 15	
Railroad mortgage bonds...	4,467,469 45	4,273,200 07	4,000,015 67	
	<u>\$13,827,579 45</u>	<u>\$13,502,261 72</u>	<u>\$13,233,794 58</u>	
Promissory notes				18,233,794 58
Bankers' acceptances and bills of exchange				776,755 00
Banking house and lot, book value, \$123,654.07; cost, \$203- 173.66; actual cash value				866,013 72
Cash on deposit in banks or trust companies.....				123,654 07
Cash on hand				2,670,000 00
Total of collectible interest.....				140,017 07
Amount of all other assets, rents accrued.....				320,753 42
				564 19
				<u>\$41,489,177 05</u>

LIABILITIES

Amount due depositors, viz.:

Principal\$37,936,278 72
 Dividends credited or to be credited for the six
 months ending with December 31, 1920..... 666,079 35
 \$38,602,358 07

Other liabilities, viz.:

Expenses incurred, but unpaid, viz. :
 Accrued taxes\$6,000 00
 Advertising 4,000 00
 10,000 00

Surplus on estimated market value..... 2,876,818 98

Surplus on par value, \$3,470,603.85. \$41,489,177 05

CASH TRANSACTIONS DURING THE YEAR 1920

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1920, before transactions of the day.....	\$2,675,272	43
From depositors, not including dividends credited.....	19,400,211	22
From interest on loans, deposits and investments.....	1,813,442	70
Net income from banking house	2,437	44
From mortgages	505,750	00
From redemption of stocks and bonds.....	1,574,981	58
From stocks and bonds sold (total par value, \$993,600)	995,034	28
From loans paid	124,665	81
From bankers' acceptances and bills of exchange.....	3,722,425	67
From all other sources, viz.:		
Liberty and Victory bond receipts.....	\$3,071	00
Sale of part of banking house property.....	2,805	00
Profit, arbitrage and rebate on bonds.....	8,703	55
Insurance premiums advanced, repaid, fees, sundry refunds, etc.	1,407	08
		15,986 63
		<u>\$30,830,207 76</u>

PAYMENTS

To depositors, including dividends paid to them.....	\$13,601,271	65
For loans on bonds and mortgages	4,137,815	00
For loans on stocks and bonds and other securities.....	467,165	81
For bankers' acceptances and bills of exchange.....	4,349,860	00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$5,690,770.97)	5,267,822	91
For interest (other than dividend payments to depositors) ..	41,812	59
For current expenses of the bank, viz.:		
For salaries	\$74,326	93
For taxes	13,990	84
For other expenses, not including expenses of other real estate nor other expenses of banking house..	17,769	77
		106,087 54
Other payments, viz.:		
Addition to bank building.....	\$41,885	58
Liberty bond accounts.....	5,429	00
Insurance premiums advanced, cash short.....	1,040	61
		48,355 19
Cash on hand and in banks or trust companies December 31, 1920, after transactions of the day.....	2,810,017	07
		<u>\$30,830,207 76</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1921.....	54,983
Number of accounts opened or reopened during the year....	10,056
Number of accounts closed during the year.....	6,593
Amount deposited during the year, not including dividends credited for that period	\$19,400,211 22
Amount withdrawn during the year	13,601,271 65
Amount of dividends credited and paid for the year, viz.:	
July 1, 1920.....	\$593,666 16
January 1, 1921.....	666,079 35
	\$1,259,745 51
Average amount of each account January 1, 1921.....	702 07
Rate per cent. of dividends to depositors during the six months ending June 30, 1920	4
Rate per cent. of dividends to depositors during the six months ending December 31, 1920	4
Total earnings of the bank for the year 1920, after allowing for amortization of premiums and discounts.....	\$1,862,424 08
Total expenses of the bank for the year 1920.....	117,832 77
Dividends paid to depositors for the year 1920.....	1,259,745 51
Net earnings for the year 1920 over expenses and dividends paid to depositors	484,845 80

51. THE NAVY SAVINGS BANK, BROOKLYN

[81-83 Sands street; incorporated 1920]

RAY C. SHEPHERD, President. J. FRANK BIRDELL, Vice-President.
 CHARLES S. WILLIAMS, Vice-President. LEO A. KETTERER, Secretary.

TRUSTEES

CHARLES S. WILLIAMS, J. FRANK BIRDELL, ROBERT W. CLARK,
 EDWARD G. SPERRY, CHAS. N. ALVAREZ, LEO A. KETTERER,
 H. G. BOWERFIND, OLIVER E. YALE, HAROLD W. BROWNING,
 HENRY A. INGRAHAM, RAY C. SHEPHERD.

FINANCIAL
RESOURCES

Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
United States	\$24,550 00	\$22,159 24	\$22,159 24	
	<u>\$24,550 00</u>	<u>\$22,159 24</u>	<u>\$22,159 24</u>	\$22,159 24
Promissory notes				80 00
Cash on deposit in banks or trust companies				5,247 59
Cash on hand				3,077 82
Total of collectible interest				215 30
Amount of all other assets: Furniture and equipment				592 70
				<u>\$31,372 65</u>

LIABILITIES

Amount due depositors: Principal	\$18,740 22
Surplus on estimated market value	12,632 43
	<u>\$31,372 65</u>

Surplus on par value, \$15,023.19.

CASH TRANSACTIONS DURING THE YEAR 1920

RECEIPTS

From depositors, not including dividends credited	\$31,218 16
From interest on loans, deposits and investments	241 28
From all other sources, viz.:	
Contributions to Guaranty and Expense funds	\$15,173 34
Exchange	19 06
	<u>15,192 40</u>
	<u>\$46,651 84</u>

PAYMENTS

To depositors, including dividends paid to them	\$12,477 94
For loans on stocks and bonds and other securities	80 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$24,550)	22,159 24
For interest (other than dividend payments to depositors) ...	303 19
For current expenses of the bank, viz.:	
For salaries	\$295 00
For other expenses, not including expenses of other real estate nor other expenses of banking house ..	2,418 36
	<u>2,713 36</u>
Other payments: New equipment	592 70
Cash on hand and in banks or trust companies December 31, 1920, after transactions of the day	8,325 41
	<u>\$46,651 84</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1921	358
Number of accounts opened or reopened during the year....	366
Number of accounts closed during the year	8
Amount deposited during the year, not including dividends credited for that period	\$31,218 16
Amount withdrawn during the year.....	12,477 94
Average amount of each account January 1, 1921.....	52 35
Total earnings of the bank for the year 1920, after allowing for amortization of premiums and discounts.....	172 45
Total expenses of the bank for the year 1920.....	2,713 36
Net expenses for the year 1920 over earnings.....	2,540 91

52. PRUDENTIAL SAVINGS BANK, BROOKLYN

[Broadway and Vernon avenue; incorporated 1908]

DIETRICH W. KAATZE, President. LEWIS C. GEHRING, Treasurer.
 JOHN AUER, Sr., Vice-President. MANASSEH MILLER, 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. VOLLKOMMER,
GEORGE DRESSLER,	CHAS. VOLLMER,	LOUIS P. BUCK,
GEORGE P. REUTER,	JAMES SWEENEY,	GEORGE P. BUSCH,
	LEWIS C. GEHRING.	

FINANCIAL

RESOURCES

Bonds and mortgages \$3,564,100 00
 Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
United States	\$1,214,950 00	\$1,184,266 80	\$1,211,246 00	
State of Oklahoma	10,800 00	10,883 41	10,476 00	
State of South Dakota	25,000 00	25,555 20	25,000 00	
Cities in other States	390,424 00	394,355 70	390,590 96	
Counties, villages and towns in adjoining States	80,969 82	77,461 91	77,413 91	
Cities in this State	56,120 00	55,180 13	55,642 85	
Counties in this State	1,000 00	1,000 00	1,000 00	
Towns in this State	97,150 00	99,432 15	98,431 68	
Villages in this State	105,013 00	106,989 47	105,400 11	
Railroad mortgage bonds....	542,500 00	526,445 43	493,785 87	
	<u>\$2,523,926 82</u>	<u>\$2,481,570 20</u>	<u>\$2,468,987 38</u>	
Promissory notes				2,468,987 38
Bankers' acceptances and bills of exchange				11,475 00
Cash on deposit in banks or trust companies				690,060 32
Cash on hand				461,648 85
Total of collectible interest				57,046 42
				51,471 03
				<u>\$7,304,789 00</u>

LIABILITIES

Amount due depositors, viz.:

Principal	\$6,901,385 76	
Dividends credited or to be credited for the six months ending with December 31, 1920	115,327 84	
		\$7,016,713 60
Other liabilities: Christmas club deposits		4,053 29
Surplus on estimated market value		284,022 11
		<u>\$7,304,789 00</u>

Surplus on par value, \$338,961.55.

CASH TRANSACTIONS DURING THE YEAR 1920

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1920, before transactions of the day	\$497,174 64
From depositors, not including dividends credited	4,760,500 35
From interest on loans, deposits and investments	331,633 07
From mortgages	104,295 00
From stocks and bonds sold (total par value, \$242,589.22) ..	244,347 40

From loans paid		\$57,370 00
From bankers' acceptances and bills of exchange.....		1,503,061 34
From real estate sold.....		4,766 68
From all other sources, viz.:		
Christmas Club deposits.....	\$4,053 29	
War Savings and Thrift stamps sold.....	1,058 49	
Real Estate sold and Real Estate contracts.....	2,066 74	
Amortization balance	1,146 89	
Profit on bonds.....	532 00	
U. S. Certificate of Indebtedness, exchange, old material sold	134 00	
		<u>8,991 41</u>
		<u>\$7,512,139 89</u>

PAYMENTS

To depositors, including dividends paid to them.....		\$3,338,736 84
For loans on bonds and mortgages.....		916,450 00
For loans on stocks and bonds and other securities.....		50,790 00
For bankers' acceptances and bills of exchange.....		2,193,121 66
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$485,360.00).....		454,770 66
For interest (other than dividend payments to depositors)...		4,067 25
For current expenses of the bank, viz.:		
For salaries	\$20,328 34	
For taxes	1,059 00	
For net expenses, except taxes, of banking house..	1,571 50	
For rent of banking rooms.....	7,200 00	
For other expenses, not including expenses of other real estate nor other expenses of banking house..	3,438 57	
		<u>33,594 41</u>
Other payments, viz.:		
Taxes advanced	\$50 80	
Expense sale of real estate.....	1,788 00	
Interest adjustment	75 00	
		<u>1,913 80</u>
Cash on hand and in banks or trust companies December 31, 1920, after transactions of the day.....		518,695 27
		<u>\$7,512,139 89</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1921	14,250
Number of accounts opened or reopened during the year	4,161
Number of accounts closed during the year	2,217
Amount deposited during the year, not including dividends credited for that period	\$4,760,500 35
Amount withdrawn during the year	3,338,736 84
Amount of dividends credited and paid for the year, viz.:	
July 1, 1920.....	\$99,732 56
January 1, 1921.....	115,327 84
	<u>215,060 40</u>
Average amount of each account January 1, 1921.....	492 40
Rate per cent. of dividends to depositors during the six months ending June 30, 1920	4
Rate per cent. of dividends to depositors during the six months ending December 31, 1920	4
Total earnings of the bank for the year 1920, after allowing for amortization of premiums and discounts	\$342,221 28
Total expenses of the bank for the year 1920	35,508 21
Dividends paid to depositors for the year 1920	215,060 40
Net earnings for the year 1920 over expenses and dividends paid to depositors	<u>91,652 67</u>

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

[1024-1026 Gates avenue; incorporated 1895]

JOHN W. FRASER, President.
PARKER SLOANE, Vice-President.
HOMER L. BARTLETT, Vice-Pres.

CHAS. LOUIS SICARD, Secretary.
HENRY L. GAUS, Comptroller.
A. MANNING SHEVILLE, Cashier.

TRUSTEES

PARKER SLOANE,
CHARLES L. SICARD,
JOHN W. FRASER,
GEO. W. PAYNTAR,

C. A. VAN IDERSTINE,
HOMER L. BARTLETT,
C. JEROME EDWARDS,
JAMES A. STEWART,
HENRY L. GAUS.

CHARLES JACOB,
JOHN W. MOORE,
JOHN BOSSERT,
GEO. H. ILER,

FINANCIAL

RESOURCES

Bonds and mortgages \$7,647,703 00
Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
United States	\$2,794,100 00	\$2,681,647 58	\$2,747,999 14	
State of California.....	100,000 00	94,823 25	92,961 70	
State of New Mexico.....	175,000 00	177,863 72	175,750 00	
State of Oregon.....	156,000 00	141,810 99	142,468 49	
State of South Dakota.....	50,000 00	50,900 00	50,000 00	
State of Tennessee.....	10,000 00	9,887 55	10,000 00	
State of Utah.....	25,000 00	23,463 39	25,000 00	
Cities in other States.....	2,868,500 00	2,949,309 92	2,811,636 69	
Counties, villages and towns in adjoining States.....	13,000 00	12,950 74	12,950 74	
Cities in this State.....	542,700 00	559,014 44	517,839 50	
Towns in this State.....	93,682 21	93,761 86	93,905 24	
Villages in this State.....	12,000 00	12,000 00	12,140 00	
Railroad mortgage bonds.....	2,612,000 00	2,476,527 45	2,251,143 87	
	<u>\$9,451,982 21</u>	<u>\$9,233,960 89</u>	<u>\$8,943,800 37</u>	
				8,943,800 37
Promissory notes				1,230,657 47
Bankers' acceptances and bills of exchange.....				328,011 66
Banking house and lot, book value, \$113,260.14; cost, \$113,- 260.14; actual cash value				113,260 14
Other real estate, book value, \$68,500; cost, \$68,500; actual cash value				68,500 00
Cash on deposit in banks or trust companies.....				1,774,525 42
Cash on hand				41,666 42
Total of collectible interest				145,857 94
Amount of all other assets, viz.:				
War Saving and Thrift stamps.....			\$604 29	
Insurance premium advanced.....			9 60	
			<u>613 89</u>	
				<u>\$20,292,596 31</u>

LIABILITIES

Amount due depositors, viz.:			
Principal		\$19,266,790 85	
Dividends credited or to be credited for the six months ending with December 31, 1920.....		321,177 07	
		<u>\$19,587,967 92</u>	
Other liabilities, viz.:			
Unearned discounts		\$1,317 41	
Christmas Club deposits.....		33,800 51	
		<u>35,117 92</u>	
Surplus on estimated market value.....			669,510 47
Surplus on par value, \$1,177,692.31.			<u>\$20,292,596 31</u>

CASH TRANSACTIONS DURING THE YEAR 1920

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1920, before transactions of the day.....	\$1,064,603 93
From depositors, not including dividends credited.....	12,533,336 14
From interest on loans, deposits and investments.....	841,286 72
From rents from other real estate.....	2,230 96
From mortgages.....	324,410 00
From redemption of stocks and bonds.....	714,998 00
From stocks and bonds sold (total par value, \$889,789.56)...	904,638 66
From loans paid.....	1,439,164 00
From bankers' acceptances and bills of exchange.....	4,173,348 63
From real estate sold.....	9,000 00
From all other sources, viz.:	
Liberty bond deposits.....	\$128,996 09
Christinas Club deposits.....	33,800 51
Insurance premiums and taxes advanced, refunded..	114 67
	<u>162,911 27</u>
	<u>\$22,169,928 31</u>

PAYMENTS

To depositors, including dividends paid to them.....	\$8,305,011 02
For loans on bonds and mortgages.....	1,814,800 00
For loans on stocks and bonds and other securities.....	1,828,484 47
For bankers' acceptances and bills of exchange.....	4,264,564 11
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$3,889,376.99).....	3,711,013 06
For interest (other than dividend payments to depositors)...	30,477 44
For current expenses of the bank, viz.:	
For salaries.....	\$59,894 91
For taxes.....	7,009 01
For net expenses, except taxes, of banking house....	2,306 47
For rent of banking rooms.....	540 44
For expenses of other real estate, viz.:	
Repairs.....	126 76
Insurance.....	227 20
Taxes.....	437 25
Other.....	327 00
For other expenses, not including expenses of other real estate nor other expenses of banking house..	26,458 21
	<u>97,327 25</u>
For real estate acquired by foreclosure, or in settlement of debts due the bank.....	172,723 84
Other payments, viz.:	
Liberty bond accounts.....	\$128,984 38
Insurance premiums and taxes advanced.....	215 75
Cash short, interest adjustment.....	135 15
	<u>129,335 28</u>
Cash on hand and in banks or trust companies December 31, 1920, after transactions of the day.....	1,816,191 84
	<u>\$22,169,928 31</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1921.....	41,471
Number of accounts opened or reopened during the year....	11,966
Number of accounts closed during the year.....	5,764
Amount deposited during the year, not including dividends credited for that period.....	\$12,533,336 14
Amount withdrawn during the year.....	8,305,011 02

Amount of dividends credited and paid for the year, viz.:

July 1, 1920.....	\$379,290 56	
January 1, 1921.....	321,177 07	
Credited at other periods.....	263 14	
		<u>\$600,730 77</u>
Average amount of each account January 1, 1921.....		473 14
Rate per cent. of dividends to depositors during the six months ending June 30, 1920		4
Rate per cent. of dividends to depositors during the six months ending December 31, 1920		4
Total earnings of the bank for the year 1920, after allowing for amortization of premiums and discounts.....	\$917,489 29	
Total expenses of the bank for the year 1920.....	97,327 25	
Dividends paid to depositors for the year 1920.....	600,730 77	
Net earnings for the year 1920 over expenses and dividends paid to depositors		<u>219,431 27</u>

54. 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. PIERREPONT, Vice-Pres.

TRUSTEES

WALTER M. AIKMAN, PERCY S. MALLETT, HENRY C. TURNER.
 CHARLES A. BOODY, WILLIAM L. NEWTON, JOHN T. UNDERWOOD,
 WILLIAM J. COOMBS, JOHN J. PIERREPONT, D. IRVING MEAD,
 ISAAC H. CARY, ROBT. L. PIERREPONT, ARNOLD W. SHERMAN,
 CHARLES B. DENNY, JACOB STEINER, BERNARD A. BURGER,
 CLARENCE S. DUNNING, FREDERICK C. BATES, JOSIAH O. LOW,
 J. MORTON HALSTEAD, G. FOSTER SMITH, HIRAM R. STEELE,
 DAVID H. LANMAN, E. CARLETON GRANBERY, WM. H. CARY.

FINANCIAL

RESOURCES

Bonds and mortgages\$11,692,300 00
 Stock and bond investment, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
United States	\$7,900,000 00	\$7,657,082 40	\$7,690,022 40	
State of New York.....	400,000 00	415,562 50	398,000 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 Minnesota.....	140,000 00	137,412 53	137,412 53	
State of Oregon.....	30,000 00	28,492 83	28,422 83	
State of Tennessee.....	60,000 00	59,158 25	59,850 00	
Cities in other States.....	3,546,400 00	3,610,583 54	3,481,261 47	
Cities in this State.....	3,606,100 00	3,723,798 72	3,466,526 00	
Counties in this State.....	246,000 00	257,458 97	239,610 00	
Towns in this State.....	5,000 00	5,262 60	5,000 00	
Villages in this State.....	144,000 00	146,140 62	140,740 00	
School districts in this State.....	19,000 00	20,044 95	19,820 00	
Railroad mortgage bonds....	4,211,000 00	4,393,326 06	3,317,230 00	
	<u>\$20,625,500 00</u>	<u>\$20,770,850 00</u>	<u>\$19,302,255 28</u>	
Promissory notes				19,302,255 28
Bankers' acceptances and bills of exchange.....				33,517 25
Banking house and lot, book value, \$161,000; cost, \$284,000; actual cash value.....				1,673,600 49
Other real estate, book value, \$6,000; cost, \$11,563.60; actual cash value				161,000 00
Cash on deposit in banks or trust companies.....				6,000 00
Cash on hand.....				900,604 17
Total of collectible interest.....				127,287 83
				<u>355,313 20</u>
				<u>\$34,251,878 22</u>

LIABILITIES

Amount due depositors, viz.:

Principal	\$30,235,988 26
Dividends credited or to be credited for the six months ending with December 31, 1920.....	553,336 95
	<u>\$30,789,325 21</u>
Other liabilities, viz.:	
Coupons held for customers.....	\$16,979 47
Liberty loan deposits.....	5,850 75
Unearned discount	6,904 60
	<u>29,734 82</u>
Surplus on estimated market value.....	3,432,818 19
	<u>\$34,251,878 22</u>

Surplus on par value, \$4,756,062.91.

REPORT ON SAVINGS BANKS

CASH TRANSACTIONS DURING THE YEAR 1920

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1920, before transactions of the day.....		\$1,680,443 31
From depositors, not including dividends credited.....		10,838,469 57
From interest on loans, deposits and investments.....		1,610,212 71
From rents from other real estate.....		35 00
From mortgages.....		564,325 00
From redemption of stocks and bonds.....		2,811,670 00
From stocks and bonds sold (total par value, \$2,650).....		2,650 00
From loans paid.....		230,800 00
From bankers acceptances and bills of exchange.....		9,955,729 04
From real estate sold.....		4,000 00
From all other sources, viz.:		
Liberty bond deposits.....	\$1,088 44	
Liberty bond coupons held for depositors.....	35,577 02	
Cash over and corrections.....	728 00	
		<u>37,343 46</u>
		<u>\$27,735,678 09</u>

PAYMENTS

To depositors, including dividends paid to them.....		\$9,667,107 77
For loans on bonds and mortgages.....		1,318,350 00
For loans on stocks and bonds and other securities.....		255,067 25
For bankers' acceptances and bills of exchange.....		11,629,329 53
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$3,869,400).....		3,630,489 28
For interest (other than dividend payments to depositors) ..		26,580 11
For current expenses of the bank, viz.:		
For salaries.....	\$85,360 00	
For taxes.....	24,124 82	
For net expenses, except taxes, of banking house..	3,168 94	
For expenses of other real estate, viz.:		
Repairs.....	15 00	
Insurance.....	5 12	
Taxes.....	167 40	
Other.....	338 00	
For other expenses, not including expenses of other real estate nor other expenses of banking house..	41,955 20	
		<u>155,134 58</u>
Other payments, viz.:		
Liberty bond accounts.....	\$4,186 08	
Liberty bond coupons credited to depositors' accounts and paid in cash.....	17,999 03	
Deposit on real estate contract refunded.....	500 00	
Cash short and corrections.....	2,985 00	
Exchange paid.....	57 46	
		<u>25,727 57</u>
Cash on hand and in banks or trust companies December 31, 1920, after transactions of the day.....		1,027,892 00
		<u>\$27,735,678 09</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1921.....	39,105
Number of accounts opened or reopened during the year.....	7,401
Number of accounts closed during the year.....	6,753
Amount deposited during the year, not including dividends credited for that period.....	\$10,838,469 57
Amount withdrawn during the year.....	9,667,107 77

Amount of dividends credited and paid for the year, viz.:

July 1, 1920.....	\$526,962 33	
January 1, 1921.....	553,336 95	
	<hr/>	\$1,080,299 78
Average amount of each account January 1, 1921.....		787 35
Rate per cent. of dividends to depositors during the six months ending June 30, 1920.....		4
Rate per cent. of dividends to depositors during the six months ending December 31, 1920.....		4
Total earnings of the bank for the year 1920, after allowing for amortization of premiums and discounts.....	\$1,623,543 22	
Total expenses of the bank for the year 1920.....	202,451 00	
Dividends paid to depositors for the year 1920.....	1,080,297 78	
Net earnings for the year 1920 over expenses and dividends paid to depositors.....		<u>340,792 44</u>

55. SUMNER SAVINGS BANK, BROOKLYN

[12 Graham avenue; incorporated 1906]

ARTHUR S. SOMERS, President. LOUIS C. WILLS, 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,
	WALLACE L. CONNER,	

FINANCIAL

RESOURCES

Bonds and mortgages.....				\$830,005 00
Stock and bond investments, viz.:				
	<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value
	United States	\$762,800 00	\$747,332 13	\$762,800 00
	State of New York.....	5,000 00	5,050 00	4,775 00
	Cities in this State.....	118,000 00	114,986 87	110,080 00
	Railroad mortgage bonds....	345,000 00	316,531 25	260,100 00
		<u>\$1,230,800 00</u>	<u>\$1,183,900 25</u>	<u>\$1,137,755 00</u>
				1,137,755 00
Bankers' acceptances and bills of exchange.....				369,795 98
Cash on deposit in banks or trust companies.....				187,039 45
Cash on hand.....				30,238 71
Total of collectible interest.....				20,036 20
				<u>\$2,574,870 34</u>

LIABILITIES

Amount due depositors, viz.:		
Principal	\$2,444,637 11	
Dividends credited or to be credited for the six months ending with December 31, 1920.....	49,563 57	
		<u>\$2,485,500 68</u>
Other liabilities: Interest accrued.....		1,000 00
Surplus on estimated market value.....		88,369 66
		<u>\$2,574,870 34</u>

Surplus on par value, \$181,414.66.

CASH TRANSACTIONS DURING THE YEAR 1920

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1920, before transactions of the day.....	\$205,194 03
From depositors, not including dividends credited.....	1,914,583 19
From interest on loans, deposits and investments.....	108,357 44
Net income from banking house.....	155 64
From mortgages	53,425 00
From redemption of stocks and bonds.....	75,000 00
From stocks and bonds sold (total par value, \$25,000).....	21,202 50
From bankers' acceptances and bills of exchange.....	935,874 98

From all other sources, viz.:

Trustees' contribution to Guaranty Fund.....	\$50,000 00	
Cash over	201 17	
		<u>\$50,201 17</u>
		<u><u>\$3,363,993 95</u></u>

PAYMENTS

To depositors, including dividends paid to them.....	\$1,386,294 55	
For loans on bonds and mortgages.....	176,000 00	
For bankers' acceptances and bills of exchange.....	1,305,670 96	
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$275,000)	263,506 00	
For interest (other than dividend payments to depositors) ...	258 10	
For current expenses of the bank, viz.:		
For salaries	\$7,012 47	
For rent of banking rooms.....	2,500 00	
For other expenses, not including expenses of other real estate nor other expenses of banking house..	5,088 10	
		<u>14,550 57</u>
Other payments, viz.:		
Interest on contributed Guaranty Fund.....	\$197 26	
Cash short	238 35	
		<u>435 61</u>
Cash on hand and in banks or trust companies December 31, 1920, after transactions of the day.....		<u>217,278 16</u>
		<u><u>\$3,363,993 95</u></u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1921.....	6,288
Number of accounts opened or reopened during the year.....	2,501
Number of accounts closed during the year.....	1,396
Amount deposited during the year, not including dividends credited for that period.....	\$1,914,563 19
Amount withdrawn during the year.....	1,386,294 55
Amount of dividends credited and paid for the year, viz.:	
July 1, 1920.....	\$34,963 06
January 1, 1921.....	40,863 57
	<u>75,826 62</u>
Average amount of each account January 1, 1921.....	395 27
Rate per cent. of dividends to depositors during the six months ending June 30, 1920.....	4
Rate per cent. of dividends to depositors during the six months ending December 31, 1920.....	4
Total earnings of the bank for the year 1920, after allowing for amortization of premiums and discounts.....	\$116,979 17
Total expenses of the bank for the year 1920.....	16,672 19
Dividends paid to depositors for the year 1920.....	75,826 62
Net earnings for the year 1920 over expenses and dividends paid to depositors.....	<u>24,480 36</u>

56. 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 E. PEARCE,
JAMES H. POST,	ALFRED ROMER,	ALBERT E. RICHEY,
JAS. F. BENDERNAGEL,	WELDING KING,	WALTER W. SPADONE,
WINTHROP M. TUTTLE,	HERBERT F. GUNNISON,	FRANCIS W. YOUNG,
	FREDERICK D. MACKAY,	

FINANCIAL

RESOURCES

Bonds and mortgages\$53,548,580 00
 Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value
United States	\$24,070,200 00	\$23,415,353 90	\$24,070,200 00
State of New York.....	1,646,750 00	1,702,773 05	1,596,525 00
State of Arizona.....	100,000 00	101,089 00	100,000 00
State of New Mexico.....	219,000 00	226,759 79	223,365 00
State of Oklahoma.....	46,200 00	46,835 99	44,814 00
State of Tennessee.....	635,000 00	667,967 96	637,175 00
State of Utah.....	100,000 00	103,750 00	100,000 00
Cities in other States.....	12,133,000 00	12,871,176 15	11,789,671 00
Cities in this State.....	12,478,199 93	13,630,392 13	12,152,667 93
Counties in this State.....	210,075 00	217,677 06	211,635 00
Towns in this State.....	224,500 00	233,525 76	227,130 00
Villages in this State.....	107,000 00	110,198 22	105,805 00
School districts in this State	37,500 00	39,258 01	37,500 00
Railroad mortgage bonds....	4,578,968 00	4,875,354 67	3,997,573 12
	<u>\$56,586,392 93</u>	<u>\$58,242,111 71</u>	<u>\$55,294,061 05</u>
Promissory notes			1,537,616 00
Banking house and lot, book value, \$250,000; cost, \$689,000; actual cash value.....			250,000 00
Cash on deposit in banks or trust companies			4,388,474 68
Cash on hand			571,407 97
Total of collectible interest.....			911,014 50
Amount of all other assets: Canaseraga Creek improvement.			27,964 47
			<u>\$116,529,118 76</u>

LIABILITIES

Amount due depositors, viz.:

Principal	\$100,649,250 58
Dividends credited or to be credited for the six months ending with December 31, 1920.....	1,843,023 62
	<u>\$102,492,274 20</u>
Surplus on estimate market value.....	14,036,844 56
	<u>\$116,529,118 76</u>

Surplus on par value, \$15,329,176.44.

CASH TRANSACTIONS DURING THE YEAR 1920

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1920, before transactions of the day.....	\$2,845,732 69
From depositors, not including dividends credited.....	35,963,883 63
From interest on loans, deposits and investments.....	5,241,317 35

From mortgages	\$2,649,015 00
From redemption of stocks and bonds.....	3,225,108 34
From stocks and bonds sold (total par value, \$1,029,000)...	1,038,980 00
From loans paid	89,264 60
From all other sources, viz.:	
Savings and Christmas Club deposits.....	\$20,171 15
Investigation of mortgage loan applications.....	1,213 00
Insurance premiums advanced, refunded.....	1,304 32
	22,688 47
	<u>\$51,075,990 08</u>

PAYMENTS

To depositors, including dividends paid to them.....	\$29,339,046 30
For loans on bonds and mortgages	6,948,360 00
For loans on stocks and bonds and other securities.....	84,202 06
For stocks and bonds purchased, including premiums, com- missions, etc. (total par value, \$9,649,000).....	9,223,278 04
For interest (other than dividend payments to depositors) ..	60,142 38
For current expenses of the bank, viz.:	
For salaries	\$201,731 41
For taxes	85,700 72
For net expenses, except taxes, of banking house....	34,217 23
For other expenses, not including expenses of other real estate nor other expenses of banking house..	122,609 64
	444,259 00
Other payments, viz.:	
Savings Club refunds.....	\$14,357 90
Insurance premiums advanced.....	1,199 23
Cash short	1,262 68
	16,819 71
Cash on hand and in banks or trust companies December 31, 1920, after transactions of the day.....	4,959,882 65
	<u>\$51,075,990 08</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1921.....	119,984
Number of accounts opened or reopened during the year....	18,156
Number of accounts closed during year.....	16,518
Amount deposited during the year, not including dividends credited for that period	\$35,984,054 78
Amount withdrawn during the year.....	29,353,404 20
Amount of dividends credited and paid for the year, viz.:	
July 1, 1920	\$1,725,910 24
January 1, 1921.....	1,843,023 62
	3,568,933 86
Average amount of each account January 1, 1921.....	854 16
Rate per cent. of dividends to depositors during the six months ending June 30, 1920.....	4
Rate per cent. of dividends to depositors during the six months ending December 31, 1920.....	4
Total earnings of the bank for the year 1920, after allowing for amortization of premiums and discounts.....	\$5,197,112 75
Total expenses of the bank for the year 1920.....	457,010 50
Dividends paid to depositors for the year 1920.....	3,568,933 86
Net earnings for the year 1920 over expenses and dividends paid to depositors	1,171,169 39

MADISON COUNTY

57. ONEIDA SAVINGS BANK, ONEIDA

[103-105 Main street; incorporated 1866]

EUGENE E. COON, President.

IRA L. SNELL, Vice-President.

HARRISON W. COLEY, Vice-President.

H. L. PALDWIN, Treasurer.

TRUSTEES

EUGENE E. COON,
IRA L. SNELL,
HOLTON V. NOYES,
E. LELAND HUNT,

HARRISON W. COOLEY,
JOHN W. GREGG,
GEO. A. MARCELLUS,
ANTHONY B. MUNROE,
HOWARD L. BALDWIN,

RHODY TOHER,
FREDERICK A. GARVIN,
WALCOTT D. BARTLETT,
ROBERT L. CLARK.

FINANCIAL RESOURCES

Bonds and mortgages \$2,508,396 24
Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
United States	\$1,169,000 00	\$1,126,280 00	\$1,169,000 00	
Cities in other States.....	225,000 00	229,306 45	216,455 00	
Cities in this State.....	251,475 70	260,332 38	236,815 70	
Towns in this State.....	3,500 00	3,500 00	3,220 00	
Villages in this State.....	110,800 00	112,721 54	106,855 00	
School districts in this state	57,000 00	59,358 72	56,745 00	
Railroad mortgage bonds....	432,000 00	440,689 25	323,790 00	
	<u>\$2,248,775 70</u>	<u>\$2,232,188 34</u>	<u>\$2,112,880 70</u>	
				2,112,880 70
Promissory notes				5,800 00
Bankers' acceptances and bills of exchange.....				98,569 20
Banking house and lot, book value, \$28,000; cost, \$54,351.60; actual cash value				28,000 00
Cash on deposit in banks or trust companies.....				242,302 51
Cash on hand				46,874 95
Total of collectible interest				80,200 81
Amount of all other assets, viz.:				
Land contracts			\$28,487 25	
Insurance and taxes advanced.....			145 85	
Mortgage suspense accounts.....			125 49	
			<u>28,758 09</u>	
				<u>\$5,151,782 50</u>

LIABILITIES

Amount due depositors, viz.:

Principal	\$4,614,280 78	
Dividends credited or to be credited for the six months ending with December 31, 1920.....	87,072 29	
		<u>\$4,701,353 07</u>
Surplus on estimated market value		450,429 43
		<u>\$5,151,782 50</u>

Surplus on par value, \$586,324.43.

CASH TRANSACTIONS DURING THE YEAR 1920

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1920, before transactions of the day	\$476,392 30
From depositors, not including dividends credited.....	1,709,619 10
From interest on loans, deposits and investments.....	250,724 76
From mortgages	328,781 93
From redemption of stocks and bonds.....	87,696 02
From stocks and bonds sold (total par value, \$113,000)....	108,280 00
From loans paid	10,115 45
From bankers' acceptances and bills of exchange.....	190,038 38
From real estate sold.....	2,899 17

From all other sources, viz.:

Liberty and Victory bond deposits.....	\$18,937 00	
Land contracts	3,800 33	
Insurance premiums and taxes advanced, refunded..	2,541 99	
Mortgage suspense account.....	2,426 21	
Profit and loss account, sundries.....	3,739 01	
		<u>\$31,444 54</u>
		<u>\$3,195,991 65</u>

PAYMENTS

To depositors, including dividends paid to them.....	\$1,530,064 55	
For loans on bonds and mortgages	592,722 31	
For loans on stocks and bonds and other securities.....	15,311 45	
For bankers' acceptances and bills of exchange.....	288,607 58	
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$470,850).....	438,830 00	
For interest (other than dividend payments to depositors) ..	5,226 90	
For current expenses of the bank, viz.:		
For salaries	\$12,115 00	
For taxes	6,190 56	
For net expenses, except taxes, of banking house..	3,363 40	
For expenses of other real estate, viz.:		
Repairs	59 12	
Taxes	15 20	
Other	62 67	
For other expenses, not including expenses of other real estate nor other expenses of banking house..	3,083 07	
		24,889 02
Other payments, viz.:		
Insurance premiums and taxes advanced.....	\$1,821 19	
Land contracts	4,939 85	
Mortgage suspense account.....	1,985 81	
Liberty and Victory bond accounts.....	141 94	
Profit and loss account; sundries.....	2,273 49	
		11,162 38
Cash on hand and in banks or trust companies December 31, 1920, after transactions of the day.....		289,177 46
		<u>\$3,195,991 65</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1921.....	9,666
Number of accounts opened or reopened during the year....	1,104
Number of accounts closed during the year.....	1,096
Amount deposited during the year, not including dividends credited for that period.....	\$1,709,619 10
Amount withdrawn during the year	1,530,064 55
Amount of dividends credited and paid for the year, viz.:	
July 1, 1920.....	\$82,524 02
January 1, 1921.....	87,072 29
Credited at other periods.....	1,270 70
	170,867 01
Average amount of each account January 1, 1921.....	486 38
Number of accounts which exceeded \$5,000, 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.....	\$5,248 00
Rate per cent. of dividends to depositors during the six months ending June 30, 1920.....	4
Rate per cent. of dividends to depositors during the six months ending December 31, 1920.....	4
Total earnings of the bank for the year 1920, after allowing for amortization of premiums and discounts.....	\$249,845 37
Total expenses of the bank for the year 1920.....	25,441 02
Dividends paid to depositors for the year 1920.....	170,867 01
Net earnings for the year 1920 over expenses and dividends paid to depositors	53,537 34

MONROE COUNTY

58. THE EAST SIDE SAVINGS BANK OF ROCHESTER, ROCHESTER

[233 Main street, East; incorporated 1869]

W. HENRY MATHEWS, President.
WILLIAM BAUSCH, Vice-President.

WILLIAM H. DUNN, Vice-President.
AUSTIN C. JACKSON, Treasurer.

TRUSTEES

CASSIUS C. DAVY,
W. HENRY MATHEWS,
AUSTIN C. JACKSON,
WILLIAM H. DUNN,

WILLIAM BAUSCH,
FRANK A. BROWNELL,
CHARLES A. GREEN,

VALENTINE F. WHITMORE,
JOHN H. ENGERT,
CHAS. H. OCUMPAUGH,
FRED'K A. SHERWOOD,

FINANCIAL RESOURCES

Bond and mortgages\$13,283,537 00
Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
United States	\$3,823,486 00	\$3,667,071 30	\$3,792,908 50	
District of Columbia.....	100,000 00	81,171 25	100,000 00	
State of Massachusetts.....	150,000 00	158,259 60	129,750 00	
State of Wyoming.....	5,000 00	6,850 00	5,500 00	
State of Alabama.....	100,000 00	106,800 00	94,500 00	
State of Maryland.....	200,000 00	198,380 90	197,000 00	
Cities in other States.....	102,000 00	100,980 00	92,010 00	
Cities in this State.....	2,290,990 00	2,325,545 35	2,166,860 40	
Railroad mortgage bonds....	400,000 00	406,312 50	316,000 00	
	<u>\$7,171,476 00</u>	<u>\$7,051,370 90</u>	<u>\$6,894,628 90</u>	
				6,894,628 90
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				605,921 18
Cash on hand				56,482 64
Total of collectible interest				187,768 54
Amount of all other assets: Insurance premium advanced...				1,395 86
				<u>\$21,149,734 12</u>

LIABILITIES

Amount due depositors	\$19,990,320 43	
Other liabilities, viz.:		
Liberty loan deposits.....	\$17,095 43	
Dividends accrued on deposits to January 1, 1921....	63,716 66	
Expenses incurred, but unpaid, viz.:		
Taxes accrued	11,499 37	
Sundry expenses	106 89	
		<u>92,418 35</u>
Surplus on estimated market value		1,066,995 34
		<u>\$21,149,734 12</u>

Surplus on par value, \$1,343,842.44.

CASH TRANSACTIONS DURING THE YEAR 1920

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1920, before transactions of the day	\$680,848 29
From depositors, not including dividends credited	9,595,445 33
From interest on loans, deposits and investments	951,672 57
From mortgages	629,005 00
From redemption of stocks and bonds	481,110 00
From stocks and bonds sold (total par value, \$136,570.72) ...	136,570 72
From all other sources, viz.:	
Liberty bond payments by subscribers.....	\$34,997 86
Sale of real estate previously charged off.....	1,500 00
Adjustments Liberty bond accounts; exchange.....	3,100 27
	39,598 13
	\$12,514,250 04

PAYMENTS

To depositors, including dividends paid to them.....	\$7,668,805 57
For loans and bonds and mortgages	2,362,950 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$1,700,000)	1,603,635 90
For interest (other than dividend payments to depositors) ..	23,006 26
For current expenses of the bank, viz.:	
For salaries	\$49,718 10
For taxes	18,584 62
For net expenses, except taxes, of banking house.....	2,365 10
For other expenses, not including expenses of other real estate nor other expenses of banking house..	14,075 20
	84,543 02
Other payments, viz.:	
Liberty bond accounts.....	\$108,544 06
Overdrafts; forged check; cash short.....	161 41
	108,705 47
Cash on hand and in banks or trust companies December 31, 1920, after transactions of the day	662,403 82
	\$12,514,250 04

STATISTICAL INFORMATION

Number of open accounts January 1, 1921	51,841
Number of accounts opened or reopened during the year	10,429
Number of accounts closed during the year.....	8,070
Amount deposited during the year, not including dividends credited for that period	\$9,595,445 33
Amount withdrawn during the year	7,668,805 57
Amount of dividends credited and paid for the year, viz.:	
June 1, 1920.....	\$335,574 42
December 1, 1920.....	358,330 50
Credited at other periods.....	8,127 58
	702,032 50
Average amount of each account January 1, 1921	385 60
Rate per cent. of dividends to depositors during the six months ending May 31, 1920	4
Rate per cent. of dividends to depositors during the six months ending November 30, 1920.....	4
Total earnings of the bank for the year 1920, after allowing for amortization of premiums and discounts	\$970,711 76
Total expenses of the bank for the year 1920	94,160 54
Dividends paid to depositors for the year 1920	702,851 63
Net earnings for the year 1920 over expenses and dividends paid to depositors	173,699 59

59. MECHANICS SAVINGS BANK, ROCHESTER

[18 Exchange street; incorporated 1867]

ADELBERT P. LITTLE, President.	WENDELL J. CURTIS, Treasurer.
WILLIAM R. SEWARD, Vice-President.	FEDOR WILLIMEK, Asst. Secretary.
WILLIAM B. HALE, Vice-President.	GEORGE WENDT, Ass't Secretary.

TRUSTEES

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

FINANCIAL**RESOURCES**

Bonds and mortgages \$3,576,275 00
 Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
United States	\$668,500 00	\$640,673 25	\$661,646 05	
State of Massachusetts.....	15,000 00	12,796 50	11,475 00	
Cities in other States.....	145,000 00	146,434 50	139,540 00	
Cities in this State.....	107,000 00	109,741 50	98,440 00	
Villages in this State.....	62,000 00	63,762 70	62,290 00	
School districts in this State	23,300 00	24,685 03	23,967 50	
Railroad mortgage bonds...	650,000 00	639,829 90	482,110 00	
	<u>\$1,665,800 00</u>	<u>\$1,637,923 38</u>	<u>\$1,479,468 55</u>	1,479,468 55
Promissory notes				72,087 00
Bankers' acceptances and bills of exchange				123,164 08
Banking house and lot, book value, \$75,000; cost, \$94,684.16; actual cash value				75,000 00
Cash on deposit in banks or trust companies				137,911 16
Cash on hand				43,450 48
Total of collectible interest				51,979 52
Amount of all other assets, viz.:				
Taxes advanced			\$3,412 50	
Land contracts			4,300 00	
				<u>7,712 50</u>
				<u>\$5,567,048 29</u>

LIABILITIES

Amount due depositors, viz.:

Principal	\$5,115,597 50	
Dividends credited or to be credited for the six months ending with November 30, 1920.....	97,979 26	
		<u>\$5,213,576 76</u>

Other liabilities, viz.:

Dividends accrued on deposits to January 1, 1921....	\$16,329 88	
Expenses incurred, but unpaid, viz., allowed for taxes	1,000 00	
		<u>17,329 88</u>
Surplus on estimated market value		336,141 65
		<u>\$5,567,048 29</u>

Surplus on par value, \$522,473.10.

CASH TRANSACTIONS DURING THE YEAR 1920**RECEIPTS**

Cash on hand and in banks or trust companies January 1, 1920, before transactions of the day	\$181,372 78
From depositors, not including dividends credited	1,964,628 23
From interest on loans, deposits and investments	272,509 20
From mortgages	171,075 00

From redemption of stocks and bonds.....	\$29,475 00
From stocks and bonds sold (total par value, \$540,850)	522,557 41
From loans paid	51,590 00
From bankers' acceptances and bills of exchange	246,824 83
From real estate sold	7,250 00
From all other sources, viz.:	
Taxes advanced, refunded.....	\$4,230 61
Land contract	2,200 00
Appraisal fees	348 00
Liberty bond deposits forfeited.....	2,767 99
	9,546 60
	\$3,456,829 05

PAYMENTS

To depositors, including dividends paid to them	\$1,878,692 75
For loans on bonds and mortgages	407,000 00
For loans on stocks and bonds and other securities	100,267 00
For bankers' acceptances and bills of exchange	369,988 91
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$318,450)	301,527 55
For interest (other than dividend payments to depositors)...	4,565 03
For current expenses of the bank, viz.:	
For salaries	\$22,068 66
For taxes	3,177 53
For net expenses, except taxes, of banking house...	337 08
For expenses of other real estate, taxes.....	81 79
For other expenses, not including expenses of other real estate nor other expenses of banking house..	27,201 85
	52,886 91
Other payments, viz.:	
Liberty bond account.....	\$150,000 00
Taxes advanced	3,925 70
Land contracts	6,500 00
Cash short; sundries	113 56
	160,539 26
Cash on hand and in banks or trust companies December 31, 1920, after transactions of the day	181,361 64
	\$3,456,829 05

STATISTICAL INFORMATION

Number of open accounts January 1, 1921	18,870
Number of accounts opened or reopened during the year	12,387
Number of accounts closed during the year	9,048
Amount deposited during the year, not including dividends credited for that period	\$1,964,628 23
Amount withdrawn during the year	1,878,692 75
Amount of dividends credited and paid for the year, viz.:	
June 1, 1920.....	\$95,870 06
December 1, 1920.....	97,586 75
Credited at other periods.....	577 63
	194,034 43
Average amount of each account January 1, 1921	276 28
Rate per cent. of dividends to depositors during the six months ending May 31, 1920.....	4
Rate per cent. of dividends to depositors during the six months ending November 30, 1920.....	4
Total earnings of the bank for the year 1920, after allowing for amortization of premiums and discounts	\$275,783 36
Total expenses of the bank for the year 1920	51,314 62
Dividends paid to depositors for the year 1920	194,034 43
Net earnings for the year 1920 over expenses and dividends paid to depositors	30,434 31

60. MONROE COUNTY SAVINGS BANK, ROCHESTER

[33-35 State street; incorporated 1850]

RUFUS K. DRYER, President.
EDWARD BAUSCH, Vice-President.P. V. CRITTENDEN, Vice-President.
WM. CARSON, Treasurer.**TRUSTEES**

RUFUS K. DRYER,	WILLIAM B. LEE,	MARTIN F. BRISTOL,
J. ALLEN FARLEY,	PHAR. V. CRITTENDEN,	JOSEPH MICHAELS,
CYRUS F. PAINE,	EDWARD BAUSCH,	WM. A. HUBBARD, JR.,
W. OSBORNE ASHLEY,	WILLIAM CARSON,	WILLIAM C. BARRY,
JEREMIAH G. HICKEY,	CHARLES F. WRAY,	WILLIAM V. HAMILTON.

FINANCIAL.**RESOURCES**

Bonds and mortgages\$17,890,055 00
 Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
United States	\$2,571,150 00	\$2,490,320 70	\$2,574,650 00	
State of Massachusetts.....	350,000 00	372,250 00	290,750 00	
State of Tennessee.....	176,000 00	183,979 14	179,535 00	
Cities in other States.....	2,068,500 00	2,135,357 81	1,944,450 00	
Cities in this State.....	1,413,000 00	1,481,851 98	1,311,755 00	
Counties in this State.....	194,000 00	195,560 00	194,000 00	
Villages in this State.....	85,400 00	86,960 63	84,202 00	
Railroad mortgage bonds.....	2,917,000 00	3,064,253 75	2,185,650 00	
	<u>\$9,775,050 00</u>	<u>\$10,016,034 01</u>	<u>\$8,764,992 00</u>	8,764,992 00
Promissory notes				37,835 00
Bankers' acceptances and bills of exchange				792,026 64
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				633,538 94
Cash on hand				145,380 41
Total of collectible interest				507,397 19
				<u>\$28,871,225 18</u>

LIABILITIES

Amount due depositors, viz.:

Principal	\$25,991,731 31	
Dividends credited or to be credited for the six months ending with December 31, 1920.....	506,254 17	\$26,497,985 48
Other liabilities, viz.:		
Dividends accrued on deposits to January 1, 1921..	\$85,500 00	
Reserved for taxes.....	8,000 00	
Unearned interest	3,268 70	96,768 70
Surplus on estimated market value		2,276,471 00
		<u>\$28,871,225 18</u>

Surplus on par value, \$3,286,529.00.

CASH TRANSACTIONS DURING THE YEAR 1920**RECEIPTS**

Cash on hand and in banks or trust companies January 1, 1920, before transactions of the day	\$907,377 35
From depositors, not including dividends credited.....	7,245,854 38
From interest on loans, deposits and investments	1,344,487 24

From mortgages	\$1,003,326 18
From redemption of stocks and bonds	90,100 00
From stocks and bonds sold (total par value, \$285,350)	283,562 00
From loans paid	3,145 00
From bankers' acceptances and bills of exchange	1,535,281 59
From all other sources, viz.:	
Rebate on tax on surplus.....	\$4,368 94
Liberty bond deposits forfeited.....	2,778 62
War Savings stamps sold.....	1,008 39
Cashier's checks sold.....	1,224 48
Cash over: fees: refunds and rebates.....	1,376 28
	10,756 71
	<u>\$12,423,890 45</u>

PAYMENTS

To depositors, including dividends paid to them	\$7,233,214 27
For loans on bonds and mortgages	1,387,900 00
For loans on stocks and bonds and other securities	40,980 00
For bankers' acceptances and bills of exchange	2,327,308 23
For stocks and bonds purchased, including premiums, com- missions, etc. (total par value, \$575,000)	512,506 08
For interest (other than dividend payments to depositors) ..	6,407 99
For current expenses of the bank, viz.:	
For salaries	\$73,285 79
For taxes	17,063 18
For net expenses, except taxes, of banking house....	588 67
For other expenses, not including expenses of other real estate nor other expenses of banking house..	40,936 38
	131,874 02
Other payments, viz.:	
Surplus tax, overpayment.....	\$2,261 21
Loan and examining committees.....	2,197 00
War Savings stamps purchased; cash short; sun- dries	332 30
	4,790 51
Cash on hand and in banks or trust companies December 31, 1920, after transactions of the day	778,919 35
	<u>\$12,423,890 45</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1921.....	36,284
Number of accounts opened or reopened during the year	5,176
Number of accounts closed during the year	4,796
Amount deposited during the year, not including dividends credited for that period	\$7,245,854 38
Amount withdrawn during the year	7,233,214 27
Amount of dividends credited and paid for the year, viz.:	
June 1, 1920	\$491,360 82
December 1, 1920.....	500,498 89
Credited at other periods.....	13,144 44
	1,005,004 15
Average amount of each account January 1, 1921	730 00
Rate per cent. of dividends to depositors during the six months ending May 31, 1920.....	4
Rate per cent. of dividends to depositors during the six months ending November 30, 1920.....	4
Total earnings of the bank for the year 1920, after allowing for amortization of premiums and discounts	\$1,380,315 61
Total expenses of the bank for the year 1920	141,475 02
Dividends paid to depositors for the year 1920	1,005,004 15
Net earnings for the year 1920 over expenses and dividends paid to depositors	233,836 44

61. ROCHESTER SAVINGS BANK, ROCHESTER

[47 Main street, West; incorporated 1831]

HAROLD P. BREWSTER, President. JAMES S. WATSON, Vice-President.
 GRANGER A. HOLLISTER, Vice-Pres. HENRY S. HANFORD, Treasurer.
 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,
 FREDERICK S. TODD, WILLIAM S. MORSE, HENRY S. HANFORD.

FINANCIAL**RESOURCES**

Bonds and mortgages\$22,795,658 33
 Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
United States	\$5,015,250 00	\$4,825,180 85	\$5,011,250 00	
State of New York.....	100,986 70	102,736 70	98,486 70	
State of Massachusetts.....	150,000 00	163,312 50	129,750 00	
State of Mississippi.....	100,000 00	101,345 00	99,000 00	
State of South Dakota.....	200,000 00	205,758 70	200,500 00	
Cities in other States.....	2,275,500 00	2,366,445 03	2,182,180 00	
Cities in this State.....	1,342,000 00	1,396,121 20	1,297,635 00	
Counties in this State.....	188,000 00	197,935 49	179,600 00	
Towns in this State.....	22,339 04	22,655 56	22,519 04	
Villages in this State.....	121,500 00	123,893 71	120,848 00	
School districts in this State	56,823 66	57,906 80	56,912 00	
Railroad mortgage bonds....	7,762,000 00	7,920,986 99	6,249,155 00	
	<u>\$17,334,399 40</u>	<u>\$17,484,277 53</u>	<u>\$15,647,835 74</u>	
Promissory notes				15,647,835 74
Bankers' acceptances and bills of exchange.....				204,426 00
Banking house and lot, book value, \$340,887.23; cost, \$590,- 577.69; actual cash value				100,000 00
Other real estate, book value, \$785; cost, \$785; actual cash value				340,887 23
Cash on deposit in banks or trust companies.....				785 00
Cash on hand				1,376,286 46
Total of collectible interest				499,602 75
Amount of all other assets, viz.:				480,783 96
Land contract			\$18,075 46	
Insurance premiums advanced.....			20 00	
				<u>18,095 46</u>
				<u>\$41,464,360 93</u>

LIABILITIES

Amount due depositors.....\$38,689,397 76

Other liabilities, viz.:

Liberty loan deposits.....	\$49,064 99	
Dividends accrued on deposits to January 1, 1921..	125,500 00	
Interest accrued on Liberty loan deposits.....	8,133 33	
Reserved for taxes.....	10,500 00	
		<u>193,198 32</u>
Surplus on estimated market value		2,581,764 85
		<u>\$41,464,360 93</u>
Surplus on par value, \$4,268,328.51.		

CASH TRANSACTIONS DURING THE YEAR 1920**RECEIPTS**

Cash on hand and in banks or trust companies January 1, 1920, before transactions of the day.....	\$1,878,132 44
From depositors, not including dividends credited.....	15,042,665 89
From interest on loans, deposits and investments.....	1,817,105 64

From mortgages		\$899,427 40
From redemption of stocks and bonds.....		945,443 03
From stocks and bonds sold (total par value, \$300,000) ..		287,487 90
From loans paid		325,948 54
From bankers' acceptances and bills of exchange.....		1,448,227 51
From real estate sold		1,350 00
From all other sources, viz.:		
Liberty bond deposits.....	\$390,510 34	
Land contracts	3,858 87	
Profit exchange of bonds.....	594 15	
Insurance premiums advanced refunded.....	136 73	
New York drafts issued; old material sold.....	95 15	
		<u>395,195 24</u>
		<u>\$23,040,983 59</u>

PAYMENTS

To depositors, including dividends paid to them.....		\$11,717,234 72
For loans on bonds and mortgages		4,181,053 67
For loans on stocks and bonds and other securities.....		255,540 00
For bankers' acceptances and bills of exchange.....		1,548,227 51
For stocks and bonds purchased, including premiums, com- missions, etc. (total par value, \$2,606,000).....		2,421,443 80
For interest (other than dividend payments to depositors) ..		27,670 80
For current expenses of the banks, viz.:		
For salaries	\$94,126 70	
For taxes	19,778 56	
For net expenses, except taxes, of banking house....	8,931 93	
For expenses of other real estate, taxes.....	49 75	
For other expenses, not including expenses of other real estate nor other expenses of banking house..	33,296 23	
		<u>156,183 22</u>
Other payments, viz.:		
Liberty bond accounts.....	\$756,234 12	
Addition to banking house.....	100,088 60	
Land contracts	978 86	
Insurance premiums advanced; cash short; over- drafts and forged checks.....	439 08	
		<u>857,740 66</u>
Cash on hand and in banks or trust companies December 31, 1920, after transactions of the day.....		1,875,889 21
		<u>\$23,040,983 59</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1921.....		76,416
Number of accounts opened or reopened during the year.....		17,894
Number of accounts closed during the year		13,600
Amount deposited during the year, not including dividends credited for that period		\$15,042,665 89
Amount withdrawn during the year		11,717,234 72
Amount of dividends credited and paid for the year, viz.:		
June 1, 1920.....	\$661,414 30	
December 1, 1920.....	708,381 16	
Credited at other periods.....	13,015 16	
		<u>1,377,810 62</u>
Average amount of each account January 1, 1921.....		506 29
Rate per cent. of dividends to depositors during the six months ending May 31, 1920.....		4
Rate per cent. of dividends to depositors during the six months ending November 30, 1920.....		4
Total earnings of the bank for the year 1920, after allowing for amortization of premiums and discounts.....	\$1,878,275 87	
Total expenses of the bank for the year 1920.....	159,703 18	
Dividends paid to depositors for the year 1920.....	1,377,810 62	
Net earnings for the year 1920 over expenses and dividends paid to depositors		<u>340,762 07</u>

MONTGOMERY COUNTY

62. AMSTERDAM SAVINGS BANK, AMSTERDAM

[11 Division street; incorporated 1886]

CHARLES E. FRENCH, President.	MYRON E. JONES, Treasurer.
JAMES T. SUGDEN, Vice-President.	THOMAS MORPHY, Secretary.
SEELY CONOVER, Vice-President.	RALPH A. HALLENBECK, Ass't Treas.

TRUSTEES

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

FINANCIAL

RESOURCES

Bonds and mortgages \$3,838,251 00
 Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
United States	\$2,029,000 00	\$1,943,329 37	\$1,942,525 00	
State of New York.....	75,900 00	81,725 00	80,250 00	
State of Wyoming.....	3,000 00	4,005 00	3,300 00	
State of South Dakota....	20,000 00	20,000 00	20,000 00	
State of Oregon.....	25,000 00	23,756 29	21,500 00	
State of Utah.....	10,000 00	8,884 50	8,884 50	
Cities in other States.....	389,000 00	403,121 68	400,237 63	
Cities in this State.....	811,241 98	829,975 27	784,876 98	
Counties in this State....	140,000 00	142,025 51	140,300 00	
Towns in this State.....	28,800 00	28,987 80	28,640 00	
Villages in this State.....	213,385 05	220,012 40	211,641 31	
School districts in this State	42,150 00	43,273 20	44,280 50	
Railroad mortgage bonds....	777,000 00	734,187 99	617,200 00	
	<u>\$4,563,577 03</u>	<u>\$4,483,284 01</u>	<u>\$4,303,635 97</u>	
Promissory notes				4,303,635 97
Bankers' acceptances and bills of exchange.....				16,807 99
Banking house and lot, book value, \$38,000; cost, \$104,391.65; actual cash value				165,990 74
Cash on deposit in banks or trust companies				38,000 00
Cash on hand				684,956 68
Total of collectible interest				56,593 34
				<u>108,918 62</u>
				<u><u>\$9,213,154 34</u></u>

LIABILITIES

Amount due depositors, viz.:			
Principal		\$8,403,581 59	
Dividends credited or to be credited for the six months ending with December 31, 1920.....		154,781 50	
		<u>\$8,558,363 09</u>	
Surplus on estimated market value			654,791 25
			<u><u>\$9,213,154 34</u></u>

Surplus on par value, \$914,732.31.

CASH TRANSACTIONS DURING THE YEAR 1920

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1920, before transactions of the day	\$581,104 40
From depositors, not including dividends credited.....	3,482,823 45
From interest on loans, deposits and investments.....	402,609 14
From mortgages	395,212 00
From redemption of stocks and bonds.....	433,404 83
From loans paid	13,200 00
From bankers' acceptances and bills of exchange.....	347,389 06
	<hr/>
	\$5,655,742 88

PAYMENTS

To depositors, including dividends paid to them.....	\$2,429,315 64
For loans on bonds and mortgages	612,895 00
For loans on stocks and bonds and other securities.....	30,007 99
For bankers' acceptances and bills of exchange.....	513,379 80
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$1,358,500).....	1,284,036 04
For interest (other than dividend payments to depositors) ..	9,252 69
For current expenses of the bank, viz.:	
For salaries	\$18,331 60
For taxes	6,158 12
For net expenses, except taxes, of banking house....	629 99
For other expenses, not including expenses of other real estate nor other expenses of banking house..	10,185 99
	<hr/>
	35,305 70
Cash on hand and in banks or trust companies December 31, 1920, after transactions of the day.....	741,550 02
	<hr/>
	\$5,655,742 88

STATISTICAL INFORMATION

Number of open accounts January 1, 1921.....	15,941
Number of accounts opened or reopened during the year..	1,949
Number of accounts closed during the year.....	1,700
Amount deposited during the year, not including dividends credited for that period	\$3,482,823 45
Amount withdrawn during the year	2,429,315 64
Amount of dividends credited and paid for the year, viz.:	
July 1, 1920.....	\$139,638 99
January 1, 1921.....	154,781 50
	<hr/>
	294,420 49
Average amount of each account January 1, 1921.....	536 87
Rate per cent. of dividends to depositors during the six months ending June 30, 1920	4
Rate per cent. of dividends to depositors during the six months ending December 31, 1920.....	4
Total earnings of the bank for the year 1920, after allowing for amortization of premiums and discounts.....	\$415,283 61
Total expenses of the bank for the year 1920.....	35,305 70
Dividends paid to depositors for the year 1920.....	294,420 49
Net earnings for the year 1920 over expenses and dividends to depositors	85,557 42
	<hr/>

NASSAU COUNTY

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

FINANCIAL

RESOURCES

Bonds and mortgages	\$2,056,175 00
Stock and bond investments, viz.:	

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
United States	\$320,600 00	\$313,308 90	\$306,133 65	
State of New York.....	20,000 00	21,450 00	21,500 00	
Cities in other States.....	118,000 00	124,009 73	118,000 00	
Cities in this State.....	116,000 00	120,973 30	112,065 00	
Counties in this State.....	30,000 00	30,486 34	30,400 00	
Towns in this State.....	5,500 00	6,600 00	5,725 00	
Villages in this State.....	5,000 00	4,950 00	5,000 00	
School districts in this State	110,000 00	110,334 64	108,635 00	
Railroad mortgage bonds....	663,000 00	642,517 25	640,147 25	
	<u>\$1,388,100 00</u>	<u>\$1,374,630 16</u>	<u>\$1,245,595 90</u>	
Bankers acceptances and bills of exchange.....				1,245,595 90
Banking house and lot, book value, \$31,680.55; cost, \$43,194.72; actual cash value				155,551 97
Other real estate, book value, \$9,073.90; cost, \$11,470.84; actual cash value				31,680 55
Cash on deposit in banks or trust companies.....				11,470 84
Cash on hand				132,500 14
Total of collectible interest				2,335 66
Amount of all other assets, viz.:				52,153 44
Taxes and insurance premiums advanced.....		\$1,190 85		
Repairs paid as mortgagee.....		406 00		
				<u>1,595 85</u>
				<u>\$3,689,059 35</u>

LIABILITIES

Amount due depositors, viz.:

Principal	\$3,347,508 98
Dividends credited or to be credited for the six months ending with December 31, 1920.....	61,222 66
	<u>\$3,408,731 64</u>

Other liabilities, viz.:

Expenses incurred, but unpaid, viz.: Commission sale of property	\$325 00	\$325 00
Surplus on estimated market value.....		280,002 71
		<u>\$3,689,059 35</u>

Surplus on par value, \$422,506.81.

CASH TRANSACTIONS DURING THE YEAR 1920

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1920, before transactions of the day.....		\$150,072 11
From depositors, not including dividends credited		1,092,481 64
From interest on loans, deposits and investments.....		175,710 21
Net income from banking house		2,364 62
From rents from other real estate.....		661 23
From mortgages		132,870 00
From redemption of stocks and bonds.....		33,500 00
From bankers' acceptances and bills of exchange.....		179,292 95
From real estate sold		79,991 66
From all other sources, viz.:		
Insurance premiums, taxes and repairs, expenses advanced, refunded	\$5,917 00	
Deposit on bond bid refunded.....	2,500 00	
Real estate contract.....	900 00	
Fees; refunds, etc.....	1,282 08	
		<u>10,599 08</u>
		<u>\$1,857,543 50</u>

PAYMENTS

To depositors, including dividends paid to them		\$885,524 68
For loans on bonds and mortgages		312,920 00
For bankers' acceptances and bills of exchange.....		334,844 92
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$110,000).....		97,648 50
For interest (other than dividend payments to depositors) ..		1,660 45
For current expenses of the bank, viz.:		
For salaries	\$12,440 00	
For taxes	4,340 07	
For expenses of other real estate, viz.:		
Repairs	219 74	
Insurance	149 48	
Taxes	550 83	
Other	370 94	
For other expenses, not including expenses of other real estate nor other expenses of banking house..	3,061 91	
		<u>21,132 97</u>
For real estate acquired by foreclosure, or in settlement of debts due the bank		52,795 89
Other payments, viz.:		
Insurance premiums, taxes and cost of repairs advanced	\$3,911 55	
Addition to banking house.....	6,680 55	
Deposit on bond bid.....	2,500 00	
Fees, foreclosure expenses, commission sale of real estate, sundries	3,088 19	
		<u>16,180 29</u>
Cash on hand and in banks or trust companies December 31, 1920, after transactions of the day.....		134,835 80
		<u>\$1,857,543 50</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1921.....		5,608
Number of accounts opened or reopened during the year....		737
Number of accounts closed during the year.....		581
Amount deposited during the year, not including dividends credited for that period.....	\$1,092,481	64
Amount withdrawn during the year.....	885,524	68
Amount of dividends credited and paid for the year, viz:		
July 1, 1920.....	\$56,548	54
January 1, 1921.....	61,222	66
		<u>117,771 20</u>
Average amount of each account January 1, 1921.....		607 83
Rate per cent. of dividends to depositors during the six months ending June 30, 1920		4
Rate per cent. of dividends to depositors during the six months ending December 31, 1920.....		4
Total earnings of the bank for the year 1920, after allowing for amortization of premiums and discounts.....	\$184,930	55
Total expenses of the bank for the year 1920.....	21,727	11
Dividends paid to depositors for the year 1920.....	117,771	20
Net earnings for the year 1920 over expenses and dividends paid to depositors		<u><u>45,432 24</u></u>

NEW YORK COUNTY

64. 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,	WM. M. CAMPBELL,	GEORGE DEBEVOISE,
JAMES F. FARGO,	JOHN V. IRWIN,	F. CLIFFE JOHNSTON,
L. DUNCAN BULKLEY,	HENRY R. SUTPHEN,	CHAS. F. DESHLER,
WILLIAM C. STORY,	FRED. M. JOHNSON,	H. S. CARPENTER.

FINANCIAL

RESOURCES

Bonds and mortgages		\$2,593,665 00
Stock and bond investments, viz.:		
<i>Stocks and bonds</i>	Par value	Original cost
United States	\$2,401,400 00	\$2,267,605 85
Cities in this State.....	45,000 00	45,329 03
Railroad mortgage bonds...	608,000 00	584,528 05
	\$3,054,400 00	\$2,897,462 93
		\$2,357,543 60
Promissory notes		\$2,857,543 60
Bankers' acceptances and bills of exchange.....		190,910 00
Banking house and lot, book value, \$5,053.24; cost, \$34,721.64; actual cash value		455,446 16
Other real estate, book value, \$8,106.43; cost, \$8,106.43; actual cash value		25,000 00
Cash on deposit in banks or trust companies.....		8,106 43
Cash on hand.....		416,498 77
Total of collectible interest.....		5,637 22
Amount of all other assets, viz.:		62,783 10
Furniture and fixtures.....		\$3,000 00
Christmas club		462 75
		3,462 75
		\$6,619,053 03

LIABILITIES

Amount due depositors, viz.:		
Principal	\$6,251,628 96	
Dividends credited or to be credited for the six months ending with December 31, 1920.....	99,672 30	
		\$6,351,301 26
Other liabilities, viz.:		
Christmas and Thrift club deposits.....	\$11,798 39	
Warranty	10,000 00	
Liberty bond deposits	6,061 00	
Unearned discount	2,885 07	
Expenses incurred, but unpaid: Rent.....	1,166 66	
		31,911 12
Surplus on estimated market value.....		235,840 65
		\$6,619,053 03

Surplus on par value, \$432,697.05.

CASH TRANSACTIONS DURING THE YEAR 1920

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1920, before transactions of the day.....		\$265,832 99
From depositors, not including dividends credited.....		4,941,373 10
From interest on loans, deposits and investments.....		271,293 63
Net income from banking house.....		1,265 50
From rents from other real estate.....		2,662 10
From mortgages.....		66,375 00
From redemption of stocks and bonds.....		156,000 00
From stocks and bonds sold (total par value, \$91,500).....		91,500 00
From loans paid.....		150,020 00
From bankers' acceptances and bills of exchange.....		1,069,037 91
From real estate sold.....		85,450 00
From all other sources, viz.:		
Liberty bond deposits by subscribers; Liberty bonds sold, forfeited deposits on Liberty bonds.....	\$167,074 00	
Thrift and Christmas club deposits.....	15,392 39	
Demand loans paid.....	350,000 00	
Warranty bond paid.....	10,000 00	
Discounts, suspense.....	4,826 50	
		547,262 89
		<u>\$7,648,103 12</u>

PAYMENTS

To depositors, including dividends paid to them.....		\$3,570,235 19
For loans on bonds and mortgages.....		624,100 00
For loans on stocks and bonds and other securities.....		170,660 00
For bankers' acceptances and bills of exchange.....		1,524,484 07
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$757,200).....		710,227 85
For interest (other than dividend payments to depositors)...		6,204 57
For current expenses of the bank, viz.:		
For salaries.....	\$22,902 35	
For taxes.....	79 20	
For rent of banking rooms.....	7,000 00	
For expenses of other real estate, viz.:		
Repairs.....	223 13	
Insurance.....	146 48	
Taxes.....	667 31	
Other.....	718 26	
For other expenses, not including expenses of other real estate nor other expenses of banking house..	9,956 86	
		41,594 09
For real estate acquired by foreclosure, or in settlement of debts due the bank.....		8,106 43
Other payments, viz.:		
Demand loans.....	\$500,000 00	
Liberty bond accounts.....	57,856 00	
Thrift and Christmas club withdrawals.....	4,066 75	
Attorneys' fees, furniture and fixtures, suspense....	3,442 18	
		570,354 93
Cash on hand and in banks or trust companies December 31, 1920, after transactions of the day.....		422,135 99
		<u>\$7,648,103 12</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1921.....	15,947
Number of accounts opened or reopened during the year.....	5,373
Number of accounts closed during the year.....	3,225
Amount deposited during the year, not including dividends credited for that period.....	\$4,941,373 10
Amount withdrawn during the year.....	3,570,235 19

Amount of dividends credited and paid for the year, viz.:

July 1, 1920.....	\$86,213 41	
January 1, 1921.....	99,672 30	
		\$185,885 71
Average amount of each account January 1, 1921.....		398 27
Rate per cent. of dividends to depositors during the six months ending June 30, 1920.....		4
Rate per cent. of dividends to depositors during the six months ending December 31, 1920.....		4
Total earnings of the bank for the year 1920, after allowing for amortization of premiums and discounts.....	\$287,714 24	
Total expenses of the bank for the year 1920.....	47,093 84	
Dividends paid to depositors for the year 1920.....	185,885 71	
Net earnings for the year 1920 over expenses and dividends paid to depositors		<u>54,734 69</u>

From stocks and bonds sold (total par value, \$3,718,000) . . .	\$3,626,691 00
From bankers' acceptances and bills of exchange	4,867,559 79
From real estate sold	37,500 00
From all other sources, viz.:	
Discount on acceptances	\$16,058 14
War savings stamps sold, interest adjustment	1,026 16
From receiver mortgaged premises	848 40
	<u>17,932 70</u>
	<u>\$53,576,068 75</u>

PAYMENTS

To depositors, including dividends paid to them	\$25,005,274 34
For loans on bonds and mortgages	7,887,000 00
For loans on stocks and bonds and other securities	2,000,000 00
For bankers' acceptances and bills of exchange	5,972,559 79
For stocks and bonds purchased, including premiums, com- missions, etc. (total par value, \$6,510,750)	6,083,188 03
For interest (other than dividend payments to depositors) . . .	64,349 02
For current expenses of the bank, viz.:	
For salaries	\$219,605 85
For taxes	28,433 96
For net expenses, except taxes, of banking house	10,632 80
For expenses of other real estate, viz.:	
Repairs	613 92
Taxes	56 50
For other expenses, not including expenses of other real estate nor other expenses of banking house	53,548 42
	<u>312,891 45</u>
Other payments, viz.:	
Commission sale of real estate	\$692 50
Cash short, interest adjustment	1,174 25
	<u>1,866 75</u>
Cash on hand and in banks or trust companies December 31, 1920, after transactions of the day	<u>6,248,939 37</u>
	<u>\$53,576,068 75</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1921	143,369
Number of accounts opened or reopened during the year	18,983
Number of accounts closed during the year	17,323
Amount deposited during the year, not including dividends credited for that period	\$30,554,153 85
Amount withdrawn during the year	25,005,274 34
Amount of dividends credited and paid for the year, viz.:	
July 1, 1920	\$1,878,111 05
January 1, 1921	1,973,836 26
	<u>3,851,947 31</u>
Average amount of each account January 1, 1921	758 44
Number of accounts which exceeded \$5,000, exclusive of dividends credited, at the last trial balance of depositors' ledgers, except deposits arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate	3
Total amount of such accounts	\$15,108 58
Rate per cent. of dividends to depositors during the six months ending June 30, 1920	4
Rate per cent. of dividends to depositors during the six months ending December 31, 1920	4
Total earnings of the bank for the year 1920, after allowing for amortization of premiums and discounts	\$5,116,192 30
Total expenses of the bank for the year 1920	403,992 59
Dividends paid to depositors for the year 1920	3,851,947 31
Net earnings for the year 1920 over expenses and dividends paid to depositors	<u>860,252 40</u>

66. THE BOWERY SAVINGS BANK, NEW YORK CITY

[128-130 Bowery; incorporated 1834]

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

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,	DANIEL G. TENNEY,	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,
JOHN T. TERRY,	J. SINCLAIR ARMSTRONG,	FRANK PRESBREY,
	CHESTER A. BRAMAN.	

FINANCIAL
RESOURCES

Bonds and mortgages \$86,813,250 00
 Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
United States	\$25,807,400 00	\$25,044,649 65	\$25,320,246 80	
State of New York	874,000 00	897,210 00	834,670 00	
State of Massachusetts	400,000 00	411,375 00	358,000 00	
Cities in other States.....	4,072,000 00	4,330,880 06	3,837,906 00	
Cities in this State.....	4,551,500 00	4,762,797 88	4,321,481 25	
Railroad mortgage bonds... 30,691,000 00		32,951,121 77	26,101,206 43	
Land Bank of the State of New York	25,000 00	25,234 75	25,000 00	
	<u>\$66,420,900 00</u>	<u>\$68,473,269 11</u>	<u>\$60,798,509 48</u>	60,798,509 48
Promissory notes				71,804 00
Bankers' acceptances and bills of exchange				6,929,430 39
Banking house and lot, book value, \$225,000; cost, \$871,080.91; actual cash value				225,000 00
Cash on deposit in banks or trust companies				8,109,079 80
Cash on hand				1,401,578 57
Total of collectible interest				2,466,540 51
Amount of all other assets, viz.:				
Taxes advanced			\$8,586 78	
United States bonds.....			4,644 73	
				<u>13,231 51</u>
				<u>\$166,828,424 26</u>

LIABILITIES

Amount due depositors, viz.:

Principal	\$149,099,402 13	
Dividends credited or to be credited for the six months ending with December 31, 1920.....	2,671,634 82	
		<u>\$151,771,036 75</u>
Other liabilities: Unearned discount		57,609 80
Surplus on estimated market value		14,999,777 71
		<u>\$166,828,424 26</u>

Surplus on par value, \$20,622,168.23.

CASH TRANSACTIONS DURING THE YEAR 1920

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1920, before transactions of the day.....	\$8,640,077 13
From depositors, not including dividends credited	57,099,722 70
From interest on loans, deposits and investments	7,048,779 37
From rents from other real estate	2,956 59
From mortgages	2,577,200 00
From redemption of stocks and bonds	6,829,549 43
From stocks and bonds sold (total par value, \$5,508,450)	5,156,850 00
From loans paid	137,654 50
From bankers' acceptances and bills of exchange.....	15,885,250 59
From real estate sold	133,500 00

From all other sources, viz.:

Through merger with Universal Savings Bank.....	\$25,808 18	
Rents and other receipts from "Other real estate".....	4,572 99	
Taxes advanced, refunded.....	5,685 12	
Bonds sold to depositors.....	548 30	
Sundry items.....	4,016 80	
		<u>\$40,631 39</u>
		<u>\$103,552,171 70</u>

PAYMENTS

To depositors, including dividends paid to them	\$41,816,045 79	
For loans on bonds and mortgages	15,905,900 00	
For loans on stocks and bonds and other securities	110,629 00	
For bankers' acceptances and bills of exchange	22,531,370 68	
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$13,843,500).....	13,011,484 23	
For interest (other than dividend payments to depositors) ...	143,099 33	
For current expenses of the bank, viz.:		
For salaries	\$197,379 25	
For taxes	93,828 42	
For net expenses, except taxes, of banking house...	26,765 15	
For rent of banking rooms.....	270 83	
For expenses of other real estate, viz.:		
Repairs	350 79	
Insurance	501 88	
Taxes	1,322 92	
Other	492 31	
For other expenses, not including expenses of other real estate nor other expenses of banking house..	90,631 73	
		411,543 28
For real estate acquired by foreclosure, or in settlement of debts due the bank		3,350 00
Other payments, viz.:		
Banking house site purchased.....	\$75,000 00	
Taxes advanced	1,817 67	
On merger agreement.....	31,151 35	
Cash differences	122 00	
		108,091 02
Cash on hand and in banks or trust companies December 31, 1920, after transactions of the day		<u>9,510,658 37</u>
		<u>\$103,552,171 70</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1921	164,863
Number of accounts opened or reopened during the year	27,861
Number of accounts closed during the year	32,468
Amount deposited during the year, not including dividends credited for that period	\$57,099,722 70
Amount withdrawn during the year	41,816,045 79
Amount of dividends credited and paid for the year, viz.:	
July 1, 1920.....	\$2,424,283 15
January 1, 1921.....	2,671,634 62
	5,095,917 77
Average amount of each account January 1, 1921	920 59
Number of accounts which exceeded \$5,000, 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	\$5,001 00
Rate per cent. of dividends to depositors during the six months ending June 30, 1920	4
Rate per cent. of dividends to depositors during the six months ending December 31, 1920	4
Total earnings of the bank for the year 1920, after allowing for amortization of premiums and discounts	\$7,201,378 67
Total expenses of the bank for the year 1920	500,304 43
Dividends paid to depositors for the year 1920	5,095,917 77
Net earnings for the year 1920 over expenses and dividends paid to depositors	<u>1,605,156 47</u>

67. BROADWAY SAVINGS INSTITUTION, NEW YORK CITY

[5-7 Park place; incorporated 1851]

RICHARD B. KELLY, Vice-President.
EUGENE BRITTON, Vice-President.LOUIS F. FERRIS, Secretary.
COURTLANDT P. DIXON, Treasurer.**TRUSTEES**EUGENE BRITTON,
OSCAR T. MACKEY,
RICHARD B. KELLY,
REMSEN JOHNSON,
EDWARD TOWNSEND,FRANK C. POUCHER,
CHARLES A. FRANK,
SAMUEL S. BLOOD,
HENRY A. HOWARTH,EDWARD E. WATTS,
RICHARD KELLY,
COURTLANDT P. DIXON,
EDWARD D. KING,
CHARLES J. RICHTER.**FINANCIAL****RESOURCES**Bonds and mortgages \$8,573,050 00
Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
United States	\$454,700 00	\$448,446 59	\$454,700 00	
Cities in other States.....	200,000 00	222,328 00	187,000 00	
Cities in this State.....	208,000 00	220,404 48	201,350 54	
Counties in this State.....	50,000 00	48,828 55	48,828 55	
Railroad mortgage bonds...	2,568,000 00	2,673,796 27	2,329,409 68	
	<u>\$3,480,700 00</u>	<u>\$3,613,803 89</u>	<u>\$3,221,288 77</u>	
Promissory notes				3,221,288 77
Banking house and lot, book value, \$230,000; cost, \$271,261.83; actual cash value				363,601 95
Other real estate, book value, \$592,400; cost, \$604,464.71; actual cash value				230,000 00
Cash on deposit in banks or trust companies				592,400 00
Cash on hand				347,921 67
Total of collectible interest				44,028 34
				<u>142,543 41</u>
				<u>\$13,514,834 14</u>

LIABILITIES

Amount due depositors, viz.:

Principal	\$12,617,690 45	
Dividends credited or to be credited for the six months ending with December 31, 1920.....	238,718 51	
		\$12,856,408 96
Other liabilities: Held for mortgagor's account and Christmas Club deposits		1,755 20
Surplus on estimated market value		656,669 98
		<u>\$13,514,834 14</u>

Surplus on par value, \$916,081.21.

CASH TRANSACTIONS DURING THE YEAR 1920**RECEIPTS**

Cash on hand and in banks or trust companies January 1, 1920, before transactions of the day	\$691,028 37
From depositors, not including dividends credited	3,514,230 76
From interest on loans, deposits and investments	682,526 76
From rents from other real estate	18,657 82
From mortgages	383,700 00
From redemption of stocks and bonds	918,000 00
From loans paid	280,816 39
From real estate sold	246,094 45

From all other sources, viz.:

From mortgagors to secure payment of interest and taxes	\$22,087 68	
Christmas Savings club deposits.....	772 00	
		<u>\$22,809 68</u>
		<u><u>\$6,757,864 23</u></u>

PAYMENTS

To depositors, including dividends paid to them		\$4,650,797 89
For loans on bonds and mortgages		344,500 00
For loans on stocks and bonds and other securities		591,139 95
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$693,050)		662,091 81
For interest (other than dividend payments to depositors) ...		8,512 13
For current expenses of the bank, viz.:		
For salaries	\$46,981 16	
For taxes	8,008 24	
For net expenses, except taxes, of banking house..	729 24	
For expenses of other real estate, viz.:		
Repairs	1,269 50	
Insurance	1,058 63	
Taxes	13,962 00	
Other	554 58	
For other expenses, not including expenses of other real estate nor other expenses of banking house..	10,696 79	
		<u>83,260 14</u>
Other payments, viz.:		
Interest and taxes paid for mortgagors.....	\$25,137 30	
Forged drafts	475 00	
		<u>25,612 30</u>
Cash on hand and in banks or trust companies December 31, 1920, after transactions of the day		391,950 01
		<u><u>\$6,757,864 23</u></u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1921		15,024
Number of accounts opened or reopened during the year....		2,419
Number of accounts closed during the year.....		2,801
Amount deposited during the year, not including dividends credited for that period.....	\$3,514,230 76	
Amount withdrawn during the year.....	4,650,797 89	
Amount of dividends credited and paid for the year, viz.:		
July 1, 1920.....	\$246,964 03	
January 1, 1921.....	238,718 51	
		<u>485,682 54</u>
Average amount of each account January 1, 1921.....		855 72
Rate per cent. of dividends to depositors during the six months ending June 30, 1920.....		4
Rate per cent. of dividends to depositors during the six months ending December 31, 1920.....		4
Total earnings of the bank for the year 1920, after allowing for amortization of premiums and discounts.....	\$690,700 58	
Total expenses of the bank for the year 1920.....	83,260 14	
Dividends paid to depositors for the year 1920.....	485,682 54	
Net earnings for the year 1920 over expenses and dividends paid to depositors		<u>121,757 90</u>

68. 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.	ADOLF KOPPEL, Treasurer.
CARL GOEPEL, Vice-President.	CHAS. W. MUHLHAUSEN, Comptroller.
THEO. SCHORSKE, Secretary.	ADOLPH REPPERT, Cashier.
WM. BARDEWYCK, Asst. Comp.	CHAS. H. REGNAULT, Asst. Cashier.
ARTHUR GRENINGEN, Asst. Secretary.	

TRUSTEES

DALLAS B. PRATT,	THOMAS F. VIETOR,	GEORGE C. VANTUYL, Jr.,
JAMES SPEYER,	GEORGE LEASK,	F. T. FLEITMANN,
ADOLF KOPPEL,	CARL GOEPEL,	JOSEPH F. STILLMAN,
REINHARD SIEDENBURG,	ADOLF KUTTROFF,	ERNST PFARRIUS,
FRITZ ACHELIS,	HUBERT CILLIS,	RUDOLF ERBSLOH,
DANIEL SCHNAKENBERG,	GUSTAV SCHWAB,	AUGUST ZINSSEE,
ALBERT TAG,	WILLIAM SCHALL,	CARL L. SCHURZ,
LOUIS WATJEN,	F. W. LAFRENTZ,	GEORGE H. KRETZ,
	HENRY RUELENDER.	

FINANCIAL**RESOURCES**

Bonds and mortgages \$57,876,698 57
 Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
United States	\$13,481,850 00	\$13,122,788 30	\$13,472,850 00	
State of New York	1,050,000 00	1,111,458 75	1,029,750 00	
State of Alabama	500,000 00	546,200 00	472,500 00	
State of California	900,000 00	841,500 00	814,500 00	
State of Louisiana	199,000 00	199,124 37	199,000 00	
State of Maryland	100,000 00	100,695 00	96,000 00	
State of Massachusetts	2,150,000 00	2,320,409 50	1,848,500 00	
State of Oklahoma	87,000 00	87,217 50	84,390 00	
State of Oregon	50,000 00	47,481 73	47,435 59	
State of South Dakota	756,000 00	755,043 11	747,250 00	
State of Tennessee	982,000 00	1,053,716 99	980,665 00	
State of Utah	275,000 00	278,141 88	254,375 00	
Cities in other States	8,114,750 00	8,489,973 01	7,845,017 22	
Cities in this State	3,030,000 00	3,132,366 73	2,732,717 00	
Railroad mortgage bonds	26,035,848 00	26,490,252 26	21,007,908 34	
	<u>\$57,711,448 00</u>	<u>\$58,576,369 13</u>	<u>\$51,632,858 15</u>	
Promissory notes				51,632,858 15
Bankers' acceptances and bills of exchange				1,029,350 00
Banking house and lot, book value, \$750,000; cost, \$1,408,331.08; actual cash value				4,033,846 62
Cash on deposit in banks or trust companies				750,000 00
Cash on hand				5,429,488 87
Total of collectible interest				938,884 84
				<u>1,397,702 83</u>
				<u>\$123,138,829 48</u>

LIABILITIES

Amount due depositors, viz.:

Principal	\$112,152,930 42	
Dividends credited or to be credited for the six months ending with December 31, 1920	2,057,706 19	
		<u>\$114,210,636 61</u>
Other liabilities, viz.: Unearned discount		32,122 90
Surplus on estimated market value		8,896,069 97
		<u>\$123,138,829 48</u>

Surplus on par value, \$14,974,659.82.

CASH TRANSACTIONS DURING THE YEAR 1920**RECEIPTS**

Cash on hand and in banks or trust companies January 1, 1920, before transactions of the day	\$6,389,780 42
From depositors, not including dividends credited	37,885,990 53
From interest on loans, deposits and investments	5,580,261 62

Net income from banking house.....	\$17,350 18	
From rents from other real estate.....	8,823 62	
From mortgages	1,564,960 31	
From redemption of stocks and bonds.....	3,813,000 00	
From stocks and bonds sold (total par value, \$602,050)	597,050 00	
From loans paid	1,012,935 00	
From bankers' acceptances and bills of exchange.....	11,299,202 17	
From real estate sold	182,500 00	
From other sources, viz.:		
Rentals from real estate in litigation.....	\$840 95	
Deficiency judgments settled.....	1,500 00	
Settlement of judgment versus tenant "Other real estate"	168 14	
		2,509 09
		<u>\$68,354,362 94</u>

PAYMENTS

To depositors, including dividends paid to them.....	\$33,529,097 35	
For loans on bonds and mortgages	6,494,914 32	
For loans on stocks and bonds and other securities.....	896,535 00	
For bankers' acceptances and bills of exchange.....	13,154,753 15	
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$7,670,000)	7,545,021 90	
For interest (other than dividend payments to depositors)	35,457 08	
For current expenses of the bank, viz.:		
For salaries	\$206,408 68	
For taxes	47,281 97	
For expenses of other real estate, viz.:		
Repairs	1,738 15	
Insurance	311 82	
Taxes	2,483 02	
Other	3,069 79	
For other expenses, not including expenses of other real estate nor other expenses of banking house..	66,565 18	
		327,908 61
Other payments, viz.:		
Rents received and paid over.....	\$58 22	
Forged drafts	2,244 00	
		2,302 22
Cash on hand and in banks or trust companies December 31, 1920, after transactions of the day.....	6,368,373 31	
		<u>\$68,354,362 94</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1921.....	135,054
Number of accounts opened or reopened during the year....	18,338
Number of accounts closed during the year.....	20,530
Amount deposited during the year, not including dividends credited for that period	\$37,885,990 53
Amount withdrawn during the year.....	33,529,097 35
Amount of dividends credited and paid for the year, viz.:	
July 1, 1920.....	\$1,959,412 10
January 1, 1921.....	2,057,706 19
	4,017,118 29
Average amount of each account January 1, 1921.....	845 66
Rate per cent. of dividends to depositors during the six months ending June 30, 1920	4
Rate per cent. of dividends to depositors during the six months ending December 31, 1920.....	4
Total earnings of the bank for the year 1920, after allowing for amortization of premiums and discounts.....	\$5,724,778 27
Total expenses of the bank for the year 1920.....	362,936 22
Dividends paid to depositors for the year 1920.....	4,017,118 29
Net earnings for the year 1920 over expenses and dividends paid to depositors.....	<u>1,344,723 76</u>

69. CITIZENS' SAVINGS BANK, NEW YORK CITY

[54-58 Bowery; incorporated 1860]

HENRY SAYLER, President.

EDWIN A. LAHM, Secretary.

CARL A. RICHTER, Asst. Secretary.

TRUSTEES

WALTER C. WYCKOFF,
 PHILIP L. SCHELL,
 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,
 JAMES W. TAYLOR,

HENRY SAYLER,
 WARNER D. ORVIS,
 WILLIAM H. SCHMIDT,
 AUGUSTUS W. KELLEY,
 EDWIN E. DICKINSON,
 SAMUEL R. MARSHALL,
 FRANK GULDEN.

FINANCIAL

RESOURCES

Bonds and mortgages..... \$10,542,425 00
 Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
United States	\$8,230,250 00	\$8,004,256 52	\$8,166,574 02	
State of New York	900,000 00	983,151 90	895,500 00	
State of Massachusetts.....	1,200,000 00	1,296,858 80	1,029,741 80	
State of Oregon	225,000 00	212,295 00	212,295 00	
Cities in other States.....	2,090,000 00	2,258,418 36	1,995,798 56	
Cities in this State.....	2,624,000 00	2,836,997 35	2,463,130 00	
	<u>\$15,269,250 00</u>	<u>\$15,591,977 93</u>	<u>\$14,763,039 38</u>	14,763,039 38
Promissory notes			15,655 00	15,655 00
Bankers' acceptances and bills of exchange.....			893,445 54	893,445 54
Banking house and lot, book value, \$125,000; cost, \$275,615.16; actual cash value			125,000 00	125,000 00
Other real estate, book value, \$12,500; cost, \$21,745.88; actual cash value			12,500 00	12,500 00
Cash on deposit in banks or trust companies.....			1,276,952 48	1,276,952 48
Cash on hand			367,346 72	367,346 72
Total of collectible interest			224,776 72	224,776 72
			<u>\$28,221,140 84</u>	<u>\$28,221,140 84</u>

LIABILITIES

Amount due depositors, viz.:

Principal	\$25,278,011 47	
Dividends credited or to be credited for the six months ending with December 31, 1920.....	455,769 14	
	<u>\$25,733,780 61</u>	
Surplus on estimated market value.....	2,487,360 23	
	<u>\$28,221,140 84</u>	

Surplus on par value, \$2,993,570.85.

CASH TRANSACTIONS DURING THE YEAR 1920

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1920, before transactions of the day.....	\$1,779,958 97
From depositors, not including dividends credited.....	10,111,898 40
From interest on loans, deposits and investments.....	1,172,158 37
Net income from banking house.....	4,392 66
From rents from other real estate.....	3,985 45
From mortgages	88,550 00

From redemption of stocks and bonds	\$1,801,000 00	
From stocks and bonds sold (total par value, \$1,002,550)....	893,590 00	
From loans paid	91,234 40	
From bankers' acceptances and bills of exchange.....	1,891,738 20	
From real estate sold	20,100 00	
From all other sources, viz.:		
Settlement of claim.....	\$1,500 00	
Costs allowed bank in suit at law.....	67 80	
		1,567 80
		<u>\$17,860,174 25</u>

PAYMENTS

To depositors, including dividends paid to them.....	\$7,102,548 75	
For loans on bonds and mortgages	1,055,500 00	
For loans on stocks and bonds and other securities.....	29,055 00	
For bankers' acceptances and bills of exchange.....	2,785,183 74	
For stocks and bonds purchased, including premiums, com- missions, etc. (total par value, \$5,302,000).....	5,116,081 88	
For interest (other than dividend payments to depositors)..	23,873 23	
For current expenses of the bank, viz.:		
For salaries	\$54,710 75	
For taxes	3,498 45	
For expenses of other real estate, viz.:		
Repairs	2,756 47	
Insurance	233 93	
Taxes	541 39	
For other expenses, not including expenses of other real estate nor other expenses of banking house..	41,378 96	
		103,119 95
Other payments: Commission sale of real estate.....		512 50
Cash on hand and in banks or trust companies December 31, 1920, after transactions of the day		1,644,299 20
		<u>\$17,860,174 25</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1921.....		29,266
Number of accounts opened or reopened during the year....		4,218
Number of accounts closed during the year.....		3,508
Amount deposited during the year, not including dividends credited for that period	\$10,111,898 40	
Amount withdrawn during the year.....	7,102,548 75	
Amount of dividends credited and paid for the year, viz.:		
July 1, 1920.....	\$413,052 46	
January 1, 1921.....	455,769 14	
		868,821 60
Average amount of each account January 1, 1921.....		879 30
Rate per cent. of dividends to depositors during the six months ending June 30, 1920		4
Rate per cent. of dividends to depositors during the six months ending December 31, 1920.....		4
Total earnings of the bank for the year 1920, after allowing for amortization of premiums and discounts.....	\$1,171,881 94	
Total expenses of the bank for the year 1920.....	106,856 04	
Dividends paid to depositors for the year 1920.....	868,821 60	
Net earnings for the year 1920 over expenses and dividends paid to depositors		196,204 30

70. COMMONWEALTH SAVINGS BANK OF NEW YORK CITY

[2007 Amsterdam avenue; incorporated 1910]

JOHN A. MURRAY, Vice-President.
DONALD G. C. SINCLAIR, Vice-Pres.LOUIS K. UNGRICH, Vice-President.
CHARLES S. GAUBERT, Secretary.

TRUSTEES

HERMAN W. BEYER,
JOHN H. BOSCHEN,
GEORGE H. HYDE,
JOHN R. DAVIES,
FRANK P. FRENCH,
WILLIAM H. BRADY,
CHARLES S. GAUBERT,
VALENTINE J. HAHN,CORNELIUS HUTH,
ALEXANDER GRANT,
JOHN A. MURRAY,
CHRISTIAN SCHIERLOH,
WM. F. SCHNEIDER,
GUSTAV SCHOLER,
DONALD G. C. SINCLAIR,
JOHN T. MCNEILL,
WILLIAM S. GREGORY.LOUIS K. UNGRICH,
MARTIN WALLACE,
BURTON J. WILKE,
JOHN SCHREIBER,
OTTO H. SCHLOBOHM,
FREDERICK KEIM,
JOHN E. O'CONNELL,
WILLIAM N. COMPTON,FINANCIAL
RESOURCESBonds and mortgages \$2,180,500 00
Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
United States	\$355,710 24	\$353,015 77	\$355,661 88	
Cities in other States.....	15,000 00	15,465 29	15,000 00	
Cities in this State.....	110,000 00	107,326 99	102,350 00	
School districts in this State	4,600 00	4,894 09	4,738 00	
Railroad mortgage bonds...	225,000 00	211,501 25	176,150 00	
	<u>\$710,310 24</u>	<u>\$692,203 39</u>	<u>\$653,899 88</u>	653,899 86
Bankers' acceptances and bills of exchange.....				338,626 48
Other real estate, book value, \$22,922.50; cost, \$22,922.50; actual cash value.....				22,922 50
Cash on deposit in banks or trust companies.....				264,219 15
Cash on hand.....				10,307 96
Total of collectible interest.....				48,263 37
Amount of all other assets, viz.:				
Furniture and fixtures.....			\$5,000 00	
U. S. Liberty bonds.....			5,915 50	
				<u>10,915 50</u>
				<u>\$3,529,654 82</u>

LIABILITIES

Amount due depositors, viz.:

Principal	\$3,419,992 52	
Dividends credited or to be credited for the six months ending with December 31, 1920.....	53,001 01	
		\$3,472,993 53
Surplus on estimated market value.....		56,751 29
		<u>\$3,529,654 82</u>

Surplus on par value, \$113,161.67.

CASH TRANSACTIONS DURING THE YEAR 1920

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1920, before transactions of the day.....	\$276,714 75
From depositors, not including dividends credited.....	2,756,476 84
From interest on loans, deposits and investments.....	137,255 63
From rents from other real estate.....	450 00

From mortgages	\$32,750 00
From redemption of stocks and bonds.....	4,000 00
From stocks and bonds sold (total par value, \$296.98).....	293 28
From bankers' acceptances and bills of exchange.....	971,759 96
From real estate sold.....	1,750 00
From all other sources, viz.:	
Liberty and Victory bond payments by subscribers..	\$1,890 00
Thrift stamps sold.....	182 00
Appraisal fees	577 00
	<u>2,509 00</u>
	<u>\$4,183,959 46</u>

PAYMENTS

To depositors, including dividends paid to them.....	\$1,724,856 11
For loans on bonds and mortgages.....	750,500 00
For bankers' acceptances and bills of exchange.....	1,310,386 44
For stocks and bonds purchased, including premiums, commis- sions, etc. (total par value, \$101,402.30).....	99,672 01
For interest (other than dividend payments to depositors)...	931 53
For current expenses of the bank, viz.:	
For salaries	\$10,602 63
For taxes	50 13
For net expenses, except taxes, of banking house...	229 84
For rent of banking rooms.....	2,100 00
For expenses of other real estate, viz.:	
Insurance	80 00
Taxes	808 90
For other expenses, not including expenses of other real estate nor other expenses of banking house..	<u>3,639 18</u>
	17,510 08
Other payments, viz.:	
Alterations to banking building.....	\$3,918 36
Furniture and fixtures purchased.....	1,532 82
Thrift stamps purchased	125 00
	<u>5,576 18</u>
Cash on hand and in banks or trust companies December 31, 1920, after transactions of the day.....	274,527 11
	<u>\$4,183,959 46</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1921.....	11,953
Number of accounts opened or reopened during the year.....	3,684
Number of accounts closed during the year.....	1,416
Amount deposited during the year, not including dividends credited for that period.....	\$2,756,476 84
Amount withdrawn during the year.....	1,724,856 11
Amount of dividends credited and paid for the year, viz.:	
July 1, 1920.....	\$44,160 48
January 1, 1921.....	<u>53,001 01</u>
	97,161 49
Average amount of each account January 1, 1921.....	290 55
Rate per cent. of dividends to depositors during the six months ending June 30, 1920.....	4
Rate per cent. of dividends to depositors during the six months ending December 31, 1920.....	4
Total earnings of the bank for the year 1920, after allowing for amortization of premiums and discounts.....	\$153,644 55
Total expenses of the bank for the year 1920.....	17,510 08
Dividends paid to depositors for the year 1920.....	97,161 49
Net earnings for the year 1920 over expenses and dividends paid to depositors.....	<u>38,972 98</u>

71. DRY DOCK SAVINGS INSTITUTION, NEW YORK CITY

[341 Bowery; incorporated 1848]

ANDREW MILLS, President. **FREDERICK SHERWOOD, Treasurer.**
ANDREW MILLS, JR., Vice-President. **SAMUEL WEBSTER, Secretary.**
BENJ. DE F. CURTISS, Vice-President. **FREDERICK J. NEWKIRK, Asst. Secy.**

TRUSTEES

ANDREW MILLS, **W. M. BENNETT,** **GEORGE B. HODGMAN,**
FREDERICK SHERWOOD, **WALTER E. FRÉW,** **MACOMB G. FOSTER,**
JOHN A. TACKABERRY, **WM. H. REMICK,** **ANDREW MILLS, JR.,**
WILLIAM S. GRAY, **LORENZO DANIELS,** **WALDRON P. BELKNAP,**
BENJ. DE F. CURTISS, **WM. F. PATTERSON,** **AUGUSTUS H. TENNIS.**

FINANCIAL**RESOURCES**

Bonds and mortgages\$37,242,325 00
 Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
United States	\$22,241,300 00	\$21,422,895 10	\$22,137,960 00	
State of New York	200,000 00	201,000 00	195,000 00	
State of Maryland	100,000 00	94,524 36	93,000 00	
State of California	200,000 00	189,577 90	186,954 70	
State of Tennessee	250,000 00	257,740 23	250,000 00	
State of Massachusetts.....	1,000,000 00	1,064,307 50	867,250 00	
State of Oregon	299,000 00	269,433 21	269,433 21	
Cities in other States.....	4,987,000 00	5,263,629 53	4,780,165 05	
Cities in this State.....	3,713,928 94	3,845,688 23	3,529,235 08	
Railroad mortgage bonds....	8,727,000 00	9,274,951 95	7,567,820 00	
	<u>\$41,718,228 94</u>	<u>\$41,883,848 01</u>	<u>\$39,876,818 04</u>	
				39,876,818 04
Bankers' acceptances and bills of exchange.....				1,050,000 00
Banking house and lot, book value, \$382,769; cost, \$826,340.31; actual cash value				382,769 00
Cash on deposit in banks or trust companies.....				4,824,561 39
Cash on hand				797,616 28
Total of collectible interest.....				1,226,282 01
Amount of all other assets: War savings stamps.....				2,444 00
				<u><u>\$85,402,815 72</u></u>

LIABILITIES

Amount due depositors, viz.:

Principal	\$77,244,597 33	
Dividends credited or to be credited for the six months ending with December 31, 1920.....	1,370,911 24	
		<u>\$78,615,508 57</u>
Other liabilities: Reserved for taxes.....		18,000 00
Surplus on estimated market value.....		6,769,307 15
		<u><u>\$85,402,815 72</u></u>

Surplus on par value, \$8,610,718.05.

CASH TRANSACTIONS DURING THE YEAR 1920**RECEIPTS**

Cash on hand and in banks or trust companies January 1, 1920, before transactions of the day.....	\$6,043,689 19
From depositors, not including dividends credited.....	32,287,390 41
From interest on loans, deposits and investments.....	3,556,514 01
From rents from other real estate.....	390 80

From mortgages	\$2,785,950 00
From redemption of stocks and bonds	4,729,300 00
From bankers' acceptances and bills of exchange	4,125,480 27
From real estate sold	48,000 00
From all other sources: Rebate on insurance premiums	166 87
	<u>\$53,576,881 55</u>

PAYMENTS

To depositors, including dividends paid to them	\$24,798,657 86
For loans on bonds and mortgages	8,204,250 00
For bankers' acceptances and bills of exchange	5,175,480 27
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$9,724,000.00)	9,188,355 87
For interest (other than dividend payments to depositors)	65,167 42
For current expenses of the bank, viz.:	
For salaries	\$140,307 09
For taxes	29,763 32
For net expenses, except taxes, of banking house	68,543 01
For expenses of other real estate, viz.:	
Repairs	348 59
Taxes	53 80
Other	8 48
For other expenses, not including expenses of other real estate nor other expenses of banking house	36,999 17
	<u>276,023 46</u>
Other payments: Alterations to banking building	246,769 00
Cash on hand and in banks or trust companies December 31, 1920, after transactions of the day	5,622,177 67
	<u>\$53,576,881 55</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1921	95,932
Number of accounts opened or reopened during the year	18,953
Number of accounts closed during the year	17,425
Amount deposited during the year, not including dividends credited for that period	\$32,287,390 41
Amount withdrawn during the year	24,798,657 86
Amount of dividends credited and paid for the year, viz.:	
July 1, 1920	\$1,251,765 78
January 1, 1921	1,370,911 24
	<u>2,622,677 02</u>
Average amount of each account January 1, 1921	805 20
Rate per cent. of dividends to depositors during the six months ending June 30, 1920	4
Rate per cent. of dividends to depositors during the six months ending December 31, 1920	4
Total earnings of the bank for the year 1920, after allowing for amortization of premiums and discounts	\$3,672,820 08
Total expenses of the bank for the year 1920	275,963 24
Dividends paid to depositors for the year 1920	2,622,677 02
Net earnings for the year 1920 over expenses and dividends paid to depositors	<u>774,179 82</u>

72. THE EAST RIVER SAVINGS INSTITUTION, NEW YORK CITY

[291-295 Broadway; incorporated 1848]

HENRY T. NICHOLS, President. DANIEL W. WHITMORE, Vice-Pres.
 DARWIN R. JAMES, Jr., Vice-Pres. 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, EDWARD F. BARRETT, 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\$15,997,700 00
 Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
United States	\$5,571,850 00	\$5,416,620 00	\$5,538,250 00	
State of New York	850,000 00	860,900 00	811,750 00	
State of Massachusetts	1,205,000 00	1,280,651 25	1,051,350 00	
State of Tennessee	100,000 00	99,625 00	92,500 00	
Cities in other States.....	2,838,000 00	2,920,301 75	2,718,225 00	
Cities in this State.....	6,278,000 00	6,199,978 79	5,720,640 00	
Towns in this State.....	36,000 00	36,574 92	36,000 00	
Railroad mortgage bonds...	3,903,000 00	3,751,044 49	3,024,400 00	
	<u>\$20,781,850 00</u>	<u>\$20,565,696 20</u>	<u>\$18,993,115 00</u>	18,993,115 00
Treasury notes				306,100 00
Bankers' acceptances and bills of exchange.....				846,676 01
Banking house and lot, book value, \$1,300,000.00; cost, \$1,596,985.74; actual cash value.....				1,300,000 00
Other real estate, book value, \$29,529.16; cost, \$31,029.16; actual cash value				29,529 16
Cash on deposit in banks or trust companies.....				265,656 26
Cash on hand				19,285 89
Total of collectible interest.....				351,234 18
Amount of all other assets: Rents accrued.....				1,433 33
				<u>\$38,110,729 83</u>

LIABILITIES

Amount due depositors, viz.:

Principal	\$33,057,280 75	
Dividends credited or to be credited for the six months ending with December 31, 1920.....	629,755 94	<u>\$33,687,036 69</u>
Surplus on estimated market value.....		4,423,693 14
		<u>\$38,110,729 83</u>

Surplus on par value, \$6,212,428.14.

CASH TRANSACTIONS DURING THE YEAR 1920

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1920, before transactions of the day.....	\$558,530 05
From depositors, not including dividends credited.....	8,711,935 53
From interest on loans, deposits and investments.....	1,790,266 44
Net income from banking house.....	160,007 72
From rents from other real estate.....	16,275 93
From mortgages	1,019,165 00

From redemption of stocks and bonds.....	\$3,604,500 00
From stocks and bonds sold (total par value, \$405,650.00)...	382,650 00
From loans paid	1,600,550 00
From bankers' acceptances and bills of exchange.....	766,607 18
From real estate sold	417,225 00
From all other sources, viz.:	
Refunds from tenants for fitting up offices and repairs	\$7,752 91
Payments by subscribers on Victory notes and interest adjustments on same.....	1,523 91
Appraisal fees	470 00
	<u>9,746 82</u>
	<u>\$19,037,459 67</u>

PAYMENTS

To depositors, including dividends paid to them.....	\$10,790,597 21
For loans on bonds and mortgages.....	760,000 00
For loans on stocks and bonds and other securities.....	1,906,650 00
For bankers' acceptances and bills of exchange.....	1,613,283 19
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$3,525,000.00).....	3,490,132 74
For interest (other than dividend payments to depositors)...	3,456 54
For current expenses of the bank, viz.:	
For salaries	\$42,356 76
For taxes	29,431 85
For rent of banking rooms.....	23,750 00
For expenses of other real estate, viz.:	
Repairs	4,480 08
Insurance	276 68
Taxes	4,371 55
Other	3,693 88
For other expenses, not including expenses of other real estate nor other expenses of banking house.....	45,535 44
	<u>153,896 24</u>
For real estate acquired by foreclosure, or in settlement of debts due the bank.....	30,643 08
Other payments: Victory notes delivered to subscribers and interest adjustments on same.....	3,858 52
Cash on hand and in banks or trust companies December 31, 1920, after transactions of the day.....	284,942 15
	<u>\$19,037,459 67</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1921.....	30,882
Number of accounts opened or reopened during the year....	4,900
Number of accounts closed during the year.....	5,522
Amount deposited during the year, not including dividends credited for that period.....	\$8,711,935 53
Amount withdrawn during the year.....	10,790,597 21
Amount of dividends credited and paid for the year, viz.:	
July 1, 1920.....	\$638,692 33
January 1, 1921.....	629,755 94
	<u>1,268,448 27</u>
Average amount of each account January 1, 1921.....	1,090 83
Rate per cent. of dividends to depositors during the six months ending June 30, 1920.....	4
Rate per cent. of dividends to depositors during the six months ending December 31, 1920.....	4
Total earnings of the bank for the year 1920, after allowing for amortization of premiums and discounts.....	\$2,082,480 98
Total expenses of the bank for the year 1920.....	234,808 65
Dividends paid to depositors for the year 1920.....	1,268,448 27
Net earnings for the year 1920 over expenses and dividends paid to depositors.....	<u>579,224 06</u>

73. EMIGRANT INDUSTRIAL SAVINGS BANK, NEW YORK CITY

[51 Chambers street; incorporated 1850]

JOHN J. PULLEYN, President.
 MYLES TIERNEY, Vice-President.
 JAMES CLARKE, Vice-President.

LOUIS V. O'DONOHUE, Secretary.
 JOHN S. DALY, Comptroller.
 JOHN T. BRENNAN, Deputy Comp.

TRUSTEES

LOUIS V. O'DONOHUE,
 CHARLES V. FORNES,
 MYLES TIERNEY,
 JOSEPH P. GRACE,
 MICHAEL F. McDERMOTT,
 JAMES CLARKE,

JOHN J. PULLEYN,
 JOHN G. O'KEEFE,
 HENRY HEIDE,
 JOHN D. RYAN,
 ROBERT J. CUDDIHY,
 THOMAS E. MURRAY,
 FRANK S. GANNON.

SAMUEL ADAMS,
 FRED F. FITZPATRICK,
 ROBERT L. HOGUET,
 EDWARD F. McMANUS,
 NICHOLAS F. BRADY,
 THOMAS W. JOHNSON,

FINANCIAL

RESOURCES

Bonds and mortgages\$88,685,504 00
 Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value
United States	\$30,300,000 00	\$29,036,667 74	\$30,072,734 75
State of New York	7,100,000 00	7,311,712 11	7,002,500 00
State of Alabama	400,000 00	427,239 46	378,000 00
State of Arizona	250,000 00	252,721 75	250,000 00
State of California	834,000 00	826,008 64	\$14,115 00
State of Massachusetts	1,855,000 00	1,980,421 49	1,569,635 00
State of New Mexico	250,000 00	251,875 00	238,750 00
Cities in other States.....	5,623,700 00	5,753,001 34	5,438,407 00
Cities in this State.....	11,163,500 00	11,857,036 32	11,038,601 25
Counties in this State.....	820,000 00	870,685 17	846,650 00
Towns in this State.....	389,730 75	407,735 95	396,772 09
Railroad mortgage bonds...	50,730,819 22	50,326,150 67	42,406,372 58
	<u>\$109,716,749 97</u>	<u>\$109,301,255 64</u>	<u>\$100,451,537 67</u>
Promissory notes			327,265 37
Bankers' acceptances and bills of exchange.....			4,110,593 16
Banking house and lot, book value, \$2,400,000.00; cost, \$4,- 441,636.33; actual cash value.....			2,400,000 00
Other real estate, book value, \$1,208,528.66; cost, \$1,208,- 528.66; actual cash value			1,200,000 00
Cash on deposit in banks or trust companies.....			6,979,589 22
Cash on hand			1,095,968 08
Total of collectible interest.....			2,678,661 66
			<u>\$207,929,119 16</u>

LIABILITIES

Amount due depositors, viz.:

Principal	\$194,346,628 96
Dividends credited or to be credited for the six months ending with December 31, 1920.....	3,618,285 21
	<u>\$197,964,914 17</u>
Surplus on estimated market value.....	9,964,204 99
	<u>\$207,929,119 16</u>

Surplus on par value, \$19,229,417.29.

CASH TRANSACTIONS DURING THE YEAR 1920

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1920, before transactions of the day.....	\$7,992,477 63
From depositors, not including dividends credited.....	58,987,809 01
From interest on loans, deposits and investments.....	9,341,314 25

Net income from banking house.....	\$112,156 82
From rents from other real estate.....	96,838 51
From mortgages	5,908,072 00
From redemption of stocks and bonds.....	27,219 00
From stocks and bonds sold (total par value, \$566,500.00) ..	538,965 23
From loans paid	2,133,218 93
From bankers' acceptances and bills of exchange.....	18,519,568 00
From real estate sold	186,750 00
From all other sources: Redemption of judgments against State of New York.....	121,432 45
	<u>\$103,965,821 83</u>

PAYMENTS

To depositors, including dividends paid to them.....	\$53,816,752 48
For loans on bonds and mortgages.....	8,288,550 00
For loans on stocks and bonds and other securities.....	2,323,908 80
For bankers' acceptances and bills of exchange.....	22,086,201 56
For stocks and bonds purchased, including premiums, com- missions, etc. (total par value, \$10,429,666.64).....	8,695,153 56
For interest (other than dividend payments to depositors) ..	84,011 98
For current expenses of the bank, viz.:	
For salaries	\$289,606 44
For taxes	73,649 83
For expenses of other real estate, viz.:	
Repairs	32,905 77
Insurance	11,613 94
Taxes	20,468 21
Other	22,316 23
For other expenses, not including expenses of other real estate nor other expenses of banking house..	134,267 82
	<u>594,828 30</u>
Other payments, viz.:	
Dormant account paid from surplus.....	\$204 84
Judgment on depositor's account.....	653 01
	<u>857 85</u>
Cash on hand and in banks or trust companies December 31, 1920, after transactions of the day.....	8,075,557 30
	<u>\$103,965,821 83</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1921.....	195,533
Number of accounts opened or reopened during the year....	31,511
Number of accounts closed during the year.....	28,755
Amount deposited during the year, not including dividends credited for that period.....	\$58,987,809 01
Amount withdrawn during the year.....	53,816,752 48
Amount of dividends credited and paid for the year, viz.:	
July 1, 1920.....	\$3,472,244 73
January 1, 1921.....	3,618,285 21
	<u>7,090,529 93</u>
Average amount of each account January 1, 1921	1,012 43
Rate per cent. of dividends to depositors during the six months ending June 30, 1920.....	4
Rate per cent. of dividends to depositors during the six months ending December 31, 1920	4
Total earnings of the bank for the year 1920, after allowing for amortization of premiums and discounts.....	\$9,708,621 83
Total expenses of the bank for the year 1920.....	774,060 35
Dividends paid to depositors for the year 1920.....	7,090,529 93
Net earnings for the year 1920 over expenses and dividends paid to depositors	<u>1,844,031 55</u>

74. 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. KOELSCH, HARTWELL A. WILKINS.

FINANCIAL**RESOURCES**

Bonds and mortgages \$5,419,675 00
 Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
United States	\$3,050,000 00	\$2,915,574 47	\$3,008,187 56	
Cities in other States.....	172,000 00	181,805 96	172,000 00	
Cities in this State.....	228,500 00	241,050 67	209,695 00	
Counties in this State.....	58,000 00	60,385 70	58,360 00	
Towns in this State.....	32,500 00	32,826 25	32,500 00	
Villages in this State.....	36,000 00	36,489 97	37,050 00	
School districts in this State	20,000 00	20,240 80	19,840 00	
Railroad mortgage bonds...	2,364,969 63	2,254,298 06	2,138,438 63	
	<u>\$5,971,969 68</u>	<u>\$5,742,671 38</u>	<u>\$5,676,071 19</u>	
Promissory notes				5,676,071 19
Banking house and lot, book value, \$121,237.54; cost, \$121,- 237.54; actual cash value.....				1,976,571 00
Cash on deposit in banks or trust companies.....				121,237 54
Cash on hand				672,954 48
Total of collectible interest				26,053 18
				100,743 03
				<u>\$13,993,305 42</u>

LIABILITIES

Amount due depositors, viz.:

Principal	\$13,169,082 70	
Dividends credited or to be credited for the six months ending with December 31, 1920.....	210,336 60	
	<u>\$13,379,419 30</u>	
Surplus on estimated market value		613,886 12
		<u>\$13,993,305 42</u>

Surplus on par value, \$909,784.61.

CASH TRANSACTIONS DURING THE YEAR 1920**RECEIPTS**

Cash on hand and in banks or trust companies January 1, 1920, before transactions of the day.....	\$650,884 04
From depositors, not including dividends credited.....	9,228,799 28
From interest on loans, deposits and investments.....	596,186 75
From rents from other real estate	1,184 50
From mortgages	73,300 00
From redemption of stocks and bonds.....	166,000 00
From stocks and bonds sold (total par value, \$267,669.00) ..	259,231 50
From loans paid	1,498,814 00
From real estate sold	116,000 00

From all other sources, viz.:

Thrift stamps sold.....	\$100 00	
Insurance premium advanced, refunded.....	15 00	
		<u>\$115 00</u>
		<u>. \$12,590,515 07</u>

PAYMENTS

To depositors, including dividends paid to them.....		\$5,376,226 90
For loans on bonds and mortgages		1,261,500 00
For loans on stocks and bonds and other securities.....		3,156,088 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$2,039,803.84)		1,878,842 31
For interest (other than dividend payments to depositors) ..		21,542 11
For current expenses of the bank, viz.:		
For salaries	\$29,547 59	
For taxes	4,335 60	
For net expenses, except taxes, of banking house...	3,164 26	
For rent of banking rooms.....	10,000 00	
For expenses of other real estate, viz.:		
Repairs	1,355 39	
Insurance	144,95	
Taxes	579 90	
Other	3,472 49	
For other expenses, not including expenses of other real estate nor other expenses of banking house..	23,355 37	
		<u>75,955 55</u>
Other payments, viz.:		
Account of new bank building.....	\$121,237 54	
Thrift stamps purchased.....	100 00	
Insurance premium advanced.....	15 00	
		<u>121,352 54</u>
Cash on hand and in banks or trust companies December 31, 1920, after transactions of the day.....		699,007 66
		<u>\$12,590,515 07</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1921.....		29,401
Number of accounts opened or reopened during the year...		11,572
Number of accounts closed during the year.....		6,659
Amount deposited during the year, not including dividends credited for that period	\$9,228,799 28	
Amount withdrawn during the year.....	5,376,226 90	
Amount of dividends credited and paid for the year, viz.:		
July 1, 1920.....	\$174,327 91	
January 1, 1921.....	210,336 60	
Credited at other periods.....	255 08	
		<u>384,919 59</u>
Average amount of each account January 1, 1921.....		455 22
Rate per cent. of dividends to depositors during the six months ending June 30, 1920.....		4
Rate per cent. of dividends to depositors during the six months ending December 31, 1920.....		4
Total earnings of the bank for the year 1920, after allowing for amortization of premiums and discounts.....	\$635,038 81	
Total expenses of the bank for the year 1920.....	78,173 88	
Dividends paid to depositors for the year 1920.....	384,919 59	
Net earnings for the year 1920 over expenses and dividends paid to depositors.....		<u>171,945 34</u>

75. EXCELSIOR SAVINGS BANK, NEW YORK CITY

[79 West Twenty-third street; incorporated 1869]

WILLIAM J. ROOME, President. HENRY D. BREWSTER, Vice-President.
 WILLIAM H. BARRON, Vice-President. JOHN C. GRISWOLD, Secretary.
 ARTHUR PLAGE, Asst. Secretary.

TRUSTEES

HENRY DAZIAN, WILLIAM CRAWFORD, MICHAEL COLEMAN,
 WILLIAM H. BARRON, EPHRAIM M. YOUNG, CHARLES H. CLASS,
 WILLIAM J. ROOME, HENRY D. BREWSTER, WILLIAM H. WILLIAMS,
 ROBERT J. HORNER, BENJ. A. HEGEMAN, JR., HORACE F. POOR,
 GEORGE R. FOGARTY, CLARENCE PRICE, J. NELSON SHREVE.

FINANCIAL**RESOURCES**

Bonds and mortgages\$11,603,925 00
 Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
United States	\$5,227,650 00	\$5,017,719 15	\$5,189,213 75	
State of North Dakota	10,000 00	10,686 00	10,000 00	
State of New Mexico	168,000 00	173,873 38	170,520 00	
State of Louisiana	250,000 00	244,649 80	250,000 00	
State of California	300,000 00	287,095 64	272,050 00	
State of South Dakota	100,000 00	104,515 00	104,000 00	
Cities in other States.....	1,075,000 00	1,123,810 19	1,079,290 00	
Cities in this State.....	130,500 00	133,773 25	124,595 00	
Counties in this State.....	23,000 00	23,344 74	22,800 00	
Towns in this State.....	163,500 00	189,445 93	173,437 50	
Villages in this State.....	187,899 98	193,782 42	190,712 47	
School districts in this State	112,500 00	114,544 85	112,890 00	
Railroad mortgage bonds...	3,714,624 00	3,491,613 66	2,963,746 15	
	<u>\$11,467,673 98</u>	<u>\$11,119,854 02</u>	<u>\$10,663,254 87</u>	10,663,254 87
Banking house and lot, book value, \$300,500.00; cost, \$300,- 000.00; actual cash value.....				300,000 00
Other real estate, book value, \$373,053.57; cost, \$373,- 247.37; actual cash value.....				364,000 00
Cash on deposit in banks or trust companies.....				1,401,605 60
Cash on hand				21,612 10
Total of collectible interest.....				295,302 08
Amount of all other assets: Insurance premiums advanced..				283 15
				<u>\$24,649,982 80</u>

LIABILITIES

Amount due depositors, viz.:

Principal	\$22,932,321 11
Dividends credited or to be credited for the six months ending with December 31, 1920.....	409,973 98
	<u>\$23,342,295 09</u>
Other liabilities: Rent security account.....	330 00
Surplus on estimated market value.....	1,307,357 71
	<u>\$24,649,982 80</u>

Surplus on par value, \$2,111,776.82.

CASH TRANSACTIONS DURING THE YEAR 1920**RECEIPTS**

Cash on hand and in banks or trust companies January 1, 1920, before transactions of the day	\$1,332,669 60
From depositors, not including dividends credited.....	10,015,291 62
From interest on loans, deposits and investments.....	1,106,483 85

Net income from banking house.....		\$12,423 34
From rents from other real estate.....		68,546 05
From mortgages		383,350 00
From redemption of stocks and bonds.....		54,746 15
From stocks and bonds sold (total par value, \$1,400,000.00) ..	1,376,384 47	
From loans paid		600,000 00
From bankers' acceptances and bills of exchange.....		356,910 54
From real estate sold		227,407 60
From all other sources, viz.:		
Premium and discount account.....	\$11,686 18	
Profit on sale of real estate.....	24,080 91	
Settlement of judgment in foreclosure action.....	6,000 00	
Profit on sale and exchange of bonds.....	3,326 73	
Rents "Other real estate".....	1,183 00	
Interest on bond and mortgage.....	1,822 90	
Insurance premiums and other advances, refunded, sundries	6,203 99	
		<u>54,303 71</u>
		<u>\$15,588,516 93</u>

PAYMENTS

To depositors, including dividends paid to them.....		\$9,210,830 03
For loans on bonds and mortgages.....		1,987,550 00
For bankers' acceptances and bills of exchange.....		356,910 54
For stocks and bonds purchased, including premiums, com- missions, etc. (total par value, \$2,304,000.00)	2,073,764 69	
For interest (other than dividend payments to depositors) ..		18,400 95
For current expenses of the bank, viz.:		
For salaries	\$73,851 27	
For taxes	11,924 42	
For rent of banking rooms.....	10,000 00	
For expenses of other real estate, viz.:		
Repairs	13,438 10	
Insurance	2,781 50	
Taxes	9,557 99	
Other	20,657 70	
For other expenses, not including expenses of other real estate nor other expenses of banking house...	17,415 42	
		<u>159,626 40</u>
Other payments, viz.:		
Account of purchase of banking house site.....	\$303,125 00	
Premium and discount account.....	9,447 68	
Commission, expenses, etc., "Other real estate"....	33,766 84	
Attorneys' fees, bond sales and exchanges, insurance premiums advanced, sundries.....	11,877 10	
		<u>358,216 62</u>
Cash on hand and in banks or trust companies December 31, 1920, after transactions of the day.....		1,423,217 70
		<u>\$15,588,516 93</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1921.....		36,096
Number of accounts opened or reopened during the year....		7,119
Number of accounts closed during the year.....		6,514
Amount deposited during the year, not including dividends credited for that period.....	\$10,015,291 62	
Amount withdrawn during the year.....		9,210,830 03
Amount of dividends credited and paid for the year, viz.:		
July 1, 1920.....	\$395,398 49	
January 1, 1921.....	409,973 98	
		<u>805,372 47</u>

Average amount of each account January 1, 1921.....	646 66
Rate per cent. of dividends to depositors during the six months ending June 30, 1920	4
Rate per cent. of dividends to depositors during the six months ending December 31, 1920.....	4
Total earnings of the bank for the year 1920, after allowing for amortization of premiums and discounts.....	\$1,247,069 02
Total expenses of the bank for the year 1920.....	200,069 82
Dividends paid to depositors for the year 1920.....	805,372 47
Net earnings for the year 1920 over expenses and dividends paid to depositors.....	<u>241,626 73</u>

76. FRANKLIN SAVINGS BANK, NEW YORK CITY

[656-658 Eighth avenue; incorporated 1860]

ERNEST K. SATTERLEE, President.	JAMES R. TROWBRIDGE, Comptroller.
JOHN I. DOWNEY, Vice-President.	HENRY P. AICHELE, Secretary.
BERNARD KARSCH, Vice-President.	EDMUND J. REYNOLDS, Asst. Secy.
	T. 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\$12,920,880 00
 Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
United States	\$19,616,100 00	\$18,157,181 77	\$18,891,704 47	
State of New York	625,000 00	648,005 00	619,750 00	
State of California	100,000 00	94,000 00	90,500 00	
State of Idaho	130,000 00	133,477 50	128,200 00	
State of Oklahoma	60,000 00	61,178 06	53,200 00	
Cities in other States.....	2,512,100 00	2,634,655 74	2,464,457 00	
Cities in this State.....	2,057,300 00	2,178,315 28	2,011,871 25	
Counties in this State.....	173,000 00	185,552 52	176,840 00	
Railroad mortgage bonds...	2,088,000 00	2,197,135 40	1,751,130 00	
	<u>\$27,361,500 00</u>	<u>\$26,289,501 27</u>	<u>\$26,192,652 72</u>	
Promissory notes			4,200 00	26,192,652 72
Bankers' acceptances and bills of exchange.....				2,146,888 64
Banking house and lot, book value, \$281,500.00; cost, \$523,192.66; actual cash value.....				281,500 00
Other real estate, book value, \$29,925.42; cost, \$29,925.42; actual cash value.....				29,925 42
Cash on deposit in banks or trust companies.....				2,194,583 94
Cash on hand				36,126 96
Total of collectible interest.....				542,728 78
Amount of all other assets: War Savings stamps.....				725 04
				<u><u>\$44,350,211 50</u></u>

LIABILITIES

Amount due depositors, viz.:			
Principal		\$40,032,533 74	
Dividends credited or to be credited for the six months ending with December 31, 1920.....		673,833 39	
			<u>\$40,705,867 13</u>
Other liabilities, viz.:			
Income tax withheld.....		\$95 77	
Liberty Loan deposits.....		796 50	
Unearned discount		15,302 31	
			<u>16,194 58</u>
Surplus on estimated market value.....			3,628,149 79
			<u><u>\$44,350,211 50</u></u>

Surplus on par value, \$4,796,997.07.

REPORT ON SAVINGS BANKS

CASH TRANSACTIONS DURING THE YEAR 1920

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1920, before transactions of the day.....	\$1,609,926 57	
From depositors, not including dividends credited.....	21,506,940 74	
From interest on loans, deposits and investments.....	1,858,077 96	
Net income from banking house.....	3,045 91	
From rents from other real estate.....	3,842 53	
From mortgages.....	1,073,685 00	
From redemption of stocks and bonds.....	1,938,550 00	
From stocks and bonds sold (total par value, \$1,955,650.00) ..	1,754,177 67	
From loans paid.....	17,300 00	
From bankers' acceptances and bills of exchange.....	3,153,242 74	
From real estate sold.....	13,200 00	
From all other sources, viz.:		
Liberty and Victory bond accounts.....	\$42,362 75	
War savings stamps sold.....	1,665 18	
Fees, refunds, sundries.....	1,738 35	
		45,666 28
		<u>\$32,977,655 40</u>

PAYMENTS

To depositors, including dividends paid to them.....	\$14,546,114 79	
For loans on bonds and mortgages.....	346,200 00	
For loans on stocks and bonds and other securities.....	13,200 00	
For bankers' acceptances and bills of exchange.....	5,284,829 07	
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$11,191,100.00).....	10,205,225 32	
For interest (other than dividend payments to depositors) ..	104,293 98	
For current expenses of the bank, viz.:		
For salaries.....	\$87,019 06	
For taxes.....	17,764 02	
For expenses of other real estate, viz.:		
Repairs.....	619 02	
Insurance.....	86 89	
Taxes.....	713 42	
Other.....	555 56	
For other expenses, not including expenses of other real estate nor other expenses of banking house..	55,539 37	
		162,297 34
Other payments, viz.:		
Banking house and lot for annex.....	\$81,500 00	
Liberty and Victory bond accounts.....	1,523 25	
Judgment versus the bank in forgery case.....	1,490 60	
Sundries.....	270 15	
		84,784 00
Cash on hand and in banks or trust companies December 31, 1920, after transactions of the day.....	2,230,710 90	
		<u>\$32,977,655 40</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1921.....	76,317
Number of accounts opened or reopened during the year....	21,599
Number of accounts closed during the year.....	13,353
Amount deposited during the year, not including dividends credited for that period.....	\$21,506,940 74
Amount withdrawn during the year.....	14,546,114 79

Amount of dividends credited and paid for the year, viz.:

July 1, 1920.....	\$590,836 09	
January 1, 1921.....	673,333 39	
Credited at other periods.....	\$37 71	
Paid but not credited.....	4 45	
	<u>33 26</u>	
		\$1,264,202 74
Average amount of each account January 1, 1921.....		533 37
Rate per cent. of dividends to depositors during the six months ending June 30, 1920.....		4
Rate per cent. of dividends to depositors during the six months ending December 31, 1920.....		4
Total earnings of the bank for the year 1920, after allowing for amortization of premiums and discounts.....	\$1,856,289 39	
Total expenses of the bank for the year 1920.....	164,843 73	
Dividends paid to depositors for the year 1920.....	1,264,169 48	
Net earnings for the year 1920 over expenses and dividends paid to depositors.....		<u>427,276 68</u>

77. THE GREENWICH SAVINGS BANK, NEW YORK CITY

[246-248 Sixth avenue; incorporated 1833]

CHARLES M. DUTCHER, President. L. De. QUACKENBUSH, Comptroller.
 DAVID M. MCGARRISON, Vice-President. WALTER H. LYMAN, Asst. Comptroller.
 FRANCIS M. BACON, Jr., Vice-Pres. F. EUGENE COBB, Assistant Treasurer.
 HUBERT E. BROWER, Asst. Treasurer.

TRUSTEES

DAVID M. MORRISON, FRANCIS M. BACON, JR EDWIN G. MERRILL,
 JAMES QUINLAN, ARTHUR ISELIN, ALBERT H. WIGGIN,
 WM. R. STEWART, WM. WOODWARD, GATES W. MCGARRAH,
 LUCIUS K. WILMERDING, GEORGE BLAGDEN, B. OGDEN CHISOLM,
 WM. M. V. HOFFMAN, HENRY C. SWORDS, THOMAS W. SLOCUM,
 THEO. F. WHITMARSH, ALLEN WARDWELL, C. MORTON WHITMAN,
 EDWIN S. MARSTON, WALTER P. BLISS, GARRARD COMLY.

FINANCIAL

RESOURCES

Bonds and mortgages.....\$34,608,775 00
 Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value
United States	\$10,225,600 00	\$10,061,209 37	\$10,127,376 25
State of New York.....	650,000 00	706,697 33	685,250 00
State of Massachusetts.....	2,035,000 00	2,182,167 01	1,764,670 00
State of Maryland.....	400,000 00	402,175 91	394,000 00
State of Tennessee.....	500,000 00	515,021 70	492,000 00
State of California.....	300,000 00	292,019 13	278,040 00
Cities in other States.....	7,050,000 00	7,506,044 93	6,657,500 00
Cities in this State.....	6,886,558 33	7,231,240 98	6,641,948 75
Railroad mortgage bonds....	17,855,000 00	19,031,857 48	15,527,317 66
	<u>\$45,902,158 33</u>	<u>\$47,928,433 79</u>	<u>\$42,586,377 66</u>
Bankers' acceptances and bills of exchange.....			4,286,377 66
Banking house and lot, book value, \$250,000.00; cost, \$611,- 686.52; actual cash value			300,000 00
Cash on deposit in banks or trust companies			3,095,063 75
Cash on hand			668,433 92
Total of collectible interest			1,105,847 63
			<u>\$87,038,790 86</u>

LIABILITIES

Amount due depositors, viz.:

Principal
 \$78,631,945 90 || Dividends credited or to be credited for the six months ending with December 31, 1920..... | 1,468,010 57 |
| | \$80,099,956 47 |

Other liabilities, viz.:

Held for mortgagors account.....
 \$5,155 65 || Expenses incurred, but unpaid, viz.: | |
Advertising	5,032 29
Stationery, etc.	1,162 74
Miscellaneous	123 40
	11,474 08
Surplus on estimated market value	6,977,360 31
	\$87,038,790 86

Surplus on par value, \$10,293,140.98.

CASH TRANSACTIONS DURING THE YEAR 1920

RECEIPTS

Cash on hand and in banks or trust companies January 1,
1920, before transactions of the day.....
 \$5,052,261 72 || From depositors, not including dividends credited..... | 20,509,569 95 |
From interest on loans, deposits and investments.....	4,063,082 52
From rents from other real estate.....	6,366 56
From mortgages	2,475,800 00

From redemption of stocks and bonds.....	\$4,291,250 00
From stocks and bonds sold (total par value, \$295,000.00) ..	254,806 25
From bankers' acceptances and bills of exchange.....	4,845,155 75
From real estate sold	106,750 00
From all other sources, viz.:	
Rentals of mortgaged properties to be applied upon interest, taxes, etc.....	\$21,638 15
Advances, refunded.....	4,966 97
Victory bond deposits; War Savings stamps sold..	7,093 80
Liberty bond deposits forfeited.....	1,333 52
	<u>35,032 44</u>
	<u>\$41,640,075 19</u>

PAYMENTS

To depositors, including dividends paid to them.....	\$19,092,495 18
For loans on bonds and mortgages	1,402,000 00
For bankers' acceptances and bills of exchange.....	9,569,448 65
For stocks and bonds purchased, including premiums, com- missions, etc. (total par value, \$7,929,000.00).....	7,433,423 11
For interest (other than dividend payments to depositors) ..	70,533 50
For current expenses of the bank, viz.:	
For salaries	\$174,760 70
For taxes	43,017 40
For net expenses, except taxes, of banking house....	6,569 44
For expenses of other real estate, viz.:	
Repairs	580 05
Insurance	121 20
Taxes	1,029 20
Other	1,295 42
For other expenses, not including expenses of other real estate nor other expenses of banking house....	40,750 04
	<u>268,123 45</u>
For real estate acquired by foreclosure, or in settlement of debts due the bank.....	13,184 81
Other payments, viz.:	
Payments out of rentals of mortgaged property....	\$22,445 24
Liberty and Victory bond accounts.....	321 00
Advances for mortgagors' accounts; interest ad- justments	4,602 58
	<u>27,368 82</u>
Cash on hand and in banks or trust companies December 31, 1920, after transactions of the day.....	<u>3,763,497 67</u>
	<u>\$41,640,075 19</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1921.....	98,431
Number of accounts opened or reopened during the year....	11,432
Number of accounts closed during the year.....	13,119
Amount deposited during the year, not including dividends credited for that period.....	\$20,509,569 95
Amount withdrawn during the year.....	19,092,495 18
Amount of dividends credited and paid for the year, viz.:	
July 1, 1920.....	\$1,421,222 65
January 1, 1921.....	1,468,010 57
	<u>2,889,233 22</u>
Average amount of each account January 1, 1921.....	813 77
Rate per cent. of dividends to depositors during the six months ending June 30, 1920.....	4
Rate per cent. of dividends to depositors during the six months ending December 31, 1920.....	4
Total earnings of the bank for the year 1920, after allowing for amortization of premiums and discounts.....	\$3,891,120 87
Total expenses of the bank for the year 1920.....	273,139 44
Dividends paid to depositors for the year 1920.....	2,889,233 22
Net earnings for the year 1920 over expenses and dividends paid to depositors	<u>728,748 21</u>

78. HARLEM SAVINGS BANK, NEW YORK CITY

[124 East 125th street; incorporated 1863]

WILLIAM E. TROTTER, President. THOMAS R. EBERT, Secretary.
 GRANVILLE F. DAILEY, Vice-Pres. ROBERT C. HART, Asst. Secretary.
 JOHN J. BELL, Vice-President.

TRUSTEES

WILLIAM E. TROTTER, JOHN F. STEEVES, OLIN J. STEPHENS,
 GRANVILLE F. DAILEY, WALTER P. SILLECK, WARREN A. LEONARD,
 WILLIAM SOMERVILLE, ERNEST V. CONNOLLY, ALEXANDER WALKER,
 JOHN J. BELL, ARTHUR B. WESTERVELT, THOMAS R. EBERT,
 FRANK E. WISE, RANSOM E. WILCOX.

FINANCIAL**RESOURCES**

Bonds and mortgages\$21,063,015 00

Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
United States	\$9,989,500 00	\$9,788,082 79	\$9,972,593 75	
State of New York.....	700,000 00	713,062 50	690,500 00	
State of Massachusetts.....	310,000 00	327,060 71	270,888 71	
State of California.....	100,000 00	95,250 00	90,500 00	
State of Tennessee.....	200,000 00	209,829 89	207,000 00	
Cities in other States.....	550,000 00	574,581 66	505,500 00	
Cities in this State.....	3,786,450 00	3,862,811 61	3,586,775 00	
Villages in this State.....	189,000 00	205,404 10	179,940 00	
Railroad mortgage bonds....	5,594,000 00	5,770,378 80	4,635,740 00	
	<u>\$21,418,950 00</u>	<u>\$21,536,482 06</u>	<u>\$20,139,437 46</u>	20,139,437 46
Bankers' acceptances and bills of exchange.....				500,463 19
Banking house and lot, book value, \$200,000.00; cost, \$354,- 253.91; actual cash value				200,000 00
Other real estate, book value, \$45,658.68; cost, \$62,993.33; actual cash value.....				45,658 68
Cash on deposit in banks or trust companies.....				2,727,982 28
Cash on hand				361,680 98
Total of collectible interest.....				443,544 56
				<u>\$45,481,782 15</u>

LIABILITIES

Amount due depositors, viz.:

Principal	\$41,874,503 06	
Dividends credited or to be credited for the six months ending with December 31, 1920.....	734,264 86	\$42,608,767 91
Surplus on estimated market value.....		2,873,014 24
		<u>\$45,481,782 15</u>
Surplus on par value, \$4,152,526.78.		

CASH TRANSACTIONS DURING THE YEAR 1920**RECEIPTS**

Cash on hand and in banks or trust companies January 1, 1920, before transactions of the day.....	\$2,654,942 33
From depositors, not including dividends credited.....	18,966,166 86
From interest on loans, deposits and investments.....	1,854,745 69
From rents from other real estate.....	1,856 09
From mortgages	376,900 00
From redemption of stocks and bonds.....	775,590 00
From real estate sold	37,524 51
	<u>\$24,667,725 48</u>

PAYMENTS

To depositors, including dividends paid to them.....	\$12,268,234 33	
For loans on bonds and mortgages.....	3,635,250 00	
For bankers' acceptances and bills of exchange.....	500,463 19	
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$5,090,000.00).....	5,017,788 71	
For interest (other than dividend payments to depositors) ..	20,218 80	
For current expenses of the bank, viz.:		
For salaries	\$79,159 99	
For taxes	17,062 03	
For net expenses, except taxes, of banking house....	2,706 73	
For expenses of other real estate, viz.:		
Repairs	2,066 79	
Insurance	13 30	
Taxes	2,150 28	
For other expenses, not including expenses of other real estate nor other expenses of banking house..	20,872 62	
		124,021 74
For real estate acquired by foreclosure, or in settlement of debts due the bank		12,085 45
Cash on hand and in banks or trust companies December 31, 1920, after transactions of the day.....	3,089,663 26	
		<u>\$24,667,725 48</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1921.....		66,838
Number of accounts opened or reopened during the year....		15,094
Number of accounts closed during the year.....		10,317
Amount deposited during the year, not including dividends credited for that period.....	\$18,966,166 86	
Amount withdrawn during the year.....	12,268,234 33	
Amount of dividends credited and paid for the year, viz.:		
July 1, 1920.....	\$653,158 53	
January 1, 1921.....	734,264 86	
		1,387,423 39
Average amount of each account January 1, 1921.....		637 49
Rate per cent. of dividends to depositors during the six months ending June 30, 1920.....		4
Rate per cent. of dividends to depositors during the six months ending December 31, 1920.....		4
Total earnings of the bank for the year 1920, after allowing for amortization of premiums and discounts.....	\$1,938,976 67	
Total expenses of the bank for the year 1920.....	124,021 74	
Dividends paid to depositors for the year 1920.....	1,387,423 39	
Net earnings for the year 1920 over expenses and dividends paid to depositors.....		<u>427,531 54</u>

79. THE IRVING SAVINGS INSTITUTION, NEW YORK CITY

[115 Chambers street; incorporated 1851]

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

TRUSTEES

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

FINANCIAL

RESOURCES

Bonds and mortgages \$11,060,525 00
 Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value
United States	\$1,750,700 00	\$1,657,107 31	\$1,724,236 05
State of California.....	50,000 00	48,246 45	47,000 00
State of Oklahoma.....	50,000 00	50,772 30	48,500 00
State of Tennessee.....	100,000 00	103,491 40	100,500 00
State of Utah.....	50,000 00	49,221 85	48,500 00
Cities in other States.....	1,451,000 00	1,546,206 01	1,423,650 00
Cities in this State.....	1,270,900 00	1,331,384 10	1,226,980 00
Towns in this State.....	22,000 00	22,580 40	20,690 00
Villages in this State.....	87,600 00	92,589 90	80,440 00
Railroad mortgage bonds....	4,638,000 00	4,836,198 25	3,933,840 00
	\$9,470,100 00	\$9,737,796 97	\$8,659,336 05

Promissory notes	8,659,336 05
Banking house and lot, book value, \$75,000.00; cost, \$115,000.00; actual cash value.....	100,000 00
Other real estate, book value, \$19,547.15; cost, \$18,461.90; actual cash value	75,000 00
Cash on deposit in banks or trust companies.....	18,461 90
Cash on hand	673,435 54
Total of collectible interest	80,492 56
	204,227 45

\$20,871,478 50

LIABILITIES

Amount due depositors, viz.:

Principal	\$19,095,344 85
Dividends credited or to be credited for the six months ending with December 31, 1920.....	365,492 27
	\$19,460,837 12
Surplus on estimated market value.....	1,410,641 38
	<u>\$20,871,478 50</u>

Surplus on par value, \$2,221,405.33.

CASH TRANSACTIONS DURING THE YEAR 1920

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1920, before transactions of the day.....	\$439,534 72
From depositors, not including dividends credited.....	4,355,090 42
From interest on loans, deposits and investments.....	1,029,408 93
From rents from other real estate.....	1,666 58

From mortgages	\$429,700 00
From redemption of stocks and bonds	135,250 00
From stocks and bonds sold (total par value, \$225,000.00)	206,143 81
From loans paid	795,000 00
From bankers' acceptances and bills of exchange	218,029 79
From real estate sold	181,000 00
	<hr/>
	<u>\$7,790,824 25</u>

PAYMENTS

To depositors, including dividends paid to them	\$5,720,134 09
For loans on bonds and mortgages	159,500 00
For loans on stocks and bonds and other securities	550,000 00
For bankers' acceptances and bills of exchange	218,029 79
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$350,000.00)	309,924 75
For interest (other than dividend payments to depositors)	2,266 54
For current expenses of the bank, viz.:	
For salaries	\$46,558 70
For taxes	6,730 96
For expenses, except taxes of banking house	2,724 13
For expenses of other real estate, viz.:	
Repairs	702 72
Taxes	635 40
Other	5,118 65
For other expenses, not including expenses of other real estate nor other expenses of banking house	14,570 42
	<hr/>
	77,040 98
Cash on hand and in banks or trust companies December 31, 1920, after transactions of the day	753,928 10
	<hr/>
	<u>\$7,790,824 25</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1921	21,475
Number of accounts opened or reopened during the year	2,839
Number of accounts closed during the year	3,279
Amount deposited during the year, not including dividends credited for that period	\$4,355,090 42
Amount withdrawn during the year	5,720,134 09
Amount of dividends credited and paid for the year, viz.:	
July 1, 1920	\$374,148 34
January 1, 1921	365,492 27
	<hr/>
	739,640 61
Average amount of each account January 1, 1921	906 20
Rate per cent. of dividends to depositors during the six months ending June 30, 1920	4
Rate per cent. of dividends to depositors during the six months ending December 31, 1920	4
Total earnings of the bank for the year 1920, after allowing for amortization of premiums and discounts	\$1,028,463 27
Total expenses of the bank for the year 1920	77,140 98
Dividends paid to depositors for the year 1920	739,640 61
Net earnings for the year 1920 over expenses and dividends paid to depositors	211,681 68
	<hr/>

80. ITALIAN SAVINGS BANK OF THE CITY OF NEW YORK

[64-66 Spring street; incorporated 1899]

PASQUALE I. SIMONELLI, Pres. BERNARD J. McCANN, Treasurer.
 ANTONIO STELLA, Vice-Pres. FRANCIS BOSCO, Secretary.
 JOHN ELTON WAYLAND, Vice-President. GAETANO ZAMPARIELLO, Ass't. Sec

TRUSTEES

CARMELO ATONNA, 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,
 EDWARD S. KASSING, GIAMBATISTA VITELLI, ROBERT W. BERNARD.
 CHARLES ZERBARINI,

FINANCIAL

RESOURCES

Bonds and mortgages \$5,257,317 50
 Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
United States	\$3,324,600 00	\$3,628,306 60	\$3,749,930 00	
State of New York.....	24,000 00	24,596 00	22,920 00	
Cities in other States.....	297,297 69	396,109 71	297,297 69	
Cities in this State.....	55,350 00	55,330 07	54,590 00	
Railroad mortgage bonds....	1,912,000 00	1,857,444 52	1,732,718 01	
	<u>\$6,113,247 69</u>	<u>\$5,871,786 90</u>	<u>\$5,857,455 70</u>	5,857,455 70
Promissory notes				1,655,000 00
Banking house and lot, book value, \$79,752.32; cost, \$79,- 752.32; actual cash value				79,752 32
Cash on deposit in banks or trust companies.....				740,693 00
Cash on hand				92,462 34
Total of collectible interest.....				78,162 94
Amount of all other assets: Deposit on lease.....				16,000 00
				<u>\$13,776,843 80</u>

LIABILITIES

Amount due depositors, viz.:

Principal	\$12,284,318 21	
Dividends credited or to be credited for the six months ending with December 31, 1920.....	203,193 40	\$12,487,511 61
Other liabilities, viz.:		
Liberty bond deposits held for safekeeping.....	\$564,500 00	
Christmas Club	453 25	
Accrued interest on liberty bonds held for safe- keeping	4,779 45	569,732 70
Surplus on estimated market value.....		719,599 49
		<u>\$13,776,843 80</u>

Surplus on par value, \$975,391.48.

CASH TRANSACTIONS' DURING THE YEAR 1920

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1920, before transactions of the day.....	\$525,729 21
From depositors, not including dividends credited.....	9,476,022 27
From interest on loans, deposits and investments.....	616,408 16

Net income from banking house.....	\$3,297 13	
From mortgages.....	74,247 50	
From redemption of stocks and bonds.....	114,500 00	
From loans paid.....	2,525,000 00	
From real estate sold.....	69,359 39	
From all other sources, viz.:		
Liberty bond deposits.....	\$11,902 00	
Christmas Club deposits.....	453 25	
		12,355 25
		<u>\$13,416,918 91</u>

PAYMENTS

To depositors, including dividends paid to them.....	\$6,939,332 38	
For loans on bonds and mortgages.....	960,500 00	
For loans on stocks and bonds and other securities.....	3,230,000 00	
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$1,494,000.00).....	1,296,338 01	
For interest (other than dividend payments to depositors) ..	44,124 12	
For current expenses of the bank, viz.:		
For salaries.....	\$37,479 94	
For rent of banking rooms.....	4,250 04	
For other expenses, not including expenses of other real estate nor other expenses of banking house..	25,799 92	
		67,529 90
For real estate acquired by foreclosure, or in settlement of debts due the bank.....		698 50
Other payments, viz.:		
Liberty bond account.....	\$29,740 66	
Deposit on lease.....	15,500 00	
		45,240 66
Cash on hand and in banks or trust companies December 31, 1920, after transactions of the day.....		833,155 34
		<u>\$13,416,918 91</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1921.....	24,361
Number of accounts opened or reopened during the year....	6,351
Number of accounts closed during the year.....	4,956
Amount deposited during the year, not including dividends credited for that period.....	\$9,476,022 27
Amount withdrawn during the year.....	6,939,332 38
Amount of dividends credited and paid for the year, viz.:	
July 1, 1920.....	\$168,248 62
January 1, 1921.....	203,193 40
	371,442 02
Average amount of each account January 1, 1921.....	504 26
Rate per cent. of dividends to depositors during the six months ending June 30, 1920.....	4
Rate per cent. of dividends to depositors during the six months ending December 31, 1920.....	4
Total earnings of the bank for the year 1920, after allowing for amortization of premiums and discounts.....	\$803,845 29
Total expenses of the bank for the year 1920.....	78,166 41
Dividends paid to depositors for the year 1920.....	371,442 02
Net earnings for the year 1920 over expenses and dividends paid to depositors.....	354,236 86

81. MAIDEN LANE SAVINGS BANK, NEW YORK CITY

[170 Broadway; incorporated 1963]

F. A. RINGLER, President.
CHARLES R. JUNG, Vice-President.HUGO H. RITTERBUSCH, Vice-Pres.
JULIUS HEYNEN, Secretary.

TRUSTEES

F. A. RINGLER,	AUG. OPPENHEIMER,	C. EDWARD BILLQUIST,
ISAAC W. COKEFAIR,	HUGO B. ROELKER,	CHAS. W. LUCAS,
CHARLES R. JUNG,	ROBT. SCHALENBACH,	JOHN P. WINDOLPH,
L. BURTON HALL,	LEOPOLD STERN,	JACOB WERNER,
WALTER G. KING,	JULIUS HEYNEN,	HUGO H. RITTERBUSCH.

FINANCIAL

RESOURCES

Bonds and mortgages	\$1,621,250 00
Stock and bond investments, viz.:	

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
United States	\$346,150 00	\$330,128 03	\$327,829 13	
State of Oklahoma.....	42,500 00	43,012 08	41,225 00	
State of New Mexico.....	14,500 00	14,526 25	14,367 50	
Cities in other States.....	111,000 00	113,183 73	110,520 00	
Cities in this State.....	126,810 00	127,004 50	118,889 50	
Counties in this State.....	10,000 00	10,192 97	10,000 00	
Towns in this State.....	5,000 00	5,000 00	5,000 00	
Villages in this State.....	28,000 00	28,015 47	28,020 00	
Railroad mortgage bonds....	231,000 00	218,429 57	185,920 00	
	<u>\$914,960 00</u>	<u>\$889,492 60</u>	<u>\$841,771 13</u>	
Promissory notes				841,771 13
Real estate, book value, \$8,693.22; cost, \$8,693.22; actual cash value				664,714 50
Cash on deposit in banks or trust companies.....				8,693 22
Cash on hand				204,518 17
Total of collectible interest				9,354 07
				33,064 85
				<u>\$3,333,365 94</u>

LIABILITIES

Amount due depositors, viz.:

Principal	\$3,240,954 35	
Dividends credited or to be credited for the six months ending with December 31, 1920.....	52,918 01	
		\$3,293,872 36
Surplus on estimated market value.....		89,493 58
		<u>\$3,383,365 94</u>

Surplus on par value, \$162,682.45.

CASH TRANSACTIONS DURING THE YEAR 1920

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1920, before transactions of the day	\$208,176 12
From depositors, not including dividends credited.....	2,865,740 85
From interest on loans, deposits and investments.....	161,770 16
From rents from real estate.....	1,817 35
From mortgages	128,925 00
From redemption of stocks and bonds.....	155,520 00

From stocks and bonds sold (total par value, \$30,450.00)	\$30,450 00
From loans paid	1,214,526 50
From real estate sold	28,000 00
	<hr/>
	\$4,794,925 98

PAYMENTS

To depositors, including dividends paid to them	\$2,384,975 45
For loans on bonds and mortgages	242,000 00
For loans on stocks and bonds and other securities	1,757,559 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$179,100.00)	169,592 88
For interest (other than dividend payments to depositors)	1,202 84
For current expenses of the bank, viz.:	
For salaries	\$14,621 61
For taxes	343 92
For rent of banking rooms	3,500 00
For expenses of other real estate, viz.:	
Insurance	12 22
Taxes	646 48
Other	191 06
For other expenses, not including expenses of other real estate nor other expenses of banking house.	6,408 28
	<hr/>
	25,723 57
Cash on hand and in banks or trust companies December 31, 1920, after transactions of the day	213,872 24
	<hr/>
	\$4,794,925 98

STATISTICAL INFORMATION

Number of open accounts January 1, 1921	10,759
Number of accounts opened or reopened during the year	4,295
Number of accounts closed during the year	2,554
Amount deposited during the year, not including dividends credited for that period	\$2,865,740 85
Amount withdrawn during the year	2,384,975 45
Amount of dividends credited and paid for the year, viz.:	
July 1, 1920	\$48,120 52
January 1, 1921	52,918 01
	<hr/>
	101,038 53
Average amount of each account January 1, 1921	306 15
Rate per cent. of dividends to depositors during the six months ending June 30, 1920	4
Rate per cent. of dividends to depositors during the six months ending December 31, 1920	4
Total earnings of the bank for the year 1920, after allowing for amortization of premiums and discounts	\$174,742 51
Total expenses of the bank for the year 1920	25,723 57
Dividends paid to depositors for the year 1920	101,038 53
Net earnings for the year 1920 over expenses and dividends paid to depositors	47,980 41

82. THE MANHATTAN SAVINGS INSTITUTION, NEW YORK CITY

[644-646 Broadway; incorporated 1850]

WALTER C. STOKES, President. **ARTHUR STILES, Secretary.**
BENJAMIN GRIFFIN, Vice-President. **DAVID SANDS, Assistant Secretary.**
HAROLD S. STILES, Ass't. Secy.

TRUSTEES

BENJAMIN GRIFFIN,	WALTER C. STOKES,	THOMAS E. LOVEJOY,
EDWARD V. Z. LANE,	PHILIP J. ROSS,	EDMOND L. KNOEDLER,
RICHARD LATHERS, JR.,	FRANCIS B. GRIFFIN,	WALTER W. STOKES,
HENRY S. STEARNS,	HERBERT W. MORSE,	ARTHUR C. CROMBIE,
EDWIN S. SCHENCK,	Z. TAYLOR EMERY,	ARTHUR STILES,
J. McLEAN WALTON,	HARRISON K. BIRD,	L. MARTIN RICHMOND.
CURTENIUS GILLETTE,	FREDERIC W. FROST,	

FINANCIAL**RESOURCES**

Bonds and mortgages \$8,460,975 00
 Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value
United States	\$1,292,650 00	\$1,217,215 00	\$1,251,950 00
Cities in other States.....	330,000 00	353,582 65	300,600 00
Cities in this State.....	1,650,000 00	1,792,782 50	1,389,750 00
Towns in this State.....	105,000 00	105,000 00	94,274 25
Villages in this State.....	2,500 00	2,500 00	2,500 00
Railroad mortgage bonds....	1,704,000 00	1,840,237 50	1,395,860 00
	<u>\$5,084,150 00</u>	<u>\$5,316,317 65</u>	<u>\$4,434,934 25</u>
Promissory notes			4,434,934 25
Banking house and lot, book value, \$550,000.00; cost, \$810- 169.09; actual cash value.....			700,325 00
Cash on deposit in banks or trust companies.....			550,000 00
Cash on hand			469,405 41
Total of collectible interest.....			60,507 22
			<u>112,979 34</u>
			<u>\$14,789,126 22</u>

LIABILITIES

Amount due depositors, viz.:

Principal	\$13,521,994 97
Dividends credited or to be credited for the six months ending with December 31, 1920.....	238,997 33
	<u>\$13,760,992 30</u>
Other liabilities: Anticipated interest.....	4,283 69
Surplus on estimated market value.....	1,023,850 23
	<u>\$14,789,126 22</u>

Surplus on par value, \$1,673,065.98.

CASH TRANSACTIONS DURING THE YEAR 1920**RECEIPTS**

Cash on hand and in banks or trust companies January 1, 1920, before transactions of the day.....	\$664,207 05
From depositors, not including dividends credited.....	6,784,447 45
From interest on loans, deposits and investments.....	629,235 78
From rents from real estate.....	11,687 37
From mortgages	200,275 00
From redemption of stocks and bonds.....	717,500 00
From stocks and bonds sold (total par value, \$570,000.00)...	570,000 00
From loans paid	841,625 00
From bankers' acceptances and bills of exchange.....	156,100 00
From real estate sold	352,000 00

From all other sources, viz.:

Interest paid in advance.....	\$6,922 91	
Real estate contract.....	2,000 00	
Appraisal fees	410 00	
		<u>\$9,332 91</u>
		<u>\$10,936,410 56</u>

PAYMENTS

To depositors, including dividends paid to them.....		\$5,502,976 20
For loans on bonds and mortgages.....		1,657,600 00
For loans on stocks and bonds and other securities.....		1,541,950 00
For bankers' acceptances and bills of exchange.....		152,875 88
For stocks and bonds purchased, including premiums, com- missions, etc. (total par value, \$1,428,600.00).....		1,352,112 85
For interest (other than dividend payments to depositors) ..		9,814 65
For current expenses of the bank, viz.:		
For salaries	\$58,562 00	
For taxes	13,051 30	
For net expenses, except taxes, of banking house..	2,702 38	
For expenses of other real estate, viz.:		
Repairs	3,828 47	
Insurance	193 75	
Taxes	2,690 04	
Other	6,114 24	
For other expenses, not including expenses of other real estate nor other expenses of banking house..	38,342 59	
		125,484 77
For real estate acquired by foreclosure, or in settlement of debts due the bank		22,601 91
Other payments, viz.:		
Liberty and Victory bond accounts.....	\$31,800 00	
Alterations to banking house.....	4,642 45	
Real estate contract.....	2,000 00	
Interest received in advance paid over.....	2,639 22	
		41,081 67
Cash on hand and in banks or trust companies December 31, 1920, after transactions of the day.....		529,912 63
		<u>\$10,936,410 56</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1921.....		24,074
Number of accounts opened or reopened during the year.....		5,051
Number of accounts closed during the year.....		3,915
Amount deposited during the year, not including dividends credited for that period		\$6,784,447 45
Amount withdrawn during the year.....		5,502,976 20
Amount of dividends credited and paid for the year, viz.:		
July 1, 1920.....	\$220,493 84	
January 1, 1921.....	238,997 33	
		459,491 17
Average amount of each account January 1, 1921.....		561 68
Rate per cent. of dividends to depositors during the six months ending June 30, 1920.....		4
Rate per cent. of dividends to depositors during the six months ending December 31, 1920.....		4
Total earnings of the bank for the year 1920, after allowing for amortization of premiums and discounts.....	\$737,510 31	
Total expenses of the bank for the year 1920.....	145,484 77	
Dividends paid to depositors for the year 1920.....	459,491 17	
Net earnings for the year 1920 over expenses and dividends paid to depositors.....		132,534 37

83. 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.
 WILLIAM CONKLIN, Asst. Secy.

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. PAINÉ, WILLIAM C. EDWARDS, DAVID H. KNOTT.

FINANCIAL**RESOURCES**

Bonds and mortgages.....				\$9,524,035 00
Stock and bond investments, viz.:				
	Par value	Original cost	Estimated market value	
<i>Stocks and bonds</i>				
United States	\$3,055,400 00	\$2,950,670 31	\$3,036,560 70	
State of Massachusetts.....	300,000 00	302,607 00	255,750 00	
Cities in other States.....	1,099,000 00	1,127,427 91	1,041,725 00	
Cities in this State.....	1,273,000 00	1,290,728 45	1,110,270 00	
Railroad mortgage bonds....	2,131,000 00	2,183,846 25	1,678,170 00	
	<u>\$7,858,400 00</u>	<u>\$7 855,279 92</u>	<u>\$7,122,475 70</u>	
Promissory notes				7,122,475 70
Bankers' acceptances and bills of exchange.....				4,500 00
Banking house and lot, book value, \$95,000.00; cost, \$243.346.71; actual cash value.....				126,996 49
Other real estate, book value, \$37,153.47; cost, \$37,153.47; actual cash value				95,000 00
Cash on deposit in banks and trust companies.....				31,000 00
Cash on hand				773,222 46
Total of collectible interest.....				21,536 91
				<u>132,352 51</u>
				<u>\$17,831,119 07</u>

LIABILITIES

Amount due depositors, viz.:

Principal	\$16,656,324 50
Dividends credited or to be credited for the six months ending with December 31, 1920.....	309,368 43
	<u>\$16,965,692 93</u>
Surplus on estimated market value.....	865,426 14
	<u>\$17,831,119 07</u>

Surplus on par value, \$1,601,350.44.

CASH TRANSACTIONS DURING THE YEAR 1920**RECEIPTS**

Cash on hand and in banks or trust companies January 1, 1920, before transactions of the day.....	\$739,917 71
From depositors, not including dividends credited.....	5,383,564 46
From interest on loans, deposits and investments.....	801,764 67
Net income from banking house.....	2,618 95
From rents from other real estate.....	11,742 39
From mortgages	491,183 00
From redemption of stocks and bonds.....	244,750 00

From stocks and bonds sold (total par value, \$302,950.00) . . .	\$292,411 44
From loans paid	45,500 00
From bankers' acceptances and bills of exchange	74,359 71
From real estate sold	30,500 00
	<u>\$8,118,312 33</u>

PAYMENTS

To depositors, including dividends paid to them	\$4,872,499 58
For loans on bonds and mortgages	1,081,000 00
For loans on stocks and bonds and other securities	50,000 00
For bankers' acceptances and bills of exchange	201,356 20
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$1,072,000.00)	1,020,610 41
For interest (other than dividend payments to depositors) . .	6,488 40
For current expenses of the bank, viz.:	
For salaries	\$36,930 50
For taxes	7,734 52
For expenses of other real estate, viz.:	
Repairs	9,779 34
Insurance	208 67
Taxes	2,068 62
For other expenses, not including expenses of other real estate nor other expenses of banking house	20,395 71
	<u>77,117 36</u>
For real estate acquired by foreclosure, or in settlement of debts due the bank	14,481 01
Cash on hand and in banks or trust companies December 31, 1920, after transactions of the day	794,759 37
	<u>\$8,118,312 33</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1921	21,230
Number of accounts opened or reopened during the year	4,462
Number of accounts closed during the year	3,452
Amount deposited during the year, not including dividends credited for that period	\$5,383,564 46
Amount withdrawn during the year	4,872,499 58
Amount of dividends credited and paid for the year, viz.:	
July 1, 1920	\$297,382 81
January 1, 1921	309,368 43
	<u>606,751 24</u>
Average amount of each account January 1, 1921	799 14
Rate per cent. of dividends to depositors during the six months ending June 30, 1920	4
Rate per cent. of dividends to depositors during the six months ending December 31, 1920	4
Total earnings of the bank for the year 1920, after allowing for amortization of premiums and discounts	\$811,902 72
Total expenses of the bank for the year 1920	80,025 07
Dividends paid to depositors for the year 1920	606,751 24
Net earnings for the year 1920 over expenses and dividends paid to depositors	<u>125,126 41</u>

84. NEW YORK SAVINGS BANK, NEW YORK CITY

[83 Eighth avenue; incorporated 1854]

WILLIAM FELSINGER, President. HENRY P. MOIT, Comptroller.
ALEXANDER M. WELCH, Vice-Pres. WALTER R. BRINCKERHOFF, Secy.
WM. W. HALL, Vice-President. 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, WALTER R. BRINCKERHOFF,
WM. HARVEY KING, WILLIAM J. HOE, JOHN A. DUTTON.

FINANCIAL

RESOURCES

Bonds and mortgages\$24,798,800 00

Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
United States	\$5,699,450 00	\$5,535,035 60	\$5,684,930 00	
State of New York.....	300,000 00	307,125 00	301,500 00	
State of California.....	400,000 00	376,000 00	362,000 00	
State of Maryland.....	100,000 00	94,645 00	95,000 00	
State of Massachusetts....	650,000 00	703,710 00	557,250 00	
State of Tennessee.....	400,000 00	426,890 60	401,000 00	
Cities in other States.....	5,896,500 00	6,190,792 65	5,684,665 00	
Cities in this State.....	3,402,500 00	3,459,576 04	3,306,452 50	
Counties in this State.....	246,000 00	249,486 00	243,600 00	
Railroad mortgage bonds....	8,703,000 00	8,857,356 29	7,538,120 00	
	<u>\$25,797,450 00</u>	<u>\$26,200,617 18</u>	<u>\$24,173,517 50</u>	24,173,517 50
Promissory notes				1,300 00
Bankers' acceptances and bills of exchange.....				1,259,666 95
Banking house and lot, book value, \$200,000.00; cost, \$449,- 851.80; actual cash value.....				200,000 00
Other real estate, book value, \$152,507.20; cost, \$168,387.65; actual cash value				168,387 65
Cash on deposit in banks or trust companies.....				2,051,182 38
Cash on hand				52,116 23
Total of collectible interest				459,439 12
				<u>\$53,164,409 83</u>

LIABILITIES

Amount due depositors, viz.:

Principal	\$47,987,683 29	
Dividends credited or to be credited for the six months ending with December 31, 1920.....	891,783 69	\$48,879,466 98
Other liabilities: Unearned discount		4,990 97
Surplus on estimated market value		4,279,951 88
		<u>\$53,164,409 83</u>

Surplus on par value, \$5,903,884.38.

CASH TRANSACTIONS DURING THE YEAR 1920

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1920, before transactions of the day.....	\$2,669,034 88
From depositors, not including dividends credited.....	13,954,632 93
From interest on loans, deposits and investments.....	2,466,625 75
From rents from other real estate.....	24,057 83

From mortgages	\$936,900 00	
From redemption of stocks and bonds.....	2,293,000 00	
From loans paid	400 00	
From bankers' acceptances and bills of exchange.....	852,760 51	
From real estate sold	20,000 00	
From all other sources, viz.:		
Rent received pending foreclosure.....	\$89 30	
Legal fees	54,50	
		143 80
		<u>\$23,217,555 70</u>

PAYMENTS

To depositors, including dividends paid to them.....	\$13,839,383 28	
For loans on bonds and mortgages.....	2,377,500 00	
For loans on stocks and bonds and other securities.....	1,700 00	
For bankers' acceptances and bills of exchange.....	2,112,427 46	
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$2,746,000.00).....	2,613,543 20	
For interest (other than dividend payments to depositors)...	20,393 34	
For current expenses of the bank, viz.:		
For salaries	\$92,474 41	
For taxes	24,279 32	
For net expenses, except taxes, of banking house....	3,946 81	
For expenses of other real estate, viz.:		
Repairs	2,495 95	
Insurance	777 27	
Taxes	3,806 57	
Other	3,071 69	
For other expenses, not including expenses of other real estate nor other expenses of banking house..	18,082 79	
		148,934 81
Other payments: Commission, sale of real estate.....		375 00
Cash on hand and in banks or trust companies December 31, 1920, after transactions of the day.....		2,103,298 61
		<u>\$23,217,555 70</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1921.....	53,705
Number of accounts opened or reopened during the year.....	9,829
Number of accounts closed during the year.....	9,141
Amount deposited during the year, not including dividends credited for that period.....	\$13,954,632 93
Amount withdrawn during the year.....	13,839,383 28
Amount of dividends credited and paid for the year, viz.:	
July 1, 1920.....	\$877,299 24
January 1, 1921.....	891,783 69
	1,769,082 93
Average amount of each account January 1, 1921.....	910 14
Rate per cent. of dividends to depositors during the six months ending June 30, 1920.....	4
Rate per cent. of dividends to depositors during the six months ending December 31, 1920.....	4
Total earnings of the bank for the year 1920, after allowing for amortization of premiums and discounts.....	\$2,468,700 52
Total expenses of the bank for the year 1920.....	148,934 81
Dividends paid to depositors for the year 1920.....	1,769,082 93
Net earnings for the year 1920 over expenses and dividends paid to depositors.....	550,682 78

85. 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. WILLARD W. MILLER, Asst. Secy.

TRUSTEES

CHARLES ROHE, CHARLES H. PARSONS, HARRIS A. DUNN,
 RANALD H. MACDONALD, T. ARTHUR BALL, HENRY B. FISCHER,
 WILLIAM H. SAGE, THEODORE H. BANKS, GEORGE T. CONNETT,
 ALBERT B. ASHFORTH, ROBERT H. GOFFE, LAUPENCE MCGUIRE,
 JOHN A. HANCE, GEORGE G. FOSTER, THOMAS HILDT,
 CHAS. W. CARPENTER, SAMUEL W. REYBURN.

FINANCIAL

RESOURCES

Bonds and mortgages \$6,068,925 00
 Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value
United States	\$5,247,650 00	\$4,977,026 92	\$5,180,908 83
State of Massachusetts.....	300,000 00	329,069 00	257,500 00
State of Tennessee.....	50,000 00	52,545 10	50,000 00
Cities in other States.....	715,000 00	761,925 65	693,375 00
Cities in this State.....	900,000 00	970,992 95	903,325 00
Counties in this State.....	80,000 00	84,199 68	81,500 00
Villages in this State.....	95,000 00	96,733 61	96,073 00
Railroad mortgage bonds....	1,175,000 00	1,222,072 18	950,250 00
	<u>\$8,562,650 00</u>	<u>\$8,494,565 09</u>	<u>\$8,212,931 83</u>

8,212,931 88

Bankers' acceptances and bills of exchange..... 643,594 91
 Banking house and lot, book value, \$237,000.00; cost, \$237,000.00; actual cash value 237,000 00
 Cash on deposit in banks or trust companies..... 714,451 60
 Cash on hand 18,993 20
 Total of collectible interest 174,077 22

\$16,069,973 81

LIABILITIES

Amount due depositors, viz.:

Principal \$14,983,876 27
 Dividends credited or to be credited for the six months ending with December 31, 1920..... 255,742 21
\$15,239,618 48

Other liabilities, viz.:

Liberty loan deposits..... \$717 00
 Adjustment account of rents received..... 797 36
1,514 36

Surplus on estimated market value..... 828,840 97

\$16,069,973 81

Surplus on par value, \$1,178,559.09.

CASH TRANSACTIONS DURING THE YEAR 1920

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1920, before transactions of the day..... \$451,817 00
 From depositors, not including dividends credited..... 8,884,613 04
 From interest on loans, deposits and investments..... 666,212 22
 From mortgages 333,401 89
 From redemption of stocks and bonds..... 1,139,000 00
 From stocks and bonds sold (total par value, \$200,200.00) ... 184,325 00
 From bankers' acceptances and bills of exchange..... 2,216,059 70

From all other sources, viz.:

Liberty bond deposits; account Liberty Loan Assn. of New York.....	\$22,887 00	
Rents received to be applied as per agreement....	5,031 75	
War Saving stamps and certificates sold.....	1,157 16	
Interest; fees; sundry refunds.....	558 52	
		<u>\$29,634 43</u>
		<u><u>\$13,905,063 28</u></u>

PAYMENTS

To depositors, including dividends paid to them.....		\$6,042,249 18
For loans on bonds and mortgages.....		1,420,000 00
For bankers' acceptances and bills of exchange.....		2,859,654 61
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$2,877,400.00).....		2,718,784 12
For interest (other than dividend payments to depositors)....		21,015 81
For current expenses of the bank, viz.:		
For salaries.....	\$47,837 23	
For taxes.....	8,549 10	
For net expenses, except taxes, of banking house....	2,944 17	
For other expenses, not including expenses of other real estate nor other expenses of banking house..	20,664 00	
		<u>79,994 50</u>
Other payments, viz.:		
Liberty bond accounts.....	\$23,053 60	
Rent and interest adjustment.....	5,691 98	
War Savings stamps and certificates purchased.....	1,067 16	
Income tax withheld, repaid.....	117 52	
		<u>29,920 26</u>
Cash on hand and in banks or trust companies December 31, 1920, after transactions of the day.....		<u>733,444 80</u>
		<u><u>\$13,905,063 28</u></u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1921.....		28,705
Number of accounts opened or reopened during the year.....		8,337
Number of accounts closed during the year.....		4,561
Amount deposited during the year, not including dividends credited for that period.....	\$8,884,613 04	
Amount withdrawn during the year.....	6,042,249 18	
Amount of dividends credited and paid for the year, viz.:		
July 1, 1920.....	\$228,369 95	
January 1, 1921.....	255,742 21	
		<u>484,112 16</u>
Average amount of each account January 1, 1921.....		530 90
Rate per cent. of dividends to depositors during the six months ending June 30, 1920.....		4
Rate per cent. of dividends to depositors during the six months ending December 31, 1920.....		4
Total earnings of the bank for the year 1920, after allowing for amortization of premiums and discounts.....	\$677,757 90	
Total expenses of the bank for the year 1920.....	97,514 55	
Dividends paid to depositors for the year 1920.....	484,112 16	
Net earnings for the year 1920 over expenses and dividends paid to depositors.....		<u>96,131 19</u>

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

[74-76 Wall street; incorporated 1829]

DANIEL BARNES, President. FREDERICK A. CUMMINGS, Treasurer.
 GEORGE F. CRANE, Vice-President. WILLISTON H. BENEDICT, Secretary.
 GEORGE M. HALSEY, Vice-President. RALPH H. STEVER, Asst. Treas.

TRUSTEES

WILLIAM E. STIGER, WILLIAM L. BENEDICT, WILLIAM A. HAZARD,
 GEORGE F. CRANE, P. A. S. FRANKLIN, ELLIS G. RICHARDS,
 WILLISTON H. BENEDICT, SAMUEL SLOAN, GEO. M. HALSEY,
 JOHN V. B. THAYER, HENRY R. TAYLOR, HERBERT L. BODMAN,
 WM. A. BUTLER, E. H. OUTERBRIDGE, ROBERT S. BREWSTER,
 DANIEL BARNES, CORNELIUS ELDEBT, EDGAR PALMER,
 SEWARD PROSSER, V. EVERIT MACY.

FINANCIAL

RESOURCES

Bonds and mortgages \$40,959,250 00
 Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
United States	\$7,554,400 00	\$7,459,258 75	\$7,498,978 75	
State of New York.....	869,000 00	896,053 50	878,535 00	
State of Massachusetts.....	2,681,000 00	2,934,525 00	2,325,135 00	
Cities in other States.....	4,420,000 00	4,745,904 83	4,113,820 00	
Cities in this State.....	6,352,800 00	6,570,233 50	5,667,517 50	
Counties in this State.....	40,000 00	45,360 00	39,600 00	
Railroad mortgage bonds....	18,979,000 00	19,918,315 96	15,127,320 00	
	<u>\$40,896,200 00</u>	<u>\$42,569,651 54</u>	<u>\$35,650,906 25</u>	35,650,906 25
Bankers' acceptances and bills of exchange.....				392,660 73
Banking house and lot, book value, \$485,102.71; cost, \$485,102.71; actual cash value				485,102 71
Other real estate, book value, \$92,326.15; cost, \$92,326.15; actual cash value				78,500 00
Cash on deposit in banks or trust companies.....				3,167,312 88
Cash on hand				809,034 98
Total of collectible interest				765,147 24
				<u>\$82,307,914 79</u>

LIABILITIES

Amount due depositors, viz.:

Principal	\$75,219,682 01
Dividends credited or to be credited for the six months ending with December 31, 1920.....	1,420,154 49
Surplus on estimated market value	\$76,639,836 50
	5,668,078 29
	<u>\$82,307,914 79</u>

Surplus on par value, \$10,913,372.04.

CASH TRANSACTIONS DURING THE YEAR 1920

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1920, before transactions of the day.....	\$4,098,244 85
From depositors, not including dividends credited.....	16,102,691 63
From interest on loans, deposits and investments.....	3,827,809 03
From rents from other real estate	3,193 76
From mortgages	1,560,950 00
From redemption of stocks and bonds.....	3,573,600 00
From stocks and bonds sold (total par value, \$350,000.00) ..	332,500 00

From loans paid	\$600,000 00	
From bankers' acceptances and bills of exchange.....	897,330 91	
From real estate sold.....	321,134 10	
From all other sources, viz.:		
Insurance premiums advanced, refunded.....	\$711 64	
Security on lease.....	1,000 00	
		1,711 64
		<u>\$31,319,165 92</u>

PAYMENTS

To depositors, including dividends paid to them.....	\$21,872,255 51	
For loans on bonds and mortgages.....	443,000 00	
For loans on stocks and bonds and other securities.....	500,000 00	
For bankers' acceptances and bills of exchange.....	993,943 71	
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$3,350,000.00).....	3,292,920 72	
For interest (other than dividend payments to depositors) ..	29,373 55	
For current expenses of the bank, viz.:		
For salaries	\$113,256 35	
For taxes	28,351 74	
For net expenses, except taxes, of banking house....	12,539 20	
For expenses of other real estate, viz.:		
Repairs	481 85	
Insurance	3 30	
Taxes	1,986 04	
For other expenses, not including expenses of other real estate nor other expenses of banking house..	41,364 16	
		197,982 64
For real estate acquired by foreclosure, or in settlement of debts due the bank.....	9,000 00	
Other payments, viz.:		
Improvements to banking house.....	\$2,924 93	
Improvements to other real estate.....	417 00	
Repayment of security on lease.....	1,000 00	
		4,341 93
Cash on hand and in banks or trust companies December 31, 1920, after transactions of the day.....	3,976,347 86	
		<u>\$31,319,165 92</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1921.....	90,877
Number of accounts opened or reopened during the year....	12,128
Number of accounts closed during the year.....	15,997
Amount deposited during the year, not including dividends credited for that period.....	\$16,102,691 63
Amount withdrawn during the year.....	21,872,255 51
Amount of dividends credited and paid for the year, viz.:	
July 1, 1920	\$1,442,430 44
January 1, 1921.....	1,420,154 49
	2,862,584 93
Average amount of each account January 1, 1921.....	843 33
Rate per cent. of dividends to depositors during the six months ending June 30, 1920.....	4
Rate per cent. of dividends to depositors during the six months ending December 31, 1920.....	4
Total earnings of the bank for the year 1920, after allowing for amortization of premiums and discounts.....	\$3,777,616 70
Total expenses of the bank for the year 1920.....	215,182 64
Dividends paid to depositors for the year 1920.....	2,862,584 93
Net earnings for the year 1920 over expenses and dividends paid to depositors.....	699,849 13

87. THE UNION DIME SAVINGS BANK, NEW YORK CITY

[701 Sixth avenue; incorporated 1869]

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, JOHN ANDERSON.
 JAMES S. HERRMAN, WILLIAM C. LANE, MALCOM B. DUTCHEE,
 FRANCIS M. LEAKE, ABRAM C. DEGRAU, GILBERT S. THORNE,
 CLERMONT H. WILCOX, WM. McMASTER MILLS, GEORGE HADDEN,
 ALEX. P. W. KINNAN, EDGAR A. TREDWELL, WILLARD E. EDMISTER,
 JOSEPH H. EMERY, GEORGE J. CORBETT,

FINANCIAL

RECEIPTS

Bonds and mortgages\$40,428,500 00
 Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
United States	\$8,240,000 00	\$8,044,161 28	\$8,240,000 00	
State of Massachusetts.....	50,000 00	49,513 95	41,750 00	
Cities in other States.....	1,700,000 00	1,799,558 85	1,674,870 00	
Cities in this State.....	3,765,500 00	4,069,179 31	3,650,187 50	
Towns in this State.....	42,000 00	43,365 00	40,500 00	
Villages in this State.....	123,000 00	131,247 50	115,520 00	
Railroad mortgage bonds....	8,355,000 00	8,486,125 77	6,566,250 00	
	<u>\$22,275,500 00</u>	<u>\$22,623,151 66</u>	<u>\$20,329,077 50</u>	
Promissory notes				20,329,077 50
Bankers' acceptances and bills of exchange				2,148,645 00
Banking house and lot, book value, \$600,000.00; cost, \$846,336.37; actual cash value				1,184,287 05
Other real estate, book value, \$375,000.00; cost, \$375,097.90; actual cash value				600,000 00
Cash on deposit in banks or trust companies				375,000 00
Cash on hand				4,638,276 32
Total of collectible interest.....				548,947 89
				<u>645,544 60</u>
				<u>\$70,898,278 36</u>

LIABILITIES

Amount due depositors, viz.:

Principal\$64,645,797 41
 Dividends credited or to be credited for the six months ending with December 31, 1920..... 1,102,944 37
 \$65,748,741 78

Other liabilities, viz.:

Custodian of rents\$75 25
 Reserve for taxes..... 26,000 00
 26,075 25
 Surplus on estimated market value..... 5,123,461 33
 \$70,898,278 36

Surplus on par value, \$7,069,883.83.

CASH TRANSACTIONS DURING THE YEAR 1920

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1920, before transactions of the day.....\$5,193,825 28
 From depositors, not including dividends credited..... 35,112,871 27
 From interest on loans, deposits and investments..... 3,021,812 09
 From rents from other real estate..... 35,987 64
 From mortgages 490,400 00

From redemption of stocks and bonds.....	\$949,000 00
From stocks and bonds sold (total par value, \$2,550.00).....	2,550 00
From loans paid	1,598,410 00
From bankers' acceptances and bills of exchange.....	1,261,353 52
From all other sources, viz.:	
Rents of mortgaged property received as custodian..	\$5,626 08
Maintenance of real estate advanced, refunded.....	3,380 97
Expense advanced, refunded.....	556 33
Deficiency judgment in foreclosure action paid.....	4,709.11
	14,272 49
	<u>\$47,680,482 29</u>

PAYMENTS

To depositors, including dividends paid to them.....	\$27,808,812 12
For loans on bonds and mortgages	5,813,300 00
For loans on stocks and bonds and other securities.....	2,992,090 00
For bankers' acceptances and bills of exchange	2,445,640 57
For stocks and bonds purchased, including premiums, commissions, etc. (total par value \$3,230,000)	3,146,050 00
For interest (other than dividend payments to depositors) ..	20,218 74
For current expenses of the bank, viz.:	
For salaries	\$146,991 00
For taxes	43,532 36
For net expenses, except taxes, of banking house..	10,386 12
For expenses of other real estate, viz.:	
Repairs	3,846 43
Insurance	601 07
Taxes	6,002 40
Other	10,894 10
For other expenses, not including expenses of other real estate nor other expenses of banking house..	35,297 01
	257,550 49
Other payments, viz.:	
Maintenance real estate.....	\$3,380 97
Expense advanced	556 33
Rents collected as custodian applied	5,658 86
	9,596 16
Cash on hand and in banks or trust companies December 31, 1920, after transactions of the day.....	5,187,224 21
	<u>\$47,680,482 29</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1921.....	151,136
Number of accounts opened or reopened during the year....	36,462
Number of accounts closed during the year	27,368
Amount deposited during the year, not including dividends credited for that period	\$35,112,871 27
Amount withdrawn during the year.....	27,808,812 12
Amount of dividends credited and paid for the year, viz.:	
July 1, 1920.....	\$1,016,111 79
January 1, 1921.....	1,102,944 37
	2,119,056 16
Average amount of each account January 1, 1921.....	435 03
Rate per cent. of dividends to depositors during the six months ending June 30, 1920.....	4
Rate per cent. of dividends to depositors during the six months ending December 31, 1920.....	4
Total earnings of the bank for the year 1920, after allowing for amortization of premiums and discounts.....	\$3,122,496 20
Total expenses of the bank for the year 1920	263,150 49
Dividends paid to depositors for the year 1920.....	2,119,056 16
Net earnings for the year 1920 over expenses and dividends paid to depositors	740,289 55

88. 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				\$10,711,282 00	
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	\$3,500,000 00	\$3,413,849 57	\$3,500,000 00		
State of New York.....	200,000 00	203,250 00	191,000 00		
State of California.....	250,000 00	251,852 85	250,000 00		
Cities in this State.....	577,000 00	321,543 20	805,770 00		
Railroad mortgage bonds....	3,975,000 00	3,900,846 08	3,137,952 60		
	<u>\$8,802,000 00</u>	<u>\$8,691,341 70</u>	<u>\$7,884,722 60</u>		
					7,884,722 60
Banking house and lot, book value, \$350,000.00; cost, \$465,- 078.76; actual cash value.....					350,000 00
Cash on deposit in banks or trust companies.....					1,427,694 63
Cash on hand					92,490 95
Total of collectible interest.....					307,480 42
					<u>\$20,773,670 60</u>

LIABILITIES**Amount due depositors, viz.:**

Principal	\$19,393,231 00	
Dividends credited or to be credited for the six months ending with December 31, 1920.....	355,996 03	\$19,749,227 03
Surplus on estimated market value		<u>1,024,443 57</u>
		<u>\$20,773,670 60</u>

Surplus on par value, \$1,941,720.97.

CASH TRANSACTIONS DURING THE YEAR 1920**RECEIPTS**

Cash on hand and in banks or trust companies January 1, 1920, before transactions of the day	\$1,084,073 70
From depositors, not including dividends credited.....	7,867,128 63
From interest on loans, deposits and investments	909,967 78
From mortgages	208,600 00
From redemption of stocks and bonds	845,000 00
From bankers' acceptances and bills of exchange	551,860 00
	<u>\$11,466,630 11</u>

PAYMENTS

To depositors, including dividends paid to them	\$7,043,078 98
For loans on bonds and mortgages	1,047,000 00
For bankers' acceptances and bills of exchange	547,442 40
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$1,382,000)	1,203,595 00
For interest (other than dividend payments to depositors) ...	11,312 12
For current expenses of the bank, viz.:	
For salaries	\$61,114 10
For taxes	13,560 36
For net expenses, except taxes, of banking house..	4,540 48
For other expenses, not including expenses of other real estate nor other expenses of banking house....	14,801 09
	94,016 03
Cash on hand and in banks or trust companies December 31, 1920, after transactions of the day	1,520,185 58
	\$11,466,630 11

STATISTICAL INFORMATION

Number of open accounts January 1, 1921	24,334
Number of accounts opened or reopened during the year	6,315
Number of accounts closed during the year	4,986
Amount deposited during the year, not including dividends credited for that period	\$7,867,128 63
Amount withdrawn during the year	7,043,078 98
Amount of dividends credited and paid for the year, viz.:	
July 1, 1920.....	\$345,121 27
January 1, 1921	355,996 03
	701,117 30
Average amount of each account January 1, 1921	811 59
Rate per cent. of dividends to depositors during the six months ending June 30, 1920	4
Rate per cent. of dividends to depositors during the six months ending December 31, 1920	4
Total earnings of the bank for the year 1920, after allowing for amortization of premiums and discounts	\$944,658 90
Total expenses of the bank for the year 1920	95,016 03
Dividends paid to depositors for the year 1920	701,117 30
Net earnings for the year 1920 over expenses and dividends paid to depositors	148,525 57

89. UNITED STATES SAVINGS BANK OF THE CITY OF NEW YORK

[606 Madison avenue; incorporated 1889]

WILLIAM C. ADAMS, President. W. WILLIS REESE, Secy.
 ADOLPHE F. LE GOST, Vice-Pres. JAMES E. HAINES, Asst. Treas.
 WILLIAM H. PORTER, Asst. Secy.

TRUSTEES

PAYSON MERRILL,	WILLIAM E. PECK,	ADOLPHE F. LE GOST,
NOAH C. ROGERS,	FRANCIS GUERRLICH,	LANGLEY W. WIGGIN,
THOMAS CRIMMINS,	W. WILLIS REESE,	SETH SPRAGUE TERRY,
EDWARD I. DEVLIN,	JOHN P. MUNN,	J. H. LANCASHIRE,
WM. C. ADAMS,	EDMUND DWIGHT,	PHILIP W. HENRY,
JAMES M. PRATT,	CHAS. E. HAYDOCK,	EDGAR C. LEAYCRAFT.
	GEORGE E. WARREN,	

FINANCIAL.**RECEIPTS**

Bonds and mortgages..... \$5,757,825 00
 Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
United States	\$2,489,384 00	\$2,364,316 50	\$2,409,046 50	
State of Massachusetts....	40,000 00	39,735 00	32,600 00	
Cities in other States.....	142,000 00	143,669 99	139,550 00	
Cities in this State.....	567,100 00	586,531 61	546,041 00	
Railroad mortgage bonds....	1,174,000 00	1,142,058 91	926,520 00	
	<u>\$4,412,484 00</u>	<u>\$4,275,312 01</u>	<u>\$4,063,757 50</u>	
				4,053,757 50
Bankers' acceptances and bills of exchange.....				692,664 76
Banking house and lot, book value, \$130,000.00; cost, \$130,000.00; actual cash value.....				130,000 00
Cash on deposit in banks or trust companies.....				524,897 36
Cash on hand				17,292 19
Total of collectible interest.....				97,831 24
Amount of all other assets: U. S. Thrift stamps.....				75 00
				<u>\$11,274,343 05</u>

LIABILITIES

Amount due depositors, viz.:

Principal	\$10,651,797 90	
Dividends credited or to be credited for the six months ending with December 31, 1920.....	180,340 10	
		<u>\$10,832,138 00</u>
Surplus on estimated market value.....		442,205 05
		<u>\$11,274,343 05</u>

Surplus on par value, \$800,931.55.

CASH TRANSACTIONS DURING THE YEAR 1920**RECEIPTS**

Cash on hand and in banks or trust companies January 1, 1920, before transactions of the day.....	\$553,774 37
From depositors, not including dividends credited.....	6,343,970 16
From interest on loans, deposits and investments.....	487,855 59
Net income from banking house.....	2,008 81
From mortgages	216,200 00
From redemption of stocks and bonds.....	300,000 00
From stocks and bonds sold (total par value, \$201,060.98)...	201,060 98
From bankers' acceptances and bills of exchange.....	2,517,373 80

From all other sources, viz.:

Interest collected for subordinate mortgagees.....	\$610 41	
Appraisal fees	840 00	
Fire loss collected.....	100 00	
Thrift stamps sold.....	56 75	
Refunds; fees; old material sold; sundries.....	192 97	
		\$1,800 13
		<u>\$10,624,043 84</u>

PAYMENTS

To depositors, including dividends paid to them.....	\$4,045,635 47	
For loans on bonds and mortgages.....	1,322,500 00	
For bankers' acceptances and bills of exchange.....	3,210,038 56	
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$1,551,044.98).....	1,440,357 48	
For interest (other than dividend payments to depositors)...	18,230 40	
For current expenses of the bank, viz.:		
For salaries	\$32,388 02	
For taxes	3,258 19	
For other expenses, not including expenses of other real estate nor other expenses of banking house..	8,859 01	
		44,305 22
Other payments, viz.:		
Interest paid over to subordinate mortgagees.....	\$610 41	
Thrift stamps purchased.....	131 75	
Cash short	45 00	
		787 16
Cash on hand and in banks or trust companies December 31, 1920, after transactions of the day.....		542,180 55
		<u>\$10,624,043 84</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1921.....	20,469
Number of accounts opened or reopened during the year.....	6,210
Number of accounts closed during the year	3,546
Amount deposited during the year, not including dividends credited for that period.....	\$6,343,970 16
Amount withdrawn during the year.....	4,045,635 47
Amount of dividends credited and paid for the year, viz.:	
July 1, 1920.....	\$155,629 20
January 1, 1921.....	180,340 10
	335,969 30
Average amount of each account January 1, 1921.....	528 68
Rate per cent. of dividends to depositors during the six months ending June 30, 1920	4
Rate per cent. of dividends to depositors during the six months ending December 31, 1920.....	4
Total earnings of the bank for the year 1920, after allowing for amortization of premiums and discounts.....	\$507,799 12
Total expenses of the bank for the year 1920.....	49,733 09
Dividends paid to depositors for the year 1920.....	335,969 30
Net earnings for the year 1920 over expenses and dividends paid to depositors.....	122,096 73

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,	ROLLA L. BIGELOW,	G. ELLIS REED,
JOHN W. JACOBUS,	NELSON S. WESTCOTT,	WM. F. H. KOELSCH,
GEORGE E. MARKS,	WM. V. HUDSON,	ALFRED B. MEACHAM,
ARTHUR J. MCCLURE,	M. P. GOULD,	WILLIAM S. DENISON,
THOMAS F. SOMERS,	RUFUS C. FINCH,	EDWARD C. TITUS.

**FINANCIAL
RESOURCES**

Bonds and mortgages..... \$4,099,200 00
 Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value
United States	\$1,000,000 00	\$965,578 50	\$996,400 00
State of New York.....	50,000 00	53,968 75	53,500 00
State of Alabama	25,000 00	27,310 00	23,625 00
State of California	20,000 00	19,411 40	18,500 00
Cities in other States.....	513,000 00	531,096 14	512,325 00
Cities in this State.....	410,000 00	424,347 19	399,550 00
Counties in this State.....	46,000 00	46,157 75	45,895 00
Towns in this State.....	73,362 50	82,706 63	79,047 97
Villages in this State.....	80,506 66	86,726 88	79,746 31
School districts in this State	72,836 66	79,305 27	73,877 91
Railroad mortgage bonds...	424,000 00	399,792 25	327,300 00
	<u>\$2,719,705 82</u>	<u>\$2,716,400 76</u>	<u>\$2,610,342 69</u>
			2,610,342 69
Bankers' acceptances and bills of exchange.....			100,000 00
Banking house and lot, book value, \$158,865.66; cost, \$158,865.66; actual cash value.....			158,865 66
Cash on deposit in banks or trust companies.....			611,184 13
Cash on hand			2,968 65
Total of collectible interest.....			<u>72,113 14</u>
			<u>\$7,654,674 27</u>

LIABILITIES

Amount due depositors, viz.:

Principal	\$7,035,500 66
Dividends credited or to be credited for the six months ending with December 31, 1920.....	123,272 33
	<u>\$7,158,773 04</u>

Other liabilities, viz.:

Mortgage on bank building.....	\$104,900 00
Unearned discount	329 87
	<u>105,229 87</u>

Surplus on estimated market value.....	390,671 36
	<u>\$7,654,674 27</u>

Surplus on par value, \$500,034.49.

CASH TRANSACTIONS DURING THE YEAR 1920**RECEIPTS**

Cash on hand and in banks or trust companies January 1, 1920, before transactions of the day.....	\$375,943 89
From depositors, not including dividends credited.....	3,585,287 34
From interest on loans, deposits and investments.....	332,324 90
Net income from banking house.....	4,242 70
From rents from other real estate.....	445 67

From mortgages		\$176,825 00
From redemption of stocks and bonds		273,951 25
From bankers' acceptances and bills of exchange		148,948 43
From real estate sold		48,000 00
From all other sources, viz.:		
Bond and mortgage account	\$38,000 00	
Profit and loss	1,500 00	
Building account, fire loss paid	725 00	
Expense account, refunds	734 86	
Sundry receipts	139 72	
		<u>41,099 58</u>
		<u>\$4,987,068 76</u>

PAYMENTS

To depositors, including dividends paid to them		\$2,903,053 78
For loans on bonds and mortgages		812,500 00
For bankers' acceptances and bills of exchange		247,490 10
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$275,000)		270,150 00
For interest (other than dividend payments to depositors)		1,000 54
For current expenses of the bank, viz.:		
For salaries	\$29,482 26	
For taxes	4,908 82	
For rent of banking rooms	2,000 00	
For expenses of other real estate, viz.:		
Repairs	2,705 00	
Taxes	101 00	
Other	609 31	
For other expenses, not including expenses of other real estate nor other expenses of banking house	3,008 27	
		<u>42,814 66</u>
Other payments, viz.:		
Bond and mortgage account	\$38,000 00	
Building account, purchase building site	54,600 00	
Payment and interest on mortgage	3,231 17	
Rent received and paid over	175 73	
		<u>95,906 90</u>
Cash on hand and in banks or trust companies December 31, 1920, after transactions of the day		<u>614,152 78</u>
		<u>\$4,987,068 76</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1921		14,876
Number of accounts opened or reopened during the year		3,275
Number of accounts closed during the year		2,617
Amount deposited during the year, not including dividends credited for that period	\$3,585,287 34	
Amount withdrawn during the year	2,903,053 78	
Amount of dividends credited and paid for the year, viz.:		
July 1, 1920	\$114,495 18	
January 1, 1921	123,272 38	
		<u>237,767 56</u>
Average amount of each account January 1, 1921		481 23
Rate per cent. of dividends to depositors during the six months ending June 30, 1920		4
Rate per cent. of dividends to depositors during the six months ending December 31, 1920		4
Total earnings of the bank for the year 1920, after allowing for amortization of premiums and discounts	\$396,208 74	
Total expenses of the bank for the year 1920	85,919 46	
Dividends paid to depositors for the year 1920	237,767 56	
Net earnings for the year 1920 over expenses and dividends paid to depositors		<u>72,521 72</u>

NIAGARA COUNTY

91. FARMERS AND MECHANICS' SAVINGS BANK OF THE CITY OF LOCKPORT

[116 Main street; incorporated 1870]

WILLIAM A. WILLIAMS, President. JEROME E. EMERSON, Treasurer.
 CHARLES A. HOAG, Vice-President. CHARLES H. WENDELL, Secretary.
 JOHN T. DARRISON, Vice-President. CLAYTON B. EMERSON, Asst. Secretary.

TRUSTEES

WM. A. WILLIAMS,	JOHN T. DARRISON,	THOS. M. McGRATH,
CHARLES A. HOAG,	HENRY J. BABCOCK,	MYRON D. CLAPSATTLE,
LOUIS G. MERRITT,	WM. RICHMOND,	JOHN B. ARNOLD,
JEROME E. EMERSON,	IRA A. BRONSON,	EDWARD M. GRIGG,
	ROBERT HALL.	

FINANCIAL

RESOURCES

Bonds and mortgages \$4,634,344 00
 Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
United States	\$1,689,200 00	\$1,612,077 60	\$1,655,295 00	
State of Louisiana.....	100,000 00	100,000 00	100,000 00	
Cities in other States.....	68,000 00	68,915 09	68,165 00	
Cities in this State.....	108,471 64	111,216 14	108,883 10	
Towns in this State.....	143,369 23	143,435 73	138,821 08	
Villages in this State.....	130,000 00	130,604 72	125,825 00	
School districts in this State	51,700 00	52,265 90	51,723 60	
Railroad mortgage bonds...	736,000 00	747,530 34	538,850 00	
	<u>\$3,026,740 87</u>	<u>\$2,966,045 52</u>	<u>\$2,787,562 78</u>	2,787,562 78
Promissory notes				14,220 00
Bankers' acceptances and bills of exchange				523,754 80
Banking house and lot, book value, \$143,955.70; cost, \$143,955.70; actual cash value.				140,000 00
Cash on deposit in banks or trust companies.				628,468 94
Cash on hand				137,287 88
Total of collectible interest				72,793 91
Amount of all other assets, viz.:				
Land contract			\$1,700 00	
Insurance and taxes advanced.....			907 54	
Interest accrued on land contracts.....			9 50	
Rents accrued			123 00	
			<u>2,740 04</u>	<u>\$8,941,172 35</u>

LIABILITIES

Amount due depositors, viz.:

Principal	\$8,279,226 66	
Dividends credited or to be credited for the six months ending with December 31, 1920.....	77,575 30	<u>\$8,356,801 96</u>
Other liabilities: Unearned discount		5,249 34
Surplus on estimated market value.....		<u>579,121 05</u>
		<u>\$8,941,172 35</u>

Surplus on par value, \$818,299.14.

CASH TRANSACTIONS DURING THE YEAR 1920

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1920, before transactions of the day.....	\$748,949 80
From depositors, not including dividends credited.....	4,049,605 94
From interest on loans, deposits and investments	409,303 21

Net income from banking house	\$2,930 01
From rents from other real estate.....	32 50
From mortgages	361,580 00
From redemption of stocks and bonds.....	116,796 33
From stocks and bonds sold (total par value, \$10,350).....	9,982 37
From loans paid	23,278 00
From bankers' acceptances and bills of exchange.....	579,879 48
From real estate sold	5,500 00
From all other sources, viz.:	

Judgments against State of New York collected.....	\$9,094 03	
Insurance premiums and taxes advanced, refunded.....	1,213 99	
Recovery on real estate contract.....	913 84	
Land contracts	400 00	
Discount on Canadian money, insurance rebate, articles sold	96 98	
		<u>11,718 84</u>
		<u>\$6,319,556 57</u>

PAYMENTS

To depositors, including dividends paid to them.....	\$3,520,995 38
For loans on bonds and mortgages.....	433,850 00
For loans on stocks and bonds and other securities.....	29,633 00
For bankers' acceptances and bills of exchange.....	1,103,634 28
For stocks and bonds purchased, including premiums, com- missions, etc. (total par value, \$455,694.35).....	420,792 71
For interest (other than dividend payments to depositors) ..	5,575 78
For current expenses of the bank, viz.:	

For salaries	\$21,425 00	
For taxes	7,241 71	
For expenses of other real estate, viz.:		
Repairs	1 50	
Taxes	26 91	
Other	9 84	
For other expenses, not including expenses of other real estate nor other expenses of banking house..	9,419 97	
		<u>38,124 93</u>

Other payments: Insurance premiums and taxes advanced..	1,193 67
Cash on hand and in banks or trust companies December 31, 1920, after transactions of the day	765,756 82
	<u>\$6,319,556 57</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1921.....	15,008
Number of accounts opened or reopened during the year.....	2,255
Number of accounts closed during the year.....	1,635
Amount deposited during the year, not including dividends credited for that period	\$4,049,605 94
Amount withdrawn during the year.....	3,520,995 38
Amount of dividends credited and paid for the year, viz.:	

April 1, 1920.....	\$72,882 26	
July 1, 1920.....	72,754 58	
October 1, 1920.....	74,357 29	
January 1, 1921.....	77,575 30	
Credited at other periods.....	15 58	
		<u>297,585 11</u>
		551 65

Average amount of each account January 1, 1921.....	551 65
Rate per cent. of dividends to depositors during the six months ending June 30, 1920.....	4
Rate per cent. of dividends to depositors during the six months ending December 31, 1920.....	4
Total earnings of the bank for the year 1920, after allowing for amortization of premiums and discounts.....	\$421,908 56
Total expenses of the bank for the year 1920.....	48,881 64
Dividends paid to depositors for the year 1920.....	297,585 11
Net earnings for the year 1920 over expenses and dividends paid to depositors	<u>75,441 81</u>

92. NIAGARA COUNTY SAVINGS BANK, NIAGARA FALLS

[304 Niagara street; incorporated 1890]

JOSEPH E. MONTAGUE, Vice-President.
JOHN P. DOLAN, Treasurer.HENRY HUBBS, Vice-President.
JAMES T. LOW, Secretary.**TRUSTEES**

LAUREN W. PETTEBONE, GEORGE F. NYE, AUGUSTUS G. FORTER,
ALEX. J. PORTER, WILLIAM C. WALLACE, de LANCEY RANKINE,
JULIUS KRAKOSKI, JOSEPH E. MONTAGUE, JOHN H. ELLENBAUM,
FRANCIS H. SALT, JOHN T. WILLIAMSON, FREDK CHORMANN,
FRED J. COE, HENRY HUBBS.

FINANCIAL**RESOURCES**

Bonds and mortgages				\$2, 593, 390 00
Stock and bond investments, viz.:				
<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
United States	\$503,284 00	\$498,322 40	\$503,284 00	
Cities in other States.....	5,000 00	5,247 25	5,000 00	
Cities in this State.....	303,821 45	304,724 85	303,391 45	
Counties in this State.....	5,000 00	4,900 00	4,700 00	
Towns in this State.....	21,600 00	22,157 12	21,656 00	
Villages in this State.....	85,600 00	87,068 60	85,800 00	
School districts in this State	32,000 00	33,256 14	32,360 00	
Railroad mortgage bonds...	278,000 00	265,353 00	221,350 00	
	<u>\$1,234,305 45</u>	<u>\$1,221,033 86</u>	<u>\$1,177,541 45</u>	
Bankers' acceptances and bills of exchange				1,177,541 45
Banking house and lot, book value, \$75,750.00; cost, \$75,750; actual cash value				75,422 11
Cash on deposit in banks or trust companies.....				75,750 00
Cash on hand				320,847 90
Total of collectible interest				11,123 84
				<u>55,844 50</u>
				<u><u>\$4,309,919 80</u></u>

LIABILITIES

Amount due depositors, viz.:			
Principal		\$4,025,553 64	
Dividends credited or to be credited for the six months ending with December 31, 1920.....		69,931 02	
			\$4,095,484 66
Other liabilities: Due on mortgages			7,766 16
Surplus on estimated market value.....			206,668 98
			<u><u>\$4,309,919 80</u></u>

Surplus on par value, \$263,432.98.

CASH TRANSACTIONS DURING THE YEAR 1920**RECEIPTS**

Cash on hand and in banks or trust companies January 1, 1920, before transactions of the day.....		\$401,364 37
From depositors, not including dividends credited.....		3,164,528 82
From interest on loans, deposits and investments.....		204,887 11
From mortgages		245,700 00
From redemption of stocks and bonds.....		329,104 60
From bankers' acceptances and bills of exchange.....		199,247 57
From all other sources: Bond and mortgage account.....		31,939 30
		<u><u>\$4,576,771 77</u></u>

PAYMENTS

To depositors, including dividends paid to them.....	\$2,870,068 19	
For loans on bonds and mortgages	713,200 00	
For bankers' acceptances and bills of exchange.....	274,669 68	
For stocks and bonds purchased, including premiums, com- missions, etc. (total par value, \$221,493.79).....	219,373 49	
For current expenses of the bank, viz.:		
For salaries	\$18,413 20	
For taxes	2,301 25	
For net expenses, except taxes, of banking house..	171 06	
For rent of banking rooms.....	1,050 00	
For other expenses, not including expenses of other real estate nor other expenses of banking house...	5,146 54	
		27,082 05
Other payments, viz.:		
Bond and mortgage account.....	\$82,499 12	
Banking house under construction.....	57,907 50	
		140,406 62
Cash on hand and in banks or trust companies December 31, 1920, after transactions of the day.....		331,971 74
		<u>\$4,576,771 77</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1921.....		10,782
Number of accounts opened or reopened during the year....		3,369
Number of accounts closed during the year.....		2,561
Amount deposited during the year, not including dividends credited for that period	\$3,164,528 82	
Amount withdrawn during the year.....	2,870,068 19	
Amount of dividends credited and paid for the year, viz.:		
July 1, 1920.....	\$65,237 81	
January 1, 1921.....	68,981 58	
Credited at other periods.....	2,087 62	
		136,307 01
Average amount of each account January 1, 1921.....		379 84
Rate per cent. of dividends to depositors during the six months ending June 30, 1920		4
Rate per cent. of dividends to depositors during the six months ending December 31, 1920		4
Total earnings of the bank for the year 1920, after allowing for amortization of premiums and discounts	\$209,834 30	
Total expenses of the bank for the year 1920.....	27,082 05	
Dividends paid to depositors for the year 1920.....	136,307 01	
Net earnings for the year 1920 over expenses and dividends paid to depositors	46,445 24	

ONEIDA COUNTY

93. THE ONEIDA COUNTY SAVINGS BANK, ROME

[178 West Dominick street; incorporated 1869]

CHAS. W. LEE, President. JAMES P. OLNEY, Vice-President. FREDERICK M. ORTON, Vice-Pres.	A. E. WETHERBEE, Treasurer. A. W. HOOKE, Asst. Treasurer. G. L. PRESCOTT, Secretary.
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TRUSTEES

FREDERICK M. ORTON, HOWARD C. WIGGINS, JOHN B. EDWARDS, WATKYN W. PARRY,	LAWRENCE CAREY, ARTHUR J. WYLIE, DANIEL W. WARDWELL, SAMUEL B. STEVENS, GEORGE R. STALEY,	CHARLES W. LEE, JAMES P. OLNEY, F. G. RATHBUN, DR LINTON BRADT.
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FINANCIAL RESOURCES

Bonds and mortgages \$1,573,822 23
 Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
United States	\$269,000 00	\$253,351 70	\$269,000 00	
Cities in other States.....	55,000 00	56,864 47	55,000 00	
Cities in this State.....	106,880 00	110,718 10	93,308 60	
Towns in this State.....	6,000 00	6,240 00	6,020 00	
Villages in this State.....	183,250 00	186,150 58	173,714 90	
School districts in this State...	15,000 00	15,086 17	15,005 00	
Railroad mortgage bonds...	488,000 00	478,002 25	364,556 25	
	<u>\$1,123,130 00</u>	<u>\$1,111,413 27</u>	<u>\$981,604 75</u>	981,604 75
Promissory notes				14,745 00
Bankers' acceptances and bills of exchange				98,524 30
Banking house and lot, book value, \$29,000; cost, \$29,342.30; actual cash value				29,000 00
Other real estate, book value, \$943.68; cost, \$943.68; actual cash value				943 68
Cash on deposit in banks or trust companies				104,013 37
Cash on hand				23,359 16
Total of collectible interest				53,868 01
Amount of all other assets: Mortgage insurance and tax account				20 92
				<u>\$2,879,901 42</u>

LIABILITIES

Amount due depositors, viz.:

Principal	\$2,640,171 33	
Dividends credited or to be credited for the six months ending with December 31, 1920.....	50,471 14	\$2,690,642 47
Other liabilities: Liberty loan deposits		310 50
Surplus on estimated market value		188,948 25
		<u>\$2,879,901 42</u>

Surplus on par value, \$330,473.70.

CASH TRANSACTIONS DURING THE YEAR 1920

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1920, before transactions of the day		\$134,416 75
From depositors, not including dividends credited		897,010 11
From interest on loans, deposits and investments		131,468 67
Net income from banking house		125 67
From rents from other real estate		15 00
From mortgages		137,025 00
From redemption of stocks and bonds		11,820 00
From stocks and bonds sold (total par value, \$30,000)		30,000 00
From loans paid		3,845 00
From bankers' acceptances and bills of exchange		246,371 48
From real estate sold		850 00
From all other sources, viz.:		
United States certificates of indebtedness redeemed	\$30,000 00	
Liberty bond deposits	27,315 00	
War savings and Thrift stamps sold	324 37	
Mortgage, insurance and tax account, interest, refunds, material sold, sundries	469 45	
		58,108 82
		<u>\$1,651,056 50</u>

PAYMENTS

To depositors, including dividends paid to them		\$763,057 60
For loans on bonds and mortgages		280,510 00
For loans on stocks and bonds and other securities		16,535 00
For bankers' acceptances and bills of exchange		344,895 78
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$82,250)		71,424 00
For interest (other than dividend payments to depositors)		861 93
For current expenses of the bank, viz.:		
For salaries	\$11,072 50	
For taxes	2,166 78	
For expenses of other real estate, viz.:		
Insurance	5 40	
Taxes	11 95	
Other	2 00	
For other expenses, not including expenses of other real estate nor other expenses of banking house	2,977 17	
		16,235 80
Other payments, viz.:		
Liberty bond account	\$29,999 00	
Mortgage, insurance and tax account	123 15	
Sundries	35 71	
		30,163 86
Cash on hand and in banks or trust companies December 31, 1920, after transactions of the day		127,372 53
		<u>\$1,651,056 50</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1921	7,750
Number of accounts opened or reopened during the year	1,220
Number of accounts closed during the year	1,072
Amount deposited during the year, not including dividends credited for that period	\$897,010 11
Amount withdrawn during the year	763,057 60

Amount of dividends credited and paid for the year, viz.:

July 1, 1920.....	\$20,854 06	
January 1, 1921.....	25,620 40	
Credited at other periods	45,934 56	
Paid but not credited.....	51 58	
		<u>\$92,460 59</u>
Average amount of each account January 1, 1921		360 08
Rate per cent. of dividends to depositors during the six months ending June 30, 1920		3½
Rate per cent. of dividends to depositors during the six months ending December 31, 1920		4
Total earnings of the bank for the year 1920, after allowing for amortization of premiums and discounts	\$138,489 71	
Total expenses of the bank for the year 1920	16,580 63	
Dividends paid to depositors for the year 1920	92,453 84	
Net earnings for the year 1920 over expenses and dividends paid to depositors		<u>29,455 24</u>

94. THE ROME SAVINGS BANK, ROME

[122 West Dominick street; incorporated 1851]

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,
HENRY BARNARD, Sr.,
JOHN D. McMAHON,
GEORGE H. BROWN,

JAMES M. ETHRIDGE,
CARL SIMON,
FRED M. SHELLEY,
JAMES A. BAILEY,
JAMES A. SPARGO,

GEORGE A. CLYDE,
A. B. KESSINGER,
HOWARD J. ROWLAND,
WESTON JENKINS.

FINANCIAL

RESOURCES

Bonds and mortgages..... \$1,888,232 06
Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
United States	\$1,074,000 00	\$1,016,312 30	\$1,053,205 00	
State of California.....	30,000 00	28,575 00	27,150 00	
Cities in other States.....	45,000 00	46,653 42	45,000 00	
Cities in this State.....	36,500 00	38,098 66	34,050 00	
Towns in this State.....	30,000 00	30,319 00	30,075 00	
Villages in this State.....	46,600 00	47,994 75	42,338 00	
School districts in this State	20,000 00	20,562 25	20,000 00	
Railroad mortgage bonds...	775,500 00	810,922 72	658,220 00	
	<u>\$2,057,600 00</u>	<u>\$2,040,438 60</u>	<u>\$1,915,038 00</u>	
				1,915,038 00
Promissory notes				1,700 00
Bankers' acceptances and bills of exchange				49,227 44
Banking house and lot, book value, \$52,000; cost, \$54,000; actual cash value				52,000 00
Other real estate, book value, \$17,572.10; cost, \$17,572.10; actual cash value				17,572 10
Cash on deposit in banks or trust companies				200,259 62
Cash on hand				29,074 13
Total of collectible interest				64,292 33
Amount of all other assets, viz.:				
Land contracts			\$5,800 00	
Liberty and Victory bonds.....			12,800 00	
War savings and Thrift stamps.....			323 25	
Taxes and insurance advanced.....			35,50	
				<u>18,958 75</u>
				<u>\$4,236,354 43</u>

LIABILITIES

Amount due depositors, viz.:

Principal	\$3,759,987 35	
Dividends credited or to be credited for the six months ending with December 31, 1920.....	70,954 79	
		<u>\$3,830,942 14</u>
Other liabilities: Liberty bond deposits		188 00
Surplus on estimated market value		405,224 29
		<u>\$4,236,354 43</u>

Surplus on par value, \$547,786.29.

CASH TRANSACTIONS DURING THE YEAR 1920

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1920, before transactions of the day		\$242,242 60
From depositors, not including dividends credited	1,314,759 48	
From interest on loans, deposits and investments	196,728 07	
From rents from other real estate	197 25	
From mortgages	181,067 08	
From redemption of stocks and bonds	51,551 76	
From loans paid	400 00	
From bankers' acceptances and bills of exchange	49,244 79	
From real estate sold	3,965 35	
From all other sources, viz.:		
Liberty bond deposits and adjustments.....	\$190,206 57	
U. S. certificates of indebtedness redeemed.....	50,000 00	
War savings and Thrift stamps sold.....	1,090 85	
Profit on bonds.....	1,141 62	
Land contracts	1,550 00	
Insurance premiums and taxes advanced, refunded, sundries	1,248 45	
		245,237 49
		<u>\$2,285,393 87</u>

PAYMENTS

To depositors, including dividends paid to them	\$1,140,653 09	
For loans on bonds and mortgages	280,960 00	
For loans on stocks and bonds and other securities	2,100 00	
For bankers' acceptances and bills of exchange	98,472 23	
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$399,000)	368,020 30	
For interest (other than dividend payments to depositors)	4,383 68	
For current expenses of the bank, viz.:		
For salaries	\$21,800 00	
For taxes	4,341 41	
For net expenses, except taxes, of banking house..	1,367 65	
For expenses of other real estate, viz.:		
Repairs	376 40	
Taxes	574 87	
For other expenses, not including expenses of other real estate nor other expenses of banking house...	6,987 24	
		35,447 07
For real estate acquired by foreclosure, or in settlement of debts due the bank	1,765 35	
Other payments, viz.:		
Liberty bond account.....	\$119,121 50	
Land contracts	2,200 00	
War savings and Thrift stamps purchased.....	1,068 15	
Loss on bonds.....	787 80	
Insurance premiums and taxes advanced, sundries..	1,080 95	
		124,258 40
Cash on hand and in banks or trust companies December 31, 1920, after transactions of the day.....	229,333 75	
		<u>\$2,285,393 87</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1921	10,658
Number of accounts opened or reopened during the year	1,012
Number of accounts closed during the year	924
Amount deposited during the year, not including dividends credited for that period	\$1,314,759 48
Amount withdrawn during the year	1,140,653 09

Amount of dividends credited and paid for the year, viz.:

July 1, 1920.....	\$29,653 76	
January 1, 1921.....	35,913 02	
Credited at other periods	64,850 30	
Paid but not credited.....	1,206 95	
		\$131,624 03
Average amount of each account January 1, 1921		359 43
Rate per cent. of dividends to depositors during the six months ending June 30, 1920		3½
Rate per cent. of dividends to depositors during the six months ending December 31, 1920		4
Total earnings of the bank for the year 1920, after allowing for amortization of premiums and discounts	\$200,231 50	
Total expenses of the bank for the year 1920	35,747 07	
Dividends paid to depositors for the year 1920	131,624 03	
Net earnings for the year 1920 over expenses and dividends paid to depositors		<u>32,860 40</u>

95. THE SAVINGS BANK OF UTICA, UTICA

[233 Genesee street; incorporated 1839]

CHARLES A. MILLER, President. HARRY A. HILSINGER, Secretary.
 NICHOLAS E. DEVEREAUX, Vice-Pres. STEPHEN G. ELDRED, Asst. Secy.
 ROY C. VAN DENBERGH, Vice-President.

TRUSTEES

ROY C. VAN DENBERGH NICHOLAS E. DEVEREAUX, FRANK E. WHEELER,
 P. C. J. DE ANGELIS, 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 \$9,269,877 04
 Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
United States	\$5,894,116 06	\$5,668 363 62	\$5,139,649 06	
Cities in other States.....	221,500 00	224,247 75	219,630 00	
Counties, villages and towns in adjoining States.....	96,000 00	99,215 88	97,920 00	
Cities in this State.....	342,780 94	359,335 62	342,675 29	
Counties in this State.....	81,010 64	80,731 63	80,830 64	
Towns in this State.....	5,100 00	5,283 30	5,227 50	
School districts in this State	48,900 00	49,678 67	50,172 00	
Railroad mortgage bonds...	3,123,846 72	2,710,548 21	2,552 803 64	
Land Bank of the State of New York	30,000 00	30,210 19	30,000 00	
	<u>\$9,843,254 36</u>	<u>\$9,227,614 87</u>	<u>\$8,518,908 13</u>	
Promissory notes				8,518,908 13
Bankers' acceptances and bills of exchange.....				130,031 39
Banking house and lot, book value, \$93,000; cost, \$249,203.30; actual cash value				692,141 87
Other real estate, book value, \$3,366.68; cost, \$11,879.48; actual cash value				93,000 00
Cash on deposit in banks and trust companies				8,366 68
Cash on hand				819,236 38
Total of collectible interest				109,651 32
Amount of all other assets, viz.:				204,456 77
Thrift stamps			\$709 75	
Mortgagors' taxes and insurance account.....			681 56	
				<u>1,391 31</u>
				<u>\$19,847,060 89</u>

LIABILITIES

Amount due depositors, viz.:

Principal	\$18,004,623 78	
Dividends credited or to be credited for the six months ending with December 31, 1920.....	337,988 58	
		<u>\$18,342,612 36</u>
Other liabilities: Liberty bond deposits		3,030 33
Surplus on estimated market value		1,501,418 20
		<u>\$19,847,060 89</u>

Surplus on par value, \$2,825,764.43.

CASH TRANSACTIONS DURING THE YEAR 1920

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1920, before transactions of the day	\$1,336,438 54
From depositors, not including dividends credited	6,572,318 33
From interest on loans, deposits and investments	922,706 16
From rents from other real estate	113 20
From mortgages	698,388 01
From redemption of stocks and bonds	348,227 83
From stocks and bonds sold (total par value, \$1,588,401.90) ..	1,472,363 10
From loans paid	282,084 00
From bankers' acceptances and bills of exchange	3,141,925 53
From real estate sold	7,000 00
From all other sources, viz.:	
Judgments against New York State collected.....	\$86,285 55
Liberty bond payments by subscribers.....	18,239 71
Thrift stamps sold.....	6,096 75
Mortgagors' tax and insurance accounts.....	713 01
Profit and loss account, sundries.....	1,980 85
	<u>113,315 87</u>
	<u>\$14,894,880 57</u>

PAYMENTS

To depositors, including dividends paid to them	\$5,663,966 24
For loans on bonds and mortgages	2,080,850 00
For loans on stocks and bonds and other securities	348,460 39
For bankers' acceptances and bills of exchange	3,684,459 99
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$2,394,360.64)	1,964,968 46
For interest (other than dividend payments to depositors) ..	18,770 38
For current expenses of the bank, viz.:	
For salaries	\$59,819 73
For taxes	25,072 94
For net expenses, except taxes, of banking house..	4,692 05
For expenses of other real estate, viz.:	
Taxes	388 43
Other	10 00
For other expenses, not including expenses of other real estate nor other expenses of banking house..	43,725 76
	<u>133,708 91</u>
Other payments, viz.:	
Claims against New York State purchased.....	\$30,070 71
Liberty bond account.....	33,955 00
Thrift stamps purchased.....	5,660 75
Insurance premiums and taxes advanced as mortgage ..	206 66
Profit and loss account, sundries.....	915 38
	<u>70,808 50</u>
Cash on hand and in banks or trust companies December 31, 1920, after transactions of the day	928,887 70
	<u>\$14,894,880 57</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1921.....	37,189
Number of accounts opened or reopened during the year.....	10,899
Number of accounts closed during the year	10,688
Amount deposited during the year, not including dividends credited for that period	\$6,572,318 33
Amount withdrawn during the year	5,663,966 24
Amount of dividends credited and paid for the year, viz.:	
July 1, 1920.....	\$281,604 87
January 1, 1921.....	337,988 58
Credited at other periods.....	16,500 52
	<u>636,093 97</u>

Average amount of each account January 1, 1921.....	\$550 03
Number of accounts which exceeded \$5,000, exclusive of dividends credited, at the last trial balance of depositors' ledgers, except deposits arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate	4
Total amount of such accounts	\$21, 656 22
Rate per cent. of dividends to depositors during the six months ending June 30, 1920	3½
Rate per cent. of dividends to depositors during the six months ending December 31, 1920	4
Total earnings of the bank for the year 1920, after allowing for amortization of premiums and discounts	\$925, 504 06
Total expenses of the bank for the year 1920.....	260, 441 95
Dividends paid to depositors for the year 1920.....	636, 197 72
Net earnings for the year 1920 over expenses and dividends paid to depositors	<u>28, 864 39</u>

ONONDAGA COUNTY

96. ONONDAGA COUNTY SAVINGS BANK, SYRACUSE

[101 South Salina street; incorporated 1855]

HENRY M. ROWLING, President.
EDWARD A. POWELL, Vice-Pres.
SALEM HYDE, Vice-President.

DOUGLAS E. PETIT, Treasurer.
HERMAN J. ENGLEHARDT, Asst. Treas.
CHARLES A. HUDSON, Secretary.

TRUSTEES

CHAS. E. CHAPPELL,
EDWARD N. TRUMP,
CHARLES A. HUDSON,
SALEM HYDE,
ALBERT E. McCHESNEY,
ADOLPH H. SCHWARZ,

WILLIAM H. KELLEY,
ALBERT E. NETTLETON,
HIRAM W. PLUMB,
JOHN R. CLANCY,
HENRY M. ROWLING,

CHARLES L. STONE,
EDWARD A. POWELL,
DOUGLAS E. PETIT,
HAROLD STONE,
CLARENCE E. BULL,
EDWARD S. TRFFT.

FINANCIAL

RESOURCES

Bonds and mortgages.....\$21,240,772 22
Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
United States	\$5,105 000 00	\$4,969,347 36	\$5,086,456 19	
Cities in other States.....	575,000 00	597,762 30	575,000 00	
Cities in this State.....	1,065,000 00	1,107,315 22	950,000 00	
Counties in this State.....	31,000 00	31,031 00	28,105 00	
Towns in this State.....	10,800 00	11,745 36	10,350 00	
Villages in this State.....	25,000 00	28 000 00	23,375 00	
Railroad mortgage bonds...	5,490,968 00	5,313,273 85	4,424,623 12	
	<u>\$12,302,768 00</u>	<u>\$12,058,475 09</u>	<u>\$11,097,909 31</u>	11,097,909 31
Promissory notes				3,000 00
Bankers' acceptances and bills of exchange.....				589,166 51
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.....				743,797 16
Cash on hand.....				204,135 04
Total of collectible interest.....				540,547 69
Amount of all other assets, viz.:				
Land contracts			\$16,975 60	
Taxes and insurance advanced.....			490 40	
Rent accrued			2,122 56	
			<u>19,588 56</u>	
				<u>\$35,198,916 49</u>

LIABILITIES

Amount due depositors, viz.:

Principal	\$31,952,419 04	
Dividends credited or to be credited for the six months ending with December 31, 1920.....	596,492 01	\$32,548,911 05
Other liabilities: Treasurer's checks outstanding.....		112,071 98
Surplus on estimated market value.....		2,537,933 46
		<u>\$35,198,916 49</u>

Surplus on par value, \$3,742,792.15.

CASH TRANSACTIONS DURING THE YEAR 1920

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1920, before transactions of the day.....	\$1,080,405 40	
From depositors, not including dividends credited.....	11,965,891 56	
From interest on loans, deposits and investments.....	1,548,287 03	
From mortgages	619,097 00	
From redemption of stocks and bonds.....	7,600 00	
From stocks and bonds (total par value, \$1,505,350)	1,424,583 28	
From bankers' acceptances and bills of exchange.....	491,439 42	
From all other sources, viz.:		
Treasurer's checks outstanding.....	\$188,920 70	
Land contract payments.....	2,770 00	
Insurance premiums and taxes advanced, refunded..	1,757 19	
Cash over	6 71	
		193,454 60
		<u>\$17,330,758 29</u>

PAYMENTS

To depositors, including dividends paid to them.....	\$10,213,701 97	
For loans on bonds and mortgages.....	3,078,619 90	
For bankers' acceptances and bills of exchange.....	1,080,605 93	
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$1,918,800.)	1,702,074 61	
For interest (other than dividend payments to depositors)...	11,095 98	
For current expenses of the bank, viz.:		
For salaries	\$65,046 38	
For taxes	38,263 36	
For net expenses, except taxes, of banking house..	17,130 15	
For other expenses, not including expenses of other real estate nor other expenses of banking house...	23,917 70	
		144,357 59
Other payments, viz.:		
Treasurer's checks	\$150,558 23	
Insurance premiums and taxes advanced.....	1,509 48	
Cash short, sundries.....	302 40	
		152,370 11
Cash on hand and in banks or trust companies December 31, 1920, after transactions of the day.....	947,932 20	
		<u>\$17,330,758 29</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1921.....	51,908
Number of accounts opened or reopened during the year....	8,019
Number of accounts closed during the year.....	8,698
Amount deposited during the year, not including dividends credited for that period.....	\$11,965,821 56
Amount withdrawn during the year.....	10,196,879 03
Amount of dividends credited and paid for the year, viz.:	
July 1, 1920.....	\$568,296 46
January 1, 1921.....	596,49 ⁹ 01
Paid but not credited.....	16,822 94
	<u>1,181,611 41</u>

ONONDAGA COUNTY

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Average amount of each account January 1, 1921.....	\$627 04
Rate per cent. of dividends to depositors during the six months ending June 30, 1920.....	4
Rate per cent. of dividends to depositors during the six months ending December 31, 1920.....	4
Total earnings of the bank for the year 1920, after allowing for amortization of premiums and discounts.....	\$1,621,279 45
Total expenses of the bank for the year 1920	201,218 04
Dividends paid to depositors for the year 1920	1,181,611 41
Net earnings for the year 1920 over expenses and dividends paid to depositors.....	<u>238,450 00</u>

97. SKANEATELES SAVINGS BANK, SKANEATELES

[Genesee street; incorporated 1886]

J. HORATIO EARLL, President. WILLIS F. CUDDERBACK, 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. CUDDERBACK, CHARLES W. HUNT, WILLIAM LOCKWOOD,
 H. WINSLOW THURLOW, GEORGE SMITH, CORNELIUS MITCHELL,
 TRUMBULL S. SHOTWELL.

FINANCIAL

RESOURCES

Bonds and mortgages.....				\$996,094 74
Stock and bond investment, viz.:				
	Par value	Original cost	Estimated market value	
<i>Stocks and bonds</i>				
United States	\$236,250 00	\$228,278 82	\$231,994 50	
State of New York.....	30,000 00	30,250 00	29,250 00	
Cities in this State.....	156,500 00	158,075 25	150,735 00	
Villages in this State.....	42,500 00	42,890 00	41,150 00	
School districts in this State	35,550 00	35,550 00	33,966 50	
Railroad mortgage bonds...	110,000 00	101,568 75	67,450 00	
	<u>\$610,800 00</u>	<u>\$596,612 82</u>	<u>\$554,535 75</u>	554,535 75
Promissory notes				6,975 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.....				200,107 66
Cash on hand.....				17,009 66
Total of collectible interest.....				24,873 31
Amount of all other assets: Rents accrued.....				75 00
				<u>\$1,809,171 12</u>

LIABILITIES

Amount due depositors, viz.:			
Principal		\$1,656,037 98	
Dividends credited or to be credited for the six			
months ending with December 31, 1920.....		30,889 08	
		<u>\$1,686,927 06</u>	
Surplus on estimated market value.....			122,244 06
			<u>\$1,809,171 12</u>

Surplus on par value, \$178,508.31.

CASH TRANSACTIONS DURING THE YEAR 1920

RECEIPTS

Cash on hand and in banks or trust companies January 1,		
1920, before transactions of the day.....	\$240,884 38	
From depositors, not including dividends credited.....	1,157,303 89	
From interest on loans, deposits and investments.....	79,913 98	
Net income from banking house.....	185 60	
From mortgages	54,290 00	
From redemption of stocks and bonds.....	126,400 00	
From stocks and bonds sold (total par value, \$7,650)	7,650 00	
From loans paid	10,201 00	
	<u>\$1,676,828 85</u>	

PAYMENTS

To depositors, including dividends paid to them.....	\$1,090,468 03
For loans on bonds and mortgages.....	137,415 00
For loans on stocks and bonds and other securities.....	15,525 00
For stocks and bonds purchased, including premiums, commis- sions, etc. (total par value, \$201,000)	204,483 82
For interest (other than dividend payments to depositors) ...	734 83
For current expenses of the bank, viz.:	
For salaries	\$6,220 00
For taxes	1,356 43
For other expenses, not including expenses of other real estate nor other expenses of banking house...	3,501 92
	11,078 35
Other payments: Discount on Canadian money.....	6 50
Cash on hand and in banks or trust companies December 31, 1920, after transactions of the day.....	217,117 32
	<u>\$1,676,828 85</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1921.....	4,354
Number of accounts opened or reopened during the year.....	488
Number of accounts closed during the year.....	306
Amount deposited during the year, not including dividends credited for that period.....	\$1,157,303 89
Amount withdrawn during the year.....	1,090,468 03
Amount of dividends credited and paid for the year, viz.:	
July 1, 1920.....	\$29,488 49
January 1, 1921.....	30,747 09
Credited at other periods	604 63
	60,840 21
Average amount of each account January 1, 1921.....	387 44
Rate per cent. of dividends to depositors during the six months ending June 30, 1920.....	4
Rate per cent. of dividends to depositors during the six months ending December 31, 1920	4
Total earnings of the bank for the year 1920, after allowing for amortization of premiums and discounts.....	\$84,119 28
Total expenses of the bank for the year 1920.....	11,894 75
Dividends paid to depositors for the year 1920	69,840 21
Net earnings for the year 1920 over expenses and dividends paid to depositors.....	11,384 32

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. HAGEMAN, Asst. Secretary.

TRUSTEES

JACOB AMOS, ALAN C. FOBES, W. J. REIDEL,
 FRED'K W. BARKER, WALTER E. GARDNER, WING R. SMITH,
 ALEXANDER H. COWIE, EDWARD JOY, DE FOREST SETTLE,
 JOSEPH W. DAWSON, JOHN D. PENNOCK, LEROY B. WILLIAMS,
 I. FRANK DURSTON, NICHOLAS G. PETERS, MERCER V. WHITE,
 GEORGE DOHENY, HENRY C. ALLEN, EDWIN D. WINKWORTH.

FINANCIAL
RESOURCES

Bonds and mortgages.....\$11,347,955 00
 Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
United States	\$3,035,000 00	\$2,911,633 67	\$3,004,932 09	
State of Mississippi.....	100,000 00	100,125 00	88,500 00	
Cities in other States.....	453,000 00	478,714 80	404,940 00	
Cities in this State.....	757,500 00	847,057 50	712,200 00	
Counties in this State.....	32,000 00	32,032 00	29,050 00	
Towns in this State.....	46,000 00	46,628 36	42,080 00	
Railroad mortgage bonds...	3,945,000 00	3,910,991 51	3,077,950 00	
	<u>\$8,368,500 00</u>	<u>\$8,327,232 84</u>	<u>\$7,359,702 09</u>	7,359,702 09
Promissory notes				200,150 00
Banking house and lot, book value, \$252,278; cost, \$423,569.97; actual cash value.....				252,278 00
Cash on deposit in banks or trust companies.....				403,492 40
Cash on hand.....				54,199 61
Total of collectible interest.....				149,901 15
				<u>\$19,767,678 25</u>

LIABILITIES

Amount due depositors, viz.:

Principal	\$17,200,222 43	
Dividends credited or to be credited for the six months ending with December 31, 1920.....	328,142 93	\$17,528,365 36
Other liabilities, viz.:		
Teller's checks outstanding.....	\$35,420 98	
Treasurer's checks outstanding.....	8,761 79	
Deposits for searches loaned.....	1,390 00	
Fire losses pending.....	247 50	45,820 27
Surplus on estimated market value		2,193,492 62
		<u>\$19,767,678 25</u>

Surplus on par value, \$3,202,290.53.

CASH TRANSACTIONS DURING THE YEAR 1920

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1920, before transactions of the day.....	\$383,142 68
From depositors, not including dividends credited.....	6,705,977 99
From interest on loans, deposits and investments.....	836,341 31
Net income from banking house.....	7,748 75

From mortgages	\$708,445 00
From redemption of stocks and bonds.....	127,000 00
From stocks and bonds sold (total par value, \$38,450).....	37,641 13
From loans paid.....	100 00
From all other sources, viz.:	
Teller's and treasurer's checks issued.....	\$3,087,742 26
U. S. certificates of indebtedness redeemed.....	150,000 00
Deposits for searches loaned.....	10,721 00
Deposits in payment of Liberty bonds.....	5,131 00
Fire losses pending, tax reserve, fees.....	20,268 83
	<u>3,273,863 09</u>
	<u>\$12,080,259 95</u>

PAYMENTS

To depositors, including dividends paid to them.....	\$5,971,812 12
For loans on bonds and mortgages.....	1,197,100 00
For loans on stocks and bonds and other securities.....	200,250 00
For stocks and bonds purchased, including premiums, commis- sions, etc. (total par value, \$871,700).....	611,442 95
For interest (other than dividend payments to depositors)....	4,692 80
For current expenses of the bank, viz.:	
For salaries	\$40,392 74
For taxes	19,577 33
For rent of banking rooms.....	6,500 00
For other expenses, not including expenses of other real estate nor other expenses of banking house....	6,629 78
	<u>73,099 85</u>
Other payments, viz.:	
Teller's and treasurer's checks paid.....	\$3,067,849 89
U. S. certificates of indebtedness purchased.....	450,000 00
Deposits for searches loaned, repaid.....	10,835 00
Liberty bond accounts.....	15,399 00
Fire losses paid over.....	7,231 33
Taxes advanced, fees paid.....	12,855 00
	<u>3,564,170 22</u>
Cash on hand and in banks or trust companies December 31, 1920, after transactions of the day.....	457,692 01
	<u>\$12,080,259 95</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1921.....	30,085
Number of accounts opened or reopened during the year ...	3,275
Number of accounts closed during the year.....	2,646
Amount deposited during the year, not including dividends credited for that period.....	\$6,705,977 99
Amount withdrawn during the year.....	5,971,812 12
Amount of dividends credited and paid for the year, viz.:	
July 1, 1920.....	\$315,844 78
January 1, 1921.....	328,142 93
	<u>643,987 71</u>
Average amount of each account January 1, 1921.....	582 62
Rate per cent. of dividends to depositors during the six months ending June 30, 1920.....	4
Rate per cent. of dividends to depositors during the six months ending December 31, 1920.....	4
Total earnings of the bank for the year 1920, after allowing for amortization of premiums and discounts.....	\$923,954 49
Total expenses of the bank for the year 1920.....	90,524 47
Dividends paid to depositors for the year 1920.....	643,987 71
Net earnings for the year 1920 over expenses and dividends paid to depositors.....	<u>189,442 31</u>

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. JORDAN,	H. H. SCHIEFFELIN,	THOMAS B. WILSON,
FREDERICK D. WHITWELL.		H. LINFORD HENRY.

FINANCIAL

RESOURCES

Bonds and mortgages \$748,274 00
 Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
United States	\$417,600 00	\$400,544 37	\$417,600 00	
Cities in other States.....	35,000 00	35,867 00	34,525 09	
Cities in this State.....	48,800 00	48,880 13	48,762 00	
Villages in the State	24,500 00	35,000 34	34,705 00	
School districts in this State	20,500 00	21,131 00	21,115 00	
Railroad mortgage bonds...	176,000 00	169,361 26	142,220 00	
	<u>\$732,400 00</u>	<u>\$711,044 10</u>	<u>\$698,927 00</u>	698,927 00

Promissory notes	11,970 64
Bankers' acceptances and bills of exchange	100,000 00
Cash on deposit in banks or trust companies	74,289 19
Cash on hand	8,465 48
Total of collectible interest	13,938 64
Amount of all other assets, viz.:	

Furniture and fixtures.....	\$250 00	
Taxes advanced	287 64	
	<u>537 64</u>	537 64
		<u>\$1,656,402 59</u>

LIABILITIES

Amount due depositors, viz.:

Principal	\$1,579,545 60	
Dividends credited or to be credited for the six months ending with December 31, 1920.....	28,624 85	
	<u>\$1,608,170 45</u>	
Other liabilities: Unearned discount	452 15	
Surplus on estimated market value	47,779 99	
	<u>\$1,656,402 59</u>	

Surplus on par value, \$81,252.99.

CASH TRANSACTIONS DURING THE YEAR 1920

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1920, before transactions of the day.....	\$94,325 36
From depositors, not including dividends credited	1,039,021 75
From interest on loans, deposits and investments	79,404 96

From mortgages	\$50,845 00
From redemption of stocks and bonds	10,700 00
From stocks and bonds sold (total par value, \$45,700)	45,700 00
From loans paid	48,674 97
From bankers' acceptances and bills of exchange	85,618 87
From all other sources, viz.:	
Furniture sold	\$323 50
Profit exchange of bonds	106 72
Refund on burglar insurance premium	58 31
Sale of Home banks	44 50
Exchange, cash over	32 86
	565 89
	\$1,454,856 80

PAYMENTS

To depositors, including dividends paid to them	\$875,479 35
For loans on bonds and mortgages	71,300 00
For loans on stocks and bonds and other securities	54,594 03
For bankers' acceptances and bills of exchange	185,618 87
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$179,000)	170,909 03
For interest (other than dividend payments to depositors) ..	1,121 31
For current expenses of the bank, viz.:	
For salaries	\$8,595 33
For rent of banking rooms	1,009 19
For other expenses, not including expenses of other real estate nor other expenses of banking house...	2,930 81
	12,535 33
Other payments, viz.:	
Banking house furniture purchased	\$219 48
Overpayment surplus tax	287 64
Cash short and corrections	37 09
	544 21
Cash on hand and in banks and trust companies December 31, 1920, after transactions of the day	82,754 67
	\$1,454,856 80

STATISTICAL INFORMATION

Number of open accounts January 1, 1921	5,985
Number of accounts opened or reopened during the year	1,638
Number of accounts closed during the year	1,072
Amount deposited during the year, not including dividends credited for that period	\$1,039,021 75
Amount withdrawn during the year	875,479 35
Amount of dividends credited and paid for the year, viz.:	
July 1, 1920	\$26,571 05
January 1, 1921	28,624 85
	55,195 90
Average amount of each account January 1, 1921	268 70
Rate per cent. of dividends to depositors during the six months ending June 30, 1920	4
Rate per cent. of dividends to depositors during the six months ending December 31, 1920	4
Total earnings of the bank for the year 1920, after allowing for amortization of premiums and discounts	\$82,233 46
Total expenses of the bank for the year 1920	13,369 05
Dividends paid to depositors for the year 1920	55,195 90
Net earnings for the year 1920 over expenses and dividends paid to depositors	13,668 51

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. VICKERE,	JOHN W. WERSEBE,
HARVEY A. CALL,	TOWNSEND D. WOOD,	GEORGE H. C. COLE,
	ALVA A. LAWRENCE.	

FINANCIAL

RESOURCES

Bonds and mortgages		\$303,570 00	
Stock and bond investments, viz.:			
<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value
United States	\$97,194 00	\$93,680 80	\$95,667 00
State of Virginia.....	5,000 00	4,516 50	4,275 00
State of Colorado.....	12,400 00	12,400 00	10,788 00
Cities in this State.....	36,000 00	36,974 74	34,760 00
Towns in this State.....	2,000 00	2,000 00	2,020 00
Villages in this State.....	11,600 00	11,755 79	11,222 50
School districts in this State	2,800 00	2,800 00	2,842 00
Railroad mortgage bonds...	36,000 00	36,263 29	22,120 00
	\$202,994 00	\$200,381 12	\$183,694 50
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			34,539 01
Cash on hand			3,382 16
Total of collectible interest			7,502 95
Amount of all other assets: Safe, furniture and fixtures ...			1,295 00
			\$539,683 62

LIABILITIES

Amount due depositors, viz.:		
Principal	\$503,290 06	
Dividends credited or to be credited for the six months ending with December 31, 1920.....	9,208 33	
		\$512,498 39
Surplus on estimated market value		27,185 23
		\$539,683 62

Surplus on par value, \$46,484.73.

CASH TRANSACTIONS DURING THE YEAR 1920

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1920, before transactions of the day	\$41,037 22
From depositors, not including dividends credited	167,510 39
From interest on loans, deposits and investments	25,698 03

From mortgages	\$33,560 00
From redemption of stocks and bonds	6,000 00
From all other sources: Cash advanced, refunded	30 70
	<hr/>
	\$273,836 34
	<hr/> <hr/>

PAYMENTS

To depositors, including dividends paid to them	\$138,250 57
For loans on bonds and mortgages	44,480 00
For stock and bonds purchased, including premiums, commissions, etc. (total par value, \$51,000)	48,981 60
For interest (other than dividend payments to depositors) ...	522 68
For current expenses of the bank, viz.:	
For salaries	\$2,850 00
For taxes	197 71
For net expenses, except taxes, of banking house...	74 01
For other expenses, not including expenses of other real estate nor other expenses of banking house..	558 60
	<hr/>
	3,680 32
Cash on hand and in banks and trust companies December 31, 1920, after transactions of the day	37,921 17
	<hr/>
	\$273,836 34
	<hr/> <hr/>

STATISTICAL INFORMATION

Number of open accounts January 1, 1921	1,420
Number of accounts opened or reopened during the year ...	202
Number of accounts closed during the year	153
Amount deposited during the year, not including dividends credited for that period	\$167,510 39
Amount withdrawn during the year	138,250 57
Amount of dividends credited and paid for the year, viz.:	
July 1, 1920	\$8,720 39
January 1, 1921	9,208 33
	<hr/>
	17,928 72
Average amount of each account January 1, 1921	361 17
Rate per cent. of dividends to depositors during the six months ending June 30, 1920	4
Rate per cent. of dividends to depositors during the six months ending December 31, 1920	4
Total earnings of the bank for the year 1920, after allowing for amortization of premiums and discounts	\$25,489 35
Total expenses of the bank for the year 1920	3,807 32
Dividends paid to depositors for the year 1920	17,928 72
Net earnings for the year 1920 over expenses and dividends paid to depositors	3,753 31
	<hr/>

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.

TRUSTEES

FRANK DRAKE, THOMAS MOULD, HARRY B. SMITH,
 WILLIAM KNIFFIN, EDWIN L. ROYS, JOSEPH MERRITT,
 RALPH L. McGEACH, GABRIEL H. BENNETT, AARON V. D. WALLACE,
 WILLIAM A. WELLS.

FINANCIAL

RESOURCES

Bonds and mortgages				\$1,166,600 00
Stock and bond investments, viz.:				
<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
United States	\$400,000 00	\$382,969 61	\$392,128 41	
Cities in this State.....	19,600 00	20,634 70	19,314 00	
Counties in this State.....	18,000 00	18,471 33	18,180 00	
Towns in this State.....	30,000 00	32,238 00	31,275 00	
Villages in this State.....	95,250 00	96,685 83	96,263 12	
School districts in this State	36,000 00	36,843 90	36,000 00	
Railroad mortgage bonds...	181,500 00	183,708 75	143,180 00	
	<u>\$780,350 00</u>	<u>\$771,562 17</u>	<u>\$736,345 53</u>	736,345 53
Cash on deposit in bank or trust companies				99,959 42
Cash on hand				2,310 08
Total of collectible interest				24,392 65
Amount of all other assets: U. S. certificates of indebtedness				10,000 00
				<u>\$2,039,607 68</u>

LIABILITIES

Amount due depositors, viz.:			
Principal		\$1,900,863 30	
Dividends credited or to be credited for the six months ending with December 31, 1920.....		35,930 10	
		<u>\$1,936,793 40</u>	
Surplus on estimated market value			102,814 28
			<u>\$2,039,607 68</u>
Surplus on par value, \$146,818.75.			

CASH TRANSACTIONS DURING THE YEAR 1920

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1920, before transactions of the day	\$81,030 92
From depositors, not including dividends credited	520,611 95
From interest on loans, deposits and investments	94,017 84
From mortgages	74,660 00
From redemption of stocks and bonds	12,850 00
	<u>\$783,170 71</u>

PAYMENTS

To depositors, including dividends paid to them	\$433,678 19
For loans on bonds and mortgages	93,500 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$145,000)	134,171 41
For interest (other than dividend payments to depositors) ...	1,747 80

For current expenses of the bank, viz.:

For salaries	\$4,291 00	
For taxes	458 30	
For rent of banking rooms.....	480 00	
For other expenses, not including expenses of other real estate nor other expenses of banking house...	1,574 51	
		\$6,803 81
Other payments: On depositor's account, in escrow, U. S. cts		11,000 00
Cash on hand and in banks and trust companies December 31, 1920, after transactions of the day		102,269 50
		<u>\$783,170 71</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1921		3,496
Number of accounts opened or reopened during the year		499
Number of accounts closed during the year		404
Amount deposited during the year, not including dividends credited for that period	\$520,611 95	
Amount withdrawn during the year	433,678 19	
Amount of dividends credited and paid for the year, viz.:		
July 1, 1920.....	\$34,308 43	
January 1, 1921	35,930 10	
		70,233 53
Average amount of each account January 1, 1921		554 00
Rate per cent. of dividends to depositors during the six months ending June 30, 1920		4
Rate per cent. of dividends to depositors during the six months ending December 31, 1920		4
Total earnings of the bank for the year 1920, after allowing for amortization of premiums and discounts	\$93,927 32	
Total expenses of the bank for the year 1920	6,803 81	
Dividends paid to depositors for the year 1920	70,233 53	
Net earnings for the year 1920 over expenses and dividends paid to depositors	16,889 98	

102. MIDDLETOWN SAVINGS BANK, MIDDLETOWN

[2 South street; incorporated 1863]

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 \$3,417,065 00

Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
United States	\$1,821,850 00	\$1,730,021 77	\$1,821,850 00	
State of Massachusetts.....	75,000 00	82,687 50	64,125 00	
State of California	10,000 00	10,152 30	10,000 00	
State of South Dakota	100,000 00	105,510 00	105,510 00	
Cities in other States.....	189,000 00	188,839 95	187,110 00	
Cities in this State.....	227,000 00	232,610 80	223,620 00	
Counties in this State.....	30,000 00	30,000 00	30,000 00	
Towns in this State.....	40,000 00	40,000 00	38,000 00	
Villages in this State.....	84,000 00	86,382 31	85,545 00	
School districts in this State	42,000 00	42,247 42	42,000 00	
Railroad mortgage bonds...	1,089,598 00	1,081,417 16	846,768 76	
	<u>\$3,708,448 00</u>	<u>\$3,629,869 21</u>	<u>\$3,454,528 76</u>	
Promissory notes				3,454,528 76
Bankers' acceptances and bills of exchange				73,908 02
Banking house and lot, book value. \$35,345.30; cost, \$40,- 284.98; actual cash value				250,000 00
Cash on deposit in banks or trust companies				39,000 00
Cash on hand				269,873 77
Total of collectible interest				91,588 55
Amount of all other assets: Rent accrued				74,446 64
				<u>35 00</u>
				<u>\$7,670,445 74</u>

LIABILITIES

Amount due depositors, viz.:

Principal	\$7,168,642 18	
Dividends credited or to be credited for the six months ending with December 31, 1920.....	133,569 12	
		<u>\$7,302,211 30</u>
Other liabilities, viz.:		
Liberty bond deposits	\$2,528 00	
Unearned interest	1,663 88	
		<u>4,191 88</u>
Surplus on estimated market value		364,042 56
		<u>\$7,670,445 74</u>

Surplus on par value, \$617,961.80.

CASH TRANSACTIONS DURING THE YEAR 1920

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1920, before transactions of the day.....	\$411,395 94
From depositors, not including dividends credited.....	2,379,938 81
From interest on loans, deposits and investments.....	346,811 50

From mortgages	\$188,277 50
From redemption of stocks and bonds.....	17,500 00
From stocks and bonds sold (total par value, \$65,100.00)....	63,225 00
From loans paid	82,651 95
From bankers' acceptances and bills of exchange.....	246,934 14
From all other sources, viz.:	
Liberty bond payments by subscribers.....	\$7,301 00
Services management of real estate.....	1,000 00
Rebate fire insurance premium, sundries.....	31 08
	<u>8,332 08</u>
	<u>\$3,745,066 92</u>

PAYMENTS

To depositors, including dividends paid to them.....	\$1,868,114 27
For loans on bonds and mortgages	264,950 00
For loans on stocks and bonds and other securities.....	144,230 55
For bankers' acceptances and bills of exchange.....	496,934 14
For stocks and bonds purchased, including premiums, com- missions, etc. (total par value, \$563,050.00).....	541,369 43
For interest (other than dividend payments to depositors)..	5,494 69
For current expenses of the bank, viz.:	
For salaries	\$23,598 00
For taxes	1,840 40
For net expenses, except taxes, of banking house..	305 01
For other expenses, not including expenses of other real estate nor other expenses of banking house...	7,560 54
	<u>33,303 95</u>
Other payments, viz.:	
Liberty bond account.....	\$15,123 00
Addition to banking house site.....	14,000 00
Cash over, interest adjustments.....	79 57
	<u>29,207 57</u>
Cash on hand and in banks or trust companies December 31, 1920, after transactions of the day.....	361,462 32
	<u>\$3,745,066 92</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1921.....	13,840
Number of accounts opened or reopened during the year.....	1,796
Number of accounts closed during the year.....	1,451
Amount deposited during the year, not including dividends credited for that period.....	\$2,379,938 81
Amount withdrawn during the year.....	1,868,114 27
Amount of dividends credited and paid for the year, viz.:	
July 1, 1920.....	\$126,885 11
January 1, 1921.....	133,569 12
	<u>260,454 23</u>
Average amount of each account January 1, 1921.....	527 61
Rate per cent. of dividends to depositors during the six months ending June 30, 1920.....	4
Rate per cent. of dividends to depositors during the six months ending December 31, 1920.....	4
Total earnings of the bank for the year 1920, after allowing for amortization of premiums and discounts.....	\$357,110 74
Total expenses of the bank for the year 1920.....	33,780 44
Dividends paid to depositors for the year 1920.....	260,454 23
Net earnings for the year 1920 over expenses and dividends paid to depositors.....	<u>62,876 07</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,

JOSEPH H. ROSE,
 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..... \$6,422,062 75
 Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
United States	\$3,685,700 00	\$3,625,237 00	\$3,650,297 00	
State of New York	100,000 00	100,000 00	97,500 00	
State of Massachusetts	115,000 00	119,600 00	110,400 00	
Cities in other States.....	396,500 00	427,243 00	391,870 00	
Cities in this State.....	3,043,350 00	3,232,304 81	2,970,330 00	
Counties in this State.....	396,890 19	429,937 69	391,280 19	
Towns in this State.....	45,000 00	45,320 00	44,760 00	
School districts in this State	7,000 00	7,000 00	7,000 00	
Land Bank of the State of New York	120,000 00	120,368 63	118,200 00	
	<u>\$7,909,440 19</u>	<u>\$8,107,011 13</u>	<u>\$7,781,687 19</u>	7,781,687 19
Promissory notes				36,237 95
Bankers' acceptances and bills of exchange.....				697,924 82
Banking house and lot, book value, \$20,000.00; cost, \$115- 527.16; actual cash value				20,000 00
Other real estate, book value, \$60,000.00; cost, \$117,500.00; actual cash value.....				60,000 00
Cash on deposit in banks or trust companies.....				735,497 05
Cash on hand				58,185 10
Total of collectible interest.....				170,557 52
				<u>\$15,982,152 38</u>

LIABILITIES

Amount due depositors, viz.:

Principal	\$13,390,748 65	
Dividends credited or to be credited for the six months ending with December 31, 1920.....	256,097 94	\$13,646,846 59
Other liabilities: Unearned discounts.....		4,959 71
Surplus on estimated market value.....		2,330,346 08
		<u>\$15,982,152 38</u>

Surplus on par value, \$2,458,099.08.

CASH TRANSACTIONS DURING THE YEAR 1920

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1920, before transactions of the day.....	\$909,669 96
From depositors, not including dividends credited.....	2,710,031 91
From interest on loans, deposits and investments.....	771,343 98
Net income from banking house.....	488 93

From rents from other real estate.....	\$3,141 13
From mortgages	906,450 00
From redemption of stocks and bonds.....	1,799,856 89
From stocks and bonds sold (total par value, \$8,500.00)....	8,500 00
From loans paid	76,803 90
From bankers' acceptances and bills of exchange.....	1,600,140 19
From all other sources, viz.:	
Commission received	\$3,600 00
Rebates on surety bond and advertising.....	34 98
	<u>3,634 98</u>
	<u>\$8,790,061 87</u>

PAYMENTS

To depositors, including dividends paid to them.....	\$2,792,976 48
For loans on bonds and mortgages.....	509,100 00
For loans on stocks and bonds and other securities.....	92,954 95
For bankers' acceptances and bills of exchange.....	2,298,065 01
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$2,161,590.19).....	2,110,831 23
For interest (other than dividend payments to depositors)..	12,985 41
For current expenses of the bank, viz.:	
For salaries	\$37,015 97
For taxes	13,753 89
For expenses of other real estate, viz.:	
Repairs	195 65
Insurance	257 66
Taxes	480 11
For other expenses, not including expenses of other real estate nor other expenses of banking house...	5,068 11
	<u>61,751 39</u>
Other payments, viz.:	
New site for banking house.....	\$117,500 00
Loss mortgage foreclosure.....	215 25
	<u>117,715 25</u>
Cash on hand and in banks or trust companies December 31, 1920, after transactions of the day.....	<u>793,682 15</u>
	<u>\$8,790,061 87</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1921.....	18,136
Number of accounts opened or reopened during the year.....	1,382
Number of accounts closed during the year.....	1,801
Amount deposited during the year, not including dividends credited for that period.....	\$2,710,031 91
Amount withdrawn during the year.....	2,792,976 48
Amount of dividends credited and paid for the year, viz.:	
July 1, 1920.....	\$253,070 86
January 1, 1921.....	256,097 94
	<u>509,168 80</u>
Average amount of each account January 1, 1921.....	752 47
Rate per cent. of dividends to depositors during the six months ending June 30, 1920.....	4
Rate per cent. of dividends to depositors during the six months ending December 31, 1920.....	4
Total earnings of the bank for the year 1920, after allowing for amortization of premiums and discounts	\$750,230 21
Total expenses of the bank for the year 1920.....	68,109 47
Dividends paid to depositors for the year 1920.....	509,168 80
Net earnings for the year 1920 over expenses and dividends paid to depositors	<u>172,951 94</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. SADLIER, Treasurer.
 LOUIS H. CLUM, Asst. Secy.

TRUSTEES

THERON L. MILLSPAUGH, EDWARD WHITEHEAD, HARVEY N. SMITH,
 HIRAM B. WOOSTER, CHARLES W. SADLIER, JOHN SIMPSON,
 ALBERT S. EMBLER, ELMER C. DEILL, JOHN AHRENS,
 JAMES H. DENNISTON, C. FRED FOWLER, J. LOUIS SCHRADE,
 SIMON VERNOOY.

FINANCIAL

RESOURCES

Bonds and mortgages \$714,325 00
 Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
United States	\$311,000 00	\$299,384 50	\$309,960 00	
State of Massachusetts.....	5,000 00	5,637 50	4,325 00	
Cities in other States.....	40,000 00	42,606 48	40,150 00	
Counties, villages and towns in adjoining States.....	10,000 00	10,373 80	10,150 00	
Cities in this State.....	66,000 00	67,358 10	60,320 00	
Towns in this State.....	36,000 00	37,006 57	34,750 00	
Villages in this State.....	99,078 53	100,732 73	95,933 53	
School districts in this State	27,400 00	28,115 46	27,562 00	
Railroad mortgage bonds...	90,000 00	87,062 50	67,600 00	
	<u>\$684,478 53</u>	<u>\$678,277 64</u>	<u>\$650,750 53</u>	
				650,750 53
Bankers' acceptances and bills of exchange.....				105,601 85
Banking house and lot, book value, \$19,000.00; cost, \$19,262.54; actual cash value				19,000 00
Cash on deposit in banks or trust companies.....				47,500 40
Cash on hand				3,493 43
Total of collectible interest.....				24,096 14
				<u>\$1,564,767 35</u>

LIABILITIES

Amount due depositors, viz.:

Principal	\$1,408,541 03	
Dividends credited or to be credited for the six months ending with December 31, 1920.....	26,054 81	
		\$1,434,595 84
Other liabilities: Unearned discount.....		729 83
Surplus on estimated market value.....		129,441 68
		<u>\$1,564,767 35</u>

Surplus on par value, \$163,169.68.

CASH TRANSACTIONS DURING THE YEAR 1920

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1920, before transactions of the day.....	\$71,533 24
From depositors, not including dividends credited.....	581,850 53
From interest on loans, deposits and investments.....	71,522 59
From mortgages	89,700 00
From redemption of stocks and bonds.....	86,119 08

From bankers' acceptances and bills of exchange.....	\$167,653 61
From all other sources: Adjustments	27 55
	<u>\$1,068,406 70</u>

PAYMENTS

To depositors, including dividends paid to them.....	\$446,889 39
For loans on bonds and mortgages.....	42,800 00
For bankers' acceptances and bills of exchange.....	273,255 46
For stocks and bonds purchased, including premiums, com- missions, etc. (total par value, \$254,135.36).....	243,332 36
For interest (other than dividend payments to depositors) ..	2,198 25
For current expenses of the bank, viz.:	
For salaries	\$5,788 93
For taxes	1,167 61
For net expenses, except taxes, of banking house...	515 79
For other expenses, not including expenses of other real estate nor other expenses of banking house..	1,465 08
	<u>8,937 41</u>
Cash on hand and in banks or trust companies December 31, 1920, after transactions of the day.....	50,993 83
	<u>\$1,068,406 70</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1921.....	3,621
Number of accounts opened or reopened during the year....	521
Number of accounts closed during the year.....	418
Amount deposited during the year, not including dividends credited for that period.....	\$581,850 53
Amount withdrawn during the year.....	446,889 39
Amount of dividends credited and paid for the year, viz.:	
July 1, 1920.....	\$24,792 75
January 1, 1921.....	26,054 81
	<u>50,847 56</u>
Average amount of each account January 1, 1921.....	396 18
Rate per cent. of dividends to depositors during the six months ending June 30, 1920.....	4
Rate per cent. of dividends to depositors during the six months ending December 31, 1920.....	4
Total earnings of the bank for the year 1920, after allowing for amortization of premiums and discounts.....	\$71,757 76
Total expenses of the bank for the year 1920.....	8,937 41
Dividends paid to depositors for the year 1920	50,847 56
Net earnings for the year 1920 over expenses and dividends paid to depositors.....	<u>11,972 79</u>

105. THE WARWICK SAVINGS BANK, WARWICK

[Main street; incorporated 1875]

JOHN SAYER, President. WILBUR C. LAZEAR, Vice-President.
 FRANK F. HOLMES, 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,
 JAMES E. HOUSTON, MORRIS RUTHERFURD, FRANK F. HOLMES,
 WILLIAM H. SAYER.

FINANCIAL

RESOURCES

Bonds and mortgages..... \$546,365 00
 Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
United States	\$503,500 00	\$489,774 52	\$503,500 00	
Cities in other States.....	7,000 00	7,227 50	6,790 00	
Cities in this State.....	60,000 00	70,152 75	58,135 00	
Counties in this State.....	20,000 00	23,500 00	19,400 00	
Towns in this State.....	34,000 00	35,329 00	33,275 00	
Villages in this State.....	31,500 00	34,430 36	79,508 50	
School districts in this State	50,500 00	51,495 18	50,292 50	
Railroad mortgage bonds...	38,000 00	38,503 25	38,503 25	
	<u>\$794,500 00</u>	<u>\$800,412 56</u>	<u>\$790,404 25</u>	790,404 25
Cash on deposit in banks or trust companies.....				134,848 08
Cash on hand				437 10
Total of collectible interest.....				14,634 45
				<u>\$1,486,688 88</u>

LIABILITIES

Amount due depositors, viz.:

Principal	\$1,374,380 20	
Dividends credited or to be credited for the six months ending with December 31, 1920.....	24,333 88	\$1,398,714 08
Surplus on estimated market value.....		87,974 80
		<u>\$1,486,688 88</u>

Surplus on par value, \$92,070.55.

CASH TRANSACTIONS DURING THE YEAR 1920

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1920, before transactions of the day.....	\$93,630 99
From depositors, not including dividends credited.....	417,748 26
From interest on loans, deposits and investments.....	67,036 39
From mortgages	66,510 00
From redemption of stocks and bonds.....	16,475 00
From bankers' acceptances and bills of exchange.....	202,906 35
From all other sources, viz.:	
Insurance premiums advanced, refunded.....	\$74 00
Profit and loss.....	345 70
	<u>419 70</u>
	<u>\$864,726 69</u>

PAYMENTS

To depositors, including dividends paid to them.....		\$363,019 45
For loans on bonds and mortgages.....		42,500 00
For bankers' acceptances and bills of exchange.....		201,878 43
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$114,000.00).....		111,538 25
For interest (other than dividend payments to depositors)...		1,604 55
For current expenses of the bank, viz.:		
For salaries.....	\$6,300 00	
For taxes.....	812 86	
For rent of banking rooms.....	300 00	
For other expenses, not including expenses of other real estate nor other expenses of banking house....	1,388 97	
		8,801 83
Other payments, viz.:		
Insurance premiums advanced.....	\$74 00	
Profit and loss.....	25 00	
		99 00
Cash on hand and in banks or trust companies December 31, 1920, after transactions of the day.....		135,285 18
		<u>\$864,726 69</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1921.....		3,611
Number of accounts opened or reopened during the year.....		458
Number of accounts closed during the year.....		332
Amount deposited during the year, not including dividends credited for that period.....	\$417,748 26	
Amount withdrawn during the year.....	363,019 45	
Amount of dividends credited and paid for the year, viz.:		
July 1, 1920.....	\$23,108 81	
January 1, 1921.....	24,333 88	
		47,442 69
Average amount of each account January 1, 1921.....		387 85
Number of accounts which exceeded \$5,000, 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.....	\$5,341 17	
Rate per cent. of dividends to depositors during the six months ending June 30, 1920.....		4 and 3
Rate per cent. of dividends to depositors during the six months ending December 31, 1920.....		4 and 3
Total earnings of the bank for the year 1920, after allowing for amortization of premiums and discounts.....	\$66,125 36	
Total expenses of the bank for the year 1920.....	8,801 83	
Dividends paid to depositors for the year 1920.....	47,442 69	
Net earnings for the year 1920 over expenses and dividends paid to depositors.....		<u>9,880 84</u>

OSWEGO COUNTY

106. FULTON SAVINGS BANK, FULTON

[75 South First street; incorporated 1871]

WM. J. LOVEJOY, President.
GEO. G. CHAUNCEY, Vice-Pres.

WATSON A. BUTTS, Vice-Pres.
RAMON F. LEWIS, Treasurer.

TRUSTEES

GILES S. PIPER,
WILLIAM J. LOVEJOY,
GEORGE P. WELLS,
CAMERON C. BENEDICT,
EDWIN F. PALMER,

BERT W. BENNETT,
HARRY L. STOUT,
WATSON A. BUTTS,
ELMER E. MORRILL,
RAMON F. LEWIS,

HERBERT J. WILSON,
GEORGE G. CHAUNCEY,
ALBERT I. MORTON,
JOHN R. SULLIVAN,
WILLIS P. MORIN.

FINANCIAL RESOURCES

Bonds and mortgages..... \$2,055,272 30

Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value
United States	\$404,800 00	\$368,853 50	\$368,853 50
State of New York.....	25,000 00	26,062 50	25,500 00
Cities in other States.....	20,000 00	20,325 80	20,000 00
Cities in this State.....	152,500 00	156,605 50	149,135 00
Counties in this State.....	10,000 00	10,323 00	10,000 00
Towns in this State.....	15,000 00	15,067 50	15,065 00
Villages in this State.....	169,400 00	172,942 18	163,860 00
School districts in this State	23,100 00	25,774 28	22,257 00
Railroad mortgage bonds....	353,000 00	342,436 81	296,260 00
	<u>\$1,172,800 00</u>	<u>\$1,138,381 07</u>	<u>\$1,075,930 50</u>

1,075,930 50

Promissory notes 51,075 05

Bankers' acceptances and bills of exchange 36,146 46

Banking house and lot, book value, \$27,562.50; cost, \$30,-
647.00; actual cash value..... 27,562 50

Cash on deposit in banks or trust companies..... 244,778 12

Cash on hand 38,139 42

Total of collectible interest..... 58,479 18

Amount of all other assets: Taxes advanced..... 966 47

\$3,588,350 00

LIABILITIES

Amount due depositors, viz.:

Principal	\$3,309,259 96
Dividends credited or to be credited for the six months ending with December 31, 1920.....	62,431 25
	<u>\$3,371,691 21</u>

Other liabilities, viz.:

Unearned discount	\$331 42
Suspense account	100 00
	431 42

Surplus on estimated market value..... 216,227 37

\$3,588,350 00

Surplus on par value, \$313,096.87.

CASH TRANSACTIONS DURING THE YEAR 1920

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1920, before transactions of the day.....	\$372,229 73
From depositors, not including dividends credited.....	1,683,984 58

From interest on loans, deposits and investments.....	\$161,620 80
Net income from banking house.....	265 43
From mortgages	201,278 00
From redemption of stocks and bonds	15,300 00
From stocks and bonds sold (total par value, \$18,150.00)....	17,926 69
From loans paid	11,688 58
From bankers' acceptances and bills of exchange	110,302 87
Liberty bond deposits forfeited.....	\$1,219 69
Deposits for abstracts loaned.....	775 00
Land contracts	250 00
Insurance on mortgaged property.....	101 60
Cash over; exchange; sundries.....	221 20
U. S. certificate sold.....	846 00
	<u>3,413 49</u>
	<u>\$2,578,010 17</u>

PAYMENTS

To depositors, including dividends paid to them.....	\$1,474,852 31
For loans on bonds and mortgages.....	382,531 00
For loans on stocks and bonds and other securities.....	48,702 26
For bankers' acceptances and bills of exchange.....	146,449 33
For stocks and bonds purchased, including premiums, com- missions, etc. (total par value, \$258,950.00)	219,932 95
For interest (other than dividend payments to depositors) ..	2,770 54
For current expenses of the bank, viz.:	
For salaries	\$9,405 91
For taxes	2,301 29
For other expenses, not including expenses of other real estate nor other expenses of banking house..	<u>6,227 47</u>
	17,934 67
Other payments, viz.:	
Repayments of deposits on abstracts loaned.....	\$821 50
Taxes advanced for mortgagors.....	966 47
Insurance paid over.....	101 60
Discount on Canadian money; profit and loss.....	<u>30 00</u>
	1,919 57
Cash on hand and in banks or trust companies December 31, 1920, after transactions of the day.....	<u>282,917 54</u>
	<u>\$2,578,010 17</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1921.....	6,655
Number of accounts opened or reopened during the year.....	1,837
Number of accounts closed during the year.....	1,947
Amount deposited during the year, not including dividends credited for that period.....	\$1,683,984 58
Amount withdrawn during the year.....	1,474,852 31
Amount of dividends credited and paid for the year, viz.:	
July 1, 1920.....	\$58,214 76
January 1, 1921.....	61,975 36
Credited at other periods.....	<u>966 00</u>
	121,156 12
Average amount of each account January 1, 1921.....	506 64
Rate per cent. of dividends to depositors during the six months ending June 30, 1920.....	4
Rate per cent. of dividends to depositors during the six months ending December 31, 1920.....	4
Total earnings of the bank for the year 1920, after allowing for amortization of premiums and discounts.....	\$166,079 15
Total expenses of the bank for the year 1920.....	18,319 24
Dividends paid to depositors for the year 1920.....	121,156 12
Net earnings for the year 1920 over expenses and dividends paid to depositors.....	<u>26,603 79</u>

107. OSWEGO CITY SAVINGS BANK, OSWEGO

[214 West First street; incorporated 1859]

ELLIOTT B. MOTT, President.
 THOMAS F. GLEASON, Vice-Pres.
 CHARLES H. BOND, Vice-President.

CHARLES S. WRIGHT, Secretary.
 WM. P. BURR, Treasurer.
 JOHN J. HANDLEY, Asst. Secy.

TRUSTEES

JAMES K. STOCKWELL,
 BENJAMIN DENTON,
 DANIEL H. CONWAY,
 FRANK P. FARRELL,
 CHARLES H. BOND,

M. PROUSE NEAL,
 THOMAS F. GLEASON,
 ELISHA B. POWELL,
 ELLIOTT B. MOTT,

ARTHUR C. HALL,
 JOHN D. HIGGINS,
 FRANK E. SAYRE,
 THOMPSON KINGSFORD,
 DAVID D. LONG.

FINANCIAL

RESOURCES

Bonds and mortgages..... \$2,499,627 00
 Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
United States	\$614,450 00	\$597,940 00	\$614,450 00	
State of New York	7,000 00	7,498 75	7,455 00	
State of California.....	10,000 00	9,729 00	9,400 00	
State of Louisiana.....	15,000 00	15,443 50	15,000 00	
State of Oklahoma.....	10,000 00	10,200 00	9,700 00	
Cities in other States.....	83,000 00	87,132 92	83,155 00	
Cities in this State.....	351,587 00	377,762 21	345,297 00	
Towns in this State.....	48,199 96	48,962 70	48,504 96	
Villages in this State.....	273,250 00	281,309 44	269,594 30	
School districts in this State	113,200 00	116,724 72	113,919 00	
Railroad mortgage bonds....	262,000 00	274,853 65	197,870 00	
	<u>\$1,787,686 96</u>	<u>\$1,827,556 89</u>	<u>\$1,714,345 26</u>	\$1,714,345 26
Promissory notes				30,521 75
Bankers' acceptances and bills of exchange.....				218,601 81
Banking house and lot, book value, \$35,000.00; cost, \$70,- 593.96; actual cash value.....				35,000 00
Cash on deposit in banks or trust companies.....				212,093 30
Cash on hand				88,344 73
Total of collectible interest.....				62,748 37
				<u><u>\$4,861,282 22</u></u>

LIABILITIES

Amount due depositors, viz.:

Principal	\$4,413,387 86	
Dividends credited or to be credited for the six months ending with December 31, 1920.....	82,221 86	\$4,495,609 72
Other liabilities: Unearned discount.....		1,008 05
Surplus on estimated market value.....		364,664 45
		<u><u>\$4,861,282 22</u></u>

Surplus on par value, \$438,006.15.

CASH TRANSACTIONS DURING THE YEAR 1920

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1920, before transactions of the day.....	\$246,090 43
From depositors, not including dividends credited.....	1,612,277 82
From interest on loans, deposits and investments.....	240,000 51
Net income from banking house.....	461 80

From mortgages		\$149,494 00
From redemption of stocks and bonds		37,989 50
From stocks and bonds sold (total par value, \$103,228.31) . .		99,830 00
From loans paid		105,010 40
From bankers' acceptances and bills of exchange		461,161 84
From all other sources, viz.:		
Christmas Club deposits	\$23,808 75	
Liberty bond deposits	10,873 84	
War Savings certificates sold	1,628 31	
Exchange	18 18	
		<u>36,329 08</u>
		<u>\$2,988,545 38</u>

PAYMENTS

To depositors, including dividends paid to them		\$1,504,663 30
For loans on bonds and mortgages		211,930 00
For loans on stocks and bonds and other securities		132,746 75
For bankers' acceptances and bills of exchange		679,763 65
For stocks and bonds purchased, including premiums, com- missions, etc. (total par value, \$93,026.50)		89,575 95
For current expenses of the bank, viz.:		
For salaries	\$16,388 33	
For taxes	1,318 87	
For other expenses, not including expenses of other real estate nor other expenses of banking house.	6,160 37	
		<u>23,867 57</u>
Other payments, viz.:		
To Christmas Club depositors	\$23,808 75	
To Liberty bond depositors	21,751 38	
		<u>45,560 13</u>
Cash on hand and in banks or trust companies December 31, 1920, after transactions of the day		300,438 03
		<u>\$2,988,545 38</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1921		8,699
Number of accounts opened or reopened during the year		1,458
Number of accounts closed during the year		1,217
Amount deposited during the year, not including dividends credited for that period		\$1,612,277 82
Amount withdrawn during the year		1,504,663 30
Amount of dividends credited and paid for the year, viz.:		
July 1, 1920	\$80,540 80	
January 1, 1921	82,221 86	
Credited at other periods	2,369 93	
		<u>165,132 59</u>
Average amount of each account January 1, 1921		507 34
Rate per cent. of dividends to depositors during the six months ending June 30, 1920		4
Rate per cent. of dividends to depositors during the six months ending December 31, 1920		4
Total earnings of the bank for the year 1920, after allowing for amortization of premiums and discounts	\$234,800 15	
Total expenses of the bank for the year 1920	25,478 12	
Dividends paid to depositors for the year 1920	165,132 59	
Net earnings for the year 1920 over expenses and dividends paid to depositors		<u>44,189 44</u>

108. OSWEGO COUNTY SAVINGS BANK, OSWEGO

[44 West Bridge street; incorporated 1870]

W. B. COUCH, President. HUBERT J. PEBBLES, Vice-President.
 JAMES DUNLAP, Treasurer.

TRUSTEES

W. B. COUCH, M. T. CRIMMINS, FRED'K A. GAGE,
 PETER HILBERT, THOMAS H. BENNETT, A. RABORG HUNT,
 NORMAN L. BATES, FRED'K B. SHEPHERD, ALANSON S. PAGE,
 UDELLE BARTLETT, O. S. OSTERHOUT, JAMES G. MERRIMAN,
 HUBERT J. PEBBLES,

FINANCIAL

RESOURCES

Bonds and mortgages \$2,225,396 92
 Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
United States	\$1,002,200 00	\$941,367 90	\$963,180 00	
Cities in other States.....	164,000 00	172,245 66	163,700 00	
Cities in this State.....	177,158 00	182,914 00	171,165 50	
Counties in this State.....	14,579 75	15,847 84	15,329 75	
Towns in this State.....	57,553 32	58,196 26	57,693 12	
Villages in this State.....	109,500 00	113,971 81	108,811 00	
School districts in this State	93,200 00	96,542 73	91,842 50	
Railroad mortgage bonds....	432,000 00	470,206 35	372,300 00	
	<u>\$2,050,191 07</u>	<u>\$2,051,292 55</u>	<u>\$1,944,021 87</u>	
Promissory notes				1,944,021 87
Bankers' acceptances and bills of exchange				35,497 50
Banking house and lot, book value, \$60,000.00; cost, \$88,858.28; actual cash value				92,248 28
Cash on deposit in banks or trust companies				60,000 00
Cash on hand				228,938 98
Total of collectible interest				18,147 65
Amount of all other assets, viz.:				66,733 62
Land contracts			\$2,000 00	
Taxes and Insurance advanced.....			795 28	
				<u>2,795 28</u>
				<u>\$4,673,780 10</u>

LIABILITIES

Amount due depositors, viz.:				
Principal			\$4,186,220 35	
Dividends credited or to be credited for the six months ending with December 31, 1920.....			79,579 20	
				<u>\$4,265,799 55</u>
Other liabilities, viz.:				
Liberty bond deposits.....			\$375 00	
Christmas Club deposits.....			4,281 86	
Expenses incurred, but unpaid, viz.:				
Reserved for taxes.....			1,777 60	
Pledge Savings Bank Association.....			500 00	
Christmas Club expense.....			167 11	
				<u>7,101 57</u>
Surplus on estimated market value				400,878 98
				<u>\$4,673,780 10</u>
Surplus on par value, \$507,048.18.				

CASH TRANSACTIONS DURING THE YEAR 1920

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1920, before transactions of the day.....	\$415,386 75
From depositors, not including dividends credited.....	1,398,217 33
From interest on loans, deposits and investments	216,372 34

Net income from banking house.....		\$762 52
From mortgages	182,786 16	
From redemption of stocks and bonds.....	51,374 46	
From stocks and bonds sold (total par value, \$24,200).....	24,200 00	
From loans paid	27,882 00	
From bankers' acceptances and bills of exchange.....	383,391 52	
From all other sources, viz.:		
Christmas Club deposits.....	\$41,356 37	
Liberty and Victory bond deposits.....	13,933 00	
Insurance premiums and taxes advanced, refunded..	453 22	
Land contracts	465 00	
Exchange of bonds.....	2,250 25	
Cash over; sundries.....	61 36	
		<u>57,619 20</u>
		<u>\$2,757,992 28</u>

PAYMENTS

To depositors, including dividends paid to them.....	\$1,394,342 96	
For loans on bonds and mortgages.....	163,027 76	
For loans on stocks and bonds and other securities.....	53,058 50	
For bankers' acceptances and bills of exchange.....	475,639 80	
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$382,588.50).....	336,393 80	
For interest (other than dividend payments to depositors) ..	5,048 71	
For current expenses of the bank, viz.:		
For salaries	\$13,357 67	
For taxes	3,633 92	
For other expenses, not including expenses of other real estate nor other expenses of banking house..	3,612 58	
		<u>20,604 17</u>
Other payments, viz.:		
To Christmas Club depositors.....	\$38,946 80	
To Liberty and Victory bond depositors.....	22,250 00	
Insurance premiums and taxes advanced.....	934 07	
Alterations to bank building.....	388 75	
Cash difference	270 33	
		<u>62,789 95</u>
Cash on hand and in banks or trust companies December 31, 1920, after transactions of the day.....	247,086 63	
		<u>\$2,757,992 28</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1921.....	6,847
Number of accounts opened or reopened during the year.....	1,414
Number of accounts closed during the year.....	1,150
Amount deposited during the year, not including dividends credited for that period.....	\$1,398,217 33
Amount withdrawn during the year.....	1,394,342 96
Amount of dividends credited and paid for the year, viz.:	
July 1, 1920.....	\$77,772 49
January 1, 1921.....	79,579 20
Paid but not credited.....	1,600 12
	<u>158,951 81</u>
Average amount of each account January 1, 1921.....	725 62
Rate per cent. of dividends to depositors during the six months ending June 30, 1920.....	4
Rate per cent. of dividends to depositors during the six months ending December 31, 1920.....	4
Total earnings of the bank for the year 1920, after allowing for amortization of premiums and discounts.....	\$224,873 00
Total expenses of the bank for the year 1920.....	24,421 86
Dividends paid to depositors for the year 1920	158,951 81
Net earnings for the year 1920 over expenses and dividends paid to depositors.....	<u>41,499 33</u>

CASH TRANSACTIONS DURING THE YEAR 1920

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1920, before transactions of the day.....	\$145,818 85
From depositors, not including dividends credited.....	593,215 46
From interest on loans, deposits and investments.....	85,740 10
From rents from other real estate.....	96 00
From mortgages.....	53,425 00
From redemption of stocks and bonds.....	62,627 17
From loans paid.....	3,237 50
	<u>\$944,160 08</u>

PAYMENTS

To depositors, including dividends paid to them.....	\$403,380 37
For loans on bonds and mortgages.....	237,700 00
For loans on stocks and bonds and other securities.....	3,237 50
For stock and bonds purchased, including premiums, commissions, etc. (total par value, \$125,000).....	109,869 00
For interest (other than dividend payments to depositors)..	1,412 37
For current expenses of the bank, viz.:	
For salaries.....	\$6,100 00
For taxes.....	356 49
For net expenses, except taxes, of banking house....	302 68
For expenses of other real estate, viz.:	
Repairs.....	5 00
Insurance.....	6 10
Taxes.....	598 79
For other expenses, not including expenses of other estate nor other expenses of banking house.....	1,971 33
	<u>9,840 39</u>
Cash on hand and in banks or trust companies December 31, 1920, after transactions of the day.....	178,720 45
	<u>\$944,160 08</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1921.....	3,462
Number of accounts opened or reopened during the year.....	526
Number of accounts closed during the year.....	286
Amount deposited during the year, not including dividends credited for that period.....	\$593,215 46
Amount withdrawn during the year.....	403,380 37
Amount of dividends credited and paid for the year, viz.:	
July 1, 1920.....	\$31,567 08
January 1, 1921.....	33,928 92
	<u>65,496 00</u>
Average amount of each account January 1, 1921.....	546 97
Rate per cent. of dividends to depositors during the six months ending June 30, 1920.....	4
Rate per cent. of dividends to depositors during the six months ending December 31, 1920.....	4
Total earnings of the bank for the year 1920, after allowing for amortization of premiums and discounts.....	\$89,218 12
Total expenses of the bank for the year 1920.....	10,341 39
Dividends paid to depositors for the year 1920.....	65,496 00
Net earnings for the year 1920 over expenses and dividends paid to depositors.....	<u>13,380 73</u>

QUEENS COUNTY

110. COLLEGE POINT SAVINGS BANK, COLLEGE POINT

[313 Thirteenth street; incorporated 1872]

WM. W. WEITLING, President.	GEORGE W. GILLETTE, Secretary.
ALFRED H. SCHLESINGER, Vice-Pres.	E. A. PLITT, Asst. Secretary.
EDWIN P. ROE, Vice-President.	

TRUSTEES

FERDINAND MARTENS,	FRANK HUNOLD,	HENRY BOHNE,
WM. W. WEITLING,	EDWIN P. ROE,	GEORGE DUER,
ALFRED H. SCHLESINGER,	WILLIAM F. BUHL,	WILLIAM SCHMIDT,
GEORGE W. GILLETTE,	H. C. POPPENHUSEN,	G. A. S. WIENERS.

FINANCIAL RESOURCES

Bonds and mortgages	\$1,529,935 00
Stock and bond investments, viz.:	

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
United States	\$795,850 00	\$751,621 65	\$795,850 00	
State of California.....	10,000 00	9,400 00	9,050 00	
Cities in other States.....	99,350 00	103,073 58	95,192 25	
Cities in this State.....	83,000 00	83,009 37	72,655 00	
Counties in this State.....	41,000 00	42,315 69	41,860 00	
Villages in this State.....	33,931 24	34,750 27	33,672 24	
School districts in this State	56,500 00	59,640 06	56,250 00	
Railroad mortgage bonds....	391,000 00	403,611 05	298,760 00	
	\$1,510,631 24	\$1,487,421 67	\$1,403,289 49	1,403,289 49
Banking house and lot, book value, \$27,000; cost, \$27,288.97;				
actual cash value.....			27,000 00	
Cash on deposit in banks or trust companies.....			247,420 35	
Cash on hand			11,300 67	
Total of collectible interest			40,718 92	
			\$3,259,664 43	

LIABILITIES

Amount due depositors, viz.:		
Principal	\$3,013,171 94	
Dividends credited or to be credited for the six months ending with December 31, 1920.....	53,567 70	\$3,066,739 64
Other liabilities: Liberty bond deposits.....		603 40
Surplus on estimated market value.....		192,321 39
		\$3,259,664 43

Surplus on par value, \$299,663.14.

CASH TRANSACTIONS DURING THE YEAR 1920

RECEIPTS

Cash on hand and in banks or trust companies January 1,	
1920, before transactions of the day.....	\$277,356 82
From depositors, not including dividends credited.....	1,498,921 60
From interest on loans, deposits and investments.....	139,353 46

From rents from other real estate.....	\$830 40
From mortgages	91,365 00
From redemption of stocks and bonds.....	11,600 00
From real estate sold	14,800 00
From all other sources, viz.:	
Liberty bond payments by subscribers.....	\$2,532 00
Excess interest	1,440 99
Uncompleted building account.....	1,500 00
Insurance premiums and taxes advanced, refunded.	251 53
Held for taxes.....	275 00
Telephone calls; satisfaction pieces; sundries....	85 86
	<u>6,085 38</u>
	<u>\$2,040,312 66</u>

PAYMENTS

To depositors, including dividends paid to them.....	\$1,052,889 39
For loans on bonds and mortgages.....	440,985 00
For stocks and bonds purchased, including premiums, com- missions, etc. (total par value, \$295,000)	264,390 75
For interest (other than dividend payments to depositors) ..	2,186 98
For current expenses of the bank, viz.:	
For salaries	\$9,010 00
For taxes	2,736 56
For net expenses, except taxes, of banking house..	160 00
For expenses of other real estate, viz.:	
Repairs	28 00
Insurance	35 00
Taxes	199 40
For other expenses, not including expenses of other real estate nor other expenses of banking house..	<u>1,968 39</u>
	14,137 35
Other payments, viz.:	
Liberty bond account.....	\$2,532 00
Excess interest repaid.....	1,440 99
Uncompleted building account.....	1,500 00
Rents paid over to purchaser; other real estate....	983 15
Cash short; sundries	546 03
	<u>7,002 17</u>
Cash on hand and in banks or trust companies December 31, 1920, after transactions of the day.....	258,721 02
	<u>\$2,040,312 66</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1921.....	5,080
Number of accounts opened or reopened during the year.....	1,053
Number of accounts closed during the year.....	568
Amount deposited during the year, not including dividends credited for that period.....	\$1,498,921 60
Amount withdrawn during the year.....	1,052,889 39
Amount of dividends credited and paid for the year, viz.:	
July 1, 1920.....	\$48,327 41
January 1, 1921.....	53,567 70
	<u>101,895 11</u>
Average amount of each account January 1, 1921.....	603 69
Rate per cent. of dividends to depositors during the six months ending June 30, 1920.....	4
Rate per cent. of dividends to depositors during the six months ending December 31, 1920.....	4
Total earnings of the bank for the year 1920, after allowing for amortization of premiums and discounts.....	\$152,221 17
Total expenses of the bank for the year 1920.....	15,595 69
Dividends paid to depositors for the year 1920.....	101,895 11
Net earnings for the year 1920 over expenses and dividends paid to depositors	<u>34,730 37</u>

111. JAMAICA SAVINGS BANK, JAMAICA

[360 Fulton street; incorporated 1850]

MARTIN S. RAPELYE, President.
STEPHEN RYDER, Vice-President.
WILLET C. DURLAND, Vice-Pres.

CHARLES R. DOUGHTY, Secy.
J. TYLER WATTS, Treasurer.
G. WARREN SMITH, Asst. Secretary.

TRUSTEES

PERCY G. JAMES,
STEPHEN RYDER,
J. TYLER WATTS,
MARTIN S. RAPELYE,
LEANDER B. FABER,

GEORGE K. MEYNEN,
WILLET C. DURLAND,
WILLIAM L. WOOD,
ROBERT W. HIGBIE,
EDGAR DUBS SHIMER,

CHARLES E. TWOMBLY,
A. JAMES VAN SICLEN,
STARR BRINCKERHOF,
CLIFFORD M. TAPPEN,
CHARLES R. DOUGHTY.

FINANCIAL

RESOURCES

Bonds and mortgages \$5,942,895 00
Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
United States	\$1,759,800 00	\$1,726,328 40	\$1,759,800 00	
District of Columbia.....	10,000 00	10,369 38	10,000 00	
Cities in other States.....	781,000 00	832,608 95	760,315 00	
Cities in this State.....	1,024,658 46	1,078,205 31	980,778 39	
Counties in this State.....	75,000 00	78,001 00	73,675 00	
Towns in this State.....	20,000 00	20,000 00	19,700 00	
Villages in this State.....	69,000 00	73,189 80	65,320 00	
School districts in this State	32,500 00	35,327 20	31,095 00	
Railroad mortgage bonds....	190,000 00	181,106 25	150,150 00	
	<u>\$3,961,958 46</u>	<u>\$4,033,136 29</u>	<u>\$3,850,833 39</u>	3, 850, 833 39

Banking house and lot, book value, \$60,000; cost, \$71,899.81;
actual cash value 65,000 00
Other real estate, book value, \$2,282.31; cost, \$2,582.31;
actual cash value..... 2,500 00
Cash on deposit in banks or trust companies..... 550,682 21
Cash on hand 62,313 11
Total of collectible interest..... 95,510 37
Amount of all other assets, viz.:

Rents accrued	\$52 50	
Insurance advanced	2 96	
	<u>55 46</u>	
		<u>\$10,569,789 54</u>

LIABILITIES

Amount due depositors, viz.:

Principal	\$9,756,260 88	
Dividends credited or to be credited for the six months ending with December 31, 1920.....	168,987 34	
	<u>\$9,925,248 22</u>	
Surplus on estimated market value.....	644,541 32	
		<u>\$10,569,789 54</u>

Surplus on par value, \$755,666.39.

CASH TRANSACTIONS DURING THE YEAR 1920

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1920, before transactions of the day.....	\$625,770 53
From depositors, not including dividends credited.....	4,691,456 07
From interest on loans, deposits and investments.....	449,971 57
From rents from other real estate.....	4,343 00

From mortgages	\$324,450 00
From redemption of stocks and bonds.....	552,802 82
From stocks and bonds sold (total par value, \$1,400).....	1,400 00
From real estate sold	137,330 62
From all other sources, viz.:	
Insurance premiums and taxes advanced, refunded..	\$501 13
Indemnity bond premium refunded.....	9 75
Expenses; other real estate repaid by purchasers....	188 77
	<u>699 65</u>
	<u>\$6,788,224 26</u>

PAYMENTS

To depositors, including dividends paid to them.....	\$3,490,728 01
For loans on bonds and mortgages.....	2,543,050 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$102,000).....	97,640 00
For interest (other than dividend payments to depositors) ..	467 67
For current expenses of the bank, viz.:	
For salaries	\$22,373 81
For taxes	7,645 44
For net expenses, except taxes, of banking house....	2,583 04
For expenses of other real estate, viz.:	
Repairs	247 50
Insurance	17 50
Taxes	51 36
Other	2,067 92
For other expenses, not including expenses of other real estate nor other expenses of banking house..	5,039 30
	<u>40,015 87</u>
For real estate acquired by foreclosure, or in settlement of debts due the bank	2,154 50
Other payments, viz.:	
Insurance premiums and taxes advanced.....	\$202 96
Rents paid over to purchasers of other real estate..	857 33
Water arrears on other real estate.....	12 00
	<u>1,172 89</u>
Cash on hand and in banks or trust companies December 31, 1920, after transactions of the day	612,995 32
	<u>\$6,788,224 26</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1921.....	16,140
Number of accounts opened or reopened during the year....	3,391
Number of accounts closed during the year.....	1,953
Amount deposited during the year, not including dividends credited for that period	\$4,691,456 07
Amount withdrawn during the year.....	3,490,728 01
Amount of dividends credited and paid for the year, viz.:	
July 1, 1920.....	\$152,610 96
January 1, 1921.....	168,987 34
	<u>321,597 70</u>
Average amount of each account January 1, 1921.....	614 94
Rate per cent. of dividends to depositors during the six months ending June 30, 1920.....	4
Rate per cent. of dividends to depositors during the six months ending December 31, 1920.....	4
Total earnings of the bank for the year 1920, after allowing for amortization of premiums and discounts.....	\$467,000 86
Total expenses of the bank for the year 1920.....	44,990 37
Dividends paid to depositors for the year 1920.....	321,597 70
Net earnings for the year 1920 over expenses and dividends paid to depositors	<u>100,412 79</u>

112. LONG ISLAND CITY SAVINGS BANK, LONG ISLAND CITY

[Bridge Plaza; incorporated 1875]

BENJAMIN MOORE, Vice-President. JARVIS S. HICKS, Secretary.
 DAVID G. MORRISON, Vice-President. ARTHUR WOODBURY, Asst. Secy.
 C. L. PAETZOLD, Asst. Secy.

TRUSTEES

WILLIAM H. THOMPSON, DAVID G. MORRISON, BENJAMIN MOORE,
 A. T. PAYNE, W. H. SIEBRECHT, HARVEY K. LINES,
 J. HARVEY SMEDLEY, HARRY S. FINKE, JARVIS S. HICKS,
 HENRY F. JONES, G. L. STUEBNER, C. CURTIS WOODRUFF.

FINANCIAL

RESOURCES

Bonds and mortgages..... \$9,732,775 00
 Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value
United States	\$3,000,000 00	\$2,846,376 13	\$3,000,000 00
State of New York.....	45,000 00	45,761 13	43,875 00
State of Louisiana.....	40,000 00	42,479 12	40,800 00
State of Massachusetts....	25,000 00	21,430 50	21,265 00
State of South Dakota.....	73,000 00	69,396 09	73,000 00
Cities in other States.....	1,549,500 00	1,622,628 58	1,571,070 00
Counties, villages and towns in adjoining States.....	59,000 00	60,032 50	60,770 00
Cities in this State.....	997,632 50	1,013,150 45	972,028 10
Counties in this State.....	353,000 00	360,803 52	353,005 00
Towns in this State.....	85,500 00	86,809 77	87,615 00
Villages in this State.....	553,595 00	564,353 46	555,476 55
School districts in this State	264,300 00	267,273 97	268,350 00
Railroad mortgage bonds....	905,000 00	875,527 96	728,300 00
	<u>\$7,950,627 50</u>	<u>\$7,876,523 18</u>	<u>\$7,776,062 65</u>
			7,776,052 65
Promissory notes			15,360 00
Bankers' acceptances and bills of exchange.....			143,161 00
Banking house and lot, book value, \$274,203.83; cost, \$274,203.83; actual cash value.....			274,203 83
Other real estate, book value, \$10,379.27; cost, \$10,379.27; actual cash value			10,379 27
Cash on deposit in banks or trust companies.....			1,115,906 60
Cash on hand			9,155 87
Total of collectible interest.....			154,180 98
			<u>\$19,231,175 20</u>

LIABILITIES

Amount due depositors, viz.:

Principal	\$17,354,595 12
Dividends credited or to be credited for the six months ending with December 31, 1920.....	294,585 97
	<u>\$17,649,181 09</u>
Other liabilities: Christmas club deposits.....	15,972 71
Surplus on estimated market value.....	1,566,021 40
	<u>\$19,231,175 20</u>

Surplus on par value, \$1,740,496.25.

CASH TRANSACTIONS DURING THE YEAR 1920

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1920, before transactions of the day.....	\$868,864 09
From depositors, not including dividends credited.....	10,302,107 64
From interest on loans, deposits and investments.....	871,000 06
From rents from real estate.....	914 00
From mortgages	550,191 00

From redemption of stocks and bonds.....	\$133,956 82	
From stocks and bonds sold (total par value, \$406,000.00) ..	411,722 40	
From loans paid	51,960 00	
From bankers' acceptances and bills of exchange.....	4,194,705 78	
From real estate sold	7,500 00	
From all other sources, viz.:		
Christmas club deposit.....	\$15,972 71	
Bank fixtures sold.....	3,500 00	
Adjustment teller's differences.....	729 19	
		<u>20,201 90</u>
		<u>\$17,413,123 69</u>

PAYMENTS

To depositors, including dividends paid to them.....	\$6,893,706 96	
For loans on bonds and mortgages.....	2,782,600 00	
For loans on stocks and bonds and other securities.....	66,120 00	
For bankers' acceptances and bills of exchange.....	4,337,866 78	
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$1,945,450.00).....	1,907,872 75	
For interest (other than dividend payments to depositors) ..	20,910 20	
For current expenses of the bank, viz.:		
For salaries	\$49,378 17	
For taxes	16,019 53	
For net expenses, except taxes, of banking house...	29 40	
For rent of banking rooms.....	4,333 28	
For expenses of other real estate, viz.:		
Repairs	175 00	
Insurance	36 00	
Taxes	240 57	
Other	1,086 81	
For other expenses, not including expenses of other real estate nor other expenses of banking house..	32,313 07	
		<u>103,611 88</u>
Other payments, viz.:		
On new bank building.....	\$174,616 16	
Adjustments teller's differences.....	756 49	
		<u>175,372 65</u>
Cash on hand and in banks or trust companies December 31, 1920, after transactions of the day.....	1,125,062 47	
		<u>\$17,413,123 69</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1921.....	31,643
Number of accounts opened or reopened during the year....	8,216
Number of accounts closed during the year.....	4,576
Amount deposited during the year, not including dividends credited for that period.....	\$10,302,107 64
Amount withdrawn during the year.....	6,893,706 96
Amount of dividends credited and paid for the year, viz.:	
July 1, 1920	\$256,789 24
January 1, 1921.....	294,585 97
	<u>551,375 21</u>
Average amount of each account January 1, 1921.....	557 75
Rate per cent. of dividends to depositors during the six months ending June 30, 1920.....	4
Rate per cent. of dividends to depositors during the six months ending December 31, 1920.....	4
Total earnings of the bank for the year 1920, after allowing for amortization of premiums and discounts.....	\$885,908 08
Total expenses of the bank for the year 1920.....	103,797 18
Dividends paid to depositors for the year 1920.....	551,375 21
Net earnings for the year 1920 over expenses and dividends paid to depositors.....	<u>230,735 69</u>

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. HILDRETH,
 EDGAR BOWNE, HARRISON S. MOORE, GILBERT W. ROBERTS,
 JAMES H. QUINLAN.

FINANCIAL

RESOURCES

Bonds and mortgages.....				\$4,715,040 00
Stock and bond investments, viz.:				
<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
United States	\$1,450,000 00	\$1,369,231 30	\$1,450,000 00	
Cities in other States.....	15,000 00	14,437 50	13,875 00	
Cities in this State.....	147,000 00	157,741 48	130,370 00	
Towns in this State.....	23,500 00	29,992 40	23,207 50	
Villages in this State.....	123,800 00	142,084 60	123,955 00	
School districts in this State	261,250 00	274,750 50	264,137 50	
Railroad mortgage bonds...	500,000 00	536,492 75	424,920 00	
Land Bank of the State of New York	60,000 00	60,557 32	60,000 00	
	<u>\$2,595,550 00</u>	<u>\$2,586,287 85</u>	<u>\$2,507,465 00</u>	
				2,507,465 00
Bankers' acceptances and bills of exchange.....				57,664 07
Banking house and lot, book value, \$52,000.00; cost, \$63,765.88; actual cash value.....				52,000 00
Other real estate, book value, \$65,100.00; cost, \$74,161.54; actual cash value				65,100 00
Cash on deposit in banks or trust companies.....				345,623 56
Cash on hand				1,850 22
Total of collectible interest.....				51,759 29
Amount of all other assets: Interest accrued on land contract				273 00
				<u>\$7,796,775 14</u>

LIABILITIES

Amount due depositors, viz.:			
Principal		\$7,091,858 13	
Dividends credited or to be credited for the six months ending with December 31, 1920.....		122,904 36	
		<u>\$7,214,762 49</u>	
Surplus on estimated market value.....			582,012 65
			<u>\$7,796,775 14</u>

Surplus on par value, \$670,097.65.

CASH TRANSACTIONS DURING THE YEAR 1920

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1920, before transactions of the day.....	\$540,071 11
From depositors, not including dividends credited.....	3,455,837 52
From interest on loans, deposits and investments.....	362,557 55

From mortgages	\$238,550 00
From redemption of stocks and bonds	33,300 00
From stocks and bonds sold (total par value, \$462,020.60)	441,164 20
From bankers' acceptances and bills of exchange	246,158 86
From real estate sold	4,200 00
From all other sources, viz.:	
Interest on real estate sold under contract	\$3,585 93
Installments on real estate contracts	1,900 00
Thrift stamps	10 00
	5,495 93
	\$5,327,335 17

PAYMENTS

To depositors, including dividends paid to them	\$2,365,553 06
For loans on bonds and mortgages	1,554,520 00
For bankers' acceptances and bills of exchange	303,822 93
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$774,020.60)	713,501 90
For interest (other than dividend payments to depositors)	9,046 06
For current expenses of the bank, viz.:	
For salaries	\$20,185 00
For taxes	6,484 00
For net expenses, except taxes, of banking house	227 38
For expenses of other real estate: Taxes	131 01
For other expenses, not including expenses of other real estate nor other expenses of banking house	6,380 05
	33,407 44
Other payments: Thrift stamps purchased	10 00
Cash on hand and in banks or trust companies December 31, 1920, after transactions of the day	347,473 78
	\$5,327,335 17

STATISTICAL INFORMATION

Number of open accounts January 1, 1921	12,703
Number of accounts opened or reopened during the year	2,557
Number of accounts closed during the year	1,274
Amount deposited during the year, not including dividends credited for that period	\$3,455,837 52
Amount withdrawn during the year	2,365,553 06
Amount of dividends credited and paid for the year, viz.:	
July 1, 1920	\$109,679 13
January 1, 1921	122,904 36
	232,583 49
Average amount of each account January 1, 1921	567 95
Rate per cent. of dividends to depositors during the six months ending June 30, 1920	4
Rate per cent. of dividends to depositors during the six months ending December 31, 1920	4
Total earnings of the bank for the year 1920, after allowing for amortization of premiums and discounts	\$364,542 41
Total expenses of the bank for the year 1920	33,407 44
Dividends paid to depositors for the year 1920	232,583 49
Net earnings for the year 1920 over expenses and dividends paid to depositors	98,551 48

RENSSELAER COUNTY

114. TROY SAVINGS BANK, TROY

[32-38 Second street; incorporated 1823]

WILLIAM H. SHIELDS, President.
THOMAS VAIL, Vice-President.

JAMES H. CALDWELL, Vice-Prea.
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,

JOHN PAINE,
FRANK B. TWINING,
HENRY WHEELER,
PAUL COOK,
HOBART W. THOMPSON,
WILLIAM B. FREAR,
DELMER RUNKLE.

FINANCIAL

RESOURCES

Bonds and mortgages..... \$4,355,925 00
Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
United States	\$2,727,300 00	\$2,629,560 66	\$2,727,300 00	
State of Tennessee	300,000 00	308,783 88	300,000 00	
State of Maine	50,000 00	50,875 00	51,500 00	
Cities in other States.....	1,372,000 00	1,412,867 55	1,313,750 00	
Cities in this State.....	1,754,391 10	1,853,259 10	1,695,277 90	
Counties in this State.....	265,500 00	268,447 25	251,780 00	
Villages in this State.....	42,000 00	42,237 00	40,710 00	
School districts in this State	36,000 00	36,000 00	33,480 00	
Railroad mortgage bonds...	2,783,000 00	2,864,353 32	2,179,742 50	
	<u>\$9,330,191 10</u>	<u>\$9,466,883 76</u>	<u>\$8,593,540 40</u>	
Promissory notes				8,593,540 40
Bankers' acceptances and bills of exchange.....				70,000 00
Banking house and lot, book value, \$120,000.00; cost, \$481,675.00; actual cash value.....				300,000 00
Cash on deposit in banks or trust companies.....				120,000 00
Cash on hand				528,759 84
Total of collectible interest.....				58,543 14
Amount of all other assets, viz.:				170,356 84
Rents accrued			\$278 75	
Taxes advanced			704 05	
				<u>982 80</u>
				<u>\$14,198,108 02</u>

LIABILITIES

Amount due depositors: Principal.....	\$13,188,258 20
Other liabilities: Dividends accrued on deposits to January	
1, 1921	125,288 45
Surplus on estimated market value.....	884,561 37
	<u>\$14,198,108 02</u>

Surplus on par value, \$1,621,212.07.

CASH TRANSACTIONS DURING THE YEAR 1920

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1920, before transactions of the day.....	\$549,601 89
From depositors, not including dividends credited.....	3,262,714 99
From interest on loans, deposits and investments.....	621,899 21
From mortgages	249,915 50
From redemption of stocks and bonds.....	242,160 55
From stocks and bonds sold (total par value, \$644,600.00) ..	597,880 00
From loans paid	30,000 00
From bankers' acceptances and bills of exchange.....	345,388 77
From all other sources: Taxes advanced, refunded.....	1,002 41
	<hr/> <hr/>
	\$5,900,563 32

PAYMENTS

To depositors, including dividends paid to them.....	\$2,524,046 53
For loans on bonds and mortgages.....	840,875 00
For loans on stocks and bonds and other securities.....	100,000 00
For bankers' acceptances and bills of exchange.....	645,388 77
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$1,212,000.00).....	1,134,207 45
For interest (other than dividend payments to depositors) ..	11,031 79
For current expenses of the bank, viz.:	
For salaries	\$21,411 64
For taxes	19,238 67
For net expenses, except taxes, of banking house..	4,668 44
For other expenses, not including expenses of other real estate nor other expenses of banking house..	10,965 00
	<hr/>
	56,283 65
Other payments: Taxes advanced.....	1,427 15
Cash on hand and in banks or trust companies December 31, 1920, after transactions of the day.....	587,302 98
	<hr/> <hr/>
	\$5,900,563 32

STATISTICAL INFORMATION

Number of open accounts January 1, 1921.....	18,685
Number of accounts opened or reopened during the year.....	2,439
Number of accounts closed during the year.....	2,260
Amount deposited during the year, not including dividends credited for that period.....	\$3,262,714 99
Amount withdrawn during the year.....	2,524,046 53
Amount of dividends credited and paid for the year, viz.:	
April 3, 1920.....	\$234,542 29
October 3, 1920.....	244,636 11
	<hr/>
	479,178 40
Average amount of each account January 1, 1921.....	705 82
Rate per cent. of dividends to depositors during the six months ending April 2, 1920	4
Rate per cent. of dividends to depositors during the six months ending October 2, 1920	4
Total earnings of the bank for the year 1920, after allowing for amortization of premiums and discounts.....	\$622,977 45
Total expenses of the bank for the year 1920.....	60,563 65
Dividends paid to depositors for the year 1920.....	489,550 90
Net earnings for the year 1920 over expenses and dividends paid to depositors.....	72,862 90
	<hr/> <hr/>

RICHMOND COUNTY

115. RICHMOND COUNTY SAVINGS BANK, WEST NEW BRIGHTON

[1619 Richmond terrace; incorporated 1886]

JOHN F. SMITH, President.	FRANK W. TOMPKINS, Treasurer.
AZEL F. MERRELL, Vice-Pres.	GEORGE H. TREDWELL, Secretary.
BENEDICT PARKER, Vice-President.	

TRUSTEES

JOHN F. SMITH,	JOHN A. SNYDER,	JOSEPH H. MALOY,
AZEL F. MERRELL,	GEO. H. TREDWELL,	ALBERT K. BUHL,
BENEDICT PARKER,	WM. J. DAVIDSON,	SAMUEL W. FANCHER,
GEORGE M. MATTHIUS,	SAMUEL ECKSTEIN,	MELVIN L. DECKER,
FRANK W. TOMPKINS,	J. H. CRITTENDEN,	CHAS. E. SIMONSON,
	EDWARD E. HARDIN.	

FINANCIAL

RESOURCES

Bonds and mortgages \$1,399,203 35
 Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
United States	\$882,750 00	\$851,451 20	\$875,865 00	
State of New York.....	35,000 00	36,862 50	34,125 00	
State of South Dakota	25,000 00	25,775 00	25,000 00	
State of Massachusetts.....	25,000 00	20,148 10	20,125 00	
State of Minnesota.....	25,000 00	25,305 00	25,000 00	
Cities in other States.....	157,000 00	157,762 74	153,350 00	
Cities in this State.....	79,000 00	82,185 50	75,415 00	
Counties in this State.....	5,000 00	5,450 00	5,150 00	
Villages in this State.....	89,000 00	94,551 98	90,075 00	
School districts in this State	30,000 00	30,997 80	30,000 00	
Railroad mortgage bonds...	361,000 00	335,169 50	285,890 00	
	<u>\$1,713,750 00</u>	<u>\$1,665,649 32</u>	<u>\$1,619,995 00</u>	1,619,995 00
Bankers' acceptances and bills of exchange.....				50,099 17
Cash on deposit in banks or trust companies.....				207,620 99
Cash on hand				46,432 27
Total of collectible interest.....				22,668 44
Amount of all other assets, viz.:				
U. S. certificates of indebtedness.....			\$15,000 00	
Land contract			8,430 22	
Interest accrued on bonds purchased.....			636 69	
Insurance premiums advanced.....			70 25	
			<u>24,137 16</u>	
				<u>\$3,370,156 38</u>

LIABILITIES

Amount due depositors, viz.:				
Principal		\$3,135,107 53		
Dividends credited or to be credited for the six months ending with December 31, 1920.....		54,099 26		\$3,189,206 84
Other liabilities, viz.:				
Liberty bond deposits.....		\$5,648 00		
Unknown depositors		197 00		5,845 00
Surplus on estimated market value.....				175,104 54
				<u>\$3,370,156 38</u>

Surplus on par value, \$268,859.54.

CASH TRANSACTIONS DURING THE YEAR 1920

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1920, before transactions of the day.....		\$389,251 94
From depositors, not including dividends credited.....	1,786,908 56	
From interest on loans, deposits and investments.....	152,072 50	
From mortgages	126,833 55	
From redemption of stocks and bonds.....	27,000 00	
From stocks and bonds sold (total par value, \$17,550).....	17,550 00	
From real estate sold	8,500 00	
From all other sources, viz.:		
Installment payments by Liberty bond subscribers..	\$6,094 50	
Real estate contracts.....	424 43	
Mortgage tax rebate.....	1 00	
Insurance premiums advanced, refunded.....	56 50	
		<u>6,576 43</u>
		<u>\$2,514,692 98</u>

PAYMENTS

To depositors, including dividends paid to them.....	\$1,469,672 46
For loans on bonds and mortgages.....	391,431 90
For bankers' acceptances and bills of exchange.....	50,099 17
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$326,000).....	291,215 14
For interest (other than dividend payments to depositors) ..	4,084 25
For current expenses of the bank, viz.:	
For salaries	\$12,143 89
For taxes	3,896 04
For net expenses, except taxes, of banking house..	618 53
For rent of banking rooms.....	840 00
For expenses of other real estate: Taxes.....	117 21
For other expenses, not including expenses of other real estate nor other expenses of banking house..	3,799 21
	<u>21,414 88</u>
Other payments, viz.:	
U. S. certificates of indebtedness purchased.....	\$15,000 00
Liberty bond withdrawals.....	17,552 50
Insurance premiums advanced, interest adjustments	169 42
	<u>32,721 92</u>
Cash on hand and in banks or trust companies December 31, 1920, after transactions of the day.....	<u>254,053 26</u>
	<u>\$2,514,692 98</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1921.....	8,032
Number of accounts opened or reopened during the year....	1,448
Number of accounts closed during the year.....	993
Amount deposited during the year, not including dividends credited for that period.....	\$1,786,908 56
Amount withdrawn during the year.....	1,469,672 46
Amount of dividends credited and paid for the year, viz.:	
July 1, 1920.....	\$49,699 33
January 1, 1921.....	54,099 26
	<u>103,798 59</u>
Average amount of each account January 1, 1921.....	390 32
Rate per cent. of dividends to depositors during the six months ending June 30, 1920.....	4
Rate per cent. of dividends to depositors during the six months ending December 31, 1920.....	4
Total earnings of the bank for the year 1920, after allowing for amortization of premiums and discounts.....	\$155,359 74
Total expenses of the bank for the year 1920.....	21,925 55
Dividends paid to depositors for the year 1920.....	103,798 59
Net earnings for the year 1920 over expenses and dividends paid to depositors	<u>29,635 60</u>

116. STATEN ISLAND SAVINGS BANK, STAPLETON

[81 Water street; incorporated 1864]

EDWARD C. BRIDGMAN, President. HERMAN C. HAGEDORN, Cashier.
 WILLIAM J. WELSH, Vice-President. GEO. C. HALL, Assistant Cashier.
 GEO. S. HUMPHREY, Vice-President.

TRUSTEES

EDWARD C. BRIDGMAN,	JAMES WHEELER,	J. EDW. STAKE,
WILLY SONNTAG,	EDUARD C. MEURER,	WM. J. WELSH,
W. HUDSON CLARK,	CHAS. A. BRUNS,	JOHN CARMICHEL,
E. STEWART TAXTER,	WILLIAM HORMANN,	OTTO J. THOMEN,
ALBERT C. FACH,	EDMUND L. JUDSON,	CARL F. GRIESHABER,
ERNST WEENCKE,	GEO. S. HUMPHREY,	ERNEST R. MOODY,
OTTO LINDEMANN,	JOHN B. PEARSON,	J. DWIGHT LEGGETT.

FINANCIAL
RESOURCES

Bonds and mortgages \$5, 185, 226 50
 Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
United States	\$1,398,600 00	\$1,385,011 60	\$1,398,600 00	
State of Massachusetts	150,000 00	133,798 46	128,900 00	
State of South Dakota	150,000 00	147,296 00	147,950 00	
State of Minnesota	50,000 00	50,690 00	50,000 00	
Cities in other States.....	918,000 00	917,884 32	885,245 64	
Counties, villages and towns in adjoining States.....	100,000 00	101,070 00	101,070 00	
Cities in this State.....	236,000 00	236,800 17	227,200 00	
Counties in this State.....	41,000 00	43,739 30	43,625 00	
Towns in this State.....	25,000 00	25,325 10	25,000 00	
Villages in this State.....	7,000 00	7,048 96	7,020 00	
School districts in this State	116,200 00	125,908 96	119,904 00	
Railroad mortgage bonds...	1,671,000 00	1,605,340 62	1,333,461 25	
	<u>\$4,862,800 00</u>	<u>\$4,779,913 49</u>	<u>\$4,517,975 89</u>	
				4, 517, 975 89
Bankers' acceptances and bills of exchange.....				295,555 56
Banking house and lot, book value, \$34,566.04; cost, \$67,- 748.51; actual cash value				50,000 00
Cash on deposit in banks or trust companies.....				429,802 50
Cash on hand				54,939 56
Total of collectible interest				159,679 48
Amount of all other assets, viz.:				
Insurance premium advanced.....			\$368 39	
Defalcation by teller (protected).....			5,340 00	
				<u>5,728 39</u>
				<u>\$10, 698, 907 88</u>

LIABILITIES

Amount due depositors, viz:

Principal	\$10,002,048 88	
Dividends credited or to be credited for the six months ending with December 31, 1920.....	168,837 09	
		<u>\$10, 170, 885 97</u>
Other liabilities.....		890 69
Surplus on estimated market value.....		527,131 22
		<u>\$10, 698, 907 88</u>

Surplus on par value, \$871,955.33.

CASH TRANSACTIONS DURING THE YEAR 1920

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1920, before transactions of the day.....		\$509,427 30
From depositors, not including dividends credited.....		5,723,531 90
From interest on loans, deposits and investments.....		464,872 83
From rents from other real estate.....		120 00
From mortgages.....		329,411 32
From redemption of stocks and bonds.....		294,500 00
From stocks and bonds sold (total par value, \$279,000).....		329,141 00
From bankers' acceptances and bills of exchange.....		1,777,092 85
From real estate sold.....		5,000 00
From all other sources, viz.:		
Insurance premiums, interest and taxes advanced, refunded.....	\$5,188 43	
Coupons held for safe keeping.....	40,163 66	
Fire loss collected.....	4,750 00	
Collection items.....	712 91	
Recoveries on forged signatures.....	319 07	
Cash over, sundry items.....	320 80	
Liberty bond receipts.....	8,843 50	
		<u>60,898 37</u>
		<u>\$9,493,995 57</u>

PAYMENTS

To depositors, including dividends paid to them.....		\$4,015,533 84
For loans on bonds and mortgages.....		1,662,350 00
For bankers' acceptances and bills of exchange.....		2,072,648 41
For stocks and bonds purchased, including premiums, commissions, etc.....		1,117,170 16
For interest (other than dividend payments to depositors)....		6,145 84
For current expenses of the bank, viz.:		
For salaries.....	\$40,058 70	
For taxes.....	12,278 39	
For net expenses, except taxes, of banking house..	53 41	
For other expenses, not including expenses of other real estate nor other expenses of banking house..	18,572 69	
		<u>70,963 19</u>
Other payments, viz.:		
Insurance premiums, interest and taxes advanced.....	\$4,890 51	
Coupon account.....	40,181 41	
Addition to bank building.....	6,223 59	
Fire insurance paid over.....	4,750 00	
Liberty bond account.....	738 00	
Defalcation.....	5,265 00	
Sundry items.....	2,393 56	
		<u>64,442 07</u>
Cash on hand and in banks or trust companies December 31, 1920, after transactions of the day.....		484,742 06
		<u>\$9,493,995 57</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1921.....		21,687
Number of accounts opened or reopened during the year.....		3,954
Number of accounts closed during the year.....		1,880
Amount deposited during the year, not including dividends credited for that period.....		\$5,723,531 90
Amount withdrawn during the year.....		4,015,533 84
Amount of dividends credited and paid for the year, viz.:		
July 1, 1920.....	\$148,123 98	
January 1, 1921.....	168,837 09	
Credited at other periods.....	48 22	
		<u>317,009 29</u>

Average amount of each account January 1, 1921	\$468 98
Number of accounts which exceeded \$5,000, 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 of such accounts.....	\$25,438 20
Rate per cent. of dividends to depositors during the six months ending June 30, 1920.....	4
Rate per cent. of dividends to depositors during the six months ending December 31, 1920.....	4
Total earnings of the bank for the year 1920, after allowing for amortization of premiums and discounts.....	\$499,148 06
Total expenses of the bank for the year 1920.....	76,107 17
Dividends paid to depositors for the year 1920.....	317,009 29
Net earnings for the year 1920 over expenses and dividends paid to depositors.....	<u>106,031 60</u>

CASH TRANSACTIONS DURING THE YEAR 1920

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1920, before transactions of the day.....		\$48,046 14
From depositors, not including dividends credited.....		530,969 25
From interest on loans, deposits and investments.....		59,398 70
From rents from other real estate.....		31 50
From mortgages.....		74,078 03
From redemption of stocks and bonds.....		64,447 65
From stocks and bonds sold (total par value, \$4,800).....		4,853 64
From loans paid.....		1,369 00
From bankers' acceptances and bills of exchange.....		147,385 68
From real estate sold.....		1,470 00
From all other sources, viz.:		
Liberty bond installment payments.....	\$1,951 07	
Insurance premiums and taxes advanced, refunded..	94 43	
Cash over.....	38 49	
		<u>2,084 04</u>
		<u>\$984,133 63</u>

PAYMENTS

To depositors, including dividends paid to them.....		\$495,434 90
For loans on bonds and mortgages.....		217,799 14
For loans on stocks and bonds and other securities.....		5,908 85
For bankers' acceptances and bills of exchange.....		207,318 67
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$16,000).....		15,000 31
For interest (other than dividend payments to depositors)..		659 51
For current expenses of the bank, viz.:		
For salaries.....	\$6,664 85	
For taxes.....	50 00	
For rent of banking rooms.....	600 00	
For expenses of other real estate, viz.:		
Repairs.....	37 55	
Taxes.....	31 46	
For other expenses, not including expenses of other real estate nor other expenses of banking house..	1,943 44	
		<u>9,327 30</u>
Other payments, viz.:		
Liberty bond account.....	\$4,451 00	
Cash short.....	39 33	
		<u>4,490 33</u>
Cash on hand and in banks or trust companies December 31, 1920, after transactions of the day.....		28,185 62
		<u>\$984,133 63</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1921.....	3,832
Number of accounts opened or reopened during the year....	750
Number of accounts closed during the year.....	599
Amount deposited during the year, not including dividends credited for that period.....	\$580,969 25
Amount withdrawn during the year.....	495,434 90
Amount of dividends credited and paid for the year, viz.:	
July 1, 1920.....	\$20,907 67
January 1, 1921.....	22,431 19
Credited at other periods.....	213 28
	<u>43,552 14</u>

Average amount of each account January 1, 1921.....	\$328 23
Rate per cent. of dividends to depositors during the six months ending June 30, 1920.....	3½ and 4
Rate per cent. of dividends to depositors during the six months ending December 31, 1920.....	4
Total earnings of the bank for the year 1920, after allowing for amortization of premiums and discounts	\$58,866 95
Total expenses of the bank for the year 1920.....	9,327 30
Dividends paid to depositors for the year 1920.....	43,552 14
Net earnings for the year 1920 over expenses and dividends paid to depositors.....	<u>5,987 51</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.
 MILLS TEN EYCK, Asst. 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. S. WASHBURN,
 HENRY BRADT, FRANKLIN W. McCLELLAN, JOHN G. BARRY,
 WILLIAM DALTON,

FINANCIAL

RESOURCES

Bonds and mortgages \$6,787,410 92
 Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value
United States	\$3,567,262 00	\$3,445,200 28	\$3,535,702 00
State of Alabama	25,000 00	26,695 00	23,625 00
State of Massachusetts	50,000 00	49,000 00	42,750 00
Cities in other States.....	1,328,652 00	1,351,604 73	1,263,738 23
Cities in this State.....	915,689 34	943,350 10	890,291 58
Counties in this State.....	93,500 00	97,630 80	93,147 50
Towns in this State.....	110,000 00	112,316 18	111,690 00
Villages in this State.....	185,100 00	187,519 51	185,414 50
School districts in this State	34,000 00	35,256 12	34,000 00
Railroad mortgage bonds...	125,000 00	118,687 50	93,000 00
	<u>\$6,434,203 34</u>	<u>\$6,367,260 22</u>	<u>\$6,273,358 81</u>

6,273,358 81

Bankers' acceptances and bills of exchange..... 538,592 79

Banking house and lot, book value, \$106,335.46; cost, \$82,-
 385.73; actual cash value..... 82,385 73

Cash on deposit in banks or trust companies..... 481,408 00

Cash on hand 251,218 24

Total of collectible interest..... 195,449 43

Amount of all other assets, viz.:

U. S. Thrift stamps..... \$4,991 75

Rebates and sale of War Saving stamps stock cer-
 tificates 8,330 95

13,322 70

\$14,623,146 62

LIABILITIES

Amount due depositors, viz.:

Principal \$13,595,115 31

Dividends credited or to be credited for the six
 months ending with December 31, 1920..... 269,296 09

\$13,864,411 40

Other liabilities, viz.:

Mortgage taxes and interest advanced..... \$1,107 13

Junior department 124 70

Due Federal Reserve Bank..... 18,801 26

20,033 09

Surplus on estimated market value..... 738,702 13

\$14,623,146 62

Surplus on par value, \$899,546.66.

CASH TRANSACTIONS DURING THE YEAR 1920

RECEIPTS

Cash on hand and in banks or trust companies January 1,
 1920, before transactions of the day..... \$850,672 52

From depositors, not including dividends credited..... 7,290,185 75

From interest on loans, deposits and investments.....	\$648,660 25
From rents from other real estate.....	20 00
From mortgages	524,752 18
From redemption of stocks and bonds.....	592,345 96
From stocks and bonds sold (total par value, \$10.00).....	10 00
From bankers' acceptances and bills of exchange.....	1,753,984 20
From real estate sold	2,500 00
From all other sources, viz.:	
Thrift stamps sold.....	\$29,726 00
Insurance premiums and taxes advanced, refunded..	3,124 51
Suspense and sundries.....	817 38
Sale of United States bonds.....	90,850 00
Rents collected to be applied on mortgage.....	1,107 13
	<u>125,625 02</u>
	<u>\$11,788,755 88</u>

PAYMENTS

To depositors, including dividends paid to them.....	\$5,435,850 76
For loans on bonds and mortgages.....	1,308,692 18
For bankers' acceptances and bills of exchange.....	2,139,650 09
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$2,044,850).....	2,020,613 33
For interest (other than dividend payments to depositors) ..	19,157 60
For current expenses of the bank, viz.:	
For salaries	\$57,906 95
For taxes	5,123 09
For net expenses, except taxes, of banking house...	665 32
For expenses of other real estate, viz.:	
Taxes	9 13
Other	12 50
For other expenses, not including expenses of other real estate nor other expenses of banking house..	23,749 51
	<u>87,506 50</u>
Other payments, viz.:	
Thrift stamps purchased.....	\$35,723 25
Taxes and insurance advanced.....	2,060 11
Suspense and sundries.....	540 36
Improvement of bank building.....	6,335 46
	<u>44,659 18</u>
Cash on hand and in banks or trust companies December 31, 1920, after transactions of the day.....	732,626 24
	<u>\$11,788,755 88</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1921	46,831
Number of accounts opened or reopened during the year	9,022
Number of accounts closed during the year	6,080
Amount deposited during the year, not including dividends credited for that period	\$7,290,185 75
Amount withdrawn during the year	5,435,850 76
Amount of dividends credited and paid for the year, viz.:	
July 1, 1920.....	\$214,326 73
January 1, 1921.....	269,296 09
	<u>483,622 82</u>
Average amount of each account January 1, 1921.....	274 78
Rate per cent. of dividends to depositors during the six months ending June 30, 1920	4
Rate per cent. of dividends to depositors during the six months ending December 31, 1920	4½
Total earnings of the bank for the year 1920, after allowing for amortization of premiums and discounts.....	\$647,414 39
Total expenses of the bank for the year 1920	87,506 50
Dividends paid to depositors for the year 1920	483,622 82
Net earnings for the year 1920 over expenses and dividends paid to depositors	<u>76,285 07</u>

CASH TRANSACTIONS DURING THE YEAR 1920

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1920, before transactions of the day	\$146,408 52
From depositors, not including dividends credited	556,793 10
From interest on loans, deposits and investments	54,759 34
Net income from banking house	77 57
From rents from other real estate	544 00
From mortgages	32,882 76
From redemption of stocks and bonds	33,353 50
From loans paid	22,503 11
From all other sources, viz.:	
Insurance premiums and taxes advanced, refunded..	\$118 13
Exchange	18,68
Profit sale of bonds	14 00
	150 81
	\$847,472 71

PAYMENTS

To depositors, including dividends paid to them	\$495,460 43
For loans on bonds and mortgages	109,700 00
For loans on stocks and bonds and other securities	22,642 52
For bankers' acceptances and bills of exchange	24,795 83
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$50,000)	47,555 00
For interest (other than dividend payments to depositors) ...	570 62
For current expenses of the bank, viz.:	
For salaries	\$5,680 00
For taxes	1,256 65
For expenses of other real estate, viz.:	
Repairs	133 35
Insurance	77 00
Taxes	77 12
Other	48 75
For other expenses, not including expenses of other real estate nor other expenses of banking house...	1,814 89
	9,087 76
Other payments: Insurance premiums and taxes advanced..	235 44
Cash on hand and in banks or trust companies December 31, 1920, after transactions of the day	137,425 11
	\$847,472 71

STATISTICAL INFORMATION

Number of open accounts January 1, 1921	3,344
Number of accounts opened or reopened during the year	756
Number of accounts closed during the year	764
Amount deposited during the year, not including dividends credited for that period	\$556,793 10
Amount withdrawn during the year	495,460 43
Amount of dividends credited and paid for the year, viz.:	
July 1, 1920	\$21,878 92
January 1, 1921	22,853 87
	44,732 79
Average amount of each account January 1, 1921	380 71
Rate per cent. of dividends to depositors during the six months ending June 30, 1920	4
Rate per cent. of dividends to depositors during the six months ending December 31, 1920	4
Total earnings of the bank for the year 1920, after allowing for amortization of premiums and discounts	\$60,452 08
Total expenses of the bank for the year 1920	9,610 19
Dividends paid to depositors for the year 1920	44,732 79
Net earnings for the year 1920 over expenses and dividends paid to depositors	6,109 10

CASH TRANSACTIONS DURING THE YEAR 1920

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1920, before transactions of the day.....	\$774,345 05
From depositors, not including dividends credited.....	1,473,237 60
From interest on loans, deposits and investments.....	457,915 84
From rents from other real estate	48 00
From mortgages	568,425 19
From redemption of stocks and bonds	76,938 82
For bankers' acceptances and bills of exchange	241,415 91
From real estate sold	2,173 00
From all other sources: Sale of material.....	71 20
	<u>\$3,594,570 61</u>

PAYMENTS

To depositors, including dividends paid to them.....	\$1,461,019 13
For loans on bonds and mortgages	974,881 35
For bankers' acceptances and bills of exchange.....	435,494 17
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$291,000).....	294,787 55
For interest (other than dividend payments to depositors) ..	2,886 44
For current expenses of the bank, viz.:	
For salaries	\$24,753 10
For taxes	14,203 67
Net expenses of banking house.....	1,898 11
For expenses of other real estate: Taxes.....	554 82
For other expenses, not including expenses of other real estate nor other expenses of banking house...	6,574 65
	<u>47,984 11</u>
Cash on hand and in banks or trust companies December 31, 1920, after transactions of the day.....	377,517 64
	<u>\$3,594,570 61</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1921.....	10,155
Number of accounts opened or reopened during the year.....	1,015
Number of accounts closed during the year.....	903
Amount deposited during the year, not including dividends credited for that period.....	\$1,473,237 60
Amount withdrawn during the year.....	1,461,019 13
Amount of dividends credited and paid for the year, viz.:	
July 1, 1920.....	\$146,354 26
January 1, 1921.....	155,461 75
	<u>301,816 01</u>
Average amount of each account January 1, 1921.....	744 15
Rate per cent. of dividends to depositors during the six months ending June 30, 1920.....	4 and 4½
Rate per cent. of dividends to depositors during the six months ending December 31, 1920.....	4 and 5
Total earnings of the bank for the year 1920, after allowing for amortization of premiums and discounts.....	\$464,375 46
Total expenses of the bank for the year 1920.....	51,241 35
Dividends paid to depositors for the year 1920.....	301,816 01
Net earnings for the year 1920 over expenses and dividends paid to depositors.....	<u>111,318 10</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 \$1,692,345 00
 Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
United States	\$419,200 00	\$410,690 25	\$414,066 75	
Cities in other States.....	25,000 00	25,936 25	22,625 00	
Cities in this State.....	30,000 00	31,082 81	25,050 00	
Towns in this State.....	10,000 00	10,000 00	10,300 00	
Villages in this State.....	35,000 00	36,776 50	35,750 00	
School districts in this State	98,100 00	105,536 78	102,962 50	
Railroad mortgage bonds...	167,000 00	143,020 00	122,035 00	
	<u>\$784,300 00</u>	<u>\$763,042 59</u>	<u>\$732,789 25</u>	732,789 25
Bankers' acceptances and bills of exchange.....				75,000 00
Banking house and lot, book value, \$25,000; cost, \$47,465.56; actual cash value.....				25,000 00
Other real estate, book value, \$48,251.48; cost, \$48,251.48; actual cash value.....				48,251 48
Cash on deposit in banks or trust companies.....				136,678 60
Cash on hand				16,260 11
Total of collectible interest				42,384 14
Amount of all other assets, viz.:				
Taxes and insurance advanced.....			\$1,670 59	
Land contracts			8,650 00	
Rents accrued			43 75	
				<u>10,364 34</u>
				<u>\$2,779,072 92</u>

LIABILITIES

Amount due depositors, viz.:				
Principal		\$2,454,784 11		
Dividends credited or to be credited for the six months ending with December 31, 1920.....		46,535 79		
				<u>\$2,501,319 90</u>
Other liabilities, : Unearned interest			456 59	
Surplus on estimated market value.....			277,296 43	
				<u>\$2,779,072 92</u>

Surplus on par value, \$328,807.18.

CASH TRANSACTIONS DURING THE YEAR 1920

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1920, before transactions of the day.....	\$258,309 10
From depositors, not including dividends credited.....	616,889 75
From interest on loans, deposits and investments.....	139,513 17
Net income from banking house.....	498 25

From rents from other real estate.....	\$1,564 40
From mortgages	121,055 00
From redemption of stocks and bonds.....	20,200 00
From stocks and bonds sold (total par value, \$177,000)....	155,303 70
From bankers' acceptances and bills of exchange.....	124,426 77
From real estate sold.....	39,200 00
From all other sources, viz.:	
Insurance premiums and taxes advanced, refunded..	\$947 94
Land contracts	29,357 20
Liberty bond payments by subscribers.....	398 00
Refund on lighting contract.....	18 43
	<u>30,721 57</u>
	<u>\$1,507,681 71</u>

PAYMENTS

To depositors, including dividends paid to them.....	\$521,214 25
For loans on bonds and mortgages	335,800 00
For bankers' acceptances and bills of exchange	199,426 77
For stocks and bonds purchased, including premiums, com- missions, etc. (total par value, \$258,700).....	226,502 20
For interest (other than dividend payments to depositors)..	3,194 84
For current expenses of the bank, viz.:	
For salaries	\$6,400 00
For taxes	4,616 92
For expenses of other real estate, viz.:	
Repairs	20 08
Insurance	56 10
Taxes	2,432 78
Other	69 62
For other expenses, not including expenses of other real estate nor other expenses of banking house...	4,789 43
	<u>18,384 93</u>
For real estate acquired by foreclosure, or in settlement of debts due the bank.....	40,989 31
Other payments, viz.:	
Insurance premiums and taxes advanced.....	\$1,660 42
Land contracts	7,500 00
Liberty bond account.....	70 28
	<u>9,230 70</u>
Cash on hand and in banks or trust companies December 31, 1920, after transactions of the day.....	152,938 71
	<u>\$1,507,681 71</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1921.....	4,313
Number of accounts opened or reopened during the year....	449
Number of accounts closed during the year.....	369
Amount deposited during the year, not including dividends credited for that period	\$816,889 75
Amount withdrawn during the year.....	521,214 25
Amount of dividends credited and paid for the year, viz.:	
July 1, 1920.....	\$45,018 19
January 1, 1921.....	46,535 79
	<u>91,553 98</u>
Average amount of each account January 1, 1921.....	579 94
Rate per cent of dividends to depositors during the six months ending June 30, 1920.....	4
Rate per cent of dividends to depositors during the six months ending December 31, 1920.....	4
Total earnings of the bank for the year 1920, after allowing for amortization of premiums and discounts.....	\$137,657 63
Total expenses of the bank for the year 1920.....	19,743 27
Dividends paid to depositors for the year 1920.....	91,553 98
Net earnings for the year 1920 over expenses and dividends paid to depositors	<u>26,360 38</u>

122. THE SOUTHDOLD SAVINGS BANK, SOUTHOLD

[Main street; incorporated 1858]

HENRY W. PRINCE, President. FREDERICK K. TERRY, Asst. Treas.
 CLARENCE C. MILES, Vice-Pres. RENSSELAER G. TERRY, Asst. Treas.
 H. HOWARD HUNTING, Treasurer.

TRUSTEES

FREDERICK K. TERRY, CHAS. GILDERSLEEVE, CLARENCE C. MILES,
 HENRY W. PRINCE, WILLIAM A. FLEET, JOHN H. BROWN,
 H. HOWARD HUNTING, FRANKLIN F. OVERTON, EDWARD W. LATHAM,
 WILLIAM H. TERRY, GEORGE H. TERRY, JOSIAH C. CASE,
 JOSEPH N. HALLOCK, JOHN J. BARTLETT, RALPH G. DUVALL,
 GEORGE B. PRESTON.

FINANCIAL

RESOURCES

Bonds and mortgages \$4,430,717 66
 Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
United States	\$574,000 00	\$565,394 88	\$574,000 00	
Cities in other States.....	81,000 00	84,433 78	81,160 00	
Cities in this State.....	172,700 00	187,401 34	166,089 00	
Towns in this State.....	236,325 00	300,397 06	279,491 67	
Villages in this State.....	622,354 91	642,787 92	619,321 97	
School districts in this State	321,972 00	336,027 97	321,182 89	
Railroad mortgage bonds...	75,000 00	76,812 50	64,500 00	
	<u>\$2,133,351 91</u>	<u>\$2,193,260 45</u>	<u>\$2,105,748 53</u>	2,105,748 53
Promissory notes				50,000 00
Banking house and lot, book value, \$14,500; cost, \$22,184.16; actual cash value				14,500 00
Cash on deposit in banks or trust companies				429,301 12
Cash on hand				46,814 45
Total of collectible interest.....				67,987 34
Amount of all other assets: Insurance and taxes advanced..				412 68
				<u>\$7,145,481 78</u>

LIABILITIES

Amount due depositors, viz.:				
Principal		\$5,951,873 05		
Dividends credited or to be credited for the six months ending with December 31, 1920.....		124,193 96		\$6,076,067 01
Surplus on estimated value				<u>1,069,414 77</u>
				<u>\$7,145,481 78</u>

Surplus on par value, \$1,097,018.15.

CASH TRANSACTIONS DURING THE YEAR 1920

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1920, before transactions of the day.....	\$515,557 98
From depositors, not including dividends credited.....	1,116,607 97
From interest on loans, deposits and investments.....	354,422 49
From rents from other real estate.....	496 78
From mortgages	319,277 34
From redemption of stocks and bonds.....	231,663 33
From loans paid	60,000 00
From real estate sold.....	50,680 00

From all other sources, viz.:

Insurance premiums and taxes advanced, refunded..	\$1,185 61	
Land contract	9,000 00	
		<u>\$10,185 61</u>
		<u>\$2,658,891 50</u>

PAYMENTS

To depositors, including dividends paid to them.....	\$1,117,775 85	
For loans on bonds and mortgages.....	706,380 00	
For loans on stocks and bonds and other securities.....	110,000 00	
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$205,550).....	205,648 44	
For interest (other than dividend payments to depositors)..	2,142 99	
For current expenses of the bank, viz.:		
For salaries	\$16,306 66	
For taxes	9,870 86	
For net expenses, except taxes, of banking house...	500 46	
For expenses of other real estate, viz.:		
Repairs	334 04	
Insurance	19 60	
Taxes	668 09	
For other expenses, not including expenses of other real estate nor other expenses of banking house...	5,988 17	
		33,687 88
For real estate acquired by foreclosure, or in settlement of debts due the bank	6,501 35	
Other payments: Insurance premiums and taxes advanced..	629 42	
Cash on hand and in banks or trust companies December 31, 1920, after transactions of the day.....	476,115 57	
		<u>\$2,658,891 50</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1921.....	7,433
Number of accounts opened or reopened during the year....	690
Number of accounts closed during the year.....	535
Amount deposited during the year, not including dividends credited for that period	\$1,116,607 97
Amount withdrawn during the year	1,117,775 85
Amount of dividends credited and paid for the year, viz.:	
July 1, 1920.....	\$117,158 61
January 1, 1921.....	124,193 96
	<u>241,352 57</u>
Average amount of each account January 1, 1921.....	817 44
Rate per cent. of dividends to depositors during the six months ending June 30, 1920.....	4 and 4½
Rate per cent. of dividends to depositors during the six months ending December 31, 1920.....	4 and 5
Total earnings of the bank for the year 1920, after allowing for amortization of premiums and discounts.....	\$354,004 68
Total expenses of the bank for the year 1920.....	33,802 88
Dividends paid to depositors for the year 1920.....	241,352 57
Net earnings for the year 1920 over expenses and dividends paid to depositors	78,849 23

123. THE UNION SAVINGS BANK OF PATCHOGUE, PATCHOGUE

[Ocean avenue; incorporated 1896]

EMERSON G. TERRELL, President. WALTER S. ROSE, Secretary.
 WILLIAM A. HULSE, Vice-President. E. JOHANKNECHT, Jr., Asst. Secy.

TRUSTEES

WALTER H. JAYCOX,	GEORGE B. HOWELL,	JOSEPH J. ROBINSON,
JOHN WESTERBEKE,	WILLIAM A. HULSE,	ROBT. S. PELLETREAU,
EMERSON G. TERRELL,	WINFIELD S. BENNETT,	ARTHUR M. SWEZEY,
ARTHUR H. TERRY,	JOHN T. DARE,	JOSEPH T. LOSEE,
NELSON McBRIDE,	RALPH B. DAYTON,	RILEY P. HOWELL,
MILTON G. WIGGINS,	E. EUGENE HAWKINS, Sr.,	WALTER S. ROSE,
ALDEN J. WOODRUFF,	E. JOHANKNECHT, Jr.,	JOHN J. ROE,
GELSTON G. ROE,	FRANCIS GERBER,	WILLIAM H. ROBBINS,
	EDGAR A. SHARP.	

FINANCIAL

RESOURCES

Bonds and mortgages \$2,800,919 00
 Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value
United States	\$511,986 00	\$489,112 90	\$489,172 90
State of South Dakota.....	50,000 00	51,781 85	51,781 85
Cities in other States.....	208,000 00	222,675 69	213,258 83
Cities in this State.....	151,000 00	157,871 91	150,277 50
Towns in this State.....	15,600 00	16,352 34	15,912 00
Villages in this State.....	185,250 00	191,179 65	185,272 50
School districts in this State	93,150 00	94,725 98	94,093 75
Railroad mortgage bonds...	360,000 00	352,962 05	332,050 00
	<u>\$1,574,986 00</u>	<u>\$1,576,662 47</u>	<u>\$1,531,819 43</u>
			1,531,819 43
Promissory notes			150,000 00
Banking house and lot, book value, \$34,000; cost \$42,607.01; actual cash value			34,000 00
Cash on deposit in banks or trust companies.....			263,676 43
Cash on hand			49,600 04
Total of collectible interest.....			36,977 84
Amount of all other assets: Taxes advanced.....			146 67
			<u>\$4,867,139 41</u>

LIABILITIES

Amount due depositors, viz.:

Principal	\$4,337,932 27
Dividends credited or to be credited for the six months ending with December 31, 1920.....	79,599 20
	<u>\$4,417,531 47</u>
Other liabilities: Liberty bond and Christmas Club deposits..	2,406 70
Surplus on estimated market value.....	447,201 24
	<u>\$4,867,139 41</u>

Surplus on par value, \$490,367.81.

CASH TRANSACTIONS DURING THE YEAR 1920

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1920, before transactions of the day.....	\$291,176 52
From depositors, not including dividends credited.....	1,625,966 44
From interest on loans, deposits and investments.....	244,690 00
From mortgages	153,025 00

From redemption of stocks and bonds.....		\$42,950 00
From stocks and bonds sold (total par value \$14,050).....		14,050 00
From loans paid		100,000 00
From bankers' acceptances and bills of exchange.....		328,371 09
From real estate sold.....		22,404 41
From all other sources, viz.:		
Liberty bond partial payments by subscribers.....	\$1,884 00	
Christmas club deposits.....	2,073 70	
Taxes advanced, refunded.....	70 00	
		<u>4,037 70</u>
		<u>\$2,826,671 16</u>

PAYMENTS

To depositors, including dividends paid to them.....		\$1,325,164 20
For loans on bonds and mortgages.....		548,850 00
For loans on stocks and bonds and other securities.....		50,000 00
For bankers' acceptances and bills of exchange.....		328,371 09
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$225,000).....		227,575 78
For interest (other than dividend payments to depositors)...		2,423 31
For current expenses of the bank, viz.:		
For salaries	\$16,610 02	
For taxes	4,463 67	
For expenses of other real estate: Repairs.....	112 54	
For other expenses, not including expenses of other real estate nor other expenses of banking house...	5,084 41	
		<u>26,270 64</u>
Other payments, viz.:		
Liberty bond account.....	\$4,593 00	
Taxes advanced	146 67	
		<u>4,739 67</u>
Cash on hand and in banks or trust companies December 31, 1920, after transactions of the day.....		313,276 47
		<u>\$2,826,671 16</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1921.....		7,783
Number of accounts opened or reopened during the year.....		1,248
Number of accounts closed during the year.....		875
Amount deposited during the year, not including dividends credited for that period.....	\$1,625,966 44	
Amount withdrawn during the year.....	1,325,164 20	
Amount of dividends credited and paid for the year, viz.:		
July 1, 1920.....	\$74,578 68	
January 1, 1921.....	79,599 20	
		<u>154,177 88</u>
Average amount of each account January 1, 1921.....		567 58
Rate per cent. of dividends to depositors during the six months ending June 30, 1920		4
Rate per cent. of dividends to depositors during the six months ending December 31, 1920.....		4
Total earnings of the bank for the year 1920, after allowing for amortization of premiums and discounts.....	\$254,234 81	
Total expenses of the bank for the year 1920.....	26,270 64	
Dividends paid to depositors for the year 1920.....	154,177 88	
Net earnings for the year 1920 over expenses and dividends paid to depositors		<u>73,786 29</u>

TOMPKINS COUNTY

124. ITHACA SAVINGS BANK, ITHACA

[118 North Tioga street; incorporated 1868]

ROGER B. WILLIAMS, President. G. LOUIS COOK, Treasurer.
EMMONS L. WILLIAMS, Vice-Pres. EDWARD H. BOSTWICK, Secretary.
ROBERT H. TREMAN, Vice-Pres.

TRUSTEES

CHARLES H. BLOOD, JARED T. NEWMAN, MYNDERSE VAN CLEEF,
CHARLES H. BOSTWICK, EDWIN C. STEWART, ROGER B. WILLIAMS,
FRANKLIN C. CORNELL, HENRY A. ST. JOHN, EMMONS L. WILLIAMS,
ROGER B. WILLIAMS, JR., ROBERT H. TREMAN, PAUL S. LIVERMORE,
JAMES A. MCKINNEY, JOHN M. GAUNTLETT.

FINANCIAL RESOURCES

Bonds and mortgages..... \$1,433,140 11
Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value
United States	\$788,750 00	\$772,137 08	\$775,058 36
State of New York	130,000 00	144,225 00	132,750 09
State of Arizona	6,000 00	6,075 00	6,000 00
State of California	25,000 00	25,000 00	22,875 09
State of Louisiana	52,000 00	51,573 50	52,070 00
State of Massachusetts.....	76,000 00	82,946 10	63,490 00
State of Mississippi	30,000 00	30,085 50	26,550 00
State of New Mexico	30,000 00	31,617 50	28,050 00
State of South Carolina	25,000 00	25,406 25	23,750 00
State of Wyoming	3,000 00	3,769 80	3,000 00
Cities in other States.....	400,000 00	413,711 35	379,955 00
Cities in this State.....	413,000 00	418,283 69	390,567 50
Counties in this State.....	35,000 00	38,142 40	36,825 00
Towns in this State.....	85,355 60	86,799 01	82,960 60
Villages in this State.....	372,225 52	379,826 66	359,652 43
School districts in this State	284,250 00	294,577 29	280,637 50
Railroad mortgage bonds...	291,000 00	322,328 95	206,200 00
	<u>\$3,046,581 12</u>	<u>\$3,127,005 08</u>	<u>\$2,870,441 39</u>

	2,870,441 39
Promissory notes	17,386 07
Bankers' acceptances and bills of exchange.....	175,000 00
Banking house and lot, book value, \$45,000; cost, \$87,134.74; actual cash value	60,000 00
Other real estate, book value, \$188.82; cost, \$188.82; actual cash value	188 82
Cash on deposit in banks or trust companies.....	237,978 45
Cash on hand	48,124 58
Total of collectible interest.....	64,061 63
Amount of all other assets, viz.:	
Land contract	\$250 00
Interest accrued	15 00
Rents accrued	1,441 25
	<u>1,706 25</u>
	<u>\$4,908,027 30</u>

LIABILITIES

Amount due depositors, viz.:

Principal	\$4,412,604 90
Dividends credited or to be credited for the six months ending with December 31, 1920.....	70,335 77
	<u>\$4,482,940 67</u>
Other liabilities: Expenses incurred, but unpaid, viz.: Surplus tax accrued	2,000 00
Surplus on estimated market value.....	423,086 63
	<u>\$4,908,027 30</u>

Surplus on par value, \$599,226.36.

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CASH TRANSACTIONS DURING THE YEAR 1920

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1920, before transactions of the day.....	\$360,493 70	
From depositors, not including dividends credited.....	2,340,928 79	
From interest on loans, deposits and investments.....	214,207 40	
Net income from banking house.....		74
From mortgages.....	101,670 86	
From redemption of stocks and bonds.....	59,594 96	
From stocks and bonds sold (total par value, \$147,200).....	141,005 85	
From loans paid.....	7,631 25	
From bankers' acceptances and bills of exchange.....	100,000 00	
From all other sources, viz.:		
Certificates of indebtedness paid.....	\$75,000 00	
Land contract.....	50 00	
		<u>75,050 00</u>
		<u>\$3,400,583 55</u>

PAYMENTS

To depositors, including dividends paid to them.....	\$2,077,083 82	
For loans on bonds and mortgages.....	351,800 35	
For loans on stocks and bonds and other securities.....	25,017 32	
For bankers' acceptances and bills of exchange.....	275,000 00	
For stocks and bonds purchased, including premiums, commis- sions, etc. (total par value, \$339,600).....	301,650 72	
For interest (other than dividend payments to depositors)....	4,581 58	
For current expenses of the bank, viz.:		
For salaries.....	\$21,906 69	
For taxes.....	7,107 43	
For expenses of other real estate: Taxes.....	14 91	
For other expenses not including expenses of other real estate nor other expenses of banking house...	5,194 11	
		<u>34,222 14</u>
Other payments, viz.:		
Certificates of indebtedness purchased.....	\$45,000 00	
Cash short.....	124 59	
		<u>45,124 59</u>
Cash on hand and in banks or trust companies December 31, 1920, after transactions of the day.....	286,103 03	
		<u>\$3,400,583 55</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1921.....	11,540
Number of accounts opened or reopened during the year.....	1,882
Number of accounts closed during the year.....	1,482
Amount deposited during the year, not including dividends credited for that period.....	\$2,340,928 79
Amount withdrawn during the year.....	2,077,083 82
Amount of dividends credited and paid for the year, viz.:	
July 1, 1920.....	\$67,542 33
January 1, 1921.....	70,335 77
Credited at other periods.....	1,163 21
	<u>139,041 31</u>
Average amount of each account January 1, 1921.....	388 47
Rate per cent. of dividends to depositors during the six months ending June 30, 1920.....	3½
Rate per cent. of dividends to depositors during the six months ending December 31, 1920.....	3½
Total earnings of the bank for the year 1920, after allowing for amortization of premiums and discounts.....	\$213,819 11
Total expenses of the bank for the year 1920.....	44,159 75
Dividends paid to depositors for the year 1920.....	139,041 31
Net earnings for the year 1920 over expenses and dividends paid to depositors.....	<u>30,618 05</u>

ULSTER COUNTY

125. ELLENVILLE SAVINGS BANK, ELLENVILLE

[Canal street; incorporated 1869]

DWIGHT DIVINE, President. HENRY F. HOORNBECK, Treasurer.
 WILLIAM H. DEYO, Vice-President. JOHN A. TICE, Secretary.
 C. DWIGHT DIVINE, Vice-President.

TRUSTEES

DWIGHT DIVINE,	M. E. CLARK,	CORNELIUS H. SHEELY,
WILLIAM H. DEYO,	WILLIAM C. ROSE,	WILLIAM A. HOAR,
JAMES B. SMITH,	C. D. DIVINE,	GARRET LE ROY,
HENRY F. HOORNBECK,	R. A. MONROE,	BERT H. TERWILLIGER,
CHARLES ANDERSON,	GEORGE B. HOLMES,	ARTHUR V. HOORNBECK,
GILBERT DU BOIS,	PHILIP PATTERSON,	CHESTER YOUNG,
		U. E. TERWILLIGER.

FINANCIAL

RESOURCES

Bonds and mortgages \$339,426 10
 Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value
United States	\$315,000 00	\$799,561 50	\$811,556 25
State of Idaho	25,000 00	25,757 50	25,000 00
State of Louisiana	10,000 00	9,958 00	10,000 00
State of Tennessee	30,000 00	30,850 00	29,050 00
State of Oregon	15,000 00	13,939 50	14,550 00
Cities in other States	262,000 00	274,005 33	262,297 13
Cities in this State	216,600 00	231,970 71	208,543 00
Counties in this State	95,000 00	97,021 48	93,400 00
Towns in this State	158,360 00	161,732 16	158,385 21
Villages in this State	293,553 28	297,886 92	289,750 78
School districts in this State	87,666 68	89,412 62	87,588 34
Railroad mortgage bonds	250,000 00	247,937 25	195,700 00
	\$2,258,179 96	\$2,280,032 97	\$2,185,320 71

Bankers' acceptances and bills of exchange	2,185,820 71
Banking house and lot, book value, \$20,000; cost, \$27,620.05; actual cash value	148,946 95
Other real estate, book value, \$33,573.69; cost, \$33,573.69; actual cash value	20,000 00
Cash on deposit in banks or trust companies	33,573 69
Cash on hand	90,673 27
Total of collectible interest	11,786 57
Amount of all other assets, viz.:	40,286 80
Land contract	\$100 00
Rent accrued	60 00
	160 00
	\$2,870,674 09

LIABILITIES

Amount due depositors, viz.:	
Principal	\$2,666,931 78
Dividends credited or to be credited for the six months ending with December 31, 1920.....	48,679 56
	\$2,715,611 34
Surplus on estimated market value	155,062 75
	\$2,870,674 09

Surplus on par value, \$227,422.00.

CASH TRANSACTIONS DURING THE YEAR 1920

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1920, before transactions of the day	\$165,581 69
From depositors, not including dividends credited	942,281 69
From interest on loans, deposits and investments	116,319 70
Net income from banking house	1,243 76
From rents from other real estate	465 00
From mortgages	49,439 40
From redemption of stocks and bonds	85,644 99
From bankers' acceptances and bills of exchange	122,603 40
From all other sources, viz.:	
Taxes advanced, refunded	\$253 28
Received on contract of sale	75 00
Adjustment depositor's account	1 00
	329 28

\$1,483,908 91

PAYMENTS

To depositors, including dividends paid to them	\$709,540 44
For loans on bonds and mortgages	21,500 00
For bankers' acceptances and bills of exchange	271,550 35
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$369,360)	363,704 34
For interest (other than dividend payments to depositors) ..	1,549 59
For current expenses of the bank, viz.:	
For salaries	\$4,141 66
For taxes	3,980 28
For expenses of other real estate, viz.:	
Repairs	87 39
Insurance	916 60
Taxes	1,211 09
Other	190 39
For other expenses, not including expenses of other real estate nor other expenses of banking house ..	2,795 66
	13,323 07
Other payments, viz.:	
Taxes advanced	\$253 28
Cash short	27 00
	280 28

Cash on hand and in banks or trust companies December 31, 1920, after transactions of the day	102,459 84
	\$1,483,908 91

STATISTICAL INFORMATION

Number of open accounts January 1, 1921	6,173
Number of accounts opened or reopened during the year	638
Number of accounts closed during the year	583
Amount deposited during the year, not including dividends credited for that period	\$942,281 69
Amount withdrawn during the year	709,540 44
Amount of dividends credited and paid for the year, viz.:	
July 1, 1920	\$44,540 43
January 1, 1921	48,679 56
	93,219 99
Average amount of each account January 1, 1921	439 90
Rate per cent. of dividends to depositors during the six months ending June 30, 1920	4
Rate per cent. of dividends to depositors during the six months ending December 31, 1920	4
Total earnings of the bank for the year 1920, after allowing for amortization of premiums and discounts	\$121,588 56
Total expenses of the bank for the year 1920	13,801 31
Dividends paid to depositors for the year 1920	93,219 99
Net earnings for the year 1920 over expenses and dividends paid to depositors	14,567 26

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,	EVERETT FOWLER,	CHARLES TAPPEN,
GEORGE BURGEVIN,	JOHN E. KRAFT,	MYRON TELLER,
ZADOC P. BOICE,	D. N. MATHEWS,	V. B. VAN WAGONEN,
SAM BERNSTEIN,	ABRAM D. ROSE,	LEVAN S. WINNE,
	ERVIN E. NORWOOD.	

FINANCIAL**RESOURCES**

Bonds and mortgages \$2,476,515 00
 Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
United States	\$1,160,836 00	\$1,126,693 83	\$1,152,278 20	
State of New York	25,000 00	25,843 75	24,375 00	
Cities in other States.....	25,000 00	25,837 50	25,000 00	
Cities in this State.....	771,503 43	762,086 21	735,648 40	
Counties in this State.....	10,000 00	9,987 50	10,000 00	
Towns in this State.....	225,170 33	233,783 75	223,306 16	
Villages in this State.....	484,700 77	490,010 25	477,608 27	
School districts in this State	59,000 00	60,005 00	59,005 00	
	<u>\$2,761,210 53</u>	<u>\$2,734,247 79</u>	<u>\$2,707,221 03</u>	2,707,221 03

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 413,001 56

Cash on hand 25,383 09

Total of collectible interest 79,904 51

Amount of all other assets, viz.:

Land contract	\$1,200 00	
Taxes and insurance advanced.....	287 50	
		<u>1,487 50</u>
		<u>\$5,728,512 69</u>

LIABILITIES

Amount due depositors, viz.:

Principal	\$5,212,041 79	
Dividends credited or to be credited for the six months ending with December 31, 1920.....	98,793 80	
		<u>\$5,310,835 59</u>

Surplus on estimated market value 417,677 10

\$5,728,512 69

Surplus on par value, \$471,666.60.

CASH TRANSACTIONS DURING THE YEAR 1920**RECEIPTS**

Cash on hand and in banks or trust companies January 1, 1920, before transactions of the day	\$422,326 58
From depositors, not including dividends credited	1,371,880 29
From interest on loans, deposits and investments	241,752 12
From mortgages	148,602 03
From redemption of stocks and bonds	292,735 32
From all other sources: Insurance premiums advanced refunded	19 84
	<u>\$2,477,316 18</u>

PAYMENTS

To depositors, including dividends paid to them	\$1,146,583 19
For loans on bonds and mortgages	164,600 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$734,925.64)	708,807 84
For interest (other than dividend payments to depositors) ..	3,869 80
For current expenses of the bank, viz.:	
For salaries	\$7,123 54
For taxes	3,614 19
For net expenses, except taxes, of banking house...	319 46
For other expenses, not including expenses of other real estate nor other expenses of banking house..	3,732 89
	<hr/>
	14,790 08
Other payments: Taxes and insurance advanced	280 62
Cash on hand and in banks or trust companies December 31, 1920, after transactions of the day	438,384 65
	<hr/>
	<u>\$2,477,316 18</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1921	7,336
Number of accounts opened or reopened during the year	935
Number of accounts closed during the year	740
Amount deposited during the year, not including dividends credited for that period	\$1,371,880 29
Amount withdrawn during the year	1,146,583 19
Amount of dividends credited and paid for the year, viz.:	
July 1, 1920.....	\$94,179 15
January 1, 1921.....	98,793 80
	<hr/>
	192,972 95
Average amount of each account January 1, 1921.....	723 94
Rate per cent. of dividends to depositors during the six months ending June 30, 1920	4
Rate per cent. of dividends to depositors during the six months ending December 31, 1920	4
Total earnings of the bank for the year 1920, after allowing for amortization of premiums and discounts.....	\$250,000 63
Total expenses of the bank for the year 1920	14,790 08
Dividends paid to depositors for the year 1920	192,972 95
Net earnings for the year 1920 over expenses and dividends paid to depositors	42,237 60
	<hr/>
	<u>42,237 60</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

RESOURCES

Bonds and mortgages \$1,100,354 63

Stock and bond investments, viz:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value
United States	\$184,000 00	\$177,970 40	\$184,000 00
State of Idaho.....	25,000 00	24,660 00	25,000 00
State of Arizona.....	10,000 00	10,206 50	10,000 00
State of Massachusetts.....	10,000 00	8,787 50	8,550 00
State of South Dakota.....	50,000 00	48,500 00	51,000 00
Cities in other States.....	30,000 00	29,770 00	29,600 00
Countries, villages and towns in adjoining States.....	20,000 00	20,200 00	20,200 00
Cities in this State.....	210,757 00	213,678 24	208,625 52
Countries in this State.....	71,000 00	70,881 90	70,280 00
Towns in this State.....	140,927 85	142,412 78	138,802 61
Villages in this State.....	200,650 00	203,725 37	200,177 50
School districts in this State	131,350 00	133,988 67	132,691 50
Railroad mortgage bonds....	39,000 00	36,060 00	25,680 00
	<u>\$1,122,684 85</u>	<u>\$1,120,841 36</u>	<u>\$1,104,607 13</u>

1,104,607 13

2,950 00

Promissory notes

Banking house and lot, book value, \$10,000; cost, \$10,097;
actual cash value.....

10,000 00

Cash on deposit in banks or trust companies

144,921 30

Cash on hand

9,663 23

Total of collectible interest

35,990 14

Amount of all other assets: Rents accrued

88 00

\$2,408,574 43

LIABILITIES

Amount due depositors, viz.:

Principal \$2,193,565 32
Dividends credited or to be credited for the six
months ending with December 31, 1920..... 42,012 13\$2,235,577 45

Surplus on estimated market value

172,996 98

\$2,408,574 43

Surplus on par value, \$191,074.70.

CASH TRANSACTIONS DURING THE YEAR 1920

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1920, before transactions of the day	\$119,595 19
From depositors, not including dividends credited	541,970 26
From interest on loans, deposits and investments.....	107,110 52
From rents from other real estate	21 21

From mortgages		\$25,474 50
From redemption of stocks and bonds		90,949 00
From loans paid		2,085 00
From bankers' acceptances and bills of exchange		101,250 00
From real estate sold		2,500 00
From all other sources, viz.:		
Bond adjustments	\$5,568 58	
Rents of safe deposit boxes.....	318 25	
		<u>5,886 83</u>
		<u>\$996,842 51</u>

PAYMENTS

To depositors, including dividends paid to them		\$420,478 98
For loans on bonds and mortgages		85,600 00
For loans on stocks and bonds and other securities		3,435 00
For bankers' acceptances and bills of exchange		101,250 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$216,300)		217,288 00
For interest (other than dividend payments to depositors) ...		1,142 42
For current expenses of the bank, viz.:		
For salaries	\$4,230 00	
For taxes	1,654 71	
For net expenses, except taxes, of banking house....	142 63	
For expenses of other real estate, viz.:		
Repairs	79 57	
Taxes	75 49	
For other expenses, not including expenses of other real estate nor other expenses of banking house..	1,281 18	
		<u>7,463 58</u>
Other payments, viz.:		
Loss sale of other real estate.....	\$200 00	
Bond adjustments	5,400 00	
		<u>5,600 00</u>
Cash on hand and in banks or trust companies December 31, 1920, after transactions of the day		154,584 53
		<u>\$996,842 51</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1921.....		3,208
Number of accounts opened or reopened during the year		346
Number of accounts closed during the year		298
Amount deposited during the year, not including dividends credited for that period		\$541,970 26
Amount withdrawn during the year		420,478 98
Amount of dividends credited and paid for the year, viz.:		
July 1, 1920	\$39,876 97	
January 1, 1921.....	42,012 13	
		<u>81,889 10</u>
Average amount of each account January 1, 1921		696 87
Rate per cent. of dividends to depositors during the six months ending June 30, 1920		4
Rate per cent. of dividends to depositors during the six months ending December 31, 1920		4
Total earnings of the bank for the year 1920, after allowing for amortization of premiums and discounts		\$110,013 54
Total expenses of the bank for the year 1920		7,607 58
Dividends paid to depositors for the year 1920		81,889 10
Net earnings for the year 1920 over expenses and dividends paid to depositors		<u>20,516 86</u>

REPORT ON SAVINGS BANKS

123. RONDOUT SAVINGS BANK, KINGSTON

[20 Ferry street; incorporated 1868]

J. E. DERRENBACHER, President. J. GRAHAM ROSE, Vice-Pres.
DAYTON MURRAY, Secretary.

TRUSTEES

FRANK COYKENDALL, FRED'K STEPHAN, Jr., EDWARD COYKENDALL,
JOHN S. THOMPSON, ALEXANDER A. STERN, JAMES G. ROSE,
WESLEY D. HALE, J. D. SCHOONMAKER, HARRY H. FLEMING,
NICHOLAS STOCK.

FINANCIAL

RESOURCES

Bonds and mortgages \$2,003,835 00
Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
United States	\$2,174,900 00	\$2,050,693 20	\$2,141,860 00	
Cities in other States.....	50,000 00	52,778 60	50,000 00	
Cities in this State.....	820,650 36	841,979 02	773,365 36	
Counties in this State.....	162,000 00	181,993 10	158,030 00	
Towns in this State.....	48,700 00	50,541 58	48,180 00	
Villages in this State.....	23,361 00	29,912 24	29,091 80	
School districts in this State	2,100 00	2,100 00	2,173 50	
	<u>\$3,287,711 36</u>	<u>\$3,209,997 74</u>	<u>\$3,202,700 66</u>	3,202,700 66
Other real estate, book value, \$4,964.10; cost, \$5,628.42; actual cash value.....				4,800 00
Cash on deposit in banks or trust companies				441,372 77
Cash on hand				25,877 59
Total of collectible interest				57,994 88
Amount of all other assets: Rent accrued				60 00
				<u>\$5,736,640 90</u>

LIABILITIES

Amount due depositors, viz.:			
Principal		\$5,180,213 33	
Dividends credited or to be credited for the six months ending with December 31, 1920.....		97,288 97	
		<u>\$5,277,502 30</u>	
Surplus on estimated market value			459,138 60
			<u>\$5,736,640 90</u>

Surplus on par value, \$544,149.30.

CASH TRANSACTIONS DURING THE YEAR 1920

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1920, before transactions of the day	\$440,292 98
From depositors, not including dividends credited	1,638,365 11
From interest on loans, deposits and investments	243,383 04
From rents from other real estate.....	282 50
From mortgages	202,887 97
From redemption of stocks and bonds	145,731 22
From loans paid	1,400 00
From real estate sold	14,965 83

From all other sources, viz.:

Fees for recording papers, etc.....	\$152 13	
Insurance premiums and taxes advanced, refunded	531 94	
Furniture sold; refund for repairs made.....	230 60	
Land contract	100 00	
Suspense account	1,856 81	
		<u>\$2,871 48</u>
		<u><u>\$2,690,180 13</u></u>

PAYMENTS

To depositors, including dividends paid to them.....	\$1,282,879 66	
For loans on bonds and mortgages	176,630 97	
For loans on stocks and bonds and other securities	1,400 00	
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$815,047.14)	732,696 24	
For interest (other than dividend payments to depositors) ...	7,926 63	
For current expenses of the bank, viz.:		
For salaries	\$6,999 92	
For taxes	2,504 48	
For rent of banking rooms.....	1,500 00	
For expenses of other real estate, viz.:		
Repairs	26 30	
Insurance	57 26	
Taxes	666 89	
For other expenses, not including expenses of other real estate nor other expenses of banking house..	5,459 43	
		17,214 28
For real estate acquired by foreclosure, or in settlement of debts due the bank		254 16
Other payments viz.:		
Repairs to banking rooms.....	\$565 43	
Insurance premiums and taxes advanced.....	159 57	
Mortgage tax paid.....	304 30	
Recording account	250 00	
Suspense account	2,648 53	
		3,927 83
Cash on hand and in banks or trust companies December 31, 1920, after transactions of the day		467,250 36
		<u>\$2,690,180 13</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1921.....	7,730
Number of accounts opened or reopened during the year	1,297
Number of accounts closed during the year	961
Amount deposited during the year, not including dividends credited for that period	\$1,638,365 11
Amount withdrawn during the year	1,282,879 66
Amount of dividends credited and paid for the year, viz.:	
July 1, 1920.....	\$91,818 73
January 1, 1921.....	97,288 97
	189,107 70
Average amount of each account January 1, 1921	680 14
Rate per cent. of dividends to depositors during the six months ending June 30, 1920	4
Rate per cent. of dividends to depositors during the six months ending December 31, 1920	4
Total earnings of the bank for the year 1920, after allowing for amortization of premiums and discounts	\$228,151 46
Total expenses of the bank for the year 1920	17,214 28
Dividends paid to depositors for the year 1920	189,107 70
Net earnings for the year 1920 over expenses and dividends paid to depositors	21,829 48

129. SAUGERTIES SAVINGS BANK, SAUGERTIES

[244 Main street; incorporated 1871]

JAMES T. MAXWELL, President.
THEO. B. CORNWELL, Vice-Pres.CHARLES H. LAMB, Vice-President.
J. A. FRELIGH, Secretary.

TRUSTEES

THEO. B. CORNWELL,
JAMES T. MAXWELL,
MYRON BEDELL,
CHARLES H. LAMB,
JOHN C. SEULTS,ORVILLE L. CARN,
BYRON L. DAVIS,
J. C. SUDERLEY,
RICHARD OVERBAUGH,MARTIN CANTINE,
WILLIAM ZIEGLER,
HARRY WELLS,
WINNIE FINCH,
JOHN A. SNYDER.FINANCIAL
RESOURCESBonds and mortgages \$544,798 50
Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
United States	\$659,034 00	\$641,082 02	\$651,603 20	
State of New York	10,000 00	10,000 00	9,650 00	
Cities in other State	115,500 00	120,676 10	117,035 00	
Countries, villages and towns in adjoining States	20,000 00	20,183 80	20,200 00	
Cities in this State	405,424 11	411,962 97	364,380 75	
Countries in this State	65,000 00	67,452 98	64,390 00	
Towns in this State	130,569 42	132,549 87	131,297 06	
Villages in this State	427,618 30	434,214 86	422,009 69	
School districts in this State	324,570 00	331,403 42	325,645 49	
Railroad mortgage bonds	73,000 00	82,544 55	66,100 00	
	<u>\$2,230,656 33</u>	<u>\$2,252,070 57</u>	<u>\$2,172,311 19</u>	2,172,311 19
Promissory notes				21,910 00
Banking house and lot, book value, \$3,000; cost, \$10,000; actual cash value				3,000 00
Other real estate, book value, \$17,116.79; cost, \$19,616.79; actual cash value				17,116 79
Cash on deposit in banks or trust companies				218,470 08
Cash on hand				14,152 21
Total of collectible interest				39,552 07
Amount of all other assets, viz.:				
Land contracts			\$1,600 00	
Rent accrued			60 00	
Insurance and taxes advanced			478 06	
			<u>2,138 05</u>	
				<u>\$3,033,448 89</u>

LIABILITIES

Amount due depositors, viz.:				
Principal		\$2,769,417 84		
Dividends credited or to be credited for the six months ending with December 31, 1920		51,581 93		
		<u>\$2,820,999 77</u>		
Surplus on estimated market value			212,449 12	
			<u>\$3,033,448 89</u>	

Surplus on par value, \$270,794.26.

CASH TRANSACTIONS DURING THE YEAR 1920

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1920, before transactions of the day	\$228,537 76
From depositors, not including dividends credited	879,827 52
From interest on loans, deposits and investments	126,649 96

From rents from other real estate.....	\$766 17
From mortgages	63,506 00
From redemption of stocks and bonds.....	159,481 75
From loans paid	9,436 33
From real estate sold.....	12,995 69
	<hr/>
	\$1,481,201 18
	<hr/> <hr/>

PAYMENTS

To depositors, including dividends paid to them	\$604,638 60
For loans on bonds and mortgages.....	33,850 00
For loans on stocks and bonds and other securities.....	29,461 33
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$571,790).....	564,406 25
For interest (other than dividend payments to depositors) ..	5,560 07
For current expenses of the bank, viz.:	
For salaries	\$5,000 00
For taxes	1,907 04
For net expenses, except taxes, of banking house..	1,194 46
For expenses of other real estate, viz.:	
Repairs	9 89
Insurance	28 80
Taxes	346 53
Other	239 40
For other expenses, not including expenses of other real estate nor other expenses of banking house..	1,854 02
	<hr/>
	10,580 14
Other payments: Insurance premium advanced for mortgagor	82 50
Cash on hand and in banks or trust companies December 31, 1920, after transactions of the day.....	232,622 29
	<hr/>
	\$1,481,201 18
	<hr/> <hr/>

STATISTICAL INFORMATION

Number of open accounts January 1, 1921.....	4,613
Number of accounts opened or reopened during the year.....	712
Number of accounts closed during the year.....	376
Amount deposited during the year, not including dividends credited for that period	\$879,847 52
Amount withdrawn during the year.....	604,638 60
Amount of dividends credited and paid for the year, viz.:	
July 1, 1920.....	\$47,271 60
January 1, 1921.....	51,581 93
	<hr/>
	98,853 53
Average amount of each account January 1, 1921.....	611 55
Rate per cent. of dividends to depositors during the six months ending June 30, 1920.....	4
Rate per cent. of dividends to depositors during the six months ending December 31, 1920.....	4
Total earnings of the bank for the year 1920, after allowing for amortization of premiums and discounts.....	\$124,281 54
Total expenses of the bank for the year 1920.....	10,862 62
Dividends paid to depositors for the year 1920.....	98,853 53
Net earnings for the year 1920 over expenses and dividends paid to depositors	14,565 39
	<hr/> <hr/>

130. ULSTER COUNTY SAVINGS INSTITUTION, KINGSTON

[230 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, G. D. B. HASBROUCK, ABRAM V. DEGRAFF,
 HARRY R. BRIGHAM, CHARLES S. WOOD, OGDEN F. WINNE,
 HOWARD CHIPP, JOS. M. SCHAEFFER, DAVID BURGEVIN,
 PHILIP ELTING, W. R. HARRISON, WM. C. SHAFER,

FINANCIAL

RESOURCES

Bonds and mortgages \$3,069,912 00

Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
United States	\$1,710,000 00	\$1,677,261 00	\$1,710,000 00	
Cities in other States.....	270,000 00	267,569 90	266,090 50	
Cities in this State.....	950,879 16	965,539 20	907,271 57	
Counties in this State.....	98,500 00	101,994 38	98,170 00	
Towns in this State.....	204,700 00	207,435 00	199,933 00	
Villages in this State.....	234,809 48	239,363 88	278,752 98	
School districts in this State	103,370 00	103,700 00	101,450 00	
Railroad mortgage bonds....	150,000 00	144,562 50	110,500 00	
	<u>\$3,772,258 64</u>	<u>\$3,757,415 86</u>	<u>\$3,672,168 05</u>	3,672,168 05
Promissory notes				1,700 00
Banking house and lot, book value, \$45,000; cost, \$75,000; actual cash value				45,000 00
Cash on deposit in banks or trust companies				295,855 87
Cash on hand				51,406 31
Total of collectible interest.....				88,704 03
Amount of all other assets, viz.:				
Insurance and taxes advanced.....			\$3,618 23	
Land contracts			6,915 00	
Rents accrued			1,200 00	
				<u>11,733 23</u>
				<u>\$7,236,479 49</u>

LIABILITIES

Amount due depositors, viz.:

Principal	\$6,707,918 82	
Dividends credited or to be credited for the six months ending with December 31, 1920.....	126,381 00	\$6,834,299 82
Surplus on estimated market value.....		402,179 67
		<u>\$7,236,479 49</u>

Surplus on par value, \$502,270.26.

CASH TRANSACTIONS DURING THE YEAR 1920

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1920, before transactions of the day	\$415,355 65
From depositors, not including dividends credited	1,857,783 12
From interest on loans, deposits and investments.....	298,754 18
Net income from banking house	1,030 33
From rents from other real estate.....	259 00

From mortgages		\$160,194 00
From redemption of stocks and bonds.....		513,514 18
From loans paid		41,200 00
From real estate sold		6,500 00
From all other sources, viz.:		
Land contracts	\$9,200 00	
Insurance premiums and taxes advanced, refunded..	744 52	
Various credits to profit and loss.....	57,486 85	
Profit real estate sold.....	250 00	
		<u>67,681 37</u>
		<u><u>\$3,362,271 83</u></u>

PAYMENTS

To depositors, including dividends paid to them.....		\$1,411,941 91
For loans on bonds and mortgages.....		397,100 00
For loans on stocks and bonds and other securities.....		2,900 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$1,177,971.58).....		1,177,971 58
For current expenses of the bank, viz.:		
For salaries	\$9,400 00	
For taxes	5,064 36	
For expenses of other real estate, viz.:		
Repairs	18 37	
Taxes	272 52	
For other expenses, not including expenses of other real estate nor other expenses of banking house..	7,091 66	
		<u>21,846 91</u>
Other payments, viz.:		
Insurance premiums and taxes advanced.....	\$327 42	
Various charges to profit and loss.....	1,921 83	
Loss on real estate sold.....	1,000 00	
		<u>3,249 25</u>
Cash on hand and in banks or trust companies December 31, 1920, after transactions of the day.....		<u>347,262 18</u>
		<u><u>\$3,362,271 83</u></u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1921.....		10,502
Number of accounts opened or reopened during the year.....		1,476
Number of accounts closed during the year.....		1,054
Amount deposited during the year, not including dividends credited for that period	\$1,857,783 12	
Amount withdrawn during the year.....		1,411,941 91
Amount of dividends credited and paid for the year, viz.:		
July 1, 1920	\$118,978 32	
January 1, 1921.....	126,381 00	
		<u>245,359 32</u>
Average amount of each account January 1, 1921.....		650 71
Rate per cent, of dividends to depositors during the six months ending June 30, 1920.....		4
Rate per cent, of dividends to depositors during the six months ending December 31, 1920.....		4
Total earnings of the bank for the year 1920, after allowing for amortization of premiums and discounts.....	\$323,534 43	
Total expenses of the bank for the year 1920.....	22,809 10	
Dividends paid to depositors for the year 1920.....	245,359 32	
Net earnings for the year 1920 over expenses and dividends paid to depositors		<u>55,366 01</u>

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. HOBBIÉ,
		WALTER B. MAHONY.

FINANCIAL

RESOURCES

Bonds and mortgages	\$2,158,980 00
Stock and bond investments, viz.:	
<i>Stocks and bonds</i>	
United States	\$1,036,336 00
State of Massachusetts.....	20,000 00
State of South Dakota.....	15,000 00
Cities in other States.....	100,000 00
Cities in this State.....	161,000 00
Towns in this State.....	48,000 00
Villages in this State.....	198,322 00
School districts in this State	89,250 00
Railroad mortgage bonds....	560,000 00
	\$2,227,908 00
	\$2,193,064 05
	\$2,064,008 19
Promissory notes	2,064,008 19
Bankers' acceptances and bills of exchange.....	2,646 63
Banking house and lot, book value, \$66,100; cost, \$80,753.63;	47,985 19
actual cash value	66,100 00
Other real estate, book value, \$3,491.80; cost, \$3,491.80;	
actual cash value	3,491 80
Cash on deposit in banks or trust companies.....	327,050 39
Cash on hand	11,943 24
Total of collectible interest	75,621 28
	\$4,757,826 72

LIABILITIES

Amount due depositors, viz.:	
Principal	\$4,212,131 09
Dividends credited or to be credited for the six	
months ending with December 31 1920.....	78,065 16
	\$4,290,196 25
Surplus on estimated market value	467,630 47
	\$4,757,826 72
Surplus on par value, \$631,530.28.	

CASH TRANSACTIONS DURING THE YEAR 1920

RECEIPTS

Cash on hand and in banks or trust companies January 1,	
1920, before transactions of the day.....	\$297,171 95
From depositors, not including dividends credited.....	1,461,012 99
From interest on loans, deposits and investments.....	212,211 17

From rents from other real estate.....	\$308 00
From mortgages	237,600 00
From redemption of stocks and bonds.....	72,705 00
From stocks and bonds sold (total par value, \$150,000)....	150,000 00
From loans paid	2,415 00
From bankers' acceptances and bills of exchange.....	54,950 88
From real estate sold	14,304 55
From all other sources: Various credits to profit and loss..	600 50
	<u>\$2,503,310 04</u>

PAYMENTS

To depositors, including dividends paid to them.....	\$1,202,035 14
For loans on bonds and mortgages.....	188,601 00
For loans on stocks and bonds and other securities.....	3,121 63
For bankers' acceptances and bills of exchange.....	102,966 07
For stocks and bonds purchased, including premiums, com- missions, etc. (total par value, \$651,900).....	638,666 24
For interest (other than dividend payments to depositors)..	2,492 98
For current expenses of the bank, viz.:	
For salaries	\$14,175 00
For taxes	4,562 55
For net expenses, except taxes, of banking house..	203 00
For expenses of other real estate, viz.:	
Repairs	63 85
Insurance	15 30
Taxes	17 70
For other expenses, not including expenses of other real estate nor other expenses of banking house....	6,235 95
	<u>25,273 35</u>
Other payments, viz.:	
For new equipment.....	\$1,100 00
Charged profit and loss.....	60 00
	<u>1,160 00</u>
Cash on hand and in banks or trust companies December 31, 1920, after transactions of the day.....	<u>338,993 63</u>
	<u>\$2,503,310 04</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1921.....	6,412
Number of accounts opened or reopened during the year....	1,019
Number of accounts closed during the year.....	671
Amount deposited during the year, not including dividends credited for that period	\$1,461,012 99
Amount withdrawn during the year.....	1,202,035 14
Amount of dividends credited and paid for the year, viz.:	
July 1, 1920.....	\$73,147 03
January 1, 1921.....	78,065 16
	<u>151,212 19</u>
Average amount of each account January 1, 1921.....	669 12
Rate per cent. of dividends to depositors during the six months ending June 30, 1920.....	4
Rate per cent. of dividends to depositors during the six months ending December 31, 1920.....	4
Total earnings of the bank for the year 1920, after allowing for amortization of premiums and discounts.....	\$217,589 81
Total expenses of the bank for the year 1920.....	25,623 35
Dividends paid to depositors for the year 1920.....	151,212 19
Net earnings for the year 1920 over expenses and dividends paid to depositors	<u>40,754 27</u>

132. EASTCHESTER SAVINGS BANK, MOUNT VERNON

[9 South Third avenue; incorporated 1871]

GEORGE H. BROWN, President.
SAMUEL W. BERTINE, Vice-Pres.FRANKLIN T. DAVIS, Vice-President.
OLIVER A. WESTFALL, Secretary.**TRUSTEES**SAMUEL W. BERTINE,
GEORGE H. BROWN,
A. M. CAMPBELL,
FRANKLIN T. DAVIS,JONAH ROCKETT,
THEODORE TAYLOR,
OLIVER A. WESTFALL,
AROLDO BARBARESI,
ODELL D. TOMPKINS.MERWIN E. GENUNG,
CHARLES F. SHEKMAN,
EDWARD W. STORMS,
J. MILFORD MCKEE,**FINANCIAL****RESOURCES**Bonds and mortgages \$3,381,375 00
Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value
United States	\$1,174,100 00	\$1,170,936 01	\$1,174,100 00
State of Louisiana.....	10,000 00	9,975 00	10,000 00
State of New Mexico.....	35,000 00	38,437 00	36,225 00
State of South Dakota.....	100,000 00	100,000 00	96,500 00
Cities in other States.....	418,500 00	426,031 16	418,815 00
Counties, villages and towns in adjoining States.....	50,000 00	49,672 88	49,672 88
Cities in this State.....	111,058 33	113,768 84	111,194 79
Towns in this State.....	52,000 00	54,046 50	53,050 00
Villages in this State.....	33,600 00	40,066 10	39,940 00
School districts in this State	83,170 00	93,636 80	92,223 10
Railroad mortgage bonds....	523,000 00	478,062 92	344,060 00
	<u>\$2,600,428 33</u>	<u>\$2,574,683 21</u>	<u>\$2,425,735 77</u>

2,425,735 77

Promissory notes 44,523 00

Banking house and lot, book value, \$18,000; cost, \$22,984.30;
actual cash value 18,000 00Other real estate, book value, \$12,532.74; cost, \$12,532.74;
actual cash value 12,532 74

Cash on deposit in banks or trust companies..... 347,738 85

Cash on hand 17,126 57

Total of collectible interest 71,211 27

Amount of all other assets: Rent accrued..... 50 00

\$6,318,343 20**LIABILITIES**

Amount due depositors, viz.:

Principal \$5,846,998 36
Dividends credited or to be credited for the six
months ending with December 31, 1920..... 102,215 30\$5,949,213 66

Surplus on estimated market value..... 369,129 54

\$6,318,343 20

Surplus on par value, \$543,772.10.

CASH TRANSACTIONS DURING THE YEAR 1920**RECEIPTS**

Cash on hand and in banks or trust companies January 1, 1920, before transactions of the day.....	\$484,400 37
From depositors, not including dividends credited.....	3,368,888 05
From interest on loans, deposits and investments.....	301,359 41
Net income from banking house.....	899 52
From rents from other real estate.....	451 00
From mortgages	129,025 00
From redemption of stocks and bonds.....	282,030 00
From stocks and bonds sold (total par value, \$185,720)....	185,720 00

From loans paid	\$53,138 00
From bankers' acceptances and bills of exchange.....	50,000 00
From real estate sold	11,490 93
From all other sources, viz.:	
Profit, sale of bonds.....	\$4,234 43
Deposits to secure interest and taxes.....	6,232 33
Profit sale of real estate.....	959 07
Fees; suspense; cash over.....	653 80
	<u>12,079 63</u>
	<u>\$4,879,481 91</u>

PAYMENTS

To depositors, including dividends paid to them.....	\$2,510,601 88
For loans on bonds and mortgages	922,250 00
For loans on stocks and bonds and other securities.....	70,609 00
For bankers' acceptances and bills of exchange.....	50,000 00
For stocks and bonds purchased, including premiums, com- missions, etc. (total par value, \$921,575).....	918,083 89
For interest (other than dividend payments to depositors) ..	5,899 47
For current expenses of the bank, viz.:	
For salaries	\$22,262 22
For taxes	3,600 46
For expenses of other real estate, viz.:	
Insurance	19 40
Taxes	387 10
For other expenses, not including expenses of other real estate nor other expenses of banking house..	3,681 99
	<u>29,951 27</u>
Other payments, viz.:	
Interest and taxes.....	\$6,504 88
Suspense; cash short.....	716 10
	<u>7,220 98</u>
Cash on hand and in banks or trust companies December 31, 1920, after transactions of the day.....	364,865 42
	<u>\$4,879,481 91</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1921.....	11,044
Number of accounts opened or reopened during the year.....	2,365
Number of accounts closed during the year.....	1,510
Amount deposited during the year, not including dividends credited for that period	\$3,368,888 05
Amount withdrawn during the year.....	2,510,601 88
Amount of dividends credited and paid for the year, viz.:	
July 1, 1920.....	\$92,231 47
January 1, 1921.....	102,215 30
Credited at other periods.....	39 02
	<u>194,485 79</u>
Average amount of each account January 1, 1921.....	538 68
Number of accounts which exceeded \$5,000, 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.....	\$10,600 44
Rate per cent. of dividends to depositors during the six months ending June 30, 1920.....	4
Rate per cent. of dividends to depositors during the six months ending December 31, 1920.....	4
Total earnings of the bank for the year 1920, after allowing for amortization of premiums and discounts.....	\$313,367 43
Total expenses of the bank for the year 1920.....	30,515 75
Dividends paid to depositors for the year 1920.....	194,485 79
Net earnings for the year 1920 over expenses and dividends paid to depositors	<u>88,365 89</u>

133. THE GREENBURGH SAVINGS BANK, DOBBS FERRY

[Main street; incorporated 1869]

W. WARD TOMPKINS, President.
THOMAS LOSEE, Vice-President.W. HOWARD LOSEE, Secretary.
SYLVESTER BUCKHOUT, Vice-Pres.

TRUSTEES

W. WARD TOMPKINS,
THOMAS LOSEE,
JOSEPH H. BEATTIE,
SYLVESTER L. STORMS,
CHARLES H. BEVERS,SYLVESTER BUCKHOUT,
ROBERT DENNISTON,
MATTHEW ALLISTON,
JEROME BRADLEY,
WALTER KEYS,W. HOWARD LOSEE,
ANTHONY S. LESTER,
ELLERY E. ALBEE,
WM. L. HAMILL,
E. WILBUR McDOWELL.FINANCIAL
RESOURCESBonds and mortgages \$515,090 00
Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
United States	\$160,000 00	\$150,027 45	\$154,448 88	
State of New York.....	10,000 00	10,593 75	10,750 00	
Cities in other State.....	10,000 00	10,603 50	10,000 00	
Cities in this State.....	59,000 00	61,200 73	57,435 00	
Counties in this State.....	20,000 00	21,326 19	20,300 00	
Towns in this State.....	37,000 00	37,575 98	37,215 00	
Villages in this State.....	31,000 00	31,493 56	30,520 00	
School districts in this State	27,000 00	27,993 48	27,490 00	
Railroad mortgage bonds....	36,000 00	37,436 75	28,210 00	
	<u>\$390,000 00</u>	<u>\$388,251 39</u>	<u>\$376,368 88</u>	376,368 88
Banking house and lot, book value, \$7,523.66; cost, \$8,000; actual cash value				8,000 00
Other real estate, book value, \$4,892.18; cost, \$4,717.27; actual cash value				4,717 27
Cash on deposit in banks or trust companies.....				113,592 56
Cash on hand				3,922 68
Total of collectible interest				16,315 17
				<u>\$1,038,006 56</u>

LIABILITIES

Amount due depositors, viz.:

Principal	\$945,576 06	
Dividends credited or to be credited for the six months ending with December 31, 1920.....	17,004 07	\$962,580 13
Surplus on estimated market value.....		75,426 43
		<u>\$1,038,006 56</u>

Surplus on par value, \$89,057.55.

CASH TRANSACTIONS DURING THE YEAR 1920

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1920, before transactions of the day.....	\$88,285 89
From depositors, not including dividends credited.....	442,068 59
From interest on loans, deposits and investments.....	48,165 94
Net income from banking house	682 61
From rents from other real estate.....	150 00
From mortgages	28,700 00

From redemption of stocks and bonds.....	\$2,500 00
From all other sources: Liberty bond account.....	210 00
	<hr/>
	\$610,763 03
	<hr/> <hr/>

PAYMENTS

To depositors, including dividends paid to them.....	\$309,072 83
For loans on bonds and mortgages	83,800 00
For stocks and bonds purchased, including premiums, com- missions, etc. (total par value, \$100,000).....	92,178 95
For interest (other than dividend payments to depositors) ..	1,354 82
For current expenses of the bank, viz.:	
For salaries	\$3,853 10
For taxes	811 42
For rent of banking rooms.....	600 00
For expenses of other real estate, viz.:	
Repairs	15 85
Insurance	53 15
Taxes	140 24
Other	6 65
For other expenses, not including expenses of other real estate nor other expenses of banking house..	1,360 78
	<hr/>
	6,841 19
Cash on hand and in banks or trust companies December 31, 1920, after transactions of the day.....	117,515 24
	<hr/>
	\$610,763 03
	<hr/> <hr/>

STATISTICAL INFORMATION

Number of open accounts January 1, 1921.....	2,115
Number of accounts opened or reopened during the year....	427
Number of accounts closed during the year.....	275
Amount deposited during the year, not including dividends credited for that period	\$442,068 59
Amount withdrawn during the year.....	309,072 83
Amount of dividends credited and paid for the year, viz.:	
July 1, 1920.....	\$15,036 95
January 1, 1921.....	17,004 07
	<hr/>
	32,041 02
Average amount of each account January 1, 1921.....	455 12
Rate per cent. of dividends to depositors during the six months ending June 30, 1920.....	4
Rate per cent. of dividends to depositors during the six months ending December 31, 1920.....	4
Total earnings of the bank for the year 1920, after allowing for amortization of premiums and discounts.....	\$48,481 49
Total expenses of the bank for the year 1920.....	6,948 58
Dividends paid to depositors for the year 1920.....	32,041 02
Net earnings for the year 1920 over expenses and dividends paid to depositors	9,491 89
	<hr/> <hr/>

134. THE HOME SAVINGS BANK, WHITE PLAINS

[166 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,
DAVID CROMWELL,
CHARLES J. F. DECKER,
HENRY P. GRIFFIN,
HARRY S. HAMILTON,
CHARLES D. HORTON,HARVEY HUSTED,
F. HERBERT NOWILL,
AARON RADICK,
JOHN Y. LAVERY,
STEPHEN C. SMITH,
BLIJAH C. SNIFFEN,
CHARLES L. PRIGGE,WM. J. WHITE,
JOHN F. KREPPS,
J. T. LOCKWOOD,
WILLIAM H. LYON,
THOMAS SIMPSON,
HENRY T. KELLY.

FINANCIAL

RESOURCES

Bonds and mortgages \$3,658,500 00
 Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
United States	\$663,950 00	\$646,506 75	\$663,950 00	
State of New York.....	15,000 00	15,300 00	14,325 00	
State of South Dakota.....	150,000 00	150,000 00	150,000 00	
Cities in other States.....	110,000 00	119,268 43	111,625 00	
Cities in this State.....	243,000 00	237,483 38	222,140 00	
Counties in this State.....	34,675 00	35,265 25	34,975 00	
Towns in this State.....	221,900 00	229,174 60	224,676 00	
Villages in this State.....	138,350 00	146,989 87	141,974 75	
School districts in this State	221,455 00	230,985 75	222,245 45	
Railroad mortgage bonds....	572,000 00	582,312 50	449,320 00	
	<u>\$2,370,330 00</u>	<u>\$2,393,786 53</u>	<u>\$2,235,231 20</u>	2,235,231 20
Bankers' acceptances and bills of exchange.....				300,000 00
Banking house and lot, book value, \$40,000; cost, \$41,817.90; actual cash value				40,000 00
Other real estate, book value, \$140,770.89; cost, \$140,770.89; actual cash value				140,770 89
Cash on deposit in banks or trust companies.....				295,148 17
Cash on hand				23,240 49
Total of collectible interest				61,288 70
Amount of all other assets, viz.:				
Rents accrued			\$856 50	
Insurance premium advanced.....			134 00	
			<u>990 50</u>	
				<u><u>\$6,755,169 95</u></u>

LIABILITIES

Amount due depositors, viz.:				
Principal		\$6,247,708 44		
Dividends credited or to be credited for the six months ending with December 31, 1920.....		111,932 31		
				\$6,359,640 75
Other liabilities, viz.:				
Liberty bond deposits.....		\$2,311 50		
Unearned discount		1,893 13		
Expenses incurred, but unpaid, viz.: expenses of other real estate.....		881 21		
			<u>5,085 84</u>	
Surplus on estimated market value.....				390,443 36
				<u><u>\$6,755,169 95</u></u>

Surplus on par value, \$525,542.16.

CASH TRANSACTIONS DURING THE YEAR 1920

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1920, before transactions of the day.....	\$417,034 97
From depositors, not including dividends credited.....	2,503,331 25
From interest on loans, deposits and investments.....	323,511 08
From rents from other real estate.....	7,903 09
From mortgages.....	237,850 00
From redemption of stocks and bonds.....	69,155 00
From stocks and bonds sold (total par value, \$64,050).....	64,050 00
From bankers' acceptances and bills of exchange.....	390,000 00
From real estate sold.....	84,078 53
From all other sources, viz.:	
Liberty bond subscription payments.....	\$5,009 00
Insurance premiums and taxes advanced refunded..	474 13
Profit sale of other real estate.....	18,272 85
Deficiency judgments settled.....	1,068 93
War Savings stamps sold.....	100 00
Sale old fixtures.....	1 00
	<u>24,925 91</u>
	<u>\$4,121,839 83</u>

PAYMENTS

To depositors, including dividends paid to them.....	\$2,075,549 17
For loans on bonds and mortgages.....	672,450 00
For bankers' acceptances and bills of exchange.....	690,000 00
For stocks and bonds purchased, including premiums, commis- sions, etc. (total par value, \$252,000).....	247,927 50
For interest (other than dividend payments to depositors)....	2,758 83
For current expenses of the bank, viz.:	
For salaries.....	\$36,832 00
For taxes.....	4,074 54
For net expenses, except taxes, of banking house....	1,079 35
For expenses of other real estate, viz.:	
Repairs.....	1,394 15
Insurance.....	752 67
Taxes.....	4,586 11
Other.....	4,783 50
For other expenses, not including expenses of other real estate nor other expenses of banking house..	<u>12,984 13</u>
	66,486 45
For real estate acquired by foreclosure, or in settlement of debts due the bank.....	33,724 97
Other payments, viz.:	
Liberty bond account.....	\$14,380 00
Insurance premiums advanced.....	174 25
	<u>14,554 25</u>
Cash on hand and in banks or trust companies December 31, 1920, after transactions of the day.....	318,388 66
	<u>\$4,121,839 83</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1921.....	14,545
Number of accounts opened or reopened during the year....	2,101
Number of accounts closed during the year.....	1,617
Amount deposited during the year, not including dividends credited for that period.....	\$2,503,331 25
Amount withdrawn during the year.....	2,075,549 17

REPORT ON SAVINGS BANKS

Amount of dividends credited and paid for the year, viz.:

July 1, 1920.....	\$105,142 24	
January 1, 1921.....	111,932 31	
Credited at other periods.....	87 18	
		\$217,161 73
Average amount of each account January 1, 1921.....		437 24
Rate per cent. of dividends to depositors during the six months ending June 30, 1920.....		4
Rate per cent. of dividends to depositors during the six months ending December 31, 1920.....		4
Total earnings of the bank for the year 1920, after allowing for amortization of premiums and discounts.....	\$353,222 95	
Total expenses of the bank for the year 1920.....	70,783 79	
Dividends paid to depositors for the year 1920.....	217,161 73	
Net earnings for the year 1920 over expenses and dividends paid to depositors	65,277 43	

135. PEEKSKILL SAVINGS BANK, PEEKSKILL

[920 South street; incorporated 1859]

FRANK M. DAIN, President.
OSCAR GRIFFIN, 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,
EDMUND JORDAN,

THEODORE F. TOMPKINS,
WILLIAM H. STEVENS,
GEORGE W. BUCHANAN,
ROBERT S. ALLEN,
EDWARD G. HALSEY.

FINANCIAL

RESOURCES

Bonds and mortgages..... \$2,765,526 43
Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value
United States	\$1,149,000 00	\$1,079,422 63	\$1,114,492 00
State of North Dakota.....	50,000 00	53,720 00	50,000 00
Cities in other States.....	343,000 00	381,530 23	334,950 00
Cities in this State.....	225,100 00	236,666 20	203,507 00
Counties in this State.....	30,000 00	30,661 20	30,720 00
Towns in this State.....	50,508 36	61,012 67	59,663 83
Villages in this State.....	575,601 34	582,350 60	552,993 59
School districts in this State	217,123 36	220,058 64	214,421 68
Railroad mortgage bonds....	30,000 00	35,575 00	21,650 00
	<u>\$2,630,338 06</u>	<u>\$2,661,057 17</u>	<u>\$2,587,833 10</u>

2,587,833 10

Promissory notes 9,888 00

Bankers' acceptances and bills of exchange..... 79,062 43

Banking house and lot, book value, \$29,333.77; cost \$51,069.70;
actual cash value 30,000 00

Cash on deposit in banks or trust companies..... 329,145 54

Cash on hand 20,273 23

Total of collectible interest..... 66,163 82

Amount of all other assets, viz.:

U. S. Liberty and Victory bonds.....	\$5,550 00
Interest accrued on bonds.....	41 29
Rents accrued	100 00

5,691 29

\$5,893,638 84

LIABILITIES

Amount due depositors, viz.:

Principal	\$5,086,216 29
Dividends credited or to be credited for the six months ending with December 31, 1920.....	95,594 85

\$5,181,721 14

Other liabilities: Liberty loan deposits..... 644 00

Surplus on estimated market value..... 711,273 70

\$5,893,638 84

Surplus on par value, \$803,723.66.

CASH TRANSACTIONS DURING THE YEAR 1920

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1920, before transactions of the day.....	\$386,944 02
From depositors, not including dividends credited.....	1,395,259 72
From interest on loans, deposits and investments.....	259,771 16

From mortgages	\$255,387 77
From redemption of stocks and bonds.....	132,726 43
From loans paid	15,768 00
From real estate sold	2,000 00
From all other sources, viz.:	
Liberty and Victory bond installment payments....	\$9,121 00
Deposit on bond bid refunded.....	500 00
Suspense, cash over.....	755 62
Old material sold; sundry refunds and rebates.....	162 38
	<u>10,539 00</u>
	<u>\$2,458,396 15</u>

PAYMENTS

To depositors, including dividends paid to them.....	\$1,129,191 67
For loans on bonds and mortgages.....	377,565 00
For loans on stocks and bonds and other securities.....	19,929 00
For bankers' acceptances and bills of exchange.....	79,062 43
For stocks and bonds purchased, including premiums, commis- sions, etc. (total par value, \$518,510.40).....	462,109 90
For interest (other than dividend payments to depositors)....	4,058 84
For current expenses of the bank, viz.:	
For salaries	\$15,440 36
For taxes	7,241 14
For net expenses, except taxes, of banking house....	3,088 80
For expenses of other real estate, viz.: taxes.....	105 49
For other expenses, not including expenses of other real estate nor other expenses of banking house..	<u>2,762 01</u>
	28,647 80
Other payments, viz.:	
Liberty and Victory bond accounts.....	\$6,600 00
Deposit on bid refunded.....	500 00
Addition to banking house.....	657 94
Suspense account	564 94
Insurance premiums advanced; cash over.....	89 86
	<u>8,412 74</u>
Cash on hand and in banks or trust companies December 31, 1920, after transactions of the day.....	349,418 77
	<u>\$2,458,396 15</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1921.....	8,981
Number of accounts opened or reopened during the year.....	960
Number of accounts closed during the year.....	689
Amount deposited during the year, not including dividends credited for that period.....	\$1,395,259 72
Amount withdrawn during the year.....	1,129,191 67
Amount of dividends credited and paid for the year, viz.:	
July 1, 1920.....	\$92,088 48
January 1, 1921.....	95,504 85
Credited at other periods.....	36 95
Paid but not credited.....	<u>97 69</u>
	187,532 59
Average amount of each account January 1, 1921.....	577 95
Number of accounts which exceeded \$5,000, 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.....	\$5,601 03

Rate per cent. of dividends to depositors during the six months ending June 30, 1920.....	4
Rate per cent. of dividends to depositors during the six months ending December 31, 1920	4
Total earnings of the bank for the year 1920, after allowing for amortization of premiums and discounts.....	\$263,337 12
Total expenses of the bank for the year 1920.....	29,552 80
Dividends paid to depositors for the year 1920.....	187,593 33
Net earnings for the year 1920 over expenses and dividends paid to depositors.....	<u>46,190 99</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-Pres. ALFRED L. HAMMETT, Secretary.
 ANNA WERBELOSKY, Asst. Secy.

TRUSTEES

W. W. BISSELL,	ALBERT HANSEN,	HARRY E. COLWELL,
JOHN CONLON,	GEORGE WATSON,	GEORGE WOOD,
R. C. EDDY,	SAM'L F. SWINBURNE,	HENRY A. DOERING,
G. F. FLANDREAUX,	L. E. VAN ETTEN,	JOHN FARRELL,
WILLIAM KIRCHHOFF,	HOWARD R. WARE,	OSCAR HEYMAN,
J. F. LAMBDEN,	JOHN H. TROY,	W. HOWARD LE COUNT.
	ALFRED L. HAMMETT,	

FINANCIAL

RESOURCES

Bonds and mortgages				\$815,168 47
Stock and bond investments, viz.:				
<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
United States	\$179,500 00	\$173,617 46	\$179,500 00	
Cities in this State.....	7,240 00	7,219 57	6,820 00	
Towns in this State.....	6,500 00	6,800 00	6,695 00	
Villages in this State.....	24,300 00	25,035 00	24,540 00	
School districts in this State	19,300 00	20,375 00	19,095 00	
Railroad mortgage bonds....	104,000 00	100,525 81	81,720 00	
	<u>\$340,840 00</u>	<u>\$333,572 84</u>	<u>\$318,370 00</u>	318,370 00
Promissory notes				14,135 00
Bankers' acceptances and bills of exchange.....				35,561 33
Cash on deposit in banks or trust companies.....				71,716 53
Cash on hand				8,037 83
Total of collectible interest				7,975 23
Amount of all other assets: Furniture and fixtures.....				1,528 00
				<u>\$1,272,492 39</u>

LIABILITIES

Amount due depositors, viz.:			
Principal		\$1,212,613 70	
Dividends credited or to be credited for the six months ending with December 31, 1920.....		19,649 88	
			1,232,263 58
Surplus on estimated market value.....			40,228 81
			<u>\$1,272,492 39</u>
Surplus on par value, \$62,698.81.			

CASH TRANSACTIONS DURING THE YEAR 1920

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1920, before transactions of the day.....	\$113,065 10
From depositors, not including dividends credited.....	1,020,677 68
From interest on loans, deposits and investments.....	62,360 40
From mortgages	58,281 91
From redemption of stocks and bonds.....	37,200 00
From stock and bonds sold (total par value, \$38,300).....	36,343 01
From loans paid	40,128 00
From bankers' acceptances and bills of exchange.....	334,551 99

From all other sources, viz.:

Liberty and Victory bond payments.....	\$606 50	
Home banks; material sold; sundries.....	50 20	
		\$656 70
		\$1,703,264 79

PAYMENTS

To depositors, including dividends paid to them.....		\$764,746 08
For loans on bonds and mortgages.....		280,525 00
For loans on stocks and bonds and other securities.....		47,402 00
For bankers' acceptances and bills of exchange.....		373,113 32
For stocks and bonds purchased, including premiums, com- missions, etc. (total par value, \$147,400).....		142,388 72
For interest (other than dividend payments to depositors)		1,270 93
For current expenses of the bank, viz.:		
For salaries	\$7,687 51	
For taxes	283 13	
For net expenses, except taxes, of banking house..	437 55	
For rent of banking rooms.....	1,800 00	
For other expenses, not including expenses of other real estate nor other expenses of banking house..	3,410 80	13,618 99
Other payments, viz.:		
Insurance premium	\$202 50	
Overdraft; forgery	70 00	
Cash short; sundries.....	172 89	445 39
Cash on hand and in banks or trust companies December 31, 1920, after transactions of the day		79,754 36
		\$1,703,264 79

STATISTICAL INFORMATION

Number of open accounts January 1, 1921.....		4,940
Number of accounts opened or reopened during the year.....		1,375
Number of accounts closed during the year.....		805
Amount deposited during the year, not including dividends credited for that period		\$1,020,677 68
Amount withdrawn during the year		764,746 08
Amount of dividends credited and paid for the year, viz.:		
July 1, 1920.....	\$17,555 16	
January 1, 1921.....	19,649 88	
Paid but not credited, deduct.....	\$5 97	37,199 07
Average amount of each account January 1, 1921.....		249 44
Rate per cent. of dividends to depositors during the six months ending June 30, 1920.....		4
Rate per cent. of dividends to depositors during the six months ending December 31, 1920.....		4
Total earnings of the bank for the year 1920, after allowing for amortization of premiums and discounts.....		\$63,422 29
Total expenses of the bank for the year 1920.....		14,064 38
Dividends paid to depositors for the year 1920.....		37,198 58
Net earnings for the year 1920 over expenses and dividends paid to depositors.....		12,159 33

137. PEOPLES' SAVINGS BANK OF THE TOWN OF YONKERS, YONKERS

[12 and 14 South Broadway; incorporated 1866]

CHARLES E. GORTON, President. ANDREW B. BARR, Vice-President.
 ROBERT H. NEVILLE, Vice-President. FRANK E. WHEELER, Treasurer.

TRUSTEES

FRANK E. WHEELER,	R. H. GOODWILLIE,	RALPH B. HIBBARD,
CHARLES E. GORTON,	ANDREW B. BARR,	LOUIS SPRECKLES,
ROBERT H. NEVILLE,	ALBERT C. BENEDICT,	WILLIAM HALLEY,
GUSTAV SCHLUETER,	GEORGE H. WARREN,	ARTHUR LAND,
CHARLES E. SKINNER,	JOSEPH MILLER,	E. B. EMBREE,
FRANK M. WARD,		JAMES C. FULTON.

FINANCIAL

RESOURCES

Bonds and mortgages \$7,188,400 00

Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
United States	\$2,171,000 00	\$2,122,040 11	\$2,171,000 00	
Cities in other States.....	746,000 00	771,513 08	743,635 00	
Cities in this State.....	1,275,915 00	1,300,870 88	1,252,627 00	
Counties in this State.....	45,050 00	47,091 21	45,301 25	
Towns in this State.....	390,686 73	402,430 05	386,966 23	
Villages in this State.....	878,920 16	904,069 40	869,076 89	
School districts in this State	359,000 00	377,164 64	359,135 00	
Railroad mortgage bonds....	50,000 00	52,668 75	32,500 00	
	<u>\$5,916,571 89</u>	<u>\$5,977,848 12</u>	<u>\$5,860,241 37</u>	5,860,241 37
Promissory notes				35,918 00
Banking house and lot, book value, \$65,990.81; cost, \$61,586.48; actual cash value				61,500 00
Cash on deposit in banks or trust companies				591,370 89
Cash on hand				112,456 32
Total of collectible interest.....				112,710 03
Amount of all other assets: Rent accrued				75 00
				<u>\$13,962,671 61</u>

LIABILITIES

Amount due depositors, viz.:

Principal	\$12,700,742 94	
Dividends credited or to be credited for the six months ending with December 31, 1920.....	229,100 01	\$12,929,842 95
Surplus on estimated market value.....		<u>1,032,828 66</u>
		<u>\$13,962,671 61</u>

Surplus on par value, \$1,089,150.18.

CASH TRANSACTIONS DURING THE YEAR 1920

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1920, before transactions of the day.....	\$772,764 89
From depositors, not including dividends credited.....	5,133,308 34
From interest on loans, deposits and investments.....	620,079 86
Net income from banking house	576 50
From rents from other real estate.....	1,787 00
From mortgages	137,300 00
From redemption of stocks and bonds.....	284,225 38
From loans paid	57,352 00
From real estate sold	38,500 00

From all other sources, viz.:

Liberty bond receipts.....	\$29,586 00	
Profit sale of bonds.....	174 39	
		<u>\$29,760 39</u>
		<u>\$7,075,654 30</u>

PAYMENTS

To depositors, including dividends paid to them.....	\$3,774,865 42	
For loans on bonds and mortgages	1,340,350 00	
For loans on stocks and bonds and other securities.....	92,400 00	
For stocks and bonds purchased, including premiums, com- missions, etc. (total par value, \$1,121,000).....	1,097,857 01	
For interest (other than dividend payments to depositors) ..	6,633 01	
For current expenses of the bank, viz.:		
For salaries	\$26,053 04	
For taxes	12,073 57	
For expenses of other real estate, viz.:		
Repairs	598 09	
Insurance	10 01	
Taxes	1,141 34	
Other	1,923 24	
For other expenses, not including expenses of other real estate nor other expenses of banking house... ..	9,171 36	
		50,970 65
Other payments, viz.:		
Liberty bonds purchased for subscribers.....	\$7,650 00	
Liberty bond deposits transferred to subscriber's accounts	1,098 00	
		8,748 06
Cash on hand and in banks or trust companies December 31, 1920, after transactions of the day.....		703,827 21
		<u>\$7,075,654 30</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1921.....		20,032
Number of accounts opened or reopened during theyear....		3,802
Number of accounts closed during the year.....		3,072
Amount deposited during the year, not including dividends credited for that period	\$5,133,308 34	
Amount withdrawn during the year.....	3,774,865 42	
Amount of dividends credited and paid for the year, viz.:		
July 1, 1920.....	\$212,930 12	
January 1, 1921.....	229,100 01	
		442,030 13
Average amount of each account January 1, 1921.....		645 46
Rate per cent. of dividends to depositors during the six months ending June 30, 1920.....		4
Rate per cent. of dividends to depositors during the six months ending December 31, 1920.....		4
Total earnings of the bank for the year 1920, after allowing for amortization of premiums and discounts.....	623,814 40	
Total expenses of the bank for the year 1920.....	51,782 86	
Dividends paid to depositors for the year 1920.....	442,030 13	
Net earnings for the year 1920 over expenses and dividends paid to depositors		<u>130,001 41</u>

138. THE PORT CHESTER SAVINGS BANK, PORT CHESTER

[Corner North Main and Willett streets; incorporated 1865]

WILLIAM RYAN, President.
 ELLWOOD BURDSALL, Vice-Pres.
 JOHN W. McCARTY, 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. McCARTY,

CHARLES H. TIBBITS,
 ROBERT B. M. COOK,
 LEANDER HORTON,
 THOMAS BYRNES, JR.,
 SAMUEL GLOCK,
 ARTHUR R. WILCOX,

JOHN W. DIEHL,
 JOHN W. RYAN,
 DEWITT H. LYON,
 R. RUSSELL REQUA,
 PHILIP R. MALLORY.

FINANCIAL

RESOURCES

Bonds and mortgages \$2,668,546 00
 Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
United States	\$1,425,000 00	\$1,377,117 88	\$1,407,431 75	
State of New York	40,000 00	40,287 50	38,500 00	
Cities in other States	243,000 00	246,368 95	242,723 25	
Cities in this State	472,225 62	484,582 51	455,614 23	
Counties in this State	61,000 00	64,982 68	59,805 00	
Towns in this State	70,000 00	70,358 06	68,140 00	
Villages in this State	296,537 00	299,861 42	295,487 75	
School districts in this State	99,425 00	102,859 61	96,454 68	
Railroad mortgage bonds	472,000 00	472,947 12	371,288 37	
	<u>\$3,179,187 62</u>	<u>\$3,159,365 73</u>	<u>\$3,034,845 03</u>	
				3,034,845 03
Promissory notes				43,643 67
Bankers' acceptances and bills of exchange				415,694 78
Banking house and lot, book value, \$32,000; cost, \$51,682.06; actual cash value				32,000 00
Cash on deposit in banks or trust companies				248,215 18
Cash on hand				36,273 32
Total of collectible interest				54,995 27
Amount of all other assets: Land contracts				9,150 00
				<u>\$6,543,363 25</u>

LIABILITIES

Amount due depositors, viz.:

Principal	\$6,014,492 90	
Dividends credited or to be credited for the six months ending with December 31, 1920	121,722 23	
		\$6,136,215 13

Other liabilities, viz.:

Partial payments on Liberty bonds	\$7,636 00	
Expenses incurred, but unpaid, viz.:		
Police alarm	100 25	
Stationery	236 50	
Sundries	64 93	
		8,037 73

Surplus on estimated market value..... 399,110 39

\$6,543,363 25

Surplus on par value, \$543,452.98.

CASH TRANSACTIONS DURING THE YEAR 1920

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1920, before transactions of the day.....	\$299,912 20
From depositors, not including dividends credited.....	2,672,540 73
From interest on loans, deposits and investments.....	289,847 52
From mortgages	189,671 00
From redemption of stocks and bonds.....	251,197 92
From loans paid	1,700 00
From bankers' acceptances and bills of exchange	696,398 76
From all other sources, viz.:	
Liberty bond partial payments.....	\$14,030 00
Land contract payments.....	650 00
War Savings stamps sold.....	250 00
Bank fixtures sold; expense refund.....	215 63
	<u>15,145 63</u>
	<u>\$4,416,413 76</u>

PAYMENTS

To depositors, including dividends paid to them.....	\$1,990,742 62
For loans on bonds and mortgages	365,750 00
For loans on stocks and bonds and other securities.....	45,343 67
For bankers' acceptances and bills of exchange.....	1,087,360 72
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$632,844).....	600,796 08
For interest (other than dividend payments to depositors) ..	5,934 61
For current expenses of the bank, viz.:	
For salaries	\$14,728 00
For taxes	2,582 95
For net expenses, except taxes, of banking house.....	1,595 63
For other expenses, not including expenses of other real estate nor other expenses of banking house..	4,298 20
	<u>23,204 78</u>
Other payments: Alterations to bank building.....	12,792 78
Cash on hand and in banks or trust companies December 31, 1920, after transactions of the day.....	<u>284,488 50</u>
	<u>\$4,416,413 76</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1921.....	10,607
Number of accounts opened or reopened during the year....	2,424
Number of accounts closed during the year.....	1,904
Amount deposited during the year, not including dividends credited for that period	\$2,672,540 73
Amount withdrawn during the year.....	1,990,742 62
Amount of dividends credited and paid for the year, viz.:	
July 1, 1920.....	\$97,532 61
January 1, 1921.....	121,722 23
	<u>219,254 84</u>
Average amount of each account January 1, 1921.....	578 50
Rate per cent. of dividends to depositors during the six months ending June 30, 1920.....	4
Rate per cent. of dividends to depositors during the six months ending December 31, 1920.....	4½
Total earnings of the bank for the year 1920, after allowing for amortization of premiums and discounts.....	\$294,567 57
Total expenses of the bank for the year 1920.....	29,184 29
Dividends paid to depositors for the year 1920.....	219,254 84
Net earnings for the year 1920 over expenses and dividends paid to depositors	<u>46,128 44</u>

**139. THE UNION SAVINGS BANK OF WESTCHESTER COUNTY,
MAMARONECK**

[60 West Post road; incorporated 1837]

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,
BURTON C. MEIGHAN,	WILLIAM J. KUDER,	HUGH S. JARVIS.
	EDWIN M. CLARK,	

FINANCIAL

RESOURCES

Bonds and mortgages	\$826,234 00
Stock and bond investments, viz.:	

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
United States	\$206,250 00	\$197,225 50	\$200,250 00	
State of New York.....	10,000 00	10,300 00	9,750 00	
Cities in this State.....	10,000 00	10,275 00	9,450 00	
Counties in this State....	2,000 00	2,087 04	2,010 00	
Towns in this State.....	12,400 00	12,605 00	12,525 00	
Villages in this State.....	77,641 00	78,718 44	76,642 38	
School districts in this State	20,000 00	20,116 79	19,350 00	
Railroad mortgage bonds..	159,000 00	155,861 25	123,030 00	
	<u>\$491,291 00</u>	<u>\$487,289 02</u>	<u>\$453,007 38</u>	453,007 38
Promissory notes				14,125 00
Other real estate, book value, \$12,626.13; cost, \$12,626.16; actual cash value				12,626 13
Cash on deposit in banks or trust companies				158,413 76
Cash on hand				2,449 48
Total of collectible interest				11,779 63
Amount of all other assets: Land contracts				10,223 00
				<u><u>\$1,488,858 38</u></u>

LIABILITIES

Amount due depositors, viz.:	
Principal	\$1,379,114 30
Dividends credited or to be credited for the six months ending with December 31, 1920.....	23,141 60
	<u>\$1,402,255 90</u>
Other liabilities: Expenses incurred, but paid: Tax on surplus	200 00
Surplus on estimated market value	86,402 48
	<u><u>\$1,488,858 38</u></u>

Surplus on par value, \$124,636.10.

CASH TRANSACTIONS DURING THE YEAR 1920

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1920, before transactions of the day	\$96,082 47
From depositors, not including dividends credited	808,729 62
From interest on loans, deposits and investments.....	65,282 79
From rents from other real estate	1,117 59

From mortgages	\$50,500 00
From redemption of stocks and bonds	29,905 56
From loans paid	26,180 00
From all other sources: Land contract payments	703 25
	<u>\$1,078,501 28</u>

PAYMENTS

To depositors, including dividends paid to them	\$550,601 68
For loans on bonds and mortgages	272,100 00
For loans on stocks and bonds and other securities	30,125 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$56,000)	54,372 00
For interest (other than dividend payments to depositors) ...	502 42
For current expenses of the bank, viz.:	
For salaries	\$6,300 00
For taxes	252 58
For net expenses, except taxes, of banking house..	375 65
For rent of banking rooms	660 00
For expenses of other real estate, viz.:	
Repairs	21 67
Insurance	104 25
Taxes	197 07
Other	102 49
For other expenses, not including expenses of other real estate nor other expenses of banking house..	1,868 23
	<u>9,881 94</u>
Other payments: Overpayment to depositor	55 00
Cash on hand and in banks or trust companies December 31, 1920, after transactions of the day	160,863 24
	<u>\$1,078,501 28</u>

STATISTICAL INFORMATION

Number of accounts January 1, 1921	3,183
Number of accounts opened or reopened during the year	793
Number of accounts closed during the year	476
Amount deposited during the year, not including dividends credited for that period	\$808,729 62
Amount withdrawn during the year	550,601 68
Amount of dividends credited and paid for the year, viz.:	
July 1, 1920.....	\$20,306 42
January 1, 1921.....	23,141 60
	<u>43,448 02</u>
Average amount of each account January 1, 1921	440 00
Rate per cent. of dividends to depositors during the six months ending June 30, 1920	4
Rate per cent. of dividends to depositors during the six months ending December 31, 1920	4
Total earnings of the bank for the year 1920, after allowing for amortization of premiums and discounts	\$68,305 73
Total expenses of the bank for the year 1920	9,681 94
Dividends paid to depositors for the year 1920	43,448 02
Net earnings for the year 1920 over expenses and dividends paid to depositors	<u>15,175 77</u>

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, HERBERT A. REYNOLDS,
 MOSES W. TAYLOR, WM. A. BURNHAM, CHARLES C. BRACE,
 ISAAC REQUA, GEORGE L. WOOD, EDGAR ALLEN,
 ELMORE T. WILLSEA, BERTRAND F. TOMPKINS, MICHAEL J. LYNCH,
 WM. H. VINALL,

FINANCIAL

RESOURCES

Bonds and mortgages \$2,179,499 47
 Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
United States	\$690,000 00	\$650,423 75	\$677,760 00	
District of Columbia.....	50,000 00	48,100 00	50,000 00	
Cities in other States.....	116,000 00	123,228 00	115,000 00	
Cities in this State.....	600,000 00	615,556 18	560,375 00	
Counties in this State.....	50,000 00	52,210 00	45,500 00	
Towns in this State.....	15,000 00	15,000 00	15,000 00	
Villages in this State.....	213,000 00	213,000 00	211,937 50	
School districts in this State	108,000 00	113,264 00	111,240 00	
Railroad mortgage bonds....	889,000 00	917,907 50	718,300 00	
	<u>\$2,736,000 00</u>	<u>\$2,753,689 43</u>	<u>\$2,505,112 50</u>	2,505,112 50
Banking house and lot, book value, \$25,000; cost, \$37,365.22; actual cash value				25,000 00
Other real estate, book value, \$157,788.39; cost, \$151,813.45; actual cash value				151,813 45
Cash on deposit in banks or trust companies.....				651,393 86
Cash on hand				70,571 66
Total of collectible interest.....				93,558 63
Amount of all other assets: Land contracts.....				16,900 00
				<u>\$5,693,849 57</u>

LIABILITIES

Amount due depositors, viz.:			
Principal		\$4,737,566 37	
Dividends credited or to be credited for the six months ending with December 31, 1920.....		87,318 62	
		<u>\$4,824,884 99</u>	
Surplus on estimated market value.....			868,964 58
			<u>\$5,693,849 57</u>

Surplus on par value, \$1,099,852.08.

CASH TRANSACTIONS DURING THE YEAR 1920

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1920, before transactions of the day.....	\$568,220 00
From depositors, not including dividends credited.....	1,426,041 35
From interest on loans, deposits and investments.....	257,626 08
From rents from other real estate.....	7,519 75
From mortgages	170,730 00
From redemption of stocks and bonds.....	185,500 00
From real estate sold	30,900 00

From all other sources, viz.:

Land contracts	\$7,350 00	
Real estate sold.....	1,200 00	
Insurance premium and tax rebates.....	812 01	
Sale of old material; cash over.....	257 74	
		<u>\$9,619 75</u>
		<u><u>\$2,656,156 93</u></u>

PAYMENTS

To depositors, including dividends paid to them.....	\$1,098,845 26	
For loans on bonds and mortgages.....	332,750 00	
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$500,000).....	460,060 00	
For interest (other than dividend payments to depositors)....	7,447 92	
For current expenses of the bank, viz.:		
For salaries	\$13,695 05	
For taxes	660 07	
For net expenses, except taxes, of banking house..	784 04	
For expenses of other real estate, viz.:		
Repairs	947 96	
Insurance	195 00	
Taxes	4,719 77	
Other	1,800 00	
For other expenses, not including expenses of other real estate nor other expenses of banking house....	11,879 45	
		<u>34,681 34</u>
Other payments: Corrections in depositors' accounts; cash short	406 89	
Cash on hand and in banks or trust companies December 31, 1920, after transactions of the day.....	721,965 52	
		<u><u>\$2,656,156 93</u></u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1921.....	7,284
Number of accounts opened or reopened during the year.....	1,074
Number of accounts closed during the year.....	810
Amount deposited during the year, not including dividends credited for that period	\$1,426,041 35
Amount withdrawn during the year.....	1,098,845 26
Amount of dividends credited and paid for the year, viz.:	
July 1, 1920.....	\$83,330 99
January 1, 1921.....	87,318 62
	<u>170,649 61</u>
Average amount of each account January 1, 1921.....	636 27
Rate per cent. of dividends to depositors during the six months ending June 30, 1920.....	4
Rate per cent. of dividends to depositors during the six months ending December 31, 1920.....	4
Total earnings of the bank for the year 1920, after allowing for amortization of premiums and discounts.....	\$259,574 95
Total expenses of the bank for the year 1920.....	34,681 34
Dividends paid to depositors for the year 1920.....	170,649 61
Net earnings for the year 1920 over expenses and dividends paid to depositors	54,244 00

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. SCHLESINGER,	WILLIAM J. WALLIN,
RUDOLPH EICKEMEYER,	CHARLES H. KETCHAM,	HERBERT G. GOLDING,
BENJ. W. STILWELL,		WARREN A. KIPP,

FINANCIAL**RESOURCES**

Bonds and mortgages \$7,097,375 00
 Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value
United States	\$2,630,000 00	\$2,521,293 95	\$2,628,497 27
Cities in other States.....	1,246,000 00	1,308,117 93	1,246,600 00
Cities in this State.....	795,700 00	811,833 71	781,981 50
Counties in this State.....	9,905 00	10,180 00	10,004 05
Towns in this State.....	97,559 32	99,768 57	97,916 82
Villages in this State.....	82,500 00	85,209 05	83,202 50
School districts in this State	109,750 00	112,216 65	108,000 00
Railroad mortgage bonds....	1,348,000 00	1,374,456 52	1,133,580 00
	<u>\$6,319,414 32</u>	<u>\$6,323,126 38</u>	<u>\$6,089,782 14</u>
Promissory notes			6,089,782 14
Bankers' acceptances and bills of exchange.....			51,450 44
Banking house and lot, book value, \$100,000; cost \$100,000; actual cash value			200,000 00
Cash on deposit in banks or trust companies.....			100,000 00
Cash on hand			789,566 66
Total of collectible interest.....			81,915 45
Amount of all other assets: United States Liberty Bonds....			103,660 45
			10,400 00
			<u>\$14,524,150 14</u>

LIABILITIES

Amount due depositors, viz.:

Principal	\$12,978,966 37
Dividends credited or to be credited for the six months ending with December 31, 1920.....	241,402 49
	<u>\$13,220,368 86</u>
Surplus on estimated market value.....	1,303,781 28
	<u>\$14,524,150 14</u>

Surplus on par value, \$1,533,413.46.

CASH TRANSACTIONS DURING THE YEAR 1920**RECEIPTS**

Cash on hand and in banks or trust companies January 1, 1920, before transactions of the day.....	\$875,149 91
From depositors, not including dividends credited.....	4,998,308 22
From interest on loans, deposits and investments.....	651,413 05
Net income from banking house.....	443 48
From mortgages	191,850 00

From redemption of stocks and bonds.....	\$113,550 00
From stocks and bonds sold (total par value, \$406,655).....	406,655 00
From loans paid	46,163 74
From bankers' acceptances and bills of exchange.....	893,606 09
From all other sources: Liberty bonds sold.....	95,600 00
	<u>\$8,272,739 49</u>

PAYMENTS

To depositors, including dividends paid to them.....	\$3,687,326 93
For loans on bonds and mortgages.....	1,395,850 00
For loans on stocks and bonds and other securities.....	97,614 18
For bankers' acceptances and bills of exchange.....	1,093,606 09
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$1,130,000).....	1,065,257 27
For interest (other than dividend payments to depositors)...	5,248 05
For current expenses of the bank, viz.:	
For salaries	\$26,732 80
For taxes	15,485 98
For other expenses, not including expenses of other real estate nor other expenses of banking house..	14,136 08
	<u>56,354 86</u>
Cash on hand and in banks or trust companies December 31, 1920, after transactions of the day.....	871,482 11
	<u>\$8,272,739 49</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1921.....	\$21,027
Number of accounts opened or reopened during the year....	3,276
Number of accounts closed during the year.....	2,727
Amount deposited during the year, not including dividends credited for that period.....	\$4,998,308 22
Amount withdrawn during the year.....	3,687,326 93
Amount of dividends credited and paid for the year, viz.:	
July 1, 1920.....	\$214,642 90
January 1, 1921.....	241,402 49
	<u>456,045 39</u>
Average amount of each account January 1, 1921.....	628 73
Rate per cent. of dividends to depositors during the six months ending June 30, 1920.....	4
Rate per cent. of dividends to depositors during the six months ending December 31, 1920.....	4
Total earnings of the bank for the year 1920; after allowing for amortization of premiums and discounts.....	\$659,710 38
Total expenses of the bank for the year 1920.....	61,646 29
Dividends paid to depositors for the year 1920.....	456,045 39
Net earnings for the year 1920 over expenses and dividends paid to depositors.....	<u>142,018 70</u>

STATEMENT

OF THE

Condition of the Savings Banks

OF THE

STATE OF NEW YORK

ON

July 1, 1920, and January 1, 1921

[315]

Statement of the Condition of the Savings Banks of the State of New York, July 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, July 1, 1920	Number of accounts opened or reopened during year ending June 30, 1920
ALBANY COUNTY							
Albany City Savings Institution	\$14,928,618 66	\$14,187,391 39		\$741,227 27	\$1,096,996 02	18,068	4,318
Albany County Savings Bank	11,101,532 89	10,094,043 05	\$99,381 29	908,108 55	1,118,273 25	13,950	2,078
Albany Exchange Savings Bank	5,716,273 17	3,384,128 22	35,319 35	296,825 60	387,343 93	6,042	808
Albany Savings Bank	40,446,320 71	37,953,114 66	13,035 76	2,480,169 99	4,474,212 90	51,264	6,022
Cohoes Savings Institution	4,640,848 18	4,303,814 33		337,033 85	478,798 05	9,032	1,589
Home Savings Bank of the City of Albany	13,912,327 53	13,049,779 51	3,671 40	858,876 62	1,380,502 32	19,992	6,983
Mechanics and Farmers' Savings Bank, The, Albany	2,650,762 92	2,257,605 89	21,511 00	371,646 03	555,319 03	3,928	422
Mechanics' Savings' Bank, Cohoes	2,217,024 62	2,087,090 04		129,934 58	225,934 48	3,945	769
National Savings Bank of the City of Albany, The	17,152,028 17	16,052,551 81	206,956 29	892,520 07	1,246,307 92	21,566	5,385
Total	\$110,765,736 85	\$103,369,519 20	\$379,875 09	\$7,016,342 56	\$10,963,737 90	147,787	28,374
BRONX COUNTY							
Bronx Savings Bank, The, New York	\$5,291,520 45	\$5,170,351 10		\$121,169 35	\$203,896 92	14,158	5,407
Dollar Savings Bank, New York	29,377,109 78	27,714,232 20	\$5,500 00	1,657,377 58	2,228,517 58	63,581	22,907
North Side Savings Bank, New York	5,200,451 17	5,057,046 37		143,404 80	211,169 50	13,882	5,482
Total	\$39,869,081 40	\$37,941,629 67	\$5,500 00	\$1,921,951 73	\$2,643,584 00	91,621	33,796
BROOME COUNTY							
Binghamton Savings Bank	\$9,433,101 31	\$8,334,847 25		\$593,254 06	\$942,700 25	22,288	3,518
Chenango Valley Savings Bank, Binghamton	2,773,324 43	2,687,176 36		86,148 07	142,520 30	15,985	5,689
Total	\$12,206,425 74	\$11,022,023 61		\$684,402 13	\$1,085,220 55	38,273	9,207
CAYUGA COUNTY							
Auburn Savings Bank	\$7,791,456 87	\$7,201,271 07	\$394 52	\$589,791 28	\$742,556 28	13,525	1,603
Cayuga County Savings Bank, Auburn	5,653,871 94	5,350,599 92	940 75	302,331 27	495,224 47	11,752	2,218
Total	\$13,445,328 81	\$12,551,870 99	\$1,335 27	\$892,122 55	\$1,237,780 75	25,277	3,821
CHEMUNG COUNTY							
Elmira Savings Bank, The	\$1,518,057 33	\$1,409,832 73		\$108,224 60	\$150,949 60	4,959	1,436

Statement of the Condition of the Savings Banks of the State of New York, July 1, 1920 — Continued

NAMES	Number of accounts closed during year ending June 30, 1920	Amount deposited during year ending June 30, 1920, not including dividends credited during that period	Amount withdrawn during year ending June 30, 1920	Amount of dividends credited and paid during year ending June 30, 1920	Current expenses for six months	Average rate per cent. of dividends for year ending June 30, 1920
ALBANY COUNTY						
Albany City Savings Institution	4,075	\$5,083,530 30	\$3,382,065 41	\$552,792 91	\$33,461 98	4½
Albany County Savings Bank, Albany	2,293	2,389,951 03	2,805,456 78	396,555 76	23,208 93	4
Albany Exchange Savings Bank	1,258	1,034,470 83	1,295,350 83	136,054 91	9,623 82	4
Albany Savings Bank	7,413	7,418,358 87	9,610,679 98	1,443,541 74	74,724 08	4
Cohoes Savings Institution	1,924	1,314,368 37	1,211,168 38	154,922 14	10,849 20	4
Home Savings Bank of the City of Albany	2,546	5,378,415 71	3,103,716 53	496,764 63	26,115 36	4½
Mechanics and Farmers' Savings Bank, The, Albany	500	492,200 10	572,616 49	85,064 16	5,477 99	3½
Mechanics' Savings Bank, Cohoes	1,019	727,071 20	718,124 29	75,098 34	6,239 61	4
National Savings Bank of the City of Albany, The	3,955	5,423,999 19	4,288,855 72	651,821 66	24,094 02	4½
Total	24,983	\$29,262,365 60	\$26,988,034 32	\$3,902,616 25	\$213,794 99	.....
BRONX COUNTY						
Bronx Savings Bank, The, New York	2,421	\$4,117,408 16	\$2,372,983 56	\$138,413 19	\$15,072 34	4
Dollar Savings Bank, New York	12,695	17,064,621 00	9,968,936 32	810,794 14	54,072 42	4
North Side Savings Bank, New York	2,380	3,843,864 98	2,132,621 81	135,201 30	16,117 00	4
Total	17,496	\$25,025,894 14	\$14,474,541 69	\$1,084,408 03	\$85,261 76	.....
BROOME COUNTY						
Binghamton Savings Bank	3,077	\$5,200,538 41	\$4,385,106 71	\$268,706 49	\$19,365 01	3½
Chenango Valley Savings Bank, Binghamton	2,974	2,495,710 94	2,023,617 48	75,379 81	16,728 97	3½
Total	6,051	\$7,696,249 35	\$6,408,724 19	\$344,086 30	\$36,093 98	.....
CAYUGA COUNTY						
Auburn Savings Bank	1,551	\$2,624,907 39	\$2,370,739 64	\$262,599 75	\$20,772 06	4
Cayuga County Savings Bank, Auburn	1,597	2,275,483 56	2,014,776 01	192,874 54	13,289 89	4
Total	3,148	\$4,900,390 95	\$4,385,515 65	\$455,474 29	\$34,061 95	.....
CHEMUNG COUNTY						
Elmira Savings Bank, The	1,142	\$835,464 64	\$677,679 59	\$40,156 73	\$6,327 53	3½

SEMI-ANNUAL STATEMENT

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Statement of the Condition of the Savings Banks of the State of New York, July 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, July 1, 1920	Number of accounts opened or reopened during year ending June 30, 1920
COLUMBIA COUNTY							
Hudson City Savings Institution.....	\$6,764,474 40	\$6,170,680 40	.....	\$93,794 00	\$829,748 82	10,564	1,612
CORTLAND COUNTY							
Cortland Savings Bank.....	\$5,285,261 39	\$4,866,325 51	\$2,101 25	\$416,834 63	\$566,490 69	11,906	1,714
DUTCHESS COUNTY							
Fishkill Savings Institute.....	\$688,642 67	\$644,522 00	\$8 00	\$44,112 67	\$61,390 63	1,135	98
Matteawan Savings Bank, Beacon.....	1,233,609 93	1,147,917 38	12,379 95	73,212 60	105,265 88	2,826	742
Mechanics' Savings Bank, The, Beacon.....	3,095,855 85	2,752,577 41	18,350 52	324,927 92	403,311 67	5,940	886
Pawling Savings Bank.....	957,438 23	891,892 09	.....	65,546 14	98,803 74	2,272	283
Poughkeepsie Savings Bank, The.....	16,787,932 02	15,686,031 49	.....	1,101,900 53	1,786,966 73	28,392	3,209
Rhinebeck Savings Bank.....	1,182,603 44	1,118,362 17	799 02	63,442 25	101,211 25	3,023	297
Wappinger Savings Bank, Wappingers Falls.....	909,667 21	852,149 30	8,000 00	49,517 91	79,472 98	1,973	403
Total.....	\$24,855,649 35	\$23,093,451 84	\$39,537 49	\$1,722,660 02	\$2,636,442 88	45,561	5,915
ERIE COUNTY							
American Savings Bank of Buffalo.....	\$3,749,835 80	\$3,666,342 55	.....	\$83,493 25	\$155,788 29	7,921	1,699
Buffalo Savings Bank.....	52,885,557 71	49,294,752 33	.....	3,590,805 38	4,986,325 15	71,357	11,596
Erie County Savings Bank, Buffalo.....	65,384,645 10	61,793,320 30	.....	3,591,324 80	6,790,068 86	91,006	11,244
Western Savings Bank, The, Buffalo.....	13,545,468 87	12,801,993 32	.....	743,475 55	1,335,997 82	15,974	2,746
Total.....	\$135,565,507 48	\$127,556,408 50	.....	\$8,009,098 98	\$13,268,180 12	186,258	27,285
GREENE COUNTY							
Catskill Savings Bank.....	\$4,609,324 71	\$4,242,503 29	\$294 00	\$366,527 42	\$489,643 81	7,798	1,166
JEFFERSON COUNTY							
Jefferson County Savings Bank, Watertown.....	\$10,390,247 52	\$10,110,272 16	\$963 50	\$279,011 86	\$890,078 34	27,318	1,731
Watertown Savings Bank.....	4,246,231 57	4,000,929 15	307 00	244,995 42	312,066 03	8,384	666
Total.....	\$14,636,479 09	\$14,111,201 31	\$1,270 50	\$524,007 28	\$1,202,144 37	35,702	2,397

Statement of the Condition of the Savings Banks of the State of New York, July 1, 1920 — Continued

NAMES	Number of accounts closed during year ending June 30, 1920	Amount deposited during year ending June 30, 1920, not including dividends credited during that period	Amount withdrawn during year ending June 30, 1920	Amount of dividends credited and paid during year ending June 30, 1920	Current expenses for six months	Average rate per cent. of dividends for year ending June 30, 1920
COLUMBIA COUNTY						
Hudson City Savings Institution.....	1,423	\$1,611,237 42	\$1,387,105 51	\$223,659 45	\$8,378 51	4
CORTLAND COUNTY						
Cortland Savings Bank.....	1,412	\$1,634,203 38	\$1,471,526 70	\$177,203 26	\$20,963 92	4
DUTCHESS COUNTY						
Fishkill Savings Institute.....	101	\$118,552 30	\$110,187 92	\$23,649 08	\$1,473 99	4
Matteawan Savings Bank, Beacon.....	384	499,486 49	265,346 80	38,560 89	3,954 62	4
Mechanics' Savings Bank, The, Beacon.....	1,031	774,161 11	697,082 69	98,915 38	7,429 85	4
Pawling Savings Bank.....	199	224,850 69	179,674 31	31,682 34	2,391 27	4
Poughkeepsie Savings Bank, The.....	2,324	3,499,639 24	3,185,993 59	570,467 79	23,111 67	4
Rhinebeck Savings Bank.....	223	336,781 50	180,480 01	39,584 31	3,178 70	4
Wappinger Savings Bank, Wappingers Falls.....	209	340,299 35	239,211 08	28,025 18	2,209 72	4
Total.....	4,471	\$5,673,770 68	\$4,857,976 40	\$830,884 97	\$43,749 82	.....
ERIE COUNTY						
American Savings Bank of Buffalo.....	1,730	\$1,800,853 10	\$1,651,487 94	\$128,797 30	\$12,364 21	4
Buffalo Savings Bank.....	12,532	17,327,379 60	18,254,526 86	1,821,409 03	91,089 16	4
Erie County Savings Bank, Buffalo.....	15,356	17,196,760 87	20,152,106 62	2,271,844 57	133,834 43	4
Western Savings Bank, The, Buffalo.....	2,267	3,954,201 56	4,311,831 78	476,294 84	28,458 95	4
Total.....	31,885	\$40,279,195 13	\$44,369,953 20	\$4,698,345 74	\$265,746 75	.....
GREENE COUNTY						
Catskill Savings Bank.....	839	\$1,456,608 09	\$1,079,513 53	\$151,876 29	\$7,222 74	4
JEFFERSON COUNTY						
Jefferson County Savings Bank, Watertown.....	2,900	\$2,288,115 74	\$2,683,513 16	\$375,639 99	\$20,364 65	4
Watertown Savings Bank.....	956	798,979 86	981,419 89	151,845 57	10,737 06	4
Total.....	3,856	\$3,087,095 60	\$3,664,933 05	\$527,485 56	\$31,101 71

SEMI-ANNUAL STATEMENT

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Statement of the Condition of the Savings Banks of the State of New York, July 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, July 1, 1920	Number of accounts opened or reopened during year ending June 30, 1920
KINGS COUNTY							
Bay Ridge Savings Bank, Brooklyn.....	\$5,781,118 95	\$5,565,952 79	.....	\$215,166 16	\$248,183 62	17,901	9,716
Brevort Savings Bank, Brooklyn.....	9,916,112 56	9,410,859 84	\$1,507 50	503,745 22	588,487 32	22,993	6,744
Brooklyn Savings Bank.....	71,344,522 51	64,917,558 55	39,670 00	6,387,293 96	8,871,261 61	76,162	13,511
Bushwick Savings Bank, The, Brooklyn.....	10,598,878 30	9,888,003 72	6,000 00	704,874 58	764,796 68	19,931	4,847
City Savings Bank of Brooklyn, The.....	8,719,425 04	8,329,538 98	13,341 50	376,544 56	565,577 91	16,655	6,089
Dime Savings Bank of Brooklyn, The.....	76,763,412 27	70,944,209 09	78,558 08	5,740,645 10	8,193,595 51	128,146	31,564
Dime Savings Bank of Williamsburgh, The, Brooklyn.....	15,383,408 32	14,435,851 03	68,432 83	879,124 46	969,831 96	18,302	4,667
East Brooklyn Savings Bank, Brooklyn.....	13,685,159 66	12,795,525 53	3,000 00	886,307 13	1,165,912 13	21,459	5,785
East New York Savings Bank, Brooklyn.....	8,943,441 62	8,355,988 17	16,590 34	570,863 11	659,058 11	15,713	6,152
Flatbush Savings Bank, Brooklyn.....	4,382,952 36	4,293,505 33	.....	89,447 03	114,941 03	15,835	7,869
Fulton Savings Bank, Kings County, Brooklyn.....	15,978,817 70	14,936,123 36	.....	1,042,694 34	1,288,374 59	22,002	4,015
Greater New York Savings Bank, The, Brooklyn.....	12,123,916 27	11,676,153 94	5,168 56	442,513 77	471,508 77	30,892	11,046
Green Point Savings Bank, The, Brooklyn.....	17,797,580 39	16,327,238 22	12,328 38	1,458,013 79	1,811,706 29	26,316	7,169
Hamburg Savings Bank, Brooklyn.....	5,142,982 91	4,959,682 88	.....	183,300 03	206,334 88	12,704	3,751
Home Savings Bank, Brooklyn.....	1,095,949 59	1,052,461 90	.....	42,587 69	48,746 69	3,141	964
Kings County Savings Institution, The, Brooklyn.....	15,876,036 93	14,915,299 27	500 00	960,237 66	1,598,984 66	14,756	1,918
Lincoln Savings Bank of Brooklyn.....	38,099,344 92	35,421,542 61	10,000 00	2,667,802 31	2,989,051 07	53,896	11,006
Prudential Savings Bank, Brooklyn.....	6,463,718 68	6,218,512 90	1,222 58	243,983 20	265,795 40	13,463	4,244
Roosevelt Savings Bank of the City of New York, Brooklyn.....	18,058,647 98	17,354,589 24	8,865 97	695,192 47	970,956 47	39,248	11,784
South Brooklyn Savings Institution, The, Brooklyn.....	32,950,161 59	29,576,966 49	59,462 11	3,313,732 99	4,335,959 24	39,077	7,807
Sumner Savings Bank, Brooklyn.....	2,346,708 85	2,271,087 69	197 26	75,423 90	166,106 90	5,876	2,542
Williamsburgh Savings Bank, Brooklyn.....	111,330,064 45	97,658,584 48	60,000 00	13,611,479 97	14,627,804 35	120,858	19,416
Total.....	\$502,781,461 55	\$461,305,563 01	\$384,845 11	\$41,091,053 43	\$50,922,907 19	735,826	182,606
MADISON COUNTY							
Oneida Savings Bank.....	\$4,872,767 67	\$4,426,705 49	\$397 57	\$445,664 61	\$560,867 11	9,633	1,290
MONROE COUNTY							
East Side Savings Bank of Rochester, The.....	\$19,674,360 60	\$18,548,922 31	\$193,131 54	\$1,022,326 75	\$1,229,257 55	51,084	10,808
Mechanics' Savings Bank, Rochester.....	5,413,293 54	5,075,600 32	19,009 20	313,684 02	506,566 77	15,350	5,725
Monroe County Savings Bank, Rochester.....	2,103,180 76	25,821,263 41	98,275 69	2,183,641 66	3,100,411 16	36,023	4,483
Rochester Savings Bank.....	38,787,341 72	36,048,706 78	269,357 89	2,469,277 05	3,997,177 27	75,539	18,122
Total.....	\$91,978,196 62	\$85,494,492 82	\$489,774 32	\$5,993,929 48	\$8,824,412 75	177,996	39,118

Statement of the Condition of the Savings Banks of the State of New York, July 1, 1920 — Continued

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NAMES	Number of accounts closed during year ending June 30, 1920	Amount deposited during year ending June 30, 1920, not including dividends credited during that period	Amount withdrawn during year ending June 30, 1920	Amount of dividends credited and paid during year ending June 30, 1920	Current expenses for six months	Average rate per cent. of dividends for year ending June 30, 1920
KINGS COUNTY						
Bay Ridge Savings Bank, Brooklyn	4,586	\$6,170,190 26	\$4,250,677 91	\$139,042 23	\$15,589 44	4
Brevoort Savings Bank, Brooklyn	3,645	5,891,265 17	4,170,437 97	287,976 05	19,312 80	4
Brooklyn Savings Bank	11,242	20,041,110 91	18,807,391 40	2,320,582 56	108,112 44	4
Bushwick Savings Bank, The, Brooklyn	2,334	4,988,494 27	3,606,414 90	319,771 27	19,890 38	4
City Savings Bank of Brooklyn, The	3,522	5,227,806 94	3,779,918 09	255,826 61	25,222 23	4
Dime Savings Bank of Brooklyn, The	22,233	32,265,145 74	25,080,014 53	2,352,164 44	118,025 71	4
Dime Savings Bank of Williamsburgh, The, Brooklyn	3,224	5,889,649 02	5,000,778 48	499,492 16	39,305 20	4
East Brooklyn Savings Bank, Brooklyn	3,431	6,111,942 53	4,347,841 88	411,179 53	28,683 63	4
East New York Savings Bank, Brooklyn	2,408	5,267,908 17	2,973,517 42	241,361 31	31,517 39	4
Flatbush Savings Bank, Brooklyn	2,776	4,471,846 11	2,591,815 99	101,575 49	13,498 56	4
Fulton Savings Bank, Kings County, Brooklyn	3,285	5,786,639 44	5,139,784 11	521,429 27	46,794 34	4
Greater New York Savings Bank, The, Brooklyn	5,507	8,416,138 79	5,421,975 35	331,683 65	31,480 13	4
Green Point Savings Bank, The, Brooklyn	3,990	8,150,042 25	5,511,916 48	517,656 97	43,108 18	4
Hamburg Savings Bank, Brooklyn	1,401	3,457,695 12	2,117,727 10	143,983 86	8,235 86	4
Home Savings Bank, Brooklyn	614	603,456 91	425,242 08	32,909 15	4,021 00	4
Kings County Savings Institution, The, Brooklyn	1,537	4,168,761 24	3,783,635 36	535,199 08	34,251 41	4
Lincoln Savings Bank of Brooklyn	5,945	18,667,187 57	12,721,684 00	1,126,712 14	49,954 26	4
Prudential Savings Bank, Brooklyn	2,036	4,297,167 21	3,006,913 41	186,162 01	14,731 02	4
Roosevelt Savings Bank of the City of New York, Brooklyn	5,217	11,010,636 82	7,173,171 20	519,899 35	40,268 59	4
South Brooklyn Savings Institution, The, Brooklyn	7,135	10,288,639 78	9,948,686 76	1,042,290 17	73,303 22	4
Summer Savings Bank, Brooklyn	1,235	1,698,890 11	1,153,246 37	64,796 21	8,110 67	4
Williamsburgh Savings Bank, Brooklyn	14,899	33,909,563 13	28,276,998 29	3,379,099 85	184,921 83	4
Total	112,202	\$206,780,177 49	\$159,289,789 08	\$15,330,763 36	\$958,338 29	.....
MADISON COUNTY						
Oneida Savings Bank	1,303	\$1,679,922 38	\$1,460,657 14	\$162,701 33	\$12,158 84	4
MONROE COUNTY						
East Side Savings Bank of Rochester, The	7,822	\$8,739,071 61	\$7,047,718 76	\$654,956 23	\$43,868 93	4
Mechanics' Savings Bank, Rochester	9,130	1,945,048 39	2,030,432 36	189,854 11	19,646 59	4
Monroe County Savings Bank, Rochester	4,457	6,464,319 40	7,188,268 65	986,456 80	63,715 19	4
Rochester Savings Bank	12,661	13,407,144 54	10,664,615 14	1,291,715 89	80,062 90	4
Total	34,070	\$30,555,583 94	\$26,931,034 91	\$3,122,983 03	\$207,293 61

SEMI-ANNUAL STATEMENT

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Statement of the Condition of the Savings Banks of the State of New York, July 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, July 1, 1920	Number of accounts opened or reopened during year ending June 30, 1920
MONTGOMERY COUNTY							
Amsterdam Savings Bank.....	\$8,672,035 79	\$8,046,004 76	.....	\$626,031 03	\$877,384 77	16,035	2,105
NASSAU COUNTY							
Roslyn Savings Bank of Roslyn.....	\$3,419,948 49	\$3,139,456 66	\$595 00	\$279,896 83	\$390,846 83	5,548	755
NEW YORK COUNTY							
American Savings Bank, New York.....	\$5,805,983 10	\$5,586,867 75	\$13,932 66	\$205,182 69	\$380,207 69	15,107	5,328
Bank for Savings in the City of New York, The.....	111,179,123 22	108,878,351 63	.....	7,300,771 29	15,652,548 29	143,643	20,646
Bowery Savings Bank, The, New York.....	153,795,608 41	138,985,230 24	.....	14,810,378 17	19,402,674 42	154,301	29,230
Broadway Savings Institution, New York.....	13,972,884 40	13,346,239 30	1,667 25	625,077 85	835,390 35	15,482	2,576
Central Savings Bank in the City of New York.....	117,769,404 25	109,064,722 74	23,999 77	8,041,681 74	14,220,692 67	136,473	19,922
Citizens Savings Bank, New York.....	26,144,899 65	23,636,361 66	.....	2,508,537 99	2,844,017 99	29,064	4,490
Commonwealth Savings Bank of New York City.....	2,975,358 44	2,937,598 14	.....	37,760 30	82,390 32	10,986	3,463
Dry Dock Savings Institution, New York.....	80,150,979 90	73,531,852 01	24,000 00	6,595,127 89	8,073,936 17	95,464	22,132
East River Savings Institution, The, New York.....	38,674,320 06	34,312,442 02	.....	4,361,878 04	5,926,833 04	31,489	4,802
Emigrant Industrial Savings Bank, New York.....	199,018,113 83	190,846,792 19	.....	8,171,321 04	16,999,341 55	195,207	32,332
Empire City Savings Bank, New York.....	11,810,648 97	11,284,189 89	2,000 00	544,479 08	690,186 65	36,149	11,107
Excelsior Savings Bank, New York.....	23,844,960 82	22,607,289 96	420 00	1,237,250 86	1,899,861 39	7,884	7,884
Franklin Savings Bank, New York.....	39,396,685 30	35,782,007 41	12,109 66	3,602,568 23	4,046,349 48	72,761	21,536
Greenwich Savings Bank, The, New York.....	84,903,206 77	77,826,988 77	40,575 54	6,935,747 46	9,512,240 41	99,559	12,474
Harlem Savings Bank, New York.....	41,458,875 67	38,668,449 54	.....	2,790,426 13	3,925,013 63	65,135	14,984
Irving Savings Institution, The, New York.....	21,385,688 13	20,027,917 63	.....	1,357,770 50	2,106,251 50	21,832	2,644
Italian Savings Bank of the City of New York.....	11,853,907 62	11,189,972 10	5,438 66	658,396 86	785,458 90	23,848	6,994
Maiden Lane Savings Bank, New York.....	3,272,547 91	3,199,315 97	.....	73,231 94	126,692 04	10,101	4,278
Manhattan Savings Institution, The, New York.....	13,820,043 06	12,806,558 51	9,706 73	1,003,777 82	1,561,868 52	24,013	5,847
Metropolitan Savings Bank, New York.....	17,305,662 56	16,453,839 36	.....	851,723 20	1,520,378 20	20,845	4,207
New York Savings Bank.....	52,230,362 60	48,067,636 69	.....	4,162,725 91	5,503,810 91	54,059	10,291
North River Savings Bank, New York.....	14,555,096 34	13,754,608 86	4,922 93	795,569 55	1,045,608 55	27,433	8,223
Seamen's Bank for Savings in the City of New York.....	83,687,153 54	78,113,453 76	.....	5,573,699 78	10,498,507 28	93,062	13,080
Union Dime Savings Bank, New York.....	66,303,031 91	61,423,516 40	49,062 10	4,830,453 41	6,647,408 41	148,295	37,396
Union Square Savings Bank, New York.....	20,383,237 40	19,411,098 26	.....	972,139 14	1,761,819 14	24,172	6,935
United States Savings Bank in the City of New York.....	9,939,182 12	9,547,349 70	.....	391,832 42	654,927 92	19,415	5,912
Universal Savings Bank, The, New York.....	1,598,829 11	1,573,617 69	2,396 89	22,814 53	53,754 53	17,357	13,949
West Side Savings Bank, New York.....	7,110,274 34	6,738,403 88	.....	371,870 46	460,462 91	14,786	3,399
Total.....	\$1,274,336,969 43	\$1,184,712,642 36	\$190,132 19	\$89,434,194 88	\$137,239,329 86	1,627,505	336,417

Statement of the Condition of the Savings Banks of the State of New York, July 1, 1920 — Continued

NAMES	Number of accounts closed during year ending June 30, 1920	Amount deposited during year ending June 30, 1920, not including dividends credited during that period	Amount withdrawn during year ending June 30, 1920	Amount of dividends credited and paid during year ending June 30, 1920	Current expenses for six months	Average rate per cent. of dividends for year ending June 30, 1920
MONTGOMERY COUNTY						
Amsterdam Savings Bank.....	1,615	\$3,052,890 46	\$2,122,265 95	\$268,063 10	\$15,524 44	4
NASSAU COUNTY						
Roslyn Savings Bank of Roslyn.....	571	\$1,025,164 35	\$812,847 54	\$111,226 88	\$8,483 61	4
NEW YORK COUNTY						
American Savings Bank, New York.....	2,907	\$4,194,411 04	\$2,961,875 19	\$162,392 81	\$22,055 48	4
Bank for Savings in the City of New York, The.....	16,969	28,167,613 53	23,642,763 22	3,686,496 30	160,902 06	4
Bowery Savings Bank, The, New York.....	24,135	51,888,545 45	39,705,050 53	4,714,615 65	150,641 97	4
Broadway Savings Institution, New York.....	2,422	3,450,088 22	4,349,239 54	497,095 20	39,459 60	4
Central Savings Bank in the City of New York.....	20,166	35,411,733 62	32,278,367 17	3,575,282 54	157,974 97	4
Citizens Savings Bank, New York.....	3,521	9,518,667 25	6,653,917 71	795,560 28	43,232 85	4
Commonwealth Savings Bank of New York City.....	1,431	2,254,809 82	1,433,081 19	80,080 51	8,216 01	4
Dry Dock Savings Institution, New York.....	18,842	32,500,379 16	24,650,163 25	2,275,601 23	89,061 25	3 1/2
East River Savings Institution, The, New York.....	5,117	7,864,787 73	10,067,303 48	1,285,958 34	133,212 49	4
Emigrant Industrial Savings Bank, New York.....	28,375	53,268,906 15	52,415,081 66	6,887,123 50	438,496 78	4
Empire City Savings Bank, New York.....	5,988	7,774,050 85	4,582,396 20	318,020 90	30,274 41	4
Excelsior Savings Bank, New York.....	6,513	9,600,627 85	8,687,114 08	776,650 95	77,613 93	4
Franklin Savings Bank, New York.....	12,421	17,757,150 43	13,598,958 43	1,073,130 30	75,111 24	3 1/2
Greenwich Savings Bank, The, New York.....	13,461	10,281,585 22	18,752,084 50	2,310,552 28	120,446 97	4
Harlem Savings Bank, New York.....	9,832	16,670,795 70	11,163,014 79	1,249,969 79	51,172 06	4
Irving Savings Institution, The, New York.....	2,985	4,150,686 02	5,190,368 73	750,797 67	39,327 99	4
Italian Savings Bank of the City of New York.....	5,326	8,918,711 58	6,910,303 55	313,520 53	32,656 14	4
Maiden Lane Savings Bank, New York.....	2,317	2,710,125 86	2,169,415 51	90,328 53	10,710 88	4
Manhattan Savings Institution, The, New York.....	3,970	6,343,706 72	5,545,683 42	420,307 07	72,449 49	3 1/2
Metropolitan Savings Bank, New York.....	3,152	4,815,577 55	4,414,460 86	588,541 52	35,717 23	4
New York Savings Bank.....	8,655	12,997,905 68	13,134,151 61	1,739,631 15	64,832 64	4
North River Savings Bank, New York.....	4,187	7,674,162 79	5,192,550 63	427,890 66	37,714 07	4
Seaman's Bank for Savings in the City of New York.....	15,800	16,403,269 15	21,326,772 91	2,908,114 95	100,221 88	4
Union Dime Savings Bank, New York.....	27,091	33,011,870 63	27,703,166 28	1,958,273 02	121,401 22	4
Union Square Savings Bank, New York.....	4,836	8,253,168 33	6,762,007 61	668,682 48	48,354 32	4
United States Savings Bank in the City of New York.....	3,347	5,436,041 46	3,540,379 33	292,403 87	24,662 88	4
Universal Savings Bank, The, New York.....	8,779	2,569,499 11	2,022,476 88	33,262 06	12,553 37	4
West Side Savings Bank, New York.....	2,372	3,378,410 22	2,638,616 45	220,997 77	20,599 68	4
Total!	264,917	\$416,177,288 02	\$361,515,773 71	\$40,901,796 05	\$2,218,113 95	.....

SEMI-ANNUAL STATEMENT

Statement of the Condition of the Savings Banks of the State of New York, July 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, July 1, 1920	Number of accounts opened or reopened during year ending June 30, 1920
NIAGARA COUNTY							
Farmers and Mechanics' Savings Bank of the City of Lockport	\$8,256,124 91	\$7,707,673 01		\$548,451 90	\$750,533 53	14,662	2,150
Niagara County Savings Bank, Niagara Falls	4,067,742 28	3,857,049 78	\$24,173 14	186,519 36	240,393 36	10,594	3,616
Total	\$12,323,867 19	\$11,564,722 79	\$24,173 14	\$734,971 26	\$990,926 89	25,106	5,766
ONEIDA COUNTY							
Oneida County Savings Bank, The, Rome	\$2,725,228 87	\$2,546,312 70	\$711 00	\$178,205 17	\$309,487 87	7,579	1,038
Rome Savings Bank, The	3,983,543 33	3,625,651 85	890 43	357,001 05	519,390 75	10,595	1,202
Savings Bank of Utica, The	19,141,279 09	17,616,371 09	8,401 33	1,516,506 67	2,531,006 09	38,384	10,661
Total	\$25,850,051 29	\$23,788,335 64	\$10,002 76	\$2,051,712 89	\$3,359,884 71	56,568	12,901
ONONDAGA COUNTY							
Onondaga County Savings Bank, Syracuse	\$33,449,389 00	\$30,816,643 67	\$106,848 72	\$2,525,896 61	\$3,478,954 49	51,503	7,468
Skaneateles Savings Bank	1,727,286 25	1,605,768 62		121,517 63	169,528 38	4,247	442
Syracuse Savings Bank	18,979,808 23	16,789,486 71	72,413 10	2,117,908 42	3,072,533 42	29,914	3,424
Total	\$54,156,483 48	\$49,211,899 00	\$179,261 82	\$4,765,322 66	\$6,721,016 29	85,664	11,334
ONTARIO COUNTY							
Geneva Savings Bank	\$1,527,860 85	\$1,490,033 55	\$350 00	\$37,477 30	\$69,593 80	5,732	1,490
ORANGE COUNTY							
Cornwall Savings Bank, The, Cornwall-on-the-Hudson	\$514,151 78	\$487,206 40	\$125 00	\$26,820 38	\$43,192 38	1,383	186
Goshen Savings Bank	1,947,652 82	1,849,180 18		98,472 64	130,994 89	3,486	514
Middletown Savings Bank	7,236,792 74	6,885,328 51	3,061 00	347,803 23	593,955 35	13,688	1,811
Newburgh Savings Bank	15,892,152 24	13,525,066 82	18,000 00	2,349,085 72	2,379,273 22	18,391	1,589
Walden Savings Bank	1,519,971 10	1,392,693 37	856 63	126,421 10	156,165 10	3,586	557
Warwick Savings Bank, The	1,391,418 96	1,306,786 33		84,632 63	87,148 63	3,520	371
Total	\$28,502,139 64	\$25,446,261 31	\$22,642 63	\$3,033,235 70	\$3,390,729 57	44,054	4,998

Statement of the Condition of the Savings Banks of the State of New York, July 1, 1920 — Continued

NAMES	Number of accounts closed during year ending June 30, 1920	Amount deposited during year ending June 30, 1920, not including dividends credited during that period	Amount withdrawn during year ending June 30, 1920	Amount of dividends credited and paid during year ending June 30, 1920	Current expenses for six months	Average rate per cent. of dividends for year ending June 30, 1920
NIAGARA COUNTY						
Farmers and Mechanics' Savings Bank of the City of Lockport.....	1,730	\$3,773,129 19	\$3,547,956 78	\$282,992 80	\$17,429 73	4
Niagara County Savings Bank, Niagara Falls.....	2,474	3,042,171 99	2,827,003 87	128,859 39	11,544 99	4
Total.....	4,204	\$6,815,301 18	\$6,374,960 65	\$411,852 19	\$28,974 72	.....
ONEIDA COUNTY						
Oneida County Savings Bank, The, Rome.....	951	\$807,077 45	\$742,452 25	\$82,827 74	\$7,661 09	3½
Rome Savings Bank, The.....	973	1,075,962 74	1,105,419 89	118,361 73	16,356 78	3½
Savings Bank of Utica, The.....	6,875	5,901,873 40	5,282,467 28	568,128 35	56,108 59	3½
Total.....	8,799	\$7,784,913 59	\$7,130,339 42	\$789,317 82	\$80,121 46	.....
ONONDAGA COUNTY						
Onondaga County Savings Bank, Syracuse.....	9,970	\$10,138,666 91	\$9,759,638 18	\$1,139,014 57	\$81,182 08	4
Skaneateles Savings Bank.....	295	1,117,932 83	1,014,904 73	57,904 45	4,509 66	4
Syracuse Savings Bank.....	2,582	5,001,972 09	4,742,297 33	620,807 41	47,089 65	4
Total.....	12,847	\$16,258,571 83	\$15,516,750 24	\$1,817,726 43	\$132,781 39	.....
ONTARIO COUNTY						
Geneva Savings Bank.....	1,047	\$897,813 75	\$761,497 76	\$50,439 09	\$6,303 59	4
ORANGE COUNTY						
Cornwall Savings Bank, The, Cornwall-on-the-Hudson.....	165	\$142,034 09	\$121,565 28	\$17,142 09	\$1,686 45	4
Goshen Savings Bank.....	412	499,846 94	411,926 49	67,045 90	3,238 43	4
Middletown Savings Bank.....	1,450	2,071,614 57	1,708,409 37	248,945 12	15,697 78	4
Newburgh Savings Bank.....	1,997	2,698,076 42	2,665,823 58	500,611 35	23,015 90	4
Walden Savings Bank.....	498	552,069 28	388,573 27	46,537 23	3,592 17	3½
Warwick Savings Bank, The.....	319	329,890 82	321,837 83	45,873 71	3,927 69	3½
Total.....	4,661	\$6,203,532 12	\$5,618,135 82	\$924,155 40	\$51,158 42	.....

SEMI-ANNUAL STATEMENT

Statement of the Condition of the Savings Banks of the State of New York, July 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, July 1, 1920	Number of accounts opened or reopened during year ending June 30, 1920
OSWEGO COUNTY							
Fulton Savings Bank	\$3,398,042 99	\$3,185,976 67	\$342 60	\$211,723 72	\$272,728 22	6,601	1,258
Oswego City Savings Bank	4,678,074 78	4,312,565 89	11,586 13	353,922 76	416,419 96	8,627	1,482
Oswego County Savings Bank, Oswego	4,546,399 66	4,137,784 89	24,627 86	383,986 91	442,776 31	6,718	1,319
Total	\$12,622,517 43	\$11,636,327 45	\$36,556 59	\$949,633 39	\$1,131,924 49	21,946	4,059
PUTNAM COUNTY							
Putnam County Savings Bank, Brewster	\$1,864,303 45	\$1,762,080 41	.....	\$102,223 04	\$115,257 88	3,320	431
QUEENS COUNTY							
College Point Savings Bank	\$2,986,274 13	\$2,799,307 70	\$880 05	\$186,086 38	\$284,840 13	4,937	1,125
Jamaica Savings Bank	9,557,407 65	8,938,253 45	.....	619,154 20	705,350 33	15,534	3,387
Long Island City Savings Bank	17,024,191 48	15,589,255 85	.....	1,434,935 61	1,621,214 21	30,193	7,980
Queens County Savings Bank, The, Flushing	7,003,096 48	6,460,065 25	.....	543,031 23	621,557 73	12,145	2,583
Total	\$36,570,969 72	\$33,786,882 25	\$880 05	\$2,783,207 42	\$3,232,962 40	62,809	15,075
RENSSELAER COUNTY							
Troy Savings Bank	\$13,593,854 21	\$12,571,268 82	\$120,684 18	\$901,901 21	\$1,571,697 24	18,673	2,431
RICHMOND COUNTY							
Richmond County Savings Bank, West New Brighton	\$3,156,660 35	\$2,978,825 80	\$6,505 50	\$171,329 05	\$242,874 05	7,892	1,540
Staten Island Savings Bank, Stapleton	9,494,892 86	9,004,496 66	5,642 77	484,753 43	751,230 43	20,640	3,731
Total	\$12,651,553 21	\$11,983,322 46	\$12,148 27	\$656,082 48	\$994,104 48	28,532	5,271
ST. LAWRENCE COUNTY							
St. Lawrence County Savings Bank, Ogdensburg	\$1,175,344 98	\$1,148,127 53	\$1,365 00	\$25,852 45	\$72,229 17	3,727	682
SCHENECTADY COUNTY							
Schenectady Savings Bank	\$13,151,994 55	\$12,386,913 74	\$30,585 90	\$734,494 91	\$835,181 57	44,593	7,642
SENECA COUNTY							
Seneca Falls Savings Bank, The	\$1,287,286 44	\$1,236,132 95	\$439 23	\$50,714 26	\$118,366 15	3,496	958

Statement of the Condition of the Savings Banks of the State of New York, July 1, 1920 — Continued

NAMES	Number of accounts closed during year ending June 30, 1920	Amount deposited during year ending June 30, 1920, not including dividends credited during that period	Amount withdrawn during year ending June 30, 1920	Amount of dividends credited and paid during year ending June 30, 1920	Current expenses for six months	Average rate per cent. of dividends for year ending June 30, 1920
OSWEGO COUNTY						
Fulton Savings Bank.....	1,983	\$1,466,536 09	\$1,283,455 52	\$114,638 00	\$8,148 09	4
Oswego City Savings Bank.....	1,150	1,471,805 04	1,454,019 96	160,398 55	10,945 89	4
Oswego County Savings Bank, Oswego.....	1,050	1,278,784 72	1,327,680 77	155,808 24	9,220 02	4
Total.....	4,183	\$4,217,125 85	\$4,065,156 25	\$430,844 79	\$28,314 00	.....
PUTNAM COUNTY						
Putnam County Savings Bank, Brewster.....	331	\$465,239 56	\$362,712 30	\$61,561 16	\$4,940 89	4
QUEENS COUNTY						
College Point Savings Bank.....	531	\$1,321,359 77	\$994,912 34	\$92,286 06	\$6,409 66	4
Jamaica Savings Bank.....	2,025	4,270,191 17	3,228,581 90	295,639 02	19,487 42	4
Long Island City Savings Bank.....	4,525	8,677,286 36	6,118,310 24	487,464 17	43,447 70	4
Queens County Savings Bank, The, Flushing.....	1,235	2,999,545 03	2,118,319 53	210,770 67	13,862 20	4
Total.....	8,316	\$17,268,382 33	\$12,370,124 01	\$1,086,159 92	\$83,206 98	.....
RENSSELAER COUNTY						
Troy Savings Bank.....	2,353	\$2,853,206 86	\$2,397,866 98	\$461,374 44	\$31,191 00	4
RICHMOND COUNTY						
Richmond County Savings Bank, West New Brighton.....	981	\$1,699,781 39	\$1,467,486 63	\$97,155 73	\$8,780 98	4
Staten Island Savings Bank, Stapleton.....	1,928	4,765,498 61	3,721,648 19	287,087 46	36,619 58	4
Total.....	2,909	\$6,465,280 00	\$5,189,134 82	\$384,243 19	\$45,400 56	.....
ST. LAWRENCE COUNTY						
St. Lawrence County Savings Bank, Ogdensburg.....	639	\$520,335 22	\$474,750 12	\$38,901 61	\$4,477 19	3½
SCHENECTADY COUNTY						
Schenectady Savings Bank.....	7,491	\$6,149,528 82	\$5,700,848 93	\$418,737 86	\$37,431 80	4
SENECA COUNTY						
Seneca Falls Savings Bank, The.....	708	\$548,498 84	\$458,066 52	\$42,510 46	\$4,120 13	4

SEMI-ANNUAL STATEMENT

Statement of the Condition of the Savings Banks of the State of New York, July 1, 1920 — Concluded

NAMES	Total resources	Amount due depositors	Other liabilities	Surplus on estimated market value of stocks and bonds	Surplus on par value of stocks and bonds	Number of open accounts, July 1, 1920	Number of accounts opened or reopened during year ending June 30, 1920
SUFFOLK COUNTY							
Riverhead Savings Bank	\$8,879,990 36	\$7,364,643 10	\$6,500 00	\$1,508,847 26	\$1,537,921 90	10,035	998
Sag Harbor Savings Bank	2,681,789 89	2,410,241 23	1,200 00	270,348 61	308,896 11	4,286	459
Southold Savings Bank, The	6,925,034 55	5,881,968 87		1,043,065 68	1,058,650 64	7,351	714
Union Savings Bank of Patchogue, The	4,554,377 37	4,129,111 11	1,255 00	424,011 26	463,951 61	7,589	1,275
Total	\$23,041,192 17	\$19,785,964 36	\$8,955 00	\$3,246,272 81	\$3,369,420 26	29,261	3,446
TOMPKINS COUNTY							
Ithaca Savings Bank	\$4,751,920 24	\$4,307,050 67	\$4,304 46	\$440,565 11	\$548,701 40	11,272	1,861
ULSTER COUNTY							
Ellenville Savings Bank	\$2,606,598 92	\$2,451,010 44		\$155,588 48	\$215,672 47	6,126	664
Kingston Savings Bank	5,444,937 43	5,032,190 32		412,747 11	440,978 39	7,167	998
New Paltz Savings Bank	2,324,789 05	2,160,439 28		164,349 77	182,189 20	3,195	344
Rondout Savings Bank, Kingston	5,435,520 38	4,968,337 04		467,183 34	504,311 38	7,617	1,383
Saugerties Savings Bank	2,802,782 28	2,576,197 99		226,584 29	260,480 41	4,437	638
Ulster County Savings Institution, Kingston	6,777,465 46	6,425,517 58		351,947 88	433,675 42	10,245	1,484
Total	\$25,392,093 52	\$23,613,692 65		\$1,778,400 87	\$2,037,307 27	38,787	5,511
WESTCHESTER COUNTY							
Bank for Savings of Ossining, The	\$4,519,557 99	\$4,058,061 87		\$481,496 12	\$610,090 12	6,259	1,013
Eastchester Savings Bank, Mount Vernon	5,833,392 47	5,494,528 85		338,863 62	496,670 30	10,710	2,347
Greenburgh Savings Bank, The, Dobbs Ferry	957,867 92	883,921 35		73,946 57	79,031 57	2,064	390
Home Savings Bank, The, White Plains	6,371,419 28	5,985,402 83	\$8,177 50	377,838 95	489,580 08	14,380	2,162
Peekskill Savings Bank	5,687,774 81	4,982,137 63	1,247 68	704,389 50	744,634 68	8,858	918
Peoples' Bank for Savings of New Rochelle, N. Y.	1,181,533 46	1,145,019 19		36,514 27	57,607 87	4,632	1,220
Peoples' Savings Bank of Yonkers, N. Y.	13,172,558 12	12,171,895 02	2,077 00	998,586 10	1,020,816 40	20,076	4,282
Port Chester Savings Bank, The	6,009,528 06	5,604,935 10	11,479 00	398,072 96	509,069 89	10,419	2,614
Union Sav. Bank of Westchester County, The, Mamaroneck	1,297,996 82	1,219,496 67	700 00	77,800 15	115,829 15	3,014	729
Westchester County Savings Bank, Tarrytown	5,495,102 92	4,619,161 78		875,941 14	1,065,753 64	7,208	1,066
Yonkers Savings Bank	13,747,412 41	12,485,002 72		1,262,409 69	1,467,807 27	21,093	3,759
Total	\$64,274,144 26	\$58,649,613 01	\$23,672 18	\$5,600,859 07	\$6,656,870 97	108,693	20,500
Grand totals for the State	\$2,538,320,282 73	\$2,398,328,943 74	\$1,971,679 00	\$188,019,662 99	\$268,363,290 26	3,770,482	783,370

Statement of the Condition of the Savings Banks of the State of New York, July 1, 1920 — Concluded

NAMES	Number of accounts closed during year ending June 30, 1920	Amount deposited during year ending June 30, 1920, not including dividends credited during that period	Amount withdrawn during year ending June 30, 1920	Amount of dividends credited and paid during year ending June 30, 1920	Current expenses for six months	Average rate per cent. of dividends for year ending June 30, 1920
SUFFOLK COUNTY						
Riverhead Savings Bank	877	\$1,432,566 53	\$1,388,434 84	\$288,632 87	\$18,328 26	4½
Sag Harbor Savings Bank	370	568,737 96	491,707 12	87,672 92	8,855 47	4
Southold Savings Bank, The	519	1,075,634 28	1,142,913 83	231,597 25	12,710 31	4½
Union Savings Bank of Patchogue, The	851	1,488,216 37	1,225,092 02	145,774 98	9,750 82	4
Total	2,617	\$4,565,155 14	\$4,248,147 81	\$753,678 02	\$49,644 86	.....
TOMPKINS COUNTY						
Ithaca Savings Bank	1,553	\$2,194,224 30	\$1,932,833 54	\$132,276 70	\$17,391 91	3½
ULSTER COUNTY						
Ellenville Savings Bank	577	\$806,471 74	\$687,354 05	\$85,792 40	\$5,782 98	3½
Kingston Savings Bank	801	1,275,972 97	1,135,866 05	184,667 89	6,628 09	4
New Paltz Savings Bank	280	553,524 07	405,425 79	77,058 59	3,082 67	4
Rondout Savings Bank, Kingston	1,014	1,419,671 82	1,185,426 69	179,622 67	6,353 34	4
Saugerties Savings Bank	371	721,227 76	559,045 48	92,173 83	3,858 14	4
Ulster County Savings Institution, Kingston	1,086	1,732,690 61	1,432,783 00	232,849 08	10,868 78	4
Total	4,129	\$6,539,558 97	\$5,405,901 06	\$852,164 46	\$36,524 60	.....
WESTCHESTER COUNTY						
Bank for Savings of Ossining, The	642	\$1,308,632 73	\$1,129,636 60	\$143,700 24	\$9,635 56	4
Eastchester Savings Bank, Mount Vernon	1,327	3,202,129 73	2,267,490 61	174,399 94	14,061 64	4
Greenburgh Savings Bank, The, Dobbs Ferry	249	374,138 85	276,787 80	29,221 86	3,187 84	4
Home Savings Bank, The, White Plains	1,590	2,234,601 79	1,898,673 39	205,838 86	33,077 65	4
Peekskill Savings Bank	734	1,217,923 03	1,040,269 14	179,756 12	12,365 09	4
Peoples' Bank for Savings of New Rochelle, N. Y.	688	863,074 05	613,092 19	32,409 52	6,637 08	4
Peoples' Savings Bank of Yonkers, N. Y.	2,957	4,513,521 40	3,106,547 08	410,027 11	23,426 95	4
Port Chester Savings Bank, The	1,835	2,373,035 78	1,811,055 61	189,067 57	9,970 57	4
Union Savings Bank of Westchester County, The, Mamaroneck	436	655,311 11	477,738 28	38,608 15	4,837 39	4
Westchester County Savings Bank, Tarrytown	741	1,248,072 89	1,028,850 93	159,269 15	14,089 88	4
Yonkers Savings Bank	2,614	4,519,423 75	3,149,238 28	418,701 18	24,497 35	4
Total	13,783	\$22,503,862 11	\$16,799,349 91	\$1,081,059 70	\$155,787 00	.....
Grand totals for the State	591,945	\$892,924,032 09	\$756,704,448 30	\$83,040,734 46	\$4,970,188 90	.....

SEMI-ANNUAL STATEMENT

Statement of the Condition of the Savings Banks of the State of New York, January 1, 1921

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, 1921	Number of accounts opened or reopened during year 1920
ALBANY COUNTY							
Albany City Savings Institution	\$16,161,362 93	\$15,386,739 91		\$774,623 02	\$1,281,126 33	18,771	4,399
Albany County Savings Bank, Albany	11,175,763 08	10,126,144 88	\$99,058 63	950,559 57	1,198,287 07	13,884	2,123
Albany Exchange Savings Bank	3,732,373 08	3,399,085 46	35,151 05	307,126 57	416,669 19	5,938	822
Albany Savings Bank	40,906,851 42	33,247,570 09	4,154 06	2,655,127 25	4,862,464 14	50,711	6,088
Cohoes Savings Institution	4,687,501 85	4,342,097 88		345,404 37	503,174 34	8,806	1,385
Home Savings Bank of the City of Albany	15,391,144 69	14,440,919 52	3,341 19	946,883 98	1,529,091 54	21,365	7,011
Mechanics and Farmers' Savings Bank, The, Albany	2,647,397 95	2,256,875 33	21,504 00	369,018 62	567,974 62	3,868	463
Mechanics' Savings Bank, Cohoes	2,246,375 10	2,109,835 35	566 62	135,973 13	235,805 48	4,036	794
National Savings Bank of the City of Albany, The	18,204,086 79	17,210,972 00	32,371 35	960,742 84	1,325,209 66	22,460	5,837
Total	\$115,152,856 99	\$107,511,250 72	\$196,146 92	\$7,445,459 35	\$11,919,802 37	149,831	28,922
BRONX COUNTY							
Bronx Savings Bank, The, New York	\$6,333,455 70	\$6,196,157 57		\$137,298 13	\$252,400 60	15,439	5,602
Dollar Savings Bank, New York	34,940,133 58	32,764,563 59	\$11,978 00	1,763,591 99	2,538,627 06	67,537	22,867
North Side Savings Bank, New York	6,161,245 52	6,028,827 84		132,417 98	213,613 79	15,265	5,797
Total	\$47,034,834 80	\$44,989,548 70	\$11,978 00	\$2,033,308 10	\$3,004,641 45	98,241	34,266
BROOME COUNTY							
Binghamton Savings Bank	\$9,738,939 27	\$9,143,086 32		\$595,852 95	\$987,395 49	22,242	3,370
Chenango Valley Savings Bank, Binghamton	2,905,058 79	2,820,630 40		84,428 39	142,565 85	16,917	4,667
Total	\$12,643,998 06	\$11,963,716 72		\$680,281 34	\$1,129,961 34	39,159	8,037
CATUGA COUNTY							
Auburn Savings Bank	\$8,088,877 84	\$7,474,381 11	\$460 07	\$614,036 66	\$813,853 36	13,679	1,728
Cayuga County Savings Bank, Auburn	5,895,716 05	5,582,031 58	541 75	313,142 72	515,232 42	11,944	2,198
Total	\$13,984,593 89	\$13,056,412 69	\$1,001 82	\$927,179 38	\$1,329,085 78	25,623	3,926
CHEMUNG COUNTY							
Elmira Savings Bank, The	\$1,649,958 98	\$1,531,657 76		\$118,301 22	\$163,311 22	5,051	1,381

Statement of the Condition of the Savings Banks of the State of New York, January 1, 1921 — Continued

NAMES	Number of accounts closed during the year 1920	Amount deposited during the year 1920 not including dividends credited during that period	Amount withdrawn during the year 1920	Amount of dividends credited and paid for the year 1920	Salaries paid for the year 1920	Expenses other than salaries for the year 1920	Average rate per cent. of dividends for year ending December 31, 1920
ALBANY COUNTY							
Albany City Savings Institution.....	3,038	\$5,716,005 16	\$3,710,420 12	\$603,801 58	\$26,901 29	\$23,894 45	4½
Albany County Savings Bank, Albany.....	2,281	2,638,842 65	3,111,484 69	396,027 82	23,890 29	18,722 75	4
Albany Exchange Savings Bank.....	1,098	1,084,710 78	1,327,044 79	133,485 18	9,651 40	8,105 35	4
Albany Savings Bank.....	7,250	8,217,288 00	9,530,771 37	1,439,022 12	59,173 19	85,480 26	4
Cohoes Savings Institution.....	1,610	1,323,603 32	1,208,170 05	160,714 11	13,333 62	9,096 35	4
Homes Savings Bank of the City of Albany.....	3,352	6,177,000 20	3,742,228 47	557,770 80	27,808 31	21,400 21	4½
Mechanics and Farmers' Savings Bank, The, Albany.....	565	565,069 94	653,314 80	84,631 24	5,158 33	6,994 46	3½
Mechanics' Savings Bank, Cohoes.....	770	725,256 82	707,712 54	77,240 14	7,470 00	5,043 92	4
National Savings Bank of the City of Albany, The.....	4,162	6,108,972 49	4,714,143 81	693,069 13	27,051 57	28,996 97	4½
Total.....	24,126	\$32,556,749 45	\$28,705,290 64	\$4,145,762 12	\$200,438 00	\$207,734 72	.....
BRONX COUNTY							
Bronx Savings Bank, The, New York.....	2,614	\$4,856,364 95	\$2,888,748 73	\$173,304 11	\$21,586 15	\$10,016 25	4
Dollar Savings Bank, New York.....	13,230	20,294,368 94	11,512,020 63	969,022 99	94,193 90	36,162 75	4
North Side Savings Bank, New York.....	2,645	4,705,362 21	2,716,436 46	169,159 61	16,935 00	20,238 94	4
Total.....	18,489	\$29,856,096 10	\$17,117,205 82	\$1,311,486 71	\$132,720 05	\$66,417 94	.....
BROOME COUNTY							
Binghamton Savings Bank.....	3,310	\$5,475,907 07	\$5,017,918 47	\$287,779 83	\$25,253 99	\$14,976 59	3½
Chenango Valley Savings Bank, Binghamton.....	2,858	2,670,737 16	2,306,912 76	83,816 97	15,697 71	22,919 32	3½
Total.....	6,168	\$8,146,644 23	\$7,324,831 23	\$371,596 80	\$40,951 70	\$37,895 91	.....
CAYUGA COUNTY							
Auburn Savings Bank.....	1,545	\$2,863,280 56	\$2,523,905 82	\$274,895 31	\$23,030 42	\$19,093 58	4
Cayuga County Savings Bank, Auburn.....	1,624	2,459,307 12	2,123,588 87	202,912,91	16,534 33	11,757 97	4
Total.....	3,169	\$5,322,587 68	\$4,647,494 69	\$477,808 22	\$39,564 75	\$30,851 55	.....

SEMI-ANNUAL STATEMENT

Statement of the Condition of the Savings Banks of the State of New York, January 1, 1921 — 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, 1921	Number of accounts opened or reopened during year 1920
COLUMBIA COUNTY							
Hudson City Savings Institution	\$7,171,259 60	\$6,555,159 78	.....	\$616,099 82	\$927,717 99	11,052	2,078
CORTLAND COUNTY							
Cortland Savings Bank	\$5,478,085 41	\$5,052,210 86	\$1,590 00	\$424,284 55	\$596,571 71	12,077	1,718
DUTCHESS COUNTY							
Fishkill Savings Institute	\$899,256 28	\$654,522 64	\$1 50	\$44,732 14	\$64,674 54	1,154	108
Matteawan Savings Bank, Beacon	1,269,332 85	1,178,041 61	10,484 60	80,806 64	110,145 08	2,862	631
Mechanics' Savings Bank, The, Beacon	3,170,575 01	2,832,309 89	18,882 07	319,383 05	419,492 72	5,954	796
Pawling Savings Bank	1,034,896 84	968,585 51	.....	66,311 33	106,713 02	2,316	313
Poughkeepsie Savings Bank, The	17,363,265 17	16,245,682 47	.....	1,117,582 70	1,898,312 51	29,202	3,929
Rhinebeck Savings Bank	1,266,294 48	1,198,389 10	.....	67,905 38	106,858 38	2,940	345
Wappinger Savings Bank, Wappingers Falls	958,966 67	893,594 06	8,630 00	51,742 61	84,726 21	1,974	404
Total	\$25,762,587 30	\$23,976,125 28	\$37,998 17	\$1,748,463 85	\$2,790,922 46	46,402	6,526
ERIE COUNTY							
American Savings Bank of Buffalo	\$3,859,145 27	\$3,756,457 06	.....	\$93,688 21	\$187,339 56	7,905	1,367
Buffalo Savings Bank	54,829,239 85	51,178,539 00	.....	3,650,799 85	5,259,002 59	70,327	10,736
Erie County Savings Bank, Buffalo	66,669,911 02	63,009,037 69	.....	3,651,873 33	7,064,205 34	89,024	10,480
Western Savings Bank, The, Buffalo	13,722,995 99	12,985,657 71	.....	737,338 28	1,390,509 64	16,033	3,022
Total	\$139,063,283 13	\$130,929,682 46	.....	\$8,133,600 67	\$13,901,057 13	183,289	25,805
GREENE COUNTY							
Catskill Savings Bank	\$5,144,964 82	\$4,777,841 48	\$265 50	\$366,857 84	\$548,205 05	8,083	1,186
JEFFERSON COUNTY							
Jefferson County Savings Bank, Watertown	\$10,523,409 01	\$10,236,523 07	\$1,971 27	\$284,914 67	\$989,237 68	27,071	1,816
Watertown Savings Bank	4,203,267 81	3,946,611 79	1,413 58	255,242 44	329,056 23	8,339	796
Total	\$14,726,676 82	\$14,183,134 86	\$3,384 85	\$540,157 11	\$1,318,293 91	35,410	2,612

Statement of the Condition of the Savings Banks of the State of New York, January 1, 1921 — Continued

NAMES	Number of accounts closed during the year 1920	Amount deposited during the year 1920 not including dividends credited during that period	Amount withdrawn during the year 1920	Amount of dividends credited and paid for the year 1920	Salaries paid for the year 1920	Expenses other than salaries for the year 1920	Average rate per cent. of dividends for year ending December 31, 1920
CHEMUNG COUNTY							
Elmira Savings Bank, The.....	1,112	\$922,688 80	\$730,403 09	\$43,569 72	\$5,108 50	\$7,360 01	3½
COLUMBIA COUNTY							
Hudson City Savings Institution.....	1,470	\$1,790,437 51	\$1,403,103 11	\$234,933 97	\$12,017 17	\$7,702 48	4
CORTLAND COUNTY							
Cortland Savings Bank.....	1,365	\$1,715,062 36	\$1,502,809 52	\$184,487 15	\$15,699 39	\$18,660 06	4
DUTCHESS COUNTY							
Fishkill Savings Institute.....	87	\$83,344 26	\$78,828 43	\$24,402 32	\$2,525 00	\$839 85	4
Matteawan Savings Bank, Beacon.....	446	431,767 45	348,013 52	41,436 40	4,484 00	3,534 26	4
Mechanics' Savings Bank, The, Beacon.....	799	754,795 47	686,070 41	103,001 12	9,040 00	6,183 83	4
Pawling Savings Bank.....	196	287,224 76	183,886 31	33,774 83	2,665 16	2,304 52	4
Prugkeepsie Savings Bank, The.....	2,496	4,137,686 06	3,536,455 95	592,634 03	33,291 49	19,991 16	4
Rhinebeck Savings Bank.....	381	389,868 65	254,487 29	42,746 12	3,599 67	3,624 58	4
Wappinger Savings Bank, Wappingers Falls.....	224	354,866 64	233,614 33	30,494 08	2,960 00	1,099 14	4
Total.....	4,629	\$6,439,553 29	\$5,321,356 24	\$968,488 90	\$58,556 32	\$37,577 35	.....
ERIE COUNTY							
American Savings Bank of Buffalo.....	1,278	\$1,868,942 23	\$1,719,213 33	\$135,210 49	\$14,719 70	\$10,866 67	4
Buffalo Savings Bank.....	12,177	19,438,301 49	18,525,588 39	1,862,100 84	104,372 88	61,992 41	4
Erie County Savings Bank, Buffalo.....	14,272	18,111,483 15	19,179,879 61	2,289,545 21	116,895 80	91,621 76	4
Western Savings Bank, The, Buffalo.....	2,544	4,192,065 56	4,276,311 31	485,928 32	40,388 28	28,943 31	4
Total.....	30,271	\$43,610,732 43	\$43,700,992 64	\$4,772,784 86	\$276,376 66	\$193,424 15	.....
GREENE COUNTY							
Catskill Savings Bank.....	831	\$1,646,206 91	\$1,122,745 35	\$163,988 67	\$12,221 03	\$7,802 13	4
JEFFERSON COUNTY							
Jefferson County Savings Bank, Watertown.....	2,578	\$2,321,269 67	\$2,524,528 50	\$378,974 81	\$26,170 09	\$15,724 00	4
Watertown Savings Bank.....	930	799,006 46	1,024,083 30	150,699 62	13,443 98	10,234 91	4
Total.....	3,508	\$3,120,276 13	\$3,548,612 30	\$529,595 43	\$39,614 07	\$25,958 91

SEMI-ANNUAL STATEMENT

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Statement of the Condition of the Savings Banks of the State of New York, January 1, 1921 — 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, 1921	Number of accounts opened or reopened during year 1920
KINGS COUNTY							
Bay Ridge Savings Bank, Brooklyn	\$7,146,811 37	\$6,852,280 62	\$1,100 00	\$203,430 75	\$295,637 58	19,833	10,111
Brevort Savings Bank, Brooklyn	10,889,537 82	10,353,394 63	500 00	535,643 19	651,533 61	23,899	6,758
Brooklyn Savings Bank	73,419,442 93	66,959,000 77		6,460,433 16	9,809,444 37	76,067	12,988
Bushwick Savings Bank, The, Brooklyn	11,304,135 68	10,570,442 30	4,000 00	729,693 38	825,620 72	20,683	4,806
City Savings Bank of Brooklyn, The	9,728,148 95	9,316,302 09	10,055 73	401,791 13	668,913 80	17,501	6,128
Dime Savings Bank of Brooklyn, The	80,579,966 42	74,339,584 95	12,783 23	6,227,598 24	9,125,635 30	150,158	30,413
Dime Savings Bank of Williamsburgh, The, Brooklyn	16,049,259 60	15,086,015 36	9,072 23	954,172 31	1,049,951 81	19,585	5,022
East Brooklyn Savings Bank, Brooklyn	14,750,234 79	13,742,196 50		1,006,038 20	1,329,878 45	21,782	5,355
East New York Savings Bank, Brooklyn	10,391,434 95	9,800,945 03	2,614 50	587,875 42	732,241 44	17,359	6,532
Flatbush Savings Bank, Brooklyn	5,408,154 23	5,277,638 13	14,529 35	115,986 70	157,631 40	18,063	8,133
Fulton Savings Bank, Kings County, Brooklyn	16,569,335 95	15,526,072 08	5,295 14	1,037,968 73	1,377,395 31	22,131	4,068
Greater New York Savings Bank, The, Brooklyn	14,331,553 63	13,828,346 58	26,749 60	476,457 45	528,392 65	33,322	11,572
Green Point Savings Bank, The, Brooklyn	19,873,088 03	18,314,941 63	9,000 00	1,549,146 40	1,989,848 83	27,344	7,302
Hamburg Savings Bank, Brooklyn	5,884,696 10	5,663,978 45		200,717 65	225,036 85	18,588	3,800
Home Savings Bank, Brooklyn	1,184,563 80	1,143,086 50		41,417 30	55,023 60	3,346	1,135
Kings County Savings Institution, The, Brooklyn	16,005,667 03	15,056,821 89		948,835 14	1,659,210 48	14,611	1,713
Lincoln Savings Bank of Brooklyn, The	41,489,177 95	38,602,358 07	10,000 00	2,876,818 98	3,470,803 85	54,993	10,056
Navy Savings Bank, Brooklyn	31,372 65	18,740 22		12,632 43	15,023 19	358	366
Prudential Savings Bank, Brooklyn	7,304,789 00	7,016,713 60	4,053 29	284,022 11	338,981 55	14,250	4,161
Roosevelt Savings Bank of the City of New York, Brooklyn	20,292,596 31	19,587,967 92	35,117 82	669,510 47	1,177,692 31	41,471	11,966
South Brooklyn Savings Institution, The, Brooklyn	34,251,878 22	30,789,325 21	29,734 82	3,432,818 19	4,756,062 91	39,105	7,401
Summer Savings Bank, Brooklyn	2,574,670 34	2,485,500 68	1,000 00	88,369 66	181,414 66	6,288	2,501
Williamsburgh Savings Bank, Brooklyn	116,529,118 76	102,492,274 20		14,036,844 56	15,329,176 44	119,984	18,156
Total	\$535,980,773 91	\$492,843,946 55	\$175,605 81	\$42,970,221 55	\$55,548,429 31	755,716	180,453
MADISON COUNTY							
Oneida Savings Bank	\$5,151,782 50	\$4,701,353 07		\$450,429 43	\$586,324 43	9,666	1,104
MONROE COUNTY							
East Side Savings Bank of Rochester, The	\$21,149,734 12	\$19,990,320 43	\$92,418 35	\$1,066,995 34	\$1,343,842 44	51,841	10,429
Mechanics' Savings Bank, Rochester	5,567,948 29	5,213,876 70	17,329 88	336,141 65	522,473 10	18,870	12,387
Monroe County Savings Bank, Rochester	28,871,225 18	26,497,985 48	96,768, 70	2,276,471 00	3,286,529 00	36,284	5,176
Rochester Savings Bank	41,464,360 93	38,689,397 76	193,198 32	2,581,764 85	4,268,328 51	76,416	17,894
Total	\$97,052,368 52	\$90,391,280 43	\$399,715 25	\$6,261,372 84	\$9,421,173 05	183,411	45,886

Statement of the Condition of the Savings Banks of the State of New York, January 1, 1921 — Continued

NAMES	Number of accounts closed during the year 1920	Amount deposited during the year 1920 not including dividends credited during that period	Amount withdrawn during the year 1920	Amount of dividends credited and paid for the year 1920	Salaries paid for the year 1920	Expenses other than salaries for the year 1920	Average rate per cent. of dividends for year ending December 31, 1920
KINGS COUNTY							
Bay Ridge Savings Bank, Brooklyn.....	5,156	\$7,257,270 44	\$4,987,017 37	\$178,950 79	\$15,495 00	\$21,256 02	4
Brevoort Savings Bank, Brooklyn.....	3,997	6,555,954 29	4,710,953 83	323,613 77	24,873 25	19,260 23	4
Brooklyn Savings Bank.....	11,287	21,550,901 31	19,427,390 99	2,396,538 21	155,254 67	95,297 67	4
Bushwick Savings Bank, The, Brooklyn.....	2,564	5,364,638 11	4,095,862 04	349,577 59	25,405 15	18,141 53	3½
City Savings Bank of Brooklyn, The.....	3,838	5,872,294 81	4,209,667 24	288,982 54	33,047 30	35,448 63	4
Dime Savings Bank of Brooklyn, The.....	22,982	33,301,047 44	26,599,563 46	2,528,308 83	130,991 68	167,343 36	4
Dime Savings Bank of Williamsburgh, The, Brooklyn.....	3,505	6,589,957 83	5,560,197 55	525,471 67	38,731 66	50,823 86	4
East Brooklyn Savings Bank, Brooklyn.....	3,673	6,755,319 97	4,903,441 17	452,208 14	39,660 60	20,417 01	4
East New York Savings Bank, Brooklyn.....	2,715	6,302,124 16	3,524,217 57	293,150 92	34,243 31	37,123 58	4
Flatbush Savings Bank, Brooklyn.....	2,945	5,252,390 16	3,212,285 57	136,348 70	15,313 59	14,272 63	4
Fulton Savings Bank, Kings County, Brooklyn.....	3,463	6,257,869 55	5,486,033 03	544,651 54	30,855 55	31,027 33	4
Greater New York Savings Bank, The, Brooklyn.....	6,003	9,886,300 98	6,116,486 53	401,101 76	45,751 94	29,691 45	4
Green Point Savings Bank, The, Brooklyn.....	4,549	9,728,294 74	6,465,171 50	579,430 30	61,851 59	33,009 93	4
Hamburg Savings Bank, Brooklyn.....	1,528	3,900,036 57	2,510,897 40	171,429 09	11,394 50	7,048 15	4
Home Savings Bank, Brooklyn.....	690	730,542 09	540,095 51	36,529 62	5,179 00	4,811 51	4
Kings County Savings Institution, The, Brooklyn.....	1,653	4,158,040 23	3,989,341 85	551,921 26	56,617 14	23,069 25	4
Lincoln Savings Bank of Brooklyn, The.....	6,593	19,400,211 22	13,601,271 65	1,259,745 51	74,326 93	31,760 61	4
Navy Savings Bank, Brooklyn.....	8	31,218 16	12,477 94	.....	295 00	2,418 36	.....
Prudential Savings Bank, Brooklyn.....	2,217	4,760,500 35	3,338,736 84	215,135 40	20,328 34	13,266 07	4
Roosevelt Savings Bank of the City of New York, Brooklyn.....	5,764	12,533,336 14	8,305,011 02	600,730 77	59,894 91	37,432 34	4
South Brooklyn Savings Institution, The, Brooklyn.....	6,753	10,838,469 57	9,667,107 77	1,080,299 78	85,360 00	69,774 58	4
Summer Savings Bank, Brooklyn.....	1,396	1,914,583 19	1,386,294 55	75,826 62	7,012 47	7,638 10	4
Williamsburgh Savings Bank, Brooklyn.....	16,518	35,984,054 78	29,353,404 20	3,568,933 86	201,731 41	242,527 59	4
Total.....	119,797	\$224,925,356 09	\$172,002,926 58	\$16,558,886 67	\$1,173,613 99	\$1,012,859 79	.....
MADISON COUNTY							
Oneida Savings Bank.....	1,096	\$1,709,619 10	\$1,530,064 55	\$170,867 01	\$12,115 00	\$12,774 02	4
MONROE COUNTY							
East Side Savings Bank of Rochester, The.....	8,070	\$9,595,445 33	\$7,668,805 57	\$702,032 50	\$49,718 10	\$35,024 92	4
Mechanics' Savings Bank, Rochester.....	9,048	1,964,628 23	1,878,692 75	194,034 43	22,088 66	30,798 25	4
Monroe County Savings Bank, Rochester.....	4,796	7,245,854 38	7,233,214 27	1,005,004 15	73,285 79	58,546 23	4
Rochester Savings Bank.....	13,600	15,042,665 89	11,717,234 72	1,377,810 62	94,126 70	62,056 52	4
Total.....	35,514	\$33,849,593 83	\$28,497,947 31	\$3,278,881 70	\$239,219 25	\$186,425 92

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Statement of the Condition of the Savings Banks of the State of New York, January 1, 1921 — 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, 1921	Number of accounts opened or reopened during the year 1920
MONTGOMERY COUNTY							
Amsterdam Savings Bank.....	\$9,213,154 34	\$8,558,363 09	.....	\$654,791 25	\$914,732 31	15,941	1,949
NASSAU COUNTY							
Roslyn Savings Bank of Roslyn.....	\$3,689,059 35	\$3,408,731 64	\$325 00	\$280,002 71	\$422,506 81	5,608	737
NEW YORK COUNTY							
American Savings Bank, New York.....	\$6,619,053 03	\$6,351,301 26	\$31,911 12	\$235,840 65	\$432,697 05	15,947	5,373
Bank for Savings in the City of New York, The.....	116,141,434 23	108,737,941 41	16,058 14	7,387,434 63	16,409,694 08	143,369	18,983
Bowery Savings Bank, The, New York.....	166,828,424 26	151,771,036 75	57,609 80	14,999,777 71	20,622,168 23	164,863	27,861
Broadway Savings Institution, New York.....	13,514,834 14	12,856,408 96	1,755 20	656,669 98	916,081 21	15,024	2,419
Central Savings Bank in the City of New York.....	123,138,829 48	114,210,636 61	32,122 90	8,896,069 97	14,974,659 82	135,054	18,338
Citizens Savings Bank, New York.....	28,221,140 84	25,733,780 61	.....	2,487,360 23	2,993,570 85	29,266	4,218
Commonwealth Savings Bank of New York City.....	3,529,654 82	3,472,903 53	.....	56,751 29	113,161 67	11,953	3,684
Dry Dock Savings Institution, New York.....	85,402,815 72	78,615,508 57	18,000 00	6,769,307 15	8,610,718 05	95,932	18,953
East River Savings Institution, The, New York.....	38,110,729 83	33,687,036 69	.....	4,423,693 14	6,212,428 14	30,882	4,900
Emigrant Industrial Savings Bank, New York.....	207,929,119 16	197,964,914 17	.....	9,964,204 98	19,229,417 29	195,533	31,511
Empire City Savings Bank, New York.....	13,893,305 42	13,379,419 30	.....	613,886 12	909,784 61	29,401	11,572
Excelsior Savings Bank, New York.....	24,649,982 80	23,342,295 09	330 00	1,307,357 71	2,111,776 82	36,096	7,119
Franklin Savings Bank, New York.....	44,350,211 50	40,705,867 13	16,194 58	3,628,149 79	4,796,997 07	76,317	21,589
Greenwich Savings Bank, The, New York.....	87,088,790 86	80,099,956 47	11,474 08	6,977,360 31	10,293,140 98	95,431	11,432
Harlem Savings Bank, New York.....	45,481,782 15	42,608,787 91	.....	2,873,014 24	4,152,526 78	66,838	15,094
Irving Savings Bank, The, New York.....	20,871,478 50	19,460,837 12	.....	1,410,641 38	2,221,405 33	21,475	2,839
Italian Savings Bank of the City of New York.....	13,776,843 80	12,487,511 61	569,732 70	719,599 49	875,391 48	24,361	6,351
Maiden Lane Savings Bank, New York.....	3,383,365 94	3,293,872 36	.....	89,493 58	162,682 45	10,759	4,295
Manhattan Savings Institution, The, New York.....	14,789,126 22	13,760,992 30	4,283 69	1,023,550 23	1,673,065 98	24,074	5,051
Metropolitan Savings Bank, New York.....	17,831,119 07	16,965,662 93	.....	865,426 14	1,601,350 44	21,230	4,462
New York Savings Bank.....	53,164,409 83	48,879,466 98	4,990 97	4,279,951 88	5,903,884 38	55,705	9,829
North River Savings Bank, New York.....	16,069,973 81	15,239,618 48	1,514 36	828,840 97	1,178,559 09	28,705	8,337
Seamen's Bank for Savings in the City of New York.....	82,307,914 79	76,639,836 50	.....	5,668,078 29	10,913,372 04	90,877	12,128
Union Dime Savings Bank, New York.....	70,898,278 36	65,748,721 78	26,075 25	5,123,461 33	7,069,883 83	151,136	36,462
Union Square Savings Bank, New York.....	20,773,670 60	19,749,227 03	.....	1,024,443 57	1,941,720 97	24,334	6,315
United States Savings Bank in the City of New York.....	11,274,343 05	10,832,138 00	.....	442,205 05	800,031 55	20,489	6,210
West Side Savings Bank, New York.....	7,654,674 27	7,158,773 04	105,229 87	390,671 36	500,034 49	14,876	3,275
Total.....	\$1,337,795,306 48	\$1,243,754,482 59	\$897,282 66	\$93,143,541 23	\$147,721,104 68	1,630,927	308,610

Statement of the Condition of the Savings Banks of the State of New York, January 1, 1921 — Continued

NAMES	Number of accounts closed during the year 1920	Amount deposited during the year 1920 not including dividends credited during that period	Amount withdrawn during the year 1920	Amount of dividends credited and paid for the year 1920	Salaries paid for the year 1920	Expenses other than salaries for the year 1920	Average rate per cent. of dividends for year ending December 31, 1920
MONTGOMERY COUNTY							
Amsterdam Savings Bank	1,700	\$3,482,823 45	\$2,429,315 64	\$294,420 49	\$18,331 60	\$16,974 10	4
NASSAU COUNTY							
Roslyn Savings Bank of Roslyn	581	\$1,092,481 64	\$885,524 68	\$117,771 20	\$12,440 00	\$4,803 40	4
NEW YORK COUNTY							
American Savings Bank, New York	3,225	\$4,941,373 10	\$3,570,235 19	\$185,885 71	\$22,802 85	\$18,891 24	4
Bank for Savings in the City of New York, The	17,323	30,554,153 86	25,005,274 34	3,851,947 31	219,605 85	93,285 60	4
Bowery Savings Bank, The, New York	32,468	57,099,722 70	41,816,045 79	5,095,917 77	197,379 25	245,315 38	4
Broadway Savings Institution, New York	2,801	3,514,230 76	4,650,797 89	485,682 54	46,981 16	36,278 98	4
Central Savings Bank in the City of New York	20,530	37,885,990 53	33,529,097 35	4,017,118 29	206,408 68	121,499 23	4
Citizens Savings Bank, New York	3,508	10,111,898 40	7,102,548 75	868,821 60	54,710 75	48,409 20	4
Commonwealth Savings Bank of New York City	1,416	2,756,476 84	1,724,856 11	97,161 49	10,602 03	6,908 05	4
Dry Dock Savings Institution, New York	17,425	32,287,390 41	24,798,657 86	2,622,677 02	140,307 09	135,716 37	4
East River Savings Institution, The, New York	5,522	8,711,935 53	10,790,597 21	1,268,448 27	42,356 76	111,539 48	4
Emigrant Industrial Savings Bank, New York	28,755	58,987,809 01	53,816,752 48	7,090,529 93	299,606 44	295,065 04	4
Empire City Savings Bank, New York	6,659	9,228,799 28	5,376,226 90	384,919 59	29,547 59	46,407 96	4
Excelsior Savings Bank, New York	6,514	10,015,291 62	9,210,830 03	805,372 47	73,851 27	85,774 13	4
Franklin Savings Bank, New York	13,353	21,536,940 74	14,546,114 79	1,264,202 74	87,019 06	75,278 28	4
Greenwich Savings Bank, The, New York	13,119	20,509,569 95	19,092,495 18	2,889,233 22	174,767 70	93,362 75	4
Harlem Savings Bank, New York	10,317	18,968,166 86	12,268,234 33	1,387,423 39	79,159 99	44,861 75	4
Irving Savings Bank, The, New York	3,279	4,355,090 42	5,720,134 09	739,640 61	46,558 70	30,582 28	4
Italian Savings Bank of the City of New York	4,956	9,476,022 27	6,939,332 38	371,442 02	37,479 94	30,049 96	4
Maiden Lane Savings Bank, New York	2,554	2,865,740 85	2,384,975 45	101,038 53	14,621 61	11,101 96	4
Manhattan Savings Institution, The, New York	3,915	6,784,447 45	5,502,976 20	459,491 17	58,562 00	66,922 77	4
Metropolitan Savings Bank, New York	3,452	5,383,564 46	4,872,499 58	606,751 24	36,930 50	40,186 86	4
New York Savings Bank	9,141	13,954,632 93	13,839,383 28	1,769,082 93	92,474 41	56,460 40	4
North River Savings Bank, New York	4,561	8,884,613 04	6,042,249 18	484,112 16	47,837 23	32,157 27	4
Seamen's Bank for Savings in the City of New York	15,997	16,102,691 63	21,872,255 51	2,862,584 93	113,256 35	84,726 29	4
Union Dime Savings Bank, New York	27,368	35,112,871 27	27,808,812 12	2,119,056 16	146,991 00	110,109 69	4
Union Square Savings Bank, New York	4,986	7,867,128 63	7,043,078 98	701,117 30	61,114 10	32,901 93	4
United States Savings Bank in the City of New York	3,546	6,343,670 16	4,045,635 47	335,969 30	32,388 02	11,917 20	4
West Side Savings Bank, New York	2,617	3,585,287 34	2,903,053 78	237,767 56	29,482 26	13,332 40	4
Total	269,307	\$447,798,810 04	\$376,273,150 22	\$43,103,395 25	\$2,402,795 59	\$1,979,042 45	.....

SEMI-ANNUAL STATEMENT

Statement of the Condition of the Savings Banks of the State of New York, January 1, 1921 — 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, 1921	Number of accounts opened or reopened during year 1920
NIAGARA COUNTY							
Farmers and Mechanics' Savings Bank in the City of Lockport.	\$8,941,172 35	\$8,356,801 96	\$5,249 34	\$579,121 05	\$818,299 14	15,008	2,255
Niagara County Savings Bank, Niagara Falls.....	4,309,919 80	4,095,484 66	7,766 16	206,668 98	263,432 98	10,782	3,369
Total.....	\$13,251,092 15	\$12,452,286 62	\$13,015 50	\$785,790 03	\$1,081,732 12	25,790	5,624
ONEIDA COUNTY							
Oneida County Savings Bank, The, Rome.....	\$2,879,901 42	\$2,690,635 72	\$310 50	\$188,955 90	\$330,480 45	7,750	1,220
Rome Savings Bank, The.....	4,236,354 43	3,830,942 14	188 00	405,224 29	547,786 29	10,658	1,012
Savings Bank of Utica, The.....	19,847,060 89	18,342,612 36	3,030 33	1,501,418 20	2,825,764 43	37,189	10,899
Total.....	\$26,963,316 74	\$24,864,190 22	\$3,528 83	\$2,095,597 69	\$3,704,031 17	55,597	13,131
ONONDAGA COUNTY							
Onondaga County Savings Bank, Syracuse.....	\$35,108,916 49	\$32,548,911 05	\$112,071 98	\$2,537,933 46	\$3,742,792 15	51,908	8,019
Skaneateles Savings Bank.....	1,809,171 12	1,686,927 06	.....	122,244 06	178,568 31	4,354	488
Syracuse Savings Bank.....	19,767,678 25	17,528,365 36	45,820 27	2,193,492 62	3,202,290 53	30,085	3,275
Total.....	\$56,775,765 86	\$51,764,203 47	\$157,892 25	\$4,853,670 14	\$7,123,590 99	86,347	11,782
ONTARIO COUNTY							
Geneva Savings Bank.....	\$1,656,402 59	\$1,608,170 45	\$452 15	\$47,779 99	\$81,252 99	5,985	1,638
ORANGE COUNTY							
Cornwall Savings Bank, The, Cornwall-on-the-Hudson.....	\$539,683 62	\$512,498 39	.....	\$27,185 23	\$46,484 73	1,420	202
Goshen Savings Bank.....	2,039,607 68	1,936,793 40	.....	102,814 28	146,818 75	3,496	499
Middletown Savings Bank.....	7,670,445 74	7,302,211 30	\$4,191 88	364,042 56	617,961 80	13,540	1,796
Newburgh Savings Bank.....	15,962,152 38	13,646,846 59	4,959 71	2,330,346 08	2,458,089 08	18,136	1,382
Walden Savings Bank.....	1,564,767 35	1,434,565 84	729 83	129,441 68	163,169 68	3,621	521
Warwick Savings Bank, The.....	1,486,688 88	1,398,714 08	.....	87,974 80	92,070 55	3,611	458
Total.....	\$29,283,345 65	\$26,231,659 60	\$9,881 42	\$3,041,804 63	\$3,524,604 59	44,124	4,858

Statement of the Condition of the Savings Banks of the State of New York, January 1, 1921 — Continued

NAMES	Number of accounts closed during the year 1920	Amount deposited during the year 1920 not including dividends credited during that period	Amount withdrawn during the year 1920	Amount of dividends credited and paid for the year 1920	Salaries paid for the year 1920	Expenses other than salaries for the year 1920	Average rate per cent. of dividends for year ending December 31, 1920
NIAGARA COUNTY							
Farmers and Mechanics' Savings Bank in the City of Lockport	1,635	\$4,049,605 94	\$3,520,995 38	\$297,585 11	\$21,425 00	\$16,609 73	4
Niagara County Savings Bank, Niagara Falls	2,561	3,164,528 82	2,879,068 19	136,307 01	18,413 20	8,668 85	4
Total	4,196	\$7,214,134 76	\$6,391,063 57	\$433,892 12	\$39,838 20	\$25,268 58	.....
ONEIDA COUNTY							
Oneida County Savings Bank, The, Rome	1,072	\$897,010 11	\$763,057 60	\$92,453 84	\$11,072 50	\$5,037 63	3½
Rome Savings Bank, The	924	1,314,759 48	1,140,653 09	131,624 03	21,800 00	13,647 07	3½
Savings Bank of Utica, The	10,688	6,572,318 33	5,663,966 24	636,093 97	59,819 73	73,889 18	3½
Total	12,684	\$8,784,087 92	\$7,567,676 93	\$860,171 84	\$92,692 23	\$92,573 88	.....
ONONDAGA COUNTY							
Onondaga County Savings Bank, Syracuse	8,698	\$11,965,891 56	\$10,196,879 03	\$1,181,611 41	\$65,046 38	\$79,311 21	4
Skaneateles Savings Bank	306	1,157,303 89	1,090,468 03	60,840 21	6,220 00	4,958 15	4
Syracuse Savings Bank	2,646	6,705,977 99	5,971,812 12	643,987 71	40,392 74	33,707 11	4
Total	11,650	\$19,829,173 44	\$17,259,159 18	\$1,886,439 33	\$111,659 12	\$117,976 47	.....
ONTARIO COUNTY							
Geneva Savings Bank	1,072	\$1,039,021 75	\$875,479 35	\$55,195 90	\$8,595 33	\$3,940 00	4
ORANGE COUNTY							
Cornwall Savings Bank, The, Cornwall-on-the-Hudson	153	\$167,510 39	\$138,250 57	\$17,928 72	\$2,850 00	\$830 32	4
Goshen Savings Bank	494	520,611 95	433,678 19	70,233 53	4,291 00	2,512 81	4
Middletown Savings Bank	1,451	2,379,938 81	1,868,114 27	260,454 23	23,598 00	9,705 95	4
Newburgh Savings Bank	1,801	2,710,031 91	2,792,976 48	509,168 80	37,015 97	24,735 42	4
Walden Savings Bank	418	581,850 53	446,889 39	50,847 56	5,788 93	3,148 48	4
Warwick Savings Bank, The	332	417,748 26	363,019 45	47,442 69	6,300 00	2,501 83	3½
Total	4,559	\$6,777,691 85	\$6,042,928 35	\$956,075 53	\$79,843 90	\$43,434 81	.....

SEMI-ANNUAL STATEMENT

Statement of the Condition of the Savings Banks of the State of New York, January 1, 1921 — 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, 1921	Number of accounts opened or reopened during year 1920
OSWEGO COUNTY							
Fulton Savings Bank.....	\$3,588,350 00	\$3,371,691 21	\$431 42	\$216,227 37	\$313,096 87	6,655	1,837
Oswego City Savings Bank.....	4,861,282 22	4,495,609 72	1,008 05	364,664 45	438,006 15	8,699	1,458
Oswego County Savings Bank, Oswego.....	4,673,780 10	4,265,799 55	7,101 57	400,878 98	507,048 18	6,847	1,414
Total.....	\$13,123,412 32	\$12,133,100 48	\$8,541 04	\$981,770 80	\$1,258,151 20	22,201	4,709
PUTNAM COUNTY							
Putnam County Savings Bank, Brewster.....	\$1,998,818 31	\$1,893,637 14	.....	\$105,181 17	\$132,271 29	3,462	526
QUEENS COUNTY							
College Point Savings Bank.....	\$3,259,664 43	\$3,066,739 64	\$603 40	\$192,321 39	\$299,663 14	5,060	1,053
Jamaica Savings Bank.....	10,569,789 54	9,925,248 22	.....	644,541 32	755,666 39	16,140	3,391
Long Island City Savings Bank.....	19,231,175 20	17,649,181 09	15,972 71	1,566,021 40	1,740,496 25	31,643	8,216
Queens County Savings Bank, The, Flushing.....	7,796,775 14	7,214,762 49	.....	582,012 65	670,097 65	12,703	2,557
Total.....	\$40,857,404 31	\$37,855,931 44	\$16,576 11	\$2,964,896 76	\$3,465,923 43	65,566	15,217
RENSSELAER COUNTY							
Troy Savings Bank.....	\$14,198,108 02	\$13,188,258 20	\$125,288 45	\$884,561 37	\$1,621,212 07	18,685	2,439
RICHMOND COUNTY							
Richmond County Savings Bank, West New Brighton.....	\$3,370,156 38	\$3,189,206 84	\$5,845 00	\$175,104 54	\$268,859 54	8,032	1,448
Staten Island Savings Bank, Stapleton.....	10,698,907 88	10,170,885 97	890 69	527,131 22	871,955 33	21,687	3,954
Total.....	\$14,069,064 26	\$13,360,092 81	\$6,735 69	\$702,235 76	\$1,140,814 87	29,719	5,402
ST. LAWRENCE COUNTY							
St. Lawrence County Savings Bank, Ogdensburg.....	\$1,289,196 78	\$1,259,790 10	\$471 00	\$28,935 68	\$75,588 58	3,832	750
SCHENECTADY COUNTY							
Schenectady Savings Bank.....	\$14,623,146 62	\$13,864,411 40	\$20,033 09	\$738,702 13	\$899,546 66	46,831	9,022
SENECA COUNTY							
Seneca Falls Savings Bank, The.....	\$1,323,591 37	\$1,273,103 90	\$300 00	\$50,187 47	\$120,704 76	3,344	756

Statement of the Condition of the Savings Banks of the State of New York, January 1, 1921 — Continued

NAMES	Number of accounts closed during the year 1920	Amount deposited during the year 1920 not including dividends credited during that period	Amount withdrawn during the year 1920	Amount of dividends credited and paid for the year 1920	Salaries paid for the year 1920	Expenses other than salaries for the year 1920	Average rate per cent. of dividends for year ending December 31, 1920
OSWEGO COUNTY							
Fulton Savings Bank	1,947	\$1,683,984 58	\$1,474,852 31	\$121,156 12	\$9,405 91	\$8,528 76	4
Oswego City Savings Bank	1,217	1,612,277 82	1,504,663 30	165,132 59	16,388 33	7,479 24	4
Oswego County Savings Bank, Oswego	1,150	1,398,217 33	1,394,342 96	158,951 81	13,357 67	7,246 50	4
Total	4,314	\$4,694,479 73	\$4,373,858 57	\$445,240 52	\$39,151 91	\$23,254 50	.....
PUTNAM COUNTY							
Putnam County Savings Bank, Brewster	286	\$593,215 46	\$403,380 37	\$65,496 00	\$6,100 00	\$3,749 39	4
QUEENS COUNTY							
College Point Savings Bank	568	\$1,498,921 60	\$1,052,889 39	\$101,895 11	\$9,010 00	\$5,127 35	4
Jamaica Savings Bank	1,953	4,691,456 07	3,490,728 01	321,597 70	22,373 81	17,642 06	4
Long Island City Savings Bank	4,576	10,302,107 64	6,893,706 96	551,375 21	49,378 17	54,233 71	4
Queens County Savings Bank, The, Flushing	1,274	3,455,837 52	2,365,553 06	232,583 49	20,185 00	13,222 44	4
Total	8,371	\$19,948,322 83	\$13,802,877 42	\$1,207,451 51	\$100,946 98	\$90,225 56	.....
RENSELAER COUNTY							
Troy Savings Bank	2,260	\$3,262,714 99	\$2,524,046 53	\$479,178 40	\$21,411 64	\$34,872 01	4
RICHMOND COUNTY							
Richmond County Savings Bank, West New Brighton	993	\$1,786,908 56	\$1,469,672 46	\$103,798 59	\$12,143 89	\$9,270 99	4
Staten Island Savings Bank, Stapleton	1,880	5,723,531 90	4,015,533 84	317,009 29	40,058 70	30,904 49	4
Total	2,873	\$7,510,440 46	\$5,485,206 30	\$420,807 88	\$52,202 59	\$40,175 48	.....
St. LAWRENCE COUNTY							
St. Lawrence County Savings Bank, Ogdensburg	599	\$580,969 25	\$495,434 90	\$43,552 14	\$6,664 85	\$2,662 45	3½
SCHENECTADY COUNTY							
Schenectady Savings Bank	6,080	\$7,293,185 75	\$5,435,850 76	\$483,622 82	\$57,906 95	\$19,599 55	4½
SENECA COUNTY							
Seneca Falls Savings Bank, The	764	\$556,793 10	\$495,460 43	\$44,732 79	\$5,680 00	\$3,407 76	4

SEMI-ANNUAL STATEMENT

Statement of the Condition of the Savings Banks of the State of New York, January 1, 1921 — Concluded

NAMES	Total resources	Amount due depositors	Other liabilities	Surplus on estimated market value of stocks and bonds	Surplus on par value of stocks and bonds	Number of open accounts, January 1, 1921	Number of accounts opened or reopened during year 1920
SUFFOLK COUNTY							
Riverhead Savings Bank	\$9,107,737 20	\$7,556,998 59		\$1,550,828 61	\$1,593,571 39	10,155	1,015
Sag Harbor Savings Bank	2,779,072 92	2,531,319 90	\$456 59	277,296 43	323,807 18	4,313	449
Southold Savings Bank, The	7,145,481 78	6,076,067 01		1,069,414 77	1,097,018 15	7,433	690
Union Savings Bank of Patchogue, The	4,867,139 41	4,417,531 47	2,406 70	447,201 24	493,367 81	7,783	1,248
Total	\$23,899,431 31	\$20,551,826 97	\$2,863 29	\$3,344,741 05	\$3,506,764 53	29,684	3,402
TOMPKINS COUNTY							
Ithaca Savings Bank	\$4,908,027 30	\$4,482,940 67	\$2,000 00	\$423,086 63	\$599,226 36	11,540	1,882
ULSTER COUNTY							
Ellenville Savings Bank	\$2,870,674 09	\$2,715,611 34		\$155,062 75	\$227,422 00	6,173	638
Kingston Savings Bank	5,728,512 69	5,310,835 59		417,677 10	471,666 60	7,336	935
New Paltz Savings Bank	2,408,574 43	2,235,577 45		172,996 98	191,074 70	3,208	346
Rondout Savings Bank, Kingston	5,736,640 90	5,277,502 30		459,138 60	544,149 30	7,730	1,297
Saugerties Savings Bank	3,033,448 89	2,820,999 77		212,449 12	270,794 26	4,613	712
Ulster County Savings Institution, Kingston	7,236,479 49	6,834,299 82		402,179 67	502,270 26	10,502	1,476
Total	\$27,014,330 49	\$25,194,826 27		\$1,819,504 22	\$2,207,377 12	39,562	5,404
WESTCHESTER COUNTY							
Bank for Savings of Ossining, The	\$4,757,826 72	\$4,290,196 25		\$467,630 47	\$631,530 28	6,412	1,019
Eastchester Savings Bank, Mount Vernon	6,318,343 20	5,949,213 66		369,129 54	543,772 10	11,044	2,365
Greenburgh Savings Bank, The, Dobbs Ferry	1,038,006 56	962,580 13		75,426 43	89,067 55	2,115	427
Home Savings Bank, The, White Plains	6,755,169 95	6,359,640 75	\$5,085 84	390,443 36	525,542 16	14,545	2,101
Peekskill Savings Bank	5,893,638 84	5,181,721 14	644 00	711,273 70	803,723 66	8,981	960
Peoples Bank for Savings of New Rochelle, N. Y.	1,272,492 39	1,232,263 58		40,228 81	62,698 81	4,940	1,375
Peoples Savings Bank of Yonkers, N. Y.	13,962,671 61	12,929,842 95		1,032,828 66	1,089,159 18	20,032	3,802
Port Chester Savings Bank, The	6,543,363 25	6,136,215 13	8,037 73	399,110 39	543,452 98	10,607	2,424
Union Savings Bank of Westchester County, The, Mamaroneck	1,488,858 38	1,402,255 93	200 00	86,402 48	124,686 10	3,183	793
Westchester County Savings Bank, Tarrytown	5,093,849 57	4,824,384 99		868,964 58	1,099,852 08	7,284	1,074
Yonkers Savings Bank	14,524,150 14	13,220,368 86		1,303,781 28	1,533,413 46	21,027	3,276
Total	\$68,248,370 61	\$62,489,183 34	\$13,967 57	\$5,745,219 70	\$7,046,888 36	110,170	19,616
Grand totals for the State	\$2,730,187,369 59	\$2,532,652,511 76	\$2,106,840 37	\$195,428,017 46	\$289,833,512 09	3,817,926	761,154

Statement of the Condition of the Savings Banks of the State of New York, January 1, 1921 — Concluded

SEMI-ANNUAL STATEMENT

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NAMES	Number of accounts closed during the year 1920	Amount deposited during the year 1920 not including dividends credited during that period	Amount withdrawn during the year 1920	Amount of dividends credited and paid for the year 1920	Salaries paid for the year 1920	Expenses other than salaries for the year 1920	Average rate per cent. of dividends for year ending December 31, 1920
SUFFOLK COUNTY							
Riverhead Savings Bank	903	\$1,473,237 60	\$1,461,019 13	\$301,816 01	\$24,753 10	\$23,231 25	4½
Sag Harbor Savings Bank	369	616,889 75	521,214 25	91,553 98	6,400 00	11,984 93	4½
Southold Savings Bank, The	535	1,116,607 97	1,117,775 85	241,352 57	16,306 66	17,395 22	4½
Union Savings Bank of Patchogue, The	875	1,625,966 44	1,325,164 20	154,177 88	16,610 02	9,660 62	4
Total	2,682	\$4,832,701 76	\$4,425,173 43	\$788,900 44	\$64,069 78	\$62,272 02	.....
TOMPKINS COUNTY							
Ithaca Savings Bank	1,482	\$2,340,928 79	\$2,077,083 82	\$139,041 31	\$21,905 69	\$12,316 45	3½
ULSTER COUNTY							
Ellenville Savings Bank	583	\$942,281 69	\$709,540 44	\$93,219 99	\$4,141 66	\$9,182 41	4
Kingston Savings Bank	740	1,371,880 29	1,146,583 19	192,972 95	7,123 54	7,666 54	4
New Paltz Savings Bank	298	541,970 26	420,478 98	81,889 10	4,230 00	3,233 58	4
Rondout Savings Bank, Kingston	961	1,638,365 11	1,282,879 66	189,107 70	6,999 92	10,214 36	4
Saugerties Savings Bank	376	879,847 52	604,638 60	98,853 53	5,000 00	5,775 32	4
Ulster County Savings Institution, Kingston	1,054	1,857,783 12	1,411,941 91	245,359 32	9,400 00	12,446 91	4
Total	4,012	\$7,232,127 99	\$5,576,062 78	\$901,402 59	\$36,895 12	\$48,519 12	.....
WESTCHESTER COUNTY							
Bank for Savings of Ossining, The	671	\$1,461,012 99	\$1,202,035 14	\$151,212 19	\$14,175 00	\$11,098 35	4
Eastchester Savings Bank, Mount Vernon	1,510	3,368,888 05	2,510,601 88	194,485 79	22,262 32	7,688 95	4
Greenburgh Savings Bank, The, Dobbs Ferry	275	442,068 59	309,072 83	32,041 02	3,853 10	2,988 05	4
Home Savings Bank, The, White Plains	1,617	2,503,331 25	2,075,549 17	217,161 73	36,832 00	29,654 45	4
Peekskill Savings Bank	689	1,395,259 72	1,129,191 67	187,532 59	15,440 36	13,207 44	4
Peoples Bank for Savings of New Rochelle, N. Y.	805	1,020,677 68	764,746 08	37,199 07	7,687 51	5,931 48	4
Peoples Savings Bank of Yonkers, N. Y.	3,072	5,133,308 34	3,774,865 42	442,030 13	26,053 04	24,820 61	4
Port Chester Savings Bank, The	1,904	2,672,540 73	1,990,742 62	219,254 84	14,728 00	8,476 78	4½
Union Savings Bank of Westchester County, The, Mamaroneck	476	808,729 62	550,601 68	43,448 02	6,300 00	3,581 94	4
Westchester County Savings Bank, Tarrytown	810	1,426,041 35	1,098,845 26	170,649 61	13,695 05	20,986 29	4
Yonkers Savings Bank	2,727	4,998,308 22	3,687,326 93	456,045 39	26,732 80	29,622 06	4
Total	14,566	\$25,230,166 54	\$19,093,578 68	\$2,151,060 38	\$187,759 18	\$158,056 40	.....
Grand totals for the State	605,573	\$975,696,875 41	\$799,068,094 98	\$87,990,986 37	\$5,625,106 54	\$4,636,460 32	.....

Statement of the Condition of the Savings Banks in Aggregate by Counties, January 1, 1921

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	\$61,529,399 06	\$15,553,046 00		\$125,000 00	\$403,200 00	\$4,058,007 38		\$3,608,513 58	\$762,954 43	\$188,225 00
Bronx	22,131,950 00	7,445,990 00			611,250 00	2,313,600 00	\$116,000 00	895,631 67	84,000 00	15,101 00
Broome	5,479,075 25	2,500,950 00			100,000 00	351,000 00		1,724,600 00	412,000 00	50,000 00
Cayuga	7,498,627 00	3,593,150 00			8,000 00	45,000 00		318,670 00	25,000 00	19,000 00
Chemung	858,840 00	125,000 00			15,000 00	57,000 00		171,500 00	38,000 00	4,000 00
Columbia	2,470,101 00	1,659,550 00			401,500 00			458,943 00	246,000 00	
Cortland	2,537,295 00	1,027,900 00		40,000 00	80,000 00	160,000 00		581,536 98		3,000 00
Dutchess	12,601,783 95	4,131,291 19			270,000 00	545,100 00	29,000 00	2,127,075 29	180,092 12	425,182 99
Erie	69,065,117 93	17,470,200 00			1,031,000 00	9,781,500 00		12,417,537 25	575,000 00	37,000 00
Greene	1,061,619 95	1,555,884 00		45,000 00	87,000 00	698,000 00	30,000 00	370,080 00	40,000 00	30,000 00
Jefferson	5,940,716 70	2,877,400 00			29,000 00	734,500 00		1,176,379 70	25,000 00	118,400 00
Kings	256,597,039 00	91,494,000 00		2,151,750 00	8,687,000 00	39,840,916 40	331,969 82	30,819,203 48	1,955,589 47	1,120,907 21
Madison	2,508,396 24	1,169,000 00			225,000 00			251,475 70		3,500 00
Monroe	57,545,525 33	12,073,386 00	\$100,000 00	100,988 70	1,448,000 00	4,591,000 00		5,152,990 00	382,000 00	22,339 04
Montgomery	3,838,251 00	2,029,000 00		75,000 00	58,000 00	389,000 00		811,241 98	140,000 00	28,800 00
Nassau	2,056,175 00	320,600 00		20,000 00		118,000 00		116,000 00	30,000 00	5,500 00
New York	610,785,272 07	217,513,694 24		17,846,000 00	27,006,000 00	60,900,947 69		79,679,697 27	2,051,000 00	879,093 25
Niagara	7,227,734 00	2,192,484 00			100,000 00	73,000 00	96,000 00	412,293 09	5,000 00	164,969 23
Oneida	12,731,931 33	7,237,116 06			30,000 00	321,500 00		486,160 94	81,010 64	41,100 00
Onondaga	33,584,821 96	8,376,250 00		30,000 00	100,000 00	1,028,000 00		1,979,000 00	63,000 00	56,800 00
Ontario	748,274 00	417,600 00			35,000 00		10,000 00	48,800 00		
Orange	12,569,987 75	6,819,244 00		100,000 00	322,400 00	632,500 00		3,451,950 00	464,890 19	187,000 00
Oswego	6,780,296 22	2,021,450 00		32,000 00	35,000 00	267,900 00		681,245 00	24,579 75	120,753 28
Putnam	1,039,250 00	260,900 00				5,000 00	59,000 00	144,500 00	10,000 00	12,425 00
Queens	21,920,645 00	7,005,650 00	10,000 00	45,000 00	148,000 00	2,444,850 00		2,252,290 96	469,000 00	134,000 00
Rensselaer	4,355,925 00	2,727,300 00			350,000 00	1,372,000 00	100,000 00	1,754,391 10	265,500 00	
Richmond	6,584,429 85	2,281,350 00		35,000 00	425,000 00	1,075,000 00		315,000 00	48,000 00	25,000 00
St. Lawrence	593,970 52	134,700 00				81,000 00		79,332 53	10,000 00	12,500 00
Schenectady	6,787,410 92	3,567,262 00			75,000 00	1,528,652 00		915,689 34	93,500 00	110,000 00
Seneca	479,851 72	142,134 00			15,000 00	14,000 00	40,000 00	25,000 00	6,100 50	
Suffolk	14,633,975 76	2,627,586 00			100,000 00	504,000 00		567,700 00	12,000 00	375,425 00
Tompkins	1,433,140 11	788,750 00		130,000 00	247,000 00	400,000 00	40,000 00	413,000 00	35,000 00	85,355 60
Ulster	9,534,841 23	6,703,770 00		35,000 00	175,000 00	752,500 00		3,375,814 06	531,500 00	908,367 60
Westchester	33,254,694 37	11,479,136 00	50,000 00	75,000 00	380,000 00	3,332,500 00		3,960,238 95	252,630 00	1,011,554 41
Totals	\$1,298,766,364 22	\$447,322,633 49	\$160,000 00	\$20,885,736 70	\$42,333,850 00	\$138,876,573 47	\$901,969 82	\$161,643,481 87	\$9,284,347 10	\$6,255,298 61

Statement of the Condition of the Savings Banks in Aggregate by Counties, January 1, 1921 — Continued

COUNTIES	PAR VALUE - <i>Continued</i>				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
	Bonds of villages in this State	School district bonds	Railroad mortgage bonds	Bonds of Land Bank of the State of New York					
Albany.....	\$696,498 62	\$448,901 45	\$21,932,984 42		\$47,777,330 86	\$48,293,569 91	\$47,633,807 54	\$43,332,987 84	\$1,769,931 25
Bronx.....	61,200 00	5,000 00	10,174,000 00		21,721,682 67	20,874,923 94	20,859,206 58	20,750,349 32	45,995 87
Broome.....	33,441 00	92,485 00	1,093,000 00		6,357,476 00	6,283,239 13	6,266,563 53	5,907,836 00	278,038 00
Cayuga.....	11,000 00	19,000 00	1,420,000 00		5,458,820 00	5,346,456 51	5,338,441 53	5,056,913 60	30,415 00
Chemung.....	108,500 00	25,000 00	152,000 00		694,000 00	681,938 33	685,326 88	648,990 00	
Columbia.....	262,756 34	39,900 00	1,357,000 00		4,425,649 34	4,343,805 84	4,311,841 16	4,114,031 17	21,710 72
Cortland.....	164,500 00	71,000 00	400,000 00		2,527,936 98	2,510,599 98	2,504,073 86	2,355,649 82	15,738 00
Dutchess.....	1,257,352 34	495,834 70	2,758,000 00		12,218,923 63	12,261,925 82	12,158,960 92	11,176,470 02	14,347 33
Erie.....	328,237 90	181,000 00	21,374,000 00		63,255,475 15	64,448,266 69	63,620,941 95	57,488,018 69	517,915 36
Greene.....	79,000 00	50,460 00	569,000 00		3,554,424 00	3,560,487 11	3,501,095 10	3,373,076 79	
Jefferson.....	483,196 42	150,500 00	2,732,000 00		8,326,376 12	8,274,842 74	8,239,447 73	7,548,239 32	37,100 87
Kings.....	1,212,798 42	492,650 00	56,293,111 33	\$100,000 00	234,499,896 13	233,939,283 55	231,952,322 33	221,921,688 37	11,769,045 23
Madison.....	110,800 00	57,000 00	432,000 00		2,248,775 70	2,232,183 34	2,220,726 87	2,112,880 70	5,800 00
Montroe.....	268,900 00	80,123 86	11,729,900 00		35,946,725 40	36,189,605 82	35,853,081 88	32,786,925 19	314,348 00
Montgomery.....	213,385 05	42,150 00	777,000 00		4,563,577 03	4,483,284 01	4,445,007 05	4,303,635 97	16,807 99
Nassau.....	5,000 00	110,000 00	663,000 00		1,388,100 00	1,374,630 16	1,364,199 69	1,245,595 90	
New York.....	829,408 64	209,936 86	235,111,260 90	25,000 00	642,052,036 65	647,953,159 33	641,813,601 31	587,474,473 20	11,409,941 82
Niagara.....	215,600 00	83,700 00	1,014,300 00		4,261,046 32	4,187,079 38	4,182,983 62	3,965,104 23	14,220 00
Oneida.....	229,850 00	83,900 00	4,387,346 72	30,000 00	13,023,984 36	12,379,466 74	12,317,570 75	11,415,550 88	146,476 39
Onondaga.....	67,500 00	35,550 00	9,545,968 00		21,232,068 00	20,982,320 75	20,866,468 02	19,012,147 15	210,125 00
Ontario.....	34,500 00	29,500 00	176,000 00		732,490 00	711,044 10	712,882 28	698,927 00	11,970 64
Orange.....	371,428 53	165,700 00	1,435,098 00	120,000 00	14,089,210 72	14,187,513 83	14,045,372 97	13,597,410 76	110,145 97
Oswego.....	552,150 00	229,500 00	1,047,000 00		5,011,678 03	5,017,230 51	4,947,196 46	4,734,297 63	117,094 30
Putnam.....	194,373 19	64,500 00	50,000 00		741,698 19	742,651 57	734,864 49	714,608 07	7,000 00
Queens.....	790,326 24	614,550 00	1,986,900 00	60,000 00	16,018,667 20	15,933,368 99	15,906,611 85	15,537,640 53	15,360 00
Rensselaer.....	42,000 00	36,000 00	2,783,000 00		9,330,191 10	9,466,383 76	9,422,734 74	8,593,540 40	70,000 00
Richmond.....	96,000 00	146,200 00	2,032,000 00		6,576,550 00	6,445,562 81	6,431,789 48	6,137,970 89	
St. Lawrence.....	38,180 00	23,030 00	257,000 00		635,712 53	631,736 15	631,274 99	589,059 63	5,502 85
Schenectady.....	185,100 00	34,000 00	125,000 00		6,434,233 34	6,387,269 22	6,355,151 05	6,273,358 81	
Seneca.....	102,600 00	15,020 00	365,000 00		684,754 59	678,791 68	675,366 60	614,237 21	6,082 59
Suffolk.....	1,207,088 11	871,628 00	802,000 00		7,207,427 11	7,306,845 59	7,235,312 96	7,045,403 63	201,288 00
Tompkins.....	372,225 32	284,250 00	291,000 00		3,048,581 12	3,127,005 08	3,055,780 98	2,870,441 39	17,386 07
Ulster.....	1,720,693 33	708,056 68	512,000 00		15,432,701 67	15,354,606 29	15,288,564 71	15,044,828 77	26,560 00
Westchester.....	2,559,771 50	1,358,478 36	4,743,000 00		29,252,309 22	29,245,733 87	29,113,943 25	27,950,640 56	216,329 74
Totals.....	\$14,905,259 15	\$7,345,474 49	\$400,518,769 37	\$335,000 00	\$1,250,768,394 07	\$1,255,871,748 44	\$1,244,692,515 21	\$1,156,362,899 44	\$27,422,676 99

ANNUAL STATEMENT

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Statement of the Condition of the Savings Banks in Aggregate by Counties, January 1, 1921 — Continued

COUNTIES	Bankers' acceptances and bills of exchange	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.....	\$1,577,936 77	\$878,423 25	\$354,217 58	\$3,861,531 48	\$556,573 63	\$1,177,638 36	\$144,217 77	\$115,152,856 99	\$107,511,250 72	\$196,146 92
Bronx.....	929,624 67	200,000 00	30,683 06	2,329,160 13	311,997 77	303,323 98	1,750 00	47,034,834 80	44,989,548 73	11,978 00
Broome.....	65,000 00	65,000 00		684,102 87	82,921 36	142,270 08	4,784 50	12,643,998 06	11,963,716 72	
Cayuga.....	455,056 00	170,000 00	2,588 90	513,019 14	107,431 48	123,446 46	30,096 31	13,984,593 89	13,056,412 69	1,001 82
Chemung.....			20,000 00	107,548 74	6,619 31	7,960 93		1,649,958 98	1,531,657 76	
Columbia.....	212,966 79	35,000 00		185,220 14	52,705 44	79,521 34		7,171,259 60	6,555,159 78	
Cortland.....	69,499 01	150,000 00	400 00	156,720 27	83,685 75	87,811 50	16,296 06	5,478,085 41	5,052,210 86	1,560 00
Dutchess.....	420,869 15	128,500 00	461 49	880,581 02	174,724 11	311,143 79	53,701 44	25,762,587 30	23,976,125 28	37,998 17
Erie.....	593,735 38	2,129,792 19	6,503 97	7,311,958 28	596,259 51	1,327,423 11	26,558 71	139,063,283 13	130,929,682 46	
Greene.....	363,118 33	40,000 00	1,188 51	193,564 74	41,057 15	71,339 35		5,144,964 82	4,777,841 48	265 50
Jefferson.....	252,398 68	18,726 91		557,214 02	135,858 06	100,647 26	135,775 00	14,726,676 82	14,183,134 86	3,384 85
Kings.....	11,794,279 91	2,730,963 35	283,017 97	23,736,791 23	2,211,252 29	4,905,147 83	40,548 76	535,989,773 91	492,843,946 55	175,605 81
Madison.....	95,569 20	28,000 00		242,302 51	46,874 95	80,230 81	28,758 99	5,151,782 50	4,701,353 07	
Monroe.....	1,015,190 72	635,887 23	785 00	2,753,657 74	744,916 28	1,227,929 21	27,203 82	97,052,368 52	90,391,280 43	399,715 25
Montgomery.....	165,990 74	38,000 00		684,956 68	56,593 34	108,918 62		9,213,154 34	8,556,363 09	
Nassau.....	155,551 97	31,680 55	11,470 84	132,500 14	2,335 66	52,153 44	1,595 85	3,689,059 35	3,408,731 64	325 00
New York.....	31,584,579 98	10,001,227 23	2,985,084 96	96,641,774 24	8,210,354 50	15,504,028 20	198,570 28	1,337,795,306 48	1,243,754,482 59	897,282 66
Niagara.....	599,176 91	215,750 00		949,316 84	148,411 72	128,638 41	2,740 04	13,251,092 15	12,452,286 62	13,015 50
Oneida.....	839,893 61	174,000 00	26,882 46	1,123,509 37	162,084 61	322,617 11	20,370 98	26,963,316 74	24,864,190 22	3,528 83
Onondaga.....	589,166 51	1,021,778 00		1,347,397 22	275,344 31	715,322 15	19,663 56	56,775,765 86	51,764,203 47	157,892 25
Ontario.....	100,000 00			74,289 19	8,465 48	13,938 64	537 64	1,656,402 59	1,608,170 45	452 15
Orange.....	1,053,526 67	83,700 00	60,000 00	1,322,217 73	159,396 42	315,630 35	11,330 00	29,283,345 65	26,231,659 60	9,881 42
Oswego.....	346,996 55	122,562 50		685,810 40	144,631 80	187,961 17	3,761 75	13,123,412 32	12,133,100 48	8,541 04
Putnam.....		20,000 00	13,664 13	172,224 79	6,495 66	25,443 66	132 00	1,998,818 31	1,893,637 14	
Queens.....	200,825 07	418,203 83	77,979 27	2,259,632 72	84,619 87	342,169 56	328 46	40,857,404 31	37,855,931 44	16,576 11
Rensselaer.....	300,000 00	120,000 00		528,759 84	53,543 14	170,356 84	982 80	14,198,108 02	12,188,258 20	125,288 45
Richmond.....	345,654 73	50,000 00		637,423 49	101,371 83	182,347 92	29,865 55	14,069,064 26	13,390,092 81	6,735 69
St. Lawrence.....	59,932 99		1,200 00	26,283 66	1,901 96	11,263 83	81 34	1,289,196 78	1,259,790 10	471 00
Seneca.....	538,592 79	82,385 73		481,408 00	251,218 24	195,449 43	13,322 70	14,623,146 62	13,864,411 40	20,033 09
Schenectady.....	24,795 83	19,000 00	9,500 00	124,286 26	13,138 85	18,899 59	13,799 32	1,323,591 37	1,273,103 90	300 00
Suffolk.....	269,078 26	98,500 00	75,106 48	1,166,501 65	153,346 74	245,307 10	10,923 69	23,899,431 31	20,551,826 97	2,863 29
Tompkins.....	175,000 00	60,000 00	188 82	237,978 45	48,124 58	64,061 63	1,706 25	4,908,027 30	4,482,940 67	2,000 00
Ulster.....	148,946 95	103,000 00	55,490 48	1,604,294 85	138,269 00	342,432 43	15,666 78	27,014,330 49	25,194,826 27	
Westchester.....	1,078,303 73	383,650 00	325,952 28	3,923,352 39	388,210 27	675,279 48		68,248,370 61	62,489,183 34	13,967 57
Totals.....	\$56,359,257 90	\$20,250,680 77	\$4,342,366 20	\$120,637,290 22	\$15,570,735 07	\$29,565,021 54	\$910,077,24	\$2,739,187,369 59	\$2,532,652,511 76	\$2,106,840 37

Statement of the Condition of the Savings Banks in Aggregate by Counties, January 1, 1921 — 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, 1921	Number of accounts opened or reopened during year 1920	Number of accounts closed during the year 1920	Amount deposited during the year 1920 not including dividends credited during that period	Amount withdrawn during the year 1920	Amount of dividends credited and paid for the year 1920	Salaries paid for the year 1920	Expenses other than salaries for the year 1920
Albany.....	\$7,445,459 35	\$115,152,856 99	\$11,919,802 37	149,831	28,922	24,126	\$32,556,749 45	\$28,705,290 64	\$4,145,762 12	\$200,438 00	\$207,734 72
Bronx.....	2,033,308 10	47,034,834 80	3,004,641 45	98,241	34,266	18,489	29,856,096 10	17,117,235 82	1,311,486 71	132,720 05	66,417 94
Broome.....	680,281 34	12,643,998 06	1,129,951 34	39,159	8,037	6,168	8,146,644 23	7,324,831 23	371,596 80	40,951 70	37,895 91
Cayuga.....	927,179 38	13,984,593 89	1,329,085 78	25,623	3,926	3,169	5,322,587 68	4,647,494 69	477,898 22	39,564 75	30,851 55
Chemung.....	118,301 22	1,649,958 98	163,311 22	5,051	1,381	1,112	922,688 80	730,403 09	43,569 72	5,108 50	7,360 01
Columbia.....	616,099 82	7,171,259 60	927,717 99	11,052	2,078	1,470	1,790,437 51	1,403,103 11	234,933 97	12,017 17	7,702 48
Cortland.....	424,284 55	5,478,085 41	596,571 71	12,077	1,718	1,365	1,715,062 36	1,502,809 52	184,487 15	15,699 39	18,660 06
Dutchess.....	1,748,463 85	25,762,587 30	2,790,922 46	46,402	6,526	4,629	6,439,553 29	5,321,356 24	868,488 90	58,556 32	37,577 35
Erie.....	8,133,600 67	139,063,283 13	13,901,057 13	183,289	25,605	30,271	43,610,732 43	43,700,992 64	4,772,784 86	276,376 66	193,424 15
Greene.....	366,857 84	5,144,964 82	548,205 05	8,083	1,186	831	1,646,236 91	1,122,745 35	163,988 67	12,221 03	7,802 13
Jefferson.....	540,157 11	14,726,676 82	1,318,293 91	35,410	2,612	3,538	3,120,276 13	3,548,612 30	529,595 43	39,614 07	25,958 91
Kings.....	42,970,221 55	535,989,773 91	55,548,429 31	755,716	180,453	119,797	224,925,356 09	172,002,926 58	16,558,896 67	1,173,613 99	1,012,859 79
Madison.....	450,429 43	5,151,782 50	586,324 43	9,666	1,104	1,096	1,709,619 16	1,530,064 55	170,867 01	12,115 00	12,774 02
Monroe.....	6,261,372 84	97,052,368 52	9,421,173 05	183,411	45,886	35,514	33,848,593 83	28,497,947 31	3,278,881 70	239,219 25	186,425 92
Montgomery.....	654,791 25	9,213,154 34	914,732 31	15,941	1,949	1,700	3,482,323 45	2,429,315 64	294,420 49	18,331 60	16,974 10
Nassau.....	280,002 71	3,689,059 35	422,506 81	5,608	737	581	1,092,481 64	885,524 68	117,771 20	12,440 00	4,603 40
New York.....	93,143,541 23	1,337,795,306 48	147,721,104 68	1,630,927	308,610	269,307	447,793,810 04	376,273,150 22	43,103,395 25	2,402,795 59	1,979,042 45
Niagara.....	785,790 03	13,251,092 15	1,081,732 12	25,790	5,624	4,196	7,214,134 76	6,391,063 57	433,892 12	39,838 20	25,368 58
Oneida.....	2,085,597 69	26,963,316 74	3,704,031 17	55,597	13,131	12,684	8,784,087 92	7,667,676 93	860,171 84	92,692 23	92,573 88
Ontario.....	4,853,670 14	56,775,765 86	7,123,590 99	86,347	11,782	11,650	19,829,173 44	17,259,159 18	1,886,439 33	111,659 12	117,976 47
Ontonario.....	47,779 99	1,656,402 59	81,252 99	5,985	1,072	1,039,021 75	1,039,021 75	875,479 35	55,195 90	8,595 33	3,940 00
Orange.....	3,041,804 63	29,283,345 65	3,524,604 59	44,124	4,858	4,559	6,777,691 85	6,042,928 35	956,075 53	79,843 90	43,434 81
Oswego.....	981,770 80	13,123,412 32	1,258,151 20	22,201	4,709	4,314	4,694,479 73	4,373,858 57	445,240 52	39,151 91	23,254 50
Putnam.....	105,181 17	1,998,818 31	132,271 29	3,462	526	286	593,215 46	403,380 37	65,496 00	6,100 00	3,740 39
Queens.....	2,984,896 76	40,857,404 31	3,465,923 43	65,566	15,217	8,371	19,948,322 83	13,802,877 42	1,207,451 51	100,946 98	90,225 56
Rensselaer.....	884,561 37	14,198,108 02	1,621,212 07	18,685	2,439	2,260	3,262,714 99	2,524,046 53	479,178 40	21,411 64	34,872 01
Richmond.....	702,235 76	14,069,064 26	1,140,814 87	29,719	5,402	2,873	7,510,440 46	5,485,206 30	420,807 88	52,202 59	40,175 48
St. Lawrence.....	28,935 68	1,289,196 78	75,588 58	3,832	750	599	580,069 25	495,434 90	43,552 14	6,664 85	2,662 45
Schenectady.....	738,702 13	14,623,146 62	899,546 66	46,831	9,022	6,080	7,290,185 75	5,435,850 76	483,622 82	57,906 95	19,599 55
Seneca.....	59,187 47	1,323,591 37	120,704 76	3,244	786	764	556,793 10	495,460 43	44,732 79	5,680 00	3,407 76
Suffolk.....	3,344,741 05	23,899,431 31	3,506,764 53	29,684	3,402	2,682	4,832,701 76	4,425,173 43	788,900 44	64,069 78	62,272 02
Tompkins.....	423,086 63	4,908,027 30	599,226 36	11,540	1,882	1,482	2,340,928 79	2,077,083 82	139,041 31	21,905 69	12,316 45
Ulster.....	1,819,504 22	27,014,330 49	2,207,377 12	39,562	5,404	4,012	7,232,122 99	5,576,062 78	901,402 59	36,895 12	48,519 12
Westchester.....	5,745,219 70	68,248,370 61	7,046,888 36	110,170	19,616	14,556	25,230,166 54	19,093,578 68	2,151,060 38	187,759 18	158,056 40
Totals.....	\$195,428,017 46	\$2,730,187,369 59	\$289,833,512 09	3,817,926	761,154	605,573	\$975,696,875 41	\$799,068,094 98	\$87,990,986 37	\$5,625,196 54	\$4,636,460 32

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Statement relating to Savings Banks on the first day of January in each year from 1858 to 1921

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	238 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	64,063,119	*	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	14,230,484	.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	116,472,566	3,734,803	465,001	248 33	8,984,395	.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	.1263	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	184,860,217	24,551,539	651,474	296 80	14,023,880	.0722	25,444,692	.1220	3,285,808	.0157	133
January 1, 1871	230,749,498	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	778,700	344 92	14,738,491	.0550	36,294,240	.1279	5,790,987	.0205	147
January 1, 1873	285,286,621	17,380,805	822,642	346 79	19,776,864	.0693	34,049,066	.1115	6,469,430	.0212	150
January 1, 1874	285,520,085	233,464	839,472	340 12	21,443,796	.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	859,738	371 35	33,689,701	.1055	29,803,353	.0842	9,589,173	.0271	154
January 1, 1877	316,677,285	†	849,639	372 72	34,176,933	.1079	24,540,305	.0697	10,367,704	.0295	150
January 1, 1878	312,623,058	‡	844,550	370 40	32,050,559	.1024	24,490,011	.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	52,299,789	.1105	8,930,319	.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	467,050,250	19,942,749	1,208,072	378 33	77,282,829	.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	18,656,704	1,362,852	384 25	92,009,091	.1757	46,683,388	.0758	7,695,586	.0125	125
January 1, 1890	550,066,657	26,389,142	1,420,997	387 10	94,601,800	.1719	47,539,963	.0737	8,140,408	.0126	124
January 1, 1891	574,669,972	24,603,315	1,477,819	388 20	89,741,231	.1561	55,866,127	.0836	8,602,985	.0128	124
January 1, 1892	568,425,420	13,756,448	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	87,141,515	.1412	51,544,710	.0731	11,422,689	.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	.0609	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	766,694,916	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	2,072,180	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	116,754,962	.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	2,365,383	478 22	107,049,076	.0946	79,714,947	.0643	15,348,049	.0123	128
January 1, 1905	1,198,583,142	67,301,199	2,443,555	490 50	112,853,766	.0941	81,086,557	.0618	15,946,715	.0121	129
January 1, 1906	1,292,358,866	93,775,724	2,659,779	502 90	112,834,424	.0802	83,000,889	.0599	15,415,408	.0109	130
January 1, 1907	1,362,035,836	69,676,970	2,685,809	507 12	102,192,265	.0750	88,366,580	.0603	15,964,377	.0108	135
January 1, 1908	1,380,399,090	18,363,254	2,731,447	505 37	83,255,275	.0603	93,605,146	.0638	16,485,287	.0112	138
January 1, 1909	1,396,443,327	16,044,237	2,736,285	510 30	105,493,132	.0755	95,536,973	.0621	17,426,454	.0123	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	107,156,482	.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	103,309,333	.0580	21,525,436	.0120	140
January 1, 1913	1,689,453,168	70,337,520	3,064,905	551 22	118,404,967	.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	123,589,794	.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	.0149	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	3,480,212	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	174,331,512	.0853	132,951,782	.0695	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
January 1, 1921	2,532,652,511	265,256,712	3,817,926	663 35	195,428,017	.0771	163,630,702	.0599	24,593,046	.0090	14

* Decrease, \$3,357,278. † Decrease, \$2,582,917. The amount of deposits January 1, 1876, of savings banks that failed during the year was \$5,097,310. There was, therefore, an increase in the aggregate of deposits of savings banks that continued business during 1876 amounting to \$2,514,393. †† Decrease, \$3,854,227. The amount of deposits January 1, 1877, of savings 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 \$3,170,917. 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, at cost, and January 1, 1880, to and including January 1, 1914, at estimated market value. On January 1, 1915, and each succeeding year it was reported at actual cash value. ††† Decrease, \$12,268,825.

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, 1921

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.	2,292,000 00
	2,322,000 00
Brooklyn Trust Co., Brooklyn, New York City 3½ per cent.	\$10,000 00
Brooklyn Trust Co., Brooklyn, New York City 4½ per cent.	150,000 00
	160,000 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
Chemung Canal Trust Co., Elmira, United States 4½ per cent.	10,000 00
	77,000 00
Citizens Commercial Trust Co., Buffalo, New York City 4½ per cent.	\$125,000 00
Citizens Commercial Trust Co., Buffalo, New York State 4 per cent.	16,000 00
	141,000 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.	25,000 00
Citizens Trust Co. of Schenectady, New York City 3½ per cent.	\$36,000 00
Citizens Trust Co. of Schenectady, United States 4½ per cent.	5,000 00
	41,000 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
City Bank Trust Co., Syracuse, New York State 4 per cent.	1,000 00
	158,000 00
Columbia Trust Co., New York, United States 4½ per cent.	550,000 00
Columbus Trust Co., Newburgh, United States 4½ 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.	9,500 00
	109,500 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.	120,000 00
	121,000 00
Corning Trust Co., Corning, New York State 4 per cent.	22,000 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
Cortland Trust Co., Cortland, United States 4½ per cent.	5,000 00
	25,000 00
County Trust Co., The, White Plains, New York City 3½ per cent.	30,000 00
Dunkirk Trust Co., Dunkirk, United States 4½ per cent.	30,000 00
Empire Trust Co., New York, New York City 3½ per cent.	\$100,000 00
Empire Trust Co., New York, New York City 4 per cent.	135,000 00
	235,000 00

STATEMENT OF SECURITIES HELD BY SUPT. OF BANKS — *Continued*

NAMES OF COMPANIES AND DESCRIPTION OF BONDS	Amount of bonds held
Equitable Trust Co. of New York, United States 4½ per cent.	\$1,400,000 00
Erie County Trust Co., East Aurora, New York City 4½ per cent. ...	\$20,000 00
Erie County Trust Co., East Aurora, United States 4½ per cent. ...	5,000 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
Farmers Loan & Trust Co., The, New York, New York City 4½ per cent.	164,000 00
Fidelity Trust Co. of Buffalo, The, Buffalo, United States 4½ per cent.	684,000 00
Fidelity-International Trust Co., New York, New York City 4 per cent.	110,000 00
Fidelity-International Trust Co., New York, New York City 4½ per cent.	\$110,000 00
Fidelity-International Trust Co., New York, United States 4½ per cent.	10,000 00
Fidelity-International Trust Co., New York, United States 4½ per cent.	70,000 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
First Trust and Deposit Co., Syracuse, United States, 4½ per cent. ...	250,000 00
First Trust Co. of Tonawanda, The, Tonawanda, New York City 4 per cent.	\$55,000 00
First Trust Co. of Tonawanda, The, Tonawanda, United States 4½ per cent.	10,000 00
First Trust Co. of Wellsville, New York, The, Wellsville, New York State 4 per cent.	\$20,000 00
First Trust Co. of Wellsville, New York, The, Wellsville, United States 4½ per cent.	1,000 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
Genesee Valley Trust Co., Rochester, United States 4½ per cent.	112,000 00
Geneva Trust Co., Geneva, New York City 4½ per cent.	65,000 00
Geneva Trust Co., Geneva, New York State 4½ per cent.	\$25,000 00
Geneva Trust Co., Geneva, New York State 4½ per cent.	1,000 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.	3,000 00
Guaranty Company of New York, Wilmington, Del., United States 4½ per cent.	23,000 00
Guaranty Trust Co. of New York, United States 4½ per cent.	120,000 00
Hamilton Trust Co., Brooklyn, New York City 4½ per cent.	2,800,000 00
Hamilton Trust Co., Brooklyn, New York State 4 per cent.	\$100,000 00
Hamilton Trust Co., Brooklyn, New York State 4 per cent.	14,000 00
Herkimer County Trust Co., Little Falls, New York State 4 per cent.	114,000 00
Hudson River Trust Co., Hudson, New York State 4 per cent.	40,000 00
Hudson Trust Co., New York, New York State 3 per cent.	25,000 00
Hudson Trust Co., New York, New York City 3½ per cent.	\$15,000 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
Huguenot Trust Co., New Rochelle, New York City 4½ per cent. ...	125,000 00
Huguenot Trust Co., New Rochelle, United States 4½ per cent. ...	\$30,000 00
Huguenot Trust Co., New Rochelle, United States 4½ per cent. ...	5,000 00
Italian Discount and Trust Co., New York, New York City 4½ per cent.	35,000 00
Italian Discount and Trust Co., New York, United States 4½ per cent.	\$105,000 00
Italian Discount and Trust Co., New York, United States 4½ per cent.	10,000 00
Ithaca Trust Co., Ithaca, New York State 4½ per cent.	115,000 00
Ithaca Trust Co., Ithaca, New York City 3½ 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
Kings County Trust Co., Brooklyn, City of Brooklyn 3½ per cent. ...	22,000 00
Kings County Trust Co., Brooklyn, New York City 4 per cent.	\$80,000 00
Kings County Trust Co., Brooklyn, New York City 4 per cent.	20,000 00
Kingston Trust Co., Kingston, New York City 3½ per cent.	110,000 00
Kingston Trust Co., Kingston, New York City 4 per cent.	\$24,000 00
Kingston Trust Co., Kingston, New York City 4 per cent.	11,000 00
Kingston Trust Co., Kingston, United States 4½ per cent.	5,000 00
Lawyers Title & Trust Co., New York, New York City 3½ per cent. ...	40,000 00
Lawyers Title & Trust Co., New York, New York City 4½ per cent. ...	\$300,000 00
Lawyers Title & Trust Co., New York, New York City 4½ per cent. ...	200,000 00
Lewis County Trust Co., Lowville, New York State 4½ per cent.	500,000 00
Lincoln Trust Co., New York, New York State 3 per cent.	21,000 00
Lincoln Trust Co., New York, New York State 3 per cent.	200,000 00
Livingston County Trust Co., Geneseo, Livingston County 4½ per cent.	25,000 00

STATEMENT OF SECURITIES HELD BY SUPT. OF BANKS — *Continued*

NAMES OF COMPANIES AND DESCRIPTION OF BONDS	Amount of bonds held
Madison County Trust & Deposit Co., Oneida, New York State 4 per cent.	\$20,000 00
Madison County Trust & Deposit Co., Oneida, United States 4½ per cent.	1,000 00
	\$21,000 00
Manufacturers Trust Co., Brooklyn, United States 4½ per cent.	250,000 00
Marine Trust Co. of Buffalo, United States 4 per cent.	\$1,000 00
Marine Trust Co. of Buffalo, United States 4½ per cent.	295,000 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 4¾ per cent.	100,000 00
Marine Trust Co. of Buffalo, Buffalo City 4 per cent.	85,000 00
Marine Trust Co. of Buffalo, Buffalo City 4½ per cent.	50,000 00
Marine Trust Co. of Buffalo, Buffalo City 4¾ per cent.	6,000 00
	1,142,000 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.	62,000 00
Mercantile Trust Co., New York, New York City 4½ per cent.	40,000 00
	152,000 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
Midwood Trust Co., Brooklyn, United States 4½ per cent.	125,000 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 3½ per cent.	1,000 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
	22,000 00
Mutual Trust Co. of Westchester County, New York City 3½ per cent.	\$4,000 00
Mutual Trust Co. of Westchester County, United States 4½ per cent.	30,000 00
	34,000 00
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
	120,000 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
	393,000 00
Niagara Falls Trust Co., Niagara Falls, United States 4½ per cent.	\$5,000 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
	37,000 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
Northport Trust Co., Northport, United States 4½ per cent.	1,000 00
	22,000 00
Olean Trust Co., Olean, New York City 4 per cent.	22,500 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
	22,000 00
Orange County Trust Co., Middletown, New York City 4 per cent.	25,000 00
Orleans County Trust Co., The, Albion, New York City 3½ per cent.	\$22,000 00
Orleans County Trust Co., The, Albion, New York City 4 per cent.	5,000 00
	27,000 00
Osborne Trust Company, East Hampton, United States 4½ per cent.	\$21,200 00
Osborne Trust Company, East Hampton, United States 4¾ per cent.	5,800 00
Osborne Trust Company, East Hampton, New York State 4 per cent.	1,000 00
	28,000 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 4¾ per cent.	3,000 00
	22,000 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
	50,000 00

STATEMENT OF SECURITIES HELD BY SUPT. OF BANKS — *Continued*

NAMES OF COMPANIES AND DESCRIPTION OF BONDS	Amount of bonds held
Peoples Trust Co., The, Brooklyn, United States 4½ per cent.	\$180,000 00
Peoples' Trust Co. of Malone, The, New York State 4½ per cent.	30,000 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
Queens County Trust Co., Jamaica, New York City 3½ 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.	\$60,000 00
Rochester Trust & Safe Deposit Co., United States 4½ per cent.	60,000 00
Rockland County Trust Co., Nyack, New York City 3½ per cent.	\$21,000 00
Rockland County Trust Co., Nyack, New York City 4 per cent.	1,000 00
Rockland County Trust Co., Nyack, New York City 4½ per cent.	3,000 00
Rome Trust Co., Rome, New York State 4 per cent.	\$1,000 00
Rome Trust Co., Rome, Rome City 4 per cent.	10,000 00
Rome Trust Co., Rome, New York City 4½ per cent.	25,000 00
St. Lawrence Trust Co., Ogdensburg, New York State 4 per cent.	\$20,000 00
St. Lawrence Trust Co., Ogdensburg, United States 4½ per cent.	2,000 00
Salamanca Trust Co., Salamanca, New York City 3½ per cent.	\$4,000 00
Salamanca Trust Co., Salamanca, New York City 4½ 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 3½ per cent.	\$5,000 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
Scandinavian Trust Co., New York, New York City 5.99 per cent.	55,000 00
Schenectady Trust Co., Schenectady, New York City 3½ per cent.	\$5,000 00
Security Trust Co. of Rochester, Rochester City 3½ per cent.	\$50,000 00
Security Trust Co. of Rochester, New York City 4 per cent.	10,000 00
Security Trust Co. of Troy, The, New York City 3½ per cent.	\$21,000 00
Steuben Trust Co., Hornell, New York City 4½ per cent.	\$21,000 00
Steuben Trust Co., Hornell, New York State 4 per cent.	1,000 00
Suffolk County Trust Co., Riverhead, New York City 4½ per cent.	\$20,000 00
Suffolk County Trust Co., Riverhead New York City 4 per cent.	5,000 00
Syracuse Trust Co., Syracuse, United States 4½ per cent.	\$125,000 00
The Thrift, Brooklyn, New York City 4½ per cent.	1,000 00
The Thrift, Brooklyn, New York State 3 per cent.	1,000 00
Title Guarantee & Trust Co., New York, Brooklyn City 3½ per cent.	\$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.	35,000 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
Title Guarantee & Trust Co., New York, United States 4½ per cent.	150,000 00
Transatlantic Trust Co., New York, United States 4½ per cent.	\$40,000 00
Troy Trust Co., The, Troy, New York City 3½ per cent.	3,900 00
Troy Trust Co., The, Troy, Albany City 3½ per cent.	3,900 00
Trust Co. of Fulton County, Gloversville, Troy City 4½ per cent.	\$5,000 00
Trust Co. of Wyoming County, Warsaw, New York City 4½ per cent.	15,000 00
Trust Co. of Wyoming County, Warsaw, New York City 4½ per cent.	1,000 00
Trust Co. of Wyoming County, Warsaw, United States 4½ per cent.	1,000 00
Union Trust Co. of Jamestown, Jamestown City 4 per cent.	\$25,000 00
Union Trust Co. of Jamestown, New York City 4 per cent.	9,000 00
Union Trust Co. of Rochester, New York City 4½ per cent.	\$55,000 00
Union Trust Co. of Rochester, United States 4½ per cent.	100,000 00
United States Mortgage & Trust Co., New York, New York State 4½ per cent.	\$200,000 00
United States Trust Co. of New York, New York City 3½ per cent.	255,000 00
Utica Trust & Deposit Co., Utica, United States 4½ per cent.	100,000 00
Westchester Trust Co., Yonkers, New York City 3½ per cent.	33,000 00
Workers Trust Co., Johnson City, United States 3½ per cent.	22,000 00
Yonkers Trust Co., The, Yonkers, New York State 4 per cent.	\$30,000 00
Yonkers Trust Co., The, Yonkers, Yonkers City 5 per cent.	10,000 00
American National Bank of Jamestown, United States 4½ per cent.	\$20,000 00
American National Bank of Jamestown, United States 4½ per cent.	15,000 00

STATEMENT OF SECURITIES HELD BY SUPT. OF BANKS — *Continued*

NAMES OF COMPANIES AND DESCRIPTION OF BONDS		Amount of bonds held
Atlantic National Bank of the City of New York, New York State 4 per cent.	\$105,000 00	
Atlantic National Bank of the City of New York, New York City 4 per cent.	19,000 00	\$124,000 00
Bank of America, The, New York, United States 4½ per cent.	\$146,000 00	
Bank of America, The, New York, New York City 3½ per cent.	100,000 00	
Bank of America, The, New York, New York City 4 per cent.	10,000 00	
Bank of America, The, New York, New York City 4½ per cent.	220,000 00	
Bank of America, The, New York, New York City 4½ per cent.	155,000 00	
Bank of America, The, New York, Rochester City 4½ per cent.	5,000 00	
Bank of East Aurora, East Aurora, United States 4½ per cent.		636,000 00
Bank of Genesee, Batavia, United States 4½ per cent.		25,000 00
Bank of Huntington, The, Huntington, United States 4½ per cent.		25,000 00
Bank of Lawrence, Lawrence, United States 4½ per cent.		22,000 00
Bank of Lawrence, Lawrence, United States 4½ per cent.		25,000 00
Citizens National Bank of Freeport, United States 4½ per cent.	\$22,250 00	
Citizens National Bank of Freeport, United States 4½ per cent.	2,050 00	
Citizens National Bank of Fulton, United States 3½ per cent.		24,300 00
Citizens National Bank, Hornell, United States 4½ per cent.		25,000 00
Citizens National Bank, Oneonta, United States 4½ per cent.		30,000 00
Citizens National Bank, Oneonta, United States 4½ per cent.		22,550 00
Corn Exchange Bank, New York, United States 4½ per cent.		500,000 00
Fifth Avenue Bank of New York, The, United States 4½ per cent.		175,000 00
Mechanics Bank, Brooklyn, United States 4½ per cent.		175,000 00
Peoples' Bank of Johnstown, New York, 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.		24,700 00
Carthage National Bank, Carthage, United States 4½ per cent.		25,000 00
Cayuga County National Bank, Auburn, United States 4½ per cent.		40,000 00
Chase National Bank, New York, United States 3½ per cent.		1,570,000 00
Chemical National Bank, New York, United States 3½ per cent.		520,000 00
Chenango National Bank, Norwich, United States 4½ per cent.		25,000 00
City National Bank, Gloversville, United States 4½ per cent.		60,000 00
Coal and Iron National Bank, New York, United States 4½ per cent.		180,000 00
Falkill National Bank, Poughkeepsie, United States 4½ per cent.		37,000 00
Farmers National Bank, Adams, United States 4½ per cent.		25,000 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
Lincoln-Alliance Bank, Rochester, United States 4½ per cent.		105,000 00
Manhattan Company, The, New York, United States 4½ per cent.		550,000 00
Mechanics and Farmers' Bank of Albany, New York State 4 per cent.		55,000 00
People's Bank of Buffalo, The, New York State 4 per cent.		100,000 00
First National Bank, Amsterdam, United States 4½ per cent.	\$33,000 00	
First National Bank, Amsterdam, United States 4½ per cent.	2,000 00	
First National Bank, Amsterdam, United States 4½ per cent.		35,000 00
First National Bank, Brooklyn, United States 4½ per cent.	\$20,000 00	
First National Bank, Brooklyn, New York State 4 per cent.	15,000 00	
First National Bank, Brooklyn, New York City 3½ 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, Canton, United States 4½ per cent.		120,000 00
First National Bank, Cooperstown, United States 4½ per cent.		50,000 00
First National Bank, Cooperstown, United States 4½ per cent.		25,000 00
First National Bank, Corning, United States 4½ per cent.		25,000 00
First National Bank, Hudson, United States 4½ per cent.		25,000 00
First National Bank, New York, United States 3½ per cent.		1,100,000 00
First National Bank, Port Chester, New York City 4½ per cent.		20,000 00
First National Bank, Port Jervis, United States 4½ per cent.		25,000 00
First National Bank of Rondout, Kingston, United States 4½ per cent.	\$26,000 00	
First National Bank of Rondout, Kingston, United States 4½ per cent.	9,000 00	
First National Bank of Rondout, Kingston, United States 4½ per cent.		35,000 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	
Fulton County National Bank, Gloversville, United States 4½ per cent.		40,000 00
Garfield National Bank, New York, United States 4½ per cent.		120,000 00
Hanover National Bank, New York, United States 4½ per cent.		400,000 00
Harriman National Bank, New York, United States 4½ per cent.		130,000 00
Highland National Bank, Newburgh, United States 4½ per cent.		35,000 00
Iion National Bank, Iion, United States 4½ per cent.		24,000 00
Irving National Bank, New York, United States 3½ per cent.		1,325,000 00
Jefferson County National Bank, Watertown, United States 4½ per cent.		37,000 00
Lackawanna National Bank, Lackawanna, United States 4½ per cent.	\$15,000 00	
Lackawanna National Bank, Lackawanna, United States 4½ per cent.	10,000 00	
Lackawanna National Bank, Lackawanna, United States 4½ per cent.		25,000 00

STATEMENT OF SECURITIES HELD BY SUPT. OF BANKS — *Concluded*

NAMES OF COMPANIES AND DESCRIPTIONS OF BONDS	Amount of bonds held
Liberty National Bank, New York, Nassau County 5 per cent.	\$20,000 00
Liberty National Bank, New York, New York City 3 per cent.	100,000 00
Liberty National Bank, New York, New York City 3½ 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, Poughkeepsie City 4½ per cent.	40,000 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
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Little Falls National Bank, Little Falls, United States 4½ per cent.	25,000 00
Mechanics and Metals National Bank, New York, United States 3½ per cent.	\$500,000 00
Mechanics and Metals National Bank, New York, New York City 4½ per cent.	684,000 00
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Merchants National Bank, Elmira, United States 4½ per cent.	\$15,000 00
Merchants National Bank, Elmira, United States 4½ per cent.	20,000 00
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Merchants National Bank, Middletown, United States 4½ per cent.	35,000 00
Nassau National Bank, Brooklyn, New York City 3½ per cent.	\$13,000 00
Nassau National Bank, Brooklyn, New York City 4½ per cent.	100,000 00
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National American Bank, New York, United States 4½ per cent.	113,000 00
National Bank of Fredonia, Fredonia, United States 4½ per cent.	\$16,000 00
National Bank of Fredonia, Fredonia, New York City 4½ per cent.	7,000 00
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National Bank of Norwich, Norwich, New York State, 4½ per cent.	23,000 00
National Bank of Ogdensburg, Ogdensburg, United States 4½ per cent.	30,000 00
National Bank of Orange County, Goshen, United States 4½ per cent.	21,000 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.	25,000 00
National Chautauqua County Bank, Jamestown, United States 4½ per cent.	25,000 00
National City Bank, New York, United States 4½ per cent.	35,000 00
National Commercial Bank and Trust Company, Albany, United States 4½ per cent.	4,437,000 00
National Commercial Bank and Trust Company, Albany, New York State 4 per cent.	\$125,000 00
National Commercial Bank and Trust Company, Albany, New York City 4½ per cent.	50,000 00
National Commercial Bank and Trust Company, Albany, Albany County 4 per cent.	50,000 00
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National Park Bank, New York, New York City 4½ per cent.	4,000 00
National Park Bank, New York, New York City 4½ per cent.	\$200,000 00
National Park Bank, New York, Yonkers City, 4½ per cent.	338,000 00
National Park Bank, New York, Yonkers City, 4½ per cent.	303,466 67
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New York State National Bank, Albany, United States 4½ per cent.	841,466 67
Niagara County National Bank, Lockport, United States 4½ per cent.	120,000 00
Nyack National Bank, Nyack, United States 4½ per cent.	40,000 00
Nyack National Bank, Nyack, United States 4½ per cent.	25,000 00
Oneida County National Bank, Utica, United States 4½ per cent.	25,000 00
Oneida Valley National Bank, Oneida, United States 4½ per cent.	71,000 00
Peekskill National Bank, Peekskill, United States 4½ per cent.	25,000 00
Plattsburg National Bank and Trust Company, Plattsburg, Clinton County 4 per cent.	25,000 00
Rondout National Bank, Kingston, New York City 4 per cent.	22,000 00
St. Lawrence County National Bank, Canton, United States 4½ per cent.	35,000 00
St. Lawrence County National Bank, Canton, United States 4½ per cent.	\$22,000 00
St. Lawrence County National Bank, Canton, United States 4½ per cent.	500 00
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Sandy Hill National Bank, Hudson Falls, United States 4½ per cent.	22,500 00
Seaboard National Bank, New York, United States 4½ per cent.	25,000 00
Second National Bank, Cooperstown, United States 4½ per cent.	120,000 00
Second National Bank, Elmira, United States 4½ per cent.	25,000 00
Second National Bank of Oswego, United States 4½ per cent.	45,000 00
State National Bank, North Tonawanda, United States 4½ per cent.	25,000 00
Suffern National Bank, Suffern, United States 4½ per cent.	35,000 00
Suffern National Bank, Suffern, New York City 3½ per cent.	\$20,000 00
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Utica City National Bank, Utica, United States 4½ per cent.	10,000 00
Watertown National Bank, Watertown, United States 4½ per cent.	30,000 00
Westchester County National Bank, Peekskill, New York State 4½ per cent.	125,000 00
Wilber National Bank, Oneonta, United States 4½ per cent.	38,000 00
Wyoming County National Bank, Warsaw, United States 4½ per cent.	20,000 00
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	25,000 00
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	25,000 00
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	\$37,586,607 07

SCHEDULE 4

Summary of resources and liabilities of trust companies

RESOURCES	Statement of condition Feb. 28, 1920	Statement of condition June 30, 1920	Statement of condition Sept. 30, 1920	Statement of condition Nov. 15, 1920
Stock and bond investments, viz.:				
Public securities.....	\$315,566,900	\$312,517,846	\$308,902,120	\$307,569,012
Private securities.....	343,768,164	334,297,659	359,382,904	338,048,653
Real estate owned.....	54,395,897	55,442,141	58,305,021	58,823,456
Mortgages owned.....	92,987,246	98,670,010	92,086,605	92,815,124
Loans and discounts secured by bond and mortgage, deed or other real estate collateral...	14,327,014	15,185,171	16,869,841	16,916,002
Loans and discounts secured by other collateral.....	1,128,695,060	1,083,549,565	1,036,609,130	1,044,281,575
Loans, discounts and bills pur- chased not secured by collat- eral.....	714,337,198	783,101,972	848,815,303	822,286,303
Overdrafts.....	334,931	481,108	788,886	722,399
Due from trust companies, banks and bankers.....	195,926,411	201,295,831	196,888,121	184,500,759
Specie.....	12,597,922	13,013,562	11,006,781	10,962,365
Other currency authorized by the laws of the United States.	24,009,555	28,317,135	28,978,805	28,899,706
Cash items.....	94,367,550	147,592,550	189,658,637	172,310,620
Due from the Federal Reserve Bank of New York less offsets	254,760,835	223,831,836	234,746,557	225,751,629
Customers' liability on accept- ances (per contra, see liabil- ities).....	151,035,357	137,321,219	153,316,389	156,609,814
Assets not included in any of the above heads.....	130,311,796	128,702,881	120,421,635	119,121,278
Add for cents.....	48	49	48	45
Total resources.....	\$3,527,421,884	\$3,563,320,535	\$3,656,776,783	\$3,579,618,740

S U M M A R Y
AND
S T A T E M E N T S

SHOWING THE

**Condition of the Trust Companies operating under the
Laws of this State**

ON

**February 28, 1920, June 30, 1920, September 30, 1920, and November
15, 1920**

LIABILITIES	Statement of condition Feb. 28, 1920	Statement of condition June 30, 1920	Statement of condition Sept. 30, 1920	Statement of condition Nov. 15, 1920
Capital	\$147,450,000	\$145,593,600	\$150,985,860	\$151,429,100
Surplus, including all undivided profits	211,629,919	208,355,236	214,872,848	219,945,439
Preferred deposits, viz.:				
Due New York State savings banks	53,590,571	52,789,970	49,502,885	48,341,096
Due New York State savings and loan associations, credit unions and land bank	922,423	721,733	803,908	925,282
Other deposits due as execu- tor, administrator, guar- dian, receiver, trustee, com- mittee, or depository	117,488,134	130,641,372	125,979,928	111,541,277
Deposits by the State of New York	16,195,376	20,289,437	17,915,884	16,479,699
Deposits by the Superintend- ent of Banks of the State of New York	621,921	661,848	553,115	558,307
Other deposits secured by pledge of assets	32,323,907	74,588,795	95,627,510	45,123,716
Deposits otherwise preferred ..	3,496,612	6,134,505	2,659,442	2,560,934
Due depositors, not preferred ..	2,234,224,150	2,285,974,065	2,297,763,937	2,208,531,357
Due to trust companies, banks and bankers	243,976,010	266,331,136	261,439,116	238,227,773
Bills payable	105,144,765	66,473,171	97,282,380	112,158,062
Rediscounts	129,658,737	90,248,699	94,599,257	172,999,685
Acceptances of drafts payable at a future date or authorized by commercial letters of credit ..	151,494,088	139,697,465	155,107,120	158,298,361
Other liabilities	79,205,223	74,819,454	91,683,545	92,499,207
Add for cents	48	49	48	45
Total liabilities	\$3,527,421,884	\$3,563,320,535	\$3,656,776,783	\$3,579,618,740
Total deposits	\$2,702,839,104	\$2,838,132,861	\$2,852,245,725	\$2,672,289,441

I. THE ADIRONDACK TRUST COMPANY, SARATOGA SPRINGS

EDGAR T. BRACKETT, *President,*

[473 Broadway; organized 1901]

FRANK G. HOWLAND, *Treasurer,*CHARLES C. BULLOCK, *Vice-President,*DOUGLASS W. MABEE, *Vice-President,*WM. BRYAR WHITE, *Asst. Treasurer,*CHARLES C. VAN DUSEN, *Vice-President,*WILLIAM W. BOYD, *Secretary,*NEWMAN E. WAIT, *Trust Officer.*

DIRECTORS

JOSEPH H. CLARK,

CHARLES C. BULLOCK,

LEMAN A. GRIPPIN,

DOUGLASS W. MABEE,

JOHN K. WALBRIDGE,

FRANK G. HOWLAND,

FRED H. BAKER,

JOSEPH P. MCGIRR,

HIRAM C. TODD,

WILLIAM B. GAGE,

EDGAR T. BRACKETT,

E. B. ASHTON,

HARRY E. PETTEE,

WINFIELD A. HUPPUGH,

CHARLES C. VAN DUSEN.

RESOURCES	Statement of condition Feb. 28, 1920	Statement of condition June 30, 1920	Statement of condition Sept. 30, 1920	Statement of condition Nov. 15, 1920
Stock and bond investments, viz.:				
Public securities.....	\$841,034	\$857,280	\$816,309	\$837,024
Private securities.....	2,003,106	1,901,112	2,135,678	2,239,777
Real estate owned.....	18,394	18,394	19,456	19,466
Mortgages owned.....	256,098	260,823	241,803	174,950
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....	30,212	24,862	40,725	37,845
Loans and discounts secured by other collateral.....	1,166,723	678,768	871,982	658,603
Loans, discounts and bills purchased not secured by collateral.....	957,486	1,179,323	1,510,208	1,490,917
Overdrafts.....	1,224	933	1,030	2,571
Due from trust companies, banks and bankers.....	182,110	299,798	242,290	133,606
Specie.....	5,775	6,919	12,756	25,165
Other currency authorized by the laws of the United States.....	39,477	66,432	68,194	49,670
Cash items.....	9,086	7,757	24,472	13,038
Assets not included in any of the above heads.....	56,875	48,554	65,571	61,666
Total resources.....	\$5,567,600	\$5,350,955	\$6,050,474	\$5,744,298

LIABILITIES

Capital	\$100,000	\$100,000	\$100,000	\$100,000
Surplus, including all undivided profits	286,892	265,100	301,070	314,423
Preferred deposits, viz.:				
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depositary	34,099	22,647	18,175	18,023
Other deposits secured by pledge of assets	104,086	159,697	207,965	160,066
Due depositors, not preferred	5,014,729	4,797,872	5,411,603	5,121,881
Due to trust companies, banks and bankers	190	284	.....	527
Other liabilities	27,604	5,355	11,661	29,378
 Total liabilities	 \$5,567,600	 \$5,350,955	 \$6,050,474	 \$5,744,298

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,
 J. S. FRIEDMAN,
 WYATT T. MAYER,
 E. C. DEARSTYNE,

JAMES R. WATT,
 E. PALMER GAVIT,
 JOHN S. HOY,

JOHN KURTZ, JR.,
 RANDALL J. LEBOUEF,
 GUSTAVUS MICHAELIS,
 ALONZO P. ADAMS, JR.,

CHAS. H. BISSIKUMMER,
 NATHAN HATCH,
 NEILE F. TOWNER,

PETER KEELER,
 GEO. C. VAN TUYL, JR.,
 WILLIAM G. FURLONG,
 EDWIN VAN WORMER.

RESOURCES	Statement of condition Feb. 28, 1920	Statement of condition June 30, 1920	Statement of condition Sept. 30, 1919	Statement of condition Nov. 15, 1920
Stock and bond investments, viz.:				
Public securities	\$1,042,452	\$1,040,702	\$1,040,202	\$1,040,202
Private securities	1,954,002	1,917,707	1,902,321	1,862,830
Real estate owned	316,821	316,821	316,821	316,821
Mortgages owned	157,100	159,500	156,800	156,800
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	9,822	9,227	9,058	8,704
Loans and discounts secured by other collateral	2,764,871	4,875,043	3,969,273	3,999,784
Loans, discounts and bills purchased not secured by collateral	1,229,682	1,264,966	1,178,708	1,137,784
Due from trust companies, banks and bankers	2,203,881	1,917,851	1,526,209	1,346,720
Specie	157,430	208,350	238,006	298,763
Other currency authorized by the laws of the United States	41,825	124,220	76,005	98,825
Cash items	69,680	104,873	69,934	111,103
Assets not included in any of the above heads	66,796	82,805	88,039	64,944
Total resources	\$10,014,362	\$12,022,065	\$10,571,376	\$10,443,280

LIABILITIES				
Capital	\$400,000	\$400,000	\$400,000	\$400,000
Surplus, including all undivided profits	318,683	361,670	406,456	410,193
Preferred deposits, viz.:				
Due New York State savings banks	540,281	526,873	444,602	525,617
Due New York State savings and loan associations, credit unions and land bank	9,667	18,397	13,800	8,501
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository	87,103	31,178	32,841	37,490
Deposits by the State of New York	1,927,012	3,666,542	2,375,989	1,981,203
Deposits by the Superintendent of Banks of the State of New York	9,780	12,396	9,610	12,110
Other deposits secured by pledge of assets	34,224	102,528	77,064	76,956
Deposits otherwise preferred	705	705	705	697
Due depositors, not preferred	5,867,183	6,107,415	6,046,499	6,345,116
Due to trust companies, banks and bankers	776,979	730,484	706,439	569,757
Acceptances of drafts payable at a future date or authorized by commercial letters of credit		37,400		
Other liabilities	42,745	26,477	57,371	75,640
Total liabilities	\$10,014,362	\$12,022,065	\$10,571,376	\$10,443,280

3. AMERICAN TRUST COMPANY, NEW YORK CITY

HARRY A. KAHLER, *President*,
 HARRY H. FIEDLER, *Vice-President*,
 ARTHUR B. WESTERVELT, *Vice-President*,
 CYRIL H. BURDETT, *Vice-President*,
 HENRY S. ACKEN, *Vice-President*,

[135 Broadway; organized 1919]
 U. CONDIT VARICK, *Vice-President*,
 GERHARD KUEHNE, *Secretary*,
 JOSEPH L. OBERMAYER, *Treasurer*,
 ORIE R. KELLY, *Assistant Secretary*,
 HUBERT F. BREITWIESER, *Assistant Secretary*,

ERNEST J. HABIGHORST, *Assistant Secretary*,
 FRANK L. STILES, *Assistant Secretary*,
 W. E. STECHER, *Assistant Secretary*,
 HARRY V. HOYT, *Assistant Treasurer*,
 EDWARD MULLOWNEY, *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,
 FREDERICK D. MACKAY,
 GEORGE T. MORTIMER,
 CHARLES J. OBERMAYER,

MORGAN J. O'BRIEN,
 JAMES A. O'GORMAN,
 WILLIAM R. ROSE,

LOUIS F. ROTHSCHILD,
 ELBRIDGE GERRY SNOW,
 DANIEL G. TENNEY,
 GEORGE ZABRISKIE.

RESOURCES	Statement of condition Feb. 28, 1920	Statement of condition June 30, 1920	Statement of condition Sept. 30, 1920	Statement of condition Nov. 15, 1920
Stock and bond investments, viz.:				
Public securities.....	\$1,213,673	\$1,202,572	\$1,066,816	\$1,066,166
Private securities.....	662,369	447,572	447,572	447,572
Mortgages owned.....	1,503,096	1,699,061	1,301,359	1,186,633
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....	271,016	325,564	656,206	869,367
Loans and discounts secured by other collateral.....	4,766,518	4,706,426	4,422,430	5,324,985
Loans, discounts and bills purchased not secured by collateral.....	1,425,632	1,585,157	2,127,078	2,090,265
Overdrafts.....	15,180	1,189	967	2,372
Due from trust companies, banks and bankers.....	878,839	1,409,156	1,615,050	1,142,762
Specie.....	33,891	17,966	32,815	25,219
Other currency authorized by the laws of the United States.....	925,861	1,013,607	551,733	582,381
Cash items.....	63,184	101,757	59,917	76,642
Due from the Federal Reserve Bank of New York less offsets.....	.....	.....	500,000	500,000
Assets not included in any of the above heads.....	226,726	139,219	145,149	133,154
Total resources.....	\$11,986,035	\$12,649,246	\$12,927,092	\$13,447,523

LIABILITIES

Capital	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000
Surplus, including all undivided profits	327,662	329,564	374,945	400,977
Preferred deposits, viz.:				
Due New York State savings banks	186,460	186,008	212,459	208,174
Due New York State savings and loan associations, credit unions and land bank	6,381	8,942	5,665	1,253
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository	209,068	114,639	104,440	104,288
Deposits by the State of New York	75,000	110,000	85,000	85,000
Deposits by the Superintendent of Banks of the State of New York	35,000	106,177	30,000	30,000
Other deposits secured by pledge of assets	110,261	369,449	230,743	209,577
Due depositors, not preferred	9,596,423	9,447,212	10,415,986	10,811,670
Due to trust companies, banks and bankers	271,593	845,849	374,046	498,255
Other liabilities	168,187	131,406	93,808	98,329
Total liabilities	\$11,986,035	\$12,649,246	\$12,927,092	\$13,447,523

4. AUBURN TRUST COMPANY, AUBURN

RALPH R. KEELER, *President.*
 GEORGE W. BENHAM, *Vice-President,*
 D. EDWIN FRENCH, *Vice-President,*

[64-66 Genesee street; organized 1906]

GEO. W. BOWEN, *Vice-President.*
 JAMES A. JONES, *Secretary,*
 E. C. DONOVAN, *Assistant Secretary.*

DIRECTORS

WILBUR B. BARNES,
 GEORGE W. BENHAM,
 CHARLES W. TUTTLE,
 GEORGE W. BOWEN,
 WILLIAM J. HENRY,
 WALTER E. WOODIN,
 DOUGLAS WOODRUFF,

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.

RESOURCES	Statement of condition Feb. 28, 1920	Statement of condition June 30, 1920	Statement of condition Sept. 30, 1920	Statement of condition Nov. 15, 1920
Stock and bond investments, viz.:				
Public securities	\$490,903	\$933,697	\$481,816	\$499,239
Private securities	844,680	514,675	910,363	926,858
Real estate owned	14,000	14,000	14,000	14,000
Mortgages owned	540,486	568,161	570,355	591,430
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	184,709	244,268	250,868	281,768
Loans and discounts secured by other collateral	1,791,094	1,338,978	1,351,349	1,644,109
Loans, discounts and bills purchased not secured by collateral	691,992	851,384	1,077,002	828,402
Overdrafts	366	126	87	262
Due from trust companies, banks and bankers	476,352	465,001	300,983	266,699
Specie	55,719	53,168	101,588	68,784
Other currency authorized by the laws of the United States	94,470	89,312	55,061	98,780
Cash items	24,643	30,623	31,073	24,148
Assets not included in any of the above heads	59,693	38,541	81,211	94,797
Total resources	\$5,269,107	\$5,141,934	\$5,225,756	\$5,339,276

LIABILITIES

Capital	\$150,000	\$150,000	\$150,000	\$150,000
Surplus, including all undivided profits	264,862	257,858	260,799	264,121
Preferred deposits, viz :				
Due New York State savings banks	120,082	142,482	133,295	131,258
Due New York State savings and loan associations, credit unions and land bank			808	2,172
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository	25,067	28,045	21,527	30,005
Deposits by the State of New York	398,849	247,531	312,813	330,949
Other deposits secured by pledge of assets	23,074	23,205	21,588	21,602
Due depositors, not preferred	4,145,090	4,245,302	4,235,860	4,296,943
Due to trust companies, banks and bankers	28,382	40,843	51,329	56,767
Rediscounts	85,737			
Other liabilities	27,964	6,668	37,737	55,459
Total liabilities	\$5,269,107	\$5,141,934	\$5,225,756	\$5,339,276

5. BANKERS' TRUST COMPANY, NEW YORK CITY

[16 Wall street; organized 1903]

SEWARD PROSSER, *President*,
 D. E. POMEROY, *Vice-President*,
 B. W. JONES, *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. F. SCHMID, *Vice-President*,

BENJAMIN JOY, *Vice-President*,
 B. A. TOMPKINS, *Vice-President*,
 R. H. GILES, *Treasurer*,
 W. W. AYRES, *Assistant Treasurer*,
 BEACH POLK, *Assistant Treasurer*,
 O. W. ROOSEVELT, *Assistant Treasurer*,
 G. F. TREFCER, *Assistant Treasurer*,
 L. C. OUTCAULT, *Assistant Treasurer*,
 HUGH H. MCGEE, *Assistant Secretary*,
 W. A. HENDERSON, *Assistant Treasurer*,
 F. A. KLINGSMITH, *Assistant Treasurer*,
 H. E. WHITNEY, *Assistant Treasurer*,
 H. C. BOCK, *Assistant Treasurer*,

R. G. PAGE, *Secretary*,
 H. H. MARTIN, *Assistant Secretary*,
 H. B. WATT, *Assistant Secretary*,
 L. S. STILLMAN, *Assistant Secretary*,
 L. H. PLUMB, *Assistant Secretary*,
 J. H. LEWIS, *Assistant Secretary*,
 C. W. CAMPBELL, *Assistant Secretary*,
 I. MICHAELS, *Trust Officer*,
 P. E. GODRIDGE, *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,
 SAMUEL G. BAYNE,
 EDWIN M. BULKLEY,
 EDMUND C. CONVERSE,
 FRANK N. B. CLOSE,
 PIERRE S. DUPONT,

FRED I. KENT,
 T. DEWITT CUYLER,
 HENRY P. DAVISON,
 WALTER E. FREW,
 FREDERICK T. HASKELL,
 EDGAR L. MARSTON,

HERBERT L. PRATT,
 DANIEL E. POMEROY,
 SEWARD PROSSER,
 DANIEL G. REID,
 HERBERT K. TWITCHELL,

CORNELIUS N. BLISS, JR.,
 THOMAS COCHRAN,
 H. C. McELDOWNEY,
 NICHOLAS BIDDLE,
 HORACE HAVEMEYER,
 CHAS. L. TIFFANY,

JOHN I. DOWNEY,
 RANALD H. MacDONALD,
 OWEN D. YOUNG,
 ALLEN B. FORBES,
 Wm. H. PORTER,
 M. FRIEDSAM.

RESOURCES	Statement of condition Feb. 28, 1920	Statement of condition June 30, 1920	Statement of condition Sept. 30, 1920	Statement of condition Nov. 15, 1920
Stock and bond investments, viz.:				
Public securities.....	\$30,523,482	\$22,316,111	\$26,793,061	\$29,994,685
Private securities.....	27,050,797	27,162,475	27,798,024	25,942,068
Real estate owned.....	6,698,271	6,991,808	7,369,240	7,643,242
Mortgages owned.....	1,998,000	1,972,000	872,000	1,262,000
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....	192,368	183,868	216,486	228,016

Loans and discounts secured by other collateral.....	141,359,599	160,473,878	132,662,734	123,530,636
Loans, discounts and bills purchased not secured by collateral.....	73,655,491	88,199,077	94,250,415	98,566,525
Overdrafts.....	9,242	14,566	15,293	4,523
Due from trust companies, banks and bankers.....	13,199,629	12,176,399	19,424,794	21,765,096
Specie.....	46,934	52,357	51,547	93,618
Other currency authorized by the laws of the United States.....	732,954	849,042	822,126	1,034,457
Cash items.....	11,419,065	19,369,479	23,807,402	27,417,337
Due from the Federal Reserve Bank of New York less offsets.....	30,462,516	30,351,037	22,229,080	29,500,390
Customers' liability on acceptances (per contra, see liabilities).....	20,494,964	14,484,609	20,049,747	21,214,737
Assets not included in any of the above heads.....	3,684,628	4,552,014	3,832,336	3,103,147
Total resources.....	\$361,527,940	\$389,148,720	\$380,194,285	\$391,300,477
LIABILITIES				
Capital.....	\$20,000,000	\$20,000,000	\$20,000,000	\$20,000,000
Surplus, including all undivided profits.....	18,547,552	17,407,750	18,553,935	19,612,838
Preferred deposits, viz.:				
Due New York State savings banks.....	8,363,466	9,074,441	7,469,995	7,785,743
Other deposits due as executor, administrator, guardian, receive, trustee, committee, or depository.....	35,305,741	48,245,291	33,029,295	32,189,536
Deposits by the State of New York.....	50,000	210,000	170,000	170,000
Deposits by the Superintendent of Banks of the State of New York.....	536	536	536	536
Other deposits secured by pledge of assets.....	2,908,959	24,423,048	18,504,822	4,950,848
Deposits otherwise preferred.....	98,988	108,389	16,450	16,450
Due depositors, not preferred.....	193,821,322	218,196,830	206,069,035	205,362,722
Due to trust companies, banks and bankers.....	33,266,986	34,214,253	33,197,214	33,095,036
Bills payable.....	28,000,000		21,264,980	38,289,017
Rediscounts.....				6,000,000
Acceptances of drafts payable at a future date or authorized by commercial letters of credit.....	18,648,523	14,677,835	19,492,463	20,759,091
Other liabilities.....	2,515,867	2,590,347	2,425,560	3,068,660
Total liabilities.....	\$361,527,940	\$389,148,720	\$380,194,285	\$391,300,477

6. BROOKLYN TRUST COMPANY, BROOKLYN

EDWIN P. MAYNARD, *President*,
 DAVID H. LANMAN, *Vice-President*,
 FRANK J. W. DILLER, *Vice-President*,
 FREDERICK T. ALDRIDGE, *Vice-President*,
 WILLIS McDONALD, JR., *Vice-President*,

[177 Montague street; chartered 1866]
 GILBERT H. THIRKIELD, *Assistant Secretary*,
 BENJAMIN G. WESTCOTT, *Assistant Secretary*,
 EDMUND N. SCHMIDT, *Assistant Secretary*,
 CHAS. A. COLE, *Assistant Secretary*,

WILLARD P. SCHENCK, *Secretary*,
 CHARLES B. ROYCE, *Assistant Secretary*,
 HORACE W. FARRELL, *Assistant Secretary*,
 HERBERT U. SILLECK, *Assistant Secretary*,
 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,	MARTIN E. GOETZINGER,		HERMAN H. DOEHLER,	HENRY F. NOYES.

RESOURCES	Statement of condition Feb. 28, 1920	Statement of condition June 30, 1920	Statement of condition Sept. 30, 1920	Statement of condition Nov. 15, 1920
Stock and bond investments, viz.:				
Public securities.....	\$11,082,659	\$12,476,840	\$13,003,831	\$12,437,958
Private securities.....	10,785,081	11,088,476	11,006,889	10,728,524
Real estate owned.....	1,024,127	1,011,725	1,033,159	1,045,809
Mortgages owned.....	1,688,462	2,074,516	1,913,000	1,834,250
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....	439,165	404,060	333,119	293,055
Loans and discounts secured by other collateral.....	11,178,267	9,494,089	8,866,661	9,354,389
Loans, discounts and bills purchased not secured by collateral.....	5,944,110	4,879,769	4,698,306	4,378,847
Overdrafts.....	3,353	5,894	7,137	7,184
Due from trust companies, banks and bankers.....	755,831	902,906	658,566	602,170
Specie.....	171,171	186,429	217,813	163,843
Other currency authorized by the laws of the United States.....	484,475	521,695	728,030	585,918
Cash items.....	514,463	2,054,460	2,149,886	1,668,000
Due from the Federal Reserve Bank of New York less offsets.....	4,734,925	3,293,824	3,706,495	5,735,990

Customers' liability on acceptances (per contra, see liabilities)	366,000	368,500	330,500	270,950
Assets not included in any of the above heads	480,581	479,471	538,102	498,079
Total resources	\$49,652,670	\$49,242,654	\$49,191,494	\$49,604,966

LIABILITIES

Capital	\$1,500,000	\$1,500,000	\$1,500,000	\$1,500,000
Surplus, including all undivided profits	2,504,188	2,596,521	2,665,204	2,741,478
Preferred deposits, viz.:				
Due New York State savings banks	1,712,310	1,717,342	1,538,404	1,479,440
Due New York State savings and loan associations, credit unions and land bank	1,169	2,689	352	1,437
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository	2,175,570	2,173,356	2,244,288	2,310,314
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	2,688,793	4,439,602	3,419,446	4,036,286
Due depositors, not preferred	30,065,512	29,024,825	29,758,706	30,939,489
Due to trust companies, banks and bankers	107,541	106,723	156,822	165,687
Bills payable	8,018,500	6,915,000	7,050,000	5,553,500
Rediscounts	82,228	82,228	82,228	82,228
Acceptances of drafts payable at a future date or authorized by commercial letters of credit	366,000	368,500	333,000	279,800
Other liabilities	425,859	310,868	438,044	510,307
Total liabilities	\$49,652,670	\$49,242,654	\$49,191,494	\$49,604,966

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*,RICHARD DRECHSLER, *Vice-President*,THOS. R. WOLFE, *Treasurer*,GEORGE P. DOHERTY, *Assistant Secretary*,EDGAR D. LEISTER, *Assistant Secretary*,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,

JOHN C. TREFTS,

JOHN B. WINKLER,

L. FRANKLIN MESSER,

WILLIAM R. HUNTLEY,

JOHN A. MILLER,

CHAS. R. ROBINSON,

EDWIN LANG MILLER,

CLARENCE H. LITTELL.

VALENTINE P. YOUNG

EUGENE TANKE,

GEORGE URBAN, JR.,

RESOURCES	Statement of condition Feb. 28, 1920	Statement of condition June 30, 1920	Statement of condition Sept. 30 1920	Statement of condition Nov. 15, 1920
Stock and bond investments, viz.:				
Public securities	\$1,214,262	\$554,907	\$1,447,771	\$1,883,779
Private securities	3,796,999	4,818,854	4,552,577	4,139,568
Real estate owned	3,293	3,293	3,293	3,293
Mortgages owned	902,458	851,221	871,606	878,197
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	249,815	284,816	179,694	188,295
Loans and discounts secured by other collateral	5,488,264	3,503,590	3,749,863	3,810,046
Loans, discounts and bills purchased not secured by collateral	3,223,588	5,178,847	5,231,169	5,307,078
Overdrafts	2,333	5,607	3,444	1,528
Due from trust companies, banks and bankers	429,449	410,166	425,968	459,586
Specie	22,169	18,742	15,319	34,062
Other currency authorized by the laws of the United States	108,500	152,574	119,376	128,473
Cash items	114,576	144,276	193,319	303,034
Due from the Federal Reserve Bank of New York less offsets	1,055,939	1,493,226	1,644,882	1,135,157

Customers' liability on acceptances (per contra, see liabilities)	281,578	478,135	840,460	581,871
Assets not included in any of the above heads	161,084	133,202	161,228	162,034
Total resources	\$17,054,307	\$18,031,456	\$19,439,969	\$19,016,001
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	120,242	85,598	70,161	95,110
Due New York State savings and loan associations, credit unions and land bank	19,468	9,114	14,896	6,574
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository	153,194	131,032	149,560	140,235
Deposits by the State of New York	124,000	225,000	230,000	230,000
Other deposits secured by pledge of assets	121,232	121,232	77,866	68,662
Due depositors, not preferred	13,844,284	14,032,623	14,882,269	14,554,399
Due to trust companies, banks and bankers	55,965	74,194	140,037	106,351
Bills payable	300,000	500,000	500,000	550,000
Rediscouts	793,678	1,162,519	1,318,545	1,360,112
Acceptances of drafts payable at a future date or authorized by commercial letters of credit	281,578	478,135	840,460	581,871
Other liabilities	240,666	212,009	216,175	322,687
Total liabilities	\$17,054,307	\$18,031,456	\$19,439,969	\$19,016,001

8. CENTRAL UNION TRUST COMPANY, NEW YORK CITY

[87 Broadway; organized 1918 by merger of Central Trust Company of New York and Union Trust Company of New York]

GEORGE W. DAVISON, <i>President</i> ,	F. J. FULLER, <i>Vice-President</i> ,	S. H. TALLMAN, <i>Assistant Treasurer</i> ,
MILTON FERGUSON, <i>Vice-President</i> ,	C. R. BERRIEN, <i>Vice-President</i> ,	D. A. ROWE, <i>Assistant Treasurer</i> ,
HENRY C. HOLT, <i>Vice-President</i> ,	MILTON FERGUSON, <i>Secretary</i> ,	R. C. ROETGER, <i>Assistant Treasurer</i> ,
THEODORE G. SMITH, <i>Vic -President</i> ,	CHAS. P. STALLKNECHT, <i>Assistant Secretary</i> ,	R. N. McENANY, <i>Assistant Treasurer</i> ,
J. Y. G. WALKER, <i>Vice-President</i> ,	O. L. COLES, <i>Assistant Secretary</i> ,	C. W. PARSON, <i>Assistant Treasurer</i> ,
J. V. B. THAYER, <i>Vice-President</i> ,	T. W. HARTSHORNE, <i>Assistant Secretary</i> ,	L. M. GOODEVE, <i>Assistant Treasurer</i> ,
F. B. SMIDT, <i>Vice-President</i> ,	SAMUEL A. BROWN, <i>Assistant Secretary</i> ,	ROGER WHITTLESEY, <i>Assistant Treasurer</i> ,
B. A. MORTON, <i>Vice-President</i> ,	CHARLES E. SIGLER, <i>Assistant Secretary</i> ,	E. P. ROGERS, <i>Assistant Secretary</i> ,
F. J. LEARY, <i>Vice-President</i> ,	CHARLES J. FARRELL, <i>Assistant Secretary</i> ,	H. M. MYRICK, <i>Treasurer</i> ,
H. M. POPHAM, <i>Vice-President</i> ,		W. H. LUDLUM, <i>Assistant Treasurer</i> ,

TRUSTEES

WALTER P. BLISS,	RICHARD DELAFIELD,	JAMES N. JARVIE,	W. EMLÉN ROOSEVELT,	CORNELIUS VANDERBILT,
JAMES C. BRADY,	CLARENCE DILLON,	AUGUSTUS W. KELLEY.	DUDLEY OLCOTT, 2ND,	J. Y. G. WALKER.
JAMES BROWN,	HENRY EVANS,	CHARLES LANIER,	MILTON FERGUSON,	FRANCIS M. WELD,
GEORGE W. DAVISON,	FREDERIC DE P. FOSTER,	V. EVERIT MACY,	EDWIN THORNE,	M. ORME WILSON,
JOHNSTON DE FOREST.	ADRIAN ISELIN,	WILLIAM H. NICHOLS JR.,		WILLIAM WOODWARD.

RESOURCES	Statement of condition Feb. 28, 1920	Statement of condition June 30, 1920	Statement of condition Sept. 30, 1920	Statement of condition Nov. 15, 1920
Stock and bond investments, viz.:				
Public securities.....	\$40,500,105	\$31,343,930	\$28,571,793	\$27,655,611
Private securities.....	21,235,715	20,724,771	20,059,905	19,155,705
Real estate owned.....	4,336,701	4,189,725	4,184,921	4,164,314
Mortgages owned.....	1,555,664	1,733,764	1,572,675	1,664,053
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....	388,545	491,685	404,529	518,569
Loans and discounts secured by other collateral.....	88,877,066	84,682,415	81,365,386	77,931,284
Loans, discounts and bills purchased not secured by collateral.....	50,958,832	59,341,516	74,233,010	72,997,765
Overdrafts.....	5,201	8,820	16,841	10,913

Due from trust companies, banks and bankers.....	5,756,275	10,550,781	6,961,487	9,201,000
Specie.....	2,766,807	2,752,120	2,777,260	2,822,775
Other currency authorized by the laws of the United States.....	650,486	805,380	944,024	871,282
Due from the Federal Reserve Bank of New York less offsets.....	24,396,493	26,889,645	25,882,732	25,362,380
Customers' liability on acceptances (per contra, see liabilities).....	12,575,266	8,879,860	14,119,506	13,654,633
Assets not included in any of the above heads.....	1,865,176	1,575,473	1,847,212	1,784,656
Total resources.....	\$255,868,332	\$253,969,885	\$262,941,281	\$257,794,940
LIABILITIES				
Capital.....	\$12,500,000	\$12,500,000	\$12,500,000	\$12,500,000
Surplus, including all undivided profits.....	17,861,507	17,521,936	17,655,904	18,093,381
Preferred deposits, viz.:				
Due New York State savings banks.....	4,501,943	3,733,435	3,986,056	4,402,665
Due New York State savings and loan associations, credit unions and land bank.....			300	298
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository.....	4,268,596	4,722,361	3,982,648	4,578,845
Deposits by the State of New York.....	200,000	340,000	250,000	250,000
Deposits by the Superintendent of Banks of the State of New York.....	21,755	48,378	39,125	37,948
Other deposits secured by pledge of assets.....	2,051,530	2,340,507	8,009,747	2,362,510
Due depositors, not preferred.....	176,284,314	189,851,295	178,047,584	179,085,299
Due to trust companies, banks and bankers.....	9,557,024	12,235,131	8,738,232	9,232,389
Rediscunts.....	14,000,000		13,000,000	10,000,000
Acceptances of drafts payable at a future date or authorized by commercial letters of credit.....	12,575,266	8,879,860	14,128,044	14,051,033
Other liabilities.....	2,046,397	1,796,982	2,603,641	3,200,572
Total liabilities.....	\$255,868,332	\$253,969,885	\$262,941,281	\$257,794,940

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,

THOMAS B. FITZGERALD,

FREDERICK B. SMITH,

H. C. MANDEVILLE,

EDWARD J. DUNN,

B. S. CHAMBERLIN,

W. S. McCORD,

FRED D. HERRICK,

J. ARNOT RATHBONE,

HALSEY SAYLES,

FREDERICK COLLIN,

E. E. BUCHANAN,

DANIEL SHEEHAN,

FREDERICK W. SWAN,

J. R. REYNOLDS.

ALEXANDER D. FALCK,

RESOURCES	Statement of condition Feb. 28, 1920	Statement of condition June 30, 1920	Statement of condition Sept. 30, 1920	Statement of condition Nov. 15, 1920
Stock and bond investments, viz.:				
Public securities	\$1,092,056	\$1,032,282	\$1,049,004	\$833,145
Private securities	1,099,349	1,090,013	1,082,328	1,082,408
Real estate owned	140,867	189,870	226,278	251,770
Mortgages owned	90,927	93,767	93,167	93,027
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	190,965	179,229	183,713	173,427
Loans and discounts secured by other collateral	3,073,825	2,790,449	2,939,056	3,367,141
Loans, discounts and bills purchased not secured by collateral	2,224,713	2,636,745	2,593,184	2,432,428
Overdrafts	2,163	1,134	658	1,510
Due from trust companies banks and bankers	712,114	527,901	661,733	687,077
Specie	13,778	18,885	13,020	20,322
Other currency authorized by the laws of the United States	114,248	297,501	274,963	370,129
Cash items	67,313	108,127	43,484	55,478
Due from the Federal Reserve Bank of New York less offsets	543,431	553,174	557,742	596,877
Assets not included in any of the above heads	72,255	40,921	46,561	252,989
Total resources	\$9,438,004	\$9,559,998	\$9,764,891	\$10,217,728

LIABILITIES				
Capital.....	\$600,000	\$600,000	\$600,000	\$600,000
Surplus, including all undivided profits.....	552,555	552,376	566,067	561,892
Preferred deposits, viz.:				
Due New York State savings banks.....	57,489	125,309	44,980	26,651
Due New York State savings and loan associations, credit unions and land bank.....	9,868	24,383	13,116	11,609
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository.....	70,180	85,289	63,673	58,630
Deposits by the State of New York.....	100,000	180,000	180,000	160,000
Other deposits secured by pledge of assets.....	61,866	53,841	53,242	51,850
Due depositors, not preferred.....	7,816,556	7,714,872	7,984,219	8,461,040
Due to trust companies, banks and bankers.....		15,165	1,847	8,049
Other liabilities.....	169,490	208,763	257,747	278,007
Total liabilities.....	\$9,438,004	\$9,559,998	\$9,764,891	\$10,217,728

10. CITIZENS' COMMERCIAL TRUST COMPANY, BUFFALO

[291 Main Street; organized 1916]

NORMAN P. CLEMENT, *President*,
 WILLIAM H. ANDREWS, *Vice-President*,
 WILLIAM F. CHASE, *Vice-President*,
 ROY H. GRIFFIN, *Vice-President*,
 LEO B. SEITZ, *Vice-President*,
 JESSE C. DANN, *Vice-President*,
 WILLIAM H. HURLEY, *Vice-President*,

HENRY G. HOFFMAN, *Treasurer*,
 GORDON B. CLEVERSLEY, *Assistant Secretary*,
 GEORGE F. BATES, *Assistant Secretary*,

B. M. NORCROSS, *Secretary*,
 OLIVER A. WEPPNER, *Assistant Secretary*,
 MILES E. FREEMAN, *Assistant Secretary*,
 CHARLES W. COVELL, *Assistant Secretary*,
 HENRY A. WALTER, *Assistant Secretary*,
 ARTHUR J. RAU, *Assistant Secretary*,
 VINCENT E. DOYLE, *Assistant Secretary*.

DIRECTORS

WILLIAM H. ANDREWS, WILLIAM H. CROSBY,
 E. J. BARCALO, LAURENS ENOS,
 JOSEPH BLOCK, HORACE F. TAYLOR,
 EDMOND D. MCCARTHY, JESSE C. DANN,
 ADAM E. CORNELIUS, ROY H. GRIFFIN,

R. T. JONES,
 ARCHER A. LANDON,
 JACOB C. DOLD,
 WM. F. MACGLASHAN,
 J. H. McNULTY,

NORMAN P. CLEMENT,
 HENRY D. MILES,
 EDW. B. HOLMES,
 JOHN C. SCHENK,
 LOUIS R. DAVIDSON,

J. J. SIEGRIST,
 ALBERT D. SIKES,
 EDWARD K. HYDE,
 HENRY D. KNOX,
 EDWARD G. ZELLER.

RESOURCES	Statement of condition Feb. 28, 1920	Statement of condition June 30, 1920	Statement of condition Sept. 30, 1920	Statement of condition Nov. 15, 1920
Stock and bond investments, viz.:				
Public securities	\$4,615,191	\$4,930,236	\$3,565,771	\$4,420,253
Private securities	2,355,584	1,813,527	1,914,315	2,276,972
Real estate owned	268,278	336,958	341,271	333,714
Mortgages owned	410,200	405,000	400,596	397,896
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	82,030	45,945	28,085	35,177
Loans and discounts secured by other collateral	5,695,084	6,509,446	4,405,583	4,536,851
Loans, discounts and bills purchased not secured by collateral	10,248,172	8,712,259	11,505,936	11,559,267
Overdrafts	6,503	372	647	518
Due from trust companies, banks and bankers	2,401,004	1,354,584	2,068,597	2,922,160
Specie	81,239	30,309	34,634	31,381
Other currency authorized by the laws of the United States	236,666	178,413	294,858	243,307

Cash items.....	189,728	601,592	583,732	337,230
Due from the Federal Reserve Bank of New York less offsets.....	1,228,797	2,186,654	2,420,941	1,567,559
Customers' liability on acceptances (per contra, see liabilities).....	302,266	468,237	352,183	347,377
Assets not included in any of the above heads.....	231,201	180,058	158,760	183,377
Total resources.....	\$28,351,943	\$27,753,590	\$28,075,909	\$29,193,039
LIABILITIES				
Capital.....	\$1,250,000	\$1,250,000	\$1,250,000	\$1,250,000
Surplus, including all undivided profits.....	1,486,993	1,493,569	1,534,900	1,592,721
Preferred deposits, viz.:				
Due New York State savings banks.....	405,143	545,000	370,000	510,000
Due New York State savings and loan associations, credit unions and land bank.....	84,019	81,015	65,819	84,835
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository.....	6,513	139,652	153,059	156,017
Deposits by the State of New York.....	700,000	800,000	650,000	650,000
Other deposits secured by pledge of assets.....	169,631	117,491	258,147	629,628
Deposits otherwise preferred.....	121,460	1,223,792		
Due depositors, not preferred.....	17,384,191	17,527,077	21,104,906	20,308,592
Due to trust companies, banks and bankers.....	2,327,961	1,705,946	1,793,070	1,955,974
Bills payable.....	3,640,000	1,801,000		1,056,000
Rediscounts.....		171,250		
Acceptances of drafts payable at a future date or authorized by commercial letters of credit.....	302,266	468,237	352,183	347,377
Other liabilities.....	473,766	429,561	543,825	651,895
Total liabilities.....	\$28,351,943	\$27,753,590	\$28,075,909	\$29,193,039

II. CITIZENS TRUST COMPANY OF ADAMS, N. Y., ADAMS

[Organized 1919; succeeding Citizens National Bank of Adams]

H. H. WAITE, *President,*

H. E. MACHOLD, *Vice-President,*

R. W. RIPLEY, *Treasurer.*

DIRECTORS

F. L. CARLISLE,
W. S. RICE,
J. H. EASTMAN,
J. L. SAGE,

E. A. DENISON,
R. W. RIPLEY,
BERTHA W. AVERILL,

H. E. MACHOLD,
F. H. STEVENS,
E. M. BULLOCK,

W. A. MATHER,
H. H. WAITE,
JENNIE E. MATHER,

C. H. BICKFORD,
R. H. WAITE,
C. M. OVERTON,
R. S. EASTMAN.

RESOURCES	Statement of condition Feb. 28, 1920	Statement of condition June 30, 1920	Statement of condition Sept. 30, 1920	Statement of condition Nov. 15, 1920
Stock and bond investments, viz.:				
Public securities	\$143,328	\$147,686	\$146,611	\$156,491
Private securities	27,885	43,660	69,480	68,092
Real estate owned	37,316	42,747	62,854	63,101
Mortgages owned	12,725	37,700	48,625	49,480
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	50,290	64,793	76,850	100,563
Loans and discounts secured by other collateral	55,975	76,165	125,064	126,071
Loans, discounts and bills purchased not secured by collateral	858,976	931,762	919,337	853,949
Overdrafts	124	217	713	185
Due from trust companies, banks and bankers	68,141	151,340	71,706	141,970
Specie	5,127	5,380	5,397	4,792
Other currency authorized by the laws of the United States	11,923	14,744	33,018	19,541
Cash items	2,047	4,424	2,434	2,832
Due from the Federal Reserve Bank of New York less offsets	56,607	67,722	70,376	72,997
Assets not included in any of the above heads	5,664	5,663	11,757	11,557
Total resources,	\$1,336,128	\$1,594,003	\$1,644,222	\$1,671,621

LIABILITIES				
Capital	\$150,000	\$150,000	\$150,000	\$150,000
Surplus, including all undivided profits	106,327	113,715	116,155	124,305
Preferred deposits, viz.:				
Deposits by the State of New York	75,000	100,000	100,000	100,000
Other deposits secured by pledge of assets	1,478	1,490	1,497	1,497
Due depositors, not preferred	996,586	1,222,665	1,269,742	1,288,298
Due to trust companies, banks and bankers	1,234	431	327	20
Other liabilities	5,503	5,702	6,501	7,501
Total liabilities	\$1,336,128	\$1,594,003	\$1,644,222	\$1,671,621

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*,
 R. P. ROSS, *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,
 H. B. HICKEY,

D. H. COWDEN,
 J. H. LARDER,
 HENRY CARD,
 R. W. WRIGHT.

B. F. SIMONS,
 E. N. BUTTON,
 FRANK MERZ,

RESOURCES	Statement of condition Feb. 28, 1920	Statement of condition June 30, 1920	Statement of condition Sept. 30, 1920	Statement of condition Nov. 15, 1920
Stock and bond investments, viz.:				
Public securities.....	\$211,095	\$187,968	\$176,873	\$179,420
Private securities.....	380,289	438,976	440,785	483,766
Real estate owned.....	23,000	23,000	23,000	23,000
Mortgages owned.....	90,026	96,186	94,736	92,588
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....	65,540	43,442	45,960	51,500
Loans and discounts secured by other collateral.....	235,690	220,111	265,450	385,200
Loans, discounts and bills purchased not secured by collateral.....	438,694	377,895	382,796	502,570
Overdrafts.....	191	131	226	684
Due from trust companies, banks and bankers.....	96,874	106,366	127,581	118,508
Specie.....	15,311	16,737	16,367	20,350
Other currency authorized by the laws of the United States.....	24,000	23,000	22,000	42,190
Cash items.....	743	280	1,871	3,264
Assets not included in any of the above heads.....	13,005	8,004	13,003	19,003
Total resources.....	\$1,594,458	\$1,542,096	\$1,610,648	\$1,922,043

LIABILITIES				
Capital	\$100,000	\$100,000	\$100,000	\$100,000
Surplus, including all undivided profits	102,100	105,593	104,838	109,810
Preferred deposits, viz.:				
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository	30,327	28,631	42,271	52,694
Deposits by the State of New York	25,000	25,000	25,000	25,000
Other deposits secured by pledge of assets	6,220	17,081	3,081	3,081
Due depositors not preferred	1,258,609	1,253,589	1,248,256	1,603,770
Bills payable	55,000	.....	70,000	.....
Other liabilities	17,202	12,202	17,202	26,501
Total liabilities	\$1,594,458	\$1,542,096	\$1,610,648	\$1,922,043

13. THE CITIZENS' TRUST COMPANY OF PATCHOGUE, PATCHOGUE

[59 West Main street; organized 1916]

SIDNEY N. GERARD, *President*,
E. EUGENE HAWKINS, Jr., *Vice-President*,

WINFIELD S. BENNETT, *Vice-President*,

HENRY L. RIETH, *Treasurer*,
JERRY S. NOHOWEC, *Assistant Treasurer*.

DIRECTORS

JEROME W. ACKERLY, JAMES A. CANFIELD,
CHARLES W. RAYNOR, SHERMAN GERARD,
WINFIELD S. BENNETT, SIDNEY N. GERARD,

E. EUGENE HAWKINS, Jr., FRANK A. REMINGTON, JOHN R. VUNK,
ROBERT S. PELLETREAU, NELSON McBRIDE, S. MILLARD WEEKS,
EMERSON G. TERRELL, MILTON G. WIGGINS.

RESOURCES	Statement of condition Feb. 28, 1920	Statement of condition June 30, 1920	Statement of condition Sept. 30, 1920	Statement of condition Nov. 15, 1920
Stock and bond investments, viz.:				
Public securities	\$187,132	\$185,696	\$194,539	\$184,901
Private securities	199,243	194,195	205,242	215,801
Mortgages owned	179,621	223,801	255,360	274,810
Loans and discounts secured by bond and mortgage, deed or other real estate collateral		5,600	6,275	10,225
Loans and discounts secured by other collateral	149,985	151,886	175,312	201,916
Loans, discounts and bills purchased not secured by collateral	357,097	414,222	507,119	469,494
Overdrafts		25	42	25
Due from trust companies, banks and bankers	63,805	60,007	26,696	24,947
Specie	19,566	25,055	27,759	23,934
Other currency authorized by the laws of the United States	11,474	26,697	11,665	21,800
Cash items	4,869	9,413	3,251	12,246
Assets not included in any of the above heads	15,583	12,932	17,524	19,020
Total resources	\$1,188,375	\$1,309,529	\$1,430,784	\$1,459,119

LIABILITIES				
Capital	\$100,000	\$100,000	\$100,000	\$100,000
Surplus, including all undivided profits	90,033	90,654	98,891	101,810
Preferred deposits, viz.:				
13 Due New York State savings banks	20,000	20,000	10,000	10,000
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository	29,902	33,780	41,287	33,507
Deposits by the State of New York	32,000	32,000	32,000	32,000
Other deposits secured by pledge of assets	16,331	18,131	16,631	16,631
Due depositors, not preferred	891,267	1,008,128	1,112,943	1,127,570
Due to trust companies, banks and bankers	2,163	851	8,623	1,330
Rediscounts				25,000
Other liabilities	6,679	5,985	10,409	11,271
Total liabilities	\$1,188,375	\$1,309,529	\$1,430,784	\$1,459,119

14. THE CITIZENS' TRUST COMPANY OF SCHENECTADY, N. Y.

[434 State street; organized 1906 as Security Trust Company]

WM. G. SCHERMERHORN, *President*,
 JAMES W. YELVERTON, *Vice-President*,
 GEORGE W. FEATHERSTONHAUGH, *Vice-President*,

N. I. SCHERMERHORN, *Vice-President*,

ARTHUR S. BARBER, *Treasurer*,
 ALLAN P. MCKAIN, *Secretary*,
 WINFIELD S. TEATOR, *Assistant Secretary*.

DIRECTORS

JOHN ALLEN,
 CLEMENT W. BAILEY,
 ARTHUR S. BARBER,
 LOUIS FAUST,
 JAMES B. MCKAIN,

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,

WILLIAM G. NICKLAS,
 ALVIN J. QUACKENBUSH,
 Wm. G. SCHERMERHORN,
 ABRAM G. VEEDER,
 N. I. SCHERMERHORN,

J. G. BLUNT,
 CHARLES S. SMITH,
 JOHN ALEXANDER,
 JAMES W. YELVERTON,
 M. C. FITZGERALD.

RESOURCES	Statement of condition Feb. 28, 1920	Statement of condition June 30, 1920	Statement of condition Sept. 30, 1920	Statement of condition Nov. 15, 1920
Stock and bond investments, viz.:				
Public securities	\$370,275	\$334,007	\$313,797	\$319,849
Private securities	1,382,480	1,424,846	1,287,926	1,374,997
Real estate owned	228,754	231,594	255,810	265,207
Mortgages owned	165,290	186,590	176,040	180,940
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	44,848	49,772	64,986	61,067
Loans and discounts secured by other collateral	1,000,683	1,128,490	1,043,009	1,177,261
Loans, discounts and bills purchased not secured by collateral	1,094,825	1,150,582	1,493,203	1,564,919
Overdrafts	452	282	282	27
Due from trust companies, banks and bankers	83,538	169,447	281,230	276,308
Specie	14,449	21,786	14,814	25,668
Other currency authorized by the laws of the United States	103,889	276,320	113,642	244,856
Cash items	29,915	31,558	24,841	44,475
Assets not included in any of the above heads	17,888	25,819	45,539	29,080
Total resources	\$4,537,286	\$5,031,093	\$5,115,119	\$5,564,654

LIABILITIES

Capital	\$200,000	\$200,000	\$200,000	\$200,000
Surplus, including all undivided profits	252,416	263,868	264,674	263,992
Preferred deposits, viz.:				
Due New York State savings banks	65,696	61,958	21,958	21,958
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository	31,468	25,375	26,195	34,260
Deposits by the State of New York	80,000	110,000	90,000	90,000
Other deposits secured by pledge of assets	44,128	33,648	24,009	26,120
Due depositors, not preferred	3,816,914	4,308,514	4,438,480	4,866,891
Other liabilities	46,664	27,730	49,803	61,433
Total liabilities	\$4,537,286	\$5,031,093	\$5,115,119	\$5,564,654

15. CITIZENS' TRUST COMPANY OF UTICA, N. Y.

WILLIAM I. TABER, *President*,
 WATSON T. DUNMORE, *Vice-President*,
 F. H. DOOLITTLE, *Vice-President*,
 EDGAR B. ODELL, *Vice-President*,

[520 Seneca street organized 1903]
 D. G. JONES, *Vice-President*,
 S. B. FRENCH, *Vice-President*,

F. C. THURWOOD, *Secretary*,
 G. LYNN MARRIOTT, *Treasurer*,
 EDWARD FUESS, *Assistant Secretary*,
 JAMES H. ROLLING, *Assistant Treasurer*.

DIRECTORS

GEORGE B. ALLEN,
 CHAS. W. WICKS,
 B. K. BROWN,
 JOHN L. MAHER,

F. C. THURWOOD,
 WATSON T. DUNMORE,
 T. HARVEY FERRIS,
 W. B. FOSTER,

RODNEY W. JONES,
 JOHN C. FULMER,
 WILLIAM 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. 28, 1920	Statement of condition June 30, 1920	Statement of condition Sept. 30, 1920	Statement of condition Nov. 15, 1920
Stock and bond investments, viz.:				
Public securities.....	\$2,062,251	\$1,798,126	\$1,689,658	\$1,779,898
Private securities.....	1,235,978	1,134,699	1,138,889	1,089,336
Real estate owned.....	381,321	382,621	383,644	384,668
Mortgages owned.....	1,028,853	1,184,223	1,309,926	1,277,417
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....	308,059	308,059	588,252	559,683
Loans and discounts secured by other collateral.....	3,952,927	3,939,621	3,652,478	4,011,812
Loans, discounts and bills purchased not secured by collateral.....	5,495,797	6,706,747	5,620,621	5,926,192
Overdrafts.....	4,773	2,650	2,460	2,493
Due from trust companies, banks and bankers.....	487,596	436,293	320,799	304,630
Specie.....	18,487	2,886	2,878	18,836
Other currency authorized by the laws of the United States.....	141,029	275,476	261,889	225,958
Cash items.....	65,653	47,530	61,872	118,910
Due from the Federal Reserve Bank of New York less offsets.....	537,331	584,434	537,803	736,452
Customers' liability on acceptances (per contra, see liabilities).....	489,205	406,203	433,603	286,164
Assets not included in any of the above heads.....	53,933	40,773	46,686	50,034
Total resources.....	\$16,263,193	\$17,250,341	\$16,051,458	\$16,772,483

LIABILITIES				
Capital.....	\$500,000	\$500,000	\$500,000	\$500,000
Surplus, including all undivided profits.....	659,313	666,047	679,654	705,903
Preferred deposits, viz.:				
Due New York State savings banks.....	100,000	91,744	75,000	75,000
Due New York State savings and loan associations, credit unions and land bank.....	914	306	.....	432
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository.....	38,179	54,603	49,833	62,335
Deposits by the State of New York.....	90,000	180,000	160,000	160,000
Due depositors, not preferred.....	11,749,283	12,329,228	12,874,589	12,462,952
Due to trust companies, banks and bankers.....	52,309	93,142	134,385	129,028
Bills payable.....	2,449,300	2,272,900	996,500	2,196,500
Rediscouts.....	.....	564,885	.....	.....
Acceptances of drafts payable at a future date or authorized by commercial letters of credit.....	489,205	406,203	433,603	286,164
Other liabilities.....	134,690	91,283	147,894	194,169
Total liabilities.....	\$16,263,193	\$17,250,341	\$16,051,458	\$16,772,483

16. CITY BANK TRUST COMPANY, SYRACUSE

[South Salina and West Fayette streets; organized 1919]

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. McCHESNEY,	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. 28, 1920	Statement of condition June 30, 1920	Statement of condition Sept. 30, 1920	Statement of condition Nov. 15, 1920
Stock and bond investments, viz.:				
Public securities.....	\$3,771,303	\$952,853	\$892,726	\$1,005,584
Private securities.....	1,627,508	1,596,815	1,981,406	1,951,644
Real estate owned.....	1,166,556	1,168,456	1,153,494	1,153,994
Mortgages owned.....	1,469,040	1,450,190	1,547,260	1,542,320
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....	164,386	150,588	171,137	156,218
Loans and discounts secured by other collateral.....	6,171,054	5,507,584	5,440,394	5,465,246
Loans, discounts and bills purchased not secured by collateral.....	9,114,398	11,350,733	11,746,418	12,087,951
Overdrafts.....	1,219	885	545	558
Due from trust companies, banks and bankers.....	392,468	308,124	955,355	116,180
Specie.....	23,051	20,599	22,751	17,968
Other currency authorized by the laws of the United States.....	101,476	319,149	346,830	225,042
Cash items.....	140,167	275,011	427,056	101,046
Due from the Federal Reserve Bank of New York less offsets.....	1,318,407	1,418,634	933,967	1,541,099

Customers' liability on acceptances (per contra, see liabilities)		40,000	75,000	175,000
Assets not included in any of the above heads	222,222	275,740	262,602	221,783
Total resources	\$25,683,255	\$24,835,361	\$25,866,941	\$25,761,633

LIABILITIES

Capital	\$1,500,000	\$1,777,900	\$1,814,400	\$1,970,800
Surplus, including all undivided profits	822,572	1,003,610	1,067,584	1,232,246
Preferred deposits, viz.:				
Due New York State savings banks	194,895	175,895	138,132	106,900
Due New York State savings and loan associations, credit unions and land bank	1,849	2,283	5,900	9,944
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository	9,875	18,141	34,815	18,893
Deposits by the State of New York	446,631	622,414	537,414	544,396
Other deposits secured by pledge of assets	708,953	194,113		
Due depositors, not preferred	14,811,677	17,326,337	18,026,481	18,136,375
Due to trust companies, banks and bankers	103,301	76,887	40,521	82,253
Bills payable	3,830,000	303,000	303,000	303,000
Rediscounts	2,661,485	3,127,785	3,581,896	2,924,058
Acceptances of drafts payable at a future date or authorized by commercial letters of credit		40,000	75,000	175,000
Other liabilities	592,017	166,996	241,798	257,768
Total liabilities	\$25,683,255	\$24,835,361	\$25,866,941	\$25,761,633

17. 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*,
 ROBERT I. CURRAN, *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*,
 CHARLES E. WOLFE, *Comptroller*,
 WILLIAM E. DOBBIN, *Assistant Treasurer*,
 HOWARD E. RIDER, *Assistant Treasurer*,
 JOHN MATTHEWS, JR., *Assistant Treasurer*,
 OLIVER C. WAGSTAFF, *Assistant Secretary*,
 F. COLSSON KELLY, *Assistant Secretary*,
 EDWARD FROEDE, *Assistant Secretary*.

ARTHUR W. HUTCHINS, *Secretary*,
 ARTHUR DALY, *Assistant Secretary*,
 VIRGINIA D. H. FURMAN, *Assistant Secretary*,
 GEORGE S. MILLS, *Assistant Secretary*,
 ORRIN R. JUDD, *Trust Officer*,
 ARTHUR N. HAZELTINE, *Assistant Trust Officer*,
 W. C. MASON, *Assistant Trust Officer*,
 HENRY M. ATKINS, *Assistant Trust Officer*,
 SAMUEL M. SPEDON, *Assistant Trust Officer*.

DIRECTORS

CHARLES H. KEEP,	FRANKLIN Q. BROWN,	JAMES M. GIFFORD,	A. BARTON HEPBURN,	NOAH C. ROGERS,
BENJAMIN L. ALLEN,	EDWARD H. CLARK,	WILLIAM A. TUCKER,	WILLARD V. KING,	NEWCOMB CARLTON,
HOWARD BAYNE,	FREDERICK STRAUSS,	ARTHUR SACHS,	FREDERICK W. WHITE,	MOREAU DELANO,
SAMUEL G. BAYNE,	G. CRAWFORD CLARK, JR.,	THOS. A. BUCKNER,	JOSEPH P. COTTON,	ALFRED E. MARLING,
UNION N. BETHELL,	HAROLD BENJ. CLARK,	FRANCIS L. ROBBINS, JR.	PHILIP LEHMAN,	A. E. CARLTON,
ANCELL H. BALL,	EDWARD CORNELL,	ELISHA WALKER,	J. HORACE HARDING,	AUGUSTUS G. PAINE, JR.

RESOURCES	Statement of condition Feb. 28, 1920	Statement of condition June 30, 1920	Statement of condition Sept. 30, 1920	Statement of condition Nov. 15, 1920
Stock and bond investments, viz.:				
Public securities	\$5,336,976	\$4,536,991	\$4,189,715	\$4,676,192
Private securities	14,492,336	13,456,637	14,055,297	13,809,160
Real estate owned	5,269,284	3,936,937	3,937,271	3,937,742
Mortgages owned	3,079,548	4,915,436	4,595,591	4,571,191
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	414,311	361,553	349,084	273,684
Loans and discounts secured by other collateral	30,894,146	35,039,563	27,662,647	27,484,663
Loans, discounts and bills purchased not secured by collateral	27,922,243	25,497,440	29,836,366	27,163,894
Overdrafts	448	1,628	460	547

Due from trust companies, banks and bankers.....	2,147,646	2,330,786	2,254,365	2,710,729
Specie.....	74,118	83,999	162,552	310,487
Other currency authorized by the laws of the United States.....	778,138	1,097,768	1,022,927	1,011,278
Cash items.....	5,489,638	7,131,811	8,742,057	6,260,151
Due from the Federal Reserve Bank of New York less offsets.....	11,275,921	13,077,894	11,147,060	8,599,755
Customers' liability on acceptances (per contra, see liabilities).....	12,497,271	15,753,025	14,070,585	12,235,630
Assets not included in any of the above heads.....	4,686,338	7,471,140	5,230,059	3,215,480
Total resources.....	\$124,358,362	\$134,742,608	\$127,256,036	\$116,260,583
LIABILITIES				
Capital.....	\$5,000,000	\$5,000,000	\$5,000,000	\$5,000,000
Surplus, including all undivided profits.....	7,453,129	7,206,876	7,634,517	8,010,611
Preferred deposits, viz.:				
Due New York State savings banks.....	779,943	1,495,181	1,111,782	1,247,032
Due New York State savings and loan associations, credit unions and land bank.....	39,652	66,664	32,902	32,969
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository.....	3,372,832	3,516,619	2,414,845	2,297,856
Deposits by the State of New York.....		100,074	80,892	74,028
Deposits by the Superintendent of Banks of the State of New York.....	785	789	786	787
Other deposits secured by pledge of assets.....	604,412	998,112	859,146	550,848
Due depositors, not preferred.....	79,945,412	90,648,089	85,946,446	74,948,730
Due to trust companies, banks and bankers.....	4,365,575	7,108,716	5,157,356	5,095,360
Bills payable.....	2,000,000		2,900,000	4,400,000
Rediscouts.....	7,280,902	2,153,630	1,385,441	1,143,558
Acceptances of drafts payable at a future date or authorized by commercial letters of credit.....	12,497,271	15,753,025	14,070,585	12,235,630
Other liabilities.....	1,018,449	694,833	661,338	1,223,174
Total liabilities.....	\$124,358,362	\$134,742,608	\$127,256,036	\$116,260,583

18. 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. 28, 1920	Statement of condition June 30, 1920	Statement of condition Sept. 30, 1920	Statement of condition Nov. 15, 1920
Stock and bond investments, viz.:				
Public securities	\$437,184	\$446,646	\$450,097	\$456,325
Private securities	1,081,490	965,990	946,922	901,409
Real estate owned	96,690	96,089	96,089	96,089
Mortgages owned	715,361	706,946	707,986	699,267
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	53,846	65,337	93,964	95,571
Loans and discounts secured by other collateral	220,380	277,779	359,071	362,861
Loans, discounts and bills purchased not secured by collateral	1,535,746	1,450,266	1,612,882	1,713,458
Overdrafts	120	72	208	245
Due from trust companies, banks and bankers	219,997	264,280	205,788	137,948
Specie	63,284	76,211	52,742	61,001
Other currency authorized by the laws of the United States	40,350	61,180	60,726	54,250
Cash items	15,564	12,699	8,341	9,815
Assets not included in any of the above heads	37,141	35,273	36,328	24,490
Total resources	\$4,517,153	\$4,458,768	\$4,631,234	\$4,612,729

LIABILITIES				
Capital.....	\$100,000	\$100,000	\$100,000	\$100,000
Surplus, including all undivided profits.....	131,582	131,916	132,318	133,584
Preferred deposits, viz.:				
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository.....	27,003	24,163	30,440	35,620
Deposits by the State of New York.....	25,000	25,000	25,000	25,000
Due depositors, not preferred.....	4,156,553	4,142,049	4,273,634	4,296,100
Due to trust companies, banks and bankers.....	16,606	5,445	4,986	2,299
Other liabilities.....	60,409	30,195	64,856	20,126
Total liabilities.....	\$4,517,153	\$4,458,768	\$4,631,234	\$4,612,729

19. THE COMMERCIAL TRUST COMPANY, NEW YORK CITY

[1451 Broadway; organized 1906]

R. R. MOORE, *President.*
A. J. NORTON, *Vice-President.*

G. J. BAUMANN, *Vice-President,*
FRANK FINSTHWAIT, *Vice-President,*

J. G. HEMERICH, *Secretary,*
J. B. RIEGER, *Assistant Secretary.*

DIRECTORS

G. J. BAUMANN,
D. J. BOYLAN,
JOHN C. COSGROVE,

CHANDLER M. WOOD,
LOUIS HAAS,
E. G. ACHESON,

WM. A. READ,
H. D. NESSLER,
HARRINGTON EMERSON,
ALBERT J. NORTON,

FRANK FINSTHWAIT,
C. B. WYNKOOP,
D. E. TRACY,

WM. F. GROCE,
H. M. SWETLAND,
R. R. MOORE.

RESOURCES	Statement of condition Feb. 28, 1920	Statement of condition June 30, 1920	Statement of condition Sept. 30, 1920	Statement of condition Nov. 15, 1920
Stock and bond investments, viz.:				
Public securities	\$1,306,723	\$1,316,205	\$1,308,992	\$1,325,748
Private securities	571,403	695,225	700,934	700,934
Real estate owned	281,320	232,842	183,925	185,925
Mortgages owned	258,920	258,087	320,254	320,254
Loans and discounts secured by bond and mortgage, deed or other real estate collateral			144,500	134,500
Loans and discounts secured by other collateral	2,424,358	2,952,429	2,679,128	2,432,101
Loans, discounts and bills purchased not secured by collateral	2,279,449	2,799,080	2,688,879	2,765,869
Overdrafts	9,402	7,281	11,075	17,435
Due from trust companies, banks and bankers	1,263,325	1,430,452	1,933,045	1,312,883
Specie	199,047	119,256	108,343	129,885
Other currency authorized by the laws of the United States	325,646	598,000	563,221	519,444
Cash items	72,447	176,608	136,059	159,943
Assets not included in any of the above heads	77,031	73,814	84,614	83,836
Total resources	\$9,069,071	\$10,659,279	\$10,862,969	\$10,086,757

LIABILITIES				
Capital	\$500,000	\$750,000	\$750,000	\$983,300
Surplus, including all undivided profits	233,773	422,810	430,913	544,109
Preferred deposits, viz.:				
Deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository	1,012	19,271	17,022	19,753
Deposits by the State of New York	100,000	200,000	160,000	160,000
Other deposits secured by pledge of assets	38,900			
Due depositors, not preferred	6,746,772	8,028,286	8,391,722	8,239,838
Due to trust companies, banks and bankers	592,978	145,029	165,057	94,631
Bills payable		1,080,000	787,000	
Rediscouts	790,456		132,182	
Other liabilities	65,180	13,883	29,073	45,126
Total liabilities	\$9,069,071	\$10,659,279	\$10,862,969	\$10,086,757

20. CORNING TRUST COMPANY, CORNING

WILLIAM J. HEERMANS, *President*,
WILLIAM S. HEYNIGER, *Vice-President*,

[2-4 East Market street; organized 1920]

C. E. PIER, *Assistant Treasurer*,

G. A. HEERMANS, *Secretary*,
DAVID H. ROSE, *Assistant Secretary*.

DIRECTORS

WILLIAM J. HEERMANS, WILLIAM S. HEYNIGER, A. B. HOUGHTON,
B. W. WELLINGTON, JOHN L. THOMAS,

A. A. HOUGHTON,
W. M. KILIGREW,

W. J. TULLY,
G. A. HEERMANS.

RESOURCES	Statement of condition Feb. 28, 1920	Statement of condition June 30, 1920	Statement of condition Sept. 30, 1920	Statement of condition Nov. 15, 1920
Stock and bond investments, viz.:				
Public securities.....		\$310,631	\$365,538	\$341,713
Private securities.....		326,718	317,741	405,222
Real estate owned.....		269,658	220,010	213,361
Mortgages owned.....		49,326	79,441	77,939
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....		114,626	110,707	114,927
Loans and discounts secured by other collateral.....		318,117	282,372	296,003
Loans, discounts and bills purchased not secured by collateral.....		599,240	538,042	494,985
Overdrafts.....		161	629	588
Due from trust companies, banks and bankers.....		378,045	341,472	286,694
Specie.....		11,056	10,640	11,514
Other currency authorized by the laws of the United States.....		107,136	138,357	91,454
Cash items.....		24,914	1,800	9,171
Due from the Federal Reserve Bank of New York less offsets.....				55,000
Assets not included in any of the above heads.....		49,350	55,206	56,742
Total resources.....		\$2,558,978	\$2,461,955	\$2,455,363

LIABILITIES

Capital		\$100,000	\$100,000	\$100,000
Surplus, including all undivided profits		115,534	125,570	133,213
Preferred deposits, viz.:				
Due New York State savings and loan associations, credit unions and land bank		16,541	608	26,865
Other deposits secured by pledge of assets		932	633	1,62
Due depositors, not preferred		2,272,918	2,205,976	2,166,068
Rediscouts		22,718	.....	.....
Other liabilities		30,335	29,168	28,955
Total liabilities		\$2,558,978	\$2,461,955	\$2,455,363

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*,
 ERNEST J. KING, *Assistant Trust Officer*,

[37 Wall street; organized 1917]
 Wm. P. POWELL, *Assistant Secretary*,
 TRACY S. BUCKINGHAM, *Asst. Trust Officer*,
 JAMES A. BLAKELY, *Assistant Trust Officer*,

B. STAFFORD MANTZ, *Treasurer*,
 NORMAN H. McLAREN, *Asst. Treasurer*,
 JOHN J. JANSEN, JR., *Asst. Secretary*,
 HARLAN S. PERRIGO, *Asst. Secretary*,
 J. L. SCHLICHTING, *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. 28, 1920	Statement of condition June 30, 1920	Statement of condition Sept. 30, 1920	Statement of condition Nov. 15, 1920
Stock and bond investments, viz.: Public securities	\$650,428	\$650,456	\$650,484	\$650,484
Loans and discounts secured by other collateral	3,823	1,976	205	.....
Loans, discounts and bills purchased not secured by collateral .....	.....	.....	25,000	.....
Due from trust companies, banks and bankers	133,419	104,642	22,842	83,243
Specie	25	48	51	36
Other currency authorized by the laws of the United States	2,298	1,197	1,504	1,023
Cash items	175	1,254	444	940
Assets not included in any of the above heads	48,920	42,566	69,334	78,929
Total resources	\$839,088	\$802,139	\$769,864	\$814,655

LIABILITIES

Capital	\$500,000	\$500,000	\$500,000	\$500,000
Surplus, including all undivided profits	312,828	246,793	220,987	212,123
Other liabilities	26,260	55,346	48,877	102,532
Total liabilities	\$839,088	\$802,139	\$769,864	\$814,655

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,
 F. D. SMITH,

A. A. CARLEY,
 O. U. KELLOGG,
 THOS. SMITH,

GEO. V. CLARK,
 JOHN C. SEAGER,
 ROWLAND L. DAVIS,
 JAMES H. STARIN,

MYRON H. CROSLEY,
 ALFRED R. BRYANT,
 RALPH SMITH.

RESOURCES	Statement of condition Feb. 28, 1920	Statement of condition June 30, 1920	Statement of condition Sept. 30, 1920	Statement of condition Nov. 15, 1920
Stock and bond investments, viz.:				
Public securities	\$223,200	\$220,650	\$219,750	\$220,650
Private securities	244,192	245,192	241,032	241,032
Real estate owned	41,800	41,800	37,300	37,300
Mortgages owned	187,840	203,360	206,260	207,460
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	32,592	31,013	28,946	28,049
Loans and discounts secured by other collateral	158,214	178,835	189,376	180,805
Loans, discounts and bills purchased not secured by collateral	525,508	565,473	563,858	589,456
Overdrafts	4,191	3,724	4,827	1,004
Due from trust companies, banks and bankers	52,827	82,092	38,378	98,386
Specie	2,125	1,732	2,105	2,073
Other currency authorized by the laws of the United States	33,317	39,000	41,226	47,800
Cash items	2,062	11,584	2,646	5,880
Assets not included in any of the above heads	26,076	21,331	27,288	29,858
Total resources	\$1,533,944	\$1,645,786	\$1,602,992	\$1,689,723

LIABILITIES

Capital.....	\$200,000	\$200,000	\$200,000	\$200,000
Surplus, including all undivided profits.....	52,083	54,899	55,507	61,038
Preferred deposits, viz.:				
Deposits secured by pledge of assets.....	19,384	18,437		
Deposits otherwise preferred.....			20,040	24,394
Due depositors, not preferred.....	1,215,857	1,258,977	1,227,502	1,301,512
Due to trust companies, banks and bankers.....	13,630	9,492	5,526	5,963
Bills payable.....		45,000	30,000	50,000
Rediscounts.....	20,000	50,000	50,000	30,000
Other liabilities.....	12,990	8,981	14,417	16,816
Total liabilities.....	\$1,533,944	\$1,645,786	\$1,602,992	\$1,689,723

23. THE COUNTY TRUST COMPANY, WHITE PLAINS

DAVID CROMWELL, *President*,
CORNELIUS R. AGNEW, *Vice-President*.

[162-164 Main street; organized 1903]

H. B. VINCENT, *Vice-President*,

LE ROY WOOD, *Secretary*,
CLAYTON A. HAVILAND, *Assistant Secretary*.

DIRECTORS

FREDERICK GELLER,
WILLIAM A. DUNCAN,
H. B. VINCENT,

J. DOUGLASS MEAD,
ELIAS W. DUSENBERRY,
CHAS. J. F. DECKER,
RICHARD SUTRO,
WILSON BROWN, JR.,

CORNELIUS P. YOUNG,
CORNELIUS R. AGNEW,
BENJAMIN W. LOEB.

DAVID CROMWELL,
RUSSELL MARSTON,
CHAS. C. HAVILAND.

RESOURCES	Statement of condition Feb. 28, 1920	Statement of condition June 30, 1920	Statement of condition Sept. 30, 1920	Statement of condition Nov. 15, 1920
Stock and bond investments, viz.:				
Public securities	\$526,531	\$1,001,908	\$1,037,336	\$970,946
Private securities	633,129	818,409	866,557	846,518
Real estate owned	105,000	105,000	105,000	105,000
Mortgages owned	368,507	273,922	255,397	243,397
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	58,550	32,883	42,000	44,800
Loans and discounts secured by other collateral	1,072,391	1,526,303	1,633,248	2,004,441
Loans, discounts and bills purchased not secured by collateral	191,638	426,846	371,310	348,372
Overdrafts	517	1,350	939	1,076
Due from trust companies, banks and bankers	13,481	143,056	23,242	26,630
Specie		3,152	10,858	4,782
Other currency authorized by the laws of the United States		119,421	115,446	57,311
Cash items	65,417	12,710	18,267	12,076
Due from the Federal Reserve Bank of New York less offsets	293,293	364,179	438,190	279,700
Assets not included in any of the above heads	105,449	122,717	111,821	74,178
Total resources	\$3,433,903	\$4,951,856	\$5,029,611	\$5,019,227

LIABILITIES				
Capital	\$100,000	\$150,000	\$150,000	\$150,000
Surplus, including all undivided profits	153,535	78,241	156,049	156,877
Preferred deposits, viz.:				
Due New York State savings banks	25,586	88,447	70,132	35,955
Due New York State savings and loan associations, credit unions and land bank	12	12	12	12
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository	96,952	101,123	117,537	114,198
Deposits by the State of New York	55,000	115,000	95,000	95,000
Other deposits secured by pledge of assets	28,000	207,323	370,940	280,154
Due depositors, not preferred	2,731,418	4,036,662	3,886,781	3,994,528
Due to trust companies, banks and bankers	169,406	106,720	100,000	100,000
Other liabilities	73,994	68,328	83,160	92,503
Total liabilities	\$3,433,903	\$4,951,856	\$5,029,611	\$5,019,227

24. DUNKIRK TRUST COMPANY, DUNKIRK

ELTON D. WARNER, *President*,
THOMAS J. CUMMINGS, *Vice-President*,

[341 Central avenue; organized 1920]
ROBERT R. DEW, *Secretary*,

W. T. McCAFFREY, *Treasurer*,
CHESTER COOLEY, *Assistant Treasurer*.

DIRECTORS

ELTON D. WARNER,	GEORGE H. GRAF,	WILLIAM T. McCAFFREY,	MICHAEL O'LOUGHLIN,	CHAS. W. WENBORNE,
THOMAS J. CUMMINGS,	CONRAD W. GREEN,	JOSEPH A. McGINNIES,	DANIEL A. REED,	EDWARD J. WEST,
JAY E. CRANDALL,	WILLIAM E. HENRIS,	CHARLES H. MUCHNIC,	GEORGE H. SHOPNER,	GERALD B. WILLIAMS,
JOSEPH DOMST,	HARRY C. HEQUEMBOURG,	G. E. MORSE,	FRANCIS S. STEGELSKE,	DAVID S. WRIGHT,
HARRY E. GOODELL,	DELMAR U. HERRICK,	JOHN J. MURPHY,	JOHN A. WEIDMAN,	G. PATTERSON CRANDALL,
	Mrs. MANTA W. ELLIS,		Mrs. JOSEPHINE NIXON.	

RESOURCES	Statement of condition Feb. 28, 1920	Statement of condition June 30, 1920	Statement of condition Sept. 30, 1920	Statement of condition Nov. 15, 1920
Stock and bond investments, viz.:				
Public securities		\$265,444	\$272,627	\$363,736
Private securities			6,505	89,490
Real estate owned		25,641	35,371	35,546
Mortgages owned			11,750	24,750
Loans and discounts secured by collateral		60,000	253,272	242,635
Loans, discounts and bills purchased not secured by collateral		57,939	143,945	150,531
Overdrafts			154	2
Due from trust companies, banks and bankers		44,374	26,955	20,497
Specie		1,071	1,459	2,352
Other currency authorized by the laws of the United States		16,981	16,348	14,692
Cash items		764	570	399
Due from the Federal Reserve Bank of New York less offsets		7,848	32,569	29,051
Customers' liability on acceptances (per contra, see liabilities)				25,000
Assets not included in any of the above heads		14,068	26,388	30,362
Total resources		\$494,130	\$827,913	\$1,029,043

LIABILITIES

Capital.....		\$250,000	\$250,000	\$250,000
Surplus, including all undivided profits.....		124,565	124,479	127,619
Preferred deposits, viz.:				
Deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository.....			200	200
Deposits by the State of New York.....		50,000	45,000	50,000
Other deposits secured by pledge of assets.....			9,208	65,660
Due depositors, not preferred.....		68,892	396,691	506,326
Acceptances of drafts payable at a future date or authorized by commercial letters of credit.....				25,000
Other liabilities.....		673	2,335	4,238
Total liabilities.....		\$494,130	\$827,913	\$1,029,043

DUNKIRK TRUST COMPANY

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25. EMPIRE TRUST COMPANY, NEW YORK CITY,

LE ROY W. BALDWIN, *President*
 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*,

[120 Broadway; organized 1902]
 EUGENE MILLER, *Assistant Secretary*.
 PAUL H. HUDSON, *Assistant Secretary*,
 EDWARD A. LYON, *Assistant Secretary*,
 Wm. J. HANCE, *Assistant Secretary*,
 FRANCIS K. BOSWORTH, *Assistant Secretary*,

MYRON J. BROWN, *Secretary*.
 F. C. HENDERSON, *Assistant Secretary*,
 FRANCIS R. HALSEY, *Assistant Secretary*.
 R. O. GLAESER, *Assistant Secretary*,
 G. L. MCCARTHY, *Assistant Secretary*,
 JOSEPH E. THALLER, *Assistant Secretary*,
 HENRY F. WHITNEY, *Assistant Trust Officer*.

DIRECTORS

WILLIAM O. ALLISON,	C. VANDERBILT BARTON,	HENRY S. FLEMING,	ROBERT E. JENNINGS,	H. P. ROBBINS,
JULES S. BACHE,	T. COLEMAN DU PONT,	AUGUST HECKSCHER,	MINOR C. KEITH,	CHARLES M. SCHWAB,
LE ROY W. BALDWIN,	WILLIAM H. ENGLISH,	HENRY P. TALMADGE,	CHARLES H. ZEHNDER,	WILLIAM A. BRADFORD,
WILLIAM O. BARBER,	THOMAS F. SMITH	ALFRED P. SLOAN, JR.,	Wm. C. HEPPENHEIMER,	PHILIP DE RONDE.
	PERCY R. PYNE, 2d,		F. DONALDSON BROWN,	

RESOURCES	Statement of condition Feb. 28, 1920	Statement of condition June 30, 1920	Statement of condition Sept. 30, 1920	Statement of condition Nov. 15, 1920
Stock and bond investments, viz.:				
Public securities	\$5,806,450	\$5,361,142	\$5,467,011	\$5,064,861
Private securities	8,061,369	8,165,663	8,497,902	8,794,849
Real estate owned	415,462	406,064	398,402	399,439
Mortgages owned	593,658	531,583	393,443	398,288
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	483,362	483,362	463,369	463,061
Loans and discounts secured by other collateral	20,444,354	18,792,352	17,569,176	18,820,200
Loans, discounts and bills purchased not secured by collateral	8,008,921	8,485,605	9,354,211	9,439,728
Overdrafts	9,666	4,553	7,461	1,313
Due from trust companies, banks and bankers	6,972,241	9,115,107	8,675,448	7,265,228
Specie	318,471	275,337	192,363	169,611
Other currency authorized by the laws of the United States	755,321	1,163,061	1,330,324	1,208,777
Cash items	12,146	12,953	8,717	7,595

Due from the Federal Reserve Bank of New York less offsets.....	2,453,000	2,316,063	1,685,000	1,630,000
Customers' liability on acceptances (per contra, see liabilities).....	852,500	1,516,669	1,654,390	2,034,858
Assets not included in any of the above heads.....	795,278	803,282	922,550	758,152
Total resources.....	\$55,982,199	\$57,432,799	\$56,619,767	\$56,456,008
LIABILITIES				
Capital.....	\$2,000,000	\$2,000,000	\$2,000,000	\$2,000,000
Surplus, including all undivided profits.....	2,007,997	1,898,502	2,064,807	2,097,886
Preferred deposits, viz.:				
Due New York State savings banks.....	1,669,541	1,782,204	1,541,873	1,650,063
Due New York State savings and loan associations, credit unions and land bank.....	7,048	795	2,113	3,826
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository.....	2,256,489	3,033,755	6,577,659	6,457,507
Deposits by the State of New York.....	700,997	1,648,325	2,297,547	1,099,491
Deposits by the Superintendent of Banks of the State of New York.....	274,255	214,650	260,057	269,345
Other deposits secured by pledge of assets.....	251,419	446,495	470,015	687,684
Due depositors, not preferred.....	43,030,092	40,103,377	35,494,922	36,511,059
Due to trust companies, banks and bankers.....	2,736,619	4,513,179	3,835,821	3,259,755
Acceptances of drafts payable at a future date or authorized by commercial letters of credit.....	782,356	1,424,573	1,568,705	1,928,208
Other liabilities.....	265,386	366,944	506,248	491,184
Total liabilities.....	\$55,982,199	\$57,432,799	\$56,619,767	\$56,456,008

26. THE EQUITABLE TRUST COMPANY OF NEW YORK, NEW YORK CITY

[37 Wall street; chartered 1871 as Traders' Deposit Company]

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REPORT ON TRUST COMPANIES

ALVIN W. KRECH, *President*,
 ARTHUR W. LOASBY, *Vice-President*,
 HENRY E. COOPER, *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*,
 CARLETON BUNCE, *Vice-President*,
 JAMES I. BUSH, *Vice-President*,
 JOHN A. WILL, *Comptroller*,

ARTHUR A. MILLER, *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 Secretary*,
 ALBERT E. BATES, *Assistant Secretary*,
 RALPH R. LEE, *Assistant Secretary*,
 VIRGIL W. MILLER, *Assistant Secretary*,
 RUSSELL BRITTINGHAM, *Assistant Secretary*,
 GEORGE V. DREW, *Assistant Secretary*,
 HENRY R. HARRISON, *Assistant Secretary*,

WILLIAM J. ECK, *Secretary*,
 WILLIAM A. MANN, *Assistant Secretary*,
 ROLAND P. JACKSON, *Assistant Secretary*,
 WORCESTER BOUCK, *Assistant Secretary*,
 DUNCAN P. SQUIRE, *Assistant Secretary*,
 JAMES L. DE ROSSET, *Assistant Secretary*,
 ALFRED D. SNYDER, *Assistant Secretary*,
 JOHN Y. ROBBINS, *Assistant Secretary*,
 JOHN J. GRAEBER, Jr., *Assistant Secretary*,
 FRANK H. SHIPMAN, *Assistant Secretary*,
 HARRY P. NASH, Jr., *Assistant Secretary*,
 FRANK E. BREMNER, *Assistant Secretary*,
 HOWARD E. KEELER, *Assistant Secretary*,
 OLIVER P. FARWELL, Jr., *Assistant Secretary*,
 HAYWARD A. HIBBERD, *Assistant Secretary*.

TRUSTEES

CHARLES B. ALEXANDER,	PAUL D. CRAVATH,	WALTER C. TEAGLE,	GEORGE W. MURRAY,
ALBERT B. BOARDMAN,	THOMAS DeWITT CUYLER,	EDWARD T. JEFFERY,	F. W. M. CUTCHEON,
ROBERT C. CLOWRY,	FREDERICK W. FULLE,	JAMES W. LANE,	BERTRAM CUTLER,
HENRY F. COOPER,	ROBERT GOELET,	OTTO H. KAHN,	HOWARD E. COLE,
FREDERIC R. COUDERT,	CHARLES HAYDEN,	ALVIN W. KRECH,	HUNTER S. MARSTON,
	BERTRAM G. WORK,	ARTHUR W. LOASBY,	HENRY H. PIERCE,
			CHARLES G. MEYER,

RESOURCES	Statement of condition Feb. 28, 1920	Statement of condition June 30, 1920	Statement of condition Sept. 30, 1920	Statement of condition Nov. 15, 1920
Stock and bond investments, viz.:				
Public securities.....	\$15,176,298	\$16,889,303	\$15,631,334	\$15,746,114
Private securities.....	23,990,374	29,444,677	34,293,422	29,408,719
Real estate owned.....	3,420,014	3,420,014	3,420,014	3,420,014
Mortgages owned.....	1,754,200	1,738,060	1,737,600	1,737,350
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....	552,422	620,922	971,922	721,922

Loans and discounts secured by other collateral.....	78,140,348	81,016,178	74,692,931	69,209,030
Loans, discounts and bills purchased not secured by collateral.....	35,875,130	54,702,802	59,294,488	56,994,960
Overdrafts.....	66,375	81,096	84,980	58,996
Due from trust companies, banks and bankers.....	49,516,324	57,442,064	32,579,671	26,521,973
Specie.....	60,855	25,919	17,110	190,462
Other currency authorized by the laws of the United States.....	1,224,809	1,533,979	1,677,674	1,544,437
Cash items.....	865,112	1,201,546	31,149,737	18,576,218
Due from the Federal Reserve Bank of New York less offsets.....	19,547,531	25,812,222	26,174,648	16,761,575
Customers' liability on acceptances (per contra, see liabilities).....	23,141,769	16,577,588	20,121,406	25,698,793
Assets not included in any of the above heads.....	32,904,278	34,734,847	37,751,654	34,689,142
Total resources.....	\$286,235,839	\$325,241,217	\$339,598,591	\$301,279,705
LIABILITIES				
Capital.....	\$12,000,000	\$12,000,000	\$12,000,000	\$12,000,000
Surplus, including all undivided profits.....	15,662,079	16,919,693	17,620,156	17,888,715
Preferred deposits, viz.:				
Due New York State savings banks.....	2,852,783	2,136,879	2,280,822	2,092,296
Due New York State savings and loan associations, credit unions and land bank.....	21,779	21,770	13,468	21,566
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository.....	21,951,145	21,916,469	26,879,263	18,960,122
Deposits by the State of New York.....		100,000	70,000	70,000
Deposits by the Superintendent of Banks of the State of New York.....	323	423	423	423
Other deposits secured by pledge of assets.....	551,480	3,360,000	3,064,266	5,707,602
Due depositors, not preferred.....	154,218,506	177,139,151	168,905,781	142,744,865
Due to trust companies, banks and bankers.....	41,749,111	49,435,418	44,094,112	37,332,132
Bills payable.....	9,000,000	17,393,371	28,600,000	25,100,000
Rediscounts.....			5,025,000	7,200,000
Acceptances of drafts payable at a future date or authorized by commercial letters of credit.....	25,147,886	18,336,654	22,321,634	27,373,259
Other liabilities.....	3,080,747	6,481,389	8,723,666	4,788,725
Total liabilities.....	\$286,235,839	\$325,241,217	\$339,598,591	\$301,279,705

27. ERIE COUNTY TRUST COMPANY, EAST AURORA

GEORGE E. MERRILL, *President*,
WILLIAM TACKBARY, *Vice-President*,

[Main and Church streets; organized 1916]
FAY H. BALL, *Vice-President*,

CHARLES H. NORTON, *Secretary*,
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. 28, 1920	Statement of condition June 30, 1920	Statement of condition Sept. 30, 1920	Statement of condition Nov. 15, 1920
Stock and bond investments, viz.:				
Public securities.....	\$224,731	\$162,367	\$183,356	\$189,753
Private securities.....	180,129	227,096	250,071	258,983
Real estate owned.....	19,715	19,715	19,715	19,715
Mortgages owned.....	108,175	119,275	125,425	130,725
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....	12,975	42,575	44,125	49,625
Loans and discounts secured by other collateral.....	275,349	257,090	218,289	216,831
Loans, discounts and bills purchased not secured by collateral.....	361,426	416,756	454,109	456,355
Overdrafts.....	1,163	438	227	487
Due from trust companies, banks and bankers.....	40,101	45,052	51,968	127,461
Specie.....	3,055	2,736	3,003	4,236
Other currency authorized by the laws of the United States.....	6,983	13,087	18,946	10,118
Cash items.....	860	5,991	1,154	1,364
Due from the Federal Reserve Bank of New York less offsets.....	63,345	60,365	68,998	64,698
Assets not included in any of the above heads.....	13,989	12,873	15,309	13,708
Total resources.....	\$1,311,996	\$1,385,416	\$1,454,695	\$1,544,059

LIABILITIES				
Capital	\$100,000	\$100,000	\$100,000	\$100,000
Surplus, including all undivided profits	64,803	66,404	62,876	63,309
Preferred deposits, viz.:				
Due New York State savings banks	15,000	15,000	.....	.....
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository	6,535	5,495	4,607	4,410
Deposits by the State of New York	20,000	20,000	20,000	20,000
Other deposits secured by pledge of assets	14,207	14,334	14,434	14,378
Due depositors, not preferred	1,083,155	1,162,184	1,241,976	1,325,350
Other liabilities	8,296	1,999	10,802	16,612
Total liabilities	\$1,311,996	\$1,385,416	\$1,454,695	\$1,544,059

28. 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*,FRANCIS W. MYERS, *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,

EDWARD B. BYRON,

BEEKMAN WINTHROP,

PERCY R. PYNE,

GEORGE E. PAINE,

JOHN G. AGAR,

HENRY HENTZ,

PARKER D. HANDY,

ROBERT L. GERRY.

RESOURCES	Statement of condition Feb. 28, 1920	Statement of condition June 30, 1920	Statement of condition Sept. 30, 1920	Statement of condition Nov. 15, 1920
Stock and bond investments, viz.:				
Public securities	\$33,283,242	\$36,584,513	\$38,877,086	\$37,126,216
Private securities	13,398,979	12,790,131	13,080,262	12,954,497
Real estate owned	3,275,000	3,180,000	3,180,000	3,180,000
Mortgages owned	1,902,175	1,831,080	1,835,900	1,855,365
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	17,500	6,700	6,700	29,200
Loans and discounts secured by other collateral	28,539,622	34,756,059	37,815,051	32,256,029
Loans, discounts and bills purchased not secured by collateral	39,099,672	33,919,967	41,948,355	30,442,193
Overdrafts	4,854	43,202	165,434	23,802
Due from trust companies, banks and bankers	6,857,564	7,901,888	19,280,826	4,976,663
Specie	3,715,005	3,855,100	1,219,157	1,116,869
Other currency authorized by the laws of the United States	401,072	351,901	469,534	482,857
Cash items	5,078,457	9,273,306	10,568,615	9,822,401

Due from the Federal Reserve Bank of New York less offsets.....	14,405,799	15,195,962	15,781,316	13,999,827
Customers' liability on acceptances (per contra, see liabilities).....	7,775,044	6,602,862	4,801,793	6,825,980
Assets not included in any of the above heads.....	24,582,583	21,297,678	16,288,727	17,092,114
Total resources.....	\$182,336,568	\$187,590,349	\$205,318,756	\$172,184,013
LIABILITIES				
Capital.....	\$5,000,000	\$5,000,000	\$5,000,000	\$5,000,000
Surplus, including all undivided profits.....	10,633,924	10,713,349	10,853,942	11,056,927
Pr. ferred deposits, viz.:				
Due New York State savings banks.....	2,581,549	3,054,598	2,983,785	2,868,320
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository.....	1,913,655	2,247,909	5,687,133	2,679,790
Other deposits secured by pledge of assets.....	480,000	5,760,000	18,546,000	95,000
Due depositors, not preferred.....	143,423,719	145,371,377	144,079,772	131,534,193
Due to trust companies, banks and bankers.....	7,560,410	7,171,568	10,936,187	7,741,836
Bills payable.....	1,000,000	.....	.....	2,000,000
Acceptances of draft payable at a future date or authorized by commercial letters of credit.....	7,775,044	6,605,762	4,812,114	6,821,980
Other liabilities.....	1,968,267	1,665,786	2,419,823	2,385,967
Total liabilities.....	\$182,336,568	\$187,590,349	\$205,318,756	\$172,184,013

29. THE FIDELITY TRUST COMPANY OF BUFFALO, BUFFALO

CLIFFORD HUBBELL, *President*,
 THOMAS B. LOCKWOOD, *Vice-President*,
 LEWIS G. HARRIMAN, *Vice-President*,
 HARRY T. RAMSDELL, *Vice-President*,

[284 Main street: organized 1893]
 LLOYD P. WILLIAMS, *Treasurer*,
 FREDERIC J. FEDERLEIN, *Assistant Treasurer*,

MERLE H. DENISON, *Secretary*,
 WALTER L. CURTISS, *Assistant Secretary*,
 GEORGE B. MACPHAIL, *Assistant Secretary*,
 SAMUEL G. EASTERBROOK, *Assistant Secretary*.

TRUSTEES

CLIFFORD HUBBELL,
 FRANK B. BAIRD,
 WARD A. WICKWIRE,
 PERRY E. WURST.

HARRY D. KIRKOVER,
 EDWIN C. SUTTON,
 LEWIS G. HARRIMAN,
 CHARLES L. GURNEY,

FRANKLIN D. LOCKE,
 CHARLES W. GOODYEAR,
 EDWARD McM. MILLS,
 RALPH G. WRIGHT,

THOMAS B. LOCKWOOD,
 ROBERT W. POMEROY,
 HARRY T. RAMSDELL,
 EUGENE J. McCARTHY.

JOSEPH G. DUDLEY,
 LANGDON B. WOOD,
 HENRY P. WERNER,
 CLINTON R. WYCKOFF.

RESOURCES	Statement of condition Feb. 28, 1920	Statement of condition June 30, 1920	Statement of condition Sept. 30, 1920	Statement of condition Nov. 15, 1920
Stock and bond investments, viz.:				
Public securities.....	\$2,202,325	\$2,004,751	\$2,258,654	\$2,382,516
Private securities.....	7,427,084	7,129,164	6,793,702	6,786,707
Real estate owned.....	941,929	1,200,000	1,200,000	1,200,000
Mortgages owned.....	1,176,961	1,064,730	1,024,185	977,990
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....	141,847	72,127	62,895	209,395
Loans and discounts secured by other collateral.....	5,234,634	5,039,534	4,873,123	4,760,384
Loans, discounts and bills purchased not secured by collateral.....	1,738,276	2,065,234	2,120,021	2,083,849
Overdrafts.....	112	326	68	86
Due from trust companies, banks and bankers.....	395,266	599,078	672,938	589,551
Specie.....	3,077	16,863	2,339	2,224
Other currency authorized by the laws of the United States.....	69,742	80,318	74,614	88,869
Cash items.....	159,435	231,259	178,498	135,794
Due from the Federal Reserve Bank of New York less offsets.....	1,560,005	1,529,293	1,516,701	1,453,887
Customers' liability on acceptances (per contra, see liabilities).....	215,502	100,000	150,000	200,000
Assets not included in any of the above heads.....	154,394	117,205	196,770	131,628
Total resources.....	\$21,420,589	\$21,249,882	\$21,124,508	\$21,002,580

		LIABILITIES			
14	Capital.....	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000
	Surplus, including all undivided profits.....	1,159,920	1,094,167	1,133,969	1,176,031
	Preferred deposits, viz.:				
	Due New York State savings banks.....	250,163	250,466	325,217	600,142
	Due New York State savings and loan associations, credit unions and land bank.....	83,140	30,046	42,962	52,387
	Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository.....	463,294	363,556	309,033	296,498
	Deposits by the State of New York.....	375,000	450,000	350,000	350,000
	Deposits by the Superintendent of Banks of the State of New York.....	68	68	68	68
	Other deposits secured by pledge of assets.....	756,640	268,035	703,777	633,042
	Deposits otherwise preferred.....	49,265	19,686	9,590	7,590
	Due depositors, not preferred.....	15,215,822	15,819,805	15,873,509	15,705,796
	Due to trust companies, banks and bankers.....	261,337	278,604	346,726	445,072
	Bills payable.....	1,450,000	1,490,000	786,000	380,000
	Acceptances of drafts payable at a future date or authorized by commercial letters of credit.....	215,502	100,000	150,000	200,000
	Other liabilities.....	140,438	85,449	93,657	155,954
Total liabilities.....	\$21,420,589	\$21,249,882	\$21,124,508	\$21,002,580	

30. FIDELITY INTERNATIONAL TRUST COMPANY, NEW YORK CITY

SAMUEL S. CONOVER *President*. [1 Harrison street; organized 1907 as the Irving Trust Company] ARTHUR W. MELLEN, *Secretary*,
 E. TILDEN MATTOX, *Vice-President*, R. BOOMGAARDEN, *Assistant Secretary*, STEPHEN L. VIELE, *Assistant Secretary*,
 JOHN W. NIX, *Vice-President*, EDWARD A. DANNENBERG, *Assistant Secretary*, CHAS. R. BUTLER, *Assistant Secretary*,
 ANDREW H. MARS, *Vice-President*, KENNETH D. HULL, *Assistant Secretary*, ARTHUR L. MCKENNA, *Assistant Secretary*,
 CHAS. E. BLACKFORD, JR., *Vice-President*, FRANK M. TOTTON, *Assistant Secretary*, ERNEST MILLER, *Assistant Secretary*,
 WILLIAM REED, *Vice-President*, H. A. MISKIMIM, *Assistant Secretary*.

DIRECTORS

JAMES BUTLER, JAMES C. COLGATE, HENRY KROGER, JOHN W. NIX, JOHN O. WILLIAMS,
 SAMUEL S. CONOVER, W. J. FULLERTON, CHARLES H. MATTLAGE, JOHN SARGENT, WILLIAM ZIEGLER, JR.,
 H. F. TURTLE, VINCENT S. MULFORD, CHARLES E. RUSHMORE, HAMPDEN E. TENER, HUGH GRANT STRAUS,
 SUMNER BALLARD, ADOLPH KASTOR, EDWARD E. MOBERLY, WM. C. PETTEE, GEORGE M. MOFFETT,
 ISAAC E. CHAPMAN, FRANCIS E. WALTON, JOHN A. FORSTER, COURTLANDT LINKROUM, DAVID RUMSEY,
 FREDERICK T. FISHER, EDWARD W. HARDEN, D. W. WHITMORE, JR.

RESOURCES	Statement of condition Feb. 28, 1920	Statement of condition June 30, 1920	Statement of condition Sept. 30, 1920	Statement of condition Nov. 15, 1920
Stock and bond investments, viz.:				
Public securities	\$2,223,176	\$2,452,494	\$2,503,127	\$2,702,913
Private securities	1,942,020	1,895,650	1,937,943	1,893,935
Mortgages owned	516,750	424,750	401,000	419,500
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	18,500	18,500	18,000	17,750
Loans and discounts secured by other collateral	2,962,660	2,668,456	6,263,602	7,110,589
Loans, discounts and bills purchased not secured by collateral	5,034,382	5,510,421	7,453,357	7,093,658
Overdrafts	351	1	586	356
Due from trust companies, banks and bankers	742,410	1,129,190	1,263,535	1,334,336
Specie	74,958	79,593	131,982	93,282
Other currency authorized by the laws of the United States	178,722	460,398	454,464	382,960
Cash items	681,575	811,985	1,378,401	2,006,525
Due from the Federal Reserve Bank of New York less offsets	1,357,938	1,597,961	2,631,923	2,162,565

Cu tomers' liability on acceptances (per contra, see liabilities).....	272,409	121,549	390,743	157,498
As ts not included in any of the above heads.....	707,319	501,242	1,784,412	1,694,585
Total resources.....	\$16,713,170	\$17,672,190	\$26,613,075	\$27,070,452
LIABILITIES				
Capital.....	\$1,000,000	\$1,000,000	\$1,500,000	\$1,500,000
Surplus, including all undivided profits.....	1,367,290	1,251,696	1,558,388	1,593,694
Preferred deposits, viz.:				
Due New York State savings banks.....	273,013	338,729	201,434	262,923
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository.....	46,323	41,731	41,925	34,335
Deposits by the State of New York.....		210,000	170,000	170,000
Other deposits secured by pledge of assets.....	345,972	653,010	432,998	897,129
Due depositors, not preferred.....	11,275,271	11,695,522	18,372,295	19,066,822
Due to trust companies, banks and bankers.....	340,965	222,135	235,296	289,244
Bills payable.....	951,000	1,341,000	706,000	766,000
Rediscounts.....		116,000	947,965	363,000
Acceptances of drafts payable at a future date or authorized by commercial letters of credit.....	272,409	121,549	394,308	197,337
Other liabilities.....	840,927	680,818	2,052,466	1,929,968
Total liabilities.....	\$16,713,170	\$17,672,190	\$26,613,075	\$27,070,452

31. FIRST TRUST AND DEPOSIT COMPANY, SYRACUSE

[201 South Warren street; chartered 1886 as Trust and Deposit Company of Onondaga]

CARLETON A. CHASE, *President*,
 ELMER T. ESHELMAN, *Vice-President*,
 FREDERICK W. BARKER, *Vice-President*,
 LOUIS S. BRADY, *Vice-President*,
 EDWARD S. TEFPT, *Vice-President*.

LUCIUS M. KINNE, *Vice-President*,
 MERCER V. WHITE, *Vice-President*,
 ALBERT B. MERRILL, *Vice-President*,
 FREDERICK E. MAURER, *Secretary*,
 GEORGE A. CHOLET, *Treasurer*.

EUGENE A. THOLENS, *Assistant Treasurer*,
 HARRY W. PARRETT, *Assistant Secretary*,
 A. L. BRECKHEIMER, *Assistant Secretary*,
 ROY W. BELL, *Assistant Secretary*,
 THOMAS J. WALDORF, *Assistant Secretary*.

TRUSTEES

ARTHUR W. LOASBY,	FREDERICK W. BARKER,	E. T. ESHELMAN,	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,	JOSEPH W. DAWSON,	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,	JONAS L. OBERDORFER.

RESOURCES	Statement of condition Feb. 28, 1920	Statement of condition June 30, 1920	Statement of condition Sept. 30, 1920	Statement of condition Nov. 15, 1920
Stock and bond investments, viz.:				
Public securities.....	\$5,287,542	\$4,904,718	\$4,742,290	\$3,731,941
Private securities.....	9,306,054	7,811,647	7,430,241	7,326,118
Real estate owned.....	600,000	600,000	600,000	600,000
Mortgages owned.....	1,256,637	1,502,008	1,566,391	1,560,191
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....	12,775	11,042	79,112	99,749
Loans and discounts secured by other collateral.....	11,265,894	11,110,661	10,204,891	10,200,565
Loans, discounts and bills purchased not secured by collateral.....	9,622,079	11,896,589	12,197,544	12,937,974
Overdrafts.....	3,655	353	937	287
Due from trust companies, banks and bankers.....	943,488	887,042	874,195	1,006,207
Specie.....	27,326	39,660	42,491	26,899
Other currency authorized by the laws of the United States.....	151,354	667,390	653,762	465,890

Cash items.....	113,161	491,789	312,569	282,093
Due from the Federal Reserve Bank of New York less offsets.....	3,029,703	3,250,053	3,965,002	2,263,724
Customers' liability on acceptances (per contra, see liabilities).....	25,000	40,000	75,000	25,000
Assets not included in any of the above heads.....	443,731	672,429	381,609	324,266
Total resources.....	\$42,088,399	\$43,885,381	\$43,126,034	\$40,850,904
LIABILITIES				
Capital.....	\$2,500,000	\$2,500,000	\$2,500,000	\$2,500,000
Surplus, including all undivided profits.....	1,655,812	1,699,451	1,698,033	1,784,818
Preferred deposits, viz.:				
Due New York State savings banks.....	506,974	475,323	407,394	349,693
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository.....	353,753	346,346	499,576	518,225
Deposits by the State of New York.....	354,119	750,000	664,861	660,000
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.....	8,522	8,628	5,628	55,628
Deposits otherwise preferred.....	16,149	16,299	17,466	16,951
Due depositors, not preferred.....	32,112,066	35,019,819	34,782,869	33,770,138
Due to trust companies, banks and bankers.....	337,296	2,647	464,099	426,844
Bills payable.....	3,800,000	2,675,000	1,550,000	200,000
Rediscounts.....	152,500			
Acceptances of drafts payable at a future date or authorized by commercial letters of credit.....	25,000	265,520	198,688	156,988
Other liabilities.....	263,708	123,848	334,920	409,119
Total liabilities.....	\$42,088,399	\$43,885,381	\$43,126,034	\$40,850,904

32. THE FIRST TRUST COMPANY OF TONAWANDA, TONAWANDA

HENRY P. SMITH, *President.*
T. J. WILSON, *Vice-President.*

[Main and North Niagara streets; organized 1916]
W. R. MARTIN, *Treasurer.*

E. HERBERT SMITH, *Secretary.*
M. L. SNYDER, *Assistant Secretary.*

DIRECTORS

GEO. F. RAND, Jr.

FRED ENGELKING,
JOSEPH G. FISCHER,

J. T. SHANAHAN,

HENRY P. SMITH,
T. J. WILSON,

J. G. JOSEPH.

RESOURCES	Statement of condition Feb. 28, 1920	Statement of condition June 30, 1920	Statement of condition Sept. 30, 1920	Statement of condition Nov. 15, 1920
Stock and bond investments, viz.:				
Public securities	\$843,259	\$795,057	\$629,307	\$617,157
Private securities	1,496,536	1,444,923	1,510,316	1,513,698
Real estate owned	40,000	45,000	45,000	45,000
Mortgages owned	64,700	124,963	136,163	135,622
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	46,300	46,300	46,300	46,300
Loans and discounts secured by other collateral	2,397,480	2,283,000	2,460,000	2,360,000
Loans, discounts and bills purchased not secured by collateral	1,392,920	1,273,922	1,488,747	1,569,870
Overdrafts	627	1,243	528	141
Due from trust companies, banks and bankers	380,344	632,944	531,666	430,245
Specie	4,697	6,958	8,353	5,650
Other currency authorized by the laws of the United States	56,301	73,162	141,297	90,090
Cash items	7,029	19,397	12,817	6,080
Customers' liability on acceptances (per contra, see liabilities)	22,500	100,000	100,000	100,000
Assets not included in any of the above heads	25,702	15,727	18,966	19,004
Total resources	\$6,778,395	\$6,862,596	\$7,129,460	\$6,938,857

LIABILITIES

Capital	\$500,000	\$500,000	\$500,000	\$500,000
Surplus, including all undivided profits	639,437	646,628	597,018	614,307
Preferred deposits, viz.:				
Due New York State savings and loan associations, credit unions and land bank	42,140	15,030	8,356	11,999
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository	1,615	7,172	8,971	9,168
Deposits by the State of New York	125,000	110,000	100,000	100,000
Other deposits secured by pledge of assets	13,062	11,944	27,316	13,116
Due depositors, not preferred	5,161,938	5,216,016	5,660,893	5,439,329
Due to trust companies, banks and bankers	10,722	5,883	10,385	22,128
Bills payable	150,000	150,000	.....	.....
Acceptances of drafts payable at a future date or authorized by commercial letters of credit	22,500	100,000	100,000	100,000
Other liabilities	111,981	99,923	116,521	128,810
Total liabilities	\$6,778,395	\$6,862,596	\$7,129,460	\$6,938,857

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. ROOTH, 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,
GEO. B. ROOTH, JR.

F. E. RICHART,
S. B. TUTTLE,

B. C. TULLAR,
WM. DUKE, JR.

RESOURCES	Statement of condition Feb. 28, 1920	Statement of condition June 30, 1920	Statement of condition Sept. 30, 1920	Statement of condition Nov. 15, 1920
Stock and bond investments, viz.:				
Public securities	\$144,318	\$142,627	\$120,188	\$123,577
Private securities	24,038	16,639	25,340	23,406
Real estate owned	500	500	49,000	49,000
Mortgages owned	218,347	223,521	227,663	232,684
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	16,014	13,071	.....	5,390
Loans and discounts secured by other collateral	226,502	226,737	1,400,143	217,211
Loans, discounts and bills purchased not secured by collateral	943,764	1,099,832	.....	1,110,367
Overdrafts	2,993	5,014	5,368	2,640
Due from trust companies, banks and bankers	120,003	110,474	48,490	57,705
Specie	7,287	7,255	7,402	7,840
Other currency authorized by the laws of the United States	27,323	30,005	72,745	29,751
Cash items	2,507	11,082	9,556	5,511
Assets not included in any of the above heads	31,555	31,005	39,513	39,514
Total resources	\$1,765,151	\$1,917,762	\$2,005,408	\$1,904,596

LIABILITIES				
Capital	\$300,000	\$300,000	\$300,000	\$300,000
Surplus, including all undivided profits	17,821	24,103	21,614	25,613
Preferred deposits, viz.:				
Deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository	956	707	752	756
Deposits by the State of New York	80,555	44,000	44,000	44,000
Due depositors, not preferred	1,260,818	1,473,952	1,455,532	1,353,216
Bills payable	105,000	75,000	175,000	172,500
Other liabilities	1	.....	8,510	8,511
Total liabilities	\$1,765,151	\$1,917,762	\$2,005,408	\$1,904,596

34. FRANKLIN TRUST COMPANY, BROOKLYN

EDWARD C. DELAFIELD, *President*.
 THORNTON GERRISH, *Vice-President*,
 Wm. J. MONTGOMERY, *Vice-President*,
 CLARK B. DAVIS, *Assistant Secretary*,
 ARTHUR H. HACKER, *Assistant Secretary*.

[166 Montague street; organized 1888]
 ARTHUR C. T. BEERS, *Assistant Secretary*,
 A. WILLIS WEST, *Assistant Secretary*,
 EDWARD S. BLAGDEN, *Assistant Secretary*,
 CHARLES E. CURTIS, *Treasurer*,

CLARENCE M. FINCKE, *Secretary*.
 HENRY J. SCHULER, *Assistant Treasurer*,
 FREDERICK G. CURRY, *Trust Officer*,
 Wm. R. MOLLINEAUX, JR., *Asst. Trust Officer*.
 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. 28, 1920	Statement of condition June 30, 1920	Statement of condition Sept. 30, 1920	Statement of condition Nov. 15, 1920
Stock and bond investments, viz.:				
Public securities	\$3,941,948			
Private securities	2,211,639			
Real estate owned	510,321			
Mortgages owned	650,050			
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	212,435			
Loans and discounts secured by other collateral	12,233,390			
Loans, discounts and bills purchased not secured by collateral	5,104,636			
Overdrafts	6,145			
Due from trust companies, banks and bankers	1,053,655			
Specie	36,779			
Other currency authorized by the laws of the United States	517,902			
Cash items	773,897			
Due from the Federal Reserve Bank of New York less offsets	3,182,133			

Customers' liability on acceptances (per contra, see liabilities)	2,661,785	.....	.....	.....
Assets not included in any of the above heads	191,864	.....	.....	.....
Total resources	\$33,288,579	.....	.....	.....

LIABILITIES

Capital	\$1,000,000	.....	.....	.....
Surplus, including all undivided profits	1,204,642	.....	.....	.....
Preferred deposits, viz.:				
Due New York State savings banks	918,744	.....	.....	.....
Due New York State savings and loan associations, credit unions and land bank	107,627	.....	.....	.....
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository	856,994	.....	.....	.....
Deposits by the State of New York	325,000	.....	.....	.....
Other deposits secured by pledge of assets	1,175,650	.....	.....	.....
Deposits otherwise preferred	68,571	.....	.....	.....
Due depositors, not preferred	21,727,219	.....	.....	.....
Due to trust companies, banks and bankers	282,440	.....	.....	.....
Bills payable	2,375,765	.....	.....	.....
Rediscounts	393,678	.....	.....	.....
Acceptances of drafts payable at a future date or authorized by commercial letters of credit	2,731,385	.....	.....	.....
Other liabilities	120,864	.....	.....	.....
Total liabilities	\$33,288,579	.....	.....	.....

FRANKLIN TRUST COMPANY

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,	A. DOUGLAS RUSSEL,	J. ROOS'L'T ROOSEVELT,	ALFRED E. MARLING,	JOHN D. PEABODY,
CHAS. M. VAN KLEECK,	LISPENARD STEWART,	ROBERT GOELET,	STANLEY A. SWEET,	EDWARD DEWITT,
CHARLES C. BURKE,	LEWIS SPENCER MORRIS,	FREDERIC DEP. FOSTER,	HOWLAND PELL,	ARTHUR D. WEEKES,
	EDWIN A. CRUIKSHANK,		CHARLES M. NEWCOMBE,	

RESOURCES	Statement of condition Feb. 28, 1920	Statement of condition June 30, 1920	Statement of condition Sept. 30, 1920	Statement of condition Nov. 15, 1920
Stock and bond investments, viz.:				
Public securities	\$1,110,535	\$1,086,760	\$1,011,211	\$936,259
Private securities	1,679,742	1,629,106	1,629,106	1,540,839
Mortgages owned	388,000	388,000	385,000	366,500
Loans and discounts secured by other collateral	5,062,798	4,898,012	5,470,143	6,129,630
Overdrafts	2,771	14,112	7,319	5,549
Due from trust companies, banks and bankers	214,556	310,817	103,215	571,605
Specie	30,000	33,100	31,448	34,782
Other currency authorized by the laws of the United States	86,276	85,839	81,504	86,570
Cash items	8,756	4,183	1,684	6,630
Due from the Federal Reserve Bank of New York less offsets	1,191,508	1,174,000	1,170,129	1,392,012
Assets not included in any of the above heads	104,899	105,048	112,443	87,495
Total resources	\$9,879,841	\$9,728,977	\$10,003,202	\$11,157,871

LIABILITIES				
Capital	\$500,000	\$500,000	\$500,000	\$500,000
Surplus, including all undivided profits	646,924	631,061	675,467	684,731
Preferred deposits, viz.:				
Due New York State savings banks	2,291	4,920	3,272	1,958
Due New York State savings and loan associations, credit unions and land bank				1,277
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository	125,622	150,300	186,648	246,647
Deposits by the State of New York	30,000	45,000	40,000	40,000
Other deposits secured by pledge of assets	22,453	23,473	22,018	34,967
Due depositors, not preferred	8,449,834	8,304,780	8,457,141	9,501,302
Other liabilities	102,717	69,443	118,656	146,989
Total liabilities	\$9,879,841	\$9,728,977	\$10,003,202	\$11,157,871

36. GENESEE VALLEY TRUST COMPANY, ROCHESTER

DARRELL D. SULLY, *President*,
CHARLES H. PALMER, *Vice-President*,

[21 Exchange street; organized 1901]

HERBERT C. HOWLETT, *Secretary*,
ALEXANDER T. SIMPSON, *Assistant Secretary*.

DIRECTORS

ALBERT L. SWETT, CHARLES A. DEWEY,
CHARLES C. BEAHAN, WILLIAM B. HALE,
R. TITUS COAN, FRANK H. HAMLIN,
AUG. J. CUNNINGHAM, THERON E. BASTIAN,

HENRY T. WILLIAMS, CLINTON ROGERS,
PHILIP H. YAWMAN, MONTGOMERY SANDFORD,
W. HENRY MATHEWS, CHARLES J. WOLCOTT,
CHAS. H. PALMER, DARRELL D. SULLY,
HERBERT C. HOWLETT,

FRED M. WOOSTER,
CHARLES F. WRAY,
JOHN C. WINTERS,
WILLIAM W. WEBB.

RESOURCES	Statement of condition Feb. 28, 1920	Statement of condition June 30, 1920	Statement of condition Sept. 30, 1920	Statement of condition Nov. 15, 1920
Stock and bond investments, viz.:				
Public securities	\$1,159,743	\$1,150,729	\$1,042,795	\$1,024,445
Private securities	3,094,495	3,173,803	3,015,907	2,877,019
Real estate owned	96,739	96,739	106,189	185,000
Mortgages owned	558,470	520,379	485,279	478,564
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	82,006	86,551	151,455	130,744
Loans and discounts secured by other collatera	1,654,000	1,705,220	1,755,556	2,097,801
Loans, discounts and bills purchased not secured by collateral	564,553	628,889	642,916	402,155
Overdrafts	769	1,846	127	209
Due from trust companies, banks and bankers	600,362	515,049	545,176	528,574
Specie	41,435	40,589	40,809	39,487
Other currency authorized by the laws of the United States	234,285	246,899	237,311	247,115
Cash items	16,683	21,632	30,251	19,869
Assets not included in any of the above heads	74,372	56,037	77,911	81,961
Total resources	\$8,177,912	\$8,243,862	\$8,131,682	\$8,112,943

LIABILITIES				
Capital	\$400,000	\$400,000	\$400,000	\$400,000
Surplu , including all undivided profits	530,877	505,166	518,120	477,305
Preferred deposits, viz.:				
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository	88,953	97,674	84,560	96,406
Deposits by the State of New York	150,000	250,000	215,000	215,000
Due depositors, not preferred	6,939,580	6,942,114	6,817,718	6,796,419
Other liabilities	68,502	48,908	96,284	127,813
Total liabilities	\$8,177,912	\$8,243,862	\$8,131,682	\$8,112,943

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,
 EDWIN S. THORNE,

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. 28, 1920	Statement of condition June 30, 1920	Statement of condition Sept. 30, 1920	Statement of condition Nov. 15, 1920
Stock and bond investments, viz.:				
Public securities	\$330,714	\$347,250	\$428,937	\$429,167
Private securities	389,670	306,710	268,478	259,640
Real estate owned	109,050	140,362	159,938	171,755
Mortgages owned	60,757	74,077	84,427	84,377
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	45,698	27,964	44,752	43,873
Loans and discounts secured by other collateral	753,343	787,237	860,825	722,788
Loans, discounts and bills purchased not secured by collateral	1,945,707	1,905,130	2,048,547	1,993,963
Overdrafts	1,513	1,247	3,825	1,093
Due from trust companies, banks and bankers	110,115	129,486	36,853	150,198
Specie	11,736	15,628	15,070	11,153
Other currency authorized by the laws of the United States	65,006	67,397	86,566	86,698
Cash items	13,547	10,410	8,150	30,613
Due from the Federal Reserve Bank of New York less offsets	205,243	265,405	157,711	314,120
Assets not included in any of the above heads	50,556	48,475	46,310	50,234
Total resources	\$4,092,655	\$4,126,778	\$4,250,389	\$4,349,672

LIABILITIES				
Capital.....	\$250,000	\$250,000	\$250,000	\$250,000
Surplus, including all undivided profits.....	267,753	264,514	287,487	267,609
Preferred deposits, viz.:				
Due New York State savings banks.....	39,238	36,313	30,377	43,209
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository.....	7,787	7,756	16,600	17,396
Deposits by the State of New York.....	70,000	90,000	80,000	80,000
Due depositors, not preferred.....	3,014,362	3,156,276	2,914,187	3,069,616
Bills payable.....	322,500	311,500	285,450	352,845
Rediscunts.....	98,500	.....	375,400	228,000
Other liabilities.....	22,515	10,419	10,888	40,797
Total liabilities.....	\$4,092,655	\$4,126,778	\$4,250,389	\$4,349,672

38. GLENS FALLS TRUST COMPANY, GLENS FALLS

ADDISON B. COLVIN, *President*.
 JAMES McPHILLIPS, *Vice-President*.

[152 Glen street; organized 1897]
 WINFIELD A. HUPPUCH, *Vice-President*.
 A. EUGENE MASON, *Vice-President*,

A. L. SITTERLY, *Treasurer*,
 C. K. OWENS, *Assistant Treasurer*.

DIRECTORS

EDWARD M. ANGELL,
 ADDISON B. COLVIN,
 CHARLES H. CARSON,

HARRY E. FLOYD,
 WALTER G. 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. GARNER, JR.

JAMES McPHILLIPS,
 Wm. B. LAVARNWAY,
 HARRIS S. MASON,

RESOURCES	Statement of condition Feb. 28, 1920	Statement of condition June 30, 1920	Statement of condition Sept. 30, 1920	Statement of condition Nov. 15, 1920
Stock and bond investments, viz.:				
Public securities.....	\$140,405	\$135,260	\$134,565	\$137,951
Private securities.....	7,800	7,800	7,800	7,800
Real estate owned.....	200,662	179,334	178,197	175,284
Mortgages owned.....	61,183	61,647	43,897	45,897
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....	84,462	93,844	151,321	148,606
Loans and discounts secured by other collateral.....	161,708	135,502	139,224	129,126
Loans, discounts and bills purchased not secured by collateral.....	501,535	615,818	631,235	627,609
Overdrafts.....	2,250	2	1,199	355
Due from trust companies, banks and bankers.....	39,716	36,496	20,405	35,149
Specie.....	497	2,767	3,501	1,477
Other currency authorized by the laws of the United States.....	21,043	24,325	23,627	29,168
Cash item.....	8,994	4,276	5,340	6,795
Assets not included in any of the above heads.....	61,610	63,657	16,303	17,747
Total resources.....	\$1,292,865	\$1,360,728	\$1,356,614	\$1,362,964

LIABILITIES				
Capital	\$100,000	\$100,000	\$100,000	\$100,000
Surplus, including all undivided profits	161,490	156,934	155,502	153,49
Preferred deposits, viz.:				
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository	47,149	40,528	30,694	31,812
Deposits by the State of New York	85,000	100,000	85,000	85,000
Due depositors, not preferred	791,662	858,181	888,713	946,887
Due to trust companies, banks and bankers	10,385	12,828	4,920	9,874
Bills payable	90,000	52,000	52,000	.....
Rediscounts .....	.....	39,590	35,000	25,000
Other liabilities	7,179	667	4,785	11,142
Total liabilities	\$1,292,865	\$1,360,728	\$1,356,614	\$1,362,964

39. GUARANTY TRUST COMPANY OF NEW YORK, NEW YORK CITY

[140 Broadway; chartered 1864 as New York Guaranty and Indemnity Company]

CHARLES H. SABIN, *President*,
 CHARLES M. BILLINGS, *Vice-President*,
 FRANCIS H. SISSON, *Vice-President*,
 WILLIAM C. LANE, *Vice-President*,
 WILLIS H. BOOTH, *Vice-President*,
 JAMES M. PRATT, *Vice-President*,
 WILLIAM C. COX, *Vice-President*,
 MERREL P. CALLAWAY, *Vice-President*,
 WILLIAM C. EDWARDS, *Vice-President*,
 GEO. S. JONES, *Vice-President*,
 JOHN J. LEWIS, *Vice-President*,
 HAROLD STANLEY, *Vice-President*,
 JAMES L. O'NEIL, *Vice-President*,
 E. C. HEBBARD, *Vice-President*,
 N. DEVEREUX PUTNAM, *Vice-President*,
 ALBERT BRETON, *Vice-President*,
 EUGENE W. STETSON, *Vice-President*,
 WILLIAM P. CONWAY, *Vice-President*,
 CHALLENGER R. PARKER, *Vice-President*,
 JOSEPH R. SWAN, *Vice-President*,
 F. J. H. SUTTON, *Vice-President*,
 ALEXANDER PHILLIPS, *Vice-President*,
 EDWIN A. POTTER, JR., *Vice-President*,
 RALPH DAWSON, *Vice-President*,
 ARTHUR R. JONES, *Assistant Vice-President*,
 EDWARD DE LIMA, *Assistant Vice-President*,
 ROBT. L. LIVINGSTON, *Assistant Vice-President*,
 ROWLAND B. F. RANDOLPH, *Assistant Vice-Pres.*,
 FREDERICK W. TRABOLD, *Assistant Vice-Pres.*

AUSTIN L. BARCOCK, *Assistant Vice-President*,
 ARTHUR B. HATCHER, *Assistant, Vice-President*,
 HUGH R. JOHNSTON, *Treasurer*,
 JOHN M. ROSS, *Assistant Treasurer*,
 GEO. T. SCHERZINGER, *Assistant Treasurer*,
 GEO. A. HANNIGAN, *Assistant Treasurer*,
 JOSEPH R. SLIPPER, *Assistant Treasurer*,
 EDMUND P. TATE, *Assistant Treasurer*,
 KENNETH WARD SMITH, *Assistant Treasurer*,
 W. R. NELSON, *Assistant Treasurer*,
 ST. GEORGE B. TUCKER, *Assistant Treasurer*,
 J. LOWRY DALE, *Assistant Treasurer*,
 MORRIS F. FREY, *Assistant Treasurer*,
 WM. L. KLEITZ, *Assistant Treasurer*,
 OTTO PAUL, *Assistant Treasurer*,
 JAMES E. SWITZER, *Assistant Treasurer*,
 STUART H. PATTERSON, *Comptroller*,
 CLINTON F. MILLER, *Assistant Comptroller*,
 WALTER MEACHAM, *Assistant Secretary*,
 DAVID P. HUGHES, *Assistant Secretary*,
 WM. G. WENDELL, *Assistant Secretary*,
 JAMES D. HURD, *Assistant Secretary*,
 EDWARD P. DAVIS, *Assistant Secretary*,
 B. ATTERBURY, *Assistant Secretary*,
 WALTER M. ADRIANCE, *Assistant Secretary*,
 CHARLES F. BRUDER, *Assistant Secretary*,
 FRANCIS A. FULLAM, *Assistant Secretary*,
 H. A. DUNCAN, *Assistant Secretary*.

MATTHEW T. MURRAY, *Secretary*,
 SANFORD T. BENNETT, *Assistant Secretary*,
 ALBERT HOPKINS, *Assistant Secretary*,
 MORRIS J. DUMONT, *Assistant Secretary*,
 JAMES I. BURKE, *Assistant Secretary*,
 ELLSWORTH ST. J. PRENTICE, *Assistant Secretary*,
 S. S. RAPP, *Assistant Secretary*,
 WILLIAM M. FALION, JR., *Assistant Secretary*,
 JOHN WATTS, *Assistant Secretary*,
 JOSEPH D. HERR, *Assistant Secretary*,
 CHARLES M. SCHMIDT, *Assistant Secretary*,
 GEO. W. TAYLOR, JR., *Assistant Secretary*,
 BENJ. V. NORTON, *Assistant Secretary*,
 EDWARD BARKER HORNE, *Assistant Secretary*,
 JOHN KALMBACHER, *Assistant Secretary*,
 C. M. MARVIN, *Assistant Secretary*,
 B. F. NICHOLS, *Assistant Secretary*,
 C. O. PANCAKE, *Assistant Secretary*,
 CLARA F. PORTER, *Assistant Secretary*,
 B. F. RUSSELL, *Assistant Secretary*,
 VALENTINE H. SEAMAN, *Assistant Secretary*,
 WM. SPINNEY, *Assistant Secretary*,
 JAMES STEEL, *Assistant Secretary*,
 H. E. WILLER, *Assistant Secretary*,
 HAROLD D. BENTLEY, *Trust Officer*,
 C. H. PLATNER, *Corporate Trust Officer*,
 ROWLAND E. COCKS, *Personal Trust Officer*,
 HENRY A. THEIS, *Assistant Trust Officer*.

DIRECTORS

EDWARD J. BERWIND,
 T. DEWITT CUYLER,
 JAMES B. DUKE,
 ROBERT W. GOELET,
 CORNELIUS F. KELLEY,
 DANIEL GUGGENHEIM,
 THOS. E. WILSON,

JOHN S. RUNNELLS,
 JOHN A. SPOOR,
 FREDERIC A. JUILLIARD,
 THOMAS W. LAMONT,
 WILLIAM C. LANE,
 EDGAR L. MARSTON,
 THOMAS F. RYAN,

CHARLES A. PEABODY,
 IRENEE DU PONT,
 CHARLES H. ALLEN,
 WILLIAM C. POTTER,
 A. C. BEDFORD,
 CHARLES H. SABIN,
 HARRY PAYNE WHITNEY.

WILLIAM A. HARRIMAN,
 GRAYSON M. P. MURPHY,
 ALBERT H. HARRIS,
 MARSHALL FIELD,
 CALEB C. DULA,
 EUGENE G. GRACE,

RESOURCES	Statement of condition Feb. 28, 1920	Statement of condition June 30, 1920	Statement of condition Sept. 30, 1920	Statement of condition Nov. 15, 1920
Stock and bond investments, viz.:				
Public securities.....	\$43,752,313	\$66,578,843	\$63,671,111	\$57,244,020
Private securities.....	45,026,415	38,816,455	45,151,658	33,137,203
Real estate owned.....	6,405,038	8,276,614	8,529,075	8,486,918

Mortgages owned.....	2,165,800	2,304,300	2,335,950	2,315,250
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....	35,000	238,000	173,000	118,000
Loans and discounts secured by other collateral.....	335,994,120	304,609,805	289,485,848	299,018,720
Loans, discounts and bills purchased not secured by collateral.....	176,428,319	221,681,158	231,749,246	227,582,924
Overdrafts.....	9,901	19,546	68,907	145,122
Due from trust companies, banks and bankers.....	49,538,743	42,301,601	46,579,866	52,245,431
Specie.....	33,459	35,988	32,505	47,910
Other currency authorized by the laws of the United States.....	2,624,747	2,147,679	2,146,286	2,346,171
Cash items.....	50,476,954	81,698,765	78,500,992	73,896,871
Due from the Federal Reserve Bank of New York less offsets.....	63,663,331	35,323,949	54,968,720	50,187,040
Customers' liability on acceptances (per contra, see liabilities).....	56,394,470	60,560,494	63,684,741	60,330,806
Assets not included in any of the above heads.....	45,129,974	42,576,260	33,727,351	36,967,252
Total resources.....	\$877,678,584	\$907,169,457	\$920,805,256	\$904,069,638

LIABILITIES

Capital.....	\$25,000,000	\$25,000,000	\$25,000,000	\$25,000,000
Surplus, including all undivided profits.....	31,607,738	33,260,509	35,754,227	36,114,842
Preferred deposits, viz.:				
Due New York State savings banks.....	4,753,401	4,786,954	5,124,979	4,389,537
Due New York State savings and loan associations, credit unions and land bank.....	25,063			
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository.....	1,908,557	1,826,917	3,953,000	2,387,300
Deposits by the State of New York.....	50,716	425,000	325,000	425,000
Deposits by the Superintendent of Banks of the State of New York.....	21,883	22,000	22,090	22,119
Other deposits secured by pledge of assets.....	8,302,707	13,753,687	24,316,858	5,665,075
Due depositors, not preferred.....	525,196,248	556,025,093	561,997,647	507,350,299
Due to trust companies, banks and bankers.....	106,539,813	113,951,153	114,285,378	106,325,837
Bills payable.....	2,000,000	3,000,000	5,000,000	2,000,000
Rediscounts.....	71,478,271	55,836,049	43,967,200	115,923,294
Acceptances of drafts payable at a future date or authorized by commercial letters of credit.....	56,394,470	60,560,494	63,684,741	60,330,806
Other liabilities.....	44,399,717	38,721,601	37,374,136	38,135,529
Total liabilities.....	\$877,678,584	\$907,169,457	\$920,805,256	\$904,069,638

40. HAMILTON TRUST COMPANY, BROOKLYN

WILLARD E. EDMISTER, *President*,
WALTER C. HUMSTONE, *Vice-President*,
JOHN ANDERSON, *Vice-President*,

[189 Montague street; organized 1891]
JOSEPH C. HECKER, JR., *Assistant Secretary*,

GEORGE HADDEN, *Secretary*,
ROBERT S. GIRLING, *Assistant Secretary*,
GEORGE I. PIERCE, *Assistant Secretary*.

TRUSTEES

ALVAH MILLER,
CHARLES COOPER,
JOHN C. McGUIRE,
MEIER STEINBRINK,

F. W. LaFRENZ,
WALTER C. HUMSTONE,
EZRA D. BUSHNELL,
EDWIN A. AMES,

DANIEL J. CREEM,
DAVID F. BUTCHER,
FREDERICK H. POUCH,
EVERSLEY CHILDS,
FREDERICK H. WEBSTER.

GEORGE HADDEN,
FREDERICK H. ECKER,
WILLARD E. EDMISTER,
H. C. FOLGER.

JULIUS B. DAVENPORT,
CHARLES J. McDERMOTT,
CHARLES E. KEATOR,
JOHN ANDERSON,

RESOURCES	Statement of condition Feb. 28, 1920	Statement of condition June 30, 1920	Statement of condition Sept. 30, 1920	Statement of condition Nov. 15, 1920
Stock and bond investments, viz.:				
Public securities	\$1,272,810	\$1,312,896	\$1,190,640	\$1,271,640
Private securities	2,083,134	1,898,966	1,846,099	1,821,368
Real estate owned	83,702	84,934	84,934	84,934
Mortgages owned	566,325	534,200	534,200	555,950
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	67,000	60,950	49,500	48,000
Loans and discounts secured by other collateral	4,704,425	4,942,254	5,507,824	5,550,731
Loans, discounts and bills purchased not secured by collateral	142,091	154,692	204,434	171,567
Overdrafts	89	.....	167	88
Due from trust companies, banks and bankers	820,448	796,700	957,003	701,292
Specie	323,211	311,744	306,761	283,511
Other currency authorized by the laws of the United States	256,090	298,300	330,910	418,520
Cash items	10,354	1,391	826	29,811
A sets not included in any of the above heads	102,978	95,696	287,114	75,688
Total resources	\$10,432,657	\$10,492,723	\$11,300,412	\$11,013,100

LIABILITIES

Capital.....	\$500,000	\$500,000	\$500,000	\$500,000
Surplus, including all undivided profits.....	1,023,803	1,005,616	1,009,614	1,012,548
Preferred deposits, viz.:				
Due New York State savings banks.....	949,964	900,264	905,416	905,416
Due New York State savings and loan associations, credit unions and land bank.....	28,166	33,851	20,778	28,509
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository.....	198,848	293,632	222,822	470,492
Deposits by the State of New York.....	200,000	210,000	180,000	180,000
Deposits by the Superintendent of Banks of the State of New York.....	7,683	7,683	7,683	7,683
Other deposits secured by pledge of assets.....	667,425	768,715	822,831	743,998
Due depositors, not preferred.....	6,800,333	6,678,201	7,377,727	7,073,049
Due to trust companies, banks and bankers.....	105	5,859	125	250
Other liabilities.....	56,330	88,902	253,416	91,155
 Total liabilities.....	 \$10,432,657	 \$10,492,723	 \$11,300,412	 \$11,013,100

41. THE HERKIMER COUNTY TRUST COMPANY, LITTLE FALLS

J. JUDSON GILBERT, *President*,
HOWARD C. MILLER, *Vice-President*,

[500 East Main street; organized 1917]
MYRON G. BRONNER, *Vice-President*,

CHARLES D. JARVIS, *Treasurer*.
JIREH W. SHERMAN, *Assistant Secretary*.

DIRECTORS

J. JUDSON GILBERT,
FRANK SENIOR,
LONDON U. LYNT,

JULIUS BRECKWOLDT,
D. H. BURRELL, Jr.,
NELSON R. GILBERT,

JOHN O'ROURKE,
MYRON G. BRONNER,

IRVING E. STACEY,
DAVID J. WILLIAMS,
BLISS KIBBE,

HOWARD C. MILLER,
SYLVAN M. BARNET,
CHARLES T. DASEY.

RESOURCES	Statement of condition Feb. 28, 1920	Statement of condition June 30, 1920	Statement of condition Sept. 30, 1920	Statement of condition Nov. 15, 1920
Stock and bond investments, viz.:				
Public securities	\$806,663	\$717,197	\$684,786	\$675,491
Private securities	389,903	567,922	654,071	711,693
Real estate owned	19,795	13,400	13,400	13,400
Mortgages owned	318,906	293,356	337,154	343,956
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	24,418	21,962	22,962	22,962
Loans and discounts secured by other collateral	1,552,937	1,530,937	1,328,733	1,704,813
Loans, discounts and bills purchased not secured by collateral	1,128,722	1,286,656	1,466,628	1,414,235
Overdrafts	427	150	30	91
Due from trust companies, banks and bankers	168,477	188,807	105,630	147,319
Specie	2,720	3,968	3,505	3,259
Other currency authorized by the laws of the United States	99,367	109,353	121,358	108,498
Cash items	8,374	8,919	50,450	10,573
Due from the Federal Reserve Bank of New York less offsets	183,478	178,001	363,992	522,814
Customers' liability on acceptances (per contra, see liabilities)	82,291	.....	.....	.....
Assets not included in any of the above heads	70,580	38,872	49,438	77,248
Total resources	\$4,857,058	\$4,959,505	\$5,202,137	\$5,756,352

LIABILITIES

Capital.....	\$350,000	\$350,000	\$350,000	\$350,000
Surplus, including all undivided profits.....	458,910	464,061	480,178	494,041
Preferred deposits, viz.:				
Due New York State savings and loan associations, credit unions and land bank.....	3,450	2,315	272	966
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository.....	22,156	22,444	24,886	33,340
Deposits by the State of New York.....	130,000	170,000	150,000	150,000
Other deposits secured by pledge of assets.....	16,187	16,221	16,584	16,282
Due depositors, not preferred.....	2,971,708	3,369,001	3,587,369	4,100,672
Due to trust companies, banks and bankers.....	312	312	59	84
Bills payable.....	500,000	475,000	475,000	475,000
Red counts.....	113,000			
Acceptances of drafts payable at a future date or authorized by commercial letters of credit.....	82,291			
Other liabilities.....	209,044	90,151	117,789	135,967
Total liabilities.....	\$4,857,058	\$4,959,505	\$5,202,137	\$5,756,352

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*,
FRANK S. CLAPPER, *Assistant Treasurer*.

DIRECTORS

DELBERT DINEHART,	ARTHUR GIFFORD,	JAMES J. FOX,	ALEXANDER W. HOVER,	HAROLD E. FRITTS,
ROBERT W. EVANS,	LOUIS A. BRISTOL,	SHERWOOD V. WHITBECK,	WILLIAM A. MALLERY, JR.,	THOMAS B. KEATING,
CHAS. W. BOSTWICK,	HENRY HUDSON,	HERMAN LIVINGSTON,	ARTHUR FARRAND,	E. WASHBURN SCOVILLE,
JOHN V. WHITBECK, JR.,	JOHN NICHOLS,		EDWARD TINKER,	FRANK V. UHRIG,

RESOURCES	Statement of condition Feb. 28, 1920	Statement of condition June 30, 1920	Statement of condition Sept. 30, 1920	Statement of condition Nov. 15, 1920
Stock and bond investments, viz.:				
Public securities.....	\$229,277	\$209,109	\$284,200	\$289,613
Private securities.....	856,588	824,967	737,207	739,972
Real estate owned.....	25,000	29,340	37,024	41,057
Mortgages owned.....	180,024	201,611	200,049	200,681
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....	48,365	48,615	48,615	48,615
Loans and discounts secured by other collateral.....	247,568	231,785	212,035	221,126
Loans, discounts and bills purchased not secured by collateral.....	443,079	613,831	679,895	648,656
Overdrafts.....	2,942	725	408	996
Due from trust companies, banks and bankers.....	102,628	75,431	209,008	85,924
Specie.....	25,555	13,091	21,298	18,290
Other currency authorized by the laws of the United States.....	36,500	51,500	36,500	31,500
Cash items.....	8,801	29,275	29,164	35,151
Assets not included in any of the above heads.....	22,742	19,848	27,295	22,787
Total resources.....	\$2,229,069	\$2,349,128	\$2,522,693	\$2,384,368

LIABILITIES				
Capital.....	\$125,000	\$125,000	\$125,000	\$125,000
Surplus, including all undivided profits.....	108,808	109,760	118,697	115,333
Preferred deposits, viz.:				
Due New York State savings banks.....	4,449	19,770	14,791	10,022
Due New York State savings and loan associations, credit unions and land bank.....	261	72	331	198
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository.....	21,676	26,317	20,892	21,299
Deposits by the State of New York.....	28,000	28,000	28,000	28,000
Other deposits secured by pledge of assets.....	9,544	15,736	15,566	16,583
Deposits otherwise preferred.....	14,220			
Due depositors, not preferred.....	1,808,267	1,943,090	1,987,121	1,798,682
Due to trust companies, banks and bankers.....	649	4,403	554	911
Bills payable.....	100,000	75,000	200,000	250,000
Other liabilities.....	8,195	1,980	11,746	18,340
Total liabilities.....	\$2,229,069	\$2,349,128	\$2,522,698	\$2,384,368

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,
B. L. ATWATER,

WM. P. RINCKHOFF,
GUSTAV SCHOLER,
BARRON G. COLLIER,

WM. VAN TWISTEREN,
LYNN H. DINKINS,
A. H. SMITH,

RESOURCES	Statement of condition Feb. 28, 1920	Statement of condition June 30, 1920	Statement of condition Sept. 30, 1920	Statement of condition Nov. 15, 1920
Stock and bond investments, viz.:				
Public securities	\$1,606,894	\$1,606,555	\$1,607,077	\$1,635,650
Private securities	713,594	645,908	638,873	637,857
Mortgages owned	297,666	273,708	266,083	263,125
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	16,015	48,355	25,894	25,794
Loans and discounts secured by other collateral	3,177,196	3,170,357	2,591,152	2,678,235
Loans, discounts and bills purchased not secured by collateral	1,220,680	1,324,250	1,570,307	1,653,477
Overdrafts				32
Due from trust companies, banks and bankers	1,502,664	1,345,844	1,513,710	1,574,458
Specie	158,065	198,748	215,362	203,036
Other currency authorized by the laws of the United States	313,440	414,940	322,670	406,105
Cash items	7,450	8,961	4,465	18,550
Customers' liability on acceptances (per contra, see liabilities)	9,350	7,900	12,285	5,560
Assets not included in any of the above heads	39,123	32,881	80,961	26,301
Total resources	\$9,062,137	\$9,078,407	\$8,848,839	\$9,128,180

LIABILITIES

Capital	\$500,000	\$500,000	\$500,000	\$500,000
Surplus, including all undivided profits	694,953	649,234	689,572	741,628
Preferred deposits, viz.:				
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository	24,716	27,316	26,720	32,154
Deposits by the State of New York	50,000	125,000	100,000	100,000
Other deposits secured by pledge of assets	5,000	.....	81,000	3,000
Deposits otherwise preferred	17,383	19,796	24,241	29,385
Due depositors, not preferred	7,170,212	7,286,844	6,668,023	7,142,470
Due to trust companies, banks and bankers	517,872	363,498	618,070	500,489
Acceptances of drafts payable at a future date or authorized by commercial letters of credit	9,350	7,900	12,285	5,560
Other liabilities	72,651	98,819	128,928	73,494
Total liabilities	\$9,062,137	\$9,078,407	\$8,848,839	\$9,128,180

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,
GEORGE I. ROBERTS,

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. 28, 1920	Statement of condition June 30, 1920	Statement of condition Sept. 30, 1920	Statement of condition Nov. 15, 1920
Stock and bond investments, viz.:				
Public securities	\$582,941	\$486,024	\$598,732	\$656,436
Private securities	312,329	358,003	366,666	391,831
Real estate owned	32,000	32,000	32,000	32,000
Mortgages owned	69,350	61,600	124,100	134,100
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	39,806	57,268	63,969	61,828
Loans and discounts secured by other collateral	729,138	851,020	1,012,053	946,511
Loans, discounts and bills purchased not secured by collateral	439,746	537,174	503,584	483,723
Overdrafts	92			
Due from trust companies, banks and bankers	125,446	135,584	92,490	137,078
Specie	20,242	25,665	25,348	32,566
Other currency authorized by the laws of the United States	11,713	28,607	18,550	24,252
Cash items	8,313	29,246	11,469	20,122
Assets not included in any of the above heads	10,772	8,600	9,805	8,003
Total resources	\$2,381,888	\$2,610,791	\$2,858,766	\$2,928,450

LIABILITIES				
Capital.....	\$150,000	\$150,000	\$150,000	\$150,000
Surplus, including all undivided profits.....	92,799	106,703	110,412	123,500
Preferred deposits, viz.:				
Due New York State savings banks.....	273	273	273	273
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depositary.....	13,378	18,313	8,760	8,265
Deposits by the State of New York.....	100,512	90,000	80,000	80,204
Other deposits secured by pledge of assets.....	3,496	3,540	26,540	35,540
Due depositors, not preferred.....	2,009,203	2,223,878	2,456,429	2,504,827
Due to trust companies, banks and bankers.....	1,529	10,281	6,719	2,456
Other liabilities.....	10,698	7,803	19,633	23,385
Total liabilities.....	\$2,381,888	\$2,610,791	\$2,858,766	\$2,928,450

45. IRVING TRUST COMPANY, NEW YORK CITY

FREDERIC G. LEE, *President*
 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*,

[233 Broadway; organized 1902 as Broadway Trust Company]

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*,

GEORGE W. BERRY, *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. 28, 1920	Statement of condition June 30, 1920	Statement of condition Sept. 30, 1920	Statement of condition Nov. 15, 1920
Stock and bond investments, viz.:				
Public securities.....	\$3,425,549	.....	.....	.....
Private securities.....	874,972	.....	.....	.....
Real estate owned.....	415,707	.....	.....	.....
Mortgages owned.....	1,272,200	.....	.....	.....
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....	87,250	.....	.....	.....
Loans and discounts secured by other collateral.....	17,744,482	.....	.....	.....
Loans, discounts and bills purchased not secured by collateral.....	40,889,115	.....	.....	.....

Overdrafts	2,184			
Due from trust companies, banks and bankers	3,601,211			
Specie	124,287			
Other currency authorized by the laws of the United States	1,424,900			
Cash items	4,332,057			
15 Due from the Federal Reserve Bank of New York less offsets	8,326,233			
Customers' liability on acceptances (per contra, see liabilities)	3,004,230			
Assets not included in any of the above heads	194,067			
Total resources	\$85,718,444			
LIABILITIES				
Capital	\$3,000,000			
Surplus, including all undivided profits	1,642,160			
Preferred deposits, viz.:				
Due New York State savings banks	1,821,235			
Due New York State savings and loan associations, credit unions and land bank	102,713			
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository	893,393			
Deposits by the State of New York	39,000			
Other deposits secured by pledge of assets	108,000			
Deposits otherwise preferred	237,905			
Due depositors, not preferred	66,537,422			
Due to trust companies, banks and bankers	2,314,677			
Bills payable	4,885,000			
Acceptances of drafts payable at a future date or authorized by commercial letters of credit	3,328,829			
Other liabilities	808,110			
Total liabilities	\$85,718,444			

46. ITALIAN DISCOUNT AND TRUST COMPANY, NEW YORK CITY

GEORGE P. KENNEDY, *President*,
 JULIAN W. POTTER, *Vice-President*,
 GIOVANNI GIRARDON, *Vice-President*,

[399 Broadway; organized 1918]
 PIETRO ROCCA, *Assistant Secretary*,

HARVEY J. CONNOLLY, *Secretary*,
 HUGH F. DONNELLY, *Assistant Secretary*,
 FRANK M. ROHN, *Assistant Secretary*.

DIRECTORS

GIOVANNI GIRARDON,
 GR. UFF. ANGELO POGLAINI

EUGENE W. STETSON,
 HARRY LAWTON,

ARTHUR B. HATCHER,
 GEORGE S. JONES,
 CHALLEN R. PARKER.

JOHN J. FRESCHI,
 EMANUEL GERLI,

JULIAN W. POTTER,
 GEORGE P. KENNEDY,

RESOURCES	Statement of condition Feb. 28, 1920	Statement of condition June 30, 1920	Statement of condition Sept. 30, 1920	Statement of condition Nov. 15, 1920
Stock and bond investments, viz.:				
Public securities.....	\$666,476	\$650,701	\$1,150,292	\$1,150,788
Private securities.....	10,499	10,499	10,510	10,520
Loans and discounts secured by other collateral.....	5,264,894	3,643,315	3,491,647	3,475,512
Loans, discounts and bills purchased not secured by collateral.....	4,246,589	4,241,487	2,760,433	2,492,873
Overdrafts.....	648	515	522	415
Due from trust companies, banks and bankers.....	5,121,127	3,644,740	4,412,640	4,893,079
Specie.....	1,830	2,124	1,353	1,825
Other currency authorized by the laws of the United States.....	393,885	283,898	420,919	334,423
Due from the Federal Reserve Bank of New York less offsets.....	780,053	594,626	425,136	22,161
Customers' liability on acceptances (per contra, see liabilities).....	1,124,456	1,192,628	995,742	1,346,960
Assets not included in any of the above heads.....	427,808	305,069	573,110	987,088
Total resources.....	\$18,038,265	\$14,569,602	\$14,242,354	\$14,715,644

LIABILITIES

Capital	\$500,000	\$500,000	\$1,000,000	\$1,000,000
Surplus, including all undivided profits	429,967	500,000	796,534	804,172
Preferred deposits, viz.:				
Deposits by the State of New York	60,000	55,000	55,000	55,000
Deposits by the Superintendent of Banks of the State of New York	17,500	17,500	17,500	17,500
Due depositors, not preferred	12,206,340	9,600,475	7,936,336	9,012,972
Due to trust companies, banks and bankers	3,331,167	2,523,626	2,661,200	1,812,662
Acceptances of drafts payable at a future date or authorized by commercial letters of credit	1,124,456	1,192,628	995,742	1,346,960
Other liabilities	368,835	180,373	780,042	666,378
Total liabilities	\$18,038,265	\$14,569,602	\$14,242,354	\$14,715,644

47. ITHACA TRUST COMPANY, ITHACA

CHARLES E. TREMAN, *President*.
EMMONS L. WILLIAMS, *Vice-President*.

[110 North Tioga street; organized 1891]
FRANKLIN C. CORNELL, *Vice-President*.

WILLIAM H. STORMS, *Secretary*,
SHERMAN PEER, *Treasurer*.

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 ROTHSCHILD,
LOUIS P. SMITH,

WILLIAM H. STORMS,
CHARLES E. TREMAN,
EMMONS L. WILLIAMS,
EDWIN C. STEWART.

ROBERT H. TREMAN,
MYNDERSE VAN CLEEF,
JOHN REAMER.

RESOURCES	Statement of condition Feb. 28, 1920	Statement of condition June 30, 1920	Statement of condition Sept. 30, 1920	Statement of condition Nov. 15, 1920
Stock and bond investments, viz.:				
Public securities	\$238,768	\$149,106	\$157,477	\$144,063
Private securities	1,181,337	1,243,081	1,239,461	1,340,320
Real estate owned	91,936	99,926	100,755	108,670
Mortgages owned	756,680	752,580	750,106	753,256
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	22,900	23,000	20,000	30,000
Loans and discounts secured by other collateral	663,537	565,869	580,776	591,219
Loans, discounts and bills purchased not secured by collateral	394,068	356,745	234,824	318,244
Overdrafts	369	1,565	515	432
Due from trust companies, banks and bankers	75,293	93,272	144,679	56,890
Specie	6,679	8,062	6,723	8,435
Other currency authorized by the laws of the United States	21,460	35,793	39,122	36,107
Cash items	13,367	26,182	11,499	39,840
Due from the Federal Reserve Bank of New York less offsets	138,280	139,937	123,709	111,397
Assets not included in any of the above heads	63,284	84,019	98,835	99,283
Total resources	\$3,668,008	\$3,579,137	\$3,508,531	\$3,638,156

LIABILITIES

Capital	\$200,000	\$200,000	\$200,000	\$200,000
Surplus, including all undivided profits	235,034	208,761	221,047	211,208
Preferred deposits, viz.:				
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository	74,530	138,020	84,954	90,348
Deposits by the State of New York	45,000	50,000	45,000	45,000
Due depositors, not preferred	3,092,601	2,957,181	2,934,627	3,060,601
Due to trust companies, banks and bankers	13,640	24,784	4,902	748
Other liabilities	7,203	391	18,001	30,251
Total liabilities	\$3,668,008	\$3,579,137	\$3,508,531	\$3,638,156

ITHACA TRUST COMPANY

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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,	ROBERT A. DRYSDALE,	JOSEPH HUBER,	CHARLES E. PERKINS,	OSWALD W. UHL,
EDWARD C. BLUM,	JULIAN D. FAIRCHILD,	WHITMAN W. KENYON,	JOHN J. WILLIAMS,	LLEWELLYN A. WRAY,
GEO. V. BROWER,	JULIAN P. FAIRCHILD,	HENRY A. MEYER,	DICK S. RAMSAY,	FREDERICK G. FISCHER,
JOHN T. UNDERWOOD,	LAURUS E. SUTTON,	CHARLES A. O'DONOHUE,	H. F. SCHARMANN,	WILLIAM J. WASON, JR.,
JOHN V. JEWELL,		ARTHUR W. CLEMENT,		THOMAS H. ROULSTON,

RESOURCES	Statement of condition Feb. 28, 1920	Statement of condition June 30, 1920	Statement of condition Sept. 30, 1920	Statement of condition Nov. 15, 1920
Stock and bond investments, viz.:				
Public securities	\$3,407,815	\$3,031,558	\$2,185,949	\$2,171,199
Private securities	6,482,699	6,274,200	6,069,851	6,007,976
Real estate owned	385,000	385,000	385,000	385,000
Mortgages owned	1,128,070	1,095,870	1,074,220	1,035,220
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	316,150	304,750	293,630	283,450
Loans and discounts secured by other collateral	9,308,693	11,490,823	10,610,668	11,725,615
Loans, discounts and bills purchased not secured by collateral	1,370,464	1,763,584	2,589,434	2,634,716
Overdrafts	400	2,066	2,066	763
Due from trust companies, banks and bankers	1,795,988	1,991,201	2,060,586	2,021,384
Specie	102,824	41,420	33,408	35,450
Other currency authorized by the laws of the United States	1,008,819	1,640,176	1,361,651	1,616,316
Cash items	34,920	104,499	72,082	69,411
Assets not included in any of the above heads	185,259	270,004	183,579	153,572
Total resources	\$25,527,101	\$28,393,085	\$26,922,124	\$28,140,072

LIABILITIES

Capital	\$500,000	\$500,000	\$500,000	\$500,000
Surplus, including all undivided profits	2,774,289	2,775,749	2,776,659	2,781,542
Preferred deposits, viz.:				
Due New York State savings banks	2,484,235	2,824,195	2,480,668	2,455,025
Due New York State savings and loan associations, credit unions and land bank	1,000	1,000	1,000	1,000
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository	106,092	497,399	702,608	748,924
Deposits by the State of New York	879,522	700,000	625,000	625,000
Deposits by the Superintendent of Banks of the State of New York	28,001	26,285	14,672	14,292
Other deposits secured by pledge of assets	992,204	1,262,408	1,077,961	940,116
Due depositors, not preferred	17,372,501	19,231,874	18,351,489	19,691,978
Due to trust companies, banks and bankers	227,603	456,790	187,921	124,615
Other liabilities	161,654	117,385	204,146	257,580
Total liabilities	\$25,527,101	\$28,393,085	\$26,922,124	\$28,140,072

49. KINGSTON TRUST COMPANY, KINGSTON

[37 Main street; organized 1919]
 PHILIP ELTING, *Vice-President.*

WILLIAM J. TURCK, *President.*

ARTHUR A. DAVIS, *Treasurer.*

DIRECTORS

WILLIAM J. TURCK,
 PHILIP ELTING,
 ARTHUR V. HOORNBECK,
 BRUYN HASBROUCK,

WM. O. SCHWARZWAEDLER,
 C. S. TREADWELL,
 JACOB RICE,
 C. W. WALTON,
 HARCOURT P. PRATT,
 GEORGE W. ROSS,
 JOHN R. MILLARD,

E. H. BOGART,
 W. H. VAN ETTEN,
 JAMES JENKINS,
 JOEL BRINK,

FRANK R. POWLEY,
 HOLLEY R. CANTINE,
 J. F. HERBERT, Sr.,
 WILSON C. INGALLS.

RESOURCES	Statement of condition Feb. 28, 1920	Statement of condition June 30, 1920	Statement of condition Sept. 30, 1920	Statement of condition Nov. 15, 1920
Stock and bond investments, viz.:				
Public securities.....	\$243,535	\$335,260	\$416,024	\$390,611
Private securities.....	200	200	200	200
Real estate owned.....	38,073	42,586	44,286	44,286
Mortgages owned.....	13,450	31,350	35,600	34,600
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....	16,286	10,163	1,023	922
Loans and discounts secured by other collateral.....	435,566	426,438	339,722	343,005
Loans, discounts and bills purchased not secured by collateral.....	821,939	928,260	955,715	928,770
Overdrafts.....	13			
Due from trust companies, banks and bankers.....	90,785	25,318	40,505	124,498
Specie.....	3,122	6,126	7,490	6,041
Other currency authorized by the laws of the United States.....	47,619	65,893	64,040	53,140
Cash items.....	7,191	24,485	16,268	13,637
Due from the Federal Reserve Bank of New York less offsets.....	95,935	69,022	76,320	42,205
Assets not included in any of the above heads.....	60,597	29,251	38,917	34,394
Total resources.....	\$1,874,311	\$1,994,352	\$2,036,110	\$2,016,309

LIABILITIES				
Capital	\$250,000	\$250,000	\$250,000	\$250,000
Surplus, including all undivided profits	98,359	109,418	116,841	123,239
Preferred deposits, viz.:				
Due New York State savings banks	78,131	89,348	81,607	91,830
Due New York State savings and loan associations, credit unions and land bank	235	188	150	136
Other deposits due as executor, administrator, guardian, receiver, trustee, committee or depository		2,295	2,316	2,316
Deposits by the State of New York	60,000	102,698	79,882	71,040
Deposits otherwise preferred	57,150	109,737	62,586	40,180
Due depositors, not preferred	964,548	1,071,211	1,405,276	1,376,671
Due to trust companies, banks and bankers	28,080	13,425	30,313	52,552
Bills payable	210,000	240,000		
Rediscunts	71,992			
Other liabilities	55,816	6,032	7,139	8,345
Total liabilities	\$1,874,311	\$1,994,352	\$2,036,110	\$2,016,309

50. LAWYERS' TITLE AND TRUST COMPANY, NEW YORK CITY

[140 Broadway; organized 1905 by merger of Central Realty Bond and Trust Company and Lawyers' Title Insurance Company]

LOUIS V. BRIGHT, *President.*LEWIS H. LOSEE, *Vice-President.*WALTER N. VAIL, *Secretary.*THORWALD STALLKNECHT, *Vice-President.*FREDERIC E. GUNNISON, *Vice-President.*GEORGE F. PARMELEE, *Assistant Secretary.*HERBERT E. JACKSON, *Vice-President.*ARCHIBALD FORBES, *Treasurer.*ROBERT I. SMYTH, *Assistant Treasurer.*JOSEPH P. STAIR, *Trust Officer.*

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. 28, 1920	Statement of condition June 30, 1920	Statement of condition Sept. 30, 1920	Statement of condition Nov. 15, 1920
Stock and bond investments, viz.:				
Public securities	\$1,840,916	\$1,241,455	\$1,138,421	\$1,104,772
Private securities	3,111,468	3,554,283	3,768,394	3,621,834
Real estate owned	3,022,036	3,021,692	3,005,403	3,005,403
Mortgages owned	7,709,342	7,568,150	7,339,840	7,126,340
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	419,177	422,512	527,655	738,836
Loans and discounts secured by other collateral	7,619,414	6,157,220	5,193,869	5,274,137
Loans, discounts and bills purchased not secured by collateral	3,786,757	4,790,079	5,076,868	4,321,021
Overdrafts	6,115	3,263	1,111	2,906
Due from trust companies, banks and bankers	1,761,528	1,694,199	1,592,613	1,682,068
Specie	204,534	213,201	217,670	213,909
Other currency authorized by the laws of the United States	702,189	741,556	761,299	666,627
Cash items	390,084	463,905	989,787	1,169,931
Due from the Federal Reserve Bank of New York, less offsets	1,055,143	702,000	713,000	600,000

Customers' liability on acceptances (per contra, see liabilities).....	50,000			50,000
Assets not included in any of the above heads.....	738,861	794,088	776,234	564,861
Total resources.....	\$32,417,564	\$31,367,603	\$31,102,164	\$30,092,645

LIABILITIES

Capital.....	\$4,000,000	\$4,000,000	\$4,000,000	\$4,000,000
Surplus, including all undivided profits.....	5,994,552	6,167,439	6,325,243	6,333,338
Preferred deposits, viz.:				
Due New York State savings banks.....	433,002	401,807	424,046	430,261
Due New York State savings and loan associations, credit unions and land bank.....	15,934	19,373	18,170	29,201
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository.....	1,609,552	875,787	908,752	761,871
Deposits by the State of New York.....	2,668,133	809,243	410,213	413,484
Other deposits secured by pledge of assets.....	108,363	104,993	99,082	99,237
Deposits otherwise preferred.....	511,978	287,628	217,687	261,919
Due depositors, not preferred.....	15,569,462	15,933,323	15,886,401	15,573,389
Due to trust companies, banks and bankers.....	125,455	151,906	132,470	121,128
Bills payable.....	500,000	900,000	770,000	870,000
Rediscounts.....	500,000	1,350,000	1,440,000	635,000
Acceptances of drafts payable at a future date or authorized by commercial letters of credit.....	25,000			
Other liabilities.....	356,133	366,104	470,100	563,817
Total liabilities.....	\$32,417,564	\$31,367,603	\$31,102,164	\$30,092,645

LAWYERS' TITLE AND TRUST COMPANY

51. LEWIS COUNTY TRUST COMPANY, LOWVILLE

[Organized 1920, succeeding Lewis County National Bank]

C. FRED BOSHART, *President*,
LEON S. MILLER, *Vice-President*,HARRY P. GOULD, *Vice-President*,
HOWARD J. LE FEVRE, *Vice-President*,W. J. MILLIGAN, *Secretary*,
B. B. JOHNSON, *Assistant Secretary*.

DIRECTORS

C. FRED BOSHART,
H. D. CORNWALL,E. J. BOSHART,
HARRY P. GOULD,
B. B. JOHNSON,H. J. LE FEVRE,
LEON S. MILLER,
HARRY S. LEWIS,W. J. MILLIGAN,
B. F. PATTEN,
FAY B. PFISTER,H. J. RICHARDSON,
S. B. RICHARDSON.

RESOURCES	Statement of condition Feb. 28, 1920	Statement of condition June 30, 1920	Statement of condition Sept. 30, 1920	Statement of condition Nov. 15, 1920
Stock and bond investments, viz.:				
Public securities			\$225,075	\$233,030
Private securities			98,433	102,933
Real estate owned			17,000	17,000
Loans and discounts secured by other collateral			161,199	186,946
Loans, discounts and bills purchased not secured by collateral			275,955	275,993
Overdrafts			154	100
Due from trust companies, banks and bankers			80,186	124,099
Specie			7,776	7,069
Other currency authorized by the laws of the United States			10,730	8,550
Cash items			1,542	18,893
Due from the Federal Reserve Bank of New York, less offsets			69,587	84,396
Assets not included in any of the above heads			11,465	10,098
Total resources			\$959,102	\$1,069,107

LIABILITIES

Capital			\$100,000	\$100,000
Surplus, including all undivided profits			56,445	60,124
Due depositors, no preferred			753,913	856,646
Due to trust companies, banks and bankers			269	3,841
Other liabilities			48,475	48,496
Total liabilities			\$959, 02	\$1,069, 107

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*.

[204 Fifth avenue; organized 1902]
 MOSES S. LOTT, *Vice-President*.
 NELSON F. GRIFFIN, *Treasurer*.
 JOSEPH W. HANSON, *Assistant Treasurer*.
 NORMAN W. ANDREWS, *Assistant Treasurer*.
 JOSEPH H. ADAMS, JR., *Assistant Treasurer*.

CHAS. E. CALHOUN, *Secretary*.
 HARRY M. FORD, *Assistant Secretary*.
 ROGERS W. GOULD, *Assistant Secretary*.
 ROBERT L. JONES, *Assistant Secretary*.
 PAUL H. SELCHOW, *Trust Officer*.

DIRECTORS

GEORGE BLAGDEN,	WM. H. WHEELOCK,	JESSE I. STRAUS,	OWEN WARD,	JOSEPH DI GIORGIO,
HERMAN C. FLEITMANN,	AUGUSTUS F. KOUNTZE,	GEO. A. VON DER MUHLL,	ALFONSO P. VILLA,	ANGELO RUSPINI,
ERSKINE HEWITT,	GEORGE LEASK,	LOUIS STERN,	PAOLI DE VECCHI,	LUIGI SOLARI,
L. M. BOOMER,	JOHN P. MUNN,	ABRAM M. HYATT,	FRANK J. EGAN,	CHAS. B. SAMUELS,
GIBERTO BORROMEO,	P. F. MURPHY,	ENRICO SAN MARTINO,	GUIDO PEDRAZZINI,	LUDOVICO TOEPLITZ,
LUIGI CANZI,	PIETRO FENOGLIO,	DI VALPERGA MAGLIONE,	BEVERLEY R. ROBINSON,	ALEXANDER S. WEBB.

RESOURCES	Statement of condition Feb. 28, 1920	Statement of condition June 30, 1920	Statement of condition Sept. 30, 1920	Statement of condition Nov. 15, 1920
Stock and bond investments, viz.:				
Public securities	\$1,693,073	\$2,582,296	\$2,228,088	\$2,398,926
Private securities	906,275	804,979	754,750	755,478
Real estate owned	54,500	50,500	50,500	50,500
Mortgages owned	831,061	695,070	679,070	675,670
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	15,500	18,750	18,500	9,500
Loans and discounts secured by other collateral	11,643,347	13,511,257	12,779,501	12,547,029
Loans, discounts and bills purchased not secured by collateral	6,234,713	7,717,041	8,057,209	7,146,476
Overdrafts	8,901	12,748	24,473	9,944
Due from trust companies, banks and bankers	1,235,316	1,056,391	1,076,557	1,470,825
Specie	53,063	67,785	99,545	77,008
Other currency authorized by the laws of the United States	360,319	452,675	449,356	397,604
Cash items	2,805,619	1,351,693	2,268,211	5,300,108

Due from the Federal Reserve Bank of New York less offsets.....	5,445,228	3,002,270	3,265,406	3,413,790
Customers' liability on acceptances (per contra, see liabilities).....	258,373	251,677	313,160	1,239,430
Assets not included in any of the above heads.....	164,853	163,400	146,316	152,705
Total resources.....	\$31,710,141	\$31,738,532	\$32,210,642	\$35,644,993

LIABILITIES

Capital.....	\$1,000,000	\$2,000,000	\$2,000,000	\$2,000,000
Surplus, including all undivided profits.....	925,498	1,060,590	1,112,407	1,121,896
Preferred deposits, viz.:				
Due New York State savings banks.....	283,527	418,573	479,085	375,952
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depositary.....	596,734	715,460	1,350,922	1,310,890
Deposits by the State of New York.....	60,000	170,000	120,000	120,000
Deposits by the Superintendent of Banks of the State of New York.....	1,527	1,541	1,512	1,512
Other deposits secured by pledge of assets.....	23,000	262,000	45,000	258,500
Deposits otherwise preferred.....	35,065	28,824	28,824	38,591
Due depositors, not preferred.....	25,842,760	25,650,811	25,513,742	27,942,752
Due to trust companies, banks and bankers.....	2,389,945	942,900	995,129	932,636
Acceptances of drafts payable at a future date or authorized by commercial letters of credit.....	258,373	251,677	313,160	1,239,430
Other liabilities.....	293,712	236,156	250,861	302,834
Total liabilities.....	\$31,710,141	\$31,738,532	\$32,210,642	\$35,644,993

53. LIVINGSTON COUNTY TRUST COMPANY, GENESEO

JAMES W. WADSWORTH, *President*,
J. 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. 28, 1920	Statement of condition June 30, 1920	Statement of condition Sept. 30, 1920	Statement of condition Nov. 15, 1920
Stock and bond investments, viz.:				
Public securities	\$182,195	\$130,550	\$61,878	\$37,680
Private securities	325,089	539,573	532,839	605,948
Mortgages owned	95,813	113,243	111,853	108,143
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	43,600	43,600	44,600	44,600
Loans and discounts secured by other collateral	95,237	151,260	195,750	197,200
Loans, discounts and bills purchased not secured by collateral	299,978	393,197	380,250	398,927
Overdrafts	579	954	652	812
Due from trust companies, banks and bankers	28,476	22,634	80,953	131,940
Specie	2,342	2,182	3,712	2,255
Other currency authorized by the laws of the United States	11,500	12,000	23,000	13,115
Cash items	1,064	3,684	8,271	5,043
Due from the Federal Reserve Bank of New York less offsets	25,803	25,724	50,638	21,176
Customers' liability on acceptances (per contra, see liabilities)	57,310	50,500	68,500	93,500
Assets not included in any of the above heads	16,005	18,450	14,502	15,504
Total resources	\$1,184,991	\$1,507,551	\$1,577,398	\$1,675,843

LIABILITIES				
Capital.....	\$100,000	\$100,000	\$100,000	\$100,000
Surplus, including all und vided profits.....	43,059	47,752	50,468	51,751
Preferred deposits, viz.:				
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository.....	26,299	41,493	62,094	76,157
Deposits by the State of New York.....	34,000	34,000	34,000	34,000
Deposits otherwise preferred.....	41,456	44,066	45,112	46,100
Due depositors, not preferred.....	845,221	1,117,691	1,050,969	1,130,594
Due to trust companies, banks and bankers.....	20,643	31,728	42,253	19,238
Bills payable.....		25,000	100,000	100,000
Acceptances of drafts payable at a future date or authorized by commercial letters of credit.....	57,310	50,500	68,500	93,500
Other liabilities.....	17,003	15,321	24,002	24,503
Total liabilities.....	\$1,184,991	\$1,507,551	\$1,577,398	\$1,675,843

54. MADISON COUNTY TRUST AND DEPOSIT COMPANY, ONEIDA

JOHN H. BROWN, *President.*

[85 Main street; organized 1913]
JOHN MAXWELL, *Vice-President,*

CLAYTON L. PAGE, *Assistant Secretary,*

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,
F. B. HOWARD,

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,
C. F. MUNROE,

J. FENN SMITH,
LYSLE R. DUNBAR,
H. L. SETZ,
GEO. H. NEWMAN,
H. P. DENNISON.

RESOURCES	Statement of condition Feb. 28, 1920	Statement of condition June 30, 1920	Statement of condition Sept. 30, 1920	Statement of condition Nov. 15, 1920
Stock and bond investments, viz.:				
Public securities	\$594,144	\$621,379	\$605,041	\$595,096
Private securities	386,529	424,090	431,695	449,921
Real estate owned	36,000	59,551	59,551	59,551
Mortgages owned	499,850	523,814	534,914	526,519
Loans and discounts secured by bond and mortgage, deed or other real estate collateral			25,361	8,353
Loans and discounts secured by other collateral	204,627	263,059	248,160	272,562
Loans, discounts and bills purchased not secured by collateral	1,045,951	1,309,711	1,319,381	1,281,918
Overdrafts	1,678	1,882	2,468	372
Due from trust companies, banks and bankers	377,617	241,053	136,405	251,721
Specie	4,555	6,991	3,517	5,731
Other currency authorized by the laws of the United States	17,113	24,400	31,805	40,817
Cash items	8,660	9,800	7,307	8,394
Due from the Federal Reserve Bank of New York less offsets	131,216	131,585	149,976	154,781
Assets not included in any of the above heads	30,213	28,032	35,616	20,796
Total resources	\$3,338,153	\$3,645,347	\$3,591,197	\$3,676,532

LIABILITIES

Capital	\$200,000	\$200,000	\$200,000	\$200,000
Surplus, including all undivided profits	207,526	204,732	211,215	214,190
Preferred deposits, viz.:				
Due New York State savings and loan associations, credit unions and land bank		1,129	81	1,166
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository	34,951	46,561	45,799	63,031
Deposits by the State of New York	60,000	90,000	80,000	80,000
Other deposits secured by pledge of assets	4,268	4,321	4,321	4,321
Due depositors, not preferred	2,813,601	3,039,796	2,989,729	3,094,766
Bills payable		50,000	50,000	
Other liabilities	17,807	8,808	10,052	19,058
Total liabilities	\$3,338,153	\$3,645,347	\$3,591,197	\$3,676,532

55. MANUFACTURERS' TRUST COMPANY, BROOKLYN

NATHAN S. JONAS, *President.*S. B. KRAUS, *Vice-President,*JULIUS LIEBMANN, *Vice-President,*CHAS. FROEB, *Vice-President,*JAMES H. CONROY, *Vice-President.*HENRY C. VON ELM, *Vice-President.*REUBEN W. SHELTER, *Vice-President.*F. W. BRUCHHAUSER, *Vice-President.*

[774 Broadway; organized 1905, as Citizens Trust Company of Brooklyn]

WILLIAM L. SCHNEIDER, *Secretary.*THEODORE M. BERTINE, *Assistant Secretary.*PETER J. KEENAN, *Assistant Secretary.*THOMAS C. JEFFERIES, *Assistant Secretary.*NORMAN B. TYLER, *Assistant Secretary,*THOMAS R. HAMILTON, *Assistant Secretary.*NATHANIEL MILLS, Jr., *Assistant Secretary,*FRANK H. VAN WAGNER, *Assistant Secretary.*JOHN H. MEYERHOLZ, Jr., *Assistant Secretary.*HERMAN A. KULTZOW, *Assistant Secretary,*ARTHUR T. MINER, *Assistant Secretary.*JOHN J. HAYES, *Assistant Secretary.*

DIRECTORS

NATHAN S. JONAS,

RALPH JONAS,

CHARLES LYON,

CHARLES FROEB,

WILLIAM H. VOGEL,

GEORGE I. SKINNER,

S. B. KRAUS,

JOHN H. SCHUMANN,

J. A. MOLLENHAUER,

ELIAS REISS,

A. N. BERNSTEIN,

VICTOR A. LERSNER,

LOUIS NEWMAN,

M. B. STREETER,

JAMES H. CONROY,

MARTIN DEXR,

MAX LEVY,

ARTHUR S. SOMERS,

WILLIAM P. STURGIS,

ALEXANDER D. SEYMOUR,

LEON LOURIA,

JULIUS LIEBMANN,

ROSWELL C. TRIPP.

RESOURCES	Statement of condition Feb. 28, 1920	Statement of condition June 30, 1920	Statement of condition Sept. 30, 1920	Statement of condition Nov. 15, 1920
Stock and bond investments, viz.:				
Public securities.....	\$8,179,509	\$6,418,802	\$5,933,600	\$7,061,600
Private securities.....	1,502,678	1,517,397	1,422,076	1,379,934
Real estate owned.....	1,145,256	1,145,719	1,152,963	1,171,629
Mortgages owned.....	901,838	1,167,805	1,130,405	1,125,030
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....	21,881	20,411	23,600	24,150
Loans and discounts secured by other collateral.....	6,741,627	4,987,851	4,033,771	5,273,881
Loans, discounts and bills purchased not secured by collateral.....	19,213,079	16,381,451	15,398,955	13,128,125
Overdrafts.....	559	788	5,450	2,594
Due from trust companies, banks and bankers.....	698,204	786,224	685,747	624,643
Specie.....	125,557	166,189	261,621	188,851
Other currency authorized by the laws of the United States.....	927,851	1,611,607	1,136,171	1,200,167
Cash items.....	59,145	1,063,867	944,290	998,696

Due from the Federal Reserve Bank of New York less offsets.....	6,864,004	4,754,599	5,145,759	5,936,220
Customers' liabilities on acceptances (per contra, see liabilities).....	34,246	261,359	418,884	344,347
Assets not included in any of the above heads.....	242,632	135,005	148,754	80,005
Total resources.....	\$46,658,066	\$40,419,074	\$37,842,046	\$38,539,872

LIABILITIES

Capital.....	\$2,000,000	\$2,000,000	\$2,000,000	\$2,000,000
Surplus, including all undivided profits.....	2,014,850	2,042,338	2,056,428	2,006,730
Preferred deposits, viz.:				
Due New York State savings banks.....	1,571,290	2,098,259	1,358,466	1,186,647
Due New York State savings and loan associations, credit unions and land bank.....	16,843	51,654	18,745	23,229
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository.....	83,831	161,665	88,536	94,822
Deposits by the State of New York.....	75,000	90,000	100,000	100,000
Other deposits secured by pledge of assets.....	953,910	2,178,945	1,556,889	3,156,761
Deposits otherwise preferred.....	10,557	39,518	124,876	220,447
Due depositors, not preferred.....	28,068,047	28,202,583	28,072,521	28,890,456
Due to trust companies, banks and bankers.....	132,076	351,057	186,827	224,622
Bills payable.....	7,615,000	.....	1,725,000	.....
Rediscouts.....	3,839,803	2,819,951	.....	.....
Acceptances of drafts payable at a future date or authorized by commercial letters of credit.....	34,246	261,359	418,884	344,347
Other liabilities.....	242,613	121,745	134,874	291,811
Total liabilities.....	\$46,658,066	\$40,419,074	\$37,842,046	\$38,539,872

MANUFACTURERS' TRUST COMPANY

56. THE MARINE TRUST COMPANY OF BUFFALO, BUFFALO

ELLIOTT C. McDOUGAL, *President.*EDWARD H. LETCHWORTH, *Vice-President.*HENRY J. AUER, *Vice-President.*RALPH CROY, *Vice-President,*EMIL DIFFINE, *Vice-President.*JOSEPH G. FISCHER, *Vice-President.*FRANK M. HICKOK, *Vice-President,*PERCY W. DARBY, *Vice-President,*

[237 Main street; organized 1919]

GEORGE F. RAND, Jr., *Vice-President,*ALVA L. DUTTON, *Vice-President,*EUGENE L. REED, *Treasurer.*ABBOT H. SEELY, *Assistant Treasurer.*ALBERT G. STROMAN, *Assistant Treasurer,*C. RAY PHILLIPS, *Assistant Treasurer.*H. PHELPS CLAWSON, *Assistant Treasurer,*SAMUEL M. JOHNSON, *Secretary.*EDWIN J. VOLTZ, *Assistant Secretary.*HENRY J. BEITZ, *Assistant Secretary.*HENRY H. WORK, *Assistant Secretary.*JAMES T. GUNNING, *Assistant Secretary,*HUGH McRAE, *Assistant Secretary,*WILLIAM G. RICHARD, *Assistant Secretary,*ALLEN K. BREHM, *Assistant Secretary,*

DIRECTORS

WALTER P. COOKE,

JOHN J. ALBRIGHT,

GEO. A. BALL,

FRANK L. BAPST,

EMANUEL BOASBERG,

WM. H. DANIELS,

JACOB F. SCHOELLKOPF,

JAMES N. BYERS,

JOHN L. CLAWSON,

CHARLES CLIFTON,

JOHN T. DILLON,

GEORGE J. HOWARD,

ORIN E. FOSTER,

MORTIMER B. FULLER,

ANSON C. GOODYEAR,

EDMUND HAYES,

GEORGE URBAN JR.,

EDWARD L. KOONS,

HERBERT H. HEWITT,

CHARLES R. HUNTLEY,

CHARLES KENNEDY,

JOHN D. LARKIN,

JOHN H. LASCELLES,

ELLIOTT C. McDOUGAL,

GEO. E. LATTIMER,

WM. A. ROGERS,

C. P. H. SCHOELLKOPF,

RICHARD WILHELM.

ROBERT K. ROOT,

CARLTON M. SMITH.

RESOURCES	Statement of condition Feb. 28, 1920	Statement of condition June 30, 1920	Statement of condition Sept. 30, 1920	Statement of condition Nov. 15, 1920
Stock and bond investments, viz.:				
Public securities.....	\$11,067,822	\$14,007,725	\$12,105,003	\$15,465,660
Private securities.....	25,061,720	25,000,958	41,052,673	37,847,747
Real estate owned.....	1,723,030	1,745,231	3,032,904	2,892,561
Mortgages owned.....	434,250	511,100	1,950,466	2,147,366
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....	21,650	72,150	692,775	689,812
Loans and discounts secured by other collateral.....	14,140,974	13,674,905	25,027,604	25,890,055
Loans, discounts and bills purchased not secured by collateral.....	26,349,377	30,714,326	44,279,585	44,302,114
Overdrafts.....	1,128	1,127	2,311	3,928
Due from trust companies, banks and bankers.....	4,362,263	4,457,581	4,963,513	4,490,037
Specie.....	52,162	55,005	134,223	127,335

Other currency authorized by the laws of the United States	444,307	575,595	904,191	1,288,267
Cash items	588,137	795,647	1,273,458	1,536,276
Due from the Federal Reserve Bank of New York less offsets	9,225,179	7,687,403	11,259,492	11,803,518
Customers' liability on acceptances (per contra, see liabilities)	2,863,002	3,527,889	2,632,540	2,593,360
Assets not included in any of the above heads	415,004	310,004	510,005	620,006
Total resources	\$96,750,005	\$103,136,646	\$149,820,743	\$151,698,042

LIABILITIES

Capital	\$7,500,000	\$7,500,000	\$10,000,000	\$10,000,000
Surplus, including all undivided profits	9,965,415	9,651,646	8,433,531	8,813,439
Preferred deposits, viz.:				
Due New York State savings banks	2,191,015	2,230,292	3,444,114	3,452,041
Due New York State savings and loan associations, credit unions and land bank	125,787	145,436	384,502	365,625
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository	3,779,947	968,227	920,161	598,347
Deposits by the State of New York	800,000	1,000,000	1,350,000	1,350,000
Deposit by the Superintendent of Banks of the State of New York			30,000	30,000
Other deposits secured by pledge of assets	561,741	1,680,028	1,680,355	1,883,403
Due depositors, not preferred	52,343,832	56,150,328	85,187,054	87,912,284
Due to trust companies, banks and bankers	4,567,358	3,818,397	10,505,846	7,314,344
Bills payable	5,430,000	7,000,000	10,296,950	10,184,500
Red'scounts	5,933,315	7,596,000	7,831,530	10,324,691
Acceptances of drafts payable at a future date or authorized by commercial letters of credit	2,863,002	3,527,889	2,632,540	2,593,360
Other liabilities	688,593	1,868,403	7,124,160	6,876,008
Total liabilities	\$96,750,005	\$103,136,646	\$149,820,743	\$151,698,042

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.* HENRY R. JOHNSTON, *Assistant Secretary,* JOHN A. BURNS, *Trust Officer.*

DIRECTORS

EUGENE V. R. THAYER,	JOHN McHUGH,	WILLIAM GIBLIN,	FRANK N. B. CLOSE,	SAMUEL H. MILLER,
HARRY BRONNER,	THEODORE F. MERSELES,	ALBERT G. MILBANK,	DELOS W. COOKE,	EDWARD R. TINKER,
EARL D. BABST,	SHERBURNE PRESCOTT,	CHARLES S. SARGENT,	FRED'K F. FITZPATRICK,	JOHN J. RASKOB,
J. S. COFFIN,	ELLIOTT AVERETT,	HARVEY D. GIBSON,	THOMAS HILDT,	N. D. JAY,
ELGOOD C. LUFKIN,	HENRY S. BOWERS,	EDWARD J. BARBER,	ALFRED R. HERR,	HERBERT P. HOWELL.
F. T. WALKER,		CHELLIS A. AUSTIN,		CHARLES G. DuBOIS.

RESOURCES	Statement of condition Feb. 28, 1920	Statement of condition June 30, 1920	Statement of condition Sept. 30, 1920	Statement of condition Nov. 15, 1920
Stock and bond investments, viz.:				
Public securities	\$1,949,885	\$1,885,660	\$1,403,858	\$1,663,229
Private securities	1,370,341	1,961,764	1,863,098	2,080,148
Loans and discounts secured by bond and mortgage, deed or other real estate collateral		1,500	1,500	
Loans and discounts secured by other collateral	9,117,496	7,088,466	6,603,905	6,685,165
Loans, discounts and bills purchased not secured by collateral	5,920,888	6,590,702	6,425,677	6,159,820
Overdrafts	15	32		
Due from trust companies, banks and bankers	259,685	1,113,079	762,391	945,108
Specie	5,265	2,392	6,237	20,017
Other currency authorized by the laws of the United States	103,453	103,844	131,341	135,928
Cash items	218,385	278,652	386,769	311,975
Due from the Federa' Reserve Bank of New York less offset	1,974,990	2,234,580	1,997,455	1,989,054

Customers' liability on acceptances (per contra, see liabilities).....	356,200	721,683	1,460,703	1,000,110
Assets not included in any of the above heads.....	161,634	129,633	147,039	124,243
Total resources.....	\$21,438,237	\$22,111,987	\$21,189,973	\$21,114,797
LIABILITIES				
Capital.....	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000
Surplus, including all undivided profits.....	952,416	988,421	1,034,825	1,094,930
Preferred deposits, viz.:				
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository.....	472,267	523,385	20,837	19,955
Deposits by the State of New York.....	55,000	126,073	100,000	100,000
Other deposits secured by pledge of assets.....	239,864	395,167	676,000	722,200
Deposits otherwise preferred.....		503,915	50,000	50,000
Due depositors, not preferred.....	15,445,993	15,907,573	14,812,312	14,942,340
Due to trust companies, banks and bankers.....	452,416	317,432	426,467	469,294
Bills payable.....	2,325,000	1,475,000	1,475,000	1,475,000
Rediscounts.....				60,000
Acceptances of drafts payable at a future date or authorized by commercial letters of credit.....	356,200	721,683	1,460,703	1,000,110
Other liabilities.....	139,081	153,338	133,829	180,968
Total liabilities.....	\$21,438,237	\$22,111,987	\$21,189,973	\$21,114,797

58. METROPOLITAN TRUST COMPANY OF THE CITY OF NEW YORK

[60 Wall street; chartered 1881]

HAROLD I. PRATT, *President.*HAROLD B. THORNE, *Vice-President.*JAMES F. McNAMARA, *Vice-President.*CHARLES W. WESTON, *Vice-President.*BERTRAM CRUGER, *Treasurer.*JACOB C. KLINCK, *Trust Officer.*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.*

DIRECTORS

WILLIAM CARPENDER,
BEVERLY CHEW,
JAMES B. A. FOSBURGH,
THOS. DeWITT CUYLER,
HALEY FISKE,PIERRE C. CARTIER,
RAYMOND T. MARSHALL,
JOSEPH J. SLOCUM,
ERSKINE HEWITT,
HAROLD I. PRATT,CORNELIUS A. PUGSLEY,
GEO. C. VAN TUYL, JR.,
WALTER E. MAYNARD,
OGDEN MILLS,
ARTHUR A. HOUGHTON,
BRADLEY MARTIN,HERBERT PARSONS,
THEODORE C. CAMP,
HAROLD HERRICK,
HENRY W. MARSH,
CHARLES W. OGDEN,WILLIAM ROSS PROCTOR,
ALFRED P. WALKER,
CORNELIUS ELBERT,
JOSEPH WALKER, JR.,
HAROLD B. THORNE.

RESOURCES	Statement of condition Feb. 28, 1920	Statement of condition June 30, 1920	Statement of condition Sept. 30, 1920	Statement of condition Nov. 15, 1920
Stock and bond investments, viz.:				
Public securities	\$6,771,446	\$6,705,701	\$4,827,911	\$4,710,802
Private securities	4,129,505	4,012,308	4,226,480	4,473,111
Real estate owned	509,451	176,347	155,786	153,160
Mortgages owned	1,389,850	1,405,500	1,392,250	1,387,250
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	1,056,801	258,934	263,497	198,897
Loans and discounts secured by other collateral	16,068,527	16,631,188	13,307,256	12,859,773
Loans, discounts and bills purchased not secured by collateral	11,331,022	10,796,917	8,579,675	8,539,183
Overdrafts	626	3,254	681	26
Due from trust companies, banks and bankers	1,429,906	1,597,749	1,524,372	1,474,853
Specie	28,130	15,076	38,927	33,495
Other currency authorized by the laws of the United States	536,967	605,677	567,130	557,324
Cash items	1,218,583	2,292,835	3,033,663	2,683,049

Due from the Federal Reserve Bank of New York less offsets.....	3,626,184	4,275,292	2,484,514	4,961,481
Customers' liability on acceptances (per con ra, see liabilities).....	1,840,380	484,611	613,468	370,978
Assets not included in any of the above heads.....	268,038	248,206	224,186	178,823
Total resources.....	\$50,205,416	\$49,509,595	\$41,239,796	\$42,582,205
LIABILITIES				
Capital.....	\$2,000,000	\$2,000,000	\$2,000,000	\$2,000,000
Surplus, including all undivided profits.....	3,355,193	3,282,514	3,448,570	3,435,257
Preferred deposits, viz.:				
Due New York State savings banks.....	1,306,033	1,051,129	1,018,692	1,098,171
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository.....	2,117,304	7,315,457	2,484,058	2,241,879
Deposits by the State of New York.....	750,000	650,000	450,000	400,000
Deposits by the Superintendent of Banks of the State of New York.....	18,126	18,192	16,770	23,417
Other deposits secured by pledge of assets.....	635,350	659,156	598,000	560,384
Due depositors, not preferred.....	23,551,300	23,835,965	21,437,978	24,182,765
Due to trust companies, banks and bankers.....	3,005,655	3,326,783	4,058,747	4,365,192
Bills payable.....	2,900,000	2,800,000	1,000,000	.....
Rediscounts.....	8,468,031	3,798,275	3,859,850	3,604,400
Acceptances of drafts payable at a future date or authorized by commercial letters of credit.....	1,840,380	484,611	613,468	370,978
Other liabilities.....	258,044	287,513	253,663	299,762
Total liabilities.....	\$50,205,416	\$49,509,595	\$41,239,796	\$42,582,205

59. MIDWOOD TRUST COMPANY, BROOKLYN

GEORGE RAMSEY, *President*,
HENRY J. DAVENPORT, *Vice-President*,

[1138 Flatbush avenue; organized 1920]

EVERETT E. TERRY, *Vice-President*,
CHARLES O. IRELAND, *Secretary*,

DIRECTORS

EDWARD S. BANCROFT, GEORGE H. GRAY,
CLARENCE F. CORNER, THOMAS W. JOYCE,
HENRY J. DAVENPORT,

ARTHUR D. PINKHAM, T. SCHENCK REMSEN,
WM. A. PORTER, ROBT. J. REID,
GEORGE RAMSEY,

EVERETT E. TERRY,
JOHN K. VAN VRANKEN,
HAROLD D. WATSON,

RESOURCES	Statement of condition Feb. 28, 1920	Statement of condition June 30, 1920	Statement of condition Sept. 30, 1920	Statement of condition Nov. 15, 1920
Stock and bond investments, viz.: Public securities			\$156,042	\$178,242
Real estate owned			21,291	21,291
Mortgages owned			327,325	343,325
Loans and discounts secured by bond and mortgage, deed or other real estate collateral				10,000
Loans and discounts secured by other collateral			413,781	342,813
Loans, discounts and bills purchased not secured by collateral			100,000	131,621
Overdrafts				8
Due from trust companies, banks and bankers			64,079	111,408
Specie			1,804	2,367
Other currency authorized by the laws of the United States			35,082	31,687
Cash items			499	
Assets not included in any of the above heads			18,455	22,576
Total resources			\$1,138,358	\$1,195,338

LIABILITIES

Capital			\$500,000	\$500,000
Surplus, includ ng all undivided profits			252,560	253,771
Preferred deposits, viz.: Due New York State savings banks			50,000	50,000
Due depositors, not preferred			318,113	374,176
Other liabilities			17,685	17,391
Total liabilities			\$1,138,358	\$1,195,338

MIDWOOD TRUST COMPANY

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60. MONTGOMERY COUNTY TRUST COMPANY, AMSTERDAM

JOHN BARNES, *President.*
 WILLIAM J. KLINE, *Vice-President.*
 THEODORE J. YUND, *Vice-President.*

[6½ Market street; organized 1912]
 DRBAUN VAN AKEN, *Vice-President.*

ELLEN M. CROWE, *Secretary.*
 THOMAS W. SWAN, *Treasurer.*
 C. F. ROTHMEYER, *Assistant Treasurer.*

DIRECTORS

JOHN BARNES,
 JOHN R. BLOOD,
 DRBAUN VAN AKEN,
 SPENCER K. WARNICK,

THEODORE S. DUTCHER,
 JAMES W. FERGUSON,
 SOLOMON HOLZHEIMER,
 EDWARD H. PATTON,

MARTIN KENNEDY, Jr.,
 WILLIAM J. KLINE,
 THOMAS F. McCAFFREY,
 ROBERT G. HANKIN,
 ARTHUR W. SHUTTLEWORTH,

CARL MARK,
 KUNO B. SCHOTTE,
 CHARLES C. YUND,
 GEORGE McNEIR,

LIVINGSTON C. SMITH,
 THOMAS W. SWAN,
 THEODORE J. YUND,
 P. DATER SHAUL.

RESOURCES	Statement of condition Feb. 28, 1920	Statement of condition June 30, 1920	Statement of condition Sept. 30, 1920	Statement of condition Nov. 15, 1920
Stock and bond investments, viz.:				
Public securities.....	\$398,160	\$394,281	\$358,419	\$437,454
Private securities.....	623,422	658,652	619,396	748,331
Real estate owned.....	44,031	44,979	112,613	67,621
Mortgages owned.....	210,460	192,410	199,010	199,010
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....	5,365	7,244	12,035	12,035
Loans and discounts secured by other collateral.....	728,829	770,431	587,948	649,813
Loans, discounts and bills purchased not secured by collateral.....	542,183	841,616	1,401,411	1,214,924
Overdrafts.....	760	793	1,465	1,080
Due from trust companies, banks and bankers.....	39,584	66,621	34,625	20,157
Specie.....	2,630	4,900	5,354	3,608
Other currency authorized by the laws of the United States.....	11,205	83,089	82,001	46,985
Cash items.....	11,603	17,870	7,008	8,903
Due from the Federal Reserve Bank of New York less offsets.....	142,257	173,796	112,910	190,507
Assets not included in any of the above heads.....	37,081	41,749	40,456	88,899
Total resources.....	\$2,797,570	\$3,298,431	\$3,574,651	\$3,689,327

LIABILITIES

Capital	\$200,000	\$200,000	\$200,000	\$200,000
Surplus, including all undivided profits	167,879	179,228	195,033	203,872
Preferred deposits, viz.:				
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository	49,829	44,225	18,884	41,946
Deposits by the State of New York	70,000	65,000	50,000	50,000
Other deposits secured by pledge of assets	5,286	5,352	5,352	5,352
Due depositors, not preferred	1,913,324	2,322,274	2,507,571	2,498,689
Bills payable	225,000	195,000	370,000	470,000
Rediscounts	153,600	271,250	192,450	188,150
Other liabilities	12,652	16,102	35,361	31,318
Total liabilities	\$2,797,570	\$3,298,431	\$3,574,651	\$3,689,327

61. 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. 28, 1920	Statement of condition June 30, 1920	Statement of condition Sept. 30, 1920	Statement of condition Nov. 15, 1920
Stock and bond investments, viz.:				
Public securities.....	\$372,350	\$355,200	\$394,650	\$412,533
Private securities.....	824,978	906,126	838,294	1,125,515
Real estate owned.....	169,942	207,832	207,882	207,886
Mortgages owned.....	495,969	482,915	471,381	513,827
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....	78,249	72,984	77,238	75,638
Loans and discounts secured by other collateral.....	650,167	795,087	1,226,376	1,114,437
Loans, discounts and bills purchased not secured by collateral.....	3,058,981	3,827,223	3,840,113	3,652,110
Overdrafts.....	395	515	1,580	595
Due from trust companies, banks and bankers.....	521,532	342,969	383,020	324,947
Specie.....	32,425	32,161	22,477	31,415
Other currency authorized by the laws of the United States.....	102,499	175,708	190,160	134,279
Cash items.....	16,390	22,877	20,663	23,543
Assets not included in any of the above heads.....	73,428	54,782	69,360	85,349
Total resources.....	\$6,397,305	\$7,276,429	\$7,743,194	\$7,702,074

LIABILITIES

Capital.....	\$200,000	\$200,000	\$200,000	\$200,000
Surplus, including all undivided profits.....	283,014	300,490	325,501	348,035
Preferred deposits, viz.:				
Due New York State savings banks.....	102,916	181,453	170,138	167,248
Due New York State savings and loan associations, credit unions and land bank.....	6,257	7,244	6,131	13,134
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository.....	52,029	66,168	87,692	83,093
Deposits by the State of New York.....	75,000	110,000	95,000	95,000
Other deposits secured by pledge of assets.....	71,307	69,643	68,094	66,889
Due depositors, not preferred.....	5,517,301	6,271,454	6,713,110	6,646,160
Due to trust companies, banks and bankers.....	3,595	2,300	546	3,489
Rediscouts.....	40,000			
Other liabilities.....	45,886	67,677	76,982	79,026
Total liabilities.....	\$6,397,305	\$7,276,429	\$7,743,194	\$7,702,074

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62. 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, AARON A. CARPENTER, JEROME A. PECK, ABRAHAM H. SLATER, WILLIAM J. KUDER,
 ANDREW BURNS, EVERETT L. CRAWFORD, WILLIAM O. REMSEN, DEAN SMITH, JOHN W. RYAN,
 THEO. F. FLANDREAU, JR. J. MAYHEW WAINWRIGHT, JOHN SCHICK, JONAS GOLDOWITZ, FREDERICK W. HORTON.
 ROBERT MALLORY, JR.

RESOURCES	Statement of condition Feb. 28, 1920	Statement of condition June 30, 1920	Statement of condition Sept. 30, 1929	Statement of condition Nov. 15, 1920
Stock and bond investments, viz.:				
Public securities.....	\$331,551	\$336,551	\$356,551	\$355,797
Private securities.....	270,274	320,589	304,066	344,191
Real estate owned.....	51,540	95,289	101,967	102,321
Mortgages owned.....	430,469	450,819	390,069	390,069
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....	15,170	29,170	56,600	70,114
Loans and discounts secured by other collateral.....	633,673	793,254	974,843	1,056,027
Loans, discounts and bills purchased not secured by collateral.....	658,546	807,395	625,058	488,901
Overdrafts.....	540	820	431	624
Due from trust companies, banks and bankers.....	35,185	132,882	99,943	53,393
Specie.....	12,274	5,436	4,872	4,637
Other currency authorized by the laws of the United States.....	25,473	60,107	31,059	80,189
Cash items.....	2,868	4,301	1,122	5,912
Due from the Federal Reserve Bank of New York less offsets.....	218,884	227,112	207,668	244,523
Customers' liability on acceptances (per contra, see liabilities).....			25,000	50,000
Assets not included in any of the above heads.....	25,748	26,574	30,409	30,482
Total resources.....	\$2,712,195	\$3,290,299	\$3,209,658	\$3,277,130

LIABILITIES				
Capital.....	\$300,000	\$300,000	\$300,000	\$300,000
Surplus, including all undivided profits.....	89,290	102,355	116,367	127,161
Preferred deposits, viz.:				
Due New York State savings banks.....	20,907	23,989	18,675	17,909
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository.....	19,928	34,977	47,267	45,536
Deposits by the State of New York.....	50,000	50,745	50,000	50,000
Other deposits secured by pledge of assets.....	12,513	10,661	10,661	10,661
Due depositors, not preferred.....	2,118,563	2,497,678	2,619,731	2,643,711
Due to trust companies, banks and bankers.....	28			
Bills payable.....		200,000		
Rediscounts.....	70,000	45,000		
Acceptances of drafts payable at a future date or authorized by commercial letters of credit.....			25,000	50,000
Other liabilities.....	30,966	24,894	21,957	32,152
Total liabilities.....	\$2,712,195	\$3,290,299	\$3,209,658	\$3,277,130

63. NASSAU COUNTY TRUST COMPANY, MINEOLA

GEORGE S. EMORY, *President*,
EDWARD L. FROST, *Vice-President*.

[Second street and Boulevard; organized 1910]
JOHN A. ALBERTSON, *Vice-President*.

JOHN O. BERGEN, *Secretary*,
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. 28, 1920	Statement of condition June 30, 1920	Statement of condition Sept. 30, 1920	Statement of condition Nov. 15, 1920
Stock and bond investments, viz.:				
Public securities.....	\$233,467	\$400,052	\$371,052	\$401,352
Private securities.....	737,301	782,382	744,795	751,465
Real estate owned.....	103,881	96,974	95,974	95,974
Mortgages owned.....	350,826	333,113	335,971	335,546
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....	48,697	117,518	80,342	81,911
Loans and discounts secured by other collateral.....	172,151	209,730	212,517	217,542
Loans, discounts and bills purchased not secured by collateral.....	433,191	304,461	330,425	304,185
Overdrafts.....	140	3	130	39
Due from trust companies, banks and bankers.....	78,636	74,105	89,956	63,545
Specie.....	7,640	6,305	6,621	5,488
Other currency authorized by the laws of the United States.....	62,240	74,540	93,826	51,621
Cash items.....	3,353	15,165	3,124	2,894
Due from the Federal Reserve Bank of New York less offsets.....	244,329	201,103	209,450	284,790
Assets not included in any of the above heads.....	26,721	24,929	27,740	27,908
Total resources.....	\$2,502,573	\$2,640,380	\$2,601,923	\$2,624,260

LIABILITIES				
Capital	\$100,000	\$100,000	\$100,000	\$100,000
Surplus, including all undivided profits	158,084	159,952	168,662	156,424
Preferred deposits, viz.:				
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depositary	56,833	75,799	63,697	71,253
Deposits by the State of New York	22,000	22,328	22,000	22,000
Other deposits secured by pledge of assets	11,820	72,183	46,451	58,451
Due depositors, not preferred	2,143,533	2,106,986	2,187,109	2,197,546
Bills payable		100,000		
Other liabilities	10,303	3,132	14,004	18,586
Total liabilities	\$2,502,573	\$2,640,380	\$2,601,923	\$2,624,260

64. NEW ROCHELLE TRUST COMPANY, NEW ROCHELLE

WILLIAM W. BISSELL, *President*,
HENRI J. VAN ZELM, *Vice-President*,
J. MARSHALL PERLEY, *Vice-President*,

[542 Main street; organized 1901]

J. A. HUNTINGTON, *Secretary*,
IRVING R. TODD, *Assistant Secretary*,
G. IRVING ELDER, *Assistant Trust Officer*.

DIRECTORS

WILLIAM W. BISSELL,
ALBERT MAHLSTEDT,
CHARLES W. HARMAN,

H. E. COLWELL,
J. MARSHALL PERLEY,

HENRI J. VAN ZELM,
CHARLES W. S. WILSON,
J. A. YOUNG,

E. IRVING HANSON,
JOHN H. TROY,

SAMUEL F. SWINBURNE,
DANIEL W. TIERNEY,
FREDERICK H. SEACORD,

RESOURCES	Statement of condition Feb. 28, 1920	Statement of condition June 30, 1920	Statement of condition Sept. 30, 1920	Statement of condition Nov. 15, 1920
Stock and bond investments, viz.:				
Public securities	\$784,251	\$752,089	\$616,683	\$855,418
Private securities	797,013	899,476	999,833	818,520
Real estate owned	148,643	149,343	155,643	155,643
Mortgages owned	428,445	485,935	495,285	516,645
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	182,500	171,550	154,800	151,223
Loans and discounts secured by other collateral	1,169,645	1,126,220	1,310,556	1,207,030
Loans, discounts and bills purchased not secured by collateral	874,513	965,042	695,101	774,778
Overdrafts	160	318	225	199
Due from trust companies, banks and bankers	369,052	350,995	367,545	434,971
Specie	28,708	18,707	35,268	30,756
Other currency authorized by the laws of the United States	61,155	120,693	128,235	75,976
Cash items	25,335	40,960	49,372	12,093
Assets not included in any of the above heads	55,810	178,862	346,787	342,612
Total resources	\$4,925,230	\$5,260,190	\$5,355,333	\$5,375,864

LIABILITIES				
Capital	\$200,000	\$200,000	\$200,000	\$200,000
Surplus, including all undivided profits	153,127	184,344	184,029	202,569
Preferred deposits, viz.:				
Due New York State savings banks	26,825	50,784	18,797	16,834
Due New York State savings and loan associations, credit unions and bank	8,378	3,039	3,804	2,659
Other deposit due as executor, administrator, guardian, receiver, trustee, committee, or depository	240,664	309,014	227,537	199,635
Deposits by the State of New York	98,000	90,000	80,000	80,000
Other deposits secured by pledge of assets	5,216	13,280	5,280	5,280
Due depositors, not preferred	4,169,125	4,269,831	4,324,369	4,354,037
Due to trust companies, banks and bankers		2,224		191
Other liabilities	23,895	137,674	311,517	314,659
Total liabilities	\$4,925,230	\$5,260,190	\$5,355,333	\$5,375,864

65. NEW YORK LIFE INSURANCE AND TRUST COMPANY, NEW YORK CITY

EDWIN G. MERRILL, *President.*
HENRY PARISH, *Vice-President.*
ZEGER W. VAN ZELM, *Vice-President.*

[52 Wall street; chartered 1830]
J. LOUIS VAN ZELM, *Vice-President.*
CHARLES ELDREDGE, *Assistant Secretary.*

ALGERNON J. PURDY, *Assistant Secretary.*
WM. B. AUSTIN, *Assistant Secretary.*
JOHN C. VEDDER, *Assistant Secretary.*

TRUSTEES

LEWIS SPENCER MORRIS, THOMAS DENNY,
FREDERIC W. STEVENS, HENRY A. C. TAYLOR,
STUYVESANT FISH, C. O'DONOVAN ISELIN,
EDMUND L. BAYLIES, W. EMLÉN ROOSEVELT,
JOSEPH H. CHOATE, JR.,

HENRY PARISH,
STEPHEN P. NASH,
CLEVELAND H. DODGE,
PAUL TUCKERMAN,

EDWARD M. TOWNSEND,
HOWARD TOWNSEND,
EDWIN C. MERRILL
ALFRED E. MARLING,
LINCOLN CROMWELL,

MOSES TAYLOR,
EDWARD J. HANCY,
NICHOLAS BIDDLE,
WM. M. CRUIKSHANK.

RESOURCES	Statement of condition Feb. 28, 1920	Statement of condition June 30, 1920	Statement of condition Sept. 30, 1920	Statement of condition Nov. 15, 1920
Stock and bond investments, viz.:				
Public securities.....	\$3,944,888	\$2,719,420	\$3,041,420	\$2,730,015
Private securities.....	11,594,404	9,883,663	9,743,604	9,650,013
Real estate owned.....	1,890,854	2,269,934	2,027,434	2,027,434
Mortgages owned.....	3,943,930	3,558,162	3,495,212	3,347,112
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....	30,000	30,000	5,000	5,000
Loans and discounts secured by other collateral.....	500,675	549,375	3,315,398	3,092,635
Loans, discounts and bills purchased not secured by collateral.....	5,860,885	3,664,280	3,754,123	4,550,929
Overdrafts.....	26,063	117,879	72,121	118,436
Due from trust companies, banks and bankers.....	852,265	1,410,559	1,821,361	870,020
Specie.....	1,569,557	1,720,257	1,721,397	1,721,267
Other currency authorized by the laws of the United States.....	30,443	74,910	108,180	62,748
Assets not included in any of the above heads.....	525,755	383,470	357,578	328,814
Total resources.....	\$30,769,719	\$26,381,909	\$29,462,828	\$28,504,423

LIABILITIES				
Capital.....	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000
Surplus, including all undivided profits.....	4,115,863	2,175,690	2,377,973	2,358,607
Preferred deposits, viz.:				
Due New York State savings banks.....	468,892	651,142	688,351	658,351
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository.....	4,360,200	4,292,623	4,641,127	3,792,801
Other deposits secured by pledge of assets.....		112,000	55,000	231,000
Due depositors, not preferred.....	18,040,731	15,457,098	18,157,970	17,856,881
Due to trust companies, banks and bankers.....	8,989	9,124	9,124	9,124
Other liabilities.....	2,775,044	2,684,232	2,533,283	2,597,659
Total liabilities.....	\$30,769,719	\$26,381,909	\$29,462,828	\$28,504,423

66. 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.* WM. J. BIRDSALL, *Assistant Treasurer.* WALTER MACNAUGHTEN, *Assistant Secretary.*
 JAMES DODD, *Vice-President.* H. WALTER SHAW, *Assistant Secretary.* JOS. A. FLYNN, *Assistant Secretary.*
 CHARLES E. HAYDOCK, *Vice-President.* IRVING L. BENNETT, *Assistant Secretary.* AUGUSTUS C. DOWNING, JR., *Assistant Secretary.*
 HERBERT W. MORSE, *Vice-President.* RUSSELL V. WORSTELL, *Assistant Secretary.* LINDSAY BRADFORD, *Assistant Secretary.*
 HARRY FORSYTH, *Treasurer.* WILLIAM H. TAFT, 2ND, *Assistant Secretary.* SIDNEY B. SILLECK, *Assistant Secretary.*
 EDWARD B. LEWIS, *Assistant Treasurer.* MRS. KEY CAMMACK, *Assistant Secretary.*

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, PERCY H. JENNINGS, GEORGE DOUBLEDAY, BUCHANAN HOUSTON, PHILIP T. DODGE,
 SAMUEL H. FISHER, WALTER JENNINGS, JOSEPH J. SLOCUM, CLARENCE M. WOOLLEY.

RESOURCES	Statement of condition Feb. 28, 1920	Statement of condition June 30, 1920	Statement of condition Sept. 30, 1920	Statement of condition Nov. 15, 1920
Stock and bond investments, viz.:				
Public securities.....	\$3,861,237	\$3,291,025	\$3,092,981	\$3,116,908
Private securities.....	7,120,314	7,294,415	6,560,643	7,094,041
Real estate owned.....	229,517	151,416	151,416	151,416
Mortgages owned.....	2,320,800	2,825,200	2,707,427	2,730,507
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....	1,701,400	2,946,000	3,135,420	2,633,440
Loans and discounts secured by other collateral.....	42,905,459	37,819,757	37,319,391	49,735,224
Loans, discounts and bills purchased not secured by collateral.....	21,556,345	29,954,086	29,170,751	20,874,686
Overdrafts.....	24,811	26,238	94,948	93,063
Due from trust companies, banks and bankers.....	1,169,922	961,145	796,977	988,717
Specie.....	67,759	86,010	144,847	164,119
Other currency authorized by the laws of the United States.....	389,559	415,009	372,886	370,717

Cash items.....	2,726,986	4,434,868	9,256,380	6,092,97
Due from the Federal Reserve Bank of New York, less offsets.....	8,893,169	10,614,308	8,723,731	9,110,916
Customers' liability on acceptances (per contra, see liabilities).....	1,668,713	1,594,763	2,626,178	2,548,771
Assets not included in any of the above heads.....	4,380,752	4,611,122	7,632,852	9,170,061
Total resources.....	\$99,016,743	\$107,025,362	\$111,786,828	\$114,975,561

LIABILITIES

Capital.....	\$3,000,000	\$3,000,000	\$3,000,000	\$3,000,000
Surplus, including all undivided profits.....	11,256,155	11,292,742	11,612,666	11,719,447
Preferred deposits, viz.:				
Due New York State savings banks.....	1,427,970	1,164,555	1,365,589	1,263,316
Due New York State savings and loan associations, credit unions and land bank.....	1,252	1,152	363	264
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository.....	8,829,274	9,082,164	10,414,127	8,606,361
Other deposits secured by pledge of assets.....	97,000	101,000	1,212,000	239,000
Deposits otherwise preferred.....	968,069	1,469,155	966,135	822,334
Due depositors, not preferred.....	53,206,626	59,051,026	60,427,741	58,108,976
Due to trust companies, banks and bankers.....	3,248,869	4,428,229	4,539,528	4,068,613
Bills payable.....	2,842,300	3,975,000	715,000	6,715,000
Rediscouts.....	7,990,513	7,436,780	7,112,841	7,929,459
Acceptances of drafts payable at a future date or authorized by commercial letters of credit.....	1,668,713	1,594,763	2,626,178	2,548,771
Other liabilities.....	4,480,002	4,428,796	7,794,660	9,954,020
Total liabilities.....	\$99,016,743	\$107,025,362	\$111,786,828	\$114,975,561

67. NIAGARA FALLS TRUST COMPANY, NIAGARA FALLS

GEORGE G. SHEPARD, *President*,
ALFRED W. GRAY, *Vice-President*.

[45 Falls street; organized 1904]

FELIX M. WOOLWORTH, *Secretary*,
HARRY M. CLARK, *Assistant Secretary*.

DIRECTORS

ASHER T. CUDABACK,
CHARLES F. CRICK,
ALFRED W. GRAY,

SANFORD T. CHURCH,
F. K. PADDOCK,
WM. A. JAMESON,

FELIX M. WOOLWORTH,
GEORGE G. SHEPARD,
JOHN H. LEGGETT,

NELSON J. BOWKER,
HARRY C. KINSEY,
M. J. NOONAN,

CHARLES J. ELDERFIELD,
FREDERICK L. LOVELACE,
W. M. HARRIGAN.

RESOURCES	Statement of condition Feb. 28, 1920	Statement of condition June 30, 1920	Statement of condition Sept. 30, 1920	Statement of condition Nov. 15, 1920
Stock and bond investments, viz.:				
Public securities	\$362,321	\$361,420	\$351,600	\$352,500
Private securities	221,851	221,776	211,596	249,073
Real estate owned	61,736	59,256	55,388	55,348
Mortgages owned	44,100	45,200	44,650	43,100
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	160,000	160,000	150,000	150,000
Loans and discounts secured by other collateral	1,288,574	1,281,548	1,444,261	1,341,954
Loans, discounts and bills purchased not secured by collateral	470,000	470,000	460,000	450,000
Overdrafts	169	378	83	297
Due from trust companies, banks and bankers	442,656	333,241	434,601	401,800
Specie	2,502	2,343	2,324	2,397
Other currency authorized by the laws of the United States	48,000	97,000	86,000	100,000
Cash items	23,676	35,791	46,574	42,311
Customers' liability on acceptances (per contra, see liabilities)		79,860	79,860	
Assets not included in any of the above heads	25,593	9,999	9,541	20,047
Total resources	\$3,151,178	\$3,157,812	\$3,376,478	\$3,208,827

LIABILITIES				
	\$100,000	\$100,000	\$100,000	\$100,000
Capital	227,867	241,474	235,810	256,747
Surplus, including all undivided profits				
Preferred deposits, viz.:				
Due New York State savings banks	96,600	91,566	60,000	60,000
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository	5,747	6,810	3,290	3,290
Deposits by the State of New York	130,000	115,000	135,000	135,000
Other deposits secured by pledge of assets	28,512	28,650	28,297	28,297
Due depositors, not preferred	2,423,443	2,359,315	2,607,219	2,515,279
Due to trust companies, banks and bankers	127,976	62,034	111,805	90,393
Rediscounts		66,221		
Acceptances of drafts payable at a future date or authorized by commercial letters of credit		79,860	79,860	
Other liabilities	11,033	6,882	15,197	19,821
Total liabilities	\$3,151,178	\$3,157,812	\$3,376,478	\$3,208,827

68. THE NORTHERN NEW YORK TRUST COMPANY, WATERTOWN

FLOYD L. CARLISLE, *President.*DE WITT C. MIDDLETON, *Vice-President.*H. E. MACHOLD, *Vice-President.*

[118-124 Washington street; organized 1910]

R. K. FERGUSON, *Assistant Secretary.*W. J. G. POTTER, *Assistant Secretary.*HENRY A. HICKOK, *Secretary.*F. X. LINEHAN, *Assistant Secretary.*BERNARD A. GRAY, *Assistant Secretary.*

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,
HARRY E. LEWIS,BYRON B. TAGGART,
GEORGE W. WHITE,
DEWITT C. MIDDLETON,
FRANK B. CLARK,
RALPH B. MALTBY,HENRY PURCELL,
WILLIAM S. RICE,
CHARLES B. ROGERS,
MARK S. WILDER,
BERTRAND H. SNELL,
H. E. MACHOLD,FRANK J. BAUMERT,
S. B. RICHARDSON,
W. C. STEBBINS,
JAMES V. CLEVELAND,
H. A. HICKOK.

RESOURCES	Statement of condition Feb. 28, 1920	Statement of condition June 30, 1920	Statement of condition Sept. 30, 1920	Statement of condition Nov. 15, 1920
Stock and bond investments, viz.:				
Public securities	\$588,961	\$339,498	\$365,351	\$373,220
Private securities	1,187,756	1,238,572	1,396,240	1,476,992
Real estate owned	37,404	37,356	30,657	30,905
Mortgages owned	404,479	354,726	380,726	361,726
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	67,957	6,588	12,403	14,902
Loans and discounts secured by other collateral	1,646,693	1,735,210	1,880,629	1,849,635
Loans, discounts and bills purchased not secured by collateral	4,201,640	4,262,739	4,702,663	4,637,689
Overdrafts	861	1,477	2,459	902
Due from trust companies, banks and bankers	126,521	249,776	105,153	137,246
Specie	9,645	5,462	6,833	5,739
Other currency authorized by the laws of the United States	86,066	132,683	130,108	127,028
Cash items	58,370	107,559	55,294	24,190
Due from the Federal Reserve Bank of New York, less offsets	295,334	441,353	506,834	322,369

Customers' liability on acceptances (per contra, see liabilities)	82,785	75,000	.....	.....
Assets not included in any of the above heads	33,265	79,718	85,383	53,184
Total resources	\$8,827,737	\$9,067,717	\$9,660,733	\$9,415,727
LIABILITIES				
Capital	\$400,000	\$400,000	\$400,000	\$400,000
Surplus, including all undivided profits	612,124	689,437	699,259	724,992
Perferred deposits, viz.:				
Due New York State savings banks	95,546	127,115	89,210	91,638
Due New York State savings and loan associations, credit unions and land bank	1,605	14,633	3,151	5,204
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository	184,192	208,016	198,880	243,227
Deposits by the State of New York	130,000	300,000	300,000	300,000
Deposits by the Superintendent of Banks of the State of New York	2,070	2,046	2,046	2,046
Other deposits secured by pledge of assets	44,894	.....	.....	.....
Due depositors, not preferred	6,546,089	6,854,463	6,525,141	6,414,939
Due to trust companies, banks and bankers	307,738	356,252	340,190	253,712
Bills payable	290,000	.....	.....	.....
Rediscounts	75,000	.....	1,011,602	843,227
Acceptances of drafts payable at a future date or authorized by commercial letters of credit	82,785	75,000	.....	.....
Other liabilities	55,694	40,755	91,254	136,742
Total liabilities	\$8,827,737	\$9,067,717	\$9,660,733	\$9,415,727

69. NORTHPORT TRUST COMPANY, NORTHPORT

HENRY S. MOTT, *President.*
RICHARD W. HAWKINS, *Vice-President.*

[45 Main street; organized 1912]
J. B. MORRELL, *Vice-President.*
HOWARD T. LEFFERTS, *Trust Officer.*

CHARLES S. C. SMITH, *Secretary.*
CHARLES S. MOTT, *Treasurer.*

DIRECTORS

CARLL S. BURR, FRANK QUACKENBUSH, JOSEPH B. MORRELL, FREEMAN T. HULSE, HENRY M. RANDALL,
RICHARD W. HAWKINS, CHARLES S. MOTT, HENRY S. MOTT,

RESOURCES	Statement of condition Feb. 28, 1920	Statement of condition June 30, 1920	Statement of condition Sept. 30, 1920	Statement of condition Nov. 15, 1920
Stock and bond investments, viz.:				
Public securities	\$186,138	\$194,305	\$185,341	\$193,823
Private securities	106,422	126,250	143,712	155,784
Real estate owned	12,000	12,000	12,000	12,000
Mortgages owned	95,100	106,800	106,800	106,800
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	12,425	6,425	11,425	11,425
Loans and discounts secured by other collateral	322,371	315,327	309,285	353,137
Loans, discounts and bills purchased not secured by collateral	112,441	113,020	114,709	125,331
Overdrafts	275	42	160	2
Due from trust companies, banks and bankers	44,134	32,733	39,754	53,071
Specie	2,937	3,406	2,805	2,819
Other currency authorized by the laws of the United States	16,183	17,595	18,415	16,794
Cash items	155	2,974	268	749
Due from the Federal Reserve Bank of New York less offsets	3,352	3,818	6,750	9,893
Assets not included in any of the above heads	5,004	6,752	5,004	8,004
Total resources	\$918,937	\$941,447	\$956,428	\$1,049,632

LIABILITIES

Capital	\$100,000	\$100,000	\$100,000	\$100,000
Surplus, including all undivided profits	60,819	52,892	59,707	67,430
Preferred deposits, viz.:				
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depositary	5,966	8,554	8,375	9,047
Deposits by the State of New York	25,000	25,000	25,000	25,000
Other deposits secured by pledge of assets	5,712	5,256	5,837	6,046
Due depositors, not preferred	713,938	739,805	750,508	834,107
Other liabilities	7,502	9,940	7,001	8,002
Total liabilities	\$918,937	\$941,447	\$956,428	\$1,049,632

70. OLEAN TRUST COMPANY, OLEAN

[129 N. Union street; organized 19:]

THOMAS H. QUINN, *President*,
W. J. BRAUNSCHWEIGER, *Vice-President*,

CLARE L. BOCKMIER, *Secretary*,
C. E. DITTRICH, *Treasurer*,

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. 28, 1920	Statement of condition June 30, 1920	Statement of condition Sept. 30, 1920	Statement of condition Nov. 15, 1920
Stock and bond investments, viz.:				
Public securities	\$306,750	\$296,001	\$360,979	\$314,469
Private securities	142,000	153,070	151,070	145,070
Real estate owned	35,000	35,000	35,000	35,000
Mortgages owned	143,451	105,950	96,750	92,150
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	24,467	52,890	34,200	35,200
Loans and discounts secured by other collateral	330,046	320,288	454,780	475,246
Loans, discounts and bills purchased not secured by collateral	165,093	173,155	153,687	202,516
Overdrafts	38			
Due from trust companies, banks and bankers	34,508	48,292	62,543	41,637
Specie	3,241	3,823	3,465	3,181
Other currency authorized by the laws of the United States	34,107	22,535	40,271	16,509
Cash items	9,074	5,323	7,155	19,124
Due from the Federal Reserve Bank of New York less offsets	50,000	54,492	95,116	64,539
Assets not included in any of the above heads	14,821	14,739	15,451	17,298
Total resources	\$1,292,596	\$1,285,558	\$1,510,467	\$1,461,939

LIABILITIES

Capital	\$100,000	\$100,000	\$100,000	\$100,000
Surplus, including all undivided profits	33,418	25,092	29,953	32,662
Preferred deposits, viz.:				
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository	12,634	17,439	20,525	18,745
Deposits by the State of New York	30,000	30,000	30,000	30,000
Other deposits secured by pledge of assets	2,097	2,097	25,123	2,123
Due depositors, not preferred	1,060,431	1,083,228	1,290,239	1,267,433
Due to trust companies, banks and bankers	16,500	16,500	14,425	9,800
Bills payable	50,000	50,000	50,000	50,000
Other liabilities	6,113	11,202	202	1,176
Total liabilities	\$1,292,596	\$1,285,558	\$1,510,467	\$1,461,939

71. ONEIDA COUNTY TRUST COMPANY, UTICA

CHARLES B. ROGERS, *President*.
OTTO A. MEYER, *Vice-President*.

[73-75 Genesee street; organized 1916]

FRED G. REUSSWIG, *Secretary*.
JAMES W. LAMB, *Treasurer*.

DIRECTORS

OTTO A. MEYER,
BEIRNE GORDON, Jr.
JOHN J. RIELLY,

WALTER D. MIDDLETON,
FREDERICK T. PROCTOR,
THOMAS J. ZOLLER,

Wm. T. BAKER,
JOHN J. TOWN,
CHAS. B. ROGERS,
JOSEPH H. REANEY,

JOHN A. GIBLIN,
J. LINDSEY HUGHES,
GEO. M. WEAVER,

EDWIN H. MARTIN,
FRANK R. WINANT,
SAMUEL A. BEARDSLEY, Jr

RESOURCES	Statement of condition Feb. 28, 1920	Statement of condition June 30, 1920	Statement of condition Sept. 30, 1920	Statement of condition Nov. 15, 1920
Stock and bond investments, viz.:				
Public securities	\$184,526	\$182,267	\$179,517	\$179,167
Private securities	196,620	241,736	253,559	264,546
Mortgages owned	191,600		249,600	278,250
Loans and discounts secured by bond and mortgage, deed or other real estate collateral		241,000		
Loans and discounts secured by other collateral	530,198	570,712	601,025	575,450
Loans, discounts and bills purchased not secured by collateral	1,395,222	1,720,950	1,556,750	1,549,169
Overdrafts	256	6	68	39
Due from trust companies, banks and bankers	345,976	187,901	182,051	348,794
Specie	5,166	5,420	6,538	6,213
Other currency authorized by the laws of the United States	14,922	28,148	16,391	31,267
Cash items	20,697	24,808	30,548	61,152
Due from the Federal Reserve Bank of New York less offsets	130,760	147,782	135,509	154,414
Customers' liability on acceptances (per contra, see liabilities)	50,000	165,044	100,000	
Assets not included in any of the above heads	6,268	8,094	13,096	9,244
Total resources	\$3,072,211	\$3,523,868	\$3,324,652	\$3,457,705

LIABILITIES				
Capital	\$250,000	\$250,000	\$250,000	\$250,000
Surplus, including all undivided profits	409,123	425,344	432,625	426,868
Preferred deposits, viz.:				
Due New York State savings banks	100,000	91,734	75,000	75,000
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository	22,537	21,590	42,172	68,782
Deposits by the State of New York	250,000	235,000	235,000	265,000
Due depositors, not preferred	1,874,964	2,200,367	2,031,679	2,261,809
Due to trust companies, banks and bankers	1,244	63,900	33,780	31,032
Bills payable	93,250	50,000	50,000	50,000
Rediscounts			50,000	
Acceptances of drafts payable at a future date or authorized by commercial letters of credit	50,000	165,044	100,000	
Other liabilities	21,093	20,889	24,396	29,214
Total liabilities	\$3,072,211	\$3,523,868	\$3,324,652	\$3,457,705

72. ONTARIO COUNTY TRUST COMPANY, CANANDAIGUA

EDWARD G. HAYES, *President.*J. EDWARD DAYTON, *Secretary and Vice-President.*

[128 Main street; organized 1917]

PETER P. TURNER, *Cashier.*HEBER E. WHEELER, *Treasurer.*WALTER S. SLEIGHT, *Assistant Cashier.*

DIRECTORS

EDWARD G. HAYES,
THOMAS P. MURRAY,
FRANK A. CHRISTIAN,E. RAYMOND CHURCH,
J. EDWARD DAYTON,
WILLIS C. ELLIS,MYRON B. LINDSLEY,
JOHN COLMEY,FRANK O. SISSON,
ARTHUR E. THOMPSON,
ROBT. F. THOMPSON,HEBER E. WHEELER,
CLARK WILLIAMS,
THOS. B. WILSON.

RESOURCES	Statement of condition Feb. 28, 1920	Statement of condition June 30, 1920	Statement of condition Sept. 30, 1920	Statement of condition Nov. 15, 1920
Stock and bond investments, viz.:				
Public securities	\$328,046	\$277,735	\$407,330	\$424,517
Private securities	789,006	737,180	775,573	829,562
Real estate owned	32,853	32,575	32,299	32,299
Mortgages owned	94,800	100,350	99,950	100,250
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	14,967	26,001	27,907	28,892
Loans and discounts secured by other collateral	385,349	530,004	416,164	341,751
Loans, discounts and bills purchased not secured by collateral	398,988	566,103	551,258	531,493
Overdrafts	1,283	172	327	444
Due from trust companies, banks and bankers	159,720	254,296	185,302	275,965
Specie	11,705	14,284	13,293	12,021
Other currency authorized by the laws of the United States	21,182	23,648	23,412	21,002
Cash items	22,966	14,124	23,065	11,070
Assets not included in any of the above heads	32,508	183,335	189,619	186,226
Total resources	\$2,293,373	\$2,759,807	\$2,745,499	\$2,795,492

LIABILITIES				
Capital	\$100,000	\$100,000	\$100,000	\$100,000
Surplus, including all undivided profits	127,608	124,003	131,448	130,492
Preferred deposits, viz.:				
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository	3,431	3,868	5,077	4,968
Deposits by the State of New York	55,000	50,000	45,000	45,000
Deposits otherwise preferred	30,822			
Due depositors, not preferred	1,947,886	2,328,553	2,289,232	2,337,201
Other liabilities	28,626	153,383	174,742	177,831
Total liabilities	\$2,293,373	\$2,759,807	\$2,745,499	\$2,795,492

73. ORANGE COUNTY TRUST COMPANY, MIDDLETOWN

FRANK HARDING, *President*.
 JAMES H. SMITH, *Vice-President*.

(75 North street; organized 1892)

G. SPENCER COWLEY, *Secretary*.
 WM. W. WOODWARD, *Assistant Secretary*.

DIRECTORS

EDWIN FANCHER,
 JAMES G. HARDING,

JOHN H. MORRISON,
 THOMAS WATTS,

JOHN BRIGHT,
 CHAS. J. EVERSON,

FRANK HARDING,
 G. SPENCER COWLEY,

JAMES H. SMITH,
 WALTER J. STARTUP.

RESOURCES	Statement of condition Feb. 28, 1920	Statement of condition June 30, 1920	Statement of condition Sept. 30, 1920	Statement of condition Nov. 15, 1920
Stock and bond investments, viz.:				
Public securities.....	\$1,545,872	\$1,480,676	\$1,570,346	\$1,547,661
Private securities.....	1,776,753	1,793,177	1,602,702	1,639,421
Real estate owned.....	37,500	37,500	37,500	37,500
Mortgages owned.....	298,844	291,025	292,525	300,175
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....	26,550	51,690	25,600	31,750
Loans and discounts secured by other collateral.....	430,239	399,707	440,158	468,556
Loans, discounts and bills purchased not secured by collateral.....	267,650	366,358	328,965	305,774
Overdrafts.....	145	.....	129	7
Due from trust companies, banks and bankers.....	301,434	366,159	389,413	415,120
Specie.....	18,369	25,016	21,829	20,405
Other currency authorized by the laws of the United States.....	90,502	76,812	97,745	97,095
Cash items.....	13,573	14,284	25,835	16,492
Assets not included in any of the above heads.....	12,141	11,269	14,095	8,460
Total resources.....	\$4,819,572	\$4,913,673	\$4,846,842	\$4,888,416

LIABILITIES				
Capital.....	\$100,000	\$100,000	\$100,000	\$100,000
Surplus, including all undivided profits.....	251,733	246,374	162,661	163,438
Preferred deposits, viz.:				
Due New York State savings banks.....	27,827	47,312	30,263	46,792
Due New York State savings and loan associations, credit unions and land bank.....	3,475	16,307	3,200	4,862
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository.....	66,204	65,994	65,232	85,947
Other deposits secured by pledge of assets.....	11,391	11,391	11,565	11,565
Due depositors, not preferred.....	4,235,939	4,373,314	4,384,273	4,407,007
Due to trust companies, banks and bankers.....	6,297	5,028	4,597	1,726
Bills payable.....	80,000	40,000	40,000	.....
Other liabilities.....	36,706	7,953	45,051	67,079
Total liabilities.....	\$4,819,572	\$4,913,673	\$4,846,842	\$4,888,416

74. ORLEANS COUNTY TRUST COMPANY, ALBION

[Organized 1920, succeeding Orleans County National Bank]

SANFORD T. CHURCH, *President*,
CHARLES H. DEAN, *Vice-President*,LEWIS E. SANDS, *Treasurer*,HARRY D. BARTLETT, *Secretary*,
HERBERT L. KEOWN, *Assistant Secretary*.

DIRECTORS

SANFORD T. CHURCH,
W. C. RAMSDALE,
LEWIS E. SANDS,CHARLES H. DEAN,
JOHN W. CRAMER,
DAVID G. COOPER,HARRY D. BARTLETT,
EDWARD L. REED,
FRANK G. BROADWELL,CLARK WEBSTER,
GEORGE B. LA MONT,
WM. V. NEWCOMB,JOHN L. MANSFIELD,
CHARLES DYE,
NEWTON J. BARRY.

RESOURCES	Statement of condition Feb. 28, 1920	Statement of condition June 30, 1920	Statement of condition Sept. 30, 1920	Statement of condition Nov. 15, 1920
Stock and bond investments, viz.:				
Public securities				\$110,427
Private securities				4,500
Real estate owned				8,000
Loans and discounts secured by collateral				90,848
Loans, discounts and bills purchased not secured by collateral				462,958
Overdrafts				2,347
Due from trust companies, banks and bankers				127,677
Specie				3,830
Other currency authorized by the laws of the United States				26,152
Cash items				7,861
Due from the Federal Reserve Bank of New York less offsets				34,090
Assets not included in any of the above heads				7,494
Total resources				\$886,184

LIABILITIES

Capital				\$100,000
Surplus, including all undivided profits				72,684
Preferred deposits, Deposits by the State of New York				17,000
Due depositors, not preferred				553,773
Bills payable				67,200
Rediscunts				40,478
Other liabilities				35,049
Total liabilities				\$886,184

75. OSWEGO COUNTY TRUST COMPANY, FULTON, N. Y.

EDWARD QUIRK, *President.*
LOUIS W. EMERICK, *Vice-President.*

[Organized 1917]
NELSON L. WHITAKER, *Vice-President.*
FRANK C. ASH, *Vice-President.*

CLAYTON E. BIXBY, *Treasurer.*
JOHN T. SULLIVAN, *Assistant Treasurer.*

DIRECTORS

THADDEUS C. SWEET,
LOUIS W. EMERICK,

EDW. QUIRK,
JOHN R. SULLIVAN,
WATSON A. BUTTS.

NELSON L. WHITAKER,
C. W. TOOKE,

ERNEST R. MULCOCK,
FRANK C. ASH,
CLAYTON E. BIXBY,

ALBERT I. MORTON,
MARVIN A. THOMPSON.

RESOURCES	Statement of condition Feb. 28, 1920	Statement of condition June 30, 1920	Statement of condition Sept. 30, 1920	Statement of condition Nov. 15, 1920
Stock and bond investments, viz.				
Public securities.....	\$288,898	\$271,368	\$235,750	\$239,497
Private securities.....	105,000	110,000	110,000	110,000
Real estate owned.....	20,000	20,000	20,000	20,000
Mortgages owned.....	108,722	95,035	78,135	77,535
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....	27,920			
Loans and discounts secured by other collateral.....	653,245	802,781	763,931	783,661
Loans, discounts and bills purchased not secured by collateral.....	758,021	883,335	1,018,261	1,047,526
Overdrafts.....	53	178	219	378
Due from trust companies, banks and bankers.....	169,566	198,307	108,725	129,904
Specie.....	2,538	4,283	4,246	6,486
Other currency authorized by the laws of the United States.....	19,530	37,733	27,017	35,970
Cash items.....	6,434	2,405	5,704	7,005
Assets not included in any of the above heads.....	28,662	27,630	31,935	31,268
Total resources.....	\$2,188,589	\$2,453,055	\$2,403,923	\$2,489,230

LIABILITIES				
Capital.....	\$100,000	\$100,000	\$100,000	\$100,000
Surplus, including all undivided profits.....	74,273	82,355	86,838	92,664
Preferred deposits, viz.:				
Due New York State savings banks.....	20,000	20,000	10,000	10,000
Deposits by the State of New York.....	150,000	150,000	115,000	115,000
Due depositors, not preferred.....	1,613,602	1,776,905	1,765,447	1,756,961
Due to trust companies, banks and bankers.....			20,000	
Bills payable.....	215,000	314,500	290,000	390,000
Other liabilities.....	15,714	9,295	16,638	24,605
Total liabilities.....	\$2,188,589	\$2,453,055	\$2,403,923	\$2,489,230

76. THE PEOPLE'S TRUST COMPANY OF BINGHAMTON, BINGHAMTON

FRANK B. NEWELL, *President.*ALONZO ROBERSON, *Vice-President.*WILLIS SHARPE KILMER, *Vice-President.*

[84 Court street; organized 1914]

THOMAS J. KEENAN, *Secretary,*MARK H. GEORGIA, *Assistant Secretary,*MARTIN H. SAWTELLE, *Treasurer.*I. E. ROY R. DAVIS, *Assistant Treasurer,*CHAS. F. HEMENWAY, *Assistant Treasurer.*

DIRECTORS

ALONZO ROBERSON,

FRANK B. NEWELL,

JOHN HULL, Jr.,

GEORGE W. FAIRCHILD,

THEODORE R. TUTHILL

EDWARD N. ABBOT,

EDWARD M. HANRAHAN,

JOHN B. SIMPSON,

THOMAS J. KEENAN,

W. WIRT NEWELL,

GEORGE R. NELSON,

WILLIS SHARPE KILMER,

JEROME B. HADSELL,

J. HARRY UNDERWOOD,

BENJAMIN T. ASH,

FRANK L. DENNIS,

GEORGE H. BARLOW,

SAMUEL E. VAIL,

WATTS C. BATES.

RESOURCES	Statement of condition Feb. 28, 1920	Statement of condition June 30, 1920	Statement of condition Sept. 30, 1920	Statement of condition Nov. 15, 1920
Stock and bond investments, viz.:				
Public securities.....	\$692,315	\$631,410	\$687,842	\$650,136
Private securities.....	618,559	764,304	687,102	799,983
Real estate owned.....	265,000	265,000	265,000	265,000
Mortgages owned.....	710,040	675,744	619,524	625,804
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....	70,401	54,109	58,285	45,485
Loan and discounts secured by other collateral.....	1,175,148	681,622	653,382	599,766
Loans, discounts and bills purchased not secured by collateral.....	947,494	1,661,902	2,043,285	2,173,541
Overdrafts.....	222	105	236	125
Due from trust companies, banks and bankers.....	297,953	348,989	254,686	284,873
Specie.....	5,061	10,382	7,555	10,197
Other currency authorized by the laws of the United States.....	56,790	122,257	133,934	129,932
Cash items.....	47,125	55,034	81,154	41,949
Due from the Federal Reserve Bank of New York less offsets.....	487,911	409,552	598,446	334,153
Customers' liability on acceptances (per contra, see liabilities).....	74,250	59,602	16,200	8,100
Assets not included in any of the above heads.....	102,709	82,348	80,333	87,351
Total resources.....	\$5,550,978	\$5,822,360	\$6,186,964	\$6,056,395

LIABILITIES				
Capital	\$500,000	\$500,000	\$500,000	\$500,000
Surplus, including all undivided profits	120,998	123,937	138,767	165,485
Preferred deposits, viz.:				
Due New York State savings banks	40,000	40,600	30,000	30,000
Due New York State savings and loan associations, credit unions and land bank	87	87	.....	30
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository	36,400	67,685	47,557	79,717
Deposits by the State of New York	50,000	45,000	40,000	40,000
Deposits by the Superintendent of Banks of the State of New York	98,297	99,008	26,742	14,815
Other deposits secured by pledge of assets	112,023	120,680	123,596	122,880
Due depositors, not preferred	4,478,844	4,642,996	5,121,605	5,041,452
Due to trust companies, banks and bankers	18,576	15,735	13,995	13,663
Bills payable .....	.....	100,000	100,000	.....
Acceptances of drafts payable at a future date or authorized by commercial letters of credit	74,250	59,602	16,200	8,100
Other liabilities	21,503	7,030	28,502	40,253
Total liabilities	\$5,550,978	\$5,822,360	\$6,186,964	\$6,056,395

77. 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.*

CHARLES L. SCHENCK, *Vice-President.*
 J. FRANK BIRDELL, *Assistant Secretary.*
 WILLIAM F. AYLING, *Assistant Secretary.*

WILLIAM A. FISCHER, *Secretary.*
 HENRY M. HEATH, *Assistant Secretary.*
 ARTHUR V. BENNETT, *Assistant Secretary.*

DIRECTORS

J. G. DETTMER,	CHAS. L. SCHENCK,	W. EUGENE KIMBALL,	MAX RUCKGABER, Jr.,	E. DWIGHT CHURCH,
HORACE J. MORSE,	ALBERT TAG,	ADRIAN T. KIERNAN,	JAMES H. JOURDAN,	GEORGE B. GALLAGHER,
WILLIAM B. HILL,	ANDREW D. BAIRD,	CHARLES M. ENGLIS,	JOHN F. HILDEBRAND,	M. S. SLOAN,
HOWARD M. SMITH,	DAVID A. BOODY,	WILLIAM E. HARMON,	THOMAS E. MURRAY,	JOSEPH MICHAELS,
CHARLES A. BOODY,	WILLIAM C. COURTNEY,		FRANCIS L. NOBLE,	WILLIAM H. GOOD.

RESOURCES	Statement of condition Feb. 28, 1920	Statement of condition June 30, 1920	Statement of condition Sept. 30, 1920	Statement of condition Nov. 15, 1920
Stock and bond investments, viz.:				
Public securities.....	\$4,266,505	\$4,252,220	\$4,367,626	\$4,044,363
Private securities.....	6,974,502	6,794,393	6,887,366	7,302,858
Real estate owned.....	824,959	819,534	792,428	790,428
Mortgages owned.....	1,095,007	839,290	822,755	832,080
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....	505,973	472,389	447,714	437,939
Loans and discounts secured by other collateral.....	16,069,552	18,209,101	17,009,702	14,216,762
Loans, discounts and bills purchased not secured by collateral.....	3,093,986	4,510,855	5,262,459	5,350,285
Overdrafts.....	5,126	2,766	1,240	1,874
Due from trust companies, banks and bankers.....	655,725	667,022	664,394	660,148
Specie.....	248,541	280,362	320,208	325,077
Other currency authorized by the laws of the United States.....	686,770	811,895	1,059,985	1,055,435
Cash items.....	1,824,202	2,246,025	2,179,637	2,096,716
Due from the Federal Reserve Bank of New York less offsets.....	3,229,651	3,555,291	4,422,584	3,159,458

Customers' liability on acceptances (per contra, see liabilities)	100,000	100,000	118,552	118,552
Assets not included in any of the above heads	311,505	326,615	331,204	258,551
Total resources	\$39,892,004	\$43,887,758	\$44,687,854	\$40,650,526
LIABILITIES				
Capital	\$1,200,000	\$1,500,000	\$1,500,000	\$1,500,000
Surplus, including all undivided profits	1,600,076	1,900,240	1,900,537	1,958,360
Preferred deposits, viz.:				
Due New York State savings banks	2,619,844	2,764,733	2,577,780	2,252,544
Due New York State savings and loan associations, credit unions and land bank	39,185	15,553	28,275	72,459
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository	633,889	740,584	644,956	727,127
Deposits by the State of New York	45,000	125,000	115,000	115,000
Deposits by the Superintendent of Banks of the State of New York	2,930	2,930	2,930	2,930
Other deposits secured by pledge of assets	1,587,355	1,999,531	2,570,662	2,118,238
Due depositors, not preferred	31,622,976	34,474,648	34,655,267	31,350,101
Due to trust companies, banks and bankers	34,130	27,742	32,771	23,424
Acceptances of drafts payable at a future date or authorized by commercial letters of credit	100,000	100,000	118,552	118,552
Other liabilities	406,619	236,797	541,124	411,791
Total liabilities	\$39,892,004	\$43,887,758	\$44,687,854	\$40,650,526

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78. THE PEOPLES TRUST COMPANY OF MALONE, N. Y., MALONE

N. MONROE MARSHALL, *President*,
 B. R. CLARK, *Vice-President*,
 F. R. KIRK, *Vice-President*,

[Organized 1927]
 H. H. SEAVER, *Treasurer*,

T. J. McKEE, *Secretary*,
 M. J. REYNOLDS, *Assistant Treasurer*.
 C.W. RUSSELL, *Assistant Secretary*.

DIRECTORS

N. MONROE MARSHALL, B. R. CLARK,
 H. A. MILLER, F. R. KIRK,
 G. W. DUSTIN, H. H. MULLARNEY,
 C. S. OLMSTEAD, A. E. McCLARY,

E. S. MASON,
 F. L. CARLISLE,
 W. A. EMPSELL,
 L. F. LEHR,
 H. C. WILDER.

E. G. BRUSH,
 E. L. DELISLE,
 W. T. FRENCH,
 C. E. KILBURN,

V. E. MAHER,
 J. E. PRICE,
 C. M. REDFIELD,
 W. T. THAYER.

RESOURCES	Statement of condition Feb. 28, 1920	Statement of condition June 30, 1920	Statement of condition Sept. 30, 1920	Statement of condition Nov. 15, 1920
Stock and bond investments, viz.:				
Public securities.....	\$254,000	\$221,500	\$219,450	\$219,827
Private securities.....	65,262	69,018	94,445	90,470
Real estate owned.....	45,000	63,369	99,525	118,019
Mortgages owned.....	40,000	58,100	62,450	62,400
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....	28,995	30,645	30,843	32,913
Loans and discounts secured by other collateral.....	354,413	482,095	532,000	573,363
Loans, discounts and bills purchased not secured by collateral.....	1,210,581	1,554,760	1,666,462	1,649,395
Overdrafts.....	424	1,904	1,670	1,807
Due from trust companies, banks and bankers.....	91,589	97,094	77,790	211,894
Specie.....	3,636	6,790	7,418	7,056
Other currency authorized by the laws of the United States.....	19,665	43,094	43,266	53,162
Cash items.....	4,342	11,139	6,341	9,832
Due from the Federal Reserve Bank of New York less offsets.....	78,636	94,477	112,941	134,925
Assets not included in any of the above heads.....	11,292	10,624	10,005	9,004
Total resources.....	\$2,207,835	\$2,744,609	\$2,964,606	\$3,174,067

LIABILITIES				
Capital	\$300,000	\$300,000	\$300,000	\$300,000
Surplus, including all undivided profits	232,893	220,426	241,872	256,444
Preferred deposits, viz.:				
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository	6,987	6,234	1,426	1,460
Deposits by the State of New York	50,000	50,000	50,000	50,000
Due depositors, not preferred	1,388,292	1,806,592	2,194,449	2,514,881
Due to trust companies, banks and bankers	1,082	1,255	761	1,183
Bills payable	165,000	320,000	130,000	.....
Other liabilities	63,581	40,102	46,098	50,099
Total liabilities	\$2,207,835	\$2,744,609	\$2,964,606	\$3,174,067

79. 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,
 ELY ELTING,
 C. W. H. ARNOLD,

ADNA F. HEATON,
 CHARLES W. PILGRIM,
 FRANK J. LEFEVER,

FRANK J. SCHWARTZ,
 E. LYMAN BROWN,
 HENRY NOBLE MAC CRACKEN,

STEPHEN S. MAPES,
 TRACY DOWS,
 EARLE D. TOBEY.

RESOURCES	Statement of condition Feb. 28, 1920	Statement of condition June 30, 1920	Statement of condition Sept. 30, 1920	Statement of condition Nov. 15, 1920
Stock and bond investments, viz.:				
Public securities	\$878,774	\$780,668	\$749,027	\$745,466
Private securities	1,026,755	921,913	911,913	887,991
Real estate owned	174,758	172,156	172,100	182,898
Mortgages owned	1,195,325	1,284,001	1,313,330	1,323,076
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	139,759	138,048	189,489	145,740
Loans and discounts secured by other collateral	1,166,450	1,304,459	1,225,353	1,209,065
Loans, discounts and bills purchased not secured by collateral	802,034	721,895	733,010	995,527
Overdrafts	4,168	3,976	4,431	4,844
Due from trust companies, banks and bankers	127,035	238,673	138,052	142,263
Specie	4,818	3,437	4,635	2,626
Other currency authorized by the laws of the United States	29,864	71,828	92,763	85,015
Cash items	30,617	24,363	23,707	43,692
Assets not included in any of the above heads	61,014	61,688	66,776	47,578
Total resources	\$5,641,371	\$5,727,105	\$5,624,586	\$5,815,781

LIABILITIES

Capital.....	\$125,000	\$140,700	\$200,000	\$200,000
Surplus, including all undivided profits.....	206,205	216,382	258,239	286,097
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.....	85,878	65,714	63,239	63,134
Deposits by the State of New York.....	113,347	132,342	132,046	100,146
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.....	5,578	5,578	5,647	5,647
Deposits otherwise preferred.....	69,670	57,889	60,131	59,465
Due depositors, not preferred.....	4,968,279	5,051,754	4,822,518	4,993,233
Due to trust companies, banks and bankers.....	2,661	11,043	5,664	14,656
Other liabilities.....	29,753	10,703	42,102	58,403
Total liabilities.....	\$5,641,371	\$5,727,105	\$5,624,586	\$5,815,781

80. 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,
EDW. D. STANNARD,

WILSON H. CRANE.

RESOURCES	Statement of condition Feb. 28, 1920	Statement of condition June 30, 1920	Statement of condition Sept. 30, 1920	Statement of condition Nov. 15, 1920
Stock and bond investments, viz.:				
Public securities	\$111,309	.....	.....	.....
Private securities	3,108	.....	.....	.....
Mortgages owned	12,000	.....	.....	.....
Due from trust companies, banks and banker	8,710	.....	.....	.....
Specie	7	.....	.....	.....
Other currency authorized by the laws of the United States	382	.....	.....	.....
Assets not included in any of the above heads	2,383	.....	.....	.....
Total resources	\$137,899	.....	.....	.....

LIABILITIES

Capital	\$100,000		
Surplus, including a'l undivided profits	31,791		
Preferred deposits: Deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository	5,532		
Due depositors, not preferred	15		
Other liabilities	561		
Total liabilities	\$137,899		

81. ROCHESTER TRUST AND SAFE DEPOSIT COMPANY, ROCHESTER

[5 Main street, west; chartered 1868 as the Safe Deposit Company of Rochester]

ROBERT C. WATSON, *President*,
 J. CRAIG POWERS, *Vice-President*,
 EDWARD BAUSCH, *Vice-President*,
 LEON L. BENHAM, *Vice-President*,

FRANK A. WARD, *Vice-President*,
 EDWARD L. WILLIAMS, *Treasurer*,
 LEIGH H. PIERSON, *Trust Officer*,

TAYLOR D. BIDWELL, *Secretary*,
 ALFRED J. LEGGETT, *Assistant Secretary*,
 WILLARD J. LUESCHER, *Assistant Secretary*,
 HARRY L. EDGERTON, *Assistant Secretary*.

DIRECTORS

LUCIUS W. ROBINSON,
 FRANK A. WARD,
 WM. C. BARRY,
 JOHN CRAIG POWERS,
 EDWARD BAUSCH,

WM. A. HUBBARD, JR.,
 ROBERT C. WATSON,
 JOSEPH MICHAELS,
 GUSTAV ERBE,
 WM. A. E. DRESCHER,
 JAMES C. DRYER.

FRANK T. SAGE,
 JAMES S. HAVENS,
 GEORGE W. THAYER,
 EDWARD G. MINER,
 HERBERT J. WINN,

GEORGE C. GORDON,
 THOMAS H. CHEW,
 R. ANDREW HAMILTON,
 GEORGE J. KEYES,
 JOSEPH FARLEY,
 J. J. L. FRIEDERICH,

JOHN E. DURAND,
 GEORGE W. ROBESON,
 GEORGE H. HAWKS,
 W. ROY McCANNE,
 RICHARD GORSLINE.

RESOURCES	Statement of condition Feb. 28, 1920	Statement of condition June 30, 1920	Statement of condition Sept. 30, 1920	Statement of condition Nov. 15, 1920
Stock and bond investments, viz.:				
Public securities.....	\$1,630,212	\$1,569,213	\$1,559,713	\$1,557,063
Private securities.....	8,707,332	7,979,518	7,541,422	7,461,573
Real estate owned.....	382,008	399,786	456,560	496,815
Mortgages owned.....	7,500,810	7,314,129	7,218,391	7,136,791
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....	193,515	283,533	327,738	312,348
Loans and discounts secured by other collateral.....	12,739,809	11,293,206	10,813,550	11,521,693
Loans, discounts and bills purchased not secured by collateral.....	410,572	1,064,655	1,276,052	1,465,333
Overdrafts.....	2,484	491	1,190	1,328
Due from trust companies, banks and bankers.....	1,808,034	1,794,362	1,861,393	1,758,055
Specie.....	68,583	68,424	75,669	75,708
Other currency authorized by the laws of the United States.....	1,154,332	1,145,719	1,213,439	1,292,749
Cash items.....	171,812	266,830	127,301	152,659

Customers' liability on acceptances (per contra, see liabilities).....	25,000		50,000	
Assets not included in any of the above heads.....	190,914	317,500	250,596	242,376
Total resources.....	\$35,045,418	\$33,497,366	\$32,773,014	\$33,474,491
LIABILITIES				
Capital.....	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000
Surplus, including all undivided profits.....	1,144,525	1,100,000	1,140,113	1,176,115
Preferred deposits, viz.:				
Due New York State savings banks.....	37,004	57,244	57,244	57,244
Due New York State savings and loan associations, credit unions and land bank.....	2,277	2,576	2,584	1,013
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository.....	745,745	847,660	752,747	786,469
Deposits by the State of New York.....	250,000	240,000	210,000	210,000
Deposits otherwise preferred.....	84,091	121,054	114,925	113,590
Due depositors, not preferred.....	29,755,193	29,351,717	28,538,697	29,158,991
Due to trust companies, banks and bankers.....	30,736	23,043	23,000	29,618
Bills payable.....	1,115,000	410,000	320,000	270,000
Acceptances of drafts payable at a future date or authorized by commercial letters of credit.....	25,000		50,000	
Other liabilities.....	855,847	344,072	563,704	671,451
Total liabilities.....	\$35,045,418	\$33,497,366	\$32,773,014	\$33,474,491

82. 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,
WALTER G. HAMILTON.

ROBERT SCHMITT,
HOWARD VAN BUREN,
JOHN M. ROONEY,

HARVEY DE BAUN,
S. O. MILLER,
CHARLES FRANCIS,

WILSON P. FOSS,
WM. H. RADCLIFF,
LOUIS H. HUTTON,

JAMES KILBY,
E. J. S. VAN HOUTEN,
G. BRIGGS BUCHANAN.

RESOURCES	Statement of condition Feb. 28, 1920	Statement of condition June 30, 1920	Statement of condition Sept. 30, 1920	Statement of condition Nov. 15, 1920
Stock and bond investments, viz.:				
Public securities	\$374,970	\$451,007	\$426,430	\$268,889
Private securities	393,276	398,097	387,012	407,814
Real estate owned	52,125	52,144	55,375	55,408
Mortgages owned	376,463	418,738	421,536	429,069
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	32,864	36,479	53,192	57,137
Loans and discounts secured by other collateral	830,464	836,853	863,619	902,413
Loans, discounts and bills purchased not secured by collateral	185,115	205,240	196,616	196,245
Overdrafts	745	346	274	105
Due from trust companies, banks and bankers	137,314	85,723	117,464	55,877
Specie	2,553	3,326	3,330	4,431
Other currency authorized by the laws of the United States	10,136	36,756	17,813	28,225
Cash items	8,476	6,162	2,596	3,201
Due from the Federal Reserve Bank of New York less offsets		91,771	90,627	106,872
Assets not included in any of the above heads	21,347	26,756	26,562	23,715
Total resources	\$2,425,848	\$2,649,398	\$2,662,446	\$2,539,401

LIABILITIES

Capital	\$100,000	\$100,000	\$100,000	\$100,000
Surplus, including all undivided profits	59,380	70,713	84,600	86,441
Preferred deposits, viz.:				
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository	44,155	39,026	32,512	26,836
Deposits by the State of New York	25,000	25,000	25,000	25,000
Other deposits secured by pledge of assets	7,580	7,674	7,674	7,674
Due depositors, not preferred	1,894,652	2,076,968	2,117,931	2,118,839
Due to trust companies, banks and bankers	9,365	.....	2,339	761
Bills payable	275,000	325,000	275,000	150,000
Other liabilities	10,716	5,017	17,390	23,850
Total liabilities	\$2,425,848	\$2,649,398	\$2,662,446	\$2,539,401

83. ROME TRUST COMPANY, ROME

ARTHUR D. WHITE, *President*,
JOHN D. McMAHON, *Vice-President*.

(101-103 South James street; organized 1915)
C. FRANK FLOYD, *Vice-President*.

JAMES G. LINK, *Secretary*.
WARREN E. SAENBERY, *Treasurer*.

DIRECTORS

WILLIAM T. BINKS,
GEORGE A. CLYDE,
GEORGE H. BROWN,
HARRY W. BARNARD,

LAWRENCE CAREY,
HERBERT T. DYETT,
MICHAEL DULY,
ARTHUR S. EVANS,

C. FRANK FLOYD,
BARTON HASELTON,
FREDERICK J. HAGER,
JACOB KARLEN,
JOHN D. McMAHON,

F. J. DeBISSCHOP,
HOWARD D. WOLFE,
FRED M. SHELLEY,
PERCY C. THOMAS,

J. LOWELL WILLIAMS,
ARTHUR D. WHITE,
ALBERT R. KESSINGER,
FRANKLIN A. ETHRIDGE.

RESOURCES	Statement of condition Feb. 28, 1920	Statement of condition June 30, 1920	Statement of condition Sept. 30, 1920	Statement of condition Nov. 15, 1920
Stock and bond investments, viz.:				
Public securities	\$183,832	\$140,867	\$165,280	\$120,617
Private securities	844,763	768,608	742,133	790,733
Real estate owned	84,173	84,173	84,173	84,173
Mortgages owned	413,530	401,264	386,184	374,178
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	23,866	21,319	27,898	37,618
Loans and discounts secured by other collateral	534,705	599,685	740,230	939,096
Loans, discounts and bills purchased not secured by collateral	1,065,339	1,119,368	1,046,524	1,033,437
Overdrafts	2,269	573	5,835	1,305
Due from trust companies, banks and bankers	34,828	34,386	6,052	79,438
Specie	5,069	8,862	8,668	7,461
Other currency authorized by the laws of the United States	44,727	110,755	107,868	79,275
Cash items	16,329	32,891	12,606	8,947
Due from the Federal Reserve Bank of New York, less offsets	155,145	482,651	376,516	445,372
Assets not included in any of the above heads	45,810	38,617	44,576	43,862
Total resources	\$3,453,935	\$3,844,019	\$3,754,543	\$4,045,512

LIABILITIES				
Capital	\$300,000	\$300,000	\$300,000	\$300,000
Surplus, including all undivided profits	148,333	153,925	168,973	183,511
Preferred deposits, viz.:				
Due New York State savings banks	104,235	128,366	118,256	98,333
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository	6,563	12,519	11,461	12,288
Deposits by the State of New York	150,000	150,000	120,000	120,000
Due depositors, not preferred	2,728,010	2,964,238	2,895,754	3,314,979
Due to trust companies, banks and bankers	1,360	1,523	119,857	2,371
Rediscunts		126,195		
Other liabilities	15,434	7,253	20,242	14,030
Total liabilities	\$3,453,935	\$3,844,019	\$3,754,543	\$4,045,512

84. 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,	JOHN F. WELLS,	ROBERT S. WATERMAN,	WILLIAM H. JONES,
JOHN C. TULLOCH,	JOSEPH E. FELL,	WILLIAM A. HAWKSHAW,	LEO FRANK,	ROBT. E. WATERMAN,
CHARLES W. LOOMIS,	WILLIAM D. BRITTON,	HYMAN S. FISHER,	THOMAS H. LAWRENCE,	ROBT. H. McEWEN, Jr.
WILLIAM CRAIG,	D. EDWARD A. PEARSON,	REUBEN W. DOBISKY,	WILLIAM M. STEPHENS,	HERBERT G. CHANDLER.

RESOURCES	Statement of condition Feb. 28, 1920	Statement of condition June 30, 1920	Statement of condition Sept. 30, 1920	Statement of condition Nov. 15, 1920
Stock and bond investments, viz.:				
Public securities.....	\$269,690	\$189,274	\$185,800	\$197,750
Private securities.....	292,465	317,127	302,936	273,236
Mortgages owned.....	49,546	42,267	61,165	62,665
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....	22,742	24,484	8,498	8,086
Loans and discounts secured by other collateral.....	115,939	132,632	109,319	94,169
Loans, discounts and bills purchased not secured by collateral.....	556,730	643,433	521,940	521,732
Overdrafts.....	38	1,912	23	95
Due from trust companies, banks and bankers.....	15,343	23,122	3,555	15,235
Specie.....	4,588	4,428	2,741	3,287
Other currency authorized by the laws of the United States.....	10,877	13,064	67,328	32,996
Cash items.....	2,323	5,470	1,811	2,606
Due from the Federal Reserve Bank of New York, less offsets.....	86,593	72,511	62,154	68,069
Assets not included in any of the above heads.....	32,793	32,568	29,905	27,345
Total resources.....	\$1,459,667	\$1,502,292	\$1,357,175	\$1,307,271

LIABILITIES				
Capital	\$100,000	\$100,000	100,000	\$100,000
Surplus, including all undivided profits	46,968	37,446	35,768	36,844
Preferred deposits, v. z.:				
Due New York State savings banks	5,000	5,000	.....	.....
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository	2,215	2,483	1,095	1,182
Deposits by the State of New York	50,000	50,000	45,000	45,000
Due depositors, not preferred	997,278	1,009,953	823,354	757,971
Due to trust companies, banks and bankers	25,939	32,914	35,548	25,529
Bills payable	215,000	175,000	212,000	212,000
Rediscouts	5,100	78,162	99,984	120,500
Other liabilities	12,167	11,334	4,426	8,245
Total liabilities	\$1,459,667	\$1,502,292	\$1,357,175	\$1,307,271

85. SALAMANCA TRUST COMPANY, SALAMANCA

EDWARD 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 F. HAZARD,
 TINT CHAMPLIN, GEORGE WITHERELL,
 EDWARD BOLARD, WILLIAM S. MORTON,

JOHN C. KREIGER, EDWARD F. NORTON,
 ALBERT T. FANCHER, CHARLES F. HESS,
 EDWARD B. FITZGERALD, CHARLES R. GIBSON,
 MARC D. JOHNSON,

CAREY D. DAVIE,
 THOMAS J. FITZGERALD,
 THOMAS H. DOWD.

RESOURCES	Statement of condition Feb. 28, 1920	Statement of condition June 30, 1920	Statement of condition Sept. 30, 1920	Statement of condition Nov. 15, 1920
Stock and bond investments, viz.:				
Public securities	\$472,255	\$454,112	\$420,875	\$452,432
Private securities	144,562	144,562	144,562	138,640
Real estate owned	41,538	43,905	39,259	39,275
Mortgages owned	176,672	173,946	176,706	174,736
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	235,647	212,442	203,851	202,646
Loans and discounts secured by other collateral	467,823	357,979	418,433	501,107
Loans, discounts and bills purchased not secured by collateral	567,193	696,409	744,863	684,985
Overdrafts	850	427	1,254	570
Due from trust companies, banks and bankers	229,231	255,223	291,827	361,081
Specie	16,461	17,520	18,590	17,152
Other currency authorized by the laws of the United States	47,989	87,169	88,628	51,394
Cash items	2,545	3,147	1,633	4,228
Customers' liability on acceptances (per contra, see liabilities)				3,000
Assets not included in any of the above heads	18,877	20,490	20,488	20,488
Total resources	\$2,421,643	\$2,467,331	\$2,570,969	\$2,651,734

LIABILITIES

Capital	\$100,000	\$100,000	\$100,000	\$100,000
Surplus, including all undivided profits	274,409	293,468	284,202	297,897
Preferred deposits, viz.:				
Due New York State savings and loan associations, credit unions and land bank	3,082	10	687	3,461
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository	34,852	14,335	37,302	38,348
Deposits by the State of New York	75,000	75,000	70,000	70,000
Other deposits secured by pledge of assets	4,885	4,735	4,735	4,735
Due depositors, not preferred	1,908,414	1,958,782	2,043,042	2,103,291
Acceptances of drafts payable at a future date or authorized by commercial letters of credit				3,000
Other liabilities	21,001	21,001	31,001	31,002
Total liabilities	\$2,421,643	\$2,467,331	\$2,570,969	\$2,651,734

86. SCHENECTADY TRUST COMPANY, SCHENECTADY

HENRY B. BOARDMAN, *President*,
JOSEPH W. SMITLEY, *Vice-President*,

[318-320 State street; organized 1902]
EDWARD D. PALMER, *Cashier*,

J. J. BARRINGER, *Treasurer*,
WILLARD D. WEMPLE, *Assistant Treasurer*.

DIRECTORS

HENRY B. BOARDMAN, ALFRED DE GRAFF,
JOHN G. BARRY, WM. W. WEMPLE,
DAVID A. TERBUSH, EVERETT 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,
E. MACD. STANTON,

W. H. WRIGHT,
J. R. MAGARVEY,
DANIEL F. FLINN,
EDWARD T. RICE.

RESOURCES	Statement of condition Feb. 28, 1920	Statement of condition June 30, 1920	Statement of condition Sept. 30, 1920	Statement of condition Nov. 15, 1920
Stock and bond investments, viz.:				
Public securities	\$627,529	\$640,315	\$581,700	\$577,282
Private securities	3,238,157	3,238,430	3,345,846	3,344,621
Real estate owned	176,099	175,545	168,339	168,339
Mortgages owned	260,636	284,021	277,021	285,671
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	19,192	19,099	12,635	16,570
Loans and discounts secured by other collateral	1,316,956	1,942,019	2,232,931	2,414,948
Loans, discounts and bills purchased not secured by collateral	1,444,327	1,610,864	1,717,534	1,801,355
Overdrafts	100	93	403	834
Due from trust companies, banks and bankers	342,204	311,884	352,699	124,872
Specie	6,340	18,043	11,937	18,827
Other currency authorized by the laws of the United States	39,312	228,188	212,149	183,231
Cash items	34,102	53,881	48,132	53,412
Due from the Federal Reserve Bank of New York, less offsets	464,297	394,445	430,931	557,832
Assets not included in any of the above heads	59,538	69,365	79,481	71,487
Total resources	\$8,028,789	\$8,986,192	\$9,471,738	\$9,619,281

LIABILITIES				
Capital	\$300,000	\$300,000	\$300,000	\$300,000
Surplus, including all undivided profits	534,415	469,415	508,150	534,489
Preferred deposits, viz.:				
Due New York State savings banks	156,574	189,286	143,035	96,148
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository	41,505	21,749	106,729	41,980
Deposits by the State of New York	60,706	201,509	160,000	160,406
Other deposits secured by pledge of assets	26,177	24,691	25,517	27,569
Due depositors, not preferred	6,728,736	7,597,460	8,100,251	8,275,855
Due to trust companies, banks and bankers	126,670	148,845	48,953	78,543
Other liabilities	54,006	33,237	79,103	104,291
Total liabilities	\$8,028,789	\$8,986,192	\$9,471,738	\$9,619,281

87. SECURITY TRUST COMPANY OF ROCHESTER, ROCHESTER

JAMES S. WATSON, *President*,
 EDWARD HARRIS, *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,
 WALTER S. HUBBELL,

J. WARREN CUTLER,
 RUFUS K. DRYER,
 EDWARD HARRIS,
 EDWARD W. MULLIGAN,

P. V. CRITTENDEN,
 DANIEL M. BEACH,
 JULIUS M. WILE,
 F. HARPER SIBLEY,
 FRANK M. ELLERY,

CARL F. LOMB,
 CHARLES STERN,
 FRANK W. LOVEJOY,
 MORLEY A. STERN,

IRVING ROUSE,
 ERNEST L. WOODWARD,
 JESSE W. LINDSAY,
 KINGMAN NOTT ROBINS,
 THOMAS G. SPENCER.

RESOURCES	Statement of condition Feb. 28, 1920	Statement of condition June 30, 1920	Statement of condition Sept. 30, 1920	Statement of condition Nov. 15, 1920
Stock and bond investments, viz.:				
Public securities.....	\$528,150	\$527,600	\$527,600	\$486,400
Private securities.....	3,674,160	3,365,400	3,165,600	3,068,800
Real estate owned.....	101,100	101,100	101,100	100,000
Mortgages owned.....	525,355	526,731	531,762	519,262
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....	175,000	175,000	170,000	170,000
Loans and discounts secured by other collateral.....	7,475,430	6,994,387	8,000,725	8,638,679
Loans, discounts and bills purchased not secured by collateral.....	1,570,905	1,917,847	1,956,841	1,856,492
Overdrafts.....	263	.....	3,708	453
Due from trust companies, banks and bankers.....	1,356,905	2,016,138	1,495,408	1,598,272
Specie.....	328,313	369,613	416,194	356,470
Other currency authorized by the laws of the United States.....	218,892	246,409	277,462	237,642
Cash items.....	68,393	284,962	140,023	86,465
Customers' liability on acceptances (per contra, see liabilities).....	.....	566,920	573,180	271,301
Assets not included in any of the above heads.....	87,129	114,659	85,038	80,974
Total resources.....	\$16,109,995	\$17,206,766	\$17,444,641	\$17,471,210

LIABILITIES				
Capital	\$300,000	\$300,000	\$300,000	\$300,000
Surplus, including all undivided profits	764,010	766,466	822,477	929,237
Preferred deposits, viz.:				
Due New York State savings and loan associations, credit unions and land bank	17,903	18,503	4,340	7,364
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depositary	412,349	511,529	697,219	1,086,431
Deposits by the State of New York	80,000	80,000	75,000	75,000
Due depositors, not preferred	14,409,158	14,812,346	14,710,965	14,532,968
Acceptances of drafts payable at a future date or authorized by commercial letters of credit		566,920	573,180	271,301
Other liabilities	126,575	151,002	261,460	268,909
Total liabilities	\$16,109,995	\$17,206,766	\$17,444,641	\$17,471,210

88. 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. I. 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. 28, 1920	Statement of condition June 30, 1920	Statement of condition Sept. 30, 1920	Statement of condition Nov. 15, 1920
Stock and bond investments, viz.:				
Public securities	\$1,024,420	\$927,945	\$911,372	\$886,159
Private securities	1,114,215	1,045,403	1,035,403	1,029,339
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	681,530	681,620	677,537	658,895
Loans, discounts and bills purchased not secured by collateral	628,546	624,652	708,154	723,697
Overdrafts	181	659	309	202
Due from trust companies, banks and bankers	415,125	334,171	404,762	480,341
Specie	14,431	14,996	15,615	15,999
Other currency authorized by the laws of the United States	154,755	130,919	129,445	187,837
Cash items	14,490	34,896	30,491	17,786
Assets not included in any of the above heads	32,176	16,919	23,518	32,792
Total resources	\$4,136,869	\$3,869,180	\$3,993,606	\$4,090,047

LIABILITIES				
Capital.....	\$200,000	\$200,000	\$200,000	\$200,000
Surplus, including all undivided profits.....	192,783	192,800	200,897	206,542
Preferred deposits, viz.:				
Due New York State savings banks.....	89,128	83,337	84,031	91,372
Due New York State savings and loan associations, credit unions and land bank.....	3,232	3,284	15,415	26,033
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository.....	72,715	50,851	56,000	54,076
Deposits by the State of New York.....	75,000	75,000	65,000	65,000
Other deposits secured by pledge of assets.....	48,681	16,385	21,806	28,353
Due depositors, not preferred.....	3,424,613	3,225,304	3,220,941	3,376,997
Due to trust companies, banks and bankers.....	734	7,791	711	765
Bills payable.....			100,000	
Other liabilities.....	29,983	14,428	28,805	40,879
Total liabilities.....	\$4,136,869	\$3,869,180	\$3,993,606	\$4,090,047

89. STEUBEN TRUST COMPANY, HORNELL

[82 Main street; organized 1919 succeeding Bank of Steuben]

CHAS. W. ETZ, *President*,
J. E. SCHWARZENBACH, *Vice-President*,L. W. ROCKWELL, *Vice-President*,
JAY H. STEVENS, *Vice-President*,LE ROY SMITH, *Treasurer*,
O. M. WHITING, *Secretary*.

DIRECTORS

SHIRLEY E. BROWN, B. C. DE WITT,
CLYDE E. SHULTZ, CHAS. W. ETZ,
J. B. BRADLEY, GEORGE HOLLANDS,WM. G. HOLLANDS,
SAMUEL S. KARR,
L. WILSON ROCKWELL,J. LESTER ROCKWELL, DON L. SHARP,
JOSEPH SCHAUL, JAY H. STEVENS,
JAS. E. SCHWARZENBACH, J. E. WALKER.

RESOURCES	Statement of condition Feb. 28, 1920	Statement of condition June 30, 1920	Statement of condition Sept. 30, 1920	Statement of condition Nov. 15, 1920
Stock and bond investments, viz.:				
Public securities	\$322,885	\$361,535	\$337,579	\$344,129
Private securities	89,281	87,304	101,064	87,804
Real estate owned	71,550	63,609	62,050	61,950
Mortgages owned	59,315	75,031	85,356	86,951
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	6,860	6,860	28,095	29,150
Loans and discounts secured by other collateral	165,000	208,200	296,300	301,200
Loans, discounts and bills purchased not secured by collateral	885,870	941,989	854,185	830,378
Overdrafts	638	322	798	370
Due from trust companies, banks and bankers	103,106	151,281	126,261	191,776
Specie	5,213	4,688	6,246	5,303
Other currency authorized by the laws of the United States	24,679	36,532	35,075	44,229
Cash items	7,217	5,496	2,399	5,952
Assets not included in any of the above heads	9,707	8,936	11,186	13,847
Total resources	\$1,751,371	\$1,951,714	\$1,946,594	\$2,003,039

LIABILITIES				
Capital.....	\$100,000	\$100,000	\$100,000	\$100,000
Surplus, including all undivided profits.....	126,474	123,702	127,226	130,395
Preferred deposits, viz.:				
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository.....			1,184	2,334
Deposits by the State of New York.....			50,000	50,000
Due depositors, not preferred.....	1,487,530	1,606,437	1,526,355	1,578,365
Bills payable.....	20,000	100,000	120,000	120,000
Other liabilities.....	17,367	21,575	21,829	21,945
Total liabilities.....	\$1,751,371	\$1,951,714	\$1,946,594	\$2,003,039

90. THE SUFFOLK COUNTY TRUST COMPANY, RIVERHEAD

GEORGE M. VAIL, *President.*
O. EDMUND GRISWOLD, *Vice-President.*

(Main street; organized 1910)

F. PORTER HOWELL, *Vice-President.*
JOHN S. HOWE, *Secretary.*

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,
ERNEST W. TOOKER,
RALPH C. BROWN.

RESOURCES	Statement of condition Feb. 28, 1920	Statement of condition June 30, 1920	Statement of condition Sept. 30, 1920	Statement of condition Nov. 15, 1920
Stock and bond investments, viz.:				
Public securities	\$1,138,745	\$895,651	\$914,726	\$917,443
Private securities	243,911	266,627	263,770	243,245
Real estate owned	19,900	20,582	34,582	32,882
Mortgages owned	326,675	335,375	337,625	336,025
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	35,475	31,155	31,155	31,155
Loans and discounts secured by other collateral	580,200	470,500	411,838	820,493
Loans, discounts and bills purchased not secured by collateral	384,838	586,738	494,864	445,575
Due from trust companies, banks and bankers	173,325	166,773	245,736	273,785
Specie	12,448	11,948	12,558	14,316
Other currency authorized by the laws of the United States	45,600	72,736	76,831	51,403
Assets not included in any of the above heads	34,021	3	19,407	23,012
Total resources	\$2,995,138	\$2,858,088	\$2,843,092	\$3,189,334

LIABILITIES				
Capital	\$100,000	\$100,000	\$100,000	\$100,000
Surplus, including all undivided profits	167,704	147,090	159,604	183,925
Preferred deposits, viz.:				
Due New York State savings banks	30,000	30,000	30,000	30,000
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository	162,943	176,179	137,666	146,988
Deposits by the State of New York	26,000	26,000	26,000	26,000
Other deposits secured by pledge of assets	51,221	29,333	66,952	65,923
Due depositors, not preferred	2,442,987	2,349,485	2,308,064	2,611,604
Due to trust companies, banks and bankers				312
Other liabilities	14,283	1	14,806	24,582
Total liabilities	\$2,995,138	\$2,858,088	\$2,843,092	\$3,189,334

91. THE SYRACUSE TRUST COMPANY, SYRACUSE

[330 South Warren street; organized 1903]

C. H. SANFORD, *President*,
 J. H. WILSON, *Vice-President*,
 GEORGE L. TICKNER, *Vice-President*,

J. F. HOUCK, *Assistant Secretary*,
 K. C. WICKS, *Assistant Secretary*,
 MERLE L. BASHORE, *Assistant Secretary*.

F. L. BARNES, *Secretary*,
 T. J. BRITCHER, *Asst. Secretary*,
 H. C. BEATTY, *Trust Officer*.

DIRECTORS

C. H. SANFORD,
 C. L. AMOS,
 GEORGE L. TICKNER,
 WILBERT L. SMITH,
 GATES THALHEIMER,
 EDWARD JOY,

JAMES M. GILBERT,
 MICHAEL E. DRISCOLL,
 CHAS. S. ESTABROOK,
 JAS. C. DeLONG,
 FRANK E. WADE,
 H. C. HEMINGWAY,

RALPH S. BOWEN,
 M. D. WHITFORD,
 HOWARD P. DENISON,
 W. S. PECK,
 ROBERT W. SWIFT,

T. G. MEACHEM,
 THOS. G. CRANWELL,
 EDWIN NOTTINGHAM,
 HURLBUT W. SMITH,
 ROBERT DEY,
 FRANK 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. 28, 1920	Statement of condition June 30, 1920	Statement of condition Sept. 30, 1920	Statement of condition Nov. 15, 1920
Stock and bond investments, viz.:				
Public securities.....	\$1,563,952	\$2,422,424	\$2,291,896	\$2,313,069
Private securities.....	3,711,822	2,552,686	2,241,614	2,090,769
Real estate owned.....	342,609	362,226	366,033	359,943
Mortgages owned.....	787,677	534,302	525,502	520,502
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....	94,782	90,782	341,331	335,308
Loans and discounts secured by other collateral.....	13,456,914	11,671,378	10,450,512	10,029,462
Loans, discounts and bills purchased not secured by collateral.....	8,851,152	10,397,870	11,282,113	11,362,355
Overdrafts.....	4,539	13,736	3,267	2,436
Due from trust companies, banks and bankers.....	605,956	750,905	1,114,539	1,074,245
Specie.....	49,910	64,890	59,371	41,287
Other currency authorized by the laws of the United States.....	128,675	327,899	448,176	286,007
Cash items.....	183,091	382,250	556,447	126,769
Due from the Federal Reserve Bank of New York less offsets.....	2,059,449	1,495,667	1,750,694	2,250,342
Assets not included in any of the above heads.....	215,810	205,431	217,756	166,056
Total resources.....	\$32,056,338	\$31,272,446	\$31,649,251	\$30,958,550

LIABILITIES				
Capital.....	\$1,500,000	\$1,500,000	\$1,500,000	\$1,500,000
Surplus, including all undivided profits.....	915,141	928,273	857,393	894,211
Preferred deposits, viz.:				
Due New York State savings banks.....	679,365	551,554	400,344	312,901
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository.....	811,825	751,856	756,446	756,623
Deposits by the State of New York.....	383,706	612,966	541,227	539,149
Deposits by the Superintendent of Banks of the State of New York.....	617	629	629	629
Due depositors, not preferred.....	22,331,918	22,588,022	22,183,652	21,811,800
Due to trust companies, banks and bankers.....	613,777	402,767	1,144,152	748,383
Bills payable.....	2,294,750	1,400,000	600,000	800,000
Rediscouts.....	2,342,554	2,431,331	3,434,151	3,245,042
Other liabilities.....	182,685	105,048	231,257	349,812
Total liabilities.....	\$32,056,338	\$31,272,446	\$31,649,251	\$30,958,550

92. 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,*J. WRAY CLEVELAND, *Secretary,*HAROLD W. HOYT, *Assistant Secretary,*FREDERICK P. CONDIT, *Assistant Secretary,*DAVID BLANK, *Assistant Secretary,*FRANCIS F. THOMASSEN, *Trust Officer,*FRANK E. MORGAN, *Comptroller,*ALLEN H. REMSEN, *Asst. Trust Officer.*

TRUSTEES

FRANK BAILEY,

EDWARD T. BEDFORD,

CHARLES S. BROWN,

FREDERICK W. ROWE,

JAMES H. POST,

ROBERT GOELET,

WALTER N. ROTHSCHILD,

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. KELLOGG,

WILLIAM H. WHEELOCK,

WILLIAM E. KNOX.

RESOURCES	Statement of condition Feb. 28, 1920	Statement of condition June 30, 1920	Statement of condition Sept. 30, 1920	Statement of condition Nov. 15, 1920
Stock and bond investments, viz.:				
Public securities	\$1,949,995	\$2,249,465	\$3,992,279	\$3,971,677
Private securities	6,434,134	5,780,829	6,045,742	6,017,235
Real estate owned	2,677,106	3,368,473	3,392,156	3,411,580
Mortgages owned	11,216,921	16,197,594	10,024,967	10,883,426
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	1,647,010	1,676,100	1,452,059	1,640,909
Loans and discounts secured by other collateral	16,600,628	11,922,872	15,101,557	15,731,796
Loans, discounts and bills purchased not secured by collateral	4,276,992	5,891,445	7,026,739	6,656,267
Overdrafts	1,934	6,634	931	914
Due from trust companies, banks and bankers	2,432,975	2,797,958	2,494,951	2,724,515
Specie	207,266	303,092	389,185	277,010
Other currency authorized by the laws of the United States	647,700	750,381	764,002	753,033

Cash items.....	1,141,993	2,321,290	3,601,651	1,423,514
Due from the Federal Reserve Bank of New York less offsets.....	1,986,275	1,878,999	1,986,735	2,078,418
Assets not included in any of the above heads.....	1,164,424	1,247,416	1,127,732	948,603
Total resources.....	\$52,385,353	\$56,392,598	\$57,400,686	\$56,519,167

LIABILITIES

Capital.....	\$5,000,000	\$5,000,000	\$6,000,000	\$6,000,000
Surplus, including all undivided profits.....	12,906,555	13,138,017	12,281,866	12,459,735
Preferred deposits, viz.:				
Due New York State savings banks.....	1,461,473	1,644,923	1,002,318	990,773
Due New York State savings and loan associations, credit unions and land bank.....	28,836	18,964	15,262	13,655
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository.....	690,383	1,093,941	1,232,218	1,520,960
Deposits by the State of New York.....				100,000
Other deposits secured by pledge of assets.....	75,000	72,750	72,750	72,750
Deposits otherwise preferred.....	219,508	205,398	178,260	178,758
Due depositors, not preferred.....	30,830,046	30,430,094	31,971,480	30,503,878
Due to trust companies, banks and bankers.....	388,552	514,819	297,758	247,766
Bills payable.....		2,755,000	2,875,000	2,825,000
Other liabilities.....	785,000	1,518,692	1,473,774	1,605,892
Total liabilities.....	\$52,385,353	\$56,392,598	\$57,400,686	\$56,519,167

93. THE TROY TRUST COMPANY, TROY

HAROLD K. DOWNING, *President*,
ARTHUR T. SMITH, *Vice-President*.

[33 Third street; organized 1901]
HENRY S. DARBY, *Vice-President*,
EDWIN Q. LASELL, *Vice-President*,

LELAND T. LANE, *Secretary*,
FRED BUNCE, *Treasurer*.

DIRECTORS

JAMES A. BEATTIE,
JAMES H. CALDWELL,
HENRY S. DARBY,

HERBERT F. ROY,
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. 28, 1920	Statement of condition June 30, 1920	Statement of condition Sept. 30, 1920	Statement of condition Nov. 15, 1920
Stock and bond investments, viz.:				
Public securities	\$512,609	\$519,144	\$611,649	\$661,591
Private securities	307,089	310,782	359,717	366,717
Real estate owned	29,495	29,495	29,495	29,495
Mortgages owned	104,000	104,000	104,000	109,000
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	600	501	304	20,500
Loans and discounts secured by other collateral	542,178	646,678	618,295	633,436
Loans, discounts and bills purchased not secured by collateral	1,102,907	1,095,584	999,586	1,025,896
Overdrafts	211	1,366	632	674
Due from trust companies, banks and bankers	79,936	186,987	88,922	59,532
Specie	6,190	7,995	6,864	6,349
Other currency authorized by the laws of the United States	22,840	46,849	60,239	59,064
Cash items	14,767	15,893	12,036	33,680
Due from the Federal Reserve Bank of New York less offsets	1,702	681	533	.....
Assets not included in any of the above heads	22,006	48,364	75,264	36,862
Total resources	\$2,746,530	\$3,014,319	\$2,967,536	\$3,042,796

LIABILITIES

Capital.....	\$200,000	\$200,000	\$200,000	\$200,000
Surplus, including all undivided profits.....	77,973	85,890	90,047	93,707
Preferred deposits, viz.:				
Due New York State savings banks.....	56,600	52,591	60,582	54,007
Due New York State savings and loan associations, credit unions and land bank.....	3,789	8,065	5,540	4,203
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository.....	64,843	101,943	69,830	66,720
Deposits by the State of New York.....	75,571	100,647	80,000	80,203
Due depositors, not preferred.....	2,243,137	2,360,102	2,372,906	2,469,573
Due to trust companies, banks and bankers.....	6,978	18,480	17,376	6,228
Bills payable.....	17,639	50,000	.....	25,000
Other liabilities.....	.....	36,601	71,255	43,155
Total liabilities.....	\$2,746,530	\$3,014,319	\$2,967,536	\$3,042,796

18

94. 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,
 GEORGE M. PLACE,
 O. L. EVEREST,

FRED ACKEL,
 JOHN A. WILLARD,
 EDWIN VOSBURG,
 RALPH E. BRADFORD,
 MORRELL VROOMAN,
 WM. W. STRONG,

JAMES H. FOSTER,
 CHARLES H. LEACH,
 CRAWFORD O. GETMAN,
 JOHN H. STOCKAMORE,
 JAY G. FRENCH,

FRANK S. HOUCK,
 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. 28, 1920	Statement of condition June 30, 1920	Statement of condition Sept. 30, 1920	Statement of condition Nov. 15, 1920
Stock and bond investments, viz.:				
Public securities.....	\$234,550	\$214,460	\$212,900	\$224,525
Private securities.....	30,000	30,000	19,500	22,500
Real estate owned.....	50,157	50,157	50,157	50,157
Mortgages owned.....	106,100	105,300	104,575	105,875
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....	1,900	.....	.....	.....
Loans and discounts secured by other collateral.....	133,986	149,057	203,578	209,212
Loans, discounts and bills purchased not secured by collateral.....	750,672	801,122	854,662	805,315
Overdrafts.....	658	421	815	239
Due from trust companies, banks and bankers.....	52,473	119,409	53,378	29,430
Specie.....	2,622	3,491	2,482	4,492
Other currency authorized by the laws of the United States.....	16,500	39,291	32,706	33,510
Cash items.....	12,309	9,596	15,381	13,500
Due from the Federal Reserve Bank of New York less offsets.....	47,851	18,025	36,175	29,519

Customers' liability on acceptances (per contra, see liabilities).....	224,014	88,090	.....	9,273
Assets not included in any of the above heads.....	17,396	11,341	14,096	15,047
Total resources.....	\$1,681,188	\$1,639,760	\$1,600,405	\$1,552,594

LIABILITIES

Capital.....	\$200,000	\$200,000	\$250,000	\$250,000
Surplus, including all undivided profits.....	129,149	125,645	182,002	186,195
Preferred deposits, viz.:				
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository.....		900	9	3,781
Deposits by the State of New York.....		50,000	45,000	45,000
Due depositors, not preferred.....	806,576	776,402	756,501	751,858
Due to trust companies, banks and bankers.....		356	275	790
Bills payable.....	105,000	177,000	97,000	59,000
Rediscunts.....	166,754	177,880	229,433	205,198
Acceptances of drafts payable at a future date or authorized by commercial letters of credit.....	224,014	88,090	.....	9,273
Other liabilities.....	49,695	43,487	40,185	41,499
Total liabilities.....	\$1,681,188	\$1,639,760	\$1,600,405	\$1,552,594

95. TRUST COMPANY OF WYOMING COUNTY, WARSAW

JOSEPH C. BUXTON, *President*,
CHESTER A. VAN ARSDALE, *Vice-President*,

[27 Main street; organized 1913]
E. T. MONTGOMERY, *Vice-President*,

GEO. LYNN HICKEY, *Secretary*,
W. R. CRAWFORD, *Assistant Secretary*,

DIRECTORS

MYRON H. KELLEY, JOSEPH C. BUXTON, GLENN F. METCALF,
WILLIAM W. METCALF, CHESTER A. VAN ARSDALE,

GEORGE P. BAUER, E. T. MONTGOMERY,
JAMES E. SLAUGHT, C. R. VAN ALLEN.

RESOURCES	Statement of condition Feb. 28, 1920	Statement of condition June 30, 1920	Statement of condition Sept. 30, 1920	Statement of condition Nov. 15, 1920
Stock and bond investments, viz.:				
Public securities	\$84,352	\$90,370	\$89,889	\$90,639
Private securities	124,487	120,587	121,987	140,312
Real estate owned	48,046	48,046	48,046	48,046
Mortgages owned	103,360	98,510	98,910	98,910
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	66,799	64,756	62,043	61,967
Loans and discounts secured by other collateral	58,750	56,149	59,101	59,492
Loans, discounts and bills purchased not secured by collateral	285,060	234,771	223,844	231,455
Overdrafts	619	367	431	555
Due from trust companies, banks and bankers	4,006	6,239	6,970	12,963
Specie	3,156	2,533	4,132	2,574
Other currency authorized by the laws of the United States	11,580	14,999	10,910	17,965
Cash items	113	305	1,541	1,323
Due from the Federal Reserve Bank of New York less offsets	38,542	29,816	37,883	45,634
Assets not included in any of the above heads	15,899	23,483	28,833	15,380
Total resources	\$844,769	\$790,931	\$794,520	\$827,215

LIABILITIES

Capital	\$100,000	\$100,000	\$100,000	\$100,000
Surplus, including all undivided profits	33,547	35,610	32,643	32,724
Preferred deposits, viz.:				
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depositary	32,708	32,987	37,257	47,717
Deposits by the State of New York	43,000	43,000	43,000	43,000
Due depositors, not preferred	527,660	555,573	560,147	592,891
Due to trust companies, banks and bankers	435	.....	51	.....
Bills payable	42,400	12,400	.....	.....
Rediscunts	58,890	.....	.....	.....
Other liabilities	6,129	11,361	21,422	10,883
Total liabilities	\$844,769	\$790,931	\$794,520	\$827,215

96. 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. 28, 1920	Statement of condition June 30, 1920	Statement of condition Sept. 30, 1920	Statement of condition Nov. 15, 1920
Stock and bond investments, viz.:				
Public securities.....	\$955,243	.....	.....	.....
Private securities.....	2,042,443	.....	.....	.....
Real estate owned.....	75,000	.....	.....	.....
Mortgages owned.....	70,424	.....	.....	.....
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....	10,558	.....	.....	.....
Loans and discounts secured by other collateral.....	2,571,669	.....	.....	.....
Loans, discounts and bills purchased not secured by collateral.....	329,858	.....	.....	.....
Overdrafts.....	1,059	.....	.....	.....
Due from trust companies, banks and bankers.....	275,596	.....	.....	.....
Specie.....	10,175	.....	.....	.....
Other currency authorized by the laws of the United States.....	96,849	.....	.....	.....
Cash items.....	63,051	.....	.....	.....
Assets not included in any of the above heads.....	70,181	.....	.....	.....
Total resources.....	\$6,572,106	.....	.....	.....

LIABILITIES

Capital	\$250,000		
Surplus, including all undivided profits	550,887		
Preferred deposits, viz.:			
Due New York State savings banks	255,649		
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository	246,509		
Deposits by the State of New York	110,000		
Other deposits secured by pledge of assets	36,752		
Due depositors, not preferred	4,998,166		
Due to trust companies, banks and bankers	81,517		
Other liabilities	42,626		
 Total liabilities	 \$6,572,106		

97. UNION TRUST COMPANY OF JAMESTOWN, JAMESTOWN

FRANK MERZ, *President*,
 FREDERICK P. HALL, *Vice-President*,

(211 Main street; organized 1894)
 ARTHUR K. BRIGGS, *Vice-President*,

GEORGE R. BUTTS, *Treasurer*,
 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. 28, 1920	Statement of condition June 30, 1920	Statement of condition Sept. 30, 1920	Statement of condition Nov. 15, 1920
Stock and bond investments, viz.:				
Public securities.....	\$288,809	\$447,021	\$557,027	\$503,540
Private securities.....	481,930	579,367	561,481	547,531
Real estate owned.....	40,300	40,300	40,300	40,300
Mortgages owned.....	473,787	469,512	487,584	489,430
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....	47,410	66,496	63,995	65,095
Loans and discounts secured by other collateral.....	416,352	462,078	528,551	503,031
Loans, discounts and bills purchased not secured by collateral.....	371,877	416,226	346,721	390,040
Overdrafts.....	214	602	42	113
Due from trust companies, banks and bankers.....	269,070	148,659	214,124	178,525
Specie.....	3,091	5,250	4,499	4,520
Other currency authorized by the laws of the United States.....	48,013	49,457	53,950	72,177
Cash items.....	13,901	7,404	7,186	5,450
Assets not included in any of the above heads.....	22,506	14,005	31,504	33,003
Total resources.....	\$2,477,260	\$2,706,377	\$2,896,964	\$2,832,755

LIABILITIES				
Capital	\$300,000	\$300,000	\$300,000	\$300,000
Surplus, including all undivided profits	320,354	321,469	313,612	314,174
Preferred deposits, viz.:				
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository	134,889	140,992	134,416	130,003
Deposits by the State of New York	25,000	25,000	25,000	25,000
Other deposits secured by pledge of assets	7,756	47,256	54,347	6,340
Due depositors, not preferred	1,677,759	1,866,658	2,051,087	2,031,237
Other liabilities	11,502	5,002	18,502	26,001
Total liabilities	\$2,477,260	\$2,706,377	\$2,896,964	\$2,832,755

98. UNION TRUST COMPANY OF ROCHESTER, ROCHESTER

[25 State street; organized 1897]

FREDERICK W. ZOLLER, *President*,
 ALLAN B. FRASER, *Vice-President*,
 JOHN C. FRANKLAND, *Vice-President*,
 JAMES L. HOTCHKISS, *Vice-President*,

EDWARD P. VOLLERTSEN, *Vice-President*,
 BLAKE S. RAPLEE, *Secretary*,
 EDWARD J. MEYER, *Assistant Secretary*,
 WM. J. HAUSER, *Assistant Secretary*.

DELOSS M. ROSE, *Assistant Secretary*,
 M. G. PALMATEER, *Assistant Secretary*,
 CARL R. SNIDER, *Assistant Secretary*,

DIRECTORS

MARTIN F. BRISTOL,	GORDON E. THING,	WILLIS A. MATSON,	CHARLES P. SCHLEGEL,	JAMES E. GLEASON,
CHARLES F. CRANDALL,	FREDERICK C. MALLING,	ERICKSON PERKINS,	ARTHUR E. SUTHERLAND,	CHAS. WINSLOW SMITH,
EUGENE J. CHAPMAN,	ALLAN B. FRASER,	CHARLES F. POND,	FREDERICK W. ZOLLER,	IRVING S. ROBESON,
PHILIP CONBOY,	J. E. McKELVEY,	JAMES L. HOTCHKISS,	INNIS P. ALLEN,	GEORGE L. SWAN,
EUGENE J. DWYER,	W. W. FOSTER,	JOHN L. KEENAN,	J. G. MENIHAN,	JAMES L. WHITLEY,
	JOHN C. FRANKLAND,		D. M. RICHARDS,	

RESOURCES	Statement of condition Feb. 28, 1920	Statement of condition June 30, 1920	Statement of condition Sept. 30, 1920	Statement of condition Nov. 15, 1920
Stock and bond investments, viz.:				
Public securities	\$2,845,972	\$3,070,623	\$3,071,194	\$3,026,499
Private securities	1,291,910	2,406,682	2,381,909	2,488,200
Real estate owned	144,427	147,291	1,021,808	1,024,399
Mortgages owned	1,011,463	968,193	980,068	978,470
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	481,107	493,591	410,292	456,375
Loans and discounts secured by other collateral	4,862,157	6,104,044	6,305,836	5,914,370
Loans, discounts and bills purchased not secured by collateral	4,959,923	6,424,522	6,664,494	7,012,418
Overdrafts	26,445	8,937	6,204	1,523
Due from trust companies, banks and bankers	768,853	1,216,310	1,269,451	1,133,866
Specie	270,209	290,762	308,536	281,979
Other currency authorized by the laws of the United States	198,576	425,345	426,719	429,358
Cash items	103,846	211,022	140,463	191,574

Customers' liability on acceptances (per contra, see liabilities)			50,000	25,000
Assets not included in any of the above heads	94,658	108,194	112,920	60,026
Total resources	\$17,059,556	\$21,875,516	\$23,149,894	\$23,004,057
LIABILITIES				
Capital	\$1,000,000	\$1,250,000	\$1,250,000	\$1,250,000
Surplus, including all undivided profits	601,906	771,394	775,035	788,382
Preferred deposits, viz.:				
Due New York State savings banks	199,913	181,947	130,076	100,144
Due New York State savings and loan associations, credit unions and land bank	24,695	39,165	46,232	40,917
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository	175,334	165,824	121,880	119,035
Deposits by the State of New York	180,000	350,000	300,000	300,000
Other deposits secured by pledge of assets	6,886	6,972	6,972	6,972
Due depositors, not preferred	13,580,947	17,444,960	18,047,777	17,976,078
Due to trust companies, bank and bankers	81,865	66,185	126,492	116,837
Bills payable	1,000,000	1,450,000	1,950,000	1,900,000
Rediscouts			127,000	48,690
Acceptances of drafts payable at a future date or authorized by commercial letters of credit			50,000	25,000
Other liabilities	208,010	149,069	218,430	332,002
Total liabilities	\$17,059,556	\$21,875,516	\$23,149,894	\$23,004,057

99. UNITED STATES MORTGAGE AND TRUST COMPANY, NEW YORK CITY

JOHN W. PLATTEN, *President*. [55 Cedar street: chartered 1871 as the United States Mortgage Company] JOHN A. HOPPER, *Secretary*,
 CALVERT BREWER, *Vice-President*, GEORGE C. HOFFMAN, *Treasurer*, ARTHUR W. KEEVIL, *Assistant Secretary*,
 FRANK J. PARSONS, *Vice-President*, HARRY W. HADLEY, *Assistant Treasurer*, T. W. B. MIDDLETON, *Assistant Secretary*,
 JOSEPH ADAMS, *Vice-President*, EUGENE W. DUTTON, *Assistant Treasurer*, ROBERT F. BROWN, *Assistant Secretary*,
 CHAUNCEY H. MURPHEY, *Vice-President*, GEORGE A. JONES, *Assistant Treasurer*, THOMAS F. BENNETT, *Assistant Treasurer*,
 HENRY L. SERVOSS, *Vice-President*, NATHALIE LAIMBEER, *Assistant Secretary*,
 WILLIAM T. LAW, *Vice-President*, CHAS. ANDREWS, Jr., *Assistant Treasurer*.

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,
 SHERMAN DAY, CHAUNCEY H. MURPHEY, H. HOBART PORTER.

RESOURCES	Statement of condition Feb. 28, 1920	Statement of condition June 30, 1920	Statement of condition Sept. 30, 1920	Statement of condition Nov. 15, 1920
Stock and bond investments, viz.:				
Public securities.....	\$4,735,436	\$4,007,675	\$4,467,902	\$4,316,482
Private securities.....	4,476,646	4,014,272	2,831,008	2,588,593
Real estate owned.....	142,419	142,344	144,494	338,623
Mortgages owned.....	5,760,275	5,820,692	5,660,345	5,595,075
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....	15,000	8,500	8,500	5,000
Loans and discounts secured by other collateral.....	28,833,093	34,074,280	33,649,061	35,307,492
Loans, discounts and bills purchased not secured by collateral.....	14,672,531	17,788,849	16,761,251	16,823,866
Overdrafts.....	12,536	20,635	121,714	161,385
Due from trust companies, banks and bankers.....	2,196,995	2,148,602	2,328,869	2,339,212
Specie.....	58,681	63,247	53,161	32,040
Other currency authorized by the laws of the United States.....	554,449	565,932	757,946	755,131
Cash items.....	1,187,821	6,022,523	5,139,467	7,619,641

Due from the Federal Reserve Bank of New York less offsets.....	5,851,840	7,993,825	5,616,047	5,762,897
Customers' liability on acceptances (per contra, see liabilities).....	464,303	1,585,972	1,742,340	2,317,275
Assets not included in any of the above heads.....	466,784	475,947	439,822	347,759
Total resources.....	\$69,478,809	\$84,733,295	\$79,721,927	\$84,310,411
LIABILITIES				
Capital.....	\$2,000,000	\$2,000,000	\$2,000,000	\$2,000,000
Surplus, including all undivided profits.....	4,803,732	4,650,151	4,970,172	5,143,828
Preferred deposits, viz.:				
Due New York State savings banks.....	488,690	414,403	604,843	409,960
Due New York State savings and loan associations, credit unions and land bank.....	2,855	5,166	2,575	1,519
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository.....	4,334,351	1,825,129	2,669,899	2,350,785
Deposits by the State of New York.....		75,000	65,000	65,000
Deposits by the Superintendent of Banks of the State of New York.....	48,285	48,117	37,436	37,647
Other deposits secured by pledge of assets.....	2,313,282	2,345,927	2,266,555	4,895,180
Deposits otherwise preferred.....	782,600	1,743,654	678,414	626,683
Due depositors, not preferred.....	43,865,837	55,797,646	52,977,494	56,667,835
Due to trust companies, banks and bankers.....	4,572,980	9,467,895	7,272,887	5,254,719
Rediscunts.....	1,522,750			
Acceptances of drafts payable at a future date or authorized by commercial letters of credit.....	464,303	1,836,202	1,747,340	2,320,575
Other liabilities.....	4,279,144	4,524,005	4,429,312	4,536,680
Total liabilities.....	\$69,478,809	\$84,733,295	\$79,721,927	\$84,310,411

100. UNITED STATES TRUST COMPANY OF NEW YORK, NEW YORK CITY

EDWARD W. SHELDON, *President*,
 WILLIAM M. KINGSLEY, *Vice-President*,
 WILLIAMSON PELL, *Vice-President*,

[45 and 47 Wall street; chartered 1853]
 WILLIAM C. LEE, *Assistant Secretary*,
 FREDERICK W. ROBBERT, *Assistant Secretary*
 ROBT. S. OSBORNE, *Assistant Secretary*,
 THOS. H. WILSON, *Assistant Secretary*,

WILFRED J. WORCESTER, *Secretary*,
 CHARLES A. EDWARDS, *Assistant Secretary*,
 WILLIAM C. GREEN, *Assistant Secretary*.

TRUSTEES

WILLIAM ROCKEFELLER, JOHN J. PHELPS,
 FRANK LYMAN, HENRY W. DEFOREST,
 JOHN A. STEWART, LEWIS CASS LEDYARD,
 WM. VINCENT ASTOR,

PAYNE WHITNEY,
 EDWARD W. SHELDON,
 CHAUNCEY KEEP,

LYMAN J. GAGE,
 ARTHUR CURTISS JAMES,
 WILLIAM M. KINGSLEY,
 WILLIAM SLOANE,

WM. STEWART TOD,
 OGDEN MILLS,
 CORNELIUS N. BLISS, JR.

RESOURCES	Statement of condition Feb. 28, 1920	Statement of condition June 30, 1920	Statement of condition Sept. 30, 1920	Statement of condition Nov. 15, 1920
Stock and bond investments, viz.:				
Public securities	\$4,577,029	\$2,451,925	\$2,437,550	\$2,437,550
Private securities	6,064,500	8,304,955	7,583,709	8,221,768
Real estate owned	1,015,000	1,015,000	1,000,000	1,000,000
Mortgages owned	4,256,004	4,795,852	4,911,682	4,863,997
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	51,250	51,250	51,250	51,250
Loans and discounts secured by other collateral	30,119,438	30,079,689	31,596,438	33,139,860
Loans, discounts and bills purchased not secured by collateral	6,689,916	7,043,003	5,955,348	6,670,467
Due from trust companies, banks and bankers	4,678,521	4,642,304	4,964,799	3,986,958
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	4,500,000	4,000,000	3,800,000	4,100,000
Assets not included in any of the above heads	465,671	409,196	456,819	394,958
Total resources	\$62,517,329	\$62,893,174	\$62,857,595	\$64,966,808

LIABILITIES

Capital	\$2,000,000	\$2,000,000	\$2,000,000	\$2,000,000
Surplus, including all undivided profits	14,726,898	14,616,928	14,922,446	15,071,367
Preferred deposits, viz.:				
Due New York State savings banks	2,418,914	2,853,819	2,512,108	2,089,562
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository	8,531,369	8,167,908	8,408,768	9,259,838
Other deposits secured by pledge of assets	1,585,570	4,029,630	2,350,776	1,182,853
Due depositors, not preferred	27,021,091	25,283,809	29,705,436	30,487,948
Due to trust companies, banks and bankers	5,500,626	5,085,684	2,229,334	3,986,470
Other liabilities	732,861	855,396	728,727	888,770
Total liabilities	\$62,517,329	\$62,893,174	\$62,857,595	\$64,966,808

101. UTICA TRUST AND DEPOSIT COMPANY, UTICA

J. FRANCIS DAY, *President*.
 SANFORD F. SHERMAN, *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,
 JULIUS T. A. DOOLITTLE, FREDERICK S. EASTON, WILLIAM FRASER,
 SANFORD F. SHERMAN, FRANKLIN A. ETHRIDGE, J. J. GILBERT,
 A. SHARPE HUNTER,

RICHARD U. SHERMAN, ANDREW FREY,
 GRAHAM COVENTRY, FRANK E. WHEELER,
 CHARLES B. MASON, GEORGE C. VAN TUYL, JR.,
 EDWARD J. OTIS,

RESOURCES	Statement of condition Feb. 28 1920	Statement of condition June 30, 1920	Statement of condition Sept. 30, 1920	Statement of condition Nov. 15, 1920
Stock and bond investments, viz.:				
Public securities.....	\$1,501,655	\$1,453,831	\$1,420,802	\$1,394,831
Private securities.....	2,783,350	2,777,141	2,884,031	2,896,398
Real estate owned.....	335,881	377,020	461,601	522,024
Mortgages owned.....	1,022,161	987,137	962,287	939,979
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....	266,556	220,941	218,141	211,506
Loans and discounts secured by other collateral.....	4,205,234	3,868,568	3,716,806	3,693,588
Loans, discounts and bills purchased not secured by collateral.....	3,219,897	3,709,209	3,404,190	3,153,393
Overdrafts.....	2,829	695	448	450
Due from trust companies, banks and bankers.....	471,536	595,456	518,917	529,629
Specie.....	10,533	24,510	8,968	5,206
Other currency authorized by the laws of the United States.....	130,576	123,671	100,331	184,256
Cash items.....	44,867	116,349	71,819	65,503
Due from the Federal Reserve Bank of New York less offsets.....	605,441	424,767	521,719	302,725
Customers' liability on acceptances (per contra, see liabilities).....	298,925	9,990	250,000	100,000
Assets not included in any of the above heads.....	209,595	95,633	115,012	99,246
Total resources.....	\$15,109,036	\$14,784,918	\$14,655,072	\$14,098,734

LIABILITIES				
Capital	\$800,000	\$800,000	\$800,000	\$800,000
Surplus, including undivided profits	879,088	768,060	731,442	706,685
Preferred deposits, viz.:				
Due New York State savings banks	100,817	92,916	75,000	75,000
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository	149,443	232,690	232,117	288,246
Deposits by the State of New York	175,000	330,000	300,000	300,000
Other deposits secured by pledge of assets	4,877	3,960	3,632	3,632
Due depositors, not preferred	10,219,215	10,198,853	9,996,929	10,027,515
Due to trust companies, banks and bankers	95,798	85,809	99,338	174,014
Bills payable	1,740,000	1,514,500	1,354,500	1,030,000
Rediscouts	470,000	725,000	695,000	450,000
Acceptances of drafts payable at a future date or authorized by commercial letters of credit	298,925	9,990	250,000	100,000
Other liabilities	175,873	23,140	117,114	143,642
Total liabilities	\$15,109,036	\$14,784,918	\$14,655,072	\$14,098,734

102. WESTCHESTER TRUST COMPANY, YONKERS

CHARLES R. DUSENBERRY, *President.*
 GEORGE S. EDIE, *Vice-President.*

[8 Getty square; organized 1898]
 RICHARD EDIE, Jr., *Vice-President.*
 I. OLIVET KIPP, *Trust Officer.*

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,
 WILLIAM B. EDIE,
 F. J. TOMPKINS,

CHARLES E. GORTON,
 ELIJAH M. YERKS,
 JOHN HOAG,

EDSON LEWIS,
 DANIEL S. REMSEN,
 Wm. J. WALLIN,

RESOURCES	Statement of condition Feb. 28, 1920	Statement of condition June 30, 1920	Statement of condition Sept. 30, 1920	Statement of condition Nov. 15, 1920
Stock and bond investments, viz.:				
Public securities.....	\$536,880	\$1,314,330	\$1,423,461	\$1,370,987
Private securities.....	386,507	459,151	493,352	424,544
Real estate owned.....	249,637	206,844	199,133	195,376
Mortgages owned.....	770,246	762,620	741,382	736,470
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....	489,469	446,910	457,081	542,801
Loans and discounts secured by other collateral.....	1,874,898	1,862,810	2,003,648	2,087,351
Loans, discounts and bills purchased not secured by collateral.....	907,938	1,098,457	1,019,290	992,803
Overdrafts.....	600	914	1,217	1,108
Due from trust companies, banks and bankers.....	237,071	514,815	215,671	225,815
Specie.....	45,607	44,899	49,583	49,690
Cash items.....	116,341	128,425	161,852	165,622
Assets not included in any of the above heads.....	109,822	159,550	153,314	120,170
	451,078	14,480	30,587	27,653
Total resources.....	\$6,176,094	\$7,014,205	\$6,949,571	\$6,940,390

LIABILITIES				
Capital	\$300,000	\$300,000	\$300,000	\$300,000
Surplus, including all undivided profits	211,078	240,343	305,425	290,956
Preferred deposits, viz.:				
Due New York State savings banks	270,495	254,592	262,978	235,738
Due New York State savings and loan associations, credit unions and land bank	21,330	14,980	1,243	519
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depositary	38,102	58,131	52,624	47,407
Deposits by the State of New York	50,000	50,000	45,000	45,000
Other deposits secured by pledge of assets	12,216	12,368	12,368	12,368
Deposits otherwise preferred		135,000	44,000	53,500
Due depositors, not preferred	4,845,606	5,515,124	5,317,725	5,523,058
Due to trust companies, banks and bankers	2,390	16,501	9,041	8,889
Bills payable	375,000	365,000	536,000	351,000
Other liabilities	49,877	52,166	63,167	71,955
Total liabilities	\$6,176,094	\$7,014,205	\$6,949,571	\$6,940,390

103 WORKERS' TRUST COMPANY, JOHNSON CITY

ALBERT H. BIXBY, *President.*
C. FRED JOHNSON, *Vice-President.*

[239 Main street; organized 1916]
FRANK WINDUS, *Assistant Treasurer.*
M. J. WINFIELD, *Assistant Treasurer.*

W. H. WINDUS, *Secretary and Treasurer.*
A. M. CODDINGTON, *Assistant Treasurer.*

DIRECTORS

C. FRED JOHNSON,

WALLACE H. WINDUS,
A. M. CODDINGTON,

FRANK WINDUS,

ALBERT H. BIXBY,
JOHN E. PADEN.

JOHN A. BROWN,

RESOURCES	Statement of condition Feb. 28, 1920	Statement of condition June 30, 1920	Statement of condition Sept. 30, 1920	Statement of condition Nov. 15, 1920
Stock and bond investments, viz.:				
Public securities	\$929,761	\$575,552	\$643,633	\$731,576
Private securities	50,137	59,612	69,017	108,192
Real estate owned	15,000	15,000	15,000	15,000
Mortgages owned	311,694	368,111	485,062	506,702
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	33,703	40,714	47,406	31,130
Loans and discounts secured by other collateral	1,196,525	1,687,946	1,287,526	1,170,725
Loans, discounts and bills purchased not secured by collateral	617,998	576,012	501,612	819,090
Overdrafts	2,852	7,317	739	232
Due from trust companies, banks and bankers	90,773	116,942	59,918	108,984
Specie	18,475	25,975	19,312	16,259
Other currency authorized by the laws of the United States	190,688	123,282	143,920	146,358
Cash items	7,385	6,759	79,503	4,739
Due from the Federal Reserve Bank of New York less offsets	754,495	417,011	477,725	354,524
Assets not included in any of the above heads	21,104	23,006	24,004	20,506
Total resources	\$4,240,590	\$4,043,239	\$3,854,377	\$4,034,017

LIABILITIES

Capital	\$100,000	\$100,000	\$100,000	\$100,000
Surplus, including all undivided profits	91,227	106,415	133,762	144,205
Preferred deposits, viz.:				
Deposits by the State of New York	14,000	14,000	14,000	14,000
Other deposits secured by pledge of assets	152,491	139,109	110,647	95,617
Deposits otherwise preferred	61,000			
Due depositors, not preferred	3,794,701	3,664,421	3,426,447	3,612,281
Due to trust companies, banks and bankers	762		35,946	24,563
Other liabilities	26,409	19,294	33,575	43,351
Total liabilities	\$4,240,590	\$4,043,239	\$3,854,377	\$4,034,017

104. THE YONKERS TRUST COMPANY, YONKERS

JOHN J. WALSH, *President.*
ROBERT BOETTGER, *Vice-President.*

[515 South Broadway; organized 1916]
JOSEPH KELLY, *Assistant Secretary,*
ADELBERT G. MILLS, *Assistant Secretary.*

JOSEPH HACKETT, *Secretary.*
ELMER A. SHEETS, JR., *Assistant Secretary.*

DIRECTORS

ROBERT BOETTGER,
HENRY W. BOETTGER,
BENJAMIN M. KAYE,

JOHN J. WALSH,
ARTHUR D. FERGUSON,
EUGENE H. GIBSON,

M. J. HAYS,
CHAS. C. HUBBELL,
D. H. WILSON, JR.,

FRANK HUDSON,
JULIUS TACKMAN,
ELMER A. SHEETS, JR.,

A. D. LAWRENCE,
HENRY HERZ.
L. A. VAN DYK.

RESOURCES	Statement of condition Feb. 28, 1920	Statement of condition June 30, 1920	Statement of condition Sept. 30, 1920	Statement of condition Nov. 15, 1920
Stock and bond investments, viz.:				
Public securities	\$129,139	\$274,209	\$422,765	\$422,215
Private securities	60,968	54,718	49,968	59,876
Mortgages owned	24,000	54,000	64,000	59,000
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	25,750	5,000	23,900	21,500
Loans and discounts secured by other collateral	445,631	664,439	632,489	463,090
Loans, discounts and bill purchased not secured by collateral	519,551	585,038	753,012	854,040
Overdrafts	16	12	2	213
Due from trust companies, banks and bankers	174,976	70,481	134,114	96,832
Specie	5,566	4,811	9,868	12,726
Other currency authorized by the laws of the United States	48,052	49,069	98,714	81,819
Cash items	11,079	10,885	18,657	20,063
Assets not included in any of the above head	69,093	20,002	35,083	34,519
Total resources	\$1,513,821	\$1,792,664	\$2,242,572	\$2,125,893

LIABILITIES				
Capital.....	\$150,000	\$150,000	\$250,000	\$250,000
Surplus, including all undivided profits.....	44,360	50,883	99,238	102,259
Preferred deposits, viz.:				
Due New York State savings banks.....			25,000	25,000
Deposits by the State of New York.....	40,000	40,000	40,000	40,000
Due depositors, not preferred.....	1,247,424	1,534,295	1,809,830	1,687,886
Due to trust companies, banks and bankers.....	6,238	4,977	2,260	1,262
Other liabilities.....	25,799	12,509	16,244	19,486
Total liabilities.....	\$1,513,821	\$1,792,664	\$2,242,572	\$2,125,893

DETAILED STATEMENT
OF THE CONDITION OF THE
Safe Deposit Companies in this State
ON THE
FIRST DAY OF JANUARY, 1921
AS COMPILED FROM THEIR REPORTS TO THE SUPERINTENDENT
OF BANKS

[569]

SCHEDULE 5

Summary of 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, 1918, 1919 and 1920:

RESOURCES	Statement of dition, 1918	Statement of condition, 1919	Statement of condition, 1920
Bonds and mortgages.....	\$296,035	\$254,835	\$234,475
Stock and bond investments.....	3,045,018	2,842,661	3,073,299
Real estate.....	3,333,666	3,103,329	3,246,512
Vaults and safes.....	3,027,426	3,492,835	4,669,666
Furniture and fixtures.....	48,195	36,601	59,398
Loans on collateral.....	17,062	21,462	29,700
Cash deposited.....	296,772	472,397	431,889
Cash on hand.....	14,428	12,696	18,309
Safe rentals due and accrued.....	75,278	82,686	113,808
Silver storage due and accrued.....	40,795	42,134	54,559
Warehouse storage due and accrued.....	173,412	186,494	221,830
Tin boxes on hand.....	287	983	983
Other assets.....	37,955	36,112	86,399
Add for cents.....	3	5	6
Totals.....	\$10,406,332	\$10,585,230	\$12,240,833
LIABILITIES			
Capital stock.....	\$6,360,000	\$6,360,000	\$7,205,000
Excess of assets over liabilities.....	2,819,545	3,037,170	3,383,006
Loans secured by bond and mortgage.....	570,000	570,000	525,000
Other loans.....	349,904	289,719	348,975
Interest due and accrued on loans.....	5,366	5,124	6,113
Expenses incurred and unpaid.....	22,321	17,126	14,941
Other liabilities.....	279,195	306,088	757,796
Add for cents.....	1	3	2
Totals.....	\$10,406,332	\$10,585,230	\$12,240,833

An order permitting the Woolworth Building Safe Deposit Company of New York City to assume the name Irving Safe Deposit Company, on and after July 1, 1920, was granted by the Supreme Court May 14, 1920.

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	\$22,015 00
Real estate, cost, \$51,550.79; estimated present value.....	51,550 79
Vaults and safes, cost, \$59,999.80; estimated present value...	59,999 80
Cash on deposit with banks or other moneyed institutions..	653 07
Cash on hand.....	77 67
Safe rentals due and accrued.....	1,981 50
Silver storage due and accrued.....	2,197 75
Warehouse storage due and accrued.....	841 15
Other assets, viz.:	
Fur and safe deposit storage.....	\$1,566 00
Custodian service.....	61 60
Cartage and express.....	11 84
	<hr/>
	1,639 34
	<hr/>
	\$140,956 07
	<hr/>

LIABILITIES

Capital stock	\$100,000 00
Other loans	8,000 00
Other liabilities: Overpaid accounts.....	18 00
Excess of assets over liabilities.....	32,938 07
	<hr/>
	\$140,956 07
	<hr/>

CASH TRANSACTIONS DURING THE YEAR 1920

RECEIPTS

Cash on hand and in banks or other moneyed institutions	
January 1, 1920, before transactions of the day.....	956 98
From rent of safes.....	20,645 85
From storage of valuables the safety of which is guaranteed by the company.....	7,946 68
From silver storage	3,963 35
From warehouse storage	1,976 28
From interest on loans, deposits and investments.....	1,085 00
From all other sources, viz.:	
Loans	\$14,000 00
Custodian service.....	274 00
Opening safes and keys.....	28 50
Cartage and express.....	43 55
Account of increased capital.....	10,610 00
	<hr/>
	24,956 05
	<hr/>
	\$61,530 19
	<hr/>

THE ALBANY SAFE DEPOSIT AND STORAGE COMPANY 573

PAYMENTS

For loans paid		\$13,500 00
For interest on bonds, loans and mortgages.....		367 13
For dividends to shareholders.....		10,000 00
For expenses, viz.:		
Salaries	\$13,469 16	
Taxes and repairs on building.....	5,185 38	
Other expenses	4,819 91	
		<u>23,474 45</u>
Other payments, viz.:		
Vaults and safes.....	\$12,270 83	
Rebate safe rentals.....	150 50	
Express and package.....	36 54	
		<u>13,457 87</u>
Cash on hand and in banks or other moneyed institutions		
December 31, 1920, after transactions of the day.....		730 74
		<u><u>\$61,530 19</u></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.....	\$130,152 00
Vaults and safes, cost, \$41,326.97; estimated present value..	31,476 34
Furniture and fixtures, cost, \$5,625.36; estimated present value	4,830 12
Cash on deposit with banks or other moneyed institutions...	5,044 94
Safe rentals due and accrued.....	2,083 02
Other assets: Interest and dividend accrued.....	2,598 46
	<hr/>
	\$176,184 88
	<hr/>

LIABILITIES

Capital stock	\$100,000 00
Other liabilities: Rents unearned.....	14,019 05
Excess of assets over liabilities.....	62,165 83
	<hr/>
	\$176,184 88
	<hr/>

CASH TRANSACTIONS DURING THE YEAR 1920

RECEIPTS

Cash on hand and in banks or other moneyed institutions	
January 1, 1920, before transactions of the day.....	\$2,621 98
From rent of safes.....	34,549 21
From interest on loans, deposits and investments.....	7,850 16
From stocks and bonds sold, par value, \$45,000. Amount received therefor	45,000 00
	<hr/>
	\$90,021 35
	<hr/>

PAYMENTS

For expenses, viz.:		
Salaries	\$14,663 36	
Directors' fees	13,940 00	
Rent of building	2,265 42	
Other expenses	1,220 13	
	<hr/>	32,088 91
Other payments: Bonds purchased.....		52,887 50
Cash on hand and in banks or other moneyed institutions		
December 31, 1920, after transactions of the day.....		5,044 94
		<hr/>
		\$90,021 35
		<hr/>

4. BANKERS' SAFE DEPOSIT COMPANY, NEW YORK CITY

[4 Wall street; incorporated 1880]

OFFICERS

CHARLES VAN ORDEN, President. FRANK RYSAVY, JR., 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.....	\$126,650 00
Vaults and safes, \$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....	332 94
	<hr/>
	\$143,611 76
	<hr/>

LIABILITIES

Capital stock	\$100,000 00
Excess of assets over liabilities.....	43,611 76
	<hr/>
	\$143,611 76
	<hr/>

CASH TRANSACTIONS DURING THE YEAR 1920**RECEIPTS**

Cash on hand and in banks or other moneyed institutions	
January 1, 1920, before transactions of the day.....	\$13 83
From rent of safes.....	22,339 83
From interest on loans, deposits and investments.....	10,600 00
	<hr/>
	\$32,953 66
	<hr/>

PAYMENTS

For dividends to shareholders.....	\$16,000 00
For expenses, viz.:	
Salaries	\$7,998 69
Taxes and repairs on building.....	2,784 74
Rent of building.....	2,400 00
Other expenses	3,437 29
	<hr/>
	16,620 72
Cash on hand and in banks or other moneyed institutions	
December 31, 1920, after transactions of the day.....	332 94
	<hr/>
	\$32,953 66
	<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. O. G. ALEXANDER, Treasurer.
 E. S. MACDONALD, Secretary.

DIRECTORS

OBADIAH G. ALEXANDER, B. D. FORSTER, FRANKLIN A. ROGERS.
 GEORGE S. DOWNING, ERNEST S. MACDONALD, VALENTINE W. SMITH.
 PARK A. ROWLEY,

FINANCIAL

RESOURCES

Stock and bond investments, market value.....	\$69,500 00
Vaults and safes, cost, \$31,372.50; estimated present value..	29,872 50
Cash on deposit with banks or other moneyed institutions..	23,134 44
	<hr/>
	\$122,506 94
	<hr/>

LIABILITIES

Capital stock	\$100,000 00
Excess of assets over liabilities.....	22,506 94
	<hr/>
	\$122,506 94
	<hr/>

CASH TRANSACTIONS DURING THE YEAR 1920

RECEIPTS

Cash on hand and in banks or other moneyed institutions	
January 1, 1920, before transactions of the day.....	\$3,516 13
From rent of safes.....	19,743 02
From storage of valuables the safety of which is guaranteed by the company.....	479 61
From silver storage.....	1,008 58
From warehouse storage.....	488 50
For interest on loans, deposits and investments.....	5,210 00
From stocks and bonds sold, par value, \$21,500. Amount received therefor	18,875 00
From loans paid	4,000 00
From all other sources: Opening boxes and lost keys.....	31 26
	<hr/>
	\$53,352 10
	<hr/>

PAYMENTS

For loans paid	\$4,000 00
For interest on bonds, loans and mortgages.....	80 66
For dividends to shareholders.....	6,000 00
For expenses, viz.:	
Salaries	\$2,400 00
Taxes and repairs on building.....	86 80
Rent of building.....	1,500 00
Other expenses	1,291 20
	<hr/>
	5,278 00
Other payments, viz.:	
Boxes purchased	\$14,856 50
Rebate of rental.....	2 50
	<hr/>
	14,859 00
Cash on hand and in banks or other moneyed institutions	
December 31, 1920, after transactions of the day.....	23,134 44
	<hr/>
	\$53,352 10
	<hr/>

6. BROADWAY SAFE DEPOSIT COMPANY, NEW YORK CITY

[1 Madison avenue; incorporated 1902]

OFFICERS

M. J. O'BRIEN, JR., President. CHAS. STRAUSS, Secretary.
 MAX WEINSTEIN, Vice-President. CARL J. DEUTSCH, Treasurer.

DIRECTORS

M. J. O'BRIEN, JR., CARL J. DEUTSCH, GEO. B. M. HARVEY,
 MAX WEINSTEIN, CHAS. STRAUSS, HENRY REUBEL,
 HENRY OLLESHEIMER.

FINANCIAL**RESOURCES**

Stock and bond investments, market value.....	\$36,340 00
Vaults and safes, cost, \$81,393.44; estimated present value..	62,802 96
Furniture and fixtures, estimated present value.....	1,000 00
Cash on hand	2,979 89
	<hr/>
	\$103,122 85
	<hr/> <hr/>

LIABILITIES

Capital stock	\$100,000 00
Excess of assets over liabilities.....	3,122 85
	<hr/>
	\$103,122 85
	<hr/> <hr/>

CASH TRANSACTIONS DURING THE YEAR 1920**RECEIPTS**

Cash on hand and in banks or other moneyed institutions	
January 1, 1920, before transactions of the day.....	\$1,378 85
From rent of safes	18,919 00
From storage of valuables the safety of which is guaranteed	
by the company.....	647 05
From interest on loans, deposits and investments.....	2,008 99
	<hr/>
	\$22,953 89
	<hr/> <hr/>

PAYMENTS

For expenses, viz.:		
Salaries	\$6,303 00	
Taxes and repairs on building.....	423 49	
Rent of building.....	1,566 72	
Other expenses	2,278 92	
	<hr/>	\$10,572 13
Other payments, viz.:		
New safes installed.....	\$2,407 00	
Bond investments	6,994 87	
	<hr/>	9,401 87
Cash on hand and in banks or other moneyed institutions		
December 31, 1920, after transactions of the day.....		2,979 89
		<hr/>
		\$22,953 89
		<hr/> <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.....	\$140,360 00
Vaults and safes, cost, \$40,424.95; estimated present value..	39,616 45
Cash on deposit with banks or other moneyed institutions....	6,047 36
Cash on hand	264 03
	<hr/>
	\$186,287 84
	<hr/>

LIABILITIES

Capital stock	\$110,000 00
Loans secured by bond and mortgage.....	70,000 00
Interest due and accrued on loans.....	874 98
Excess of assets over liabilities.....	5,412 86
	<hr/>
	\$186,287 84
	<hr/>

CASH TRANSACTIONS DURING THE YEAR 1920

RECEIPTS

Cash on hand and in banks or other moneyed institutions	
January 1, 1920, before transactions of the day.....	9,938 62
From rent of that portion of the building not occupied by the company	13,874 87
From storage of valuables the safety of which is guaranteed by the company	10,663 04
From silver storage	470 00
From interest on loans, deposits and investments.....	211 52
From all other sources, viz.:	
Sale old iron.....	\$22 65
Advertising	3 75
Electric equipment	17 50
Opening boxes	18 00
Telephone	13 20
Nat. Dist. Tel. Co.....	78 00
Cleaning rug	1 60
	<hr/>
	154 70
	<hr/>
	\$35,312 75
	<hr/>

PAYMENTS

For interest on bonds, loans and mortgages.....	\$3,500 00
For dividends to shareholders	7,700 00
For expenses, viz.:	
Salaries	\$4,705 20
Taxes and repairs on building.....	4,522 41
Other expenses	2,873 75
	<hr/>
	12,101 36
Other payments: New safe deposit boxes.....	5,700 00
Cash on hand and in banks or other moneyed institutions	
December 31, 1920, after transactions of the day.....	6,311 39
	<hr/>
	\$35,312 75
	<hr/>

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.....	\$136,202 40
Cash on deposit with banks or other moneyed institutions....	3,400 38
Cash on hand	110 03
Safe rentals due and accrued.....	1,415 00
Silver storage due and accrued.....	2,740 25
Other assets: Interest accrued.....	1,878 16
	<u>\$145,746 22</u>

LIABILITIES

Capital stock	\$100,000 00
Expenses incurred but unpaid.....	150 00
Other liabilities, viz.:	
Taxes accrued	\$1,437 07
Unearned safe rentals and storage charges.....	15,790 21
	<u>17,227 28</u>
Excess of assets over liabilities.....	28,368 94
	<u>\$145,746 22</u>

CASH TRANSACTIONS DURING THE YEAR 1920**RECEIPTS**

Cash on hand and in banks or other moneyed institutions January 1, 1920, before transactions of the day.....	\$4,824 95
From rent of safes	30,673 65
From storage of valuables the safety of which is guaranteed by the company	4,047 69
From interest on loans, deposits and investments.....	7,070 23
From stocks and bonds sold, par value, \$14,000. Amount received therefor	14,000 00
From all other sources, viz.:	
New locks	\$34 00
Expressage	115 75
Lost keys	85 25
	<u>235 00</u>
	<u>\$60,851 52</u>

PAYMENTS

For dividends to shareholders.....	\$12,000 00
For expenses, viz.:	
Salaries	\$12,059 12
Rent of building	6,000 00
Other expenses	3,327 58
	<u>21,386 70</u>
Other payments, viz.:	
Bonds purchased and accrued interest.....	\$23,791 17
Refund of safe and storage charges.....	163 24
	<u>23,954 41</u>
Cash on hand and in banks or other moneyed institutions December 31, 1920, after transactions of the day.....	3,510 41
	<u>\$60,851 52</u>

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	\$6,500 00
Stock and bond investments, market value.....	13,855 83
Cash on deposit with banks or other moneyed institutions....	1,166 89
Silver storage due and accrued.....	93 75
	<hr/>
	\$21,616 47
	<hr/>

LIABILITIES

Capital stock	\$20,000 00
Expenses incurred but unpaid, rent.....	175 00
Excess of assets over liabilities	1,441 47
	<hr/>
	\$21,616 47
	<hr/>

CASH TRANSACTIONS DURING THE YEAR 1920**RECEIPTS**

Cash on hand and in banks or other moneyed institutions	
January 1, 1920, before transactions of the day	\$4,457 36
From rent of safes.....	1,851 75
From silver storage.....	354 50
From interest on loans, deposits and investments.....	2,534 98
From stocks and bonds matured.....	1,000 00
From loans paid	500 00
From all other sources: Sale of real estate.....	3,700 00
	<hr/>
	\$14,398 59
	<hr/>

PAYMENTS

For dividends to shareholders.....	\$600 00
For expenses, viz.:	
Salaries	\$100 00
Rent of building.....	350 00
Other expenses	344 62
	<hr/>
	794 62
Other payments: Stocks and bonds purchased.....	11,837 08
Cash on hand and in banks or other moneyed institutions	
December 31, 1920, after transactions of the day.....	1,166 89
	<hr/>
	\$14,398 59
	<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

Vaults and safes, cost, \$146,863.27; estimated present value..	\$93,350 00
Cash on deposit with banks or other moneyed institutions....	31,140 78
Safe rentals due and accrued.....	2,963 75
Silver storage due and accrued.....	1,266 64
	<hr/>
	\$128,721 17

LIABILITIES

Capital stock	\$100,000 00
Other liabilities, viz.:	
Taxes accrued	\$643 85
Unearned safe rentals.....	16,677 53
	<hr/>
	17,321 38
Excess of assets over liabilities	11,399 79
	<hr/>
	\$128,721 17

CASH TRANSACTIONS DURING THE YEAR 1920

RECEIPTS

Cash on hand and in banks or other moneyed institutions	
January 1, 1921, before transactions of the day.....	\$13,117 82
From rent of safes	36,987 84
From silver storage	5,451 84
From interest on loans, deposits and investments.....	753 76
From stocks and bonds sold, par value, \$9,000. Amount received therefor.....	5,283 12
From all other sources, viz.:	
Sale of vaults.....	\$6,500 00
Sundry income	2,324 04
Expressage	413 00
	<hr/>
	9,237 04
	<hr/>
	\$70,831 42

PAYMENTS

For dividends to shareholders	\$2,000 00
For expenses, viz.:	
Salaries	\$14,635 50
Taxes and repairs on building.....	104 00
Rent of building	13,074 96
Other expenses	9,739 51
	<hr/>
	37,553 97
Other payments: Refund of safe rentals.....	136 67
Cash on hand and in banks or other moneyed institutions	
December 31, 1920, after transactions of the day.....	31,140 78
	<hr/>
	\$70,831 42

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 P. CLEMENT, Vice-Pres. WILLIAM F. CHASE, Treasurer.
 LEONARD W. SMITH, Asst. Secy.

DIRECTORS

WILLIAM H. CROSBY, NORMAN P. CLEMENT, EDWARD B. HOLMES,
 JESSE C. DANN, LAURENS ENOS, JAMES H. McNULTY,
 ROY H. GRIFFIN,

FINANCIAL

RESOURCES

Vaults and safes, cost \$177,921.42; estimated present value..	\$177,921 42
Cash on deposit with banks or other moneyed institutions...	5,258 08
Cash on hand	75 00
Safe rentals due and accrued	5,832 63
Silver storage due and accrued.....	1,374 32
Warehouse storage due and accrued.....	10,480 97
Other assets, viz.:	
Sundries	\$31 31
Prepaid insurance	746 98
	778 29
	\$201,720 71

LIABILITIES

Capital stock	\$150,000 00
Expenses incurred but unpaid	109 50
Other liabilities: Reserves for depreciation, etc.....	25,104 77
Excess of assets over liabilities.....	26,506 44
	\$201,720 71

CASH TRANSACTIONS DURING THE YEAR 1920

RECEIPTS

Cash on hand and in banks or other moneyed institutions	
January 1, 1920, before transactions of the day.....	\$262 38
From rent of that portion of the building not occupied by the company	1,000 08
From rent of safes	19,293 24
From storage of valuables the safety of which is guaranteed by the company	33,634 09
From silver storage	1,714 54
From all other sources, viz.:	
For light, auto service, etc.....	\$1,090 56
Loans	6,000 00
Sundries	33 07
	7,123 63
	\$63,027 96

PAYMENTS

For loans paid	\$7,000 00
For dividends to shareholders	12,000 00
For expenses, viz.:	
Salaries	\$14,676 22
Taxes and repairs on building.....	3,053 28
Rent of building	4,833 32
Other expenses	8,277 88
	30,840 70

584 REPORT ON DEPOSIT AND STORAGE COMPANIES

Other payments, viz.:

Equipment	\$2,690 09	
Insurance	3,936 36	
Refunds	168 36	
Additional compensation	1,059 37	
		<u>\$7,854 18</u>

Cash on hand and in banks or other moneyed institutions		
December 31, 1920, after transactions of the day.....		5,333 08

\$63,027 96

12. CITY SAFE DEPOSIT COMPANY OF ALBANY, N. Y.

[100 State street; incorporated 1903]

OFFICERS

WM. S. HACKETT, President.
WILLIAM S. DYER, Vice-President.HORACE S. BELL, Treasurer.
WILLIAM D. WADE, Secretary.

DIRECTORS

CHAS. W. REYNOLDS,
JOHN A. DELEHANTY,
HORACE S. BELL,
PARKER CORNING,WM. S. HACKETT,
GEORGE H. THACHER,
LEWIS R. PARKER,
W. W. BATCHELDER,GEO. W. STEDMAN,
WILLIAM S. DYER,
SAMUEL HESSBERG,
JACOB S. FRIEDMAN,
MARTIN H. GLYNN.

FINANCIAL

RESOURCES

Stock and bond investments, market value.....		\$33,715 10
Vaults and safes, cost, \$50,783.13; estimated present value..		41,931 16
Furniture and fixtures, cost, \$3,890.57; estimated present value		5 00
Cash on deposit with banks or other moneyed institutions..		3,465 84
Safe rentals due and accrued		1,177 34
Silver storage due and accrued.....		676 00
Warehouse storage due and accrued.....		546 25
Other assets, viz.:		
Accrued interest	\$491 65	
Auto delivery car	400 00	
		<u>891 65</u>
		<u>\$82,408 34</u>

LIABILITIES

Capital stock	\$50,000 00
Excess of assets over liabilities.....	32,408 34
	<u>\$82,408 34</u>

CASH TRANSACTIONS DURING THE YEAR 1920

RECEIPTS

Cash on hand and in banks or other moneyed institutions January 1, 1920, before transactions of the day.....	\$2,970 48
From rent of safes	16,862 80
From storage of valuables the safety of which is guaranteed by the company	6,002 20
From silver storage	943 50
From interest on loans, deposits and investments.....	1,895 50
From stocks and bonds sold, par value, \$5,000. Amount received therefor	2,807 75
	<u>\$31,482 23</u>

PAYMENTS

For dividends to shareholders.....	\$8,000 00
For expenses, viz.:	
Salaries	\$6,456 08
Rent of building.....	1,525 00
Other expenses	3,387 03
	<u>11,368 11</u>
Other payments, viz.:	
Bonds purchased	\$3,510 10
Taxes paid	1,371 57
New boxes and letter file.....	3,766 61
	<u>8,648 28</u>
Cash on hand and in banks or other moneyed institutions December 31, 1920, after transactions of the day.....	3,465 84
	<u>\$31,482 23</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, \$175,935.15; estimated present value..	\$106,500 00
Furniture and fixtures, cost, \$24,845.99; estimated present value	6,300 00
Cash on deposit with banks or other moneyed institutions..	4,557 25
Other assets: Automobile.....	3,000 00
	<u>\$120,357 25</u>

LIABILITIES

Capital stock'	\$100,000 00
Other loans	7,000 00
Other liabilities: Box and key account.....	5,724 00
Excess of assets over liabilities	7,633 25
	<u>\$120,357 25</u>

CASH TRANSACTIONS DURING THE YEAR 1920

RECEIPTS

Cash on hand and in banks or other moneyed institutions January 1, 1920, before transactions of the day.....	\$32,671 31
From rent of safes.....	71,748 25
From silver storage.....	13,784 68
From interest on loans, deposits and investments.....	350 00
	<u>\$118,554 24</u>

PAYMENTS

For expenses, viz.:		
Salaries	\$17,052 25	
Taxes and repairs on building.....	299 97	
Rent of building.....	34,450 00	
Other expenses	15,541 02	
		<u>\$67,343 24</u>
Other payments, viz.:		
New vaults	\$43,499 75	
Furniture and fixtures.....	1,919 00	
Automobile	1,235 00	
		46,653 75
Cash on hand and in banks or other moneyed institutions December 31, 1920, after transactions of the day.....		4,557 25
		<u>\$118,554 24</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. J. BAUMANN.
F. FINSTHWAIT, KNEELAND MOORE.

FINANCIAL**RESOURCES**

Bonds and mortgages	\$15,000 00
Stock and bond investments, market value.....	85,790 00
Vaults and safes, cost, \$43,900; estimated present value....	23,900 00
Cash on deposit with banks or other moneyed institutions...	14,549 89
	<hr/>
	\$139,239 89
	<hr/> <hr/>

LIABILITIES

Capital stock	\$100,000 00
Excess of assets over liabilities.....	39,239 89
	<hr/>
	\$139,239 89
	<hr/> <hr/>

CASH TRANSACTIONS DURING THE YEAR 1920**RECEIPTS**

Cash on hand and in banks or other moneyed institutions January 1, 1920, before transactions of the day.....	\$52 89
From rent of safes	15,384 63
From storage of valuables the safety of which is guaranteed by the company	442 25
From interest on loans, deposits and investments.....	6,377 84
From stocks and bonds sold, par value, \$28,500. Amount received therefor.....	40,953 00
From loans paid	18,000 00
	<hr/>
	\$81,210 61
	<hr/> <hr/>

PAYMENTS

For dividends to shareholders.....	\$10,000 00
For expenses, viz.:	
Salaries	\$3,074 11
Taxes and repairs on building.....	904 32
Rent of building	4,000 00
Other expenses	1,374 67
	<hr/>
	9,353 10
Other payments, viz.:	
Bonds purchased	\$46,788 75
Accrued interest on investments purchased.....	419 17
Refund to customers.....	59 75
Opening safes and new keys.....	39 95
	<hr/>
	47,307 62
Cash on hand and in banks or other moneyed institutions December 31, 1920, after transactions of the day.....	14,549 89
	<hr/>
	\$81,210 61
	<hr/> <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, \$590,993.98; estimated present value..	\$487,268 13
Cash on deposit with banks or other moneyed institutions..	3,890 86
Other assets: Manager's fund.....	50 00
	<u>\$491,208 99</u>

LIABILITIES

Capital stock	\$300,000 00
Other loans	175,000 00
Other liabilities: Income tax withheld.....	20 70
Excess of assets over liabilities.....	16,188 29
	<u>\$491,208 99</u>

CASH TRANSACTIONS DURING THE YEAR 1920

RECEIPTS

Cash on hand and in banks or other moneyed institutions January 1, 1920, before transactions of the day.....	\$8,575 58
From rent of safes	145,110 22
From storage of valuables the safety of which is guaranteed by the company	13,000 81
From loans paid	70,000 00
From all other sources, viz.:	
War savings stamps redeemed.....	\$100 00
Income tax withheld	31 66
Refunds	109 48
Adjustment branch reports.....	225 00
	<u>466 14</u>
	<u>\$237,152 75</u>

PAYMENTS

For interest on bonds, loans and mortgages.....	\$8,324 17
For dividends to shareholders.....	18,000 00
For expenses, viz.:	
Salaries	\$43,279 96
Taxes and repairs on building.....	5,918 01
Rent of building	22,231 25
Other expenses	18,007 25
	<u>89,436 47</u>
Other payments, viz.:	
Vaults and fixtures.....	\$92,095 39
Extra compensation	5,710 00
Employee's profit sharing fund.....	19,142 83
Refunds	220 75
Refund, income tax withheld.....	107 28
Adjustment branch reports.....	225 00
	<u>117,501 25</u>
Cash on hand and in banks or other moneyed institutions December 31, 1920, after transactions of the day.....	3,890 86
	<u>\$237,152 75</u>

16. COUNTY SAFE DEPOSIT COMPANY, WHITE PLAINS

[162-164 Main street; incorporated 1913]

OFFICERS

CORNELIUS P. YOUNG, President. H. B. VINCENT, Secretary.
 CORNELIUS R. AGNEW, Vice-President. 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, estimated present value.....	10,000 00
Cash on hand	4,634 73
Safe rentals due and accrued	80 00
Silver storage due and accrued.....	615 50
	<hr/>
	\$17,330 23
	<hr/>

LIABILITIES

Capital stock	\$10,000 00
Excess of assets over liabilities	7,330 23
	<hr/>
	\$17,330 23
	<hr/>

CASH TRANSACTIONS DURING THE YEAR 1920

RECEIPTS

Cash on hand and in banks or other moneyed institutions	
January 1, 1920, before transactions of the day.....	\$1,762 97
From rent of safes	3,160 50
From warehouse storage	893 74
From interest on loans, deposits and investments.....	153 14
	<hr/>
	\$5,970 35
	<hr/>

PAYMENTS

For expenses, viz.:	
Salaries	\$512 42
Rent of building.....	200 00
Other expenses	623 20
	<hr/>
	\$1,335 62
Cash on hand and in banks or other moneyed institutions	
December 31, 1920, after transactions of the day.....	4,634 73
	<hr/>
	\$5,970 35
	<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.....	\$34,770 30
Vaults and safes, cost, \$90,410.49; estimated present value...	65,889 00
Furniture and fixtures, estimated present value.....	1 00
Cash on deposit with banks or other moneyed institutions....	4,111 16
Safe rentals due and accrued.....	1,140 33
Silver storage due and accrued.....	861 09
Warehouse storage due and accrued.....	16 50
Other assets: Accrued interest.....	477 46
	<hr/>
	\$107,266 84

LIABILITIES

Capital stock	\$100,000 00
Other liabilities, viz.:	
Unpaid dividends	\$35 00
Income tax withheld.....	29 15
	<hr/>
	64 15
Excess of assets over liabilities.....	7,202 69
	<hr/>
	\$107,266 84

CASH TRANSACTIONS DURING THE YEAR 1920

RECEIPTS

Cash on hand and in banks or other moneyed institutions	
January 1, 1920, before transactions of the day	\$2,928 10
From rent of that portion of the building not occupied by	
the company	2,500 00
From rent of safes	23,485 68
From silver storage	2,443 67
From warehouse storage	372 85
From interest on loans, deposits and investments.....	1,870 33
From stocks and bonds matured	2,000 00
From all other sources, viz.:	
Adjustment of sprinkler insurance.....	\$427 43
Rebate on insurance premium paid.....	93 42
Cartage and packing	31 50
Opening safes and lost keys.....	131 72
Altering tin box.....	20 00
Telephone	3 35
Sale old metal	2 18
	<hr/>
	769 60
	<hr/>
	\$36,370 23

PAYMENTS

For dividends to shareholders.....		\$3,980 00
For expenses, viz.:		
Salaries	\$11,237 01	
Taxes and repairs on building.....	150 40	
Rent of building.....	3,000 00	
Other expenses	6,148 43	
		<u>20,535 84</u>
Other payments, viz.:		
Bonds purchased	\$2,691 90	
Interest paid on bonds purchased.....	58 08	
Cartage and packing.....	68 50	
Rebate on safe rentals.....	108 32	
Adjustment of sprinkler insurance.....	427 43	
New safes	4,389 00	
		<u>7,743 23</u>
Cash on hand and in banks or other moneyed institutions		
December 31, 1920, after transactions of the day.....		4,111 16
		<u><u>\$36,370 23</u></u>

19. 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.	HAROLD V. BOSCHEN, Asst. Treas.

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.....	\$75,000 00
Vaults and safes, cost, \$466,610.70; estimated present value..	466,610 70
Cash on deposit with banks or other moneyed institutions....	2,898 96
Cash on hand	100 00
Other assets: Accrued interest.....	407 37

\$545,017 03

LIABILITIES

Capital stock	\$100,000 00
Other liabilities, viz.:	
Unearned rentals	\$24,325 48
Reserve for bad debts.....	1,201 22
New stock subscription.....	400,000 00
	<u>425,526 70</u>
Excess of assets over liabilities.....	19,490 33

\$545,017 03

CASH TRANSACTIONS DURING THE YEAR 1920

RECEIPTS

Cash on hand and in banks or other moneyed institutions	
January 1, 1920, before transactions of the day.....	\$40,385 53
From rent of that portion of the building not occupied by	
the company	5,756 78
From rent of safes.....	83,592 84
From silver storage	1,557 00
From interest on loans, deposits and investments.....	2,634 35
From all other sources, viz.:	
Miscellaneous income	\$150 59
Refund of office rent.....	26,974 06
From subscription to increased capital stock.....	400,000 00
	<u>427,124 65</u>

\$561,051 25

PAYMENTS

For loans paid	\$39,896 71
For interest on bonds, loans and mortgages.....	3,880 02
For expenses, viz.:	
Salaries	\$37,590 73
Taxes and repairs on building.....	603 77
Rent of building.....	36,122 22
Other expenses	8,219 01
	<u>82,535 73</u>

Other payments, viz.:

Investment in participation certificate.....	\$60,000 00	
Purchase of vaults.....	371,739 83	
		\$431,739 83
Cash on hand and in banks or other moneyed institutions December 31, 1920, after transactions of the day.....		2,998 96
		<u>\$561,051 25</u>

**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. E. HUNTER,
LYMAN RHOADES, A. SETON POST, JR., HENRY E. COOPER,
WILLIAM J. ECK,

FINANCIAL

RESOURCES

Stock and bond investments, market value.....	\$22,241 25
Vaults and safes cost, \$315,943.92; estimated present value...	175,000 00
Loans on collaterals and personal securities.....	12,000 00
Cash on deposit with banks or other moneyed institutions..	2,589 90
Safe rentals due and accrued.....	8,132 00
Silver storage due and accrued.....	365 00
Other assets: Interest accrued.....	322 25
	<hr/>
	\$220,650 40

LIABILITIES

Capital stock.....	\$200,000 00
Excess of assets over liabilities.....	20,650 40
	<hr/>
	\$220,650 40

CASH TRANSACTIONS DURING THE YEAR 1920

RECEIPTS

Cash on hand and in banks or other moneyed institutions	
January 1, 1920, before transactions of the day.....	\$3,607 81
From rent of safes.....	101,703 20
From silver storage.....	814 65
From interest on loans, deposits and investments.....	1,526 88
From stocks and bonds sold, par value, \$26.85. Amount received therefor.....	21 14
From all other sources, viz.:	
Interest accrued.....	\$193 34
Rentals paid in advance.....	56 00
Tax withheld.....	79 47
	<hr/>
	328 81
	<hr/>
	\$108,002 49

PAYMENTS

For dividends to shareholders.....	\$12,000 00
For expenses, viz.:	
Salaries.....	\$52,317 21
Taxes and repairs on building.....	1,231 63
Rent of building.....	5,000 00
Other expenses.....	5,577 52
	<hr/>
	64,126 36
Other payments, viz.:	
Bonds purchased.....	\$7,298 75
Rentals transferred to renewals.....	131 00
Safes purchased.....	9,693 00
Loans made.....	12,000 00
Tax withheld paid 1920.....	163 48
	<hr/>
	29,286 23
Cash on hand and in banks or other moneyed institutions	
December 31, 1920, after transactions of the day.....	2,589 90
	<hr/>
	\$108,002 49

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.....	29,787 50
Cash on deposit with banks or other moneyed institutions...	5,846 25
Safe rentals due and accrued.....	1,025 54
Silver storage due and accrued.....	15 50
Other assets: Accrued interest	178 43
	<hr/>
	\$136,853 22
	<hr/> <hr/>

LIABILITIES

Capital stock	\$100,000 00
Other liabilities: Safe rentals unearned.....	8,474 84
Excess of assets over liabilities.....	28,378 38
	<hr/>
	\$136,853 22
	<hr/> <hr/>

CASH TRANSACTIONS DURING THE YEAR 1920

RECEIPTS

Cash on hand and in banks or other moneyed institutions	
January 1, 1920, before transactions of the day.....	\$5,130 17
From rent of safes	14,355 77
From silver storage	129 50
From interest on loans, deposits and investments.....	6,693 08
	<hr/>
	\$26,308 52
	<hr/> <hr/>

PAYMENTS

For expenses, viz.:		
Salaries	\$7,826 ³⁴	
Rent of building.....	3,609 00	
Other expenses	2,328 35	
	<hr/>	\$13,754 69
Other payments: Bonds purchased		6,707 58
Cash on hand and in banks or other moneyed institutions		
December 31, 1920, after transactions of the day.....		5,846 25
		<hr/>
		\$26,308 52
		<hr/> <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. MELLEN, 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.....	\$101,667 00
Vaults and safes, cost, \$25,127.20; estimated present value..	23,200 00
Cash on deposit with banks or other moneyed institutions....	2,278 10
Safe rentals due and accrued.....	659 00
Other assets: Accrued interest	664 77
	<u>\$128,468 87</u>

LIABILITIES

Capital stock	\$100,000 00
Excess of assets over liabilities.....	28,468 87
	<u>\$128,468 87</u>

CASH TRANSACTIONS DURING THE YEAR 1920**RECEIPTS**

Cash on hand and in banks or other moneyed institutions January 1, 1920, before transactions of the day.....	\$1,344 00
From rent of safes	10,816 75
From warehouse storage	16 00
From interest on loans, deposits and investments.....	5,421 84
From stocks and bonds sold, par value, \$34,500. Amount received therefor.....	34,500 00
From all other sources, viz.:	
Accrued interest receivable.....	\$4,570 77
Charge off on bonds.....	740 00
	<u>5,310 77</u>
	<u>\$57,409 36</u>

PAYMENTS

For expenses, viz.:	
Salaries	\$3,105 00
Rent of building.....	1,500 00
Other expenses	1,904 68
	<u>\$6,509 68</u>
Other payments, viz.:	
Bonds purchased	\$42,000 00
Profit and loss on bonds.....	740 00
Accrued interest	4,681 53
Vault account	1,200 00
	<u>48,621 58</u>
Cash on hand and in banks or other moneyed institutions December 31, 1920, after transactions of the day	2,278 10
	<u>\$57,409 36</u>

THE FIFTH AVE. BANK SAFE DEPOSIT VAULTS, INC. 597

22. THE FIFTH AVENUE BANK SAFE DEPOSIT VAULTS, INC.

[Incorporated 1920]

OFFICERS

THEODORE HETZLER, President. W. G. GASTON, Treasurer.
 B. H. FANCHER, Vice-President. F. P. DeWITT, Secretary.
 S. L. BENNETT, Asst. Secy.

DIRECTORS

CORNELIUS N. BLISS, Jr. FRANCIS L. HINE. ALFRED E. MARLING.
 B. H. FANCHER, HENRY R. ICKELHEIMER ROLLAND G. MONROE.
 A. S. FRISSELL, T. FRANK MANVILLE, WILLIAM H. PORTER,
 THEODORE HETZLER, THOMAS S. VAN VOLKENBURGH.
 HOWARD C. SMITH,

FINANCIAL

RESOURCES

Stock and bond investments, market value.....	\$101,108 00
Cash on deposit with banks or other moneyed institutions..	397 65
Safe rentals due and accrued.....	5,992 19
	<hr/>
	\$107,497 84
	<hr/> <hr/>

LIABILITIES

Capital stock	\$100,000 00
Excess of assets over liabilities	7,497 84
	<hr/>
	\$107,497 84
	<hr/> <hr/>

CASH TRANSACTIONS DURING THE YEAR 1920

RECEIPTS

From rent of safes	\$43,137 84
From interest on loans, deposits and investments.....	2,620 24
From stocks and bonds sold, par value, \$115,000. Amount received therefor	101,775 00
From all other sources, viz.:	
Opening safes	\$247 00
Capital stock	100,000 00
	<hr/>
	100,247 00
	<hr/> <hr/>
	\$247,780 08

PAYMENTS

For interest on bonds, loans and mortgages.....	\$663 92
For dividends to shareholders	5,000 00
For expenses, viz.:	
Salaries	\$15,964 06
Rent of building	12,000 00
Other expenses	7,225 79
	<hr/>
	35,189 85
Other payments, viz.:	
Bonds purchased	\$204,362 50
Rebates and adjustments on safe rentals.....	2,166 16
	<hr/>
	206,528 66
Cash on hand and in banks or other moneyed institutions December 31, 1920, after transactions of the day.....	397 65
	<hr/> <hr/>
	\$247,780 08

23. 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	\$122,910 00
Vaults and safes, cost, \$54,493; estimated present value	10,000 00
Cash on deposit with banks or other moneyed institutions...	12,950 93
	<hr/>
	\$145,860 93

LIABILITIES

Capital stock	\$100,000 00
Other liabilities, viz.:	
Unpaid dividends	\$7,000 00
Accrued rent	1,166 67
	<hr/>
	8,166 67
Excess of assets over liabilities	37,694 26
	<hr/>
	\$145,860 93

CASH TRANSACTIONS DURING THE YEAR 1920**RECEIPTS**

Cash on hand and in banks or other moneyed institutions	
January 1, 1920, before transactions of the day	\$6,797 26
From rent of safes	38,090 44
From interest on loans, deposits and investments	6,083 44
From stocks and bonds sold, par value, \$105,000. Amount received therefor	104,942 00
From all other sources: Opening safes, new keys, etc.....	98 30
	<hr/>
	\$156,011 44

PAYMENTS

For dividends to shareholders	\$10,000 00
For expenses, viz.:	
Salaries	\$13,318 00
Taxes	1,679 29
Rent of building	7,000 00
Other expenses	3,014 22
	<hr/>
	25,011 51
Other payments, viz.:	
Bonds purchased	\$104,909 00
New safe deposit boxes.....	3,140 00
	<hr/>
	108,049 00
Cash on hand and in banks or other moneyed institutions	
December 31, 1920, after transactions of the day	12,950 93
	<hr/>
	\$156,011 44

24. FRANKLIN SAFE DEPOSIT COMPANY, BROOKLYN

[160 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, THORTON GERRISH, R. E. PRENTISS,
 EDWIN PACKARD, BAYARD S. LITCHFIELD, FREDERIC T. PARSONS,
 JOHN S. ROGERS,

FINANCIAL

RESOURCES

Stock and bond investments, market value	\$26,707 00
Vaults and safes and furniture and fixtures cost, \$129,429.82 estimated present value	98,749 69
Cash on deposit with banks or other moneyed institutions...	941 77
	<hr/>
	\$126,398 46
	<hr/>

LIABILITIES

Capital stock	\$100,000 00
Excess of assets over liabilities.....	26,398 46
	<hr/>
	\$126,398 46
	<hr/>

CASH TRANSACTIONS DURING THE YEAR 1920

RECEIPTS

Cash on hand and in banks or other moneyed institutions January 1, 1920, before transactions of the day	\$2,774 34
From rent of safes	33,517 77
From storage of valuables the safety of which is guaranteed by the company	3,175 39
From warehouse storage.....	6 00
From interest on loans, deposits and investments	2,726 40
From stocks and bonds sold, par value, \$14,000. Amount received therefor	14,000 00
	<hr/>
	\$56,199 90
	<hr/>

PAYMENTS

For dividends to shareholders	\$8,000 00
For expenses, viz.:	
Salaries	\$17,609 76
Rent of building.....	8,500 00
Other expenses	4,563 97
	<hr/>
	30,673 73
Other payments, viz.:	
Bonds purchased	\$12,460 00
New safe deposit boxes, etc.....	4,124 40
	<hr/>
	16,584 40
Cash on hand and in banks or other moneyed institutions December 31, 1919, after transactions of the day	941 77
	<hr/>
	\$56,199 90
	<hr/>

25. GARFIELD SAFE DEPOSIT COMPANY, NEW YORK CITY

[7 West Twenty-third street; incorporated 1888]

OFFICERS

RUEL W. POOR, President.	WM. CRAWFORD, Vice-President.
THOMAS E. KIRBY, Vice-President.	GEO. D. WEEKS, Treasurer.

DIRECTORS

WILLIAM CRAWFORD;	HENRY B. FISHER,	GEORGE D. WEEKS.
ELMER A. DARLING,	THOS. E. KIRBY,	RUEL W. POOR,
CHARLES N. VILAS,		CHARLES S. WILLS.

FINANCIAL**RESOURCES**

Stock and bond investments, market value	\$42,540 88
Vaults and safes, cost, \$88,956.48; estimated present value..	\$2,720 00
Furniture and fixtures, cost, \$41,682.87; estimated present value	19,000 00
Cash on deposit with banks or other moneyed institutions...	9,719 34
Cash on hand	64 34
Safe rentals due and accrued	4,942 40
Silver storage due and accrued	3,641 02
Warehouse storage due and accrued	1,785 35
	<hr/>
	\$164,413 33

LIABILITIES

Capital stock	\$150,000 00
Expenses incurred but unpaid	409 25
Other liabilities: Reserve for depreciation	5,000 00
Excess of assets over liabilities	9,004 08
	<hr/>
	\$164,413 33

CASH TRANSACTIONS DURING THE YEAR 1920**RECEIPTS**

Cash on hand and in banks or other moneyed institutions	
January 1, 1920, before transactions of the day	\$6,860 82
From rent of safes	55,154 68
From storage of valuables the safety of which is guaranteed by the company and from silver and warehouse storage...	8,313 19
From interest on loans, deposits and investments	2,371 88
From all other sources, viz.:	
New locks, keys, etc.....	\$212 75
Electric current	271 83
Telephone tolls	3 00
	<hr/>
	487 58
	<hr/>
	\$73,188 15

PAYMENTS

For dividends to shareholders	\$12,000 00
For expenses, viz.:	
Salaries	\$21,563 69
Taxes and repairs on building	2,561 69
Rent of building	10,000 00
Other expenses	10,397 99
	<hr/>
	44,523 37
Other payments: Bonds purchased	6,881 10
Cash on hand and in banks or other moneyed institutions	
December 31, 1920, after transactions of the day	9,783 68
	<hr/>
	\$73,188 15

26. 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	\$20,200 00
Vaults and safes, cost, \$85,874.35; estimated present value..	71,500 00
Cash on deposit with banks or other moneyed institutions...	11,420 84
Safe rentals due and accrued	2,412 50
	<hr/>
	\$105,533 34
	<hr/>

LIABILITIES

Capital stock	\$100,000 00
Excess of assets over liabilities	5,533 34
	<hr/>
	\$105,533 34
	<hr/>

CASH TRANSACTIONS DURING THE YEAR 1920**RECEIPTS**

Cash on hand and in banks or other moneyed institutions	
January 1, 1920, before transactions of the day	\$1,127 10
From rent of safes	25,969 14
From interest on loans, deposits and investments	2,002 25
From stocks and bonds sold, par value, \$25,000. Amount received therefor	21,128 75
From all other sources: U. S. Certificate of Indebtedness paid	4,500 00
	<hr/>
	\$54,727 24
	<hr/>

PAYMENTS

For expenses, viz.:	
Salaries	\$9,375 41
Taxes and repairs on building.....	98 00
Rent of building.....	4,299 96
Other expenses	5,033 03
	<hr/>
	\$18,806 40
Other payments: Vaults purchased	24,500 00
Cash on hand and in banks or other moneyed institutions	
December 31, 1920, after transactions of the day	11,420 84
	<hr/>
	\$54,727 24
	<hr/>

27. GUARANTY SAFE DEPOSIT COMPANY, NEW YORK CITY

[513 Fifth avenue; incorporated 1912]

OFFICERS

CHARLES H. SABIN, President.	WALTER MEACHAM, Treasurer.
E. G. McWILLIAMS, Vice-Pres.	CHARLES M. BILLINGS, Secretary.
D. PORTER HUGHES, Asst. Secy.	M. J. DUMONT, Asst. Treas.

DIRECTORS

EDWARD J. BERWIND,	G. M. P. MURPHY,	THOMAS W. LAMONT,
HENRY P. DAVISON,	ALBERT H. WIGGIN,	CHARLES H. SABIN.

FINANCIAL

RESOURCES

Vaults and safes, cost, \$710,144.23; estimated present value..	\$622,804 34
Furniture and fixtures, cost, \$22,911.10; estimated present value	22,911 10
Cash on deposit with banks or other moneyed institutions...	12,083 28
Cash on hand	50 00
Safe rentals due and accrued	6,197 59
Silver storage due and accrued	327 70
	<hr/>
	\$664,374 01

LIABILITIES

Capital stock	\$500,000 00
Other loans	100,194 32
Interest due and accrued on loans	1,033 00
Other liabilities, viz.:	
Taxes accrued	\$2,128 34
Rentals advanced	42,162 15
Reserve for extra compensation.....	6,413 37
	<hr/>
	50,704 36
Excess of assets over liabilities	12,442 33
	<hr/>
	\$664,374 01

CASH TRANSACTIONS DURING THE YEAR 1920

RECEIPTS

Cash on hand and in banks or other moneyed institutions	
January 1, 1920, before transactions of the day	\$51,808 72
From rent of that portion of the building not occupied by the company	3,174 70
From rent of safes	93,137 22
From storage of valuables the safety of which is guaranteed by the company and silver storage	1,350 74
From interest on loans, deposits and investments	1,411 07
From stocks and bonds sold, par value, \$10,000. Amount received therefor	9,047 50
From all other sources, viz.:	
Refund of safe repair expenses.....	\$392 75
Miscellaneous receipts	477 58
	<hr/>
	870 33
	<hr/>
	\$160,800 28

PAYMENTS

For loans paid	\$50,000 00
For bonds redeemed	12,327 84
For expenses, viz.:	
Salaries	\$38,481 25
Taxes and repairs on building.....	425 00
Rent of building	24,203 31
Other expenses	12,493 23
	<hr/>
	75,602 79

Other payments, viz.:

Vaults and equipment.....	\$9,332 66	
Refund of unearned rentals.....	741 33	
Miscellaneous	602 38	
		<u>10,736 37</u>
Cash on hand and in banks or other moneyed institutions		
December 31, 1920, after transactions of the day		12,133 28
		<u>\$160,800 28</u>

28. THE HANOVER SAFE DEPOSIT COMPANY, NEW YORK CITY

[5 Nassau street; incorporated 1903]

OFFICERS

WILLIAM WOODWARD, President.	HENRY P. TURNBULL, Treasurer.
ERNEST ISELIN, Vice-President.	EUGENE A. VAN NEST, Secretary.
CHARLES H. HAMPTON, Vice-President.	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	\$18,406 00
Vaults and safes, cost. \$200,000: estimated present value ...	180,000 00
Cash on deposit with banks or other moneyed institutions...	6,413 69
	<hr/>
	\$204,819 69

LIABILITIES

Capital stock	\$200,000 00
Other liabilities: Key deposits	10 00
Excess of assets over liabilities	4,809 69
	<hr/>
	\$204,819 69

CASH TRANSACTIONS DURING THE YEAR 1920**RECEIPTS**

Cash on hand and in banks or other moneyed institutions	
January 1, 1920, before transactions of the day	\$7,117 61
From rent of safes	73,226 56
From interest on loans, deposits and investments	942 04
From stocks and bonds sold, par value, \$10,000. Amount received therefor	8,527 00
From all other sources: Repayments sale of locks, etc.....	473 65
	<hr/>
	\$90,286 86

PAYMENTS

For dividends to shareholders	\$8,000 00
For expenses, viz.:	
Salaries	\$21,848 72
Taxes and repairs on building.....	762 74
Rent of building	24,000 00
Other expenses	6,511 69
	<hr/>
	53,123 15
Other payments, viz.:	
Bonds bought	\$22,384 36
Accrued interest on bonds purchased.....	365 66
	<hr/>
	22,750 02
Cash on hand and in banks or other moneyed institutions	
December 31, 1920, after transactions of the day	6,413 69
	<hr/>
	\$90,286 86

29. HUDSON SAFE DEPOSIT COMPANY, NEW YORK CITY

[141 Broadway; incorporated 1902 as the New Amsterdam Safe Deposit Company]

OFFICERS

FRANK V. BALDWIN, President.
JOHN GERKEN, Vice-President.RICHARD A. PURDY, Secretary.
WALTER G. SCHAERER, Treasurer.

DIRECTORS

J. ROMAINE BROWN,
CHARLES F. HOLM,
JOHN GERKEN,PAUL B. SCARFF,
RICHARD A. PURDY,
WM. P. RINCKHOFF,
BARRON G. COLLIER.ROBERT H. ROUNTREE,
FRANK V. BALDWIN,
FRED H. EHLEN,FINANCIAL
RESOURCES

Stock and bond investments, market value	\$100,594 00
Vaults and safes, cost, \$40,944; estimated present value	10,000 00
Cash on deposit with banks or other moneyed institutions...	2,375 55
Safe rentals due and accrued	1,793 25
Warehouse storage due and accrued	409 50
Other assets: Salary advanced	400 00
	<hr/>
	\$115,572 30

LIABILITIES

Capital stock	\$100,000 00
Excess of assets over liabilities	15,572 30
	<hr/>
	\$115,572 30

CASH TRANSACTIONS DURING THE YEAR 1920

RECEIPTS

Cash on hand and in banks or other moneyed institutions	
January 1, 1920, before transactions of the day	\$2,875 81
From rent of safes	16,372 64
From warehouse storage	649 50
From interest on loans, deposits and investments	5,884 88
From all other sources, viz.:	
Opening safes	\$125 25
New keys	74 50
Sundries	74 26
	<hr/>
	274 01
	<hr/>
	\$26,056 84

PAYMENTS

For dividends to shareholders	\$5,000 00
For expenses, viz.:	
Salaries	\$6,258 45
Taxes and repairs on building.....	2,298 36
Rent of building.....	1,600 00
Other expenses	647 15
	<hr/>
	10,803 96
Other payments, viz.:	
Attorneys and directors fees.....	\$1,280 45
Electric protection	438 00
Locks, keys and hinges.....	214 40
Stationery	434 68
Advertising	32 80
Rebates	23 00
Salary advanced	400 00
New safe deposit boxes.....	5,054 00
	<hr/>
	7,877 33
Cash on hand and in banks or other moneyed institutions	
December 31, 1920, after transactions of the day	2,375 55
	<hr/>
	\$26,056 84

30. IRVING SAFE DEPOSIT COMPANY, NEW YORK CITY

[233 Broadway; incorporated 1914 as the Woolworth Building Safe Deposit Company]

OFFICERS

HARRY E. WARD, President.
J. FRANKLYN BOUKER, Vice-Pres.

P. F. GRAY, Treasurer.
L. C. HAYNES, Secretary.

DIRECTORS

J. FRANKLIN BOUKER,
CHARLES W. HODSON,

LOUIS S. QIMBY,
CLARENCE C. HOWARD,
WILLIAM M. ROSENDALE,

A. C. SNYDER,
HARRY E. WARD.

FINANCIAL**RESOURCES**

Stock and bond investments, market value	\$21,645 00
Vaults and safes, cost, \$101,256; estimated present value ...	110,204 68
Furniture and fixtures, cost, \$1,082.45; estimated present value	1 00
Cash on deposit with banks or other moneyed institutions ...	8,231 76
Safe rentals due and accrued	582 50
Warehouse storage due and accrued	21 00
Other assets: Interest and dividends accrued	234 57
	<hr/>
	\$140,920 51

LIABILITIES

Capital stock	\$100,000 00
Expenses incurred but unpaid	240 20
Other liabilities, viz.:	
Unpaid dividends	\$6,000 00
Taxes accrued	1,900 00
	<hr/>
	7,900 00
Excess of assets over liabilities	32,780 31
	<hr/>
	\$140,920 51

CASH TRANSACTIONS DURING THE YEAR 1920**RECEIPTS**

Cash on hand and in banks or other moneyed institutions	
January 1, 1920, before transactions of the day	\$5,870 51
From rents of safes	38,886 04
From warehouse storage	46 70
From interest on loans, deposits and investments	2,026 47
From stocks and bonds sold, par value, \$15,000. Amount received therefor	13,229 62
From all other sources: Income accrued	157 08
	<hr/>
	\$60,216 42

PAYMENTS

For dividends to shareholders	\$4,000 00
For expenses, viz.:	
Salaries	\$8,965 39
Rent of building	3,499 96
Other expenses	11,219 31
	<hr/>
	28,684 66
Other payments: Vaults and safes	19,300 00
Cash on hand and in banks or other moneyed institutions	
December 31, 1920, after transactions of the day	8,231 76
	<hr/>
	\$60,216 42

31. 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		\$79,196 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....		11,617 42
Cash on hand		50 00
Other assets, viz.:		
Automobile	\$3,198 51	
Prepaid insurance	434 50	
		3,633 01
		\$169,159 66

LIABILITIES

Capital stock		\$100,000 00
Excess of assets over liabilities		69,159 66
		\$169,159 66
		\$169,159 66

CASH TRANSACTIONS DURING THE YEAR 1920**RECEIPTS**

Cash on hand and in banks or other moneyed institutions		
January 1, 1920, before transactions of the day		\$2,316 10
From rent of safes		64,487 88
From interest on loans, deposits and investments		5,736 51
From all other sources: Allowance for auto		4,800 00
		\$77,340 49
		\$77,340 49

PAYMENTS

For dividends to shareholders		\$5,000 00
For expenses, viz.:		
Salaries	\$23,296 21	
Taxes and repairs on building	2,474 02	
Rent of building	29,000 16	
Other expenses	5,342 22	
		60,112 61
Other payments, viz.:		
Auto	\$14 46	
Insurance	546 00	
		560 46
Cash on hand and in banks or other moneyed institutions		
December 31, 1920, after transactions of the day		11,667 42
		\$77,340 49
		\$77,340 49

32. THE LINCOLN SAFE DEPOSIT COMPANY, NEW YORK CITY

[60-72 East Forty-second street; incorporated 1881]

OFFICERS

F. EGERTON WEBB, President.	WALTER C. REID, Vice-President.
E. E. OLCOTT, Vice-President.	JOHN P. CARTER, Treasurer.
HENRY F. FREUND, Secretary.	

TRUSTEES

JOHN G. NEESER,	FREDERIC R. COUDERT,	JOSEPH P. GRACE,
E. E. OLCOTT,	WILLIAM A. SIMONSON,	HENRY R. TOWNE,
F. EGERTON WEBB,	W. K. VANDERBILT, Jr.,	LEWIS ISBLIN,
JOHN H. LYNCH,		WILLIAM S. HAWK.

FINANCIAL**RESOURCES**

Stock and bond investments, market value	\$278,524 00
Real estate, vaults and safes, cost, \$2,453,439.67; estimated present value	2,675,000 00
Cash on deposit with banks or other moneyed institutions ...	15,523 04
Cash on hand	900 00
Safe rentals due and accrued	13,761 19
Warehouse storage due and accrued	200,894 44
Silver storage due and accrued	32,299 10
Other assets, viz.:	
Packing material on hand.....	\$1,500 00
Building and miscellaneous equipment.....	6,019 90
	<u>7,519 90</u>
	<u>\$3,224,421 67</u>

LIABILITIES

Capital stock	\$1,000,000 00
Loans secured by bond and mortgage	350,000 00
Interest due and accrued on loans	2,122 30
Expenses incurred but unpaid	6,086 58
Other liabilities: Taxes accrued	20,200 00
Excess of assets over liabilities	1,846,012 79
	<u>\$3,224,421 67</u>

CASH TRANSACTIONS DURING THE YEAR 1920**RECEIPTS**

Cash on hand and in banks or other moneyed institutions	
January 1, 1920, before transactions of the day	\$136,601 14
From rent of that portion of the building not occupied by the company	79,916 59
From rent of safes	103,024 27
From silver storage	60,584 90
From warehouse storage	329,307 16
From cold storage	66,075 32
From interest on loans, deposits and investments	14,585 69
From stocks and bonds sold, par value, \$140,000. Amount received therefor	129,221 06
	<u>\$919,316 12</u>

PAYMENTS

For loans paid		\$140,000 00
For interest on bonds, loans and mortgages		20,861 11
For dividends to shareholders		100,000 00
For expenses, viz.:		
Salaries	\$185,326 05	
Taxes and repairs on building	98,953 05	
Other expenses	184,243 81	
		<u>468,522 91</u>
Other payments, viz.:		
Bonds	\$129,670 36	
Advance account	23,619 57	
Refunds	20,219 13	
		<u>173,509 06</u>
Cash on hand and in banks or other moneyed institutions		
December 31, 1920, after transactions of the day		16,423 04
		<u><u>\$919,316 12</u></u>

33. 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,	CHAS. A. O'DONOHUE,	JOHN F. TALMADGE,
JOHN A. DITMAS,		EDWARD O. STANLEY.

**FINANCIAL
RESOURCES**

Bonds and mortgages	\$75,975 00
Stock and bond investments, market value	51,466 00
Vaults, safes, furniture and fixtures, cost, \$26,994.35; estimated present value	2,000 00
Cash on deposit with banks or other moneyed institutions...	3,671 48
Safe rentals due and accrued	2,543 50
Warehouse storage due and accrued	337 75
Other assets: Interest accrued	2,039 55
	<hr/>
	\$138,033 28

LIABILITIES

Capital stock	\$100,000 00
Other liabilities, viz.:	
Unpaid dividends	\$3,000 00
Taxes accrued	268 37
Prepaid rentals	10,117 06
	<hr/>
	13,385 43
Excess of assets over liabilities	24,647 85
	<hr/>
	\$138,033 28

CASH TRANSACTIONS DURING THE YEAR 1920**RECEIPTS**

Cash on hand and in banks or other moneyed institutions	
January 1, 1920, before transactions of the day	\$2,794 59
From rent of safes	21,786 38
From storage of valuables the safety of which is guaranteed by the company	1,446 00
From interest on loans, deposits and investments	6,571 64
From stocks and bonds matured	3,000 00
From all other sources: Bonds and mortgages paid	500 00
	<hr/>
	\$36,098 61

PAYMENTS

For dividends to shareholders	\$6,000 00
For expenses, viz.:	
Salaries	\$10,191 84
Taxes and repairs on building	1,612 55
Rent of building	4,061 72
Other expenses	2,546 02
	<hr/>
	18,412 13

Other payments, viz.:

Bonds purchased	\$4,000 00	
Bonds and mortgages purchased.....	4,000 00	
Refund of rentals	15 00	
		<hr/>
		8,015 00
Cash on hand and in banks or other moneyed institutions		
December 31, 1920, after transactions of the day		3,671 48
		<hr/>
		<u>\$36,098 61</u>

34. MADISON SAFE DEPOSIT COMPANY, NEW YORK CITY

[204 Fifth avenue; incorporated 1903]

OFFICERSALEXANDER S. WEBB, **President.**
OWEN WARD, **Vice-President.**CHARLES E. CALHOUN, **Treasurer.**
ARNOLD F. SMITH, **Secretary.****DIRECTORS**CHAS. E. CALHOUN,
C. MORTON WHITMAN,
LEOPOLD DEMUTH,
GEORGE LEASE,FRANK J. EGAN,
CHAS. C. VALENTINE,
SYDNEY ARONSTEIN,
NELSON F. GRIFFIN,ALEXANDER S. WEBB,
ARNOLD F. SMITH,
ABRAM M. HYATT,
LOUIS STERN,
OWEN WARD.**FINANCIAL****RESOURCES**

Stock and bond investments, market value	\$37,445 73
Vaults and safes, cost, \$101,363.92; estimated present value..	80,000 00
Cash on deposit with banks or other moneyed institutions....	9,554 71
Safe rentals due and accrued	493 20
Silver storage due and accrued	2,046 10
Other assets, viz.:	
Petty cash	\$43 97
Salaries paid in advance.....	40 00
Rent paid in advance.....	250 00
	<u>333 97</u>
	<u>\$129,873 71</u>

LIABILITIES

Capital stock	\$100,000 00
Expenses incurred but unpaid	526 68
Other liabilities: Taxes accrued	1,814 70
Excess of assets over liabilities	27,532 33
	<u>\$129,873 71</u>

CASH TRANSACTIONS DURING THE YEAR 1920**RECEIPTS**

Cash on hand and in banks or other moneyed institutions	
January 1, 1920, before transactions of the day	\$5,210 11
From rent of safes	30,779 45
From storage of valuables the safety of which is guaranteed by the company and silver storage	3,574 30
From interest on loans, deposits and investments	2,236 07
From stocks and bonds matured	37,500 00
From all other sources, viz.:	
Locks and keys.....	\$268 00
Refunds	199 89
	<u>467 89</u>
	<u>\$79,767 82</u>

PAYMENTS

For dividends to shareholders	\$6,000 00
For expenses, viz.:	
Salaries	\$8,214 15
Taxes and repairs on building.....	2,421 64
Rent of building.....	3,000 00
Other expenses	4,237 42
	<u>17,873 21</u>

Other payments, viz.:

Bonds purchased	\$45,438 23	
Advertising	22 75	
Rebate on safe rentals.....	89 00	
Locks and keys.....	637 14	
Interest on bonds purchased.....	152 78	
		<u>46,339 90</u>
Cash on hand and in banks or other moneyed institutions		
December 31, 1920, after transactions of the day		9,554 71
		<u>\$79,767 82</u>

35. 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	\$71,490 35
Vaults and safes, cost \$430,222.26; estimated present value..	228,919 29
Loans on collaterals and personal securities	17,000 00
Cash on deposit with banks or other moneyed institutions ...	2,646 48
Cash on hand	300 00
Safe rentals due and accrued	11,556 18
Other assets: Accrued interest	895 17
	<hr/>
	\$332,807 47

LIABILITIES

Capital stock	\$200,000 00
Loans secured by bond and mortgage	5,000 00
Other liabilities, viz.:	
Taxes accrued	\$3,021 36
Accounts payable	1,662 84
Advance rentals	59,871 42
	<hr/>
	64,555 62
Excess of assets over liabilities	63,251 85
	<hr/>
	\$332,807 47

CASH TRANSACTIONS DURING THE YEAR 1920**RECEIPTS**

Cash on hand and in banks or other moneyed institutions	
January 1, 1920, before transactions of the day	\$3,592 25
From rent of that portion of the building not occupied by	
the company	13,666 69
From rent of safes	131,828 81
From storage of valuables the safety of which is guaranteed	
by the company	187 00
From interest on loans, deposits and investments	4,126 32
From stocks and bonds sold, par value, \$5,000. Amount	
received therefor	5,029 33
From loans paid	3,762 40
From all other sources, viz.:	
Miscellaneous income	\$25 00
Loan	5,000 00
	<hr/>
	5,025 00
	<hr/>
	\$172,817 80

PAYMENTS

For dividends to shareholders		\$18,000 00
For expenses, viz.:		
Salaries	\$50,164 63	
Taxes and repairs on building	5,427 51	
Rent of building	38,000 00	
Other expenses	15,477 55	
		109,069 69
Other liabilities, viz.:		
Vault and equipment	\$1,340 97	
Investments	41,460 66	
		42,801 63
Cash on hand and in banks or other moneyed institutions		
December 31, 1920, after transactions of the day		2,946 48
		<u>\$172,817 80</u>

36. 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	\$92,050 00
Vaults and safes, cost, \$12,932.85; estimated present value...	10,139 56
Cash on deposit with banks or other moneyed institutions...	7,504 61
Safe rentals due and accrued	2,249 00
Silver storage due and accrued	407 97
	<hr/>
	\$112,351 14
	<hr/> <hr/>

LIABILITIES

Capital stock	\$100,000 00
Excess of assets over liabilities	12,351 14
	<hr/>
	\$112,351 14
	<hr/> <hr/>

CASH TRANSACTIONS DURING THE YEAR 1920**RECEIPTS**

Cash on hand and in banks or other moneyed institutions	-
January 1, 1920, before transactions of the day	\$3,760 15
From rent of safes	30,825 79
From interest on loans, deposits and investments	5,107 50
From silver storage	471 53
From all other sources, viz.:	
Lost keys and opening boxes.....	\$51 10
Investment books	27 00
	<hr/>
	78 10
	<hr/>
	\$40,243 07
	<hr/> <hr/>

PAYMENTS

For expenses, viz.:	
Salaries	\$10,667 22
Rent of building	12,000 00
Other expenses	5,032 85
	<hr/>
	\$27,700 07
Other payments, viz.:	
Postage	\$135 00
Stationery	384 32
Sundry expenses	4,519 07
	<hr/>
	5,038 39
Cash on hand and in banks or other moneyed institutions	
December 31, 1920, after transactions of the day	7,504 61
	<hr/>
	\$40,243 07
	<hr/> <hr/>

37. THE MOUNT VERNON SAFE DEPOSIT COMPANY, MOUNT VERNON

[20 East First street; incorporated 1905]

OFFICERS

ARCHIBALD M. CAMPBELL, President. M. H. HALL, Treasurer.
 GEORGE H. BROWN, Vice-Pres. J. M. BROMLEY, Asst. Treas.

DIRECTORS

ARCH. M. CAMPBELL, MARK D. STILES, M. H. HALL,
 A. F. GESCHEIDT, GEORGE H. BROWN.

FINANCIAL

RESOURCES

Bonds and mortgages	\$5,250 00
Stock and bond investments, market value	13,361 00
Cash on deposit with banks or other moneyed institutions...	827 39
Safe rentals due and accrued	142 00
Silver storage due and accrued	632 50
	<hr/>
	\$20,212 89
	<hr/> <hr/>

LIABILITIES

Capital stock	\$10,000 00
Excess of assets over liabilities	10,212 89
	<hr/>
	\$20,212 89
	<hr/> <hr/>

CASH TRANSACTIONS DURING THE YEAR 1920

RECEIPTS

Cash on hand and in banks or other moneyed institutions	
January 1, 1920, before transactions of the day	\$106 77
From rent of safes	7,643 00
From storage of valuables the safety of which is guaranteed	
by the company	31 00
From silver storage	1,441 45
From interest on loans, deposits and investments	1,229 50
From loans paid	360 00
	<hr/>
	\$10,811 72
	<hr/> <hr/>

PAYMENTS

For loans paid	\$1,200 00
For interest on bonds, loans and mortgages	33 21
For expenses, viz.:	
Salaries	\$3,312 07
Rent of building.....	3,600 00
Other expenses	1,329 05
	<hr/>
	8,241 12
Other payments: Stocks purchased	510 00
Cash on hand and in banks or other moneyed institutions	
December 31, 1920, after transactions of the day	827 39
	<hr/>
	\$10,811 72
	<hr/> <hr/>

38. NEW MAIDEN LANE SAFE DEPOSIT COMPANY, NEW YORK CITY

[170 Broadway; incorporated 1911]

OFFICERS

AUGUST OPPENHEIMER, President. J. HEYNEN, Treasurer.
I. W. COKEFAIR, Vice-President.

DIRECTORS

ISAAC W. COKEFAIR,	RUDOLPH REINHART,	LUDWIG NISSEN,
FRED GOLDSMITH,	LEOPOLD STERN,	J. HEYNEN,
CHARLES R. JUNG,	LEO WORMSER,	GEO. R. WHITEHEAD,
AUGUST OPPENHEIMER,		MAX KALLMAN.

FINANCIAL**RESOURCES**

Stock and bond investments, market value	\$40,749 00
Vaults and safes and furniture and fixtures, cost, \$86,665.34; estimated present value	74,337 68
Cash on deposit with banks or other moneyed institutions...	4,875 57
Cash on hand	443 24
Other assets: Accrued interest	548 34
	<u>\$120,953 83</u>

LIABILITIES

Capital stock	\$100,000 00
Other liabilities: Key deposits	947 00
Excess of assets over liabilities	20,006 83
	<u>\$120,953 83</u>

CASH TRANSACTIONS DURING THE YEAR 1920**RECEIPTS**

Cash on hand and in banks or other moneyed institutions January 1, 1920, before transactions of the day	\$3,357 51
From rent of that portion of the building not occupied by the company	4,228 00
From rent of safes	33,017 68
From interest on loans, deposits and investments	2,242 12
From stocks and bonds sold, par value, \$24,000. Amount received therefor	16,507 50
From all other sources: Key deposits	371 00
	<u>\$59,723 81</u>

PAYMENTS

For interest on bonds, loans and mortgages	\$244 18
For dividends to shareholders	2,500 00
For expenses, viz.:	
Salaries	\$11,451 58
Rent of building	7,680 00
Other expenses	2,798 51
	<u>21,930 09</u>
Other payments, viz.:	
Key deposits returned.....	\$124 00
Stationery	116 24
Taxes and insurance.....	843 87
Stocks and bonds purchased.....	28,646 62
	<u>29,730 73</u>
Cash on hand and in banks or other moneyed institutions December 31, 1920, after transactions of the day	5,318 81
	<u>\$59,723 81</u>

39. 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.
J. ADDISON YOUNG, Vice-Pres.	IRVING R. TODD, Asst. Secretary.

DIRECTORS

W. W. BISSELL,	FREDERICK H. SEACORD,	ALBERT MAHLSTEDT,
IRVING R. TODD,	J. A. YOUNG.	

FINANCIAL

RESOURCES

Stock and bond investments, market value	\$6,000 00
Vaults and safes, cost, \$22,340.32; estimated present value ..	20,055 04
Cash on deposit with banks or other moneyed institutions ...	4,247 71
Safe rentals due and accrued	347 00
Silver storage due and accrued	1,576 44
	<hr/>
	\$32,226 19
	<hr/>

LIABILITIES

Capital stock	\$10,000 00
Excess of assets over liabilities	22,226 19
	<hr/>
	\$32,226 19
	<hr/>

CASH TRANSACTIONS DURING THE YEAR 1920

RECEIPTS

Cash on hand and in banks or other moneyed institutions	
January 1, 1920, before transactions of the day	\$2,265 08
From rent of safes	6,285 21
From storage of valuables the safety of which is guaranteed by the company	2,438 01
From interest on loans, deposits and investments	434 89
	<hr/>
	\$11,423 19
	<hr/>

PAYMENTS

For dividends to shareholders	\$2,000 00
For expenses, viz.:	
Salaries	\$1,560 00
Rent of building	1,500 00
Other expenses	780 48
	<hr/>
	3,840 48
Other payments: Safe deposit boxes	1,335 00
Cash on hand and in banks or other moneyed institutions	
December 31, 1920, after transactions of the day	4,247 71
	<hr/>
	\$11,423 19
	<hr/>

**40. 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	\$85,220 00
Vaults, safes, furniture and fixtures, cost, \$212,944.52; estimated present value	173,835 24
Cash on deposit with banks or other moneyed institutions ...	18,226 66
Cash on hand	400 00
Other assets: Insurance paid in advance	2,179 00
	<hr/> \$279,860 90

LIABILITIES

Capital stock	\$150,000 00
Expenses incurred on loans	2,416 67
Other liabilities: Key deposits	1,420 00
Excess of assets over liabilities	126,024 23
	<hr/> \$279,860 90

CASH TRANSACTIONS DURING THE YEAR 1920

RECEIPTS

Cash on hand and in banks or other moneyed institutions January 1, 1920, before transactions of the day	\$20,260 55
From rent of safes	83,270 74
From storage of valuables the safety of which is guaranteed by the company	228 50
From warehouse storage	23,400 50
From interest on loans, deposits and investments	3,750 95
From all other sources: Lost keys	152 00
	<hr/> \$131,063 24

PAYMENTS

For dividends to shareholders	\$18,000 00
For expenses, viz.:	
Salaries	\$23,010 53
Taxes and repairs on building.....	9,144 41
Rent of building.....	13,500 00
Other expenses	20,129 19
	<hr/> 65,784 13
Other liabilities, viz.:	
Cartage and freight.....	\$194 45
Investments	28,458 00
	<hr/> 28,652 45
Cash on hand and in banks or other moneyed institutions December 31, 1920, after transactions of the day	18,626 66
	<hr/> \$131,063 24

**41. 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.
JOHN R. KNAPP, Ass't Sec'y.

DIRECTORS

JAMES B. MABON, SEYMOUR L. CROMWELL, HENRY K. POMROY,
WILLIAM B. POTTS, WARREN B. NASH.

FINANCIAL

RESOURCES

Stock and bond investments, market value	\$104,129 50
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 ..	5,374 04
Cash on hand	100 00
Safe rentals due and accrued	1,228 33
	<hr/>
	\$135,831 87
	<hr/> <hr/>

LIABILITIES

Capital stock	\$100,000 00
Other liabilities, viz.:	
Employees sick benefit fund.....	\$600 00
Income tax withheld	11 00
	<hr/>
	611 00
Excess of assets over liabilities	35,220 87
	<hr/>
	\$135,831 87
	<hr/> <hr/>

CASH TRANSACTIONS DURING THE YEAR 1920

RECEIPTS

Cash on hand and in banks or other moneyed institutions	
January 1, 1920, before transactions of the day.....	\$274 46
From rent of that portion of the building not occupied by the company	1,000 00
From rent of safes	73,305 55
From interest on loans, deposits and investments	5,726 08
From all other sources, viz.:	
Loan	\$10,000 00
Sundry	238 65
Employees sick benefit fund.....	673 20
Income tax withheld.....	11 00
	<hr/>
	10,922 85
	<hr/>
	\$91,228 94
	<hr/> <hr/>

PAYMENTS

For loans paid		\$10,000 00
For interest on bonds, loans and mortgages		76 67
For dividends to shareholders		6,000 00
For expenses, viz.:		
Salaries	\$24,025 12	
Taxes and repairs on building.....	276 84	
Rent of building.....	34,750 00	
Other expenses	10,450 99	
		<u>69,502 95</u>
Other payments, viz.:		
Sick benefit to employees.....	\$73 20	
Safe rents refunded.....	102 08	
		<u>175 28</u>
Cash on hand and in banks or other moneyed institutions		
December 31, 1920, after transactions of the day		5,474 04
		<u><u>\$91,228 94</u></u>

42. NIAGARA COUNTY SAFE DEPOSIT COMPANY, LOCKPORT, N. Y.

[Incorporated 1920]

OFFICERS

JOHN T. SYMES, President.
C. G. SUTLIFF, Vice-President.

H. E. MORRILL, Treasurer.
MAE F. AGER, Secretary.

DIRECTORS

SPALDING EVANS,
CHARLES A. HOAG,
WILLIAM R. KENAN, Jr.,

WILLIAM E. SHAW,
WILLIAM W. STORRS,

CALVIN G. SUTLIFF,
JOHN T. SYMES,
C. M. VAN VALKENBURGH,

FINANCIAL

RESOURCES

Vaults and safes, cost, \$25,000; estimated present value	\$25,000 00
Cash on hand	7,208 09
Safe rentals due and accrued	1,063 12
	<hr/>
	\$33,271 21
	<hr/>

LIABILITIES

Capital stock	\$25,000 00
Expenses incurred but unpaid	40 00
Excess of assets over liabilities	8,231 21
	<hr/>
	\$33,271 21
	<hr/>

CASH TRANSACTIONS DURING THE YEAR 1920

RECEIPTS

From rent of safes	\$2,340 59
Capital stock paid in	30,000 00
	<hr/>
	\$32,340 59
	<hr/>

PAYMENTS

For expenses, viz.:		
Directors fees	\$120 00	
Other expenses	12 50	
	<hr/>	\$132 50
Other payments: Vaults and safes		25,000 00
Cash on hand and in banks or other moneyed institutions		
December 31, 1920, after transactions of the day		7,208 09
		<hr/>
		\$32,340 59
		<hr/>

43. 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	6,338 75
Vaults and safes, cost, \$13,775.50; estimated present value ...	13,000 00
Loans on collaterals and personal securities	700 00
Cash on deposit with banks or other moneyed institutions...	1,022 11
	<hr/>
	\$23,060 86
	<hr/>

LIABILITIES

Capital stock	\$20,000 00
Other liabilities: Unpaid dividends	600 00
Excess of assets over liabilities	2,460 86
	<hr/>
	\$23,060 86
	<hr/>

CASH TRANSACTIONS DURING THE YEAR 1920

RECEIPTS

Cash on hand and in banks or other moneyed institutions	
January 1, 1920, before transactions of the day	\$1,250 03
From rent of safes	1,038 85
From silver storage	191 50
From interest on loans, deposits and investments	287 61
	<hr/>
	\$2,767 99
	<hr/>

PAYMENTS

For expenses: Other expenses		\$81 88
Other payments, viz.:		
Bonds purchased	\$888 50	
New safe deposit boxes.....	775 50	
	<hr/>	1,664 00
Cash on hand and in banks or other moneyed institutions		
December 31, 1920, after transactions of the day		1,022 11
		<hr/>
		\$2,767 99
		<hr/>

44. POWER CITY SAFE DEPOSIT CORPORATION, NIAGARA FALLS

[207 Falls street; incorporated 1916]

OFFICERS

PAUL A. SCHOELLKOPF, President. FRANCIS H. SALT, Treasurer.
 FRED J. COE, Vice-President. EDSON P. PFOHL, Secretary.

DIRECTORS

FRED J. COE, JOSEPH E. MONTAGUE, EDSON P. PFOHL,
 MORRIS COHN, JR., FRED MASON, FRANCIS H. SALT,
 CHAS. E. HAEBERLE, FREDERICK CHORMANN, PAUL A. SCHOELLKOPF.

FINANCIAL

RESOURCES

Vaults and safes, cost, \$17,115.60; estimated present value..	\$12,478 78
Furniture and fixtures, cost, \$137; estimated present value..	123 30
Cash on deposit with banks or other moneyed institutions...	4,481 40
	<hr/>
	\$17,083 48
	<hr/>

LIABILITIES

Capital stock	\$15,000 00
Excess of assets over liabilities.....	2,083 48
	<hr/>
	\$17,083 48
	<hr/>

CASH TRANSACTIONS DURING THE YEAR 1920

RECEIPTS

Cash on hand and in banks or other moneyed institutions January 1, 1920, before transactions of the day.....	\$4,490 51
From rent of safes.....	2,578 50
	<hr/>
	\$7,069 01
	<hr/>

PAYMENTS

For expenses, viz.:		
Salaries	\$90 00	
Taxes and repairs on building.....	11 00	
Other expenses	136 93	
	<hr/>	\$237 93
Other payments, viz.:		
New safes	\$2,212 68	
Office equipment	137 00	
	<hr/>	2,349 68
Cash on hand and in banks or other moneyed institutions December 31, 1920, after transactions of the day.....		4,481 40
		<hr/>
		\$7,069 01
		<hr/>

45. ROCKLAND COUNTY SAFE DEPOSIT COMPANY, NYACK

[2 South Broadway; incorporated 1910]

OFFICERS

FRANK R. CRUMBIE, President. EUGENE H. PERRY, Vice-President.
WILLIAM H. RADCLIFF, Treasurer.

DIRECTORS

FRANK R. CRUMBIE, HOWARD VAN BUREN, A. S. TOMPKINS,
JAMES KILBY, EUGENE H. PERRY, WILLIAM H. RADCLIFF,
ROBERT SCHMITT,

FINANCIAL

RESOURCES

Bonds and mortgages.....	\$2,000 00
Vault and safes, cost, \$8,000; estimated present value.....	8,000 00
Cash on deposit with banks or other moneyed institutions...	1,222 28
Safe rentals due and accrued.....	195 00
Silver storage due and accrued.....	206 00
	<hr/>
	\$11,623 28
	<hr/>

LIABILITIES

Capital stock	\$10,000 00
Excess of assets over liabilities.....	1,623 28
	<hr/>
	\$11,623 28
	<hr/>

CASH TRANSACTIONS DURING THE YEAR 1920

RECEIPTS

Cash on hand and in banks or other moneyed institutions	
January 1, 1920, before transactions of the day.....	\$763 74
From rent of safes	1,004 25
From silver storage	199 75
From sale of tin boxes for safes.....	180 00
From all other sources: Rent of vault.....	450 00
	<hr/>
	\$2,597 74
	<hr/>

PAYMENTS

For dividends to shareholders	\$900 00
For expenses:	475 46
Cash on hand and in banks or other moneyed institutions	
December 31, 1920, after transactions of the day.....	1,222 28
	<hr/>
	\$2,597 74
	<hr/>

46. 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. Secy.
 C. L. MITCHELL, Vice-President.

DIRECTORS

THAD T. GROVER, STEPHEN C. CLARK, CLAYTON MAYO,
 ARTHUR K. BOURNE, JOHN A. REID, FRANKLIN A. PARK,

FINANCIAL

RESOURCES

Stock and bond investments, market value.....	\$152,002 00
Vaults and safes, cost, \$156,000; estimated present value....	70,000 00
Cash on deposit with banks or other moneyed institutions...	4,819 69
Cash on hand	200 00
	<hr/>
	\$227,021 69

LIABILITIES

Capital stock	\$100,000 00
Excess of assets over liabilities.....	127,021 69
	<hr/>
	\$227,021 69

CASH TRANSACTIONS DURING THE YEAR 1920

RECEIPTS

Cash on hand and in banks or other moneyed institutions	
January 1, 1920, before transactions of the day.....	\$13,186 90
From rent of safes	99,068 37
From storage of valuables the safety of which is guaranteed by the company	909 00
From interest on loans, deposits and investments.....	6,789 58
From stocks and bonds sold, par value, \$20,000. Amount received therefor	20,000 00
From all other sources, viz.:	
Telephone	\$20 65
Breaking locks, new keys, etc.....	266 60
Letter boxes	65 00
Indemnity bond paid.....	1,000 00
	<hr/>
	1,352 25
	<hr/>
	\$141,306 10

PAYMENTS

For dividends to shareholders.....	\$8,000 00
For expenses, viz.:	
Salaries	\$25,078 06
Rent of building.....	22,500 00
Other expenses	12,302 33
	<hr/>
	59,880 39
Other payments, viz.:	
Rentals returned	\$158 61
Accrued interest paid.....	714 03
Irregularities	1,269 00
Bonds purchased	66,264 38
	<hr/>
	68,406 02
Cash on hand and in bank or other moneyed institutions	
December 31, 1920, after transactions of the day.....	5,019 69
	<hr/>
	\$141,306 10

**47. SAFE DEPOSIT COMPANY OF THE NEW YORK TRUST COMPANY,
NEW YORK**

[Fifth Avenue and 57th street; incorporated, 1920]

OFFICERS

MORTIMER N. BUCKNER, President. JOSEPH A. FLYNN, Treasurer.
CHARLES E. HALDOCK, Vice-President.

DIRECTORS

MORTIMER N. BUCKNER, JAMES C. COLGATE, CHARLES E. HAYDOCK,
OTTO T. BANNARD, DEAN SAGE.

FINANCIAL

RESOURCES

Vaults and safes, cost, \$186,900; estimated present value....	\$186,900 00
Cash on deposit with banks or other moneyed institutions..	5,728 68
Safe rentals due and accrued.....	7,371 32
	<hr/>
	\$200,000 00
	<hr/>

LIABILITIES

Capital stock	\$200,000 00
	<hr/>
	\$200,000 00
	<hr/>

CASH TRANSACTIONS DURING THE YEAR 1920

RECEIPTS

Capital stock paid in.....	\$200,000 00
From rent of safes	7,371 32
From interest on deposits	825 14
	<hr/>
	\$208,196 46
	<hr/>

PAYMENTS

For expenses, viz.:		
Salaries	\$3,834 97	
Rent of building.....	2,861 11	
Other expenses	878 30	
	<hr/>	\$7,574 38
Other payments, viz.:		
Insurance	\$622 08	
New vault	186,900 00	
	<hr/>	187,522 08
Cash on hand and in banks or other moneyed institutions		
December 31, 1920, after transactions of the day.....		13,100 00
	<hr/>	\$208,196 46
	<hr/>	

48. SECURITY SAFE DEPOSIT COMPANY OF BROOKLYN, BROOKLYN

[De Kalb avenue and Fulton street; incorporated 1909]

OFFICERS

GEORGE COX, President. ARTHUR J. MAUGER, Secretary.
JULIAN P. FAIRCHILD, Vice-President.

DIRECTORS

FENWICK B. SMALL,	JACOB STEINER,	C. F. STREIGHTOFF.
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.....	21,272 50
Vaults and safes, cost, \$85,855.10; estimated present value..	80,175 78
Furniture and fixtures, cost, \$8,332.30; estimated present value ..	167 07
Cash on deposit with banks or other moneyed institutions...	8,149 23
Cash on hand	51 85
Safe rentals due and accrued.....	2,109 00
Silver storage due and accrued.....	1,300 75
Other assets: Accrued interest.....	568 54
	<hr/>
	\$130,544 72

LIABILITIES

Capital stock	\$100,000 00
Expenses incurred but unpaid	1,226 45
Other liabilities, viz.:	
Taxes accrued	\$2,652 80
Unearned rents	17,414 78
	<hr/>
	20,067 58
Excess of assets over liabilities	9,250 69
	<hr/>
	\$130,544 72

CASH TRANSACTIONS DURING THE YEAR 1920

RECEIPTS

Cash on hand and in banks or other moneyed institutions	
January 1, 1920, before transactions of the day.....	\$4,466 46
From rent of safes.....	41,671 25
From storage of valuables the safety of which is guaranteed by the company	3,887 28
From interest on loans, deposits and investments.....	2,243 76
	<hr/>
	\$52,268 75

PAYMENTS

For dividends to shareholders.....	\$15,000 00
For expenses, viz.:	
Salaries	\$15,264 00
Taxes and repairs on building.....	4,694 45
Rent of building.....	5,183 96
Other expenses	3,925 26
	<hr/>
	29,067 67
Cash on hand and in banks or other moneyed institutions	
December 31, 1920, after transactions of the day.....	8,201 98
	<hr/>
	\$52,268 75

49. SECURITY SAFE DEPOSIT COMPANY OF TROY, TROY

[408 Grand street; incorporated 1903]

OFFICERS

FRANK E. NORTON, President.	HERBERT S. IDE, Vice-President.
JAMES J. CHILD, Vice-President.	GEO. L. HARE, Secretary.
WILLIAM B. FREAR, Vice-President.	

DIRECTORS

JAMES J. CHILD.	FRANK E. HOWE,	FRANK E. NORTON,
HERBERT S. IDE,	A. HARRIS IDE,	R. A. DUCKROW,
THOMAS C. BOSWELL,	EDWARD MURPHY,	S. VAN SANTVOORD,
WILLIAM B. FREAR,	GEO. A. CLUETT,	GEORGE L. HARE.
	WILLIAM H. SHIELDS.	

FINANCIAL

RESOURCES

Real estate, estimated present value	\$58,579 10
Vaults and safes, estimated present value.....	36,787 47
Furniture and fixtures, estimated present value	1,564 65
Cash on deposit with banks or other moneyed institutions..	1,319 45
Safe rentals due and accrued.....	1,335 00
Silver storage due and accrued.....	432 00
	<hr/>
	\$100,017 67

LIABILITIES

Capital stock	\$50,000 00
Other loans	2,000 00
Other liabilities, viz.:	
Taxes accrued	\$1,530 00
Interest accrued on debenture notes.....	95 83
Debenture notes of company outstanding.....	23,000 00
	<hr/>
	24,625 83
Excess of assets over liabilities	23,391 84
	<hr/>
	\$100,017 67

CASH TRANSACTIONS DURING THE YEAR 1920

RECEIPTS

Cash on hand and in banks or other moneyed institutions	
January 1, 1920, before transactions of the day.....	\$2,722 44
From rent of safes	8,574 10
From silver storage	716 75
From interest on loans, deposits and investments.....	18 82
	<hr/>
	\$12,032 11

PAYMENTS

For loans paid	\$2,000 00
For interest on bonds, loans and mortgages.....	1,315 02
For expenses, viz.:	
Salaries	\$2,022 00
Taxes and repairs on building.....	1,272 90
Other expenses	1,488 74
	<hr/>
	4,783 64
Other payments: New safe deposit boxes.....	2,614 00
Cash on hand and in banks or other moneyed institutions	
December 31, 1920, after transactions of the day.....	1,319 45
	<hr/>
	\$12,032 11

**50. 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.
WALTER J. BARROWS, Vice-Pres. JOS. M. CUNNINGHAM, Secretary.

DIRECTORS

WILLIAM C. LANE, WM. D. GUTHRIE, C. C. TEGETHOFF,
FRANK K. STURGIS, WM. SHILLABER, Jr., WALTER J. BARROWS,
ALWYN BALL, JR., FRANK H. DAVIS, EDWIN M. BULKLEY.

**FINANCIAL
RESOURCES**

Stock and bond investments, market value.....	\$90,522 85
Vaults and safes, cost, \$283,238.02; furniture and fixtures, cost, \$3,778.65; estimated present value.....	151,531 40
Cash on deposit with banks or other moneyed institutions....	4,105 07
Safe rentals due and accrued.....	534 29
	<u>\$246,693 61</u>

LIABILITIES

Capital stock	\$200,000 00
Excess of assets over liabilities	46,693 61
	<u>\$246,693 61</u>

CASH TRANSACTIONS DURING THE YEAR 1920

RECEIPTS

Cash on hand and in banks or other moneyed institutions January 1, 1920, before transactions of the day.....	\$1,916 40
From rent of safes.....	108,863 68
From silver and warehouse storage.....	765 63
From interest on loans, deposits and investments.....	5,553 00
From stocks and bonds matured	5,000 00
From all other sources, viz.:	
Old safes sold.....	\$550 00
Keys, opening safes, etc.....	203 30
	<u>753 30</u>
	<u>\$122,852 01</u>

PAYMENTS

For loans paid	\$5,000 00
For interest on bonds, loans and mortgages.....	62 50
For dividends to shareholders.....	25,000 00
For expenses, viz.:	
Salaries, including profit sharing distribution.....	\$37,309 85
Taxes and repairs on vault.....	9,843 05
Rent of building.....	12,391 72
Other expenses	8,450 24
	<u>67,994 86</u>
Other payments, viz.:	
Rentals refunded	\$76 08
New safe equipment.....	6,725 06
Bonds purchased	13,887 50
	<u>20,689 58</u>
Cash on hand and in banks or other moneyed institutions December 31, 1920, after transactions of the day.....	4,105 07
	<u>\$122,852 01</u>

51. STATE SAFE DEPOSIT COMPANY, NEW YORK CITY

[378 Grand street; incorporated 1915]

OFFICERS

HAROLD C. RICHARD, President. ALBERT I. VOORHIS, Treasurer.
 JOHN KNEISEL, 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, estimated present value.....	\$156,637 55
Cash on deposit with banks or other moneyed institutions....	58,719 49
Tin boxes on hand	287 25
	<hr/>
	\$215,644 29

LIABILITIES

Capital stock	\$200,000 00
Excess of assets over liabilities	15,644 29
	<hr/>
	\$215,644 29

CASH TRANSACTIONS DURING THE YEAR 1920

RECEIPTS

Cash on hand and in banks or other moneyed institutions	
January 1, 1920, before transactions of the day.....	\$5,103 90
From rent of safes	57,166 00
From all other sources, viz.:	
Additional capital paid in.....	\$100,000 00
Repairs of boxes and locks.....	772 00
	<hr/>
	100,772 00
	<hr/>
	\$163,041 90

PAYMENTS

For loans paid	\$65,000 00
For interest on bonds, loans and mortgages.....	21 67
For expenses, viz.:	
Salaries	\$16,037 43
Taxes and repairs on building.....	1,338 01
Rent of building.....	18,000 00
Other expenses	3,875 25
	<hr/>
	39,300 74
Cash on hand and in banks or other moneyed institutions	
December 31, 1920, after transactions of the day.....	58,719 49
	<hr/>
	\$163,041 90

**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.**

DIRECTORS

CURTIS J. BEARD, **UDO M. FLEISCHMANN,** **WILLIAM H. SEACH.**
WM. F. H. KOELSCH, **PAUL A. SALEMBIER,** **WYLLYS TERRY.**

FINANCIAL

RESOURCES

Real estate, cost, \$269,235.22; estimated present value.....	\$307,022 40
Vaults and safes, cost, \$59,798.07; estimated present value..	43,762 92
Furniture and fixtures, cost, \$10,385.77; estimated present value	2,095 34
Cash on deposit with banks or other moneyed institutions...	5,910 56
Cash on hand	22 50
Safe rentals due and accrued.	843 00
Silver storage due and accrued.	163 00
Other assets: Improvements to building.	52,075 52
	<hr/>
	\$411,895 24

LIABILITIES

Capital stock	\$225,000 00
Loans secured by bond and mortgage.	100,000 00
Other loans	51,000 00
Interest due and accrued on loans.	2,083 33
Excess of assets over liabilities.	33,811 91
	<hr/>
	\$411,895 24

CASH TRANSACTIONS DURING THE YEAR 1920

RECEIPTS

Cash on hand and in banks or other moneyed institutions	
January 1, 1920, before transactions of the day.	\$4,054 29
From rent of that portion of the building not occupied by the company	36,000 00
From rent of safes	16,187 70
From silver storage	1,191 85
From all other sources: Loan.	46,000 00
	<hr/>
	\$103,433 84

PAYMENTS

For interest on bonds, loans and mortgages.	\$5,446 66
For dividends to shareholders	9,000 00
For expenses, viz.:	
Salaries	\$8,779 34
Taxes and repairs on building.	9,504 42
Other expenses	6,526 34
	<hr/>
	24,810 10
Other payments, viz.:	
Payment on improvement to building.	\$52,075 52
Nest of safe deposit boxes.	6,088 50
Ventilating radiator	80 00
	<hr/>
	58,244 02
Cash on hand and in banks or other moneyed institutions	
December 31, 1920, after transactions of the day.	5,933 06
	<hr/>
	\$103,433 84

53. 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.....	\$85,152 00
Cash on deposit with banks or other moneyed institutions....	26,968 95
Safe rentals due and accrued.....	13,566 22
Other assets: Accrued interest.....	531 25
	<hr/>
	\$126,218 42
	<hr/>

LIABILITIES

Capital stock	\$100,000 00
Other loans	5,780 72
Other liabilities: Taxes accrued.....	150 00
Excess of assets over liabilities	20,287 70
	<hr/>
	\$126,218 42
	<hr/>

CASH TRANSACTIONS DURING THE YEAR 1920**RECEIPTS**

Cash on hand and in banks or other moneyed institutions	
January 1, 1920, before transactions of the day.....	\$15,011 71
From rent of safes, storage of valuables the safety of which	
is guaranteed by the company, and silver storage	56,592 51
From interest on loans, deposits and investments.....	3,680 44
From stocks and bonds sold, par value, \$100,000. Amount	
received therefor	89,200 00
	<hr/>
	\$164,484 66
	<hr/>

PAYMENTS

For loans paid	\$51,341 81
For expenses, viz.:	
Taxes and repairs on building.....	\$297 32
Other expenses	42 11
	<hr/>
	339 43
Other payments, viz.:	
Bonds purchased	\$85,152 00
Accrued interest on bonds purchased.....	302 22
Refunds of overpayments.....	380 25
	<hr/>
	85,834 47
Cash on hand and in banks or other moneyed institutions	
December 31, 1920, after transactions of the day.....	26,968 95
	<hr/>
	\$164,484 66
	<hr/>

54. UNITED STATES SAFE DEPOSIT COMPANY, NEW YORK CITY

[32 Liberty street; incorporated 1902]

OFFICERS

J. LYNCH PENDERGAST, President. FERDINAND J. CLAUSSEN, Treas.
 HENRY L. SERVROSS, Vice-Pres. JOSEPH ADAMS, Secretary.
 MABEL B. ALPAUGH, Asst. Treas.

DIRECTORS

CHARLES E. SEGER.	WILLIAM A. JAMISON,	ARTHUR TURNBULL,
CHARLES S. BROWN.	JOHN W. PLATTEN,	JAMES TIMPSON,
LEWIS L. CLARKE,	MORTIMER L. SCHIFF.	W. H. WILLIAMS,
DAVID L. GALLUP,	J. L. PENDERGAST.	DONALD G. GEDDES.

FINANCIAL

RESOURCES

Stock and bond investments, market value.....	\$282,505 00
Vaults and safes, estimated present value.....	72,000 00
Cash on deposit with banks or other moneyed institutions...	15,519 56
Cash on hand	100 00
Safe rentals due and accrued.....	5,005 51
Silver storage due and accrued.....	1,302 02
Warehouse storage due and accrued	3,899 52
Other assets: Burglar alarm service rendered.....	4,211 28
	<hr/> <hr/>
	\$384,542 89

LIABILITIES

Capital stock	\$200,000 00
Expenses incurred but unpaid	3,533 33
Other liabilities, viz.:	
Taxes accrued	\$1,026 90
Renewals paid in advance.....	117 00
	<hr/>
	1,143 90
Excess of assets over liabilities	179,865 66
	<hr/> <hr/>
	\$384,542 89

CASH TRANSACTIONS DURING THE YEAR 1920

RECEIPTS

Cash on hand and in banks or other moneyed institutions	
January 1, 1920, before transactions of the day.....	\$11,702 10
From rent of safes.....	101,709 10
From silver storage	8,079 19
From warehouse storage.....	10,458 25
From interest on loans, deposits and investments.....	14,114 01
From stocks and bonds sold, par value, \$275,000. Amount received therefor	238,425 00
From all other sources, viz.:	
Letter box rentals.....	\$110 00
Burglar alarm service rendered.....	1,642 76
	<hr/>
	1,752 76
	<hr/> <hr/>
	\$386,240 41

PAYMENTS

For dividends to shareholders		\$20,000 00
For expenses, viz.:		
Salaries	\$41,909 63	
Rent of building	20,180 00	
Other expenses	23,637 22	
		<u>85,726 85</u>
Other payments, viz.:		
Securities	\$253,755 00	
New safes	11,139 00	
		<u>264,894 00</u>
Cash on hand and in banks or other moneyed institutions		
December 31, 1920, after transactions of the day.....		15,619 56
		<u>\$386,240 41</u>

55. THE WASHINGTON SAFE DEPOSIT COMPANY, NEW YORK, N. Y.

[Amsterdam Av. and 155th st., New York, N. Y.: incorporated 1920]

OFFICERS

JOHN WHALEN, President. LEWIS S. ROUGH, Treasurer.
JAMES J. O'SHAUGHNESSY, Vice-President.

DIRECTORS

JOHN D. BEALS, HERMAN F. EPPLE, J. J. O'SHAUGHNESSY,
J. ROMAIN BROWN, DANIEL F. MAHONEY, DAVID STEWART,
W. J. M. DONOVAN, NEWELL MARTIN, JOHN WHALEN.

FINANCIAL

RESOURCES

Stock and bond investments, market value.....	\$57,637 50
Vaults and safes, estimated present value.....	41,197 00
Cash on deposit with banks or other moneyed institutions..	5,254 25
Cash on hand	50 00
	<hr/>
	\$104,138 75
	<hr/> <hr/>

LIABILITIES

Capital stock	\$100,000 00
Other liabilities: Deposit on keys	1,994 00
Excess of assets over liabilities	2,144 75
	<hr/>
	\$104,138 75
	<hr/> <hr/>

CASH TRANSACTIONS DURING THE YEAR 1920

RECEIPTS

Cash on hand and in banks or other moneyed institutions	
January 1, 1920, before transactions of the day.....	\$100,000 00
From rent of safes	5,385 85
From interest on loans, deposits and investments.....	1,587 40
From stocks and bonds sold, par value, \$20,000. Amount	
received therefor	19,150 00
From all other sources, viz.:	
Lost keys	\$95 80
Deposit on keys.....	2,140 00
	<hr/>
	2,235 90
	<hr/>
	\$128,359 15
	<hr/> <hr/>

PAYMENTS

For interest on bonds, loans and mortgages	\$653.34
For expenses, viz.:	
Salaries	\$1,950 00
Rent of building.....	1,800 00
Other expenses	191 06
	<hr/>
	3,971 06
Other payments, viz.:	
Stocks and bonds.....	\$76,787 50
Vaults	41,197 00
Refund of deposit on keys.....	146 00
	<hr/>
	118,130 50
Cash on hand and in banks or other moneyed institutions	
December 31, 1920, after transactions of the day.....	5,304 25
	<hr/>
	\$128,359 15
	<hr/> <hr/>

TABULAR STATEMENT
OF THE CONDITION OF THE
Safe Deposit and Storage Companies
OF THE
STATE OF NEW YORK
FOR
January 1, 1921

[639]

Statement of the Condition of the Safe Deposit Companies of the State of New York on the morning of Saturday,
January 1, 1921

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		\$22,015 00	\$51,550 79	\$59,999 80			\$653 07
Astor Safe Deposit Company, New York		130,152 00		31,476 34	\$4,830 12		5,044 94
Atlantic Safe Deposit Company, New York	\$9,000 00	146,440 00			700 00		19,698 19
Bankers Safe Deposit Company, New York		126,650 00		16,428 82	200 00		332 94
Bank of Long Island Safe Deposit Company, Jamaica		69,500 00		29,872 50			23,134 44
Broadway Safe Deposit Company, New York		36,340 00		62,802 96	1,000 00		
Bronx Safe Deposit Company, New York			140,360 00	39,616 45			6,047 36
Brooklyn City Safe Deposit Company, Brooklyn		136,202 40					3,400 33
Central Safe Deposit Company, Ossining	6,500 00	13,855 83					1,166 89
Central Union Safe Deposit Company, New York				93,350 00			31,140 78
Citizens Commercial Safe Deposit Company, Buffalo				†177,921 42			5,258 08
City Safe Deposit Company of Albany, N. Y.		33,715 10		41,931 16	5 00		3,465 84
Colonial Bank Safe Deposit Company, New York				106,500 00	6,300 00		4,557 25
Commercial Safe Deposit Company, New York	15,000 00	85,790 00		23,900 00			14,549 89
Corn Exchange Safe Deposit Company, New York				487,268 13			3,890 86
County Safe Deposit Company, White Plains	2,000 00			10,000 00			
Empire City Safe Deposit Company, New York		34,770 30		65,889 00	1 00		4,111 16
Empire Safe Deposit Company, New York		75,000 00		466,610 70			2,898 96
Equitable Safe Deposit Company of New York, The		22,241 25		†175,000 00		\$12,000 00	2,589 90
Farmers Safe Deposit Company, The, New York	100,000 00	29,787 50					5,846 25
Fidelity Safe Deposit Company, New York		101,667 00		23,200 00			2,278 10
Fifth Avenue Safe Deposit Company, New York		101,108 00					397 65
Fifth Avenue Safe Deposit Vaults, Inc., The, New York		122,910 00		10,000 00			12,950 93
Franklin Safe Deposit Company, Brooklyn		26,707 00		198,749 69			941 77
Garfield Safe Deposit Company, New York		42,540 88		82,720 00	19,000 00		9,719 34
Greenwich Safe Deposit Company, New York		20,200 00		71,500 00			11,420 84
Guaranty Safe Deposit Company, New York				622,804 34	22,911 10		12,083 28
Hanover Safe Deposit Company, New York		18,406 00		180,000 00			6,413 69
Hudson Safe Deposit Company, New York		100,594 00		10,000 00			2,375 55
Irving Safe Deposit Company, New York		21,645 00		110,204 68	1 00		8,231 76
Knickerbocker Safe Deposit Company, New York		79,196 00		14,000 00			11,617 42
Lincoln Safe Deposit Company, New York		278,524 00		*2,675,000 00			15,523 04
Long Island Safe Deposit Company, Brooklyn	75,975 00	51,466 00		†2,000 00			3,671 48

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Madison Safe Deposit Company, New York		37,445 73		80,000 00			9,554 71
Mercantile Safe Deposit Company, New York		71,490 35		228,919 29		17,000 00	2,646 48
Metropolis Safe Deposit Company, New York		92,050 00		10,139 56			7,504 61
Mount Vernon Safe Deposit Company, Mount Vernon	5,250 00	13,361 00					827 39
New Maiden Lane Safe Deposit Company, New York		40,749 00		174,337 68			4,875 57
New Rochelle Safe Deposit Company, New Rochelle		6,060 00		20,055 04			4,247 71
New York Produce Exchange Safe Deposit and Storage Company, New York		85,220 00		1173,835 24			18,226 66
New York Stock Exchange Safe Deposit Company, New York		104,129 50		24,500 00	500 00		5,374 04
Niagara County Safe Deposit Company, Lockport				25,000 00			
Ossining Safe Deposit Company, Ossining	2,000 00	6,338 75		13,000 00		700 00	1,022 11
Power City Safe Deposit Corporation, Niagara Falls				12,478 78	123 30		4,481 40
Rockland County Safe Deposit Company, Nyack	2,000 00			8,000 00			1,222 28
Safe Deposit Company of New York, New York		152,002 00		70,000 00			4,819 69
Safe Deposit Company of the New York Trust Company, New York				186,900 00			5,728 68
Security Safe Deposit Company of Brooklyn	16,750 00	21,272 50		80,175 78	167 07		8,149 23
Security Safe Deposit Company of Troy			58,579 10	36,787 47	1,564 65		1,319 45
Standard Safe Deposit Company, New York		90,522 85		151,531 40			4,105 07
State Safe Deposit Company, New York				156,637 55			58,719 49
Thirty-fourth Street Safe Deposit Company, New York			307,022 40	43,762 92	2,095 34		5,910 56
Tiffany & Company Safe Deposit Company, New York		85,152 00					26,968 95
United States Safe Deposit Company, New York		282,505 00		72,000 00			15,519 56
Washington Safe Deposit Company, The, New York		57,637 50		41,197 00			5,254 25
Totals	\$234,475 00	\$3,073,299 44	\$3,246,512 29	\$4,689,666 93	\$59,395 58	\$29,700 00	\$431,889 92

* 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 Saturday,
January 1, 1921 — Continued*

	RESOURCES — <i>Concluded</i>						
	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	\$77 67	\$1,981 50	\$2,197 75	\$841 15		\$1,629 34	\$140,956 07
Astor Safe Deposit Company, New York		2,083 02		2,598 46			176,164 86
Atlantic Safe Company, New York	127 80	1,055 30	19 00		\$696 03	941 83	178,678 41
Bankers Safe Deposit Company, New York							143,611 76
Bank of Long Island Safe Deposit Company, Jamaica							122,536 94
Broadway Safe Deposit Company, New York	2,979 89						103,122 85
Bronx Safe Deposit Company, New York	264 03						186,287 84
Brooklyn City Safe Deposit Company, Brooklyn	110 03	1,415 00	2,740 25			1,878 16	145,746 22
Central Safe Deposit Company, Ossining			93 75				21,616 47
Central Union Safe Deposit Company, New York		2,963 75	1,266 64				128,721 17
Citizens Commercial Safe Deposit Company, Buffalo	75 00	5,832 63	1,374 32	10,480 97		778 29	201,720 71
City Safe Deposit Company of Albany, N. Y.		1,177 34	676 00	546 25		891 65	82,408 34
Colonial Bank Safe Deposit Company, New York						3,000 00	120,357 25
Commercial Safe Deposit Company, New York							130,239 89
Corn Exchange Safe Deposit Company, New York						50 00	491,208 99
County Safe Deposit Company, White Plains	4,634 73	80 00	615 50				17,330 23
Empire City Safe Deposit Company, New York		1,140 33	861 09	16 50			407 37
Empire Safe Deposit Company, New York	100 00						477 46
Equitable Safe Deposit Company of New York, The		8,132 00	365 00				545,017 03
Farmers Safe Deposit Company, The, New York		1,025 54	15 50				220,650 40
Fidelity Safe Deposit Company, New York		659 00				178 43	136,853 22
Fifth Avenue Safe Deposit Company, New York		5,992 19				664 77	128,468 87
Fifth Avenue Safe Deposit Vaults, Inc., The, New York							107,497 84
Franklin Safe Deposit Company, Brooklyn							145,860 93
Garfield Safe Deposit Company, New York	64 34	4,942 40	3,641 02	1,785 35			126,398 46
Greenwich Safe Deposit Company, New York		2,412 50					164,413 33
Guaranty Safe Deposit Company, New York	50 00	6,197 59	327 70				105,533 34
Hanover Safe Deposit Company, New York							664,374 01
Hudson Safe Deposit Company, New York		1,793 25		409 50		400 00	204,819 69
Irving Safe Deposit Company, New York		582 50		21 00		254 87	115,872 30
Knickerbocker Safe Deposit Company, New York	50 00					3,633 01	140,920 51
Lincoln Safe Deposit Company, New York	900 00	13,761 19	32,299 10	200,894 44		7,519 90	169,159 66
							3,224,421 67

Long Island Safe Deposit Company, Brooklyn		2,543 50		337 75		2,039 55	138,033 28
Madison Safe Deposit Company, New York		493 20	2,046 10			333 97	129,873 71
Mercantile Safe Deposit Company, New York	300 00	11,556 18				895 17	332,807 47
Metropolis Safe Deposit Company, New York		2,249 00	407 97				112,351 14
Mount Vernon Safe Deposit Company, Mount Vernon		142 00	632 50				20,212 89
New Maiden Lane Safe Deposit Company, New York	443 24					548 34	120,953 83
New Rochelle Safe Deposit Company, New Rochelle		347 00	1,576 44				32,226 19
New York Produce Exchange Safe Deposit and Storage Company, New York	400 00					2,179 00	279,860 90
New York Stock Exchange Safe Deposit Company, New York	100 00	1,228 33					135,83 87
Niagara County Safe Deposit Company, Lockport	7,208 09	1,063 12					33,271 21
Ossining Safe Deposit Company, Ossining							23,060 86
Power City Safe Deposit Corporation, Niagara Falls							17,083 48
Rockland County Safe Deposit Company, Nyack		195 00	206 00				11,623 28
Safe Deposit Company of New York, New York	200 00						227,021 69
Safe Deposit Company of the New York Trust Company, New York		7,371 32					200,000 00
Security Safe Deposit Company of Brooklyn	51 85	2,109 00	1,300 75			568 54	130,544 72
Security Safe Deposit Company of Troy		1,335 00	432 00				100,017 67
Standard Safe Deposit Company, New York		534 29					246,693 61
State Safe Deposit Company, New York					287 25		215,644 29
Thirty-fourth Street Safe Deposit Company, New York	22 50	843 00	163 00			52,075 52	411,895 24
Tiffany & Company Safe Deposit Company, New York		113,566 22				531 25	126,218 42
United States Safe Deposit Company, New York	100 00	5,005 51	1,302 02	3,899 52		4,211 28	384,542 89
Washington Safe Deposit Company, The, New York	50 00						104,138 75
Totals	\$18,309 17	\$113,808 99	\$54,559 40	\$221,830 89	\$983 25	\$86,399 65	\$12,240,833 51

‡ Includes silver storage .

Statement of the Condition of the Safe Deposit Companies of the State of New York on the morning of Saturday,
January 1, 1921 — Concluded

NAMES	LIABILITIES							
	Capital	Excess of assets over liabilities	Loans secured by bonds and mortgages	Other loans	Interest due and accrued on loans	Expenses incurred but unpaid	Other liabilities	Total liabilities
Albany Safe Deposit and Storage Company, Albany	\$100,000 00	\$32,438 07		\$8,000 00			\$18 00	\$140,956 07
Astor Safe Deposit Company, New York	100,000 00	62,165 82					14,019 05	176,184 88
Atlantic Safe Deposit Company, New York	100,000 00	62,651 03				\$27 38	16,000 00	178,678 41
Bankers Safe Deposit Company, New York	100,000 00	43,611 76						143,611 76
Bank of Long Island Safe Deposit Company, Jamaica	100,000 00	22,506 94						122,506 94
Broadway Safe Deposit Company, New York	100,000 00	3,122 85						103,122 85
Bronx Safe Deposit Company, New York	110,000 00	5,412 86	\$70,000 00		\$874 98			186,287 84
Brooklyn City Safe Deposit Company, Brooklyn	100,000 00	28,368 94				150 00	17,227 28	145,746 22
Central Safe Deposit Company, Ossining	20,000 00	1,441 47				175 00		21,616 47
Central Union Safe Deposit Company, New York	100,000 00	11,309 70					17,321 38	128,721 17
Citizens Commercial Safe Deposit Company, Buffalo	150,000 00	26,506 44				109 50	25,104 77	201,720 71
City Safe Deposit Company of Albany, N. Y.	50,000 00	32,408 34						82,408 34
Colonial Bank Safe Deposit Company, New York	100,000 00	7,633 25		7,000 00			5,724 00	120,357 25
Commercial Safe Deposit Company, New York	100,000 00	39,239 80						139,239 80
Com Exchange Safe Deposit Company, New York	300,000 00	16,188 20		175,000 00			20 70	491,208 90
County Safe Deposit Company, White Plains	10,000 00	7,330 23						17,330 23
Empire City Safe Deposit Company, New York	100,000 00	7,292 60					64 15	107,266 84
Empire Safe Deposit Company, New York	100,000 00	19,490 33					425,526 70	545,017 03
Empire Safe Deposit Company, New York	200,000 00	20,650 40						220,650 40
Equitable Safe Deposit Company of New York, The	100,000 00	28,378 38					8,474 84	136,853 22
Farmers Safe Deposit Company, The, New York	100,000 00	28,468 87						128,468 87
Fidelity Safe Deposit Company, New York	100,000 00	7,497 84						107,497 84
Fifth Avenue Safe Deposit Company, New York	100,000 00	37,694 26					8,166 67	145,860 93
Fifth Avenue Safe Deposit Vaults, Inc., The, New York	100,000 00	26,398 46						126,398 46
Franklin Safe Deposit Company, Brooklyn	150,000 00	9,024 08				409 25	3,000 00	164,413 33
Garfield Safe Deposit Company, New York	100,000 00	5,533 34						105,533 34
Greenwich Safe Deposit Company, New York	500,000 00	12,442 33		100,194 32	1,033 09		50,704 36	664,374 01
Guaranty Safe Deposit Company, New York	200,000 00	4,809 69					10 00	204,810 69
Hanover Safe Deposit Company, New York	100,000 00	15,572 30						115,572 30
Hudson Safe Deposit Company, New York	100,000 00	32,780 31				240 20	7,900 00	140,920 51
Irving Safe Deposit Company, New York	100,000 00	69,159 66						169,159 66

Lincoln Safe Deposit Company, New York	1,030,000 00	1,848,012 79	350,000 00		2,122 39	6,086 58	20,200 00	3,224,421 67
Long Island Deposit Company, Brooklyn	100,000 00	24,647 85					13,385 43	138,033 28
Madison Safe Deposit Company, New York	100,000 00	27,532 33				526 68	1,814 70	129,873 71
Mercantile Safe Deposit Company, New York	200,000 00	63,251 85	5,000 00				64,565 62	332,807 47
Metropolis Safe Deposit Company, New York	100,000 00	12,351 14						112,351 14
Mount Vernon Safe Deposit Company, Mount Vernon	10,000 00	10,212 89						20,212 89
New Maiden Lane Safe Deposit Company, New York	100,000 00	29,096 83					947 00	120,953 83
New Rochelle Safe Deposit Company, New Rochelle	10,000 00	22,226 19						32,226 19
New York Produce Exchange Safe Deposit and Storage Company, New York	150,000 00	126,024 23				2,416 67	1,420 00	279,860 90
New York Stock Exchange Safe Deposit Company, New York	100,000 00	35,227 87					611 00	135,831 87
Niagara County Safe Deposit Company, Lockport	25,000 00	3,231 21				40 00	5,000 00	33,271 21
Ossining Safe Deposit Company, Ossining	20,000 00	2,460 86					600 00	23,060 86
Power City Safe Deposit Corporation, Niagara Falls	15,000 00	2,083 48						17,083 48
Rockland County Safe Deposit Company, Nyack	10,000 00	1,623 23						11,623 23
Safe Deposit Company of New York, New York	100,000 00	127,021 69						227,021 69
Safe Deposit Company of the New York Trust Company, New York	200,000 00							200,000 00
Security Safe Deposit Company of Brooklyn	100,000 00	9,251 69				1,226 45	20,067 58	130,544 72
Security Safe Deposit Company of Troy	50,000 00	23,391 84		2,000 00			24,625 83	100,017 67
Standard Safe Deposit Company, New York	200,000 00	45,693 61						246,693 61
State Safe Deposit Company, New York	200,000 00	15,644 29						215,644 29
Thirty-fourth Street Safe Deposit Company, New York	225,000 00	33,811 91	190,000 00	51,000 00	2,083 33			411,895 24
Tiffany & Company Safe Deposit Company, New York	100,000 00	23,237 73		5,780 72			150 00	126,218 42
United States Safe Deposit Company, New York	200,000 00	179,865 63				3,533 33	1,143 90	384,542 89
Washington Safe Deposit Company, The, New York	100,000 00	2,144 75					1,994 00	104,138 75
Totals	\$7,205,000 00	\$3,383,005 88	\$525,000 00	\$348,975 04	\$6,113 61	\$14,941 04	\$757,796 96	\$12,240,833 51

REPORTS
OF
PERSONAL LOAN COMPANIES

[647]

SCHEDULE 6

Summary of the resources and liabilities of the personal loan companies and personal loan brokers of the State on the thirty-first days of December, 1919 and 1920, as reported to this Department:

RESOURCES	Statement of condition, 1919	Statement of condition, 1920
Cash in office	\$9,630.46	\$7,949.08
Cash on deposit	30,814.58	26,204.23
Loans on mortgage of personal property	573,825.27	603,881.11
Loans on notes secured by pledge of bonds or interest bearing obligations of the United States		26,357.84
Loans on notes endorsed or guaranteed by persons other than the borrowers	140,274.66	189,477.98
Loans on assignments or orders for the payment of salary wages	1,573.55	908.70
Pawnbrokers' loans	71,925.72	66,713.09
Furniture and fixtures	7,171.14	9,530.38
Other assets	222,224.30	91,348.08
Total resources	\$1,057,439.68	\$1,022,370.49
LIABILITIES		
Permanent capital	\$746,875.00	\$646,875.00
Surplus	94,418.02	109,487.72
Borrowed money	205,178.22	255,360.74
Other liabilities	10,970.44	10,647.03
Total liabilities	\$1,057,439.68	\$1,022,370.49

AMERICAN CREDIT COMPANY, BUFFALO

[322 Ellicott square; incorporated 1901]

M. R. BLUMENTHAL, President.

LAURA L. BLUMENTHAL, Treasurer.

RESOURCES

Cash in office	\$89 73
Cash on deposit	524 67
Loans on mortgage of personal property.....	20,703 02
Pawnbrokers' loans	5,508 39
Furniture and fixtures	202 00
Other assets: U. S. Liberty Bonds	700 00
Total	\$36,727 81

LIABILITIES

Capital paid in cash	\$10,000 00
Surplus and undivided profits.....	3,201 10
Borrowed money	23,526 71
Total	\$36,727 81

BROADWAY PERSONAL LOAN COMPANY, NEW YORK

[154 Nassau street; incorporated 1918]

HARRY H. OSHRIN, President.

BENJAMIN ROBINS, Secretary.

RESOURCES

Cash in office	\$56 09
Cash on deposit	108 97
Loans on notes endorsed or guaranteed by persons other than the borrowers	12,660 00
Total	\$12,825 06

LIABILITIES

Capital paid in cash	\$10,000 00
Surplus and undivided profits.....	1,325 06
Borrowed money	1,500 00
Total	\$12,825 06

BUFFALO SECURITY COMPANY, BUFFALO

[737 Ellicott square; incorporated 1902]

ROBERT V. HEWLETT, President.

JOSEPHINE HEWLETT, Secretary.

RESOURCES

Cash in office	\$135 92
Cash on deposit	2,169 07
Loans on mortgage of personal property.....	52,049 57
Loans on notes secured by pledge of bonds or interest bearing notes or obligations of the United States.....	105 00
Pawnbrokers' loans	3,876 69
Furniture and fixtures.....	177 03
Other assets: Liberty bonds.....	4,000 00
Total	\$62,513 28

LIABILITIES

Capital paid in cash	\$10,000 00
Surplus and undivided profits	4,013 28
Borrowed money	48,500 00
Total	\$62,513 28

CAYUGA LOAN COMPANY, AUBURN

[99 Genesee street; incorporated 1897]

RENA O. BRONNER, President.

EMANUEL BRONNER, Secretary.

RESOURCES

Cash in office.....	\$48 58
Cash on deposit	9 50
Loans on mortgage of personal property.....	21, 216 98
Loans on notes endorsed or guaranteed by persons other than the borrowers	758 43
Furniture and fixtures	200 00
Total	\$22, 233 49

LIABILITIES

Capital paid in cash	\$10, 000 00
Surplus and undivided profits.....	1, 685 36
Borrowed money	10, 548 13
Total	\$22, 233 49

CHATTEL LOAN SOCIETY OF NEW YORK, INC., NEW YORK CITY

[289 Fourth avenue; incorporated 1912]

JOHNSTON de FOREST, President.

GEORGE H. LOH, Secretary.

HAROLD T. WHITE, Treasurer.

RESOURCES

Cash in office	\$3, 083 34
Cash on deposit	1, 814 92
Loans on mortgage of personal property.....	193, 542 70
Loans on notes secured by pledge of bonds or interest bearing obligations of the United States.....	12, 623 91
Loans on notes endorsed or guaranteed by persons other than the borrowers	335 12
Furniture and fixtures	2, 156 00
Other assets, viz:	
Accrued interest receivable.....	\$5, 062 43
Securities	36, 000 00
	41, 062 43
Total	\$254, 618 42

LIABILITIES

Capital paid in cash	\$200, 000 00
Surplus and undivided profits	39, 618 42
Borrowed money	15, 000 00
Total	\$254, 618 42

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		\$308 57
Cash on deposit		43 44
Loans on notes endorsed or guaranteed by persons other than the borrowers		31, 681 32
Other assets, viz:		
Liberty bonds	\$595 00	
Suspense	770 29	
		<u>1, 365 29</u>
Total		<u>\$33, 398 62</u>

LIABILITIES

Capital paid in cash		\$10, 000 00
Surplus and undivided profits		3, 719 07
Borrowed money		19, 679 55
Total		<u>\$33, 398 62</u>

COSMOPOLITAN PERSONAL LOAN COMPANY, INC., BUFFALO

[483 Main street; incorporated 1919]

SAMUEL WEITHORN, President.

RAYMOND J. ASH, Secretary.

RESOURCES

Cash in office		\$551 84
Cash on deposit		3, 863 13
Loans on notes secured by pledge of bonds or interest bearing obligations of the United States		3, 545 00
Loans on notes endorsed or guaranteed by persons other than the borrowers		58, 416 12
Furniture and fixtures		1, 775 00
Other assets: United States Liberty bonds		438 96
Total		<u>\$68, 590 05</u>

LIABILITIES

Capital paid in cash		\$30, 000 00
Surplus and undivided profits		35, 420 85
Borrowed money		3, 169 20
Total		<u>\$68, 590 05</u>

THE EMPIRE CITY PERSONAL LOAN COMPANY, ELMHURST

[148 Kingsland avenue; incorporated 1915]

JAMES R. FERGUSON, President.

AUGUSTA RASSIGA, Treasurer.

RESOURCES

Cash in office		\$145 00
Cash on deposit		361 04
Loans on mortgage of personal property		12, 274 05
Total		<u>\$12, 780 09</u>

LIABILITIES

Capital paid in cash	\$10,000 00
Surplus and undivided profits	1,780 09
Borrowed money	1,000 00
Total	\$12,780 09

FIDELITY PERSONAL LOAN COMPANY, NEW YORK CITY

[47 West Thirty-fourth street; incorporated 1916]

CHARLES L. KAHN, President.

MAXWELL H. KAHN, Secretary.

RESOURCES

Cash in office	\$162 59
Cash on deposit	3,512 60
Loans on mortgage of personal property.....	4,218 10
Pawnbrokers' loans	1,373 40
Furniture and fixtures	155 00
Deficit	578 31
Total	\$10,000 00

LIABILITIES

Capital paid in cash	\$10,000 00
Total	\$10,000 00

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	\$205 87
Loans on notes endorsed or guaranteed by persons other than the borrowers	43,950 00
Furniture and fixtures	1,676 42
Deficit	12,767 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

HOME CREDIT COMPANY, BUFFALO

[500 Peoples Bank Building; incorporated 1902]

W. C. MOORE, President.

MARGARET A. GEDDES, Secretary.

RESOURCES

Cash in office	\$59 83
Cash on deposit	406 47
Loan on mortgage of personal property.....	17,530 45
Loans on notes secured by pledge of bonds or interest bearing notes or obligations of the United States.....	2,816 43
Furniture and fixtures	392 08
Total	\$21,205 26

LIABILITIES

Capital paid in cash	\$10,000 00
Surplus and undivided profits	610 76
Borrowed money	10,594 50
Total	\$21,205 26

INTERBOROUGH PERSONAL LOAN COMPANY, BROOKLYN

[1410 Avenue H; incorporated 1916]

ROSA MAYERS, President.

JAMES MAYERS, Secretary.

RESOURCES

Cash in office	\$51 50
Cash on deposit	242 16
Loans on notes endorsed or guaranteed by persons other than the borrowers	19,755 46
Total	\$20,049 12

LIABILITIES

Capital paid in cash	\$10,000 00
Surplus and undivided profits.....	1,312 12
Borrowed money	8,737 00
Total	\$20,049 12

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.....	\$250 40
Cash on deposit	2,067 11
Loans on mortgage of personal property.....	17,906 89
Pawnbrokers' loans	14,001 03
Other assets: Liberty bonds	8,000 00
Total	\$42,225 43

LIABILITIES

Capital paid in cash	\$40,000 00
Surplus and undivided profits	2,225 43
Total	\$42,225 43

PERSONAL LOAN ASSOCIATION OF ONONDAGA COUNTY, INC.,
SYRACUSE

[503 McCarthy Building; incorporated 1912]

ELSIE COLES, President.

RALPH SHULMAN, Secretary.

RESOURCES

Cash in office	\$282 07
Cash on deposit	18 78
Loans on mortgage of personal property	10,486 81
Loans on notes endorsed or guaranteed by persons other than the borrowers	1,952 86
Furniture and fixtures	170 00
Total	\$12,910 52

LIABILITIES

Capital paid in cash	\$10,000 00
Surplus and undivided profits	910 52
Borrowed money	2,000 00
Total	\$12,910 52

PROVIDENT LOAN COMPANY OF BUFFALO

[346 Ellicott square; incorporated 1895]

W. F. GELSTON, President.

HUGH GELSTON, Secretary.

RESOURCES

Cash in office	\$68 91
Cash on deposit	118 92
Loans on mortgage of personal property	3,358 60
Pawnbrokers' loans	2,459 00
Other assets: Stocks and bonds	4,155 00
Total	\$10,160 43

LIABILITIES

Capital paid in cash	\$10,000 00
Surplus and undivided profits	160 43
Total	\$10,160 43

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		\$490 26
Cash on deposit		91 34
Loans on mortgage of personal property.....		57, 991 30
Loans on notes secured by pledge of bonds or interest bearing notes or obligations of the United States		7, 267 50
Loans on assignment or orders for the payment of salary or wages		451 00
Pawnbrokers' loans		21, 714 78
Furniture and fixtures		1, 300 00
Other assets, viz.:		
Accrued interest	\$3, 749 92	
Furniture sales account.....	91 37	
Liberty bonds	420 67	
		<u>4, 261 96</u>
Total		<u><u>\$93, 568 14</u></u>

LIABILITIES

Capital paid in cash.....		\$70, 000 00
Surplus and undivided profits.....		12, 000 00
Borrowed money		11, 000 00
Other liabilities, viz.:		
Reserve for losses.....	\$420 64	
Donated dividends	15 00	
Interest payable	131 50	
		<u>568 14</u>
Total		<u><u>\$93, 568 14</u></u>

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		\$50 00
Cash on deposit		130 82
Loans on mortgage of personal property.....		53, 683 32
Total		<u><u>\$53, 864 14</u></u>

LIABILITIES

Capital paid in cash		\$40, 275 00
Surplus and undivided profits		13, 589 14
Total		<u><u>\$53, 864 14</u></u>

STANDARD CREDIT COMPANY OF BUFFALO, BUFFALO

[907 Lafayette avenue; incorporated 1905]

LEONARD C. DODGE, President.

BESSIE D. DODGE, Secretary.

RESOURCES

Cash in office	\$121 31
Cash on deposit	626 68
Loans on mortgage of personal property.....	36, 841 83
Total	\$37, 589 82

LIABILITIES

Capital paid in cash	\$10, 000 00
Surplus and undivided profits	1, 086 82
Borrowed money	26, 503 00
Total	\$37, 589 82

SYRACUSE LOAN COMPANY, SYRACUSE

[217 Wieting Building; incorporated 1912]

ALICE F. PACKARD, President.

ISADORE H. PACKARD, Secretary.

RESOURCES

Cash in office	\$17 11
Cash on deposit	1, 954 27
Loans on mortgage of personal property	4, 154 57
Loans on notes endorsed or guaranteed by persons other than the borrowers	32 00
Pawnbrokers' loans	175 00
Furniture and fixtures	699 50
Other assets, viz.:	
Deficit	\$2, 358 97
Liberty bonds and War Savings stamps.....	608 58
	<u>2, 967 55</u>
Total	\$10, 000 00

LIABILITIES

Capital paid in cash.....	\$10, 000 00
Total	\$10, 000 00

UNION LOAN COMPANY, SYRACUSE

[205-206 S. A. and K. Building, East Genesee street; incorporated 1912]

WILLIAM ROSMAN, President.

M. ROSMAN, Secretary.

RESOURCES

Cash in office	\$783 08
Cash on deposit	1, 120 90
Loans on mortgage of personal property	5, 791 66
Loans on notes endorsed or guaranteed by persons other than the borrowers	2, 061 77
Furniture and fixtures	250 00
Total	\$10, 007 41

LIABILITIES

Capital paid in cash	\$10, 000 00
Surplus and undivided profits.....	7 41
Total	\$10, 007 41

REPORTS
OF
PERSONAL LOAN BROKERS

[659]

**ABE H. KAVOVITZ AND LILLIA KAVOVITZ, PERSONAL LOAN
BROKERS, PORT CHESTER, N. Y.**

[6 South Main street; authorized 1916]

RESOURCES

Cash in office		\$183 67
Cash on deposit		1,965 20
Loans on mortgage of personal property		3,148 14
Pawnbrokers' loans		5,356 30
Furniture and fixtures		131 46
Other assets, viz.:		
Accrued interest	\$650 87	
Liberty bond	190 06	
		<u>750 87</u>
Total		<u><u>\$11,535 64</u></u>

LIABILITIES

Permanent capital		\$5,000 00
Surplus		6,535 64
Total		<u><u>\$11,535 64</u></u>

CHARLES C. TRUESDELL, PERSONAL LOAN BROKER, SYRACUSE, N. Y.

[201 East Genesee street; authorized 1917]

RESOURCES

Cash on deposit		\$4,600 33
Loans on mortgage of personal property		3,275 00
Loans on notes endorsed or guaranteed by persons other than the borrowers		1,537 00
Pawnbrokers' loans		2,150 50
Total		<u><u>\$11,562 88</u></u>

LIABILITIES

Permanent capital		\$10,000 00
Surplus		1,562 88
Total		<u><u>\$11,562 88</u></u>

REPORTS
OF
SECURITIES COMPANIES

[663]

EQUITABLE SECURITIES COMPANY, NEW YORK CITY

[24 Broad street; organized 1894]

ASSETS

Cash on hand and in banks	\$1,600 37
Collateral loans	50,000 00
Other loans and advances	73,730 63
Investments	869,756 22
Notes, bills and accounts receivable	15,769 16
Accrued interest receivable	10,422 00
Banking house and real estate	38,061 37
Total	\$1,059,339 75

LIABILITIES

Capital stock paid in	\$961,400 00
Undivided profits	96,816 68
Debenture bonds and investment certificates	123 07
Other liabilities: Taxes accrued	1,000 00
Total	\$1,059,339 75

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.

How much of its capital stock is owned by the officers and directors?
\$500.

How much, if any, of the capital stock is pledged to the company as collateral? None.

Rates of dividends for past four years: 6 per cent. on preferred and .3926 per cent. on common in 1917; 6 per cent. on preferred in 1918 and 1919; no dividend in 1920.

Where are principal operations carried on? New York City.

Give name of trustee holding collateral for outstanding debentures and certificates: None outstanding.

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

Cash on hand and in banks.....	\$7,774 33
Investments	637,933 33
Other assets: Adjustment account.....	429,844 07
Total	\$1,075,551 73

LIABILITIES

Capital stock paid in.....	\$637,933 33
Defenture bonds and investment certificates.....	433,808 60
Other liabilities: Distributions awaiting presentation of certificates	3,809 86
	<hr/>
Total	\$1,075,551 73
	<hr/> <hr/>

When organized: April 23, 1895.

Full name of corporation: Investment Securities Company.

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.

How much of its capital is owned by the officers and directors? None.

How much, if any, of the capital stock is pledged to the company as collateral? None.

Amount of loans, acceptances, etc., due from directors personally or from companies they control: None.

Rates of dividends for past four years: None.

Amount of certificates outstanding for past two years (yearly average): \$433,808.60.

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>

SUMMARY
OF
RESOURCES AND LIABILITIES OF
INVESTMENT COMPANIES

[667]

SCHEDULE 7-A

Summary statement of the resources and liabilities of bond and mortgage companies of the State at the close of business December 31, 1920, as reported to this Department:

RESOURCES	
Loans secured by first liens on real estate	\$22,984,967
Loans secured by second liens on real estate	316,091
Loans on collateral security	1,388,601
Loans on personal security	541,897
Stocks and bonds (estimated market value)	3,319,324
Office buildings	129,795
Other real estate	303,800
Furniture and fixtures	18,665
Accrued interest receivable	555,517
Past due interest remitted for, but not paid to us	45,014
Past due loans remitted for, but not paid to us	62,500
Due from sundry persons	290,328
Due from banks and bankers	4,434,593
Due on uncompleted loans	1,080,861
Cash	324,841
Other assets	1,977,064
Add for cents	27
Total resources	<u>\$37,773,885</u>
LIABILITIES	
Capital stock paid in	\$4,925,000
Surplus fund and undivided profits	2,878,636
Bills payable	1,228,600
Debenture bonds outstanding	5,258,800
Dividends unpaid	15,500
Interest paid in advance by borrowers	19,897
Due borrowers on loans made	10,916,128
Certificates of deposit bearing interest	5,451,508
Other deposits	23,850
Accrued interest payable	364,939
Other liabilities	6,691,017
Add for cents	10
Total liabilities	<u>\$37,773,885</u>

SCHEDULE 7-B

Summary statement of the resources and liabilities of foreign banking corporations of this State at the close of business December 31, 1920, as reported to this Department:

RESOURCES	
Cash on hand and in banks	\$18,404,580
Cash items	1,382,338
Collateral loans and advances	33,794,025
Other loans and advances	13,995,150
Acceptances purchased (own)	3,237,248
Acceptances purchased (other)	32,385,035
Bond investments (estimated market value)	6,091,597
Due from foreign banks	11,085,570

Foreign currency	69,053
Customers' liability on acceptances (less anticipations).....	46,787,337
Accounts receivable	7,078,734
Accrued interest receivable.....	458,123
Furniture and fixtures.....	401,230
Banking house.....	116,367
Due from branch offices and agents.....	9,405,192
Other assets.....	25,871,088
Add for cents.....	40
Total resources.....	\$210,562,757

LIABILITIES

Capital.....	\$33,000,000
Surplus and undivided profits.....	9,725,252
Notes payable.....	25,523,985
Rediscounts.....	19,745,000
Officers' checks.....	1,061,105
Certified checks.....	376,917
Due to foreign banks.....	6,802,901
Cash letters of credit.....	574,002
Acceptances.....	49,749,770
Collateral deposits (margin accounts).....	6,827,101
Accounts payable.....	1,612,150
Accrued interest payable.....	664,833
Unearned discounts.....	432,591
Various reserve accounts.....	944,510
Due to branch offices and agents.....	868,390
Other liabilities.....	52,654,216
Add for cents.....	34
Total liabilities.....	\$210,562,757

SCHEDULE 7-C

Summary statement of the resources and liabilities of investment corporations other than foreign banking and bond and mortgage corporations doing business in this State, as reported to this Department:

RESOURCES

Cash on hand and in banks.....	\$7,747,388
Cash items.....	26,460
Collateral loans.....	12,711,291
Other loans and advances.....	8,402,614
Investments (estimated market value).....	13,094,134
Customers' liability on acceptances (less anticipations).....	2,269,008
Own notes in treasury.....	280,000
Cash pledged to secure outstanding notes.....	2,168,606
Notes and acceptances pledged to secure outstanding notes.....	33,776,064
Notes on hand.....	1,861,001
Notes, bills and accounts receivable.....	4,724,416
Interest prepaid.....	382,501
Insurance prepaid.....	4,834
Accrued interest receivable.....	385,470
Furniture and fixtures.....	498,350
Due from branch offices and agents.....	5,153
Other assets.....	8,749,713
Add for cents.....	37
Total.....	\$97,087,040

LIABILITIES

Capital stock paid in	\$17,189,600
Surplus and undivided profits	3,308,297
Unearned discounts	469,478
Debenture bonds and investment certificates	15,334,800
Collateral or margin deposits	206,871
Notes payable	16,021,114
Bills rediscounted	2,690,746
Accounts payable	2,498,516
Various reserves	1,366,057
Accrued interest payable	143,810
Other liabilities	37,857,724
Add for cents	27
	<hr/>
Total	<u>\$97,087,040</u>

REPORTS
OF
BOND AND MORTGAGE COMPANIES

[873]

FARMERS' FUND, INC., ROCHESTER

[Alliance Building; organized 1919]

ASSETS

Loans on collateral security.....	\$268,766 05
Loans on personal security.....	426,897 65
Stocks and bonds	1,000 00
Furniture and fixtures	4,833 07
Accrued interest receivable	1,030 38
Due from banks and bankers.....	37,298 84
Other assets: Anticipated discounts.....	5,236 23
Total.....	\$745,062 22

LIABILITIES

Capital stock paid in.....	\$400,000 00
Surplus fund	100,000 00
Undivided profits.....	14,181 84
Bills payable	228,600 00
Other liabilities: Reserves	2,280 38
Total.....	\$745,062 22

When organized: May 28, 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 reported.
 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 in New York State.
 Total amount loaned during 1920: \$1,372,447.17.
 Total amount of loans paid during 1920: \$676,783.47.
 Total amount of loans unpaid and outstanding: Guaranteed, \$268,766.05; unguaranteed, \$426,897.65.
 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

MARC W. COLE.....	<i>President</i>
I. V. WIESBROD	<i>Secretary</i>
R. S. WOODBURN	<i>Treasurer</i>
A. B. HEPBURN	<i>Director</i>
WM. CHURCH OSBORNE	<i>Director</i>
VANDERBILT WEBB	<i>Director</i>
GEORGE URBAN, 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>
DELMER 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	\$323,802 00
Loans on collateral security	500 00
Stocks and bonds	90,322 72
Office building	59,795 18
Other real estate	20,130 50
Furniture and fixtures	7,772 66
Accrued interest receivable	70,099 38
Cash	107,461 01
Other assets, viz.:	
Mortgages held by trustees.....	\$417,100 00
Mortgage certificates on hand.....	15,000 00
Insurance unexpired	390 00
Rent receivable	200 00
Revenue stamps	100 00
Bank acceptances	112,240 11
	545,030 11
Total	\$1,224,913 56

LIABILITIES

Capital stock paid in	\$500,000 00
Surplus fund	125,000 00
Undivided profits	90,188 91
Due borrowers on loans made	11,350 00
Accrued interest payable	50,261 53
Other liabilities, viz.:	
Mortgage on office building.....	\$25,000 00
Funds awaiting investment.....	40,942 09
Mortgage certificate subscriptions.....	615 00
Reserves	2,412 50
Mortgage certificates outstanding	379,143 53
	448,113 12
Total	\$1,224,913 56

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 is owned by the officers of the company: \$18,800.

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: 1916-1918, none; 1919, 4 per cent.; 1920, 5 per cent.

Do you cause a personal examination of offered security to be made by salaried employees of the company who are entirely free from local influences before money is advanced to borrower? Yes.

State the sections of country in which loans are made, giving the principal counties: Kings, Queens, Nassau and Suffolk counties, New York State.

Total amount loaned to date: \$7,009,690.

Total amount of loans paid: \$2,923,148.

Total amount of loans unpaid and outstanding: Guaranteed, \$3,762,740; unguaranteed, \$323,802.

Number and amount of loans extended the past two years: 289, Amount, \$1,249,300.

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: \$1,331,040.

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>
CYRIL CRIMMINS	<i>Director</i>
STEWART W. EAMES	<i>Director</i>
JOHN J. HALLERAN	<i>Director</i>
PAUL BONYNGE	<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>
EDWIN P. ROE	<i>Director</i>
CLINTON R. JAMES	<i>Director</i>
E. COVERT HULST	<i>Director</i>
H. PUSHAE WILLIAMS	<i>Director</i>
WILLIAM J. ROOME	<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	\$198,491 25
Loans on collateral security	148,000 00
Stocks and bonds	83,900 00
Other real estate	26,360 47
Accrued interest receivable	5,494 81
Due from banks and bankers	49,108 23
Other assets: Premiums accrued	1,978 21
Total	\$513,332 97

LIABILITIES

Capital stock paid in	\$375,000 00
Surplus fund	122,079 95
Dividends unpaid	7,500 00
Accrued interest payable	4 08
Other liabilities, viz.:	
Accounts payable	\$3,652 22
Equalization fund	5,086 72
	<hr/>
	8,748 94
Total	\$513,332 97

When organized: 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? \$80,000.

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: 8 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? 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.

Total amount loaned to date: \$7,043,178.43.

Total amount of loans paid: \$3,903,272.18.

Total amount of loans unpaid and outstanding: Guaranteed, \$2,793,415.00; unguaranteed, \$346,491.25.

Number and amount of loans extended the past two years: 67; Amount, \$913,000.

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: \$59,100.

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 BEGRISH, JR.	<i>Director</i>
CARLTON B. PIERCE	<i>Director</i>

HOME MORTGAGE INVESTMENT COMPANY OF NEW YORK,
BROOKLYN

[333 Jay street; organized 1911]

ASSETS

Loans secured by first liens on real estate	\$171,150 00
Loans secured by second liens on real estate	37,120 90
Loans on collateral security	6,500 00
Stocks and bonds	1,195 00
Accrued interest receivable	3,484 73
Due from banks and bankers	483 58
Total	<u>\$219,934 21</u>

LIABILITIES

Capital stock paid in	\$100,000 00
Surplus fund	50,000 00
Undivided profits	2,333 20
Certificates of deposit bearing interest	67,175 00
Accrued interest payable	426 01
Total	<u>\$219,934 21</u>

When organized: 1911

Under what State laws: New York.

Principal place of business: 333 Jay street, Brooklyn, 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?
\$1,000.How much, if any, of the stock owned by its officers is pledged to the
company: 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: 1916, 8 per cent.; 1917, 7 per
cent.; 1918, 7½ per cent.; 1919, 8 per cent.; 1920, 12 per cent.Do you cause a personal examination of offered security to be made by
salaried employees of the company who are entirely free from local influences
before money is advanced to borrower? Yes.State the sections of country in which loans are made, giving the principal
counties: Kings and Queens counties, New York State.

Total amount loaned to date: \$16,400,364.97.

Total amount of loans paid, \$16,185,594.07.

Total amount of loans unpaid and outstanding: Guaranteed, \$208,270.90;
unguaranteed, \$6,500.00.

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: \$2,508,-
449.25.

OFFICERS AND DIRECTORS

EDWARD S. BANCROFT	<i>President</i>
HARRY GRATTAN	<i>Vice-President</i>
DWIGHT COMSTOCK	<i>Secretary and Treasurer</i>
ALEXANDER G. CALDER	<i>Director</i>
THOMAS W. RUTHERFORD	<i>Director</i>
EDWARD S. BANCROFT	<i>Director</i>
HARRY GRATTAN	<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.....	\$105,000 00
Stocks and bonds.....	3,606 00
Accrued interest receivable	1,604 47
Due from banks and bankers.....	4,934 89
	<hr/>
Total.....	\$115,145 36
	<hr/> <hr/>

LIABILITIES

Capital stock paid in.....	\$100,000 00
Undivided profits	10,145 36
Other liabilities: Reserve for taxes.....	5,000 00
	<hr/>
Total.....	\$115,145 36
	<hr/> <hr/>

When organized: 1906.

Under what State laws: New York.

Principal place of business: 135 Broadway, New York City.

Authorized amount of capital, \$100,000.

Amount of capital subscribed, \$100,000.

What is the personal liability of stockholders? None.

How much of its capital stock is owned by the officers of the company?
\$58,200.

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: 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? All loans are passed on by the board of directors.

State the sections of country in which loans are made, giving the principal counties: New York City.

Total amount loaned to date: \$4,742,191.02.

Total amount of loans paid, \$4,637,191.02.

Total amount of loans unpaid and outstanding, \$105,000.

Is the company subject to examination by local State officers? Yes.

What officers? Superintendent of Banks.

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.....	\$233,183 54
Stocks and bonds	19,037 00
Other real estate	10,934 58
Accrued interest receivable	50,163 56
Due from banks and bankers.....	50,472 96
Due on uncompleted loans.....	80,225 00
Cash	51,568 08
Total.....	<u>\$495,584 72</u>

LIABILITIES

Capital stock paid in.....	\$200,000 00
Surplus fund	100,000 00
Undivided profits	62,573 52
Due borrowers on loans made.....	80,225 00
Accrued interest payable	43,194 31
Other liabilities, viz:	
Property sold under contract.....	\$1,891 89
Special reserve fund.....	7,700 00
	<u>9,591 89</u>
Total.....	<u>\$495,584 72</u>

When organized: 1905.

Under what State laws: New York.

Principal place of business: American Trust building, Jamaica, N. Y.

Authorized amount of capital: \$200,000.

Amount of capital subscribed: \$200,000.

What is the personal liability of stockholders? None.

How much of its capital stock is owned by the officers of the company?
\$43,800.

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: \$4,000, secured by bond and mortgage.

Total amount of its capital stock held by the company as collateral: None.

Rates of dividends for past five years: Six 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 section 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: One; amount, \$6,000.

Total amount loaned to date, \$4,776,850.

Total amount of loans paid: \$1,743,541.46 plus \$151,900 foreclosed.

Total amount of loans unpaid and outstanding: Guaranteed, \$2,617,250.00; unguaranteed, \$264,158.54.

Number and amount of loans extended the past two years: 543; amount, \$1,503,600.

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: \$310,800.

OFFICERS AND DIRECTORS

JAMES MACBETH	<i>President</i>
THEODORE G. CLARKE	<i>Vice-President</i>
GRANVILLE H. ROME	<i>Vice-President</i>
GEORGE S. DOWNING	<i>Treasurer</i>
GEORGE T. WATTS	<i>Secretary</i>
M. A. STANSFIELD	<i>Asst. Secretary</i>
JAMES MACBETH	<i>Director</i>
WM. F. McDERMOTT	<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>
GEORGE S. HORTON	<i>Director</i>
WM. C. REID	<i>Director</i>
GEORGE O. HILDRETH	<i>Director</i>
FRANK S. HARLOW	<i>Director</i>
CLINTON T. ROE	<i>Director</i>

**MANUFACTURERS AND EMPLOYEES MORTGAGE CORPORATION,
NIAGARA FALLS**

[Organized 1919]

ASSETS

Loans secured by second liens on real estate.....	\$154,062 15
Stocks and bonds	29,745 00
Furniture and fixtures	648 88
Accrued interest receivable	1,382 15
Due from banks and bankers.....	2,849 72
Other assets: Bankers' acceptances	71,547 42
Total.....	\$260,235 32

LIABILITIES

Capital stock paid in.....	\$200,000 00
Surplus fund	50,000 00
Undivided profits	9,859 12
Other liabilities: Reserves	376 20
Total.....	\$260,235 32

When organized: 1919.
 Under what State laws: New York.
 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?
 \$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 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: Niagara county, New York State.
 Total amount loaned to date: \$171,569.41.
 Total amount of loans paid: \$17,507.26.
 Total amount of loans unpaid and outstanding: \$154,062.15.
 Is the company subject to examination by local State officers? Yes.
 What officers: Superintendent of Banks.

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. CARVETH.....	<i>Director</i>
W. W. KINCAID.....	<i>Director</i>
C. L. LANE	<i>Director</i>
FRANK S. LOW	<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>

THE MORTGAGE BOND COMPANY OF NEW YORK, NEW YORK CITY

[55 Liberty Street; organized 1905]

ASSETS

Loans secured by first liens on real estate.....	\$7,423,250 00
Stocks and bonds	337,405 50
Other real estate	201,828 23
Accrued interest receivable.....	152,005 63
Past-due interest remitted for, but not paid to us.....	3,581 41
Cash	84,522 92
Other assets: Taxes advanced.....	521 85
Total.....	\$8,203,115 54

LIABILITIES

Capital stock paid in.....	\$2,000,000 00
Surplus fund	500,000 00
Undivided profits	322,594 80
Debenture bonds outstanding.....	5,258,800 00
Interest paid in advance to borrowers.....	944 65
Accrued interest payable	96,230 66
Other liabilities, viz.:	
Reserve for taxes.....	\$23,500 00
Insurance and tax money held in trust.....	1,045 43
	<u>24,545 43</u>
Total.....	\$8,203,115 54

When organized: 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: Seven 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; King county, State of Washington; Jefferson county, Alabama; Fulton county, Georgia.

State the number and amount of mortgages with interest six months or more in arrears: Three; amount, \$10,550.

Total amount loaned to date: \$22,190,876.50.

Total amount of loans paid: \$14,767,626.50.

Total amount of loans unpaid and outstanding: \$7,423,250.

Number and amount of loans extended the past two years: 380; amount, \$958,750.

Do you advance interest on unguaranteed loans? No.

Number and amount of mortgages foreclosed in the past year: One; amount, \$2,800.

Total amount in process of foreclosure: \$6,050.

Is the company subject to examination by local State officers? Yes.

What officers: Superintendent of Banks.

Total amount of debentures certified: \$5,258,800.

Less amount on hand and with agents: \$454,300.

Total liability for debenture bonds: \$5,258,800.

What do you estimate will be lost to the company on outstanding guaranteed mortgages and debenture securities? Nothing.

Trustees for debentures: Guaranty Trust Company, New York City, and 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.....	\$741,725 00	
Loans secured by second liens on real estate.....	19,909 00	
Stocks and bonds	42,847 95	
Other real estate	31,772 06	
Accrued interest receivable	150,250 46	
Due from banks and bankers	163,158 81	
Cash	25 00	
Other assets, viz.:		
Interest due and unpaid.....	\$1,341 00	
Insurance premiums and taxes advanced.....	449 18	
		1,790 18
Total		\$1,131,478 46

LIABILITIES

Capital stock paid in	\$200,000 00	
Surplus fund	125,000 00	
Undivided profits	63,147 21	
Dividends unpaid	8,000 00	
Interest paid in advance by borrowers.....	18,953 52	
Accrued interest payable	113,384 08	
Other liabilities, viz.:		
Guaranteed first mortgage certificates.....	\$577,120 00	
Reserve	20,000 00	
Suspense	4,910 00	
Accounts payable	963 65	
		602,993 65
Total		\$1,131,478 46

When organized: 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 stockholders? None.
 How much of its capital stock is owned by the officers of the company?
 \$19,500.
 How much, if any, of the capital stock is pledged to the company as collateral? None.
 Amount of loans due from directors: \$25,000. Secured by bond and mortgage.
 Total amount of its capital stock held by the company as collateral: None.
 Rates of dividends for past five years: 1916, 6 per cent.; 1917-18, 7 per cent.; 1919, 8 per cent.; 1920, 10 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? All examinations are made by officers 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: 5; amount, \$8,150.
 Total amount loaned to date: \$9,831,957.80.
 Total amount of loans paid and foreclosed: \$2,189,918.80.

Total amount of loans unpaid and outstanding: Guaranteed, \$6,880,405; unguaranteed, \$184,514.

Number and amount of loans extended the past two years: 1,129; amount, \$3,547,335.

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: \$5,200.

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: \$1,326,020.

What do you estimate will be lost to the company on outstanding guaranteed mortgages? No loss.

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 UNDERHILL	<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>

NEW YORK INVESTORS' CORPORATION, NEW YORK CITY

[176 Broadway; organized 1905]

ASSETS

Loans secured by first liens on real estate	\$82,331 32
Stocks and bonds	54,137 50
Cash	969 80
Other assets, viz.:	
Accrued interest	\$1,075 67
Mortgages securing investment and collateral bonds	1,334,450 00
	<u>1,335,525 67</u>
Total	<u>\$1,472,964 29</u>

LIABILITIES

Capital stock paid in.....	\$100,000 00
Undivided profits	37,190 05
Other deposits	824 24
Other liabilities, viz.:	
Accrued expenses	\$500 00
Investment and collateral bonds outstanding.....	1,334,450 00
	<u>1,334,950 00</u>
Total	<u>\$1,472,964 29</u>

When organized: 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?
\$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: 1916, 6 per cent.; 1917-1919, 10 per cent.; 1920, 6 per cent.

State the sections of country in which loans are made, giving the principal counties: New York, Bronx, Kings, Queens and Richmond counties, New York State.

Total amount loaned to date: \$17,839,095.62.

Total amount of loans paid: \$8,172,314.30.

Total amount of loans unpaid and outstanding: Guaranteed, \$9,631,781.32; unguaranteed, \$35,000.00.

Number and amount of loans extended the past two years: 3; amount, \$22,150.

Total amount in process of foreclosure: \$454.35.

Is the company subject to examination by local State officers? Yes.

What officers? Superintendent of Banks.

What are the "Other Deposits" mentioned in the statement? Interest credited to clients whose addresses are unknown.

What do you estimate will be lost to the company on outstanding guaranteed mortgages. No loss.

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>
CLARENCE C. HARMSTAD	<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>

S. W. STRAUS & CO., INCORPORATED, NEW YORK CITY

[150 Broadway; organized 1916]

ASSETS

Loans secured by first liens on real estate.....	\$8,529,264 25
Loans on collateral security	963,754 48
Loans on personal security	115,000 00
Stocks and bonds	1,755,961 67
Other real estate	12,776 93
Furniture and fixtures	100 00
Accrued interest receivable	101,076 01
Past-due interest remitted for, but not paid to us.....	41,433 00
Past-due loans remitted for, but not paid to us.....	62,500 00
Due from sundry persons	289,614 19
Due from banks and bankers	4,049,506 53
Due on uncompleted loans	1,000,636 78
Cash	28,177 51
Other assets viz:	
War Savings stamps.....	\$44 75
Postage and documentary stamps.....	159 59
Rent prepaid	333 33
	537 67
Total	\$16,950,339 02

LIABILITIES

Capital stock paid in	\$250,000 00
Surplus fund	686,158 84
Bills payable	1,000,000 00
Due borrowers on loans made.....	10,824,553 82
Other liabilities, viz.:	
Prepaid principal and interest.....	\$1,532,843 15
Accounts payable	1,000,877 01
Contingent reserve items.....	42,925 72
Unearned commission bonds unsold.....	669,051 35
Real estate reserve	18,000 00
Reserve for deferred expense on outstanding items	925,924 13
	4,189,626 36
Total	\$16,950,339 02

When organized: 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? \$247,500.

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 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: All parts of United States.

State the number and amount of mortgages with interest six months or more in arrears: Two; amount, \$450,000.

Total amount loaned to date: \$54,550,000.

Total amount of loans paid: \$4,160,500.

Total amount of loans unpaid and outstanding: \$50,389,500.

Do you advance interest on unguaranteed loans? Yes.

How much have you so advanced? \$41,433.

Is the company subject to examination by local State officers? Yes.

What officers? Superintendent of Banks.

What do you estimate will be lost to the company on outstanding guaranteed mortgages and debenture securities? No loss.

OFFICERS AND DIRECTORS

SIMON W. STRAUS	<i>President</i>
S. J. T. STRAUS	<i>Vice-President</i>
NICHOLAS ROBERTS	<i>Vice-President</i>
NICHOLAS R. JONES	<i>Secretary</i>
HARRY D. TUDHOPE	<i>Asst. Secretary</i>
WALTER S. KLEE.....	<i>Treasurer</i>
W. ROBERT GILLESPIE	<i>Asst. Treasurer</i>
SIMON 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>

THE THRIFT, BROOKLYN

[255 Ryerson street; organized 1907]

ASSETS

Loans secured by first liens on real estate	\$5,281,771 29
Loans on collateral security	1,081 38
Stocks and bonds	899,650 00
Office building	70,000 00
Furniture and fixtures	5,312 70
Accrued interest receivable	38,930 54
Due from sundry persons	714 28
Due from banks and bankers	76,785 77
Cash	52,119 81
Other assets, viz.:	
Liberty loan stamps	\$50 00
Liberty bonds	14,850 00
	<u>14,900 00</u>
Total	\$6,441,265 77

LIABILITIES

Capital stock paid in	\$500,000 00
Surplus fund	407,670 70
Certificates of deposit bearing interest	5,384,333 61
Other deposits	23,026 07
Accrued interest payable	61,440 18
Other liabilities, viz.:	
Bonus reserve	\$59,331 10
Liberty bond installments	3,775 40
Accounts payable	1,638 71
	<u>64,795 21</u>
Total	\$6,441,265 77

When organized: 1907.

Under what State laws: New York.

Principal place of business: 255 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: 1916, 12 per cent.; 1917, 9 per cent.; 1918-1920, 6 per cent.

Do you cause a personal examination of offered security to be made by salaried employees of the company who are entirely free from local influences before money is advanced to borrower? Yes.

State the sections of country in which loans are made, giving the principal counties: Kings, Queens, Nassau and Suffolk counties, New York State.

Total amount loaned to date: \$20,783,858.27.

Total amount of loans paid: \$15,501,005.60.

Total amount of loans unpaid and outstanding: Guaranteed, \$84,287.39; unguaranteed, \$5,198,565.28.

Is the company subject to examination by local State officers? Yes.

What officers? Superintendent of Banks.

What are the "Other Deposits" mentioned in the statement? Deposits not bearing interest.

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>

REPORTS
OF
FOREIGN BANKING CORPORATIONS

[697]

AMERICAN FOREIGN BANKING CORPORATION, NEW YORK CITY

[53 Broadway; organized 1917]

ASSETS

Cash on hand and in banks	\$7,004,814	24
Cash items	459,332	75
Collateral loans and advances	16,815,043	02
Other loans and advances	4,005,314	93
Acceptances purchased (own)	1,905,767	09
Acceptances purchased (other)	184,322	00
Bond investments (estimated market value)	2,046,435	50
Due from foreign banks	2,531,468	28
Foreign currency	41,322	65
Customers' liability on acceptances (less anticipations)	22,523,055	58
Accounts receivable	929,598	77
Accrued interest receivable	22,102	48
Furniture and fixtures	155,916	18
Other assets, viz:		
Real estate	\$114,579	32
Notes receivable arising from exports	1,605,032	80
	<u>1,719,612</u>	<u>12</u>
 Total	 \$60,344,105	 <u>59</u>

LIABILITIES

Capital	\$5,000,000	00
Surplus	1,401,294	12
Officers checks	572,730	92
Certified checks	243,512	61
Due to foreign banks	3,273,136	98
Cash letters of credit	27,594	72
Acceptances	23,671,695	55
Collateral deposits, (margin accounts)	611,838	07
Accounts payable	126,961	18
Accrued interest payable	240,942	32
Unearned discounts	26,904	63
Due to branch offices and agents	498,245	92
Other liabilities, viz:		
Due banks and individuals	\$22,396,318	26
Suspense	647,897	51
Obligations to war finance corporation	1,605,032	80
	<u>24,649,248</u>	<u>57</u>
 Total	 \$60,344,105	 <u>59</u>
 <i>Memorandum Accounts.</i> (Not included in Statement.)		
Commercial letters issued and unused	\$4,473,414	56
Travelers' letters of credit issued and unused	336,398	73
Acceptances or notes sold endorsed	15,221,806	19
Futures purchased	2,846,020	65
Futures sold	3,553,682	54

When organized: 1917.

Full name of corporation: American Foreign Banking Corporation.

Principal place of business: 53 Broadway, New York City.

Authorized amount of capital: \$5,000,000.

Amount of capital subscribed: \$5,000,000.

How much, if any, of the capital stock is pledged to the corporation as collateral? None.

Amount of loans or acceptances due from directors personally or from companies they control: None.

Rates of dividends for past four years: None declared.

Is a proper investigation made by a salaried employee when advances or loans are granted to a borrower? Yes.

Under your agreement with the Federal Reserve Board, what amount of acceptances may you issue unsecured? One-half of total outstanding acceptances, plus amount of capital and surplus.

Are all amounts carried by you for customers incidental to your business? Yes.

OFFICERS AND DIRECTORS

JOHN H. ALLEN	<i>President</i>
HAYDEN B. HARRIS	<i>Vice-President</i>
EMIL FLEISCHMAN	<i>Vice-President</i>
CHAS. A. MACKENZIE	<i>Sec'y and Treasurer</i>
ELWOOD P. SINE	<i>Asst. Secretary</i>
CLEVELAND B. HOLT	<i>Asst. Treasurer</i>
WALTER E. SULLIVAN	<i>Asst. Treasurer</i>
ALBERT H. WAGGINS	<i>Director and Chairman Exec. Com.</i>
GERHARD M. DAHL	<i>Director</i>
ROBERT I. BARR	<i>Director</i>
CHARLES L. FARRELL	<i>Director</i>
HAYDEN B. HARRIS	<i>Director</i>
JOHN H. ALLEN	<i>Director</i>
CHARLES A. HINSCH	<i>Director</i>
W. R. IRBY	<i>Director</i>
C. T. JAFFRAY	<i>Director</i>
JOHN G. LONSDALE	<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>
OLIVER C. FULLER	<i>Director</i>
H. G. P. DEANS	<i>Director</i>
A. L. RIPLEY	<i>Director</i>

ASIA BANKING CORPORATION, NEW YORK CITY

[35 Broadway; organized 1918]

ASSETS

Cash on hand and in banks	\$2,562,323 94
Cash items	923,006 30
Collateral loans and advances	4,025,560 72
Other loans and advances	6,033,047 23
Acceptances purchased (own)	3,792 10
Acceptances purchased (other)	2,036,247 21
Bond investments (estimated market value)	702,226 88
Due from foreign banks	3,397,603 36
Foreign currency	26,678 96
Customers' liability on acceptances (less anticipations))	3,560,696 56
Accounts receivable	633,877 36
Accrued interest receivable	117,365 17
Furniture and fixtures	122,561 35
Due from branch offices and agents	8,330,582 88
Other assets, viz.:	
Deposits, public service.....	\$4,739 51
Past due bills and doubtful debts.....	706,715 98
Reserve against notes issued.....	596,450 79
Due from traveler's letters of credit issued	401,834 01
Employees' suspense account.....	2,075 53
Bills receivable	3,185,832 10
	4,897,647 92
Total	\$37,373,217 94

LIABILITIES

Capital	\$4,000,000 00
Surplus	1,100,000 00
Undivided profits	763,742 38
Notes payable	8,596,595 39
Officers' checks	232,846 58
Certified checks	23,793 53
Due to foreign banks	755,327 42
Cash letters of credit	546,408 91
Acceptances	3,831,002 98
Collateral deposits (margin accounts)	1,168,357 99
Accounts payable	536,877 14
Accrued interest payable	96,184 12
Unearned discounts	18 74
Various reserve accounts	432,527 17
Due to branch offices and agents	370,145 17
Other liabilities, viz.:	
Current accounts	\$7,941,581 88
Savings accounts	1,541,496 37
Deposit accounts	3,810,559 44
Unpresented foreign drafts.....	632,442 56
Collections	74,877 82
Compradores' orders outstanding.....	50,837 96
Notes issued	835,466 53
Suspense	32,127 86
	14,919,390 42
Total	\$37,373,217 94

Memorandum Accounts. (Not included in statement.)

Commercial letters issued and unused	\$4,532,871 49
Travelers' letters of credit issued and unused	70,856 18
Acceptances or notes sold endorsed	6,149,807 59
Futures purchased	73,459,106 44
Futures sold	72,210,344 20

When organized: 1918.

Full name of corporation: Asia Banking Corporation.

Principal place of business: 35 Broadway, New York City.

Authorized amount of capital: \$4,000,000.

Amount of capital subscribed: \$4,000,000.

How much, if any, of the capital stock is pledged to the corporation as collateral? None.

Amount of loans or acceptances due from directors personally or from companies they control: None.

Rates of dividends for past four years: None.

Is a proper investigation made by a salaried employee when advances or loans are granted to a borrower? Yes.

Under your agreement with the Federal Reserve Board, what amount of acceptances may you issue unsecured? One-half of total outstanding acceptances plus amount of capital and surplus.

Are all amounts carried by you for customers incidental to your business? Yes.

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>
H. J. BELDEN	<i>Manager, Manila, P. I.</i>
D. M. BIGGAR	<i>Manager, Hong Kong, China</i>
H. C. EMERY	<i>Manager, Peking, China</i>
E. C. BROWNELL	<i>Manager, Tientsin, China</i>
ROBERT BUCHAN	<i>Actg. Mgr., Shanghai, China</i>
R. E. ELLIS	<i>Manager, Head-Office</i>
J. H. WICHERS	<i>Asst. Mgr. in Orient, Shanghai</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>
ROBERT DOLLAR	<i>Director</i>
J. A. HOUSE	<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>

DISCOUNT CORPORATION OF NEW YORK, NEW YORK CITY

[52 Wall street; organized 1918]

ASSETS

Cash on hand and in banks	\$1,459,464 43
Acceptances purchased	25,405,125 76
Bond investments, (estimated market value)	985 00
Other assets, viz.:	
Expense advanced	\$3,016 51
Interest advanced	12,132 33
Interest accrued receivable.....	525 40
	<u>15,674 24</u>
Total	<u>\$26,881,249 43</u>

LIABILITIES

Capital	\$5,000,000 00
Surplus	1,000,000 00
Undivided profits	625,294 39
Rediscounts	19,745,000 00
Due to banks and customers	10,301 44
Accrued interest payable	1,165 81
Unearned discounts	325,314 21
Various reserve accounts	174,173 58
Total	<u>\$26,881,249 43</u>

Memorandum Accounts. (Not included in statement.)

Acceptances or notes sold endorsed	<u>\$25,431,857 53</u>
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When organized: 1918.

Full name of corporation: Discount Corporation of 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.

How much, if any, of the capital stock is pledged to the corporation as collateral? None.

Amount of loans or acceptances due from directors personally or from companies they control: None.

Rate of dividend for past year: 1920 4 per cent.

Are all amounts carried by you for customers incidental to your business? Yes.

OFFICERS AND DIRECTORS

JOHN McHUGH	<i>President</i>
E. C. WAGNER	<i>Vice-President</i>
JEROME THRALLS	<i>Sec'y and Treasurer</i>
FRANCIS L. HINE	<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>
GEO. W. DAVISON	<i>Director</i>
ALEX. T. STEPHAN	<i>Director</i>
DUDLEY H. MILLS	<i>Director</i>
E. C. WAGNER	<i>Director</i>

EQUITABLE EASTERN BANKING CORPORATION, NEW YORK CITY

[37 Wall street; organized 1920]

ASSETS

Cash on hand and in banks	\$2, 343, 757 42
Bond investments, (estimated market value)	910 00
Due from branch offices and agents	150, 000 00
Total	\$2, 494, 667 42

LIABILITIES

Capital	\$2, 000, 000 00
Surplus and undivided profits	494, 667 42
Total	\$2, 494, 667 42

When organized: 1920.

Full name of corporation: Equitable Eastern Banking Corporation.

Principal place of business: 37 Wall street, New York City.

Authorized amount of capital. \$2, 000, 000.

Amount of capital subscribed: \$2, 000, 000.

How much, if any, of the capital stock is pledged to the corporation as collateral? None.

Amount of loans or acceptances due from directors personally or from companies they control: None.

Rates of dividends for past four years: None, organized 1920.

Is a proper investigation made by a salaried employee when advances or loans are granted to a borrower? Yes.

Is the payment of any advance, loan or acceptance doubtful? No.

Are all amounts carried by you for customers incidental to you business? Yes.

OFFICERS AND DIRECTORS

G. L. LE BLANC	<i>President</i>
HERMAN DOWD	<i>Vice-President</i>
E. D. KRACHT	<i>Vice-President</i>
R. R. HUNTER	<i>Secretary and Treasurer</i>
A. E. SCHUMACHER	<i>Mgr., New York Office</i>
J. J. ROGERS	} <i>Joint Managers,</i>
W. F. OEHLMANN .....		Shanghai, China, Office
A. W. KRECH, Chairman of the Board	<i>Director</i>
HERMAN DOWD	<i>Director</i>
G. L. LE BLANC	<i>Director</i>
J. S. DRUM	<i>Director</i>
JOHN D. McKEE	<i>Director</i>
E. OLMSTEAD	<i>Director</i>
E. N. STEIN	<i>Director</i>
E. D. KRACHT	<i>Director</i>
J. J. ROGERS	<i>Director</i>
R. R. HUNTER	<i>Director</i>
W. W. ALDRICH	<i>Director</i>

EXPORT BANKING CORPORATION, NEW YORK CITY

[120 Broadway ; organized 1920]

ASSETS

Cash on hand and in banks	\$646,620 70
Other loans and advances	3,123,221 39
Bond investments, (estimated market value)	970 00
Customers' liability on acceptances, (less anticipations)	24,046 92
Accounts receivable	328 22
Accrued interest receivable	790 85
Total	\$3,795,978 08

LIABILITIES

Capital	\$2,000,000 00
Surplus	400,000 00
Undivided profits	271,207 14
Notes payable	918,346 63
Acceptances	100,764 35
Accrued interest payable	30,619 28
Various reserve accounts, (attach schedule)	11,986 63
Other liabilities, viz.:	
Unearned commission	\$35,656 78
Unearned interest	27,397 27
	<u>63,054 05</u>
Total	\$3,795,978 08

When organized: 1920.

Full name of corporation: Export Banking Corporation.

Principal place of business: 120 Broadway, New York City.

Amount of capital subscribed: \$2,000,000.

Authorized amount of capital: \$2,000,000.

How much, if any, of the capital stock is pledged to the corporation as collateral? None.

Amount of loans or acceptances due from directors personally or from companies they control: \$100,764.35.

Rates of dividends for past four years: None, organized 1920.

Is a proper investigation made by a salaried employee when advances or loans are granted to a borrower? Yes.

Is the payment of any advance, loan or acceptance doubtful? No.

Under your agreement with the Federal Reserve Board, what amount of acceptances may you issue unsecured? Secured? No agreement.

Are all amounts carried by you for customers incidental to your business? Yes.

OFFICERS AND DIRECTORS

JOHN M. GRANT	<i>Vice-President</i>
JOHN B. GRAY	<i>Secretary</i>
W. L. CLAYTON	<i>Director</i>
WILLIAM WEATHERFORD	<i>Director</i>
L. L. FLEMING	<i>Director</i>
H. T. W. HUNTING	<i>Director</i>
JOHN M. GRANT	<i>Director</i>
JOHN B. GRAY	<i>Director</i>

FOREIGN CREDIT CORPORATION, NEW YORK CITY

[30 Pine street; organized 1919]

ASSETS

Cash on hand and in banks.....	\$958,727 10
Collateral loans and advances	1,685,000 00
Acceptances purchased (own)	170,733 29
Acceptances purchased (other)	2,910,248 20
Bond investments, (estimated market value).....	3,054,525 00
Due from foreign banks	10,852 26
Customers' liability on acceptances, (less anticipations).....	7,481,607 75
Accounts receivable	710,214 12
Accrued interest receivable	261,017 65
Other assets, viz.:	
Notes receivable arising from exports.....	\$8,889,720 07
Prepaid rent	2,000 00
Surety bond	1,523 23
Taxes prepaid	6,832 45
	<hr/>
	8,900,075 75
Total	<hr/> <hr/> \$26,143,001 12

LIABILITIES

Capital	\$5,000,000 00
Surplus	1,000,000 00
Undivided profits	629,736 91
Notes payable	11,309,044 46
Acceptances	7,631,607 75
Collateral deposits, (margin accounts).....	152,312 87
Accounts payable	8,977 60
Accrued interest payable	259,716 51
Unearned discounts	24,888 68
Various reserve accounts	123,969 47
Other liabilities, unearned interest	2,746 87
	<hr/>
Total	<hr/> <hr/> \$26,143,001 12
<i>Memorandum Accounts.</i> (Not included in statement.)	
Commercial letters issued and unused.....	<hr/> <hr/> \$561,170 50

When organized: 1919.

Full name of corporation: Foreign Credit Corporation.

Principal place of business: 30 Pine street, New York City.

Authorized amount of capital: \$5,000,000.

Amount of capital subscribed: \$5,000,000.

How much, if any, of its capital stock is pledged to the corporation as collateral? None.

Amount of loans or acceptances due from directors personally or from companies they control? None.

Rates of dividends for past four years: None.

Is a proper investigation made by a salaried employee when advances or loans are granted to a borrower? Yes.

Under your agreement with the Federal Reserve Board, what amount of acceptances may you issue unsecured? \$9,000,000; secured, \$63,000,000.

Are all amounts carried by you for customers incidental to your business? Yes.

OFFICERS AND DIRECTORS

E. V. R. THAYER.....	<i>Chairman of the Board</i>
ALBERT BRETON	<i>President</i>
G. M. DAHL.....	<i>Vice-President</i>

D. RAYMOND NOYES	<i>Vice-President</i>
ROMAINE A. PHILPOT.....	<i>Secretary-Treasurer</i>
E. L. SYLVESTER	<i>Asst. 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>
HAROLD STANLEY	<i>Director</i>

FOREIGN TRADE BANKING CORPORATION, NEW YORK CITY

[35 Wall street; organized 1918]

ASSETS

Cash on hand and in banks.....		\$46,367 92
Collateral loans and advances.....		933,137 59
Acceptances purchased (own).....		612,702 86
Bond investments, (estimated market value).....		152,681 69
Due from foreign banks.....		12,956 46
Foreign currency.....		1,053 57
Customers' liability on acceptances, (less anticipations)....		436,782 39
Accounts receivable.....		28,882 81
Accrued interest receivable.....		8,420 81
Other assets, viz.:		
Bills purchased.....	\$283,871 33	
Exchange sold, pending payment.....	177,074 53	
Adjustment of exchange and securities accounts....	356,356 90	
		817,302 81
Total		\$3,050,288 91

LIABILITIES

Capital		\$2,000,000 00
Due to foreign banks.....		57,421 22
Acceptances secured		461,357 39
Collateral deposits, (margin accounts).....		151,018 37
Accrued interest payable.....		125 00
Unearned discount.....		17,325 51
Various reserve accounts.....		6,777 22
Other liabilities, viz.:		
Due banks.....	\$130,000 00	
Discount balances.....	196,134 98	
Balances pending investment.....	30,129 22	
		356,264 20
Total		\$3,050,288 91

Memorandum accounts. (Not included in statement.)

Commercial letters issued and unused.....	\$90,059 22
Acceptances or notes sold endorsed.....	2,630,192 37

When organized: 1918.
 Full name of corporation: Foreign Trade Banking Corporation.
 Principal place of business: 35 Wall street, New York City.
 Authorized amount of capital: \$2,000,000.
 Amount of capital subscribed: \$2,000,000.
 How much, if any, of the capital stock is pledged to the corporation as collateral? None.
 Amount of loans or acceptances due from directors personally or from companies they control: \$100,000.
 Rates of dividends for past four years. None.
 Is a proper investigation made by a salaried employee when advances or loans are granted to a borrower? Yes.
 Under your agreement with the Federal Reserve Board, what amount of acceptances may you issue unsecured? Secured? No specific arrangement.
 Are all amounts carried by you for customers incidental to your business? Yes.

OFFICERS AND DIRECTORS

CLARENCE M. SHERWOOD.....	<i>President</i>
DANIEL WASHINGTON.....	<i>Secretary</i>
THOMAS H. GIBBS.....	<i>Treasurer</i>

DOUGLAS P. SAGE	<i>Asst. Secretary</i>
JAMES S. WESTBROOK.....	<i>Asst. Secretary</i>
CLAYTON L. MOAK	<i>Asst. Treasurer</i>
GEORGE A. GASTON	<i>Director</i>
BENJAMIN S. GUINNESS	<i>Director</i>
HARRY T. HALL	<i>Director</i>
CLARENCE M. SHERWOOD	<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

Cash on hand and in banks.....		\$873,388 65
Collateral loans and advances		1,520,000 00
Other loans and advances		833,568 98
Acceptances purchased		1,133,275 68
Bond investments (estimated market value).....		1,000 00
Due from foreign banks.....		2,361,667 60
Customers' liability on acceptances (less anticipations).....		1,876,249 80
Accrued interest receivable		15 95
Furniture and fixtures		6,356 22
Other assets, viz.:		
Exchange sold, pending payment.....	\$7,708,464 98	
Customers' liability under letters of credit.....	931,261 00	
Provision for acceptances.....	281,420 00	
Bills purchased	7,702 15	
U. S. Revenue Stamps.....	189 50	
		<u>\$ 929,037 63</u>
Total.....		<u>\$17,534,560 51</u>

LIABILITIES

Capital		\$2,000,000 00
Surplus		500,000 00
Undivided profits		266,373 49
Certified checks		109,612 81
Due to foreign banks.....		298,641 28
Acceptances		1,943,249 80
Accounts payable		27,051 29
Unearned discounts		11,561 34
Various reserve accounts		75,709 27
Other liabilities, viz.:		
Customer's loans	\$1,500,000 00	
Exchange bought, payment pending.....	5,526,638 82	
Current accounts	2,087,618 34	
Letters of credit.....	931,261 00	
Acceptances for our account.....	214,420 00	
Foreign exchange	2,042,423 07	
		<u>12,302,361 23</u>
Total.....		<u>\$17,534,560 51</u>

Memorandum accounts. (Not included in statement.)

Commercial letters issued and unused.....	\$367,796 00
Acceptances or notes sold endorsed.....	4,877,734 01

When organized: 1919.

Full name of corporation: French American Banking Corporation.

Principal place of business: 67 William street, New York City.

Authorized amount of capital: \$2,000,000.

Amount of capital subscribed: \$2,000,000.

How much, if any, of the capital stock is pledged to the corporation as collateral: None.

Amount of loans or acceptances due from directors personally or from companies they control: None.

Rates of dividends for past four year: None.

Is a proper investigation made by a salaried employee when advances or loans are granted to a borrower? Yes.

Under your agreement with the Federal Reserve Board, what amount of

acceptances may you issue unsecured? One-half the amount of total acceptances outstanding plus amount of capital and surplus.

Are all amounts carried by you for customers incidental to your business? Yes.

OFFICERS AND DIRECTORS

JAMES S. ALEXANDER.....	<i>Chairman of the Board</i>
MAURICE SILVERTER	<i>President</i>
F. ABBOTT GOODHUE	<i>Vice-President</i>
JOHN E. ROVENSKY	<i>Vice-President</i>
ROGER P. KAVANAGH	<i>Vice-President</i>
THOMAS E. GREEN	<i>Secretary</i>
ARTHUR TERRY	<i>Treasurer</i>
JAMES S. ALEXANDER	<i>Director</i>
PAUL BOYER	<i>Director</i>
PAUL DURAN	<i>Director</i>
MAURICE LEWANDOWSKI	<i>Director</i>
EDGAR LLEWELLYN	<i>Director</i>
STANISLAS SIMON	<i>Director</i>
DANIEL G. WING	<i>Director</i>
GERALD SWOPE	<i>Director</i>
MAURICE SILVERTER	<i>Director</i>
F. ABBOT GOODHUE	<i>Director</i>
JOHN E. ROVENSKY	<i>Director</i>
CHARLES G. DU BOIS.....	<i>Director</i>

PARK-UNION FOREIGN BANKING CORPORATION, NEW YORK CITY

[56 Wall street; organized 1919]

ASSETS

Cash on hand and in banks.....	\$1,454,937	62
Collateral loans and advances, other loans, advances and bills purchased.....	6,066,300	34
Acceptances purchased (own).....	544,254	70
Acceptances purchased (other).....	715,818	67
Bond investments (estimated market value).....	124,469	53
Due from foreign banks.....	2,771,024	38
Customers' liability on acceptances (less anticipations).....	8,810,230	65
Accounts receivable.....	418,052	56
Accrued interest receivable.....	34,914	02
Furniture and fixtures.....	73,151	27
Banking house.....	61,620	50
Due from branch offices and agents.....	924,610	98
Other assets: Exchange sold, payment pending.....	551,571	18
Total.....	\$22,550,956	40

LIABILITIES

Capital.....	\$4,000,000	00
Surplus.....	500,000	00
Undivided profits.....	121,004	27
Officers' checks.....	255,529	72
Due to foreign banks.....	2,408,075	75
Acceptances.....	9,881,470	48
Collateral deposits (margin accounts); deposits in foreign branches.....	4,743,576	90
Accounts payable.....	229,936	07
Accrued interest payable and unearned discounts.....	36,082	31
Various reserve accounts.....	14,127	85
Other liabilities: Due for exchange bought.....	361,153	05
Total.....	\$22,550,956	40

Memorandum accounts. (Not included in statement.)

Commercial letters issued and unused.....	\$3,630,898	29
Travelers' letters of credit issued and unused.....	19,879	25
Acceptances or notes sold endorsed.....	4,898,122	84
Futures purchased.....	45,661,296	46
Futures sold.....	47,868,423	10

When organized: 1919.

Full name of corporation: Park-Union Foreign Banking Corporation.

Principal place of business: 56 Wall street, New York City.

Authorized amount of capital: \$4,000,000.

Amount of capital subscribed: \$4,000,000.

How much, if any, of the capital stock is pledged to the corporation as collateral? None.

Amount of loans or acceptances due from directors personally or from companies they control: \$46,613.66.

Rates of dividends for past four years: 1¼ per cent., 1920.

Is a proper investigation made by a salaried employee when advances or loans are granted to a borrower? Yes.

Under your agreement with the Federal Reserve Board, what amount of acceptances may you issue unsecured? Total amount of acceptances and deposits shall not exceed twelve times the subscribed capital and surplus. Secured? When acceptances exceed the sum of subscribed capital and surplus,

50 per cent. of excess must be secured, or if acceptances exceed twice the sum of subscribed capital and surplus, all in excess of such amount must be secured, whichever of the requirements calls for the smaller amount.

Are all amounts carried by you for customer's incidental to your business?
Yes.

OFFICERS AND DIRECTORS

CHARLES A. HOLDER	<i>President</i>
T. FRED ASPDEN	<i>Vice-President</i>
E. B. MACKENZIE	<i>Secretary-Treasurer</i>
C. F. EVANS	<i>Assistant Secretary</i>
G. F. PARTON	<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>
E. H. OUTERBRIDGE	<i>Director</i>
R. P. PERKINS	<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>
F. E. KENASTON	<i>Director</i>
W. J. DAWSON	<i>Director</i>
F. L. APPLEBY	<i>Director</i>
G. C. TAYLOR	<i>Director</i>
GEORGE WILSON	<i>Director</i>

TEXTILE BANKING COMPANY, INC., NEW YORK CITY

[50 Union square; organized 1919]

ASSETS

Cash on hand and in banks.....	\$1,054,183 11
Collateral loans and advances	2,748,985 17
Bond investments (estimated market value).....	7,395 00
Customers' liability on acceptances (less anticipations)....	2,074,722 36
Accounts receivable	4,357,783 77
Accrued interest receivable	13,500 05
Furniture and fixtures	43,246 59
Banking house	54,747 84
Other assets: Prepaid rent, insurance and interest.....	40,170 8 $\frac{1}{2}$
Total	\$10,394,734 73

LIABILITIES

Capital	\$2,000,000 00
Surplus	500,000 00
Undivided profits	151,935 91
Notes payable	4,700,000 00
Acceptances	2,228,626 70
Accounts payable	682,348 14
Unearned interest	26,581 39
Various reserve accounts	105,242 59
Total	\$10,394,734 73

When organized: 1919.

Full name of corporation: Textile Banking Company, Inc.

Principal place of business: 50 Union square, New York City.

Authorized amount of capital: \$2,000,000.

Amount of capital, subscribed, \$2,000,000.

How much, if any, of the capital stock is pledged to the corporation as collateral? None.

Amount of loans or acceptances due from directors personally or from companies they control: None.

Rates of dividends for past four years: 8 per cent. per annum since organization.

Is a proper investigation made by a salaried employee when advances or loans are granted to a borrower? Yes.

Is the payment of any advance, loan or acceptance doubtful? No.

Are all amounts carried by you for customers incidental to your business? Yes.

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>

REPORTS
OF
INVESTMENT CORPORATIONS OTHER THAN
FOREIGN BANKING AND BOND AND MORT-
GAGE CORPORATIONS

[715]

BANKERS' COMMERCIAL SECURITY COMPANY, INC., NEW YORK CITY

[14 Wall street; organized 1917]

ASSETS

Cash on hand and in banks.....	\$1,643,632 18
Collateral loans	19,983 33
Investments (estimated market value).....	2,000 00
Customers' liability on notes discounted.....	910,802 55
Own bonds in treasury	280,000 00
Cash pledged to secure outstanding bonds.....	918,230 08
Notes and contracts pledged to secure outstanding bonds.....	8,074,356 95
Notes on hand	1,856,501 01
Accounts receivable	533,539 47
Interest and insurance prepaid.....	13,557 71
Accrued interest receivable	91,589 40
Other assets: Repossessed autos and pianos, less reserve....	37,397 76
Total.....	\$14,381,590 44

LIABILITIES

Capital stock paid in	\$2,000,000 00
Surplus	500,000 00
Undivided profits	27,261 71
Unearned discounts	13,881 23
Debenture bonds and due bills.....	9,121,000 00
Acceptances	1,633,421 36
Bills rediscounted	910,802 55
Accounts payable	28,365 79
Various reserves	26,168 86
Accrued interest payable	80,688 94
Other liabilities: Dividend reserve	40,000 00
Total.....	\$14,381,590 44

When organized: 1918.

Full name of corporation: Bankers Commercial Security Company, Inc.

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.

How much of its capital stock is owned by the officers and directors?
\$1,572,400.

How much, if any, of the capital stock is pledged to the company as collateral? None.

Amount of loans, acceptances, etc., due from directors personally or from companies they control: \$19,983.33.

Rates of dividends for past four years: 8 per cent. per annum since organization.

Is a proper investigation made by a salaried employee before advances or loans are made to a borrower? Yes.

Where are principal operations carried on? New York City.

Give name of trustees holding collateral for outstanding debentures and certificates: Central Trust Company, Chicago, Ill., and Bankers Trust Company, New York, N. Y.

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

Cash on hand and in banks.....	\$2,258,682 53
Collateral loans	10,232,316 12
Investments (estimated market value).....	1,091,367 81
Customers' liability on acceptances (less anticipations).....	58,712 18
Cash pledged to secure outstanding notes.....	856,539 63
Notes, bills and accounts receivable.....	302,028 47
Interest prepaid	168,788 98
Insurance prepaid	1,322 70
Accrued interest receivable	14,558 87
Furniture and fixtures	66,049 37
Other assets: Foreign bills of exchange.....	276,487 78
Total.....	\$15,326,854 44

LIABILITIES

Capital stock paid in.....	\$3,000,000 00
Surplus	150,000 09
Undivided profits	94,365 67
Unearned discounts	127,509 56
Debenture bonds and investment certificates	6,200,500 00
Collateral or margin deposits.....	206,871 47
Notes payable	4,447,047 45
Bills rediscounted	651,138 43
Accounts payable	194,745 87
Various reserves	219,595 45
Other liabilities: Bankers' acceptances.....	35,080 54
Total.....	\$15,326,854 44

Memorandum accounts. (Not included in statement above.)

Foreign bills or other notes, etc., purchased and sold, endorsed	\$59,429 03
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When organized: 1916.

Full name of corporation: Continental Guaranty Corporation.

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.

How much of its capital stock is owned by the officers and directors? \$661,100.

How much, if any, of the capital stock is pledged to the company as collateral? None.

Amount of loans, acceptances, etc., due from directors personally or from companies they control? None.

Rates of dividends for past four years: 8 per cent., 1917 and 1918; 9 per cent., 1919; 8 per cent., 1920.

Is a proper investigation made by a salaried employee before advances or loans are made to a borrower? Yes.

Where are principal operations carried on? New York, N. Y.; Toronto, Canada; London, England.

Give name of trustee holding collateral for outstanding debentures and certificates: Metropolitan Trust Company, New York, N. Y.

How often is collateral record verified with trustee: Daily.

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>
CHAS. C. KEELE.....	<i>Assistant Secretary</i>
PERCY M. HALL.....	<i>Assistant Secretary</i>
DAVID P. DINWOODIE.....	<i>Assistant Treasurer</i>
J. D. DORT.....	<i>Director</i>
CHARLES P. HOWLAND.....	<i>Director</i>
EDWARD S. MADDOCK.....	<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>
DUANE R. DILLS.....	<i>Director</i>
WILLIAM A. TILDEN.....	<i>Director</i>

GENERAL COMMERCIAL SECURITIES CORPORATION, ROCHESTER N. Y.

[25 Triangle Building; organized 1919]

ASSETS

Cash on hand and in banks.....	\$45,415 53
Collateral loans	350,108 68
Investments (estimated market value).....	9,500 00
Total.....	\$405,024 21

LIABILITIES

Capital stock paid in.....	\$200,000 00
Surplus	25,000 00
Undivided profits	17,404 10
Unearned discounts	34,858 18
Accounts payable	125,000 00
Various reserves	2,761 93
Total.....	\$405,024 21

When organized: 1919.

Full name of corporation: General Commercial Securities Corporation.

Under what State laws? New York.

Principal place of business: Rochester, N. Y.

Authorized amount of capital: \$200,000.

Amount of capital subscribed: \$200,000.

How much of its capital stock is owned by the officers and directors?
\$101,100.

How much, if any, of the capital stock is pledged to the company as collateral? None.

Amount of loans, acceptances, etc., due from directors personally or from companies they control: None.

Rates of dividends for past four years: None.

Is a proper investigation made by salaried employee before advances or loans are made to a borrower? Yes.

Where are principal operations carried on? Western part of New York State.

OFFICERS AND DIRECTORS

ROMAN WOLFERT	<i>President</i>
EUGENE J. MINGES	<i>Vice-President</i>
CHARLES F. DOYLE	<i>Vice-President</i>
COURTENAY S. WHITMAN	<i>Secretary and Treasurer</i>
FRANK J. MINGES	<i>Director</i>
WM. J. GUCKER	<i>Director</i>
M. F. SHAFER	<i>Director</i>
LOUIS GEBAUD	<i>Director</i>
GEORGE C. STAUD	<i>Director</i>
F. J. YAWMAN	<i>Director</i>
ROMAN WOLFERT	<i>Director</i>
EUGENE J. MINGES	<i>Director</i>
COURTENAY D. WHITMAN	<i>Director</i>

GENERAL MOTORS ACCEPTANCE CORPORATION, NEW YORK CITY

[120 W. 42nd street; organized 1919]

ASSETS

Cash on hand and in banks.....	\$934,858 67
Investments (estimated market value).....	6,010 00
Cash pledged to secure outstanding notes.....	393,837 74
Notes and acceptances pledged to secure outstanding notes...	25,701,708 12
Accounts receivable	914,487 11
Discount prepaid	192,975 67
Accrued interest receivable	3,534 10
Furniture and fixtures	351,819 83
Other assets, viz.:	
Foreign documentary bills of exchange (per contra) \$6,823,128 71	
Cash and securities pledged by foreign customers	
(per contra)	228,313 65
Deferred charges	10,010 91
	<u>7,061,453 27</u>
Total.....	<u><u>\$35,560,684 51</u></u>

LIABILITIES

Capital stock paid in.....	\$3,200,000 00
Surplus	800,000 00
Undivided profits	147,138 08
Notes payable	1,970,112 99
Bills rediscounted	813,006 33
Accounts payable	135,539 55
Various reserves	604,017 31
Other liabilities, viz.:	
Foreign documentary bills of exchange discounted	
(per contra)	\$6,823,128 71
Cash and securities pledged by foreign customers	
(per contra)	228,313 65
Collateral gold notes.....	20,419,000 00
Interest prepaid	420,377 89
	<u>27,890,820 25</u>
Total.....	<u><u>\$35,560,684 51</u></u>

Memorandum accounts. (Not included in statement above.)

Foreign bills or other notes, etc., purchased and sold, endorsed	<u><u>\$7,636,135 00</u></u>
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When organized: 1919.

Full name of corporation: General Motors Acceptance Corporation.

Under what State laws: New York.

Principal place of business: 120 West Forty-second street, New York City.

Authorized amount of capital: \$4,000,000.

Amount of capital subscribed: \$3,200,000.

How much of its capital stock is owned by the officers and directors?

Each director holds ten shares of record.

How much, if any, of the capital stock is pledged to the company as collateral? None.

Amount of loans, acceptances, etc., due from directors personally or from companies they control: None.

Rates of dividends for past four years: None.

Is a proper investigation made by a salaried employee before advances or loans are made to a borrower? Yes.

Where are principal operations carried on? United States, Canada and principal European countries.

Give name of trustee holding collateral for outstanding debentures and certificates: Irving National Bank, New York, N. Y.

How often is collateral record verified with trustee? Daily.

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>Vice-President</i>
ALBERT L. DEANE	<i>Vice-President</i>
JOHN J. SCHUMANN, JR.	<i>Vice-President</i>
GEORGE H. BARTHOLOMEW	<i>Secretary</i>
REUNE MARTIN	<i>Treasurer</i>
WILLIAM C. DURANT	<i>Director</i>
PIERRE S. DU PONT	<i>Director</i>
IRENEE DU PONT	<i>Director</i>
HENRY F. 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>
LAMMOT DU PONT	<i>Director</i>

GUARANTY COMPANY OF NEW YORK, NEW YORK

[140 Broadway; organized 1919]

ASSETS

Cash on hand and in banks.....	\$2,034,553 00
Cash items	25,460 00
Investments (estimated market value).....	10,229,742 00
Notes, bills and accounts receivable.....	2,540,989 00
Accrued interest receivable	236,092 00
Total.....	\$15,066,836 00

LIABILITIES

Capital stock paid in.....	\$5,000,000 00
Surplus	750,000 00
Notes payable	7,500,000 00
Accounts payable	1,754,148 00
Various reserves	62,042 00
Other liabilities: Unclaimed dividends and interest.....	646 00
Total.....	\$15,066,836 00

When organized: 1919.

Full name of corporation: Guaranty Company of New York.

Under what State laws: Delaware.

Principal place of business: 7 West Tenth street, Wilmington, Del.

Authorized amount of capital: \$5,000,000.

Amount of capital subscribed: \$5,000,000.

How much of its capital stock is owned by the officers and directors?
None.

How much, if any, of the capital stock is pledged to the company as collateral? None.

Rates of dividends for past four years: None, organized in 1919.

Is a proper investigation made by a salaried employee before advances or loans are made to a borrower? Yes.

Where are principal operations carried on? 140 Broadway, New York, N. Y.

Give name of trustee holding collateral for outstanding debentures and certificates: None issued.

OFFICERS AND DIRECTORS

CHAS. H. SABIN	<i>President</i>
HAROLD STANLEY	<i>Vice-President</i>
HAROLD F. GREENE	<i>Vice-President</i>
ALDEN S. BLODGET	<i>Vice-President</i>
HAMILTON CANDEE	<i>Vice-President</i>
JOHN R. KIMBALL	<i>Vice-President</i>
CLAYTON F. BANKS	<i>Vice-President</i>
JOSEPH R. SWAN	<i>Vice-President</i>
GEORGE L. BURR	<i>Vice-President</i>
GILBERT E. JONES	<i>Vice-President</i>
BURNETT WALKER	<i>Vice-President</i>
HENRY C. WARD	<i>Vice-President</i>
FRANK KENNEDY	<i>Vice-President</i>
ARTHUR G. CABLE	<i>Vice-President</i>
W. R. NELSON	<i>Secretary</i>
KENNETH WARD-SMITH	<i>Treasurer</i>
CHAS. H. SABIN	<i>Director</i>
ALBERT BRETON	<i>Director</i>
MERRELL R. CALLAWAY	<i>Director</i>
W. PALEN CONWAY	<i>Director</i>
HAROLD F. GREENE	<i>Director</i>
J. L. O'NEILL	<i>Director</i>
FRANCIS H. SISSON	<i>Director</i>
HAROLD STANLEY	<i>Director</i>
EUGENE W. STETSON	<i>Director</i>
JOSEPH R. SWAN	<i>Director</i>

LONG ISLAND FINANCE CORPORATION, JAMAICA

[359 Fulton street; organized 1919]

ASSETS

Cash on hand and in banks	\$17,812 65
Collateral loans	295,904 01
Investments (estimated market value)	990 00
Notes on hand	4,500 00
Accrued interest receivable	3,314 11
Furniture and fixtures	563 75
Other assets, viz.:	
Bond and mortgage account.....	\$22,290 43
Deferred items	217 98
	<u>22,508 41</u>
Total	\$345,592 93

LIABILITIES

Capital stock paid in	\$204,600 00
Surplus	36,150 00
Undivided profits	14,084 48
Unearned discounts	6,109 56
Notes payable	46,000 00
Bills rediscounted	19,125 32
Accounts payable	11,154 08
Various reserves	3,864 86
Accrued interest payable	2,519 36
Other liabilities: Suspense	1,985 27
	<u>\$345,592 93</u>
Total	\$345,592 93

When organized: 1919.

Full name of corporation: Long Island Finance Corporation.

Under what State laws: New York.

Principal place of business: 359 Fulton street, Jamaica, N. Y.

Authorized amount of capital: \$250,000.

Amount of capital subscribed: \$204,600.

How much of its capital stock is owned by the officers and directors?
\$97,300.

Amount of loans, acceptances, etc., due from directors personally or from companies they control? None.

Rates of dividends for past four years: 6 per cent. per annum since organization.

Is a proper investigation made by a salaried employee before advances or loans are made to a borrower? Investigations are made by officers of the corporation.

Where are principal operations carried on? Queens County, New York State.

OFFICERS AND DIRECTORS

ROBERT W. HIGBIE	<i>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>
GEORGE J. RYAN	<i>Director</i>
HAMILTON A. HIGBIE	<i>Director</i>
WM. H. SHANNON	<i>Director</i>

MOHAWK VALLEY INVESTMENT CORPORATION, UTICA

[225 Genesee street; organized 1918]

ASSETS

Cash on hand and in banks	\$32,457 49
Cash items	1,000 00
Collateral loans	24,779 33
Investments (estimated market value)	431,233 19
Notes, bills and accounts receivable	72,912 43
Total	\$562,382 44

LIABILITIES

Capital stock paid in	\$150,000 00
Surplus	27,014 19
Undivided profits	33,777 82
Notes payable	315,100 00
Accounts payable	34,269 73
Various reserves	2,220 70
Total	\$562,382 44

When organized: 1918.

Full name of corporation: Mohawk Valley Investment Corporation.

Under what State laws: New York.

Principal place of business: 225 Genesee street, Utica, N. Y.

Authorized amount of capital: \$150,000.

Amount of capital subscribed: \$150,000.

How much of its capital stock is owned by the officers and directors?
\$104,000.

How much, if any, of the capital stock is pledged to the company as collateral? None.

Amount of loans, acceptances, etc., due from directors personally or from companies they control: None.

Rates of dividends for past four years: 11 per cent. 1919; 7½ per cent. 1920.

Is a proper investigation made by a salaried employee before advances or loans are made to a borrower? Yes.

Where are principal operations carried on? Utica, N. Y.

Give name of trustee holding collateral for outstanding debentures and certificates: None issued.

OFFICERS AND DIRECTORS

T. HARVEY FERRIS	<i>Vice-President</i>
A. JAMES ECKERT	<i>Sec'y & Treas.</i>
ARTHUR HIND	<i>Director</i>
WILLIAM I. TABER	<i>Director</i>
CHAS. B. ROGERS	<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>

THE MORRIS PLAN COMPANY OF ALBANY, ALBANY

[67 State street; organized 1915]

ASSETS

Cash on hand and in banks	\$13,572 77
Collateral loans	70,725 00
Other loans and advances	332,500 00
Investments (estimated market value)	5,422 60
Furniture and fixtures	1,883 30
Other assets, viz.:	
Trade acceptances	\$124,700 72
Claims, judgments, etc.	43 00
	<u>124,743 72</u>
Total	<u>\$548,847 39</u>

LIABILITIES

Capital stock paid in	\$100,000 00
Surplus	10,000 00
Undivided profits	30,963 72
Unearned discounts	15,839 48
Notes payable	70,000 00
Various reserves	5,326 43
Other liabilities, viz.:	
Payments on intallment certificates hypothecated.	\$174,168 00
Payments on installment certificates unhypothecated	1,597 00
Payments on trade acceptances hypothecated.	66,408 71
Investment certificates outstanding.	68,700 00
Due to customers	2,811 02
Dividends unpaid	3,000 00
Sundries	33 03
	<u>316,717 76</u>
Total	<u>\$548,847 39</u>

When organized: 1915.

Full name of corporation: The Morris Plan Company of Albany.

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.

How much of its capital stock is owned by the officers and directors: \$24,000.

How much, if any, of the capital stock is pledged to the company as collateral? None.

Amount of loans, acceptances, etc., due from directors personally or from companies they control: None.

Rates of dividends for past four years: 3 per cent. semi-annually since Jan. 1, 1917.

Is a proper investigation made by a salaried employee before advances or loans are made to a borrower? Yes.

Where are principal operations carried on? Albany, Rensselaer and Troy, N. Y.

Give name of trustee holding collateral outstanding debentures and certificates. None issued.

Amount of certificates outstanding for past two years (yearly average): \$55,750.

OFFICERS AND DIRECTORS

CHARLES L. A. WHITNEY	<i>President</i>
WALTER W. BATCHELDER	<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>
F. C. HUYCK	<i>Director</i>
HENRY H. KOHN	<i>Director</i>
J. P. JUNKIN	<i>Director</i>
G. WILLIAM McEWAN	<i>Director</i>
JONAS MUHLFELDER	<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. SPORBERG	<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

Cash on hand and in banks	\$51,522 12
Collateral loans	30,360 00
Other loans and advances	1,350,804 65
Investments (estimated market value)	9,420 00
Furniture and fixtures	4,967 79
Other assets, viz.:	
Interest accrued	\$4,396 05
Claims and judgments	49 00
	<u>4,445 05</u>
Total	<u><u>\$1,451,519 61</u></u>

LIABILITIES

Capital stock paid in	\$200,000 00
Surplus	10,000 00
Undivided profits	59,349 45
Unearned discounts	35,011 51
Notes payable	364,800 00
Various reserves	14,874 97
Other liabilities, viz.:	
Investment certificates outstanding.....	\$151,672 00
Payments on installment certificates hypothecated..	615,382 07
Due customers	418 61
Sundries	11 00
	<u>767,483 68</u>
Total	<u><u>\$1,451,519 61</u></u>

When organized: 1916.

Full name of corporation: The Morris Plan Company of Buffalo.

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.

How much of its capital stock is owned by the officers and directors?
\$82,000.

How much, if any, of the capital stock is pledged to the company as collateral? None.

Amount of loans, acceptances, etc., due from directors personally or from companies they control: None.

Rates of dividends for past four years: 1¼ per cent. quarterly.

Is a proper investigation made by a salaried employee before advances or loans are made to a borrower? Yes.

Where are principal operations carried on? Buffalo, N. Y.

Amount of certificates outstanding for past two years: 1919, \$56,212.00; 1920, \$114,544.00.

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>

OFFICERS AND DIRECTORS — Continued

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>
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>

THE MORRIS PLAN COMPANY OF NEW YORK, NEW YORK CITY

[261 Broadway; organized 1914]

ASSETS

Cash on hand and in banks	\$263,361 87
Collateral loans	1,449,523 50
Other loans and advances	4,719,408 14
Investments (estimated market value)	22,369 05
Customer's liability on acceptances (less anticipations)	1,299,494 10
Interest prepaid	6,227 23
Accrued interest receivable	750 55
Furniture and fixtures	36,344 74
Other assets, viz.:	
Lease account	\$23,800 00
Prepaid expenses	3,279 86
	27,079 86
Total	\$7,824,559 04

LIABILITIES

Capital stock paid in	\$1,000,000 00
Undivided profits	108,918 60
Unearned discounts	200,000 00
Notes payable	340,000 00
Bills rediscounted	120,000 00
Various reserves	102,466 16
Accrued interest payable	57,154 09
Other liabilities, viz.:	
Installments on certificates	\$3,496,420 19
Investment certificates, full paid	2,399,600 00
	5,896,020 19
Total	\$7,824,559 04

When organized: 1914.

Full name of corporation: The Morris Plan Company of New York.

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.

How much of its capital stock is owned by the officers and directors: \$144,400.

How much, if any, of the capital stock is pledged to the company as collateral? None.

Amount of loans, acceptances, etc., due from directors personally or from companies they control: None.

Rates of dividends for past four years: 6 per cent. per annum.

Is a proper investigation made by a salaried employee before advances or loans are made to a borrower? Yes.

Where are principal operations carried on? Greater New York City.

Give name of trustee holding collateral for outstanding debentures and certificates: None issued.

Amount of certificates outstanding for past two years (yearly average): \$2,041,475.00.

OFFICERS AND DIRECTORS

HENRY R. TOWNE	<i>Chairman of the Board</i>
ARTHUR J. MORRIS	<i>President</i>
GEORGE F. CANFIELD	<i>Vice-President</i>
WILLIAM E. WOODWARD	<i>Vice-President</i>
JOHN MARKLE	<i>Vice-President</i>
WALLACE D. McLEAN	<i>Vice-President</i>
GEORGE J. SCHUTZ	<i>Sec'y and Actg. Treas.</i>

OFFICERS AND DIRECTORS — Continued

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>
ARTHUR 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>
JAMES H. CARTER	<i>Director</i>
HENRY R. TOWNE	<i>Director</i>
HENRY S. BOWERS	<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>
HUGAR W. JERVEY	<i>Director</i>
LIONEL SUTRO	<i>Director</i>
RAYMOND DU PUY	<i>Director</i>
WILLIAM E. WOODWARD	<i>Director</i>
CARLL TUCKER	<i>Director</i>
ALEX. V. ROE	<i>Director</i>
COLEMAN DU PONT	<i>Director</i>

THE MORRIS PLAN COMPANY OF SCHENECTADY, SCHENECTADY

[512 State street; organized 1916]

ASSETS

Cash on hand and in banks	\$11,725 38
Collateral loans	50,400 00
Other loans and advances	349,335 11
Investments (estimated market value)	2,612 00
Furniture and fixtures	1,662 55
Total	\$415,735 04

LIABILITIES

Capital stock paid in	\$100,000 00
Surplus	5,000 00
Undivided profits	13,829 03
Unearned discounts	12,706 36
Notes payable	34,000 00
Various reserves	5,286 74
Other liabilities, viz:	
Payments on investment certificates.....	\$181,612 91
Full paid investment certificates outstanding.....	63,300 00
	244,912 91
Total	\$415,735 04

When organized: 1916.
 Full name of corporation: The Morris Plan Company of Schenectady.
 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.
 How much of its capital stock is owned by the officers and directors: \$20,900.
 How much, if any, of the capital stock is pledged to the company as collateral: None.
 Amount of loans, acceptances, etc., due from directors personally or from companies they control: None.
 Rates of dividends for past four years: 2 per cent., 1917; 5½ per cent., 1918; 6 per cent., 1919; 5 per cent., 1920.
 Is a proper investigation made by a salaried employee before advances or loans are made to a borrower? Yes.
 Where are principal operations carried on? Schenectady, N. Y.
 Give name of trustee holding collateral for outstanding debentures and certificates: No trustee.

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>
EDWARD B. BAKER	<i>Director</i>
H. B. BOARDMAN	<i>Director</i>
THOS. C. BROWN	<i>Director</i>
C. W. CARL	<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>
W. T. HANSON, Sr.	<i>Director</i>
C. W. JEFFERSON	<i>Director</i>

OFFICERS AND DIRECTORS—Continued

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	<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>
WM. A. WICK	<i>Director</i>

THE MORRIS PLAN COMPANY OF SYRACUSE, SYRACUSE, N. Y.

[115 E. Genesee street; organized 1916]

ASSETS

Cash on hand and in banks.....		\$25,232 49
Collateral loans		20,325 00
Other loans and advances		541,455 72
Investments (estimated market value).....		5,970 70
Interest prepaid		670 00
Insurance prepaid		37 13
Furniture and fixtures		3,461 85
Other assets, viz.:		
Deposits against rediscounts.....	\$46,619 40	
Prepaid rediscount	550 52	
Claims, judgments, etc.....	34 00	
Expense prepaid	7 70	
		<u>47,211 62</u>
Total		<u><u>\$644,364 51</u></u>

LIABILITIES

Capital stock paid in		\$125,000 00
Surplus		20,000 00
Undivided profits		23,593 20
Unearned discounts		14,423 87
Notes payable		70,000 00
Bills rediscounted		66,675 00
Various reserves		6,086 46
Other liabilities, viz.:		
Payments on installment certificates, unhypothecated	\$6,330 42	
Payments on installment certificates, hypothecated	285,005 56	
Investment certificates full paid.....	27,250 00	
		<u>318,585 98</u>
Total		<u><u>\$644,364 51</u></u>

When organized: 1916.

Full name of corporation: The Morris Plan Company of Syracuse.

Under what State laws: New York.

Principal place of business: 115 E. Genesee street, Syracuse, N. Y.

Authorized amount of capital: \$125,000.

Amount of capital subscribed: \$125,000.

How much of its capital stock is owned by the officers and directors? \$28,300.

How much, if any, of the capital stock is pledged to the company as collateral? None.

Amount of loans or acceptances due from directors personally or from companies they control: \$3,082.

Rates of dividends for past four years: 1920, 5 per cent.

Is a proper investigation made by a salaried employee before advances or loans are made to a borrower? Yes.

Where are principal operations carried on? Onondaga, Cortland, Oswego, Cayuga and Madison counties, New York State.

Give name of trustee holding collateral for outstanding debentures and certificates: No trustee.

OFFICERS AND DIRECTORS

ALBERT E. NETTLETON	<i>President</i>
JOHN J. KESEL.....	<i>Vice-President</i>
WILLIAM G. MAROT	<i>Secretary</i>
ROBERT H. DIETZ	<i>Treasurer</i>
ROBERT DEY	<i>Director</i>
FRANK A. BARTON	<i>Director</i>

OFFICERS AND DIRECTORS — Continued

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>
CLARENCE R. KING	<i>Director</i>
WM. A. MacKENZIE	<i>Director</i>
F. J. POEHLMAN	<i>Director</i>
THOMAS W. MEACHAM	<i>Director</i>
ALBERT E. NETTLETON	<i>Director</i>
BERT E. 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>

NATIONAL THRIFT BOND CORPORATION, NEW YORK CITY

[26 West 44th street; organized 1917]

ASSETS

Cash on hand and in banks	\$76,653 73
Collateral loans	12,140 95
Other loans and advances	380 00
Investments (estimated market value).....	382,585 88
Notes, bills and accounts receivable.....	322,733 58
Interest prepaid	284 46
Insurance prepaid	3,288 34
Accrued interest receivable	3,871 34
Furniture and fixtures	22,180 25
Other assets, viz.:	
Thrift bond contracts.....	\$14,224 20
Thrift bonds to secure thrift receipts outstanding.....	175,000 00
	189,224 20
 Total	\$1,013,342 73

LIABILITIES

Capital stock paid in	\$250,000 00
Surplus	102,225 41
Notes payable	327,555 00
Accounts payable	15,169 24
Various reserves	169,802 38
Accrued interest payable	3,152 70
Other liabilities: Thrift receipts outstanding.....	145,438 00
	189,224 20
 Total	\$1,013,342 73

When organized: 1917.

Full name of corporation: National Thrift Bond Corporation.

Under what State laws: New York.

Principal place of business: 26 West 44th street, New York City.

Authorized amount of capital: \$250,000.

Amount of capital subscribed: \$250,000.

How much of its capital stock is owned by the officers and directors? One share by each director.

How much, if any, of the capital stock is pledged to the company as collateral? None.

Amount of loans, acceptances, etc., due from directors personally or from companies they control: None.

Rates of dividends for past four years: Two per cent. semi-annually, when declared.

Is a proper investigation made by a salaried employee before advances or loans are made to a borrower? Yes.

Where are principal operations carried on? 26 West 44th street, New York City.

Give name of trustee holding collateral for outstanding debentures and certificates: No trustee.

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 I. CODDINGTON	<i>Asst. Treasurer</i>
WILFRED E. BOUGHTON	<i>Asst. Secretary</i>

OFFICERS AND DIRECTORS—Continued

H. P. MILLS	<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>

PEOPLE'S INVESTMENT CORPORATION, NEW YORK, N. Y.

[62-64 West 30th street; organized 1920]

ASSETS

Cash on hand and in banks.....		\$28,365 70
Collateral loans		34,805 00
Other loans and advances		167,565 00
Investments (estimated market value).....		950 00
Insurance prepaid		187 34
Accrued interest receivable		20 00
Furniture and fixtures		2,838 73
Other assets viz.:		
Trade acceptances	\$38,011 95	
Prepaid expense	1,244 25	
		<u>39,256 20</u>
Total		<u>\$273,987 97</u>

LIABILITIES

Capital stock paid in		\$160,000 00
Surplus		39,000 21
Unearned discounts		8,881 30
Other liabilities, viz.:		
Unearned interest	\$69 46	
Due borrowers on loans made.....	40,867 00	
Due on installment certificates.....	619 00	
Certificates of deposit	24,551 00	
		<u>66,106 46</u>
Total		<u>\$273,987 97</u>

When organized: 1920.

Full name of corporation: Peoples Investment Corporation.

Under what State laws: New York.

Principal place of business: 62-64 West 30th street, New York City.

Authorized amount of capital: \$160,000.

Amount of capital subscribed: \$160,000.

How much of its capital stock is owned by the officers and directors? \$115,200.

How much, if any, of the capital stock is pledged to the company as collateral? None.

Amount of loans, acceptances, etc., due from directors personally or from companies they control: None.

Rates of dividends for past four years: None, organized 1920.

Is a proper investigation made by a salaried employee before advances or loans are made to a borrower? Yes.

Where are principal operations carried on? New York, N. Y.

Give name of trustee holding collateral for outstanding debentures and certificates: None.

How often is collateral record verified? Quarterly.

Amount of certificates outstanding for past two years (yearly average).

Average daily balance since date of opening for business: \$100,935.

OFFICERS AND DIRECTORS

ARTHUR G. FRANK	<i>President and Director</i>
SIGMUND WOLF	<i>Treasurer and Director</i>
MOSES MARX	<i>Director</i>
MORRIS WILDFEUER	<i>Director</i>
ALEXANDER MARBURGER	<i>Director</i>
WM. DE FOREST GIBSON.....	<i>Director</i>
BENJ. N. LEFKOWITZ.....	<i>Director</i>
HENRY FRANK	<i>Director</i>
LOUIS LUSTGARTEN	<i>Director</i>
SIMON N. MIDDLE	<i>Director</i>
HERMAN GUTTERMAN	<i>Director</i>
JULIUS ACKERMAN	<i>Director</i>
EDWIN A. FRANK	<i>Director</i>

PUBLIC CREDIT CORPORATION, INC., NEW YORK CITY

[114 Fifth avenue; organized 1919]

ASSETS

Cash on hand and in banks.....	\$79,676 82
Other loans and advances	598,102 60
Investments (estimated market value).....	980 00
Furniture and fixtures	1,933 25
Total	<u>\$680,692 67</u>

LIABILITIES

Capital stock paid in	\$200,000 00
Surplus	58,003 32
Debenture bonds and investment certificates.....	13,300 00
Accrued interest payable	297 89
Other liabilities, viz.:	
Guaranty fund	\$1,000 00
Installments on certificates held as security for loans	359,636 15
Unhypothecated certificates	36,371 50
Unearned interest	12,083 81
	<u>409,091 46</u>
Total	<u>\$680,692 67</u>

When organized: 1919.

Full name of corporation: Public Credit Corporation.

Under what State laws: New York.

Principal place of business: 114 5th avenue, New York City.

Authorized amount of capital: \$200,000.

Amount of capital subscribed: \$200,000.

How much of its capital stock is owned by the officers and directors? \$200,000.

How much, if any, of the capital stock is pledged to the company as collateral? None.

Amount of loans, acceptances, etc., due from directors personally or from companies they control: None.

Rates of dividends for past four years: 6 per cent. 1920.

Is a proper investigation made by a salaried employee before advances or loans are made to a borrower? Yes.

Where are principal operations carried on? New York, N. Y.

Give name of trustee holding collateral for outstanding debentures and certificates: None issued.

Amount of certificates outstanding for past two years (yearly average): \$15,000.

OFFICERS AND DIRECTORS

ELIAS SCHMERLER	<i>President</i>
JOSEPH DAUBER	<i>Vice-President</i>
BARNETT KLAR	<i>Vice-President</i>
I. M. OSHINSKY	<i>Vice-President</i>
ISIDORE LASNER	<i>Treasurer</i>
B. APTHEKER	<i>Assistant Treasurer</i>
LEON PFEFFER	<i>Secretary</i>
B. GREENSTONE	<i>Assistant Secretary</i>
M. ROSENBLATT	<i>Director</i>
J. PALESTINE	<i>Director</i>
ELIAS SCHMERLER	<i>Director</i>
JOSEPH DAUBER	<i>Director</i>
BARNETT KLAR	<i>Director</i>
I. M. OSLIMSKY	<i>Director</i>

REALTY ASSOCIATES INVESTMENT CORPORATION, NEW YORK CITY

[31 Nassau street; organized 1919]

ASSETS

Cash on hand and in banks		\$197,090 19
Investments (estimated market value).....		428,787 00
Notes, bills and accounts receivable.....		37,728 25
Accrued interest receivable		31,728 00
Furniture and fixtures		4,651 22
Other assets, viz.:		
Mortgages	\$586,000 00	
Collateral mortgage bonds.....	169,400 00	
Mortgage certificates	148,092 16	
Due on mortgage bonds and certificates.....	16,400 00	
		<u>919,892 16</u>
Total		<u><u>\$1,619,876 82</u></u>

LIABILITIES

Capital stock paid in		\$1,000,000 00
Surplus		100,000 00
Undivided profits		70,675 24
Notes payable		45,000 00
Accounts payable		200,077 35
Various reserves		101,550 00
Other liabilities, viz.:		
Thrift stamp sales	\$6,698 00	
Deposit to secure completion of buildings.....	47,500 00	
Amortization payments	48,376 23	
		<u>102,574 23</u>
Total		<u><u>\$1,619,876 82</u></u>

When organized: 1919.

Full name of corporation: Realty Associates Investment Corporation.

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.

How much of its capital stock is owned by the officers and directors?
None.

How much, if any, of the capital stock is pledged to the company as collateral? None.

Amount of loans, acceptances, etc., due from directors personally or from companies they control: None.

Rates of dividends for past four years: None declared.

Is a proper investigation made by a salaried employee before advances or loans are made to a borrower? Yes.

Where are principal operations carried on? New York, Kings and Queens counties, New York State.

How often is collateral record verified with trustee? Monthly.

Amount of certificates outstanding: \$1,240,807.84.

Give name of trustees holding collateral for outstanding debentures and certificates? Guaranty Trust Co., New York, N. Y., and Title Guarantee and Trust Co., New York, N. Y.

OFFICERS AND DIRECTORS

FRANK BAILEY.....	<i>President</i>
WM. M. GREVE.....	<i>Vice-President</i>
FRANK FOX	<i>Vice-President</i>
CLIFFORD S. KELSEY	<i>Treasurer</i>
GEO. L. HARVEY	<i>Secretary</i>
H. D. SIMPSON	<i>Asst. Secretary</i>

OFFICERS AND DIRECTORS—Continued

HOMER BURDICK	<i>Asst. 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>
EDWARD C. DELAFIELD.....	<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>
CLARENCE H. KELSEY.....	<i>Director</i>
CLIFFORD S. KELSEY.....	<i>Director</i>
FREDERICK POTTER	<i>Director</i>
JAMES G. WENTZ.....	<i>Director</i>
WILLIAM H. WHEELOCK.....	<i>Director</i>

UTICA INVESTMENT COMPANY, UTICA
 [Utica City National Bank Bldg.; organized 1918]

ASSETS

Cash on hand and in banks	\$28,412 13
Other loans and advances	343,065 81
Investments (estimated market value)	463,247 50
Due from branch offices and agents	5,153 80
Total	\$839,879 24

LIABILITIES

Capital stock paid in	\$200,000 00
Surplus	10,000 00
Undivided profits	65 96
Notes payable	491,500 00
Bills rediscounted	110,000 00
Other liabilities: Customers' purchasing accounts	28,313 28
Total	\$839,879 24

When organized: 1918.
 Full name of corporation: Utica Investment Company, Incorporated.
 Under what State laws: New York.
 Principal place of business: Utica, N. Y.
 Authorized amount of capital: \$200,000.
 Amount of capital subscribed: \$200,000.
 How much of its capital stock is owned by the officers and directors?
 \$173,500.
 How much, if any, of the capital stock is pledged to the company as collateral? None.
 Amount of loans, acceptances, etc., due from directors personally or from companies they control: None.
 Rates of dividends for past three years: 4 per cent., 1918; 8 per cent., 1919; 16 per cent., 1920.
 Is a proper investigation made by a salaried employee before advances or loans are made to a borrower? Yes.
 Where are principal operations carried on: Utica, N. Y.
 Give name of trustee holding collateral for outstanding debentures and certificates: No trustees.
 Amount of certificates outstanding: 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'y and Treasurer</i>
J. STUART FRAZER	<i>Asst. Secretary</i>
F. B. SMITH	<i>Asst. Secretary</i>
JENNER LOWERY	<i>Asst. 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. CLARKE	<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>
PERCY THOMAS	<i>Director</i>
R. S. REYNOLDS	<i>Director</i>

WAREHOUSE FINANCE CORPORATION, NEW YORK, N. Y.

[415 Greenwich street; organized 1920]

ASSETS

Cash on hand and in banks	\$4,371 23
Collateral loans	119,923 86
Investments (estimated market value)	950 00
Accrued interest receivable	14 16
Other assets: Revenue stamps	18 90
Total	\$125,278 15

LIABILITIES

Capital stock paid in	\$100,000 00
Surplus	20,000 00
Undivided profits	4,483 14
Unearned discounts	261 63
Other liabilities: Taxes accrued	533 38
Total	\$125,278 15

When organized: 1920.

Full name of corporation: Warehouse Finance Corporation.

Under what State laws: New York.

Principal place of business: 415 Greenwich street, New York City.

Authorized amount of capital: \$100,000.

Amount of capital subscribed: \$100,000.

How much of its capital stock is owned by the officers and directors?
None.

How much, if any, of the capital stock is pledged to the company as collateral? None.

Amount of loans, acceptances, etc., due from directors personally or from companies they control: None.

Rates of dividends for past four years: None declared, organized 1920.

Is a proper investigation made by a salaried employee before advances or loans are made to a borrower? Yes.

Where are principal operations carried on? New York, N. Y.

Give name of trustee holding collateral for outstanding debentures and certificates: None issued.

OFFICERS AND DIRECTORS

JOSEPH S. MAXWELL	<i>President</i>
FRANK E. SPENCER	<i>Vice-President</i>
WILLIS C. BRIGHT	<i>Sec'y and Treasurer</i>
JOSEPH S. MAXWELL	<i>Director</i>
FRANK E. SPENCER	<i>Director</i>
JAMES L. O'NEILL	<i>Director</i>
JOHN P. MAGUIRE	<i>Director</i>
EUGENE W. STETSON	<i>Director</i>

SCHEDULE 8

Summary of 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 1921, 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	969,463,911	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	8,964,583
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
1921, January 1.....	2,730,187,369	1,438,370,681	3,579,618,740	12,240,833

SCHEDULE 9

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 ended	NAME OF INSTITUTION	Rate per cent of dividend declared	Unclaimed dividends deposited with superintendent	Paid by superintendent to claimants	Balance unclaimed
1869	1876	Abingdon Square Savings Bank	48	\$930 37	\$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
1863	1877	Coxsackie Savings Institute *	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	243 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	12,673 09	26,641 80
1854	1875	Third Ave. Savings Bank, New York	19	895 15	490 80	404 35
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	\$44,765 17	\$73,390 12

* Closed voluntarily.

SCHEDULE 10

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 as trustee 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, 1921:

United States 3½ per cent bonds.....	\$2,182,000 00
United States 3¾ per cent bonds.....	2,917,000 00
United States 4¼ per cent bonds.....	14,472,000 00
United States 4½ per cent bonds.....	478,050 00
New York State 3 per cent bonds.....	315,000 00
New York State 4 per cent bonds.....	699,000 00
New York State 4¼ per cent bonds.....	130,000 00
New York State 4½ per cent bonds.....	258,000 00
Albany City 3½ per cent bonds.....	3,900 00
Brooklyn City 3½ per cent bonds.....	140,000 00
Buffalo City 4 per cent bonds.....	100,000 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.....	25,000 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 2½ per cent bonds.....	330,000 00
New York City 3 per cent bonds.....	376,000 00
New York City 3½ per cent bonds.....	2,461,500 00
New York City 4 per cent bonds.....	1,314,000 00
New York City 4¼ per cent bonds.....	6,119,000 00
New York City 4½ per cent bonds.....	1,105,500 00
New York City 5.99 per cent bonds.....	55,000 00
Poughkeepsie City 4½ per cent bonds.....	40,000 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
Syracuse City 4½ 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
Yonkers City 4½ per cent bonds.....	303,466 67
Yonkers City 5 per cent bonds.....	63,000 00
Albany County 4 per cent bonds.....	4,000 00
Clinton County 4 per cent bonds.....	22,000 00
Livingston County 4½ per cent bonds.....	25,000 00
Nassau County 5 per cent bonds.....	20,000 00
Canandaigua Village 4 per cent bonds.....	2,000 00
Little Valley Village 4.95 per cent bonds.....	4,190 40
Total.....	\$34,376,607 07

SCHEDULE 11

The following table contains a statement of the trust companies, investment companies, safe deposit companies and savings banks authorized during the year 1920, with their names, locations, the dates on which their organization certificates were approved and the dates on which their respective authorization certificates were issued:

NAME	Location	Certificate approved	Date of authorization	Capital
TRUST COMPANIES				
The People's Trust Company of Malone.....	Malone.....	Jan. 6, 1920	Jan. 29, 1920	\$300,000
Dunkirk Trust Company.....	Dunkirk.....	Nov. 11, 1919	Mar. 11, 1920	250,000
Corning Trust Company.....	Corning.....	Feb. 10, 1920	May 1, 1920	100,000
Lewis County Trust Company.....	Lowville.....	July 31, 1920	Aug. 2, 1920	100,000
Midwood Trust Company.....	Brooklyn.....	June 2, 1920	Sept. 16, 1920	500,000
The Orleans County Trust Company.....	Albion.....	Oct. 2, 1920	Oct. 4, 1920	100,000
Osborne Trust Company.....	East Hampton..	Dec. 3, 1920	Dec. 27, 1920	100,000
INVESTMENT COMPANIES				
Warehouse Finance Corporation..	New York.....	Dec. 27, 1919	Jan. 20, 1920	100,000
Export Banking Corporation.....	New York.....	Feb. 18, 1920	Feb. 28, 1920	2,000,000
People's Investment Corporation..	New York.....	April 16, 1920	June 25, 1920	160,000
Equitable Eastern Banking Corporation.....	New York.....	Nov. 15, 1920	Dec. 17, 1920	2,000,000
SAFE DEPOSIT COMPANIES				
The Fifth Avenue Bank Safe Deposit Vaults, Inc.....	New York.....	Mar. 8, 1920	April 14, 1920	100,000
Niagara County Safe Deposit Company.....	Lockport.....	Dec. 29, 1919	June 17, 1920	25,000
The Washington Safe Deposit Company.....	New York.....	April 2, 1920	June 18, 1920	100,000
Safe Deposit Company of The New York Trust Company....	New York.....	Sept. 11, 1920	Sept. 18, 1920	200,000
SAVINGS BANKS				
The Navy Savings Bank.....	Brooklyn.....	Sept. 10, 1920	Nov. 1, 1920
Savings Bank of Richmond Hill..	Richmond Hill..	Dec. 10, 1920	Dec. 27, 1920

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