ANNUAL REPORT

OF THE

Superintendent of Banks

OF THE

STATE OF NEW YORK

TRANSMITTED TO THE LEGISLATURE JANUARY 3, 1917

ALBANY
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STATE OF NEW YORK

No. 10

IN SENATE

JANUARY 3, 1917

ANNUAL REPORT

OF THE

SUPERINTENDENT OF BANKS

STATE OF NEW YORK

BANKING DEPARTMENT,

ALBANY, *December* 31, 1916

To the Honorable, the President of the Senate:

SIR.— I have the honor to submit to the Legislature, in accordance with the provisions of chapter 369 of the Laws of 1914, the annual report of this Department relative to incorporated banks, individual bankers and private bankers for the year 1916.

Very respectfully, your obedient servant,

EUGENE LAMB RICHARDS,

Superintendent of Banks.

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REPORT

To the Legislature:

The period since the close of the fiscal year ending September 30, 1915, has witnessed the most wonderful expansion in the business and commerce of the State which history records. Although largely due to opportunities created by the European war, it has been accompanied and furthered by an almost equally remarkable growth in the resources of our financial institutions and the exercise of the additional powers conferred on them by the revised Banking Law of this State and the Federal Reserve Act.

On September 25, 1915, the total resources of the trust companies of this State were $2,155,537,274. On September 20, 1916, these resources had increased to $2,626,431,407, a gain of $470,894,133. The capitalization of these institutions increased from $79,100,000 to $94,200,000, a gain of $15,100,000. The number of trust companies increased from eighty-one to eighty-nine.

During the same period, the total resources of State banks increased from $671,142,322 to $840,704,210, an increase of $169,561,888, while their total capitalization increased from $34,238,000 to $35,326,000, a gain of $1,088,000. The aggregate surplus increased from $52,396,967 to $56,140,292, a gain of $3,743,325. There were 202 State banks as compared with 200 a year ago.

From September 25, 1915, to November 29, 1916, the date of the last bank call for 1916, the total resources of trust companies increased from $2,155,537,274 to $2,744,317,081, a gain of $588,779,807. During the same period the resources of the State banks increased from $671,142,322 to $901,845,248, a gain of $230,702,926.

The increase in the total resources of all institutions under the supervision of the Superintendent of Banks, from September 30, 1914, to November 29, 1916, is approximately $1,500,000,000.

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During the period from July 1, 1915, to July 1, 1916, the aggregate resources of the mutual savings banks of the State increased from $1,930,596,230.13 to $2,053,171,981.23, and the surplus of these corporations, upon estimated market values, increased from $138,020,085.12 to $168,986,926.06, although only one savings bank was authorized during this period.

Nor have the opportunities afforded by the revised Banking Law of the State to organize co-operative financial institutions been neglected. Since September 30, 1915, four savings and loan associations and nineteen credit unions have been organized for the purpose of encouraging thrift among different classes of our people and enabling borrowers, whether living in urban or rural sections of the State, to obtain loans upon moderate terms by co-operative methods.

During this period of expansion and development, it has been necessary, from time to time, for the more conservative bankers and for those charged with the supervision of financial institutions to call attention to the dangers attendant upon too rapid growth, if not based upon absolutely sound conditions, to restrain popular enthusiasm and to refer to the possible financial results of the establishment of peace.

While it is believed that these warnings have been heeded, that the foundations of our State financial system are firm and secure and that even the new powers conferred upon our institutions have not been unwisely exercised, too great care can not be exerted in preparing for that much desired event. As in the days of panic the most stable securities become almost unmarketable, so in the days of stress that may follow the ending of the greatest and most destructive war in history, strong and conservative institutions may experience more or less strain from the failure of credit that may result from the trials of less wisely managed institutions, even those located in war-worn countries. The mere destruction of so large a part of the world's material wealth as has already occurred, without reference to the many readjustments that will be necessary at the close of the war, cannot but affect the business of the world and of this county as well for many years. But, while caution and foresight are necessary, I am no prophet of evil and do not anticipate any general collapse

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of credit in this country, for I have faith in the wisdom and courage as well as in the genius of the American business man and the American banker and there are times when courage is not the least essential. In whatever crises may occur and without regard to time, place and circumstance, I believe that that courage and wisdom not untried by past experiences will be vindicated.

Since the outbreak of the European war this country has been transformed from a debtor to a creditor nation; and, according to the annual report of the Secretary of the Treasury, the stock of gold coin and bullion in this country on November 1, 1916, was $2,700,136,976, an increase of $714,597,804, in sixteen months.

There were under the supervision of this department on September 30, 1916, 1,065 institutions, with total resources of $5,641,564,619, an increase over the previous year of $770,299,693.

It is with considerable satisfaction that I report to you that it was unnecessary for me to close any institution or private banker under my supervision during the past year.

AMENDMENTS TO BANKING LAW

Six amendments to the Banking Law were adopted at the last session of the Legislature and received the approval of the Governor.

By chapter 90 of the Laws of 1916, agencies incorporated for philanthropic purposes were authorized to conduct thrift funds for the children or persons under the direction or guidance of such agencies in the same manner that principals or superintendents of public schools had previously been authorized to conduct systems of school savings banks.

Chapter 139 clarified and perfected the law with reference to the Land Bank of the State of New York and its relations to Savings and Loan Associations, and chapter 363 authorized savings banks to invest, under certain conditions, in the promissory notes of savings and loan associations and in the bonds of the Land Bank of the State of New York.

The other amendments were of minor importance, although apparently needed in order to render the statute more definite or

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to relieve some of the institutions under supervision of unnecessary labor.

I believe that the Banking Law should be amended so as to give small State banks substantially the same additional powers that have recently been conferred on the smaller National banks by the National Legislature and that some extension of the power to open and occupy branch offices of financial institutions in the large cities, under proper restrictions, might well be considered.

A number of minor amendments to the Banking Law can very properly be made, in order to correct typographical errors and remove ambiguities. They are not, however, of sufficient importance to require specific mention of them at this time.

CONDITION OF STATE BANKS

Of the eight new State banks authorized by the Superintendent of Banks during the year, two, the Bank of Cuba and the M. Berardini State Bank, were formerly under the supervision of this Department, the first as an agency of a foreign banking corporation and the latter as a private banker. Of the banks which ceased to do business, the Citizens Bank of Buffalo was converted into the Citizens' Commercial Trust Company of Buffalo, and the Black Rock Bank was merged with it. The Mechanics Bank of Groton sold the major portion of its assets to the First National Bank of Groton, and the Farmers and Merchants State Bank, Oneida, went into voluntary liquidation.

The total number of State banks reporting to this Department at the close of business September 20, 1916, was 202. The reports of these institutions, showing their condition on that date, clearly indicate that they have enjoyed a period of remarkable growth. Total resources aggregated $840,704,210, an increase during the year of $169,561,888 as compared with an increase of $12,373,957 during the previous year. Total deposits were $739,038,716, a gain for the year of $162,785,646, the largest increase ever reported in a single year.

The prosperity of the country has been reflected in the earnings of these institutions they having increased their surplus during the year by $3,743,325, making their total surplus $56,140,292. The ratio of capital and surplus to total deposits on Sep-

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tember 20, 1916, was about 12⅜ per cent as compared with 15 per cent in 1915. This decrease in percentage is due entirely to the phenomenal increase in the deposit liabilities and does not in any way indicate an unhealthy condition. During the same period many banks have taken advantage of large earnings to reduce book values of real estate, furniture and fixtures, etc., and to charge off many loans of doubtful value, all of which tend to improve their condition, but is not reflected in the comparative statement of resources and liabilities.

As a medium for investment, commercial paper and short term notes still remain popular. The power granted banks to accept drafts payable at a future date is gradually becoming more popular, this item amounting to $3,006,469 on September 20, 1916, as compared with $1,835,613 on September 25, 1915.

A consolidated statement of the condition of State banks on September 20, 1916, in comparison with their condition at the close of business on September 25, 1915, follows:

RESOURCES	1916	1915
Stocks and bonds, viz.:		
Public securities, market value	$24,209,110	$18,886,023
Private securities, market value	102,926,872	75,244,424
Real estate owned	20,884,745	19,924,976
Mortgages owned	13,171,235	11,712,698
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	10,679,187	11,304,301
Loans and discounts secured by other collateral	175,820,253	159,906,678
Loans, discounts and bills purchased not secured by collateral	220,444,705	202,984,726
Overdrafts	132,961	141,915
Due from trust companies, banks and bankers	94,642,421	72,339,462
Specie	51,774,273	54,546,289
Legal tender notes and notes of National Banks	20,026,357	18,223,130
Federal reserve notes	1,012,153	529,958
Cash items	98,643,479	20,540,274
Customers' liability on acceptances (per contra, see liabilities)	2,830,149	1,829,590
Assets not included in any of the above heads	3,505,494	3,027,067
Add for cents	816	811
Total resources	$840,704,210	$671,142,322

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LIABILITIES	1916	1915
Capital	$35,326,000	$34,238,000
Surplus, including all undivided profits (market value)	56,140,292	52,396,967
Preferred deposits, viz.:		
Due New York State savings banks	27,040,814	26,572,511
Due New York State savings and loan associations, credit unions and land bank	999,961	746,048
Deposits by the State of New York	6,370,959	4,654,976
Deposits by Superintendent of Banks of the State of New York	501,902	798,570
Other deposits secured by a pledge of assets	2,905.716	3,556,600
Deposits otherwise preferred	66,613	232,345
Due depositors, not preferred	631,475,912	475,463,349
Due to trust companies, banks and bankers	69,676,840	64,228,671
Bills payable	860,700	1,120,500
Rediscounts	103,302	130,174
Acceptances of drafts payable at a future date or authorized by commercial letters of credit	3,006,469	1,835,613
Other liabilities	6,228,348	5,167,602
Add for cents	382	396
Total liabilities	$840,704,210	$671,142,322

PRIVATE BANKERS' BUREAU

At the close of business September 20, 1916, there were under the supervision of the Private Bankers' Bureau of this Department 76 private bankers, exclusive of 11 claiming partial exemption. The total resources of these 76 private bankers were $15,077,577. On this date this Bureau also had under supervision 20 personal loan companies, 2 personal loan brokers, and 24 credit unions, making a total of 133, an increase of 14 over the number under supervision a year ago. The increase is due to the authorization of 13 additional credit unions, 3 personal loan companies and 1 personal loan broker. The authorization certificates of 2 personal loan companies and 1 personal loan broker were revoked during the same period.

In addition to the regular examinations, totaling 209, required by statute, an increase of 15 over last year, this Bureau made 131 special investigations during the past year in reference to violations of the Banking Law and other matters.

A marked increase in the number of credit unions is to be noted. These unions are the simplest form of co-operative credit organizations and in large centers of population are well adapted to the beneficial use of members who are in the same employ.

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The total number of private bankers reporting to this Department at the close of business September 20, 1916, was seventy-six (76). A summary of the condition of private bankers on September 20, 1916, in comparison with their condition at the close of business on September 25, 1915, follows:

RESOURCES	1915	1916
Stock and bond investments:		
Public securities	$2,006,498	$2,122,372
Private securities	2,669,736	2,455,989
Real estate owned	3,736,190	3,457,204
Mortgages owned	1,274,140	1,046,125
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	153,135	156,373
Loans and discounts secured by other collateral	266,657	574,400
Loans, discounts and bills purchased not secured by collateral	359,474	510,817
Accounts receivable	40,161	70,818
Due from customers for exchanges, money orders and steamship tickets sold	11,431	44,651
Overdrafts	4,027	6,892
Due from trust companies, banks and bankers	2,717,118	3,685,689
Deposits with express and steamship companies	12,826	13,762
Specie	34,010	41,195
United States legal tender notes and notes of national banks	233,693	251,910
Federal reserve notes	24,350	33,948
Foreign currency	168,104	208,798
Foreign postage	5,401	5,648
Cash items, viz.: exchanges and checks for next day's clearings, other cash items	116,659	72,036
Other assets	255,471	318,738
Add for cents	192	182
	$14,094,273	$15,077,577
LIABILITIES		
Permanent capital	$1,892,590	$1,582,500
Surplus (including all undivided profits) on market value of stocks and bonds	1,607,871	1,433,296
Deposits	7,614,687	9,625,607
Due trust companies, banks and bankers	21,747	24,436
Bills payable	1,382,336	490,991
Rediscounts	26,137	19,657
Other liabilities	1,548,806	1,900,996
Add for cents	99	94
	$14,094,273	$15,077,577

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TRUST COMPANIES

During the twelve months ending September 20, 1916, eight new trust companies were authorized, making a total of eighty-nine trust companies reporting to the Superintendent of Banks at the close of business on September 20, 1916. The resources on that date show an increase during the year of $470,894,133, the total being $2,626,431,407 while total deposits during the same period increased to $2,241,832,017, a gain of $403,897,993 — a truly remarkable record. Loans and discounts increased $353,149,626 and stock and bond investments $85,749,846.

That these companies have prospered is shown by the increase in surplus of $24,606,825 and a gain of over $15,000,000 in capital. There has been a tendency of late on the part of trust companies to increase their capital stock, the largest trust company under the supervision of this Department having doubled its capital during the past year.

The following is a comparative table showing the important items in the reports of all the trust companies as made to this Department as of September 20, 1916 and September 25, 1915:

	1916	1915
Number of companies reporting	89	81
Total capital	$94,200,000	$79,100,000
Total deposits	2,241,832,017	1,837,934,024
Deposits by the State of New York	11,510,462	8,334,765
Surplus and undivided profits on market value of stocks and bonds	191,767,021	167,160,196
Due from trust companies, banks and bankers	291,855,668	332,395,561
Cash on hand	172,159,596	147,771,908
Total resources	2,626,431,407	2,155,537,274
Loans and discounts secured by real estate collateral	15,413,077	14,211,264
Loans and discounts secured by other collateral	927,694,732	683,360,410
Loans, discounts and bills purchased not secured by collateral	324,481,004	216,867,513
Stock and bond investments (market value)	582,763,931	497,014,085
Mortgages owned	91,533,591	90,481,939
Real estate owned	43,850,034	43,516,404

SAVINGS BANKS

For the first time since March 16, 1910, a new savings bank was authorized, making the total number of such institutions 141.

During the year the resources of the savings banks of the State increased $122,575,751, while the amount due depositors

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shows a gain of $91,717,602. The reports of these savings banks on the morning of July 1, 1916, as filed with this Department show the following interesting statistics:

	Total	Increases during the year
Resources	$2,053,171,981	$122,575,751
Due depositors	1,883,242,203	91,717,602
Market value surplus	168,986,926	30,966,841
Par value surplus	189,194,044	12,300,739
Dividends paid or credited	66,610,020	2,240,315
Amount deposited during year	446,017,922	58,945,071
Amount withdrawn during year	420,895,728	*12,221,291
Number of open accounts	3,335,538	132,879

* Decrease.

TOTAL RESOURCES

The number of institutions and resources of each on the dates stated is shown in the following table:

INSTITUTION	Date	Deposits	Resources
202 banks of deposit and discount	Sept. 20, 1916	$739,038,716	$840,704,210
141 savings banks	July 1, 1916	1,883,242,203	2,053,171,981
89 trust companies	Sept. 20, 1916	2,241,832,017	2,626,431,407
76 private bankers	Sept. 20, 1916	9,650,049	15,077,577
47 safe deposit companies	Jan. 1, 1916	.....	8,912,606
12 investment companies	Jan. 1, 1916	.....	21,589,876
2 security companies	Jan. 1, 1916	.....	2,186,011
251 savings and loan associations	Jan. 1, 1916	.....	72,419,658
1 building lot association	Jan. 1, 1916	.....	27,232
1 Land Bank of the State of New York	Jan. 1, 1916	.....	151,777
14 Credit Unions	Jan. 1, 1916	.....	68,487
19 personal loan companies	Jan. 1, 1916	.....	812,243
2 personal loan brokers	Jan. 1, 1916	.....	11,554
857			$5,641,564,619
178 branches			
8 branches of trust companies in Europe			
22 foreign bank agencies			
1,065 total institutions.			

Increase in resources from previous year, $770,299,693.

Including the national banks of this State, the combined resources of 1542 banking institutions under supervision is over nine billion dollars, not considering the enormous resources of the private bankers and brokers not under supervision, especially those of international reputation.

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CO-OPERATION WITH OTHER DEPARTMENTS AND BANKING ASSOCIATIONS

The Fifteenth Annual Convention of the National Association of Supervisors of State Banks was held at Louisville, Kentucky, on the 12th, 13th and 14th days of June, 1916. Owing to my inability to be present, this Department was represented by First Deputy George I. Skinner. The meeting was largely attended by supervising officers from different states and was characterized by the general excellence of the papers presented and the very able discussions that followed. Some of them were of such exceptional interest that they were ordered printed for distribution among the examiners of the states represented.

By request, Mr. Skinner explained to the Convention the operation of the Land Bank of the State of New York, the laws of that State with reference to Savings and Loan Associations and Credit Unions by which it is hoped to encourage saving and to enable the farmers as well as the wage-earners of the villages and cities to obtain loans at reasonable rates either upon real estate security or personal credit and the latest amendments to the statute by which Savings Banks and Savings and Loan Associations are, to some extent, co-ordinated and the resources of the Savings Banks made available for loans to borrowers from the Savings and Loan Associations. He also addressed the Convention upon the subject of co-operation between supervising officers and the institutions supervised and the adoption, through their combined efforts, of laws affording the greatest opportunity to banking institutions consistent with security, and, at the same time, insuring the safety of depositors and creditors. He called attention to the relations existing between the Banking Department of the State of New York and the various associations of trust companies, savings banks, State banks and savings and loan associations, and advocated the organization of similar associations not only in other states but throughout the country for the purpose of encouraging the adoption of proper laws in all the states and securing proper relations between State institutions and proper recognition by the National Government. Among the resolutions adopted at the close of the Convention was the following:

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"*Resolved,* That, in view of the great need of organization for the strengthening and betterment of our State banking system, we recommend that a strong effort be put forth by this Association for the organization of State Bankers Associations in those States where no such organizations have heretofore existed.

We also further recommend that a National Association of State Banks be organized, and that this Association lend encouragement and work to that end through the various State organizations."

Mr. Skinner also addressed the Twenty-ninth Annual Convention of the State League of Savings and Loan Associations, held in Elmira, on the 15th, 16th and 17th days of June, 1916, upon the Land Bank of the State of New York and the opportunities for an extension of the system among farmers afforded by recent amendments to the Banking Law. He called especial attention to the desirability of co-operation between the two great mutual systems of the State,— Savings Banks and Savings and Loan Associations,— in extending proper facilities to worthy borrowers throughout the State and the extent to which the farmer as well as the residents of villages and cities could be aided by such co-operation. His address was ordered printed separately from the minutes of the meeting and a copy sent to the directors of all the Savings and Loan Associations of the State.

CREDIT BUREAU

The Credit Bureau continues to gather valuable data which has not only proven useful to the Department, but also to the institutions under its jurisdiction. One of the important duties added to this Bureau is the pricing or valuing of securities owned by institutions under the Department's supervision at each regular examination.

In a number of instances I felt it necessary to bring to the attention of banks of discount and trust companies the necessity of having on file signed financial statements of borrowers and general credit information, which is deemed highly essential. The Department feels encouraged by the ready responses which

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have been made by such institutions, resulting in a benefit not only to the institutions, but proving of material assistance to the examiners of this Department.

STATE FAIR

Through the friendly co-operation of a number of State banks and trust companies, it was possible in 1915 for this Department to place its exhibit at the State Fair at Syracuse upon a more interesting basis than in previous years. This year still further advances were made by reason of the better understanding of the merits of the exhibit spreading among the institutions under our jurisdiction. In the past it was felt that good results would accrue from the publication of banking statistics, both in the form of large exhibition posters and attractive pamphlets for public distribution. It was deemed advisable to change this system this year and the Department presented a large exhibit comprising mechanical devices in actual operation, tending to show efficient and economical methods of conducting the banking business. Our leading State banks and trust companies now evince eager willingness to take a part in the exhibit, realizing that through this means a personal point of contact is established between the Banking Department and the people of the State.

THE NATIONAL BANKS

The Comptroller of the Currency reports that six national banking corporations, having a combined capital of $200,000, were authorized in the State of New York between October 1, 1915 and September 30, 1916. During the same period two such institutions, with a combined capital of $125,000, consolidated with other national banks, and eight such institutions, having a total capital of $1,450,000, went into voluntary liquidation. During the same period no national bank in the State of New York was placed in the hands of receivers.

The whole number of national banks in the State of New York reporting to the Comptroller of the Currency on September 12, 1916, was four hundred seventy-eight (478), with a total capital of $167,911,000; surplus and undivided profits of $254,028,000;

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total deposits of $3,006,349,000, and resources aggregating $3,603,303,000.

In addition to domestic State and national banks and domestic trust companies, nineteen national banks located in the cities of Chicago, Philadelphia and Boston, and twelve State institutions located in the same cities, have been approved and designated by the Superintendent of Banks as depositaries for the reserves on deposit of banks of deposit and discount and trust companies under his jurisdiction.

AGENCIES OF FOREIGN CORPORATIONS

The following agencies have so far been licensed under the law:

NAME	Address	Address of agency
African Banking Corporation, Ltd'	London, England	64 Wall st., New York, N. Y.
Anglo South American Bank, Ltd	London, England	60 Wall st., New York, N. Y.
Bank of British North America	London, England	52 Wall st., New York, N. Y.
Bank of British West Africa, Ltd	London, England	64 Wall st., New York, N. Y.
Bank of Montreal	Montreal, P. Q.	64 Wall st., New York, N. Y.
Bank of Nova Scotia	Halifax, N. S.	48 Wall st., New York, N. Y.
Canadian Bank of Commerce	Toronto, Canada	16 Exchange pl., New York, N. Y.
Colonial Bank	London, England	22 William st., New York, N. Y.
Chartered Bank of India, Australia and China	London, England	88 Wall st., New York, N. Y.
International Banking Corporation	Bridgeport, Conn.	55 Wall st., New York, N. Y.
London and Brazilian Bank, Ltd	London, England	56 Wall st., New York, N. Y.
The London and River Plate Bank, Ltd	London, England	51 Wall st., New York, N. Y.
Merchants Bank of Canada	Montreal, P. Q.	63 Wall st., New York, N. Y.
Roya lBank of Canada	Montreal, P. Q.	68 William st., New York, N Y.
Standard Bank of South Africa, Ltd	London, England	55 Wall st., New York, N. Y.
Yokohama Specie Bank, Ltd	Yokohama, Japan	55 Wall st., New York, N. Y.
Banco Di Napoli	Naples, Italy	526–528 Broadway and 88–94 Spring st., New York, N. Y.
"Bohemia" Joint Stock Bank	Prague, Bohemia	1389 Second ave., New York, N. Y.
Hong Kong and Shanghai Banking Corporation	Hong Kong, China	36 Wall st., New York, N. Y.
Mercantile Bank of the Americas, Inc	Hartford, Conn	20 Exchange pl., New York, N. Y.
National Bank of South Africa, Ltd	Pretoria, Union of South Africa	6 Wall st., New York, N. Y.
The Commercial Bank of Spanish America, Ltd	London, England	20 Broad st., New York, N. Y.

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NEW STATE BANKS

NAME	Location	Certificate approved	Date of authorization	Capital
Black Rock Bank	Buffalo	May 28, 1915	Nov. 24, 1915	$100,000
M. Berardini State Bank	New York	Nov. 26, 1915	Dec. 15, 1915	150,000
Bank of Nassau County	Great Neck Station	Oct. 6, 1915	Dec. 17, 1915	50,000
Arkport State Bank	Arkport	Jan. 18, 1916	April 18, 1916	25,000
Bank of Elba	Elba	Mar. 20, 1916	May 1, 1916	25,000
Bank of Cuba in New York	New York	Feb. 2, 1916	May 9, 1916	100,000
Bank of Orchard Park	Orchard Park	April 13, 1916	Aug. 17, 1916	30,000
Alden State Bank	Alden	June 13, 1916	Sept. 30, 1916	25,000
Citizens Bank of Rochester	Rochester	June 8, 1916	Dec. 2, 1916	50,000

BANK MERGERS

NAME	Location	Merged	Date of merger
Black Rock Bank	Buffalo	Into Citizens' Commercial Trust Company of Buffalo	Sept. 2, 1916
Mechanics Bank*	Groton	.....	Feb. 17, 1916

* Mechanics Bank, of Groton, N. Y., discontinued active business on this date having sold the major portion of its assets to the First National Bank of Groton, although not legally merged with that bank.

CLOSED BANKS

NAME	Location	Capital	Date of withdrawal
Farmers and Merchants State Bank†	Oneida	$50,000	Mar. 13, 1916
Citizens Bank of Buffalo‡	Buffalo	1,150,000	Aug. 30, 1916

† Voluntary liquidation.
‡ Changed to a trust company.

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INCREASES OF CAPITAL — BANKS

NAME	Location	Date of approval	Amount of increase
Bank of Suspension Bridge	Niagara Falls	Oct. 1, 1915	$75,000
Central Bank of Rochester, The	Rochester	Dec. 2, 1915	50,000
Bank of Niagara	Niagara Falls	Dec. 10, 1915	150,000
Alliance Bank	Rochester	Jan. 24, 1916	225,000
Citizens State Bank of Lyndonville	Lyndonville	Feb. 11, 1916	25,000
Bank of East Aurora, The	East Aurora	Mar. 6, 1916	45,000
Peoples Bank of Potsdam, The	Potsdam	April 20, 1916	50,000
Southampton Bank, The	Southampton	June 8, 1916	50,000
Citizens Bank of Buffalo	Buffalo	Aug. 17, 1916	100,000
Citizens Bank of Buffalo	Buffalo	Aug. 28, 1916	850,000
W. R. Grace & Co's Bank	New York	Nov. 20, 1916	400,000
State Bank of Hilton	Hilton	Dec. 14, 1916	25,000

CHANGE OF NAME OF BANK

Oct. 18, 1915 Name of "Bank of Suspension Bridge, Niagara Falls, N. Y." changed to "People's Bank of Niagara Falls," effective on and after November 17, 1915.

NEW BRANCH BANKS

NAME	Location	Location of new branch
Bank of Long Island	Jamaica	18 Grand ave., Corona, Borough of Queens.
Corn Exchange Bank	New York	Northwest corner of Fordham road and Decatur ave., Borough of Bronx.
Bank of Long Island	Jamaica	Northwest corner of Forest Parkway and Jamaica ave., Woodhaven, Borough of Queens.
Bank of Long Island	Jamaica	9 Skillman pl., Plaza, Long Island City, Borough of Queens.
Pacific Bank	New York	Southeast corner of 49th st. and Seventh ave., Borough of Manhattan.
Pacific Bank	New York	Southeast corner of 57th st. and Madison ave., Borough of Manhattan.
Corn Exchange Bank	New York	Northwest corner of 72nd st. and Lexington ave., Borough of Manhattan.
Corn Exchange Bank	New York	Corner of Third ave. and 72nd st., Borough of Manhattan.
Corn Exchange Bank	New York	Corner of 166th st. and Broadway, Borough of Manhattan.
Corn Exchange Bank	New York	12 West 28th st., Borough of Manhattan.

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BRANCH BANKS CLOSED

NAME	Location	Location of closed branch
Bank of Long Island.....	Jamaica.....	Junction of University and Clinton sts., Woodhaven, Borough of Queens.
Bank of Long Island.....	Jamaica.....	31 Jackson ave., Long Island City, Borough of Queens.
Corn Exchange Bank.....	New York....	Corner Broadway and 28th st., Borough of Manhattan.

NEW TRUST COMPANIES

NAME	Location	Certificate approved	Date of authorisation	Capital
St. Lawrence Trust Company....	Ogdensburg.....	June 4, 1915	Oct. 14, 1915	$100,000
Oneida County Trust Company..	Utica.....	Mar. 14, 1916	April 24, 1916	250,000
Erie County Trust Company....	East Aurora....	Mar. 24, 1916	May 2, 1916	100,000
Cortland Trust Company.....	Cortland.....	April 3, 1916	May 20, 1916	200,000
The Citizens Trust Company of Patchogue.....	Patchogue.....	April 11, 1916	June 5, 1916	100,000
Putnam County Trust Company.	Brewster.....	Feb. 11, 1916	June 7, 1916	100,000
The First Trust Company of Tonawanda.....	Tonawanda.....	July 17, 1916	July 19, 1916	500,000
Citizens Commercial Trust Company.....	Buffalo.....	Aug. 30, 1916	Aug. 30, 1916	1,150,000
The Yonkers Trust Company....	Yonkers.....	July 20, 1916	Oct. 31, 1916	150,000
Workers Trust Company.....	Johnson City....	Dec. 11, 1916	Dec. 21, 1916	100,000

INCREASES OF CAPITAL — TRUST COMPANIES

NAME	Location	Date of approval of increase	Amount of increase
Guaranty Trust Company of New York.....	New York....	Nov. 24, 1915	$10,000,000
Genesee Valley Trust Company.....	Rochester....	Feb. 15, 1916	100,000
Central Trust Company of New York.	New York....	June 6, 1916	2,000,000
Citizens' Commercial Trust Company.	Buffalo.....	Sept. 1, 1916	100,000
Buffalo Trust Company.....	Buffalo.....	July 21, 1916	250,000
Bankers Trust Company of Buffalo...	Buffalo.....	Nov. 17, 1916	1,000,000
Columbia Trust Company.....	New York....	Dec. 4, 1916	3,000,000
Madison County Trust and Deposit Company.....	Oneida.....	Dec. 5, 1916	100,000

CHANGE OF NAME OF TRUST COMPANY

Jan. 28, 1916. Name of "Commonwealth Trust Company of Buffalo, N. Y." changed to "City Trust Company," effective on and after April 3, 1916.

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NEW TRUST COMPANY BRANCHES

NAME	Location	Location of new branch
Bankers Trust Company of Buffalo	Buffalo	Corner of Main and Utica Streets, Buffalo, N. Y.
Guaranty Trust Company of New York	New York	513 Fifth Avenue, Borough of Manhattan
Franklin Trust Company	Brooklyn	1001 Wallabout Market, corner of Flushing and Washington Avenues, Borough of Brooklyn.
Guaranty Trust Company of New York	New York	25 East Sixtieth Street, Borough of Manhattan.
Citizens Commercial Trust Company	Buffalo	Niagara and Tonawanda Streets, Buffalo, N. Y.
Citizens Commercial Trust Company	Buffalo	73 Forest Avenue, Buffalo, N. Y.
Citizens Commercial Trust Company	Buffalo	William and Sherman Streets, Buffalo, N. Y.
Guaranty Trust Company of New York	New York	Paris, France.
Bankers Trust Company of Buffalo	Buffalo	447 Main st., Buffalo, N. Y.
Citizens Commercial Trust Company	Buffalo	Corner of Grant and Ferry sts., Buffalo, N. Y.
Bankers Trust Company of Buffalo	Buffalo	Corner of Delaware ave. and Johnson's Park, Buffalo, N. Y.

TRUST COMPANY BRANCHES CLOSED

NAME	Location	Location of closed branch
Guaranty Trust Company of New York	New York	514 Fifth Avenue, Borough of Manhattan.
Citizens Commercial Trust Company	Buffalo	73 Forest Avenue, Buffalo, N. Y.
Franklin Trust Company	Brooklyn	68 Washington Avenue, Borough of Brooklyn.

REFUSALS

NAME	Location of proposed institution	Date of refusal
Plaza Bank	Great Neck Station	Oct. 5, 1915
Directors Trust Company of New York	New York	Dec. 3, 1915
Kingston Trust Company	Kingston	Aug. 4, 1916

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NEW SAVINGS BANK

NAME	Location	Certificate approved	Date of authorization
Flatbush Savings Bank	Brooklyn	Jan. 20, 1916	Feb. 14, 1916

PERSONAL LOAN COMPANIES AUTHORIZED

NAME	Location	Certificate approved	Date of authorization	Capital
Empire City Personal Loan Company, The	Elmhurst	Sept. 21, 1915	Oct. 22, 1915	$10,000
Fidelity Personal Loan Company	New York	Mar. 14, 1916	April 6, 1916	10,000
City Personal Loan Company, Inc.	New York	June 8, 1916	July 19, 1916	10,000
Yonkers Personal Loan Company	Yonkers	Oct. 18, 1916	Nov. 23, 1916	10,000
Westchester Provident Personal Loan Company	Mou t Vernon	Sept. 9, 1916	Nov. 23, 1916	10,000
Interborough Personal Loan Company	Brooklyn	Nov. 15, 1916	Dec. 11, 1916	10,000

PERSONAL LOAN BROKERS AUTHORIZED

NAME	Location	Certificate approved	Date of authorization	Capital
Abe H. Kavovits and Lillia Kavovits (Abe H. & Lillia Kavovits)	Port Chester	Jan. 27, 1916	Mar. 9, 1916	$5,000

CHANGE OF NAME OF PERSONAL LOAN COMPANY

May 12, 1916. Name of "Equitable Personal Loan Company" changed to "Fourteenth Street Personal Loan Company," effective June 26, 1916.

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AUTHORIZATION OF PERSONAL LOAN COMPANIES REVOKED

NAME	Location	Date of revocation	Capital
Fidelity Credit Company.....	Buffalo, N. Y.	Mar. 17, 1916	$10,000
Auburn Personal Loan Company, The	Auburn, N. Y.	Mar. 17, 1916	5,000

AUTHORIZATION OF PERSONAL LOAN BROKER REVOKED

NAME	Location	Date of revocation	Capital
Izora F. Wilson.....	New York....	Dec. 31, 1915	$10,000

INCREASE OF CAPITAL OF PERSONAL LOAN COMPANY

NAME	Location	Date of approval of increase	Amount of increase
Guardian Personal Loan Company...	New York....	May 12, 1916	$50,000

BRANCH OFFICES OF PERSONAL LOAN COMPANY

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

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NEW CREDIT UNIONS

NAME	Location	Certificate approved	Date of authorization
Prosperity Fund Credit Union, The	New York	July 27, 1915	Nov. 3, 1915
Fraternal Credit Union	Brooklyn	Sept. 3, 1915	Nov. 8, 1915
Credit Union of the Employees of John Wanamaker, New York, Inc	New York	Oct. 26, 1915	Nov. 12, 1915
Kings County Credit Union, Inc	Brooklyn	Oct. 22, 1915	Nov. 15, 1915
Equitable Credit Union	New York	Dec. 17, 1915	Dec. 28, 1915
Standard Credit Union	New York	Nov. 11, 1915	April 6, 1916
Centreville Station Co-operative Credit Union	Centerville Station	Nov. 24, 1915	Dec. 30, 1915
Jewish Farmers' Co-operative Credit Union of Hurleyville, New York	Hurleyville	Jan. 6, 1916	May 22, 1916
Jewish Farmers' Co-operative Credit Union of Maplewood, New York	Maplewood	Jan. 6, 1916	May 22, 1916
Empire State Credit Union	New York	April 27, 1916	June 9, 1916
Russian Polish Progressive Credit Union	Brooklyn	Aug. 7, 1916	Aug. 17, 1916
P. S. C. Employees' Credit Union	New York	Aug. 16, 1916	Sept. 21, 1916
First Hungarian Credit Union	Brooklyn	Aug. 7, 1916	Sept. 27, 1916
The West Side Credit Union	New York	Sept. 22, 1916	Oct. 11, 1916
Citizens Credit Union	Brooklyn	Sept. 21, 1916	Oct. 17, 1916
Jewish Farmers Cooperative Credit Union of Ferndale and Stevensville, New York	Ferndale	June 21, 1916	Oct. 30, 1916
Federal Employees Credit Union	New York	July 17, 1916	Oct. 30, 1916
Credit Union of the Employees. Conference Committee, City of New York	New York	Sept. 20, 1916	Nov. 15, 1916
The Jewish Farmers Cooperative Credit Union of Rensselaer County, New York	Nassau	June 21, 1916	Nov. 23, 1916

CREDIT UNIONS REFUSED

NAME	Location	Date of refusal
Mercantile Credit Union	New York	Jan. 4, 1916
Hamilton Credit Union	New York	Jan. 5, 1916
International Credit Union	New York	Jan. 20, 1916
Lincoln Credit Union	New York	May 18, 1916
Independent Williamsburgh Credit Union	New York	Sept. 29, 1916

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NEW INVESTMENT COMPANIES

NAME	Location	Certificate approved	Date of authorization	Capital
Morris Plan Company of Syracuse, The	Syracuse	Jan. 28, 1916	Feb. 28, 1916	$125,000
Bankers Commercial Corporation	New York	Feb. 7, 1916	Feb. 29, 1916	500,000
Morris Plan Company of Buffalo	Buffalo	Feb. 10, 1916	Mar. 31, 1916	200,000
Guaranty Securities Corporation	New York	Mar. 17, 1916	April 1, 1916	500,000
S. W. Straus & Co., Incorporated	New York	Mar. 8, 1916	April 24, 1916	250,000
Morris Plan Company of Schenectady, The	Schenectady	June 12, 1916	June 20, 1916	100,000

INCREASES OF CAPITAL OF INVESTMENT COMPANIES

NAME	Location	Date of approval of increase	Amount of increase
Morris Plan Company of New York	New York	Oct. 22, 1915	$400,000
Guaranty Securities Corporation	New York	June 26, 1916	500,000
Morris Plan Company of New York	New York	Aug. 15, 1916	500,000

NEW INVESTMENT COMPANY BRANCH

NAME	Location	Location of new branch
The Morris Plan Company of New York	New York	A-Re-Co. Building, corner 149th street and Third ave., Borough of Bronx, New York, N. Y.
Morris Plan Company of New York	New York	Lincoln Building, 1 Union Square, Borough of Manhattan.

INVESTMENT COMPANY MERGER

NAME	Location	Merged	Date of merger
New York Mortgage and Security Company	New York	Into New York Title Insurance Company under name "New York Title and Mortgage Company"	June 21, 1916

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NEW SAFE DEPOSIT COMPANIES

NAME	Location	Certificate approved	Date of authorization	Capital
Farmers Safe Deposit Company, The	New York	Sept. 20, 1915	Oct. 26, 1915	$100,000
Power City Safe Deposit Corporation	Niagara Falls	Dec. 27, 1915	Jan. 31, 1916	15,000

NEW SAFE DEPOSIT COMPANY BRANCHES

NAME	Location	Location of new branch
Guaranty Safe Deposit Company.	New York	25 East 60th st., Borough of Manhattan.

INCREASE OF CAPITAL OF SAFE DEPOSIT COMPANY

NAME	Location	Date of approval of increase	Amount of increase
Guaranty Safe Deposit Company	New York	Aug. 10, 1916	$100,000

REDUCTION OF CAPITAL OF SAFE DEPOSIT COMPANY

NAME	Location	Date of approval of reduction	Amount of reduction
Mercantile Safe Deposit Company, The	New York	June 21, 1916	$150,000

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NEW SAVINGS AND LOAN ASSOCIATIONS

NAME	Location	Certificate approved	Date of authorization
Prudential Savings and Loan Association	West New Brighton	April 26, 1916	May 22, 1916
Scajaquada Savings and Loan Association	Buffalo	Sept. 15, 1916	Sept. 21, 1916
Kenmore Savings and Loan Association	Kenmore	Nov. 15, 1916	Nov. 15, 1916
White Plains Savings and Loan Association	White Plains	Dec. 1, 1916	Dec. 4, 1916

SAVINGS AND LOAN ASSOCIATIONS CLOSED

NAME	Location	Date of withdrawal
Elm Permanent Loan Association*	Buffalo	Jan. 3, 1916

* Voluntary liquidation.

CHANGE OF NAME OF SAVINGS AND LOAN ASSOCIATION

May 27, 1916. Name of "Milliken Cooperative Savings and Loan Association changed to "Third Ward Savings and Loan Association," effective July 1, 1916.

PRIVATE BANKERS AUTHORIZED

NAME	Location	Certificate approved	Date of authorization	Permanent capital
Benjamin H. Lichtman	Amsterdam	Oct. 15 1915	Oct. 22, 1915	$10,000
Paul Tausig and Karl Tausig (Paul Tausig & Son)	New York	Jan. 28, 1916	Feb. 3, 1916	5,000
Max Straus	New York	Sept. 10, 1915	Mar. 1, 1916	5,000
Joseph Tomaino and Antonio Tomaino (Tomaino Bros.)	Utica	Mar. 15, 1916	Mar. 31, 1916	20,000
Morris B. Goldberger	New York	Mar 29, 1916	April 10, 1916	10,000
Rocco Perretta and Giovanni Perretta (Rocco Perretta & Co.)	Utica	April 24, 1916	May 3, 1916	5,000
Felice Tocci and Carlo Calvosa (Felice Tocci, private banker)	New York	April 11, 1916	May 4, 1916	10,000
Rocco Lofaro and Frank Rossi (Lofaro & Rossi)	Utica	April 24, 1916	May 8, 1916	5,000
Joseph Martiniano and Raphael Scotto, (L. Scotto & Son and Joseph Martiniano)	Brooklyn	June 30, 1916	July 1, 1916	$25,000
Aaron Hurwits (A. & J. Hurwits)	Brooklyn	July 11, 1916	Sept. 9, 1916	10,000
Cesare Sconfietti & Biaggio Rossi (C. Sconfietti & Co.)	Rochester	Nov. 21, 1916	Dec. 7, 1916	5,000

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INCREASE IN CAPITAL OF PRIVATE BANKERS

NAME	Location	Date of approval	Amount of increase
Gimbel Bros	New York	April 19, 1916	$5,000

AUTHORIZATION OF PRIVATE BANKERS REVOKED

NAME	Location	Date of revocation
*Michele Berardini	New York	Feb. 16, 1916
John N. Spaus and Carl Im Obersteg (A. Zwilchenbart & Martin Gasser and Company)	New York	Mar. 30, 1916
Adolph I. Namm	Brooklyn	April 11, 1916
Frank Jenkins, Jr., and William L. Ricard (Jenkins and Company)	Brooklyn	June 29, 1916
Joseph Martiniano	Brooklyn	July 3, 1916
Raphael Scotto	Brooklyn	July 3, 1916
†Aaron Hurwitz and Joseph Hurwitz, (A. and J. Hurwitz)	Brooklyn	Sept. 9, 1916

*The business of Michele Berardini was taken over by M. Berardini State Bank, December 15, 1915.

† Joseph Hurwitz died; new authorization issued to Aaron Hurwitz on September 9, 1916.

PRIVATE BANKERS REFUSED

NAME	Location	Date of refusal
Charles E. Heitman and David M. Cook (Heitman & Company)	New York	Jan. 14, 1916
Raffaela Martone and Felix Russo (R. Martone & F. Russo)	Brooklyn	Mar. 29, 1916
Michele Caboni and Inerio Randaccio (Caboni and Randaccio)	Buffalo	July 27, 1916

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REDUCTION OF PERMANENT CAPITAL OF PRIVATE BANKERS

NAME	Location	Date of approval	Amount of decrease
Louis V. Fugasy	New York	Nov. 20, 1915	$40,000 00
Benjamin H. Lichtman	Amsterdam	Nov. 20, 1915	5,000 00
Frank Sakser	New York	Nov. 22, 1915	25,000 00
A. & J. Hurwitz	Brooklyn	Dec. 1, 1915	3,534 73
James Lanzetta	Syracuse	Feb. 24, 1916	8,000 00
Jenkins & Company	Brooklyn	Mar. 7, 1916	10,000 00
Frank X. Jagocki	Brooklyn	April 7, 1916	13,000 00
Michael Del Papa	New York	May 2, 1916	266,381 88
Nicholas Marnell	Syracuse	July 19, 1916	3,000 00

PRIVATE BANKERS CLAIMING PARTIAL EXEMPTION UNDER THE PROVISIONS OF SECTION 160 OF THE BANKING LAW

NAME	Location	Affidavit accepted	Permanent capital
Nathan J. Packard and Moses Packard (Packard & Company)	New York	Jan. 3, 1916	$100,000
Philip Sugerman, Mark H. Sugerman and Frank C. Straat (The Royal Company of New York)	New York	Jan. 3, 1916	100,000
Oscar L. Richard	New York	Jan. 3, 1916	100,000
Josiah W. Place	New York	Jan. 3, 1916	256,000
William H. Seward and William H. Seward, Jr. (Wm. H. Seward & Company)	Auburn	Jan. 3, 1916	100,000
William W. Robertson and Frederick Robertson (Fred'k Robertson & Co.)	N. Tonawanda	Jan. 3, 1916	50,000
Quincy W. Wellington and Benjamin W. Wellington (Q. W. Wellington & Co's Bank)	Corning	Jan. 3, 1916	100,000
Julius Frank and Leo Frank (Nathan Frank's Sons)	Ogdensburg	Jan. 3, 1916	25,000
Edwin R. Fay, Fred H. Fay and Charles R. Fay (Edwin R. Fay & Sons)	Auburn	Jan. 3, 1916	100,000
Charles Frazier and Charles W. Frazier (Charles Frazier & Company)	New York	Jan. 3, 1916	100,000
Jacob Rothschild, Isaac Rothschild, and Daniel Rothschild (Rothschild Bros. & Company)	Ithaca	Jan. 3, 1916	25,000

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LIQUIDATION BUREAU

It is with a great deal of satisfaction that the Department reports that during the twelve months ending September 30, 1916, it found it unnecessary to close any incorporated institution or private banker. On the contrary, considerable progress was made in connection with the liquidation of the various institutions and private bankers under the supervision of this Bureau. Dividends were paid to creditors of nine liquidations, including the final dividend to the Greenpoint Polish Co-operative Savings & Loan Association, which had been in liquidation since September, 1911.

Following out the policy of centralizing the work of liquidation with a view to reducing the cost of liquidation, the affairs of Adolf Mandel, Private Banker, previously administered by a special deputy, were transferred to this Bureau. In connection with the affairs of Max Kobre, Private Banker, closed August 4, 1914, a composition approved by the creditors and the United States District Court resulted in turning over all books, records and assets from the custody of the Liquidation Bureau to the Kobre Assets Corporation, which corporation was organized in accordance with the offer of composition for the purpose of liquidating the assets of this private banker for the benefit of the creditors.

The Liquidation Bureau is supervising the assets of twenty-five incorporated institutions and private bankers with total book assets as of date of closing of $19,054,815.45 and having approximately 57,900 creditors. These institutions, with the date of closing and the percentage of dividends paid follow:

NAME OF INSTITUTION	Date of closing	Dividends paid. Per cent
Afro-American Inv. & Bldg. Co	July 13, 1911	*43
Bank of Cape Vincent	May 4, 1915	50
Bank of Wayne	Nov. 9, 1910	90
Binghamton Trust Co	April 9, 1909	70
Borough Bank	April 7, 1910	16
Carnegie Safe Deposit Co	Sept. 23, 1911	61
Deutsch Bros	July 31, 1914	35
Di Simone & Son	Feb. 13, 1915	.....
Empire Savings & Loan Association	July 29, 1912	*10

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NAME OF INSTITUTION	Date of closing	Dividends paid. Per cent
European-American Bank	Aug. 6, 1910	81
Excelsior Building and Loan Association	Jan. 30, 1912	*
Gallo, Saverio	Jan. 8, 1915	.....
Harbor and Suburban Building and Savings Association	Mar. 13, 1909	16.541
Knickerbocker Savings and Loan Company	May 20, 1911	*48
Lafayette Trust Company	Nov. 30, 1908	55
Mandel, Adolf	Aug. 3, 1914	15
Newmark Dwinsker Cooperative Savings and Loan Assn.	July 13, 1911	.....
Nineteenth Ward Cooperative Savings and Loan Assn.	July 15, 1909	62.69
Oliner Bros	Nov. 23, 1914	.....
Schwenk, L. W	July 23, 1914	25
Sea Cliff Bank	Nov. 23, 1911	89
State Savings Bank	Dec. 1, 1911	54
Universal Trust Co	Feb. 16, 1912	.....
Washington Savings Bank	Dec. 28, 1910	61
Woodhaven Bank	Oct. 28, 1912	85

* General creditors paid in full.

Prior to September 30, 1916, preferred creditors of liquidations now in the Bureau received $205,578.28 and, upon the filing of claims of other creditors, dividends aggregating $5,553,799.19 had been disbursed. During the twelve months ending September 30, 1916, creditors of institutions and private bankers now in the Bureau have received in dividends $359,553.26. These dividends were disbursed as follows:

INSTITUTION	Date paid	Amount	Per cent
Bank of Cape Vincent	Feb. 21, 1916	$34,995 02	50
Borough Bank	July 10, 1916	56,535 60	6
Carnegie Safe Deposit Co	June 14, 1916	51,506 43	11
Deutsch Bros	*Sep. 30, '15–Sep. 30, '16.	5,440 59	20
	Dec. 23, 1915	32,297 86	15
Greenpoint Polish Coop. S. & L. Assn	Aug. 4, 1916	3,515 81	7
Harbor & Suburban Bldg. & Sav. Assn	Jan. 7, 1916	4,272 75	7.181
Mandel, Adolf	*Sep. 30, '15–Sep. 30, '16.	9,324 24	10
	July 19, 1916	94,134 50	5
Schwenk, L. W	Oct. 26, 1915	33,765 23	5
	Sept. 30, 1916	33,765 23	5
Total		$359,553 26	

* Payments on first dividend.

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The following table shows the percentage cost of liquidation to September 30, 1916, of institutions under the supervision of the Liquidation Bureau:

INSTITUTION	Per cent
Afro-American Investment Building and Loan Association	6.17
Bank of Cape Vincent	9.30
Bank of Wayne	4.08
Binghamton Trust Co	3.90
Borough Bank	4.46
Carnegie Safe Deposit Co	5.73
Empire Savings and Loan Association	5.54
European American Bank	8.25
Excelsior Building and Loan Association	4.82
Greenpoint Polish Cooperative Savings and Loan Association	7.89
Harbor and Suburban Building and Savings Association	1.66
Knickerbocker Savings and Loan Co	4.94
Lafayette Trust Co	5.83
Newmark Dwinsker Cooperative Savings and Loan Association	.....
Nineteenth Ward Cooperative Savings and Loan Association	1.14
Sea Cliff Bank	6.15
State Savings Bank	8.39
Universal Trust Co	3.49
Washington Savings Bank	4.77
Woodhaven Bank	4.96
	101.47

Average for 20 institutions, 5.07 per cent.

PAYMENT OF DIVIDENDS

During the past year I have continued to use every effort to pay dividends to depositors of closed institutions and private bankers as fast as conditions permitted. As a result of these efforts dividends aggregating approximately $2,000,000 were paid to creditors of institutions and private bankers which were closed by this Department.

Since I assumed office I have disbursed over $3,500,000 in dividends. The following table shows a list of dividends paid from September 30, 1915, to September 30, 1916, but does not include dividends paid to depositors of Max Kobre's bank or A. L. Kass's bank, as the assets of these two private bankers are being liquidated by corporations formed for that purpose and in accordance with composition plans approved by the creditors of those private bankers:

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INSTITUTION	Date paid	Amount	Per cent
Bank of Cape Vincent	Feb. 21, 1916	$34,995 02	50
Borough Bank	July 10, 1916	56,535 60	6
Carnegie Safe Deposit Co	June 14, 1916	51,506 43	11
Carnegie Trust Co	*Sep. 30, '15–Sep. 30, '16.	102,785 82	25
	†Sep. 30, '15–Sep. 30, '16.	41,114 33	10
	Oct. 29, 1915	349,104 18	5
Deutsch Bros	*Sep. 30, '15–Sep. 30, '16.	5,440 59	20
	Dec. 23, 1915	32,297 86	15
Greenpoint-Polish Cooperative Savings & Loan Association	Aug. 4, 1916	3,515 81	7
Harbor and Suburban Building and Savings Association	Jan. 7, 1916	4,272 75	7.181
Industrial Savings and Loan Association	Dec. 10, 1915	240,301 91	10
Mandel, Adolf	*Sep. 30, '15–Sep. 30, '16.	9,324 24	10
	July 19, 1916	94,134 50	5
New York Mortgage Co	‡Oct. 28, 1915	101,876 28	21
	§Oct. 28, 1915	850 90	7
Northern Bank	Nov. 15, 1915	286,995 98	5
Schwenk, L. W	Oct. 26, 1915	33,765 23	5
	Sept. 30, 1916	33,765 23	5
Union Bank	Aug. 1, 1916	168,826 05	5
Total		$1,651,408 71	

* Payments on first dividend.
† Payments on second dividend.
‡ Bondholders.
§ General creditors.

UNION BANK OF BROOKLYN

For the first time since the bank closed in 1910 the creditors of the Union Bank of Brooklyn were paid a dividend during the past year, the initial dividend being 5 per cent. Efforts are now being directed to accumulate enough cash to pay another dividend in this liquidation. The payment of the 5 per cent dividend was made to about 12,000 depositors and resulted in the disbursement of approximately $200,000. Upon application for the payment of this dividend, the Court required a complete accounting of the administration of the present Superintendent and that of his predecessors and, at the end of its inquiry, ordered the Superintendent to sell at once all of the assets of the bank of every sort and description. This order was made without any notice to the Superintendent that this question was under consideration.

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Believing that the order was in itself most inexpedient and that it would result only in unnecessary loss to the liquidation, an appeal was taken both on the ground that it was improvidently made and also because, in the opinion of the Superintendent, the Court, under the provisions of the Banking Law, did not have the power to make such an order. The appeal has been argued in the Appellate Division but no decision has as yet been reached.

Vigorous efforts have been made during the year to dispose of large real estate holdings without sacrifice, with the result that sales aggregating over $600,000 were consummated. However, there were mortgage liens against the property sold of nearly $500,000. The property disposed of consisted of factories, farms, vacant lands, apartment houses, tenements, and one and two-family dwellings.

During the year two preferred claims, aggregating over $24,000 were settled. One held by the Peoples Surety Company for $10,803.70 was liquidated through a settlement made by the Superintendent of Banks whereby this company was required to pay its stockholders' liability, amounting to $13,000. The other claim was held by the National Surety Company and totaled $13,204.52.

During the year this liquidation was successful in several important litigations. In March the Court of Appeals handed down a decision sustaining the lower courts and holding that the Superintendent of Banks had a valid cause of action against the stockholders of the Union Bank to enforce their statutory liability. This decision disposed of the last technical objection to the claim and opened a way for the trial of the case upon the merits. In the same case the Appellate Division recently handed down a decision that the Banking Law of 1914 applied to pending litigations, thus extending from three to six years the time in which an action against stockholders could be brought. As a result of this decision the action of the Superintendent in suing a large number of the stockholders who claimed that the Statute of Limitations had run against them, was sustained.

During this year the case of the Union Bank against the Heinze administrator was argued in the Appellate Division and the judgment which the bank had against the Heinze estate was affirmed. This judgment was originally for $45,000 but, on the

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appeal by the bank, was reversed in the Appellate Division and a new trial ordered. Upon the new trial the bank increased the judgment to $215,000 and it is this latter judgment which was affirmed. This large increase in the judgment was of great value to the bank for the reason that it had as collateral security $100,000 par value of bonds of the Ohio Copper Company.

Another successful litigation was that against the American Bonding Company of Baltimore which has resulted in the collection of upwards of $14,000 on two old undertakings on appeal.

In addition to these matters a considerable number of claims have been settled resulting in an increase of funds in the liquidation. Constant efforts are being made to realize upon old judgments and the general work of litigation is proceeding with success.

Continued efforts have been directed with success looking to the reduction of the indebtedness of the bank. A saving of approximately $4,000 a year was made in the current expense of the liquidation.

BOROUGH BANK OF BROOKLYN

As a result of our efforts to dispose of the assets of the Borough Bank of Brooklyn, a second dividend of 6 per cent was paid during the year to the creditors of this institution, making a total of sixteen per cent paid in dividends to date. During 1916 this liquidation paid $31,633.32 to preferred creditors and $56,535.60 to creditors who received the 6 per cent dividend.

Strenuous efforts have been made to dispose of the real estate holdings of this liquidation with very pronounced success. The action against the stockholders to recover the assessment of 100 per cent made upon the outstanding capital stock of $200,000 is being pushed and as a result of these efforts, it is the hope of the Superintendent of Banks that another dividend will be paid in the near future.

NORTHERN BANK OF NEW YORK

With a view to facilitating the final closing of the liquidation of the Northern Bank, efforts were made during the past year to dispose of its especial remaining assets.

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With the approval of the Supreme Court, the major holdings of the bank, consisting of first and second mortgages, real estate, judgments, notes, claims, stocks, bonds, etc., were offered for sale at public auction in June last, netting approximately, $71,000. With that and the cash on hand an additional 5 per cent dividend was paid to the creditors on November 14, 1916.

Dividends aggregating $3,882,358.56, or a total of 70 per cent, have now been paid to the creditors. In addition, $127,977.04, has been paid upon preferred claims, making a total payment to creditors of over $4,000,000. There are a number of claims against the Northern Bank which are still in litigation. These cases will be brought to as speedy a conclusion as possible, as it is the hope of the Superintendent of Banks, that the affairs of this liquidation will be finally completed in the course of the next year.

When the Northern Bank of New York was closed by the Superintendent of Banks on December 27, 1910, the liabilities upon the books totaled $6,291,587.06. Claims have been filed upon all these book liabilities, with the exception of $38,584.07, for which no claims have been filed. In addition to the liabilities appearing upon the books of the bank, claims aggregating $329,598.75, have been filed and accepted.

The capital stock of the bank amounted to $700,000. Action was begun to enforce the full statutory liability of stockholders and on June 24, 1915, judgment was entered in such action against all stockholders who had not previously paid their assessments. As a result of this litigation and of demands made by the Superintendent of Banks, $221,834.54 has been collected from stockholders. Unfortunately a very considerable proportion of the stock of the bank was owned by parties who were insolvent and from whom it was impossible to collect.

SECURITIES

The Superintendent of Banks on September 30, 1916, held securities in trust for the banks of deposit and discount, individual bankers, private bankers, investment companies and trust companies as follows:

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Bonds and mortgages		$177,500 00
United States 2 per cent bonds	$42,000	
United States 3 per cent bonds	22,000	
United States 4 per cent bonds	19,000	
		83,000 00
New York State 3 per cent bonds	$226,000	
New York State 4 per cent bonds	360,000	
New York State 4¼ per cent bonds	37,000	
New York State 4½ per cent bonds	257,000	
		880,000 00
New York County 3.3 per cent bonds		50,000 00
New York City 2½ per cent bonds	$318,000	
New York City 3 per cent bonds	679,000	
New York City 3½ per cent bonds	2,729,500	
New York City 4 per cent bonds	840,300	
New York City 4¼ per cent bonds	4,001,000	
New York City 4½ per cent bonds	1,758,500	
New York City 6 per cent bonds	8,500	
		10,334,800 00
Brooklyn City 3½ per cent bonds		250,000 00
Albany City 3½ per cent bonds	$45,000	
Albany City 4 per cent bonds	16,500	
Albany City 4¼ per cent bonds	2,000	
		63,500 00
Buffalo City 3½ per cent bonds	$10,000	
Buffalo City 4 per cent bonds	20,000	
Buffalo City 4½ per cent bonds	156,000	
		186,000 00
Cohoes City 3½ per cent bonds		2,000 00
Jamestown City 4 per cent bonds	$46,000	
Jamestown City 4½ per cent bonds	5,000	
		51,000 00
Long Island City 3½ per cent bonds		10,000 00
Middletown City 3½ per cent bonds		20,000 00
Niagara Falls City 4 per cent bonds		30,000 00
North Tonawanda City 4½ per cent bonds		1,650 00
Rochester City 3½ per cent bonds		80,000 00
Rome City 4 per cent bonds		10,000 00
Schenectady City 4½ per cent bonds		3,000 00
Syracuse City 4¼ per cent bonds		250 00
Utica City 4 per cent bonds	$8,000	
Utica City 4½ per cent bonds	30,000	
		38,000 00
Massachusetts State 3½ per cent bonds		2,000 00
Boston City 4 per cent bonds		1,000 00
Cincinnati City 4 per cent bonds		500 00
Providence City 4 per cent bonds		1,000 00
San Francisco City and County 5 per cent bonds		7,000 00
Schoharie County 4½ per cent bonds		2,000 00
Kenmore Village 4.40 per cent bonds		2,000 00
Little Valley Village 4.95 per cent bonds		4,190 40
Solvay Village 4½ per cent bonds		5,000 00
White Plains Village 5 per cent bonds		5,274 00
School District 5 per cent bonds		5,000 00
Railroad 3½ per cent bonds	$22,000	
Railroad 4 per cent bonds	176,000	
Railroad 4½ per cent bonds	219,000	
Railroad 5 per cent bonds	10,000	
		427,000 00
Total		$12,732,664 40

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FUNDS OF CLOSED INSTITUTIONS OTHER THAN SAVINGS BANKS

During the twelve months from October 1, 1915, to September 30, 1916, payments aggregating $7,373.96 were made to claimants who had furnished to the Superintendent of Banks satisfactory evidence of their right to the same. These payments were made from moneys remaining to the credit of four closed institutions:

Albany County Bank	Albany, N. Y.
Brooklyn Bank	Brooklyn, N. Y.
Gansevoort Bank	New York, N. Y.
Williamsburgh Trust Company	Brooklyn, N. Y.

The following is a statement of the funds held by the Superintendent of Banks in trust for unknown creditors of closed institutions other than savings banks:

Year Chartered	Year Closed	NAME OF INSTITUTION	Rate per cent of dividend declared	Unclaimed dividends deposited with Superintendent	Paid by Superintendent to claimants	Balance unclaimed
1871	1913	Albany County Bank *	100	$2,403 63	$114 08	$2,289 55
1885	1903	Bank of Staten Island	.....	2,161 71	91 29	2,070 42
1892	1912	Birkbeck Investment Savings and Loan Company of America	100	994 79	75 51	919 28
1860	1911	Brooklyn Bank *	100	2,534 94	16 98	2,517 96
1852	1863	Buffalo Trust Company	.....	378 98	.....	378 98
1868	1893	Commercial Bank of Brooklyn	89½	981 20	2 88	978 32
1903	1905	Cooper Exchange Bank	87½	1,346 23	.....	1,346 23
1894	1900	Delaware Loan and Trust Company *	100	73 60	.....	73 60
1903	1906	Eastern Discount Bank *	100	8,279 16	6,979 13	1,300 03
1888	1905	Gansevoort Bank *	100	743 82	198 01	545 81
1888	1909	Harbor and Suburban Building and Savings Association	16.541	155 78	.....	155 78
1907	1912	Hungarian American Bank *	100	751 46	496 57	254 89
1904	1908	Interboro Bank *	100	339 15	149 65	189 50
....	1914	Jenkins and Company, private bankers*	100	97 71	.....	97 71
1888	1912	Long Island Building and Loan Association *	100	55 96	.....	55 96
1914	1916	Namm, Adolph I, private banker *	100	64 27	.....	64 27
1902	1909	Nineteenth Ward Co-operative Savings and Loan Association	62.69	11 14	.....	11 14
1886	1912	Popular Banking, Savings and Loan Association	†286.2	407 41	.....	407 41
1888	1915	Produce Exchange Building and Loan Association *	100	40 43	.....	40 43
1905	1911	Terminal Bank *	100	164 18	73 07	91 11
1887	1909	Union Dime Permanent Loan Association	84	223 73	.....	223 73
1905	1908	United States Exchange Bank *	100	118 81	85	117 96
1889	1914	Washington Trust Company*	100	530 82	26 48	504 34
1905	1909	Williamsburgh Co-operative Savings and Loan Association	36.55	21 89	.....	21 89
1899	1911	Williamsburgh Trust Company*	100	14,182 70	7,362 95	6,819 75
		Total	.....	$37,063 50	$15,587 45	$21,476 05

* Voluntary liquidation.

† Paid to shareholders.

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COST OF MAINTAINING DEPARTMENT

The total expenses during the fiscal year ending June 30, 1916, amounted to $182,975.41, as against $227,920.40 the previous year. However, because of the change in the fiscal year of the State, the expenditures for this year are for only nine months.

The total number of institutions under the supervision of the Department at the close of the fiscal year was 1,071 as compared with 1,024 in 1915. During the year the resources of institutions under the supervision of the Department increased over $770,000,000.

The expenses of the Department are paid in the first instance out of the State Treasury, and reimbursement therefor made through assessment by the Superintendent of Banks upon the various institutions which are subject to his supervision. The account of the Banking Department on the books of the State Comptroller shows that from date of the Department's organization, in 1851, to June 30, 1916, the Department has received from the State Treasurer an aggregate of $3,563,576.18 and paid into the State Treasury in the same time a total of $3,471,046.87. The balance which was due the State Treasurer on July 1, 1916, has since been paid into the Treasury. It will thus be seen that the cost of running this Department since its organization in 1851 has been paid entirely by the institutions under its supervision.

The appropriations for the Department and expenses paid during the fiscal year of nine months, ending June 30, 1916, follow:

GENERAL FUND

Dr.

Balance October 1, 1915	$21,054 42	
Appropriation, Chapter 725, Laws of 1915, salary of superintendent	10,000 00	
Appropriation, Chapter 725, Laws of 1915, salary of first deputy superintendent	6,000 00	
Appropriation, Chapter 725, Laws of 1915, salary of second deputy superintendent	5,500 00	
Appropriation, Chapter 725, Laws of 1915, salary of third deputy superintendent	5,000 00	
Appropriation, Chapter 725, Laws of 1915, salary of confidential clerk and private secretary	3,500 00	
Appropriation, Chapter 725, Laws of 1915, salaries of graded employees	23,610 00	
Appropriation, Chapter 725, Laws of 1915, office expenses	13,800 00	
Appropriation, Chapter 725, Laws of 1915, expenses of first deputy	500 00	
Appropriation, Chapter 725, Laws of 1915, postage and transportation	3,500 00	
Appropriation, Chapter 725, Laws of 1915, rent of New York office	6,000 00	
		$98,464 42

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Cr.

Salary of Eugene Lamb Richards, superintendent	$7,500 00	
Salary of George I. Skinner, first deputy superintendent	4,500 00	
Salary of Guernsey R. Jewett, second deputy superintendent	1,448 92	
Salary of Guernsey R. Jewett, third deputy superintendent	2,432 76	
Salary of Frank S. Kenyon, third deputy superintendent	1,317 24	
Salary of Edward S. Brogan, confidential clerk and private secretary	874 98	
Salary of Michael Monahan, confidential clerk and private secretary	709 75	
Salary of John D. Moriarty, chief clerk and examiner	2,437 50	
Salary of Joseph Meltzner, examiner	1,350 00	
Salary of Clinton D. Ganse, stenographer	1,275 00	
Salary of Caroline M. Clancy, stenographer	1,275 00	
Salary of Blanche M. Borthwick, stenographer and clerk	1,125 00	
Salary of Mary H. Shields, stenographer and clerk	1,125 00	
Salary of Arthur I. Rand, stenographer and clerk	1,050 00	
Salary of Elizabeth E. Staley, filing clerk	1,012 50	
Salary of Lillian F. Carabine, file and index clerk	1,012 50	
Salary of Robert J. Fortune, bookkeeper	192 36	
Salary of John A. Murray, bookkeeper	336 67	
Salary of Ambrose J. Delaney, bookkeeper	158 00	
Salary of John A. Murray, stenographer	300 00	
Salary of Harriett B. Kennedy, clerk	900 00	
Salary of Louis Neiman, stenographer	825 00	
Salary of Otillia M. Dinsenbacher, typewriter copyist	645 81	
Salary of Agnes M. Johnson, stenographer	315 48	
Salary of John J. Sullivan, junior clerk	450 00	
Salary of Michael Monahan, confidential clerk and private secretary	985 00	
Eugene Lamb Richards' expenses	231 08	
George I. Skinner's expenses	82 70	
Guernsey R. Jewett's expenses	10 70	
Frank S. Kenyon's expenses	12 00	
Edward R. Anker's expenses	385 93	
N. Orens' expenses	15 90	
Printing	4,664 95	
Advertising (publication of summaries of reports)	1,141 00	
Furniture and furnishings	156 47	
Law books, newspapers, financial periodicals, etc.	616 35	
Stationery and office supplies	810 79	
Towel service	47 60	
Water and ice	137 18	
Telephone and telegraph	2,373 81	
Expressage	168 11	
Stamps and stamped envelopes	3,286 58	
Services (reports of financial agencies, etc.)	253 00	
Rent of safe deposit vaults	150 00	
County clerk's certificates	9 25	
Rent of New York office	4,500 00	
	$54,607 87	
Lapsed appropriations	37,846 23	
		$92,454 10
Available balance July 1, 1916		$6,010 32

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FURNITURE FOR NEW OFFICES

Dr.

Balance October 1, 1915		$6,799 10

Cr.

Furniture and furnishings		5,682 97
Balance July 1, 1916		$1,116 13

PETTY FUND — FEES FOR COPYING, ETC.

Dr.

Balance October 1, 1915	$4 15	
Received during the year	57 70	
		$61 85

Cr.

Payments to State Treasurer		$61 85

CONTINGENT FUND

Dr.

Balance October 1, 1915	$2,155 35	
Appropriation, Chapter 725, Laws of 1915	6,000 00	
		$8,155 35

Cr.

Edward R. Anker, expenses	43 05	
Printing	55 89	
Advertising (publication of summaries of reports)	389 00	
Furniture and furnishings	82 05	
Law books, newspapers, financial periodicals, etc	99 00	
Telephone and telegraph	545 79	
Wm. S. Hackett, examining securities held in trust by superintendent of banks	75 00	
Services (reports of financial agencies, etc.)	1,350 00	
Salary of John Ryan, temporary laborer	92 50	
Salary of Ambrose J. Delaney, temporary bookkeeper	179 35	
	$2,911 63	
Lapsed appropriations	3,500 00	
		6,411 63
Available balance July 1, 1916		$1,743 72

INTEREST FUND, FAILED SAVINGS INSTITUTIONS

Dr.

Balance October 1, 1915	$15,515 59	
Interest December 31, 1915	1,219 19	
Interest March 31, 1915	643 23	
Interest June 30, 1915	1,254 32	
		$18,632 33

Cr.

Paid State Treasurer interest credited during the year		3,116 74
Balance		$15,515 59

INTEREST FUND, OTHER FAILED INSTITUTIONS

Dr.

Interest received during the year		$591 83

Cr.

Paid to State Treasurer		$591 83

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EXAMINERS' FUND

Dr.

Balance October 1, 1915	$36,415 04	
Appropriation, Chapter 725, Laws of 1915	145,000 00	
		$181,415 04

Cr.

Adams, G. S	$2,545 29	
Allen, W. S	3,391 01	
Andrews, H. S	3,714 21	
Barber, A. S	3,002 67	
Blackford, C. E	1,131 44	
Bullock, B. B	2,556 09	
Campbell, A. T	4,071 24	
Dodge, E. L	2,633 80	
Dutton, A. L	479 44	
Egbert, G. W	2,180 80	
Eshelman, E. T	3,733 70	
Fairbanks, Benjamin, Jr	1,873 37	
Fraser, J. S	2,206 89	
Haight, B. D	26 00	
Hermans, C. W	2,290 60	
Horne, C. A	60 00	
Howe, E. F	2,492 50	
Humphrey, R. W	3,022 48	
Hutchins, C	3,119 39	
Kavanagh, R. P	964 81	
Kennedy, H. B	3,071 24	
Kennedy, J. J	2,090 57	
Killip, N. T	2,894 45	
Kinney, J. M	1,049 90	
Love, J. S	3,050 43	
MacCallum, W. A	3,890 91	
Macdonald, N. J	2,949 37	
McLaughlin, G. V	40 00	
Mesick, J. I	2,096 13	
Moreland, Andrew	3,884 56	
Morey, A. H	2,983 19	
Orens, N	1,800 00	
O'Shaughnessy, J. J	2,175 31	
Piderit, F. W	2,057 16	
Plant, G. A	2,682 87	
Pyterman, T. A	5 00	
Satterlee, E. K	2,564 78	
Scott, I. V	450 60	
Shippee, P. N	2,067 55	
Smith, G. F	3,230 03	
Taylor, R. W	1,771 51	
Tompkins, H. L	2,858 32	
Van Pelt, A. J	1,882 86	
Wheeler, A. B	2,464 40	
Young, H. J	4,329 08	
	$103,835 95	
Lapsed appropriations	66,810 78	
		170,646 73
Available balance July 1, 1916		$10,768 31

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PRIVATE BANKERS' FUND

Dr.

Balance October 1, 1915	$10,814 04	
Appropriation, Chapter 725, Laws of 1915	40,000 00	
		$50,814 04

Cr.

Salary of Edward R. Anker, land and opinion clerk	$2,900 00	
Salary of Cornelius E. Price, confidential messenger	1,125 00	
Salary of Florence Sellvin, stenographer	1,125 00	
Salary of Albert De Lisser, inspector	1,125 00	
Salary of Benedetto A. Palumbo, inspector	1,125 00	
Salary of John A. Murray, inspector	329 16	
Salary of Thomas S. Smith, temporary inspector	426 58	
Salary of Hazel Sullivan, stenographer	675 00	
G. S. Adams, examiner	11 00	
W. S. Allen, examiner	28 00	
A. S. Barber, examiner	242 72	
B. B. Bullock, examiner	11 00	
F. G. Crane, examiner	3,001 00	
E. T. Eshelman, examiner	222 58	
Benjamin Fairbanks, Jr., examiner	56 00	
J. S. Fraser, examiner	24 75	
R. W. Humphrey, examiner	4 51	
Claude Hutchins, examiner	6 50	
J. I. Mesick, examiner	12 10	
Andrew Moreland, examiner	75 12	
A. H. Morey, examiner	55 76	
F. W. Piderit, examiner	8 00	
George A. Plant, examiner	1 32	
D. W. Quinn, Jr., examiner	330 00	
I. V. Scott, examiner	34 00	
R. W. Taylor, examiner	314 00	
H. L. Tompkins, examiner	90 00	
A. J. Van Pelt, examiner	8 00	
H. J. Young, examiner	58 75	
Thomas S. Smith, expenses	98 22	
Albert De Lisser, expenses	21 96	
B. A. Palumbo, expenses	8 00	
C. E. Price, expenses	4 50	
John A. Murray, expenses	30 14	
Printing	301 87	
Advertising (publication of summaries of reports)	492 75	
Furniture and furnishings	4 23	
Stationery and office supplies	22 02	
Towel service	10 50	
Water and ice	28 00	
Telephone and telegraph	9 45	
Expressage	18 70	
Stamps and stamped envelopes	210 80	
Rent of safe deposit vaults	125 00	
Rent of New York office	1,125 00	
	$15,936 99	
Lapsed appropriations	34,038 88	
		49,975 87
Available balance July 1, 1916		$838 17

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DEPARTMENT ROSTER

Carrying out the policy I inaugurated at the beginning of my term to reward meritorious and faithful service, I promoted during the year Guernsey R. Jewett from third deputy to second deputy, to succeed the late Edward J. Graham, and appointed Frank S. Kenyon, of Adams, as third deputy to fill the vacancy caused by Mr. Jewett's promotion.

To fill the vacancy caused by the resignation of Edward S. Brogan, Private Secretary, I appointed Michael M. Monahan, heretofore acting as my confidential stenographer.

During the year death removed John D. Moriarty, chief clerk of the Department, and Examiner Walter S. Allen, of Buffalo. Mr. Moriarty had been in the employ of the Department continually for over a period of thirty years, and was eligible for a pension at the time of his death. It is my purpose not to appoint a successor to Mr. Moriarty, having rearranged the work in the Albany office of this Department in such a way as to make it, in my opinion, unnecessary to fill the vacancy. Mr. Allen was connected with the Department as an examiner for over twenty years. Charles W. Hermans, after many years of service as an examiner in this Department, resigned on account of ill health.

The training and experience received by examiners in the course of their work make them so valuable that their services in many instances are sought by financial institutions. Prior to January 1, 1916, Examiners Roger P. Kavanagh, Daniel W. Quinn, Jr., and A. L. Dutton resigned to accept positions with financial institutions. Examiner E. K. Satterlee has since resigned to accept an important office in one of the large savings banks in New York City. To fill the vacancies caused by these resignations, I appointed the following from the State Civil Service eligible list: John M. Kinney, Chas. E. Blackford, Jr., Gilbert R. Hendrickson and Adolph F. Johnson.

There were some changes in the minor positions in the Department. The total number of employees on the roster of the Department is 69 as compared with 71 a year ago.

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DEPARTMENT ROSTER

NAMES AND TITLES	Year of appointment	Compensation
Eugene Lamb Richards, Superintendent	1914	$10,000 per annum
George I. Skinner, first deputy superintendent	1897	6,000 per annum
Guernsey R. Jewett, second deputy superintendent	1914	5,500 per annum
Frank S. Kenyon, third deputy superintendent	1916	5,000 per annum
Edward R. Anker, land and opinion clerk	1914	3,900 per annum
Michael Monahan, confidential clerk and private secretary	1914	2,500 per annum
Harry W. Briarly, confidential stenographer	1916	1,800 per annum
Caroline M. Clancy, hearing stenographer, Albany office	1901	1,700 per annum
Clinton D. Ganse, stenographer, New York office	1904	1,700 per annum
Florence Sellvin, stenographer, New York office	1911	1,500 per annum
Blanche M. Borthwick, stenographer and clerk, Albany office	1907	1,500 per annum
Mary H. Shields, stenographer, Albany office	1907	1,500 per annum
Arthur I. Rand, clerk and stenographer, New York office	1900	1,400 per annum
Harriett B. Kennedy, clerk, New York office	1912	1,350 per annum
Cornelius E. Price, confidential messenger, New York office	1914	1,500 per annum
Elizabeth E. Staley, filing clerk, Albany office	1908	1,350 per annum
Lilian F. Carabine, file and index clerk, Albany office	1914	1,350 per annum
Otillia M. Dinsenbacher, typewriter copyist	1913	1,000 per annum
Hazel Sullivan, stenographer and clerk, New York office	1914	1,100 per annum
Mary F. Hogan, stenographer	1916	900 per annum
John J. Sullivan, junior clerk, Albany office	1912	720 per annum
Ambrose J. Delaney, bookkeeper, Albany office	1916	900 per annum
		Per diem when actually employed
A. T. Campbell, chief examiner	1898	$18 and railroad fare
H. J. Young, examiner	1895	16 and railroad fare
H. S. Andrews, examiner	1908	16 and railroad fare
E. T. Eshelman, examiner	1909	16 and railroad fare
E. L. Dodge, examiner	1904	14 and railroad fare
Andrew Moreland, examiner	1908	14 and railroad fare
W. A. MacCallum, examiner	1908	14 and railroad fare
Claude Hutchins, examiner	1908	14 and railroad fare
G. F. Smith, examiner	1907	14 and railroad fare
G. W. Egbert, examiner*	1910	14 and railroad fare
Benjamin D. Haight, examiner*	1907	14 and railroad fare
Charles A. Horne, examiner*	1909	14 and railroad fare
James J. Kennedy, examiner	1910	13 and railroad fare
H. L. Tompkins, examiner	1909	13 and railroad fare
F. G. Crane, examiner	1910	13 and railroad fare
Robert W. Humphrey, examiner	1902	13 and railroad fare
James S. Love, examiner	1895	13 and railroad fare
J. J. O'Shaughnessy, examiner	1910	13 and railroad fare
G. V. McLaughlin, examiner*	1911	13 and railroad fare
I. V. Scott, examiner*	1911	12 and railroad fare
George A. Plant, examiner	1906	12 and railroad fare
N. J. Macdonald, examiner	1911	12 and railroad fare

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DEPARTMENT ROSTER — Continued

NAMES AND TITLES	Year of appointment	Compensation
G. S. Adams, examiner	1905	$11 and railroad fare
Benjamin B. Bullock, examiner	1911	11 and railroad fare
A. S. Barber, examiner	1908	11 and railroad fare
A. H. Morey, examiner	1911	11 and railroad fare
E. F. Howe, examiner	1911	11 and railroad fare
H. B. Kennedy, examiner	1911	11 and railroad fare
A. B. Wheeler, examiner	1912	11 and railroad fare
Ralph W. Taylor, examiner	1913	10 and railroad fare
N. T. Killip, examiner	1909	10 and railroad fare
T. Arthur Pyterman, examiner*	1910	10 and railroad fare
John I. Mesick, examiner	1913	10 and railroad fare
Peter N. Shippee, examiner	1906	10 and railroad fare
F. W. Piderit, examiner	1914	9 and railroad fare
Arthur J. Van Pelt, examiner	1914	9 and railroad fare
Benjamin Fairbanks, Jr., examiner	1914	9 and railroad fare
J. Stuart Fraser, examiner	1915	9 and railroad fare
John M. Kinney, examiner	1915	9 and railroad fare
C. E. Blackford, Jr., examiner	1915	8 and railroad fare
Gilbert R. Hendrickson, examiner	1916	8 and railroad fare
Adolph F. Johnson, examiner	1916	8 and railroad fare
Nathaniel Orens, examiner	1906	$2,700 per annum
Joseph Meltzner, examiner private bankers	1914	1,800 per annum
Albert De Lisser, inspector private bankers	1915	1,500 per annum
Benedetto A. Palumbo, inspector private bankers	1915	1,500 per annum
John A. Murray, inspector private bankers	1914	1,500 per annum

* Receives $14 per day when acting as special deputy to assist the Superintendent in liquidation and distribution in the case of closed institutions.

CONCLUSION

The work of this Department has been greatly aided by the hearty co-operation of the officers of the banking institutions of the State and particularly that of the Council representing the associations of savings banks, of trust companies, and the newly organized association of the State Banks of the State of New York. Their valued advice and co-operation has been and I hope will continue to be an important factor in maintaining the stability of our banking institutions.

Respectfully submitted,

EUGENE LAMB RICHARDS,

Superintendent of Banks.

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APPENDIX

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WEEKLY BULLETINS

BANKING DEPARTMENT, STATE OF NEW YORK

Weekly bulletin as required by the provisions of section 82 of the Banking Law, chapter 369 of the Laws of 1914

October 1, 1915

Sept. 24, 1915. Empire Safe Deposit Company
Location: No. 580 Fifth avenue, New York, N. Y.
Consent given to an increase in the number of directors of the Empire Safe Deposit Company from seven, the present number, to thirteen.

Sept. 27, 1915. Madison Safe Deposit Company
Location: No. 204 Fifth avenue, New York, N. Y.
Consent given to a change of location of the branch office of the Madison Safe Deposit Company, now located at No. 413 Broadway, in the borough of Manhattan, city of New York, to No. 204 Fifth avenue, in the same borough and city, such change of location to be made on or after October 1, 1915.

Sept. 27, 1915. Call for Reports
Call for reports of banks, trust companies, individual and private bankers, the close of business on Saturday, September 25, 1915, being the day designated as the day with reference to which such reports shall be made, issued.

Sept. 28, 1915. Syracuse Trust Company
Location: No. 330 South Warren street, Syracuse, N. Y.
Approval given to an increase in capital of the Syracuse Trust Company from $300,000 to $500,000.

Sept. 29, 1915. Appointment of Inspectors
Superintendent of Banks appointed Mr. Albert DeLisser, of No. 1915 Crotona avenue, New York city, and Benedetto A. Palumbo, of No. 172 Humboldt street, Brooklyn, N. Y., from the eligible civil service list, inspectors in the private bankers' bureau of this Department, at a salary of $1,500 per annum. Effective October 1, 1915.

Sept. 30, 1915. Bank of Long Island
Location: Jamaica, N. Y.
Approval given to an increase in capital of the Bank of Long Island from $750,000 to $900,000.

Sept. 30, 1915. Farmers and Merchants Bank of Geneva
Location: Geneva, N. Y.
Approval given to an increase in capital of the Farmers and Merchants Bank of Geneva, from $75,000 to $100,000.

BANKING DEPARTMENT, STATE OF NEW YORK

Weekly bulletin as required by the provisions of section 82 of the Banking Law, chapter 369 of the Laws of 1914

October 8, 1915

Oct. 1, 1915. The Bank of Suspension Bridge
Location: Niagara Falls, N. Y.
Consent given to an increase in the capital stock of The Bank of Suspension Bridge from $25,000 to $100,000.

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Oct. 4, 1915. SCARSDALE STATE BANK
Location: Scarsdale, Westchester county, N. Y.
The "Scarsdale Enquirer," a newspaper published in the village of Scarsdale, Westchester county, designated as the newspaper in which to publish notice of intention to organise the Scarsdale State Bank.

Oct. 5, 1915. PLAZA BANK
Location: Great Neck Station, N. Y.
Organisation certificate refused.

BANKING DEPARTMENT, STATE OF NEW YORK

Weekly bulletin as required by the provisions of section 82 of the Banking Law, chapter 369 of the Laws of 1914

OCTOBER 15, 1915

Oct. 8, 1915. CENTREVILLE STATION CO-OPERATIVE CREDIT UNION
Location: Centreville Station, Sullivan county, N. Y.
Organisation certificate filed for examination in the State Banking Department.
Incorporators: Morris Caesar, Centreville Station, N. Y.
Abraham Malisoff, Centreville Station, N. Y.
Abraham Jurist, Centreville Station, N. Y.
Max Saphirstein, Centreville Station, N. Y.
George Dolin, Centreville Station, N. Y.
Isidor Trebish, Centreville Station, N. Y.
John Baginsky, Centreville Station, N. Y.

Oct. 11, 1915. FLATBUSH SAVINGS BANK
Location: Easterly side of Flatbush avenue, between Martense street and Linden avenue, Brooklyn, N. Y.
"The Brooklyn Daily Eagle," a newspaper published in the city of Brooklyn, N. Y., designated as the newspaper in which to publish notice of intention to organise the "Flatbush Savings Bank."

Oct. 13, 1915. CREDIT UNION OF THE EMPLOYEES OF JOHN WANAMAKER, NEW YORK, INC.
Location: Broadway and Ninth street, New York, N. Y.
Organisation certificate filed for examination in the State Banking Department
Incorporators: Preston B. Lynn, No. 2562 Ocean avenue, Brooklyn, N. Y.
William E. Rice, No. 131 Riverside Drive, New York, N. Y.
Val Dysert, No. 709 West 159th street, New York, N. Y.
Peter J. Treanor, No. 45 West 56th street, New York, N. Y.
Edward C. Caldwell, No. 4180 Brandon street, Woodhaven, Long Island, N. Y.
James W. Harrison, 74 Clinton place, University Heights, New York, N. Y.
J. Chester Johnson, No. 36 Washington square, New York, N. Y.

Oct. 14, 1915. ST. LAWRENCE TRUST COMPANY
Location: Ogdensburg, N. Y.
Authorisation certificate issued.

Oct. 15, 1915. GREENWICH BUILDING AND LOAN ASSOCIATION
Location: No. 25 East 14th street, New York, N. Y.
Consent given to a change of location of the place of business of the Greenwich Building and Loan Association from No. 25 East 14th street, in the borough of Manhattan, city of New York, to No. 21 East 14th street, in the same borough and city. Effective on or after October 16, 1915.

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BANKING DEPARTMENT, STATE OF NEW YORK

Weekly bulletin as required by the provisions of section 82 of the Banking Law, chapter 369 of the Laws of 1914

OCTOBER 22, 1915

Oct. 18, 1915. THE BANK OF SUSPENSION BRIDGE
Location: Niagara Falls, N. Y.
Certified copy of order authorising The Bank of Suspension Bridge to assume the name "Peoples Bank of Niagara Falls" on and after November 17, 1915, filed in the State Banking Department.

Oct. 18, 1915. THE YONKERS TRUST COMPANY
Location: South Broadway below Ludlow street, Yonkers, N. Y.
Organisation certificate of "The Yonkers Trust Company" filed for examination in the State Banking Department.
Incorporators: William Forster, B. L. Haskins, A. D. Ferguson, Frank Hudson, Robert Boettger, Eugene H. Gibson, C. C. Hubbell, all of Yonkers, N. Y.

Oct. 19, 1915. SENECA SAVINGS AND LOAN ASSOCIATION
Location: No. 2274 Seneca street, Buffalo, N. Y.
Consent given to a change of location of the office of the Seneca Savings and Loan Association from No. 2274 Seneca street, Buffalo, Erie county, N. Y., to No. 2238 Seneca street, in the same city. Effective on and after October 20, 1915.

Oct. 20, 1915. BERARDINI STATE BANK
Location: No. 34 Mulberry street, New York, N. Y.
Notice of intention to organise the "Berardini State Bank" filed in the State Banking Department.
"The Sun" designated as the newspaper in which to publish notice of intention to organise such institution.

BANKING DEPARTMENT, STATE OF NEW YORK

Weekly bulletin as required by the provisions of section 82 of the Banking Law, chapter 369 of the Laws of 1914

OCTOBER 29, 1915

Oct. 22, 1915. BENJAMIN H. LICHTMAN
Location: No. 54 East Main street, Amsterdam, N. Y.
Permanent capital: $10,000.
Authorisation certificate issued.

Oct. 22, 1915. THE EMPIRE CITY PERSONAL LOAN COMPANY
Location: No. 148 Kingsland avenue, Elmhurst, Queens county, N. Y.
Capital: $10,000.
Authorisation certificate issued.
Incorporators: John W. Thompson, No. 135 West 67th street, New York, N. Y.
James R. Ferguson, No. 211 East 42d street, New York, N. Y.
Augusta Rassiga, No. 148 Kingsland avenue, Elmhurst, N. Y.

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Oct. 25, 1915. M. BERARDINI STATE BANK
Location: No. 34 Mulberry street, New York, N. Y.
Capital: $150,000.
Notice of intention to organise the M. Berardini State Bank filed in the State Banking Department.
"The Sun" designated as the newspaper in which to publish notice of intention to organise.
Victor E. Tossi, Virginio Bianchi,
August Caponigri, Angelo L. Casassa,
Michael Berardini.

Oct. 22, 1915. THE MORRIS PLAN COMPANY OF NEW YORK
Location: New York, N. Y.
Approval given to an increase of capital of The Morris Plan Company of New York from $100,000 to $500,000.

Oct. 26, 1915. STANDARD CREDIT UNION
Location: No. 299 Broadway, New York, N. Y.
Organisation certificate filed for examination in the State Banking Department.
Incorporators: Charles Entmacher, William Goldsmith,
Simon Wechsler, Marcus Entmacher,
Abrum Weiss, Sophie Entmacher,
Jacob Weitzman, all of New York, N. Y.

Oct. 26, 1915, THE FARMERS SAFE DEPOSIT COMPANY
Location: No. 475 Fifth avenue, New York, N. Y.
Capital: $100,000.
Authorisation certificate issued.
Incorporators: Edwin S. Marston, New York, N. Y.
Samuel Sloan, Garrison, N. Y.
Augustus V. Heely, Plainfield, N. J.
William B. Cardozo, New York, N. Y.
Cornelius R. Agnew, Armonk, N. Y.
J. Herbert Case, Plainfield, N. J.

Oct. 28, 1915. BANK OF WILLIAMSVILLE
Location: Williamsville, Erie county, N. Y.
Capital: $25,000.
Notice of intention to organise the Bank of Williamsville, filed in the State Banking Department.
The "Amherst Bee," a newspaper published in the village of Williamsville, designated as the newspaper in which to publish notice of intention to organise.
Incorporators. Alfred A. Berrick, James Chalmers, Jr.,
Myron S. Hall, L. L. Grove,
L. Franklin Messer, George P. Urban,
William R. Huntley.

BANKING DEPARTMENT, STATE OF NEW YORK

Weekly bulletin as required by the provisions of section 82 of the Banking Law, chapter 369 of the Laws of 1914

NOVEMBER 5, 1915

Oct. 29, 1915. THE PUTNAM COUNTY TRUST COMPANY
Location: Brewster, Putnam county, N. Y.
Notice of intention to organise The Putnam County Trust Company filed in the State Banking Department.
The "Brewster Standard" designated as the paper in which to publish notice of intention to organise.
Capital: $100,000.
Incorporators: Frank Wells, Clayton Ryder,
H. Hobart Keeler, Hillyer Ryder,
J. Douglass Mead, Edward D. Stannard,
Frederic S. Barnum, Ambrose F. McCabe,
Henry H. Wells, G. Mortimer Rundle.

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Oct. 29, 1915. DIRECTORS TRUST COMPANY OF NEW YORK
Location: New York, N. Y.
Capital: $500,000.
Organization certificate filed for examination in the State Banking Department.
Incorporators: William Seton Gordon, Montclair, N. J.
J. R. Rowland, New Rochelle, N. Y.
Walworth Ward, Yonkers, N. Y.
Henry S. Rowland, Montclair, N. J.
Arthur Terry, Short Hills, N. J.
John G. Allen, New York, N. Y.
George L. Todd, Westfield, N. J.
Bond Thomas, Plainfield, N. J.
Robert C. Burnside, New York, N. Y.
Ernest N. Birmingham, New York, N. Y.
Horace V. Bruce, Brooklyn, N. Y.

Oct. 30, 1915. APPOINTMENT OF SPECIAL DEPUTY SUPERINTENDENT
Mr. G. V. McLaughlin, of New York, N. Y. appointed Special Deputy Superintendent to assist the Superintendent of Banks in the duty of liquidation of Union Bank of Brooklyn, in place of D. W. Quinn, Jr., resigned

Nov. 1, 1915. RESIGNATION OF BANK EXAMINER
Superintendent of Banks accepted the resignation of Mr. D. W. Quinn, Jr., of New York, N. Y., an examiner in the State Banking Department, effective October 30, 1915.

Nov. 1, 1915. RESIGNATION OF BANK EXAMINER
The resignation of Mr. Alva L. Dutton, of No. 37 Whitney Place, Buffalo, N. Y., an examiner in the Banking Department accepted, to take effect November 1, 1915.

Nov. 4, 1915. APPOINTMENT OF BANK EXAMINER
Mr. John M. Kinney, of Buffalo, N. Y., appointed from the regular Civil Service list a State Bank Examiner at a compensation of eight dollars a day, when actually employed, and railroad fare. Effective November 8, 1915.

Nov. 3, 1915. THE PROSPERITY FUND CREDIT UNION
Location: No. 34 Nassau street, New York, N. Y.
Authorization certificate issued.

BANKING DEPARTMENT, STATE OF NEW YORK

Weekly bulletin as required by the provisions of section 82 of the Banking Law, chapter 369 of the Laws of 1914

NOVEMBER 12, 1915

Nov. 8, 1915. FRATERNAL CREDIT UNION
Location: No. 54 Manhattan avenue, Brooklyn, N. Y.
Certificate of authorization issued.
Incorporators: Harris Fabricant, No. 433 Kosciusko street, Brooklyn, N. Y.
Israel Drexler, No. 49 Lorimer street, Brooklyn, N. Y.
Abraham Harris, No. 908 DeKalb avenue, Brooklyn, N. Y.
Sigmund Horowitz, No. 22 Leonard street, Brooklyn, N. Y.
Edward Graff, No. 49 Lorimer street, Brooklyn, N. Y.
Nathan Chesen, No. 376 Wallabout street, Brooklyn, N. Y.
Jacob Black, No. 755 DeKalb avenue, Brooklyn, N. Y.

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Nov. 9, 1915. UNION BANK OF ROCHESTER
Location: Rochester, N. Y.
Copy of order granted at a Special Term of the Supreme Court, held in and for the county of Monroe, at the Court House in the city of Rochester, on the sixth day of November, 1915, ordering the receiver of the Bank of Rochester discharged and his receivership terminated, filed in the State Banking Department.

Nov. 8, 1915. HEITMAN & COMPANY
Location: No. 334 Fifth avenue, N. Y.
Permanent capital: $5,000.
Verified certificate of Charles Easton Heitman and David Maurice Cook, constituting the firm of "Heitman & Company," private bankers, applying for authorization to engage in business, filed for examination in the State Banking Department.

Nov. 8, 1915. THE ROYAL COMPANY OF NEW YORK
Location: No. 95 Nassau street, New York, N. Y.
Capital: $100,000.
Affidavit of Philip Sugerman, Mark H. Sugerman and Frank C. Straat, constituting the firm of The Royal Company of New York, private bankers claiming partial exemption, filed for examination in the State Banking Department.

Nov. 9, 1915. WM. H. SEWARD & COMPANY
Location: No. 96 Genesee street, Auburn, N. Y.
Capital: $100,000.
Affidavit of William H. Seward and William H. Seward, Jr., transacting business under the name of Wm. H. Seward & Company, private bankers, claiming partial exemption, filed in the State Banking Department.

Nov. 9, 1915. CHARLES FRASIER & COMPANY
Location: No. 93 Nassau street, New York, N. Y.
Capital: $100,000.
Affidavit of Charles Frasier and Charles W. Frasier, transacting business under the name of Charles Frasier & Company, private bankers claiming partial exemption, filed for examination in the State Banking Department.

Nov. 11, 1915. APPOINTMENT OF INSPECTOR
Mr. Thomas S. Smith, of Elmira, N. Y., appointed an inspector in the private bankers' bureau of the State Banking Department, at an annual salary of $1,500. Effective November 15, 1915.

BANKING DEPARTMENT, STATE OF NEW YORK

Weekly bulletin as required by the provisions of section 82 of the Banking Law, chapter 369 of the Laws of 1914

NOVEMBER 19, 1915

Nov. 12, 1915. CREDIT UNION OF THE EMPLOYEES OF JOHN WANAMAKER, NEW YORK, INC.
Location: Broadway and Ninth street, New York, N. Y.
Certificate of authorization issued.
Incorporators: Preston P. Lynn, Val Dysert, Edward C. Caldwell, J. Chester Johnson, William E. Rice, Peter J. Treanor, James W. Harrison, all of New York, N. Y.

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Nov. 15, 1915. KINGS COUNTY CREDIT UNION, INC.
Location: No. 117 Manhattan avenue, Brooklyn, N. Y.
Authorisation certificate issued.
Incorporators: Jacob Panemone, Brooklyn, N. Y.
Max Eiseman, Brooklyn, N. Y.
Jacob B. Eiseman, Brooklyn, N. Y.
Jacob Chaison, Brooklyn, N. Y.
Gregory Aronowitz, Brooklyn, N. Y.
Benjamin Konipol, New York, N. Y.
David A. Phillips, New York, N. Y.
Julius Gottlieb, Weehawken, N. J.

Nov. 15, 1915. NATIONAL BANK OF SOUTH AFRICA, LTD.
Location: Pretoria, Union of South Africa.
Superintendent of Banks granted a license to the National Bank of South Africa, Limited, permitting it, under the provisions of section 145 of the Banking Law, to conduct a branch of its business at No. 6 Wall street, in the borough of Manhattan, city of New York.

BANKING DEPARTMENT, STATE OF NEW YORK

Weekly bulletin as required by the provisions of section 82 of the Banking Law, chapter 369 of the Laws of 1914

NOVEMBER 26, 1915

Nov 19, 1915. Q. W. WELLINGTON & COMPANY'S BANK
Location: Corner Market and Pine streets, Corning, N. Y.
Permanent capital: $100,000.
Affidavit of Quincy W. Wellington and Benjamin W. Wellington, engaged in business as private bankers, under the name Q. W. Wellington & Company's Bank, in other than a city of the first class, filed for examination in the State Banking Department.

Nov. 20, 1915. LOUIS V. FUGASY
Location: No. 155 Bleecker street, New York, N. Y.
Approval given to a reduction in the permanent capital of Louis V. Fugasy, a private banker, from $50,000 to $10,000.

Nov. 20, 1915. BENJAMIN H. LICHTMAN
Location: No. 54 East Main street, Amsterdam, N. Y.
Approval given to a reduction in the permanent capital of Benjamin H. Lichtman, a private banker, from $10,000 to $5,000.

Nov. 22, 1915. FRANK SAKSER
Location: No. 82 Cortlandt street, New York, N. Y.
Approval given to a reduction in the permanent capital of Frank Sakser, a private banker, from $50,000 to $25,000.

Nov. 22, 1915. THE CORN EXCHANGE BANK
Location: 13 William street, New York, N. Y.
Consent given to the opening of a branch office by the Corn Exchange Bank at the northwest corner of Fordham road and Decatur avenue, in the borough of the Bronx, city of New York, to be known as its "Fordham Branch."

Nov. 23, 1915. FREDERICK ROBERTSON & COMPANY
Location: 94 Webster street, North Tonawanda, N. Y.
Permanent capital: $50,000.
Affidavit of William W. Robertson and Frederick Robertson, private bankers, engaged in business under the name Frederick Robertson & Company, filed for examination in the State Banking Department.

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Nov. 23, 1915. MERCANTILE CREDIT UNION
Location: New York, N. Y.
Organization certificate filed for examination.

Nov. 24, 1915. JOSIAH W. PLACE
Location: 67 Wall street, New York, N. Y.
Permanent capital: $256,000.
Affidavit of Josiah W. Place, a private banker, engaged in business in a city of the first class, filed for examination in the State Banking Department

Nov. 24, 1915. BLACK ROCK BANK
Location: Buffalo, Erie county, N. Y.
Capital: $100,000. Surplus: $20,000.
Incorporators: William Henry Andrews, New York, N. Y.
George William Honk, Buffalo, N. Y.
William Frederick MacGlashan, Buffalo, N. Y.
George H. H. Hills, Buffalo, N. Y.
James Hatheway Dyett, Buffalo, N. Y.
Edwin S. Miller, Buffalo, N. Y.
Frank Warren Robinson, Buffalo, N. Y.
Edward Kener, Jr., Buffalo, N. Y.
Henry Isaac George, Buffalo, N. Y.
Edward Greenough Felthousen, Buffalo, N. Y.
Authorization certificate issued.

Nov. 24, 1915. JEWISH FARMERS' CO-OPERATIVE CREDIT UNION OF HURLEYVILLE, NEW YORK
Location: Hurleyville, N. Y.
Organization certificate filed for examination.

Nov. 24, 1915. JEWISH FARMERS' CO-OPERATIVE CREDIT UNION OF MAPLEWOOD, NEW YORK
Organization certificate filed for examination.

Nov. 26, 1915. M. BERARDINI STATE BANK
Location: No. 34 Mulberry street, New York, N. Y.
Capital: $150,000.
Incorporators: Victor E. Tossi, No. 101 Park street, New York, N. Y.
Virginio Bianchi, No. 2175 Bathgate avenue, New York, N. Y.
August Caponigri, No. 1844 85th street, Brooklyn, N. Y.
Angelo L. Cassassa, No. 169 Worth street, New York, N. Y.
Michael Berardini, No. 139 Hope avenue, Fort Wadsworth, borough of Richmond, N. Y.
Organization certificate filed for examination in the State Banking Department.

Nov. 24, 1915. GUARANTY TRUST COMPANY OF NEW YORK
Location: No. 140 Broadway, New York, N. Y.
Consent given to an increase of the capital stock of the Guaranty Trust Company of New York, from $10,000,000 to $20,000,000.

BANKING DEPARTMENT, STATE OF NEW YORK

Weekly bulletin as required by the provisions of section 82 of the Banking Law, chapter 369 of the Laws of 1914

DECEMBER 3, 1915

Nov. 30, 1915. RESIGNATION OF BANK EXAMINER
The resignation of Roger P. Kavanagh, of New York City, State Bank Examiner, accepted to take effect November 30, 1915.

Dec. 1, 1915. ROTHSCHILD BROTHERS & COMPANY
Location: East State and S. Tioga streets, Ithaca, N. Y.
Permanent capital: $25,000.
Affidavit of Jacob Rothschild, Isaac Rothschild and Daniel Rothschild, private bankers, engaged in business under the name "Rothschild Brothers & Company," in other than a city of the first class, filed for examination in the State Banking Department.

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Dec. 1, 1915. OSCAR L. RICHARD
Location: No. 31-33 Broadway, New York, N. Y.
Permanent capital: $100,000.
Affidavit of Oscar L. Richard, a private banker engaged in business in a city of the first class, filed for examination in the State Banking Department.

Dec. 1, 1915. A. & J. HURWITS
Location: No. 36 Graham avenue, Brooklyn, N. Y.
Approval given to a reduction in the permanent capital of Aaron Hurwits and Joseph Hurwits, private bankers, engaged in business under the name of A. & J. Hurwits, from $13,534.73 to $10,000.

Dec. 2, 1915. THE CENTRAL BANK OF ROCHESTER
Location: Rochester, N. Y.
Consent given to an increase in the capital stock of The Central Bank of Rochester, from $250,000 to $300,000.

BANKING DEPARTMENT, STATE OF NEW YORK

Weekly bulletin as required by the provisions of section 82 of the Banking Law, chapter 369 of the Laws of 1914

DECEMBER 10, 1915

Dec. 3, 1915. DIRECTORS TRUST COMPANY OF NEW YORK
Location: New York, N. Y.
Organization certificate refused.

Dec. 3, 1915. BANK OF WILLIAMSVILLE
Location: Williamsville, Erie county, N. Y.
Capital: $25,000.
Organization certificate filed for examination in the State Banking Department.
Incorporators: Alfred A. Berrick, Buffalo, N. Y.
Myron S. Hall, Buffalo, N. Y.
L. Franklin Messer, Buffalo, N. Y.
William R. Huntley, Buffalo, N. Y.
James Chalmers, Jr., Williamsville, N. Y.
Lafayette L. Grove, Williamsville, N. Y.
George P. Urban, Buffalo, N. Y.

Dec. 3, 1915. BANK OF LONG ISLAND
Location: Jamaica, Queens county, N. Y.
Consent given to the opening of a branch office by said bank at the northwest corner of Forest parkway and Jamaica avenue, Woodhaven, borough of Queens, city of New York, provided that the branch office now maintained by said bank at the junction of University and Clinton streets, Woodhaven, be first closed.

Dec. 3, 1915. BANK OF LONG ISLAND
Location: Jamaica, Queens county, N. Y.
Consent given to the opening of a branch office by said bank at No. 9 Skillman place, Plaza, Long Island City, provided that the branch office now maintained by said bank at No. 31 Jackson avenue, Long Island City, be first closed.

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Dec. 7, 1915. ARKPORT STATE BANK
Location: Arkport, Steuben county, N. Y.
Capital: $25,000.
Notice of intention to organise the Arkport State Bank filed for examination in the State Banking Department.
Incorporators: John D. Taylor, Frank Hurlbut, George Taylor, William M. Hurlbut, O. R. Edgar, Elmer E. Ferry, Leroy H. Burdick, Homer Upson, Charles F. Benning, Roy C. Bennett, C. E. Hunt, F. H. Emery, Ira McMichael, J. N. Flint, Elmer E. Gilbert, L. M. Karr, A. W. Latimer, James Otaling, Oliver Hosley, Henry L. Davenport.

Dec. 7, 1915. BANK OF CUBA IN NEW YORK
Location: Borough of Manhattan, city of New York.
Capital: $100,000.
Notice of intention to organise the Bank of Cuba in New York filed for examination in the State Banking Department.
Incorporators: W. A. Merchant, J. T. Monahany, Henry M. Earle, M. A. Lewis, E. Halsey Malone,

Dec. 7, 1915. APPOINTMENT OF BANK EXAMINER
Superintendent of Banks appointed Mr. Charles E. Blackford, Jr., of No. 282 Division avenue, Richmond Hills, N. Y., from the State Civil Service list, a State Bank Examiner, at a compensation of $8 per day, when actually employed, and railroad fare. Effective December 16, 1915.

BANKING DEPARTMENT, STATE OF NEW YORK

Weekly bulletin, as required by the provisions of section 82 of the Banking Law, chapter 369 of the Laws of 1914

DECEMBER 17, 1915

Dec. 10, 1915. BANK OF NIAGARA
Location: Gluck building, Niagara Falls, N. Y.
Consent given to an increase in the capital stock of the Bank of Niagara from $50,000 to $200,000.

Dec. 13, 1915. ABRAHAM RUBENSTEIN
Location: 339 Onondaga County Savings Bank Building, Syracuse, N. Y.
Capital: $10,000.
Verified certificate of Abraham Rubenstein applying for authorisation to transact business as a personal loan broker, filed for examination in the State Banking Department.

Dec. 13, 1915. CENTRAL PERMANENT BUILDING AND LOAN ASSOCIATION
Location: No. 337 Jackson avenue, Long Island City, N. Y.
Approval given to a change of location of the place of business of the Central Permanent Building and Loan Association from No. 337 Jackson avenue, Long Island City, to No. 169 Hunter avenue, in the same city.

Dec. 14, 1915. INTERNATIONAL CREDIT UNION
Location: No. 423 East Ninth street, New York, N. Y.
Organisation certificate filed for examination in the State Banking Department.
Incorporators: Samuel Kliegman, Morris Goldberg, David Shenker, David Radetsky, Abe Fishman, Charles Axelrod, Philip Geliebter, Joseph Gedalecia, Mike Sandek.

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Dec. 14, 1915. RESIGNATION OF BOOKKEEPER
The resignation of Mr. Robert J. Fortune, a bookkeeper in the State Banking Department, tendered and accepted to take effect December 17, 1915.

Dec. 15, 1915. M. BERARDINI STATE BANK
Location: No. 34 Mulberry street, New York, N. Y.
Capital: $150,000.
Authorization certificate issued.
Incorporators: Victor E. Tossi, No. 101 Park street, New York, N. Y.
Virginio Bianchi, No. 2175 Bathgate avenue, New York, N. Y.
August Caponigri, No. 1844 85th street, New York, N. Y.
Angelo L. Casazza, No. 169 Worth street, New York, N. Y.
Michael Berardini, No. 139 Hope avenue, Fort Wadsworth, New York City.

Dec. 17, 1915. BANK OF NASSAU COUNTY
Location: Great Neck Station, Long Island, N. Y.
Capital: $50,000. Surplus: $10,000.
Authorization certificate issued.
Incorporators: Walter E. Frew, Roswell Eldridge,
Daniel S. Woolley, Joseph P. Grace,
J. Louis Schaefer.

BANKING DEPARTMENT, STATE OF NEW YORK

Weekly bulletin, as required by the provisions of section 82 of the Banking Law, chapter 369 of the Laws of 1914

DECEMBER 24, 1915

Dec. 21, 1915. CHATTEL LOAN SOCIETY OF NEW YORK, INC.
Location: No. 50 Union square, New York, N. Y.
Approval given to the opening of a branch office of the Chattel Loan Society of New York, Inc., at rooms No. 7-8 Minden Building, Howard avenue and Monroe street, Brooklyn, N. Y.

Dec. 22, 1915. BAY RIDGE SAVINGS AND LOAN ASSOCIATION
Location: No. 7501 Third avenue, Brooklyn, N. Y.
Approval given to a change of location of the place of business of the Bay Ridge Savings and Loan Association from No. 7501 Third avenue, in the borough of Brooklyn, city of New York, to No. 7416 Third avenue, in the same borough and city. Effective on or after December 23, 1915.

Dec. 23, 1915. BANKERS TRUST COMPANY OF BUFFALO
Location: No. 242 Main street, Buffalo, N. Y.
Approval given to the opening of a branch office of said bank at the corner of Main and Utica streets, in the city of Buffalo, to be known as its "Cold Spring Branch." Effective on or after December 27, 1915.

BANKING DEPARTMENT, STATE OF NEW YORK

Weekly bulletin, as required by the provisions of section 82 of the Banking Law, chapter 369 of the Laws of 1914

DECEMBER 31, 1915

Dec. 27, 1915. POWER CITY SAFE DEPOSIT CORPORATION
Location: No. 207 Falls street, Niagara Falls, N. Y.
Organization certificate filed for examination in the State Banking Department
Capital: $15,000.
Incorporators: Paul A. Schoellkopf, Fred J. Coe,
Frank W. Haskell, Fred Mason,
Joseph E. Montague, Edson P. Pfhol,
Charles E. Haeberle, Morris Cohn, Jr.,
Francis H. Salt.

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Dec. 28, 1915. EQUITABLE CREDIT UNION
Location: No. 120 Broadway, New York, N. Y.

Authorization certificate issued.
Incorporators: Frederick P. Pitser, Lewis E. Burton, Harry W. Wetmore, Isaac S. Henthorn, Oscar Meffert, Gasper H. Keyser, John Dorrman, Ruben Muller, Adam Konrad, Frederick V. Moore, Jules A. Donaldson, William W. Alderton, William E. Datz, Jules DuBarry, John L. Steele, John R. English, Alfred Taggard, Charles J. Martin, Frederick B. Van Brakle, Samuel G. M. Day, Harry B. Whitman, J. Vincent Barnitt, Leslie E. Hatfield, Dwight A. Walker, Francis P. Madeira, Oliver A. Swenson, Walter G. Schelker, Dudley A. Kelly, Jr. Albert E. Hall, Archibald Adams, George C. Hanning, Fred H. Richmond, Joseph R. Boldt, Arthur H. Reddall, James F. Lomas, Herman B. Steeg, George W. Trenchard. Jr., Edwin Van Riper, Harry J. O'Neil.

Dec. 28, 1915. TOMAINO BROTHERS
Location: Mohawk and Catherine streets, Utica, N. Y.
Permanent capital: $50,000.
Verified certificate of Joseph Tomaino and Antonio Tomaino, applying for authorization to engage in business as private bankers under the firm name Tomaino Brothers, filed for examination.

Dec. 29, 1915. EXAMINER OF SECURITIES
Mr. William S. Hackett, of Albany, N. Y., appointed by the State Comptroller and the Superintendent of Banks to examine and receipt for the securities deposited by the individuals and corporations under its supervision, in accordance with the provisions of section 36 of the Banking Law.

Dec. 30, 1915. ABE H. & LILLIA KAVOVITS
Location: No. 128 South Main street, Port Chester, N. Y.
Capital: $5,000.
Application of Abe H. and Lillia Kavovits, for authorization to transact business as personal loan brokers, under the firm name Abe H. and Lillia Kavovits, filed for examination in the State Banking Department.

Dec. 30, 1915. CENTREVILLE STATION CO-OPERATIVE CREDIT UNION
Location: Centreville Station, N. Y.
Authorization certificate issued.
Incorporators: Morris Caesar, Abraham Malisoff, Abraham Jurist, Max Saphirstein, George Dolin, Isidor Trebish, John Baginsky.

BANKING DEPARTMENT, STATE OF NEW YORK

Weekly bulletin as required by the provisions of section 82 of the Banking Law, chapter 369 of the Laws of 1914

JANUARY 7, 1916

Dec. 31, 1915. CALL FOR REPORTS
Call issued for reports of banks, trust companies, individual and private bankers, the close of business on Friday, December 31, 1915, being the day designated as the day with reference to which such report shall be made

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Dec. 31, 1915. ISORA F. WILSON
Location: No. 99 Nassau street; New York, N. Y.
Authorization certificate of Isora F. Wilson, a personal loan broker, revoked.

Dec. 31, 1915. RESIGNATION OF CONFIDENTIAL CLERK AND PRIVATE SECRETARY
The resignation of Mr. Edward S. Brogan, of New York, N. Y., confidential clerk and private secretary, tendered and accepted to take effect January 1, 1916.

Jan. 3, 1916. PACKARD & COMPANY
Location: No. 99 Nassau street, New York, N. Y.
Permanent capital: $100,000.
Affidavit of Nathan J. Packard and Moses Packard, engaged in business under the name of Packard & Company, private bankers claiming partial exemption, accepted and filed in the State Banking Department.

Jan. 3, 1916. THE ROYAL COMPANY OF NEW YORK
Location: No. 95 Nassau street, New York, N. Y.
Permanent capital: $100,000.
Affidavit of Philip Sugerman, Mark H. Sugerman and Frank C. Straat, engaged in business under the name The Royal Company of New York, private bankers claiming partial exemption, accepted and filed in the State Banking Department.

Jan. 3, 1916. OSCAR L. RICHARD
Location: Nos. 31–33 Broadway, New York, N. Y.
Permanent capital: $100,000.
Affidavit of Oscar L. Richard, a private banker claiming partial exemption, accepted and filed in the State Banking Department.

Jan. 3, 1916. JOSIAH W. PLACE
Location: No. 67 Wall street, New York, N. Y.
Permanent capital: $256,000.
Affidavit of Josiah W. Place, engaged in business under the name J. W. Place & Company, private bankers claiming partial exemption, accepted and filed in the State Banking Department.

Jan. 3, 1916. WM. H. SEWARD & COMPANY
Location: No. 96 Genesee street, Auburn, N. Y.
Permanent capital: $100,000.
Affidavit of William H. Seward and William H. Seward, Jr., engaged in business under the name Wm. H. Seward and Company, private bankers claiming partial exemption, accepted and filed in the State Banking Department.

Jan. 3, 1916. FREDERICK ROBERTSON & COMPANY
Location: No. 94 Webster street, North Tonawanda, N. Y.
Permanent capital: $50,000.
Affidavit of William W. Robertson, and Frederick Robertson, engaged in business under the name Fred'k Robertson & Company, private bankers claiming partial exemption, accepted and filed in the State Banking Department.

Jan. 3, 1916. Q. W. WELLINGTON & Co's BANK
Location: Corner of Market and Pine streets, Corning, N. Y.
Permanent capital: $100,000.
Affidavit of Quincy W. Wellington and Benjamin W. Wellington, engaged in business under the name Q. W. Wellington & Co's Bank, private bankers claiming partial exemption, accepted and filed in the State Banking Department.

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Jan. 3, 1916. NATHAN FRANK'S SONS, PRIVATE BANKERS
Location: No. 46 Ford street, Ogdensburg, N. Y.
Permanent capital, $25,000.
Affidavit of Julius Frank and Leo Frank, engaged in business under the name Nathan Frank's Sons, private bankers, claiming partial exemption accepted and filed in the State Banking Department.

Jan. 3, 1916. EDWIN R. FAY & SONS, PRIVATE BANKERS
Location: No. 72 Genesee street, Auburn, N. Y.
Permanent capital: $100,000.
Affidavit of Edwin R. Fay, Fred H. Fay and Charles R. Fay, engaged in business under the name Edwin R. Fay & Sons, private bankers, claiming partial exemption, accepted and filed in the State Banking Department.

n. 3, 1916. CHARLES FRASIER & COMPANY
Location: No. 93 Nassau street, New York, N. Y.
Permanent capital, $100,000.
Affidavit of Charles Frasier and Charles W. Frasier, engaged in business under the name Charles Frasier & Company, private bankers claiming partial exemption, accepted and filed in the State Banking Department.

'an. 3, 1916. ROTHSCHILD BROTHERS & COMPANY
Location: East State and South Tioga streets, Ithaca, N. Y.
Permanent capital: $25,000.
Affidavit of Jacob Rothschild, Isaac Rothschild and Daniel Rothschild, engaged in business under the name Rothschild Brothers & Company, private bankers claiming partial exemption, accepted and filed in the State Banking Department.

Jan. 3, 1916. ELM PERMANENT LOAN ASSOCIATION
Location: 357 Broadway, Buffalo, N. Y.
Certified copy of order declaring the business of the Elm Permanent Loan Association closed and requiring notice to be given to creditors by publication in the "Buffalo Express," filed in the State Banking Department.

Jan. 4, 1916. MERCANTILE CREDIT UNION
Location: New York, N. Y.
Application for authorisation refused.

Jan. 5, 1916. HAMILTON CREDIT UNION
Location: 253 East Second street, New York, N. Y.
Application for authorisation refused.

Jan. 5, 1916. THE PIONEER BUILDING-LOAN & SAVINGS ASSOCIATION OF TROY
Consent given to a change of location of the place of business of The Pioneer Building-Loan & Savings Association of Troy from the corner of Broadway and Third street, in the city of Troy, N. Y., to No. 30 Second street, in the same city. Effective on and after January 6, 1916.

Jan. 6, 1916. APPOINTMENT OF BOOKKEEPER FOR TEMPORARY SERVICE
Mr. Ambrose J. Delaney of No. 138-A Clinton avenue, Albany, N. Y., appointed a bookkeeper in the State Banking Department, from the eligible Civil Service list of bookkeepers, for a period of three months, at a compensation of $60 per month.

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BANKING DEPARTMENT, STATE OF NEW YORK

Weekly bulletin as required by the provisions of section 82 of the Banking Law, chapter 369 of the Laws of 1914

JANUARY 14, 1916

Jan. 12, 1916. PUTNAM COUNTY TRUST COMPANY
Location: Brewster, N. Y.
Capital: $100,000.
Notice of intention to Organize the Putnam County Trust Company filed in the State Banking Department.
The "Brewster Standard" a newspaper published in the village of Brewster designated as the newspaper in which to publish such notice of intention.
Incorporators: Frank Wells, Frederic S. Barnum, G. Mortim r Rundle, J. Douglass Mead, Henry H. Wells, H. Hobart Keeler, Edward D. Stannard, Clayton Ryder, Hillyer Ryder, Ambrose F. McCabe.

Jan. 12, 1916. BANK OF ORCHARD PARK
Location: Orchard Park, Erie county, N. Y.
Capital: $25,000.
Notice of intention to organize filed in the State Banking Department.
Incorporators: Godfrey E. Heiser, John D. Bachman, Henry J. G. Heiser, Harry L. Greene, William G. Arthur, Ralph Thorn, Henry R. Stratmeier, Colon J. Dudley, Frank F. Holmwood, Warren A. Dudley, Roy A. Struter, George S. Wasson, Albert P. Dudley, Mason H. Holmwood.

Jan. 13, 1916. BANK OF CUBA IN NEW YORK
Location: Borough of Manhattan, city of New York.
Capital: $100,000.
Organization certificate filed for examination in the State Banking Department.
Incorporators: W. A. Merchant, Montgomery H. Lewis, James T. Monahan, E. Halsey Malone, Henry M. Earle.

Jan. 14, 1916. HEITMAN & COMPANY
Location: No. 334 Fifth avenue, New York, N. Y.
Verified certificate of Charles E. Heitman and David Cook, applying for authorization to transact business as private bankers, refused.

BANKING DEPARTMENT, STATE OF NEW YORK

Weekly bulletin as required by the provisions of section 82 of the Banking Law, chapter 369 of the Laws of 1914

JANUARY 21, 1916

Jan. 17, 1916. PAUL TAUSIG & SON
Location: No. 104 East 14th street, New York, N. Y.
Verified certificate of Paul Tausig and Karl Tausig, applying for authorization to transact business as private bankers, under the name "Paul Tausig & Son," filed for examination in the State Banking Department.

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Jan. 17, 1916. SCARSDALE STATE BANK
Location: Scarsdale, N. Y.
Capital: $50,000.
Organization certificate filed for examination in the State Banking Department
Incorporators: John Carstensen, Bradford Rhodes, G. D. Milne, Roberts Walker, Rush Wilson, Harvey S. Gay, Albert C. Davis, John W. Dickinson, Richard R. Hunter, Arthur F. Hebard, Alexander B. Crane, George A. Horwood, Charles E. Herrmann, Hugh S. Jarvis, Charles W. Leavitt.

Jan. 17, 1916. APPOINTMENT OF STENOGRAPHER
Miss Agnes M. Johnson transferred from the position of stenographer in the office of the State Industrial Commission to the position of stenographer in the branch office of the State Banking Department, New York City, at a compensation of $720 per annum; effective January 24, 1916.

Jan. 18, 1916. ARKPORT STATE BANK
Location: Arkport, Steuben county, N. Y.
Capital: $25,000.
Organization certificate filed for examination in the State Banking Department.
Incorporators: John D. Taylor, Frank Hurlbut, George Taylor, William M. Hurlbut, O. R. Fagar, Elmer E. Terry, Leroy H. Baldwin, Homer Upson, Charles F. Benning, Roy C. Bennett, C. E. Hunt, F. H. Emery, Ira McMichael, J. N. Flint, Elmer E. Gilbert, L. M. Karr, A. W. Latimer, James Otaling, Oliver Hosley, Henry L. Davenport,

Jan. 20, 1916. INTERNATIONAL CREDIT UNION
Location: No. 423 East Ninth street, New York, N. Y.
Authorization certificate refused.

Jan. 20, 1916. FLATBUSH SAVINGS BANK
Location: Brooklyn, N. Y.
Organization certificate filed for examination in the State Banking Department.
Incorporators: Griswold I. Keeney, George C. Dickel, Henry B. Davenport, John A. Cook, Harry B. Hawkins, H. J. Davenport, Everett E. Terry, William D. Dickey, William Hawkins, T. Schenck Remsen, DeWitt V. D. Reilley, Allen Stevenson, John Paul Hoffman, Starks W. Salt, Frederick A. Koch, William T. Welch, Alexander MacDonald, James C. McIlravy, Henry L. Ughetta, Richard Vom Lehn,

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BANKING DEPARTMENT, STATE OF NEW YORK

Weekly bulletin as required by the provisions of section 82 of the Banking Law, chapter 369 of the Laws of 1914

JANUARY 28, 1916

Jan. 24, 1916. ALLIANCE BANK
Location: Rochester, N. Y.
Approval given to an increase in the capital stock of the Alliance Bank from two hundred seventy-five thousand (275,000) dollars, to five hundred thousand (500,000) dollars.

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BANKING DEPARTMENT, STATE OF NEW YORK

Weekly bulletin as required by the provisions of section 82 of the Banking Law, chapter 369 of the Laws of 1914

FEBRUARY 4, 1916

Jan. 28, 1916. CITIZENS BANK OF MONROE
Location: Monroe, Orange county, N. Y.
Approval given to a change of location of the place of business of said bank from the "Youngs Building" on Main street, in the village of Monroe, to "Citizens Building" located upon Lake street, in the same village. Effective on or after January 29, 1916.

Jan. 28, 1916. THE MORRIS PLAN COMPANY OF BUFFALO
Location: Buffalo, Erie county, N. Y.
Capital: $200,000.
Organisation certificate filed for examination.
Incorporators: Elliott C. McDougal, Norman P. Clement, Anson C. Goodyear, Roscoe R. Mitchell, Edward L. Koons.

Jan. 28, 1916. COMMONWEALTH TRUST COMPANY
Location: Buffalo, N. Y.
Approval given of a change of name of said company to the "City Trust Company," and the "Buffalo Commercial," a newspaper published in the city of Buffalo, designated as the newspaper in which to publish the notice required by section 62 of the General Corporation Law.

Feb. 28, 1916. THE MORRIS PLAN COMPANY OF SYRACUSE
Location: Syracuse, N. Y.
Capital: $125,000.
Organisation certificate filed for examination.
Incorporators: C. Loomis Allen, John R. Clancy, Samuel H. Cook, Robert Dey, John J. Doessert, Jr., Arthur N. Ellis, Fred Fraser, Frederick R. Hazard, William L. Hinds, Alfred W. Hudson, John J. Kesel, M. Crouse Klock, Arthur W Loasby, William A. MacKenzie, John A. Mathews, Thomas W. Meachem, Albert E. Nettleton, Harry W. Parrett, C. Hamilton Sanford, Bert E. Salisbury, Leonard A. Saxer, Frederick B Scott, Lewis P. Smith, Harrall S. Tenney, Gates Thalheimer, Frank E. Wade, Clarence E. West, William W. Wiard, Clark Williams

Jan. 31, 1916. POWER CITY SAFE DEPOSIT CORPORATION
Location: No. 207 Falls street, Niagara Falls N. Y
Capital: $15,000.
Authorisation certificate issued.
Incorporators: Paul A. Schoelkopf, Frank W. Haskell, Fred J. Coe, Fred Mason, Joseph E. Montague, Edson P. Pfohl, Charles E. Haeberle, Morris Cohn, Jr., Francis H. Salt.

Feb. 2, 1916. STATE BANK OF RANSOMVILLE
Location: Ransomville, N Y.
Approval given to a change of location of the place of business of said institution from Masonic building, located on the north side of Molyneux road in the village of Ransomville, N. Y., to the building located on the northwest corner of Molyneux road and Lake street, in the same village. Effective on or after February 3, 1916.

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Feb. 2, 1916. SOUTH SHORE SAVINGS AND LOAN ASSOCIATION
Location: No. 2409 Richmond road, New Dorp, Richmond county, N. Y.
Approval given to a change of location of the place of business of South Shore Savings and Loan Association from No. 2409 Richmond road, New Dorp, Richmond county, N. Y., to the northeast corner of New Dorp Lane and the railroad, in the same village. Effective on or after February 3, 1916.

Feb. 2, 1916. TARRYTOWN AND NORTH TARRYTOWN BUILDING AND LOAN ASSOCIATION
Location: No. 16½ Depot square, Tarrytown, N. Y.
Approval given to a change of location of the place of business of the Tarrytown and North Tarrytown Building and Loan Association from No. 16½ Depot square, Tarrytown, N. Y., to Fuller Building, Broadway, in the same village Effective on or after February 3, 1916.

Feb. 2, 1916. KINGS COUNTY CREDIT UNION
Location: No. 117 Manhattan avenue, Brooklyn, N. Y.
Approval given to a change of location of the place of business of Kings County Credit Union from No. 117 Manhattan avenue, in the borough of Brooklyn, N. Y., to State Bank Building, No. 60 Graham avenue, in the same borough. Effective on or after February 3, 1916.

Feb. 2, 1916. LAND BANK OF THE STATE OF NEW YORK
Location: No. 61 Broadway, New York, N. Y.
Approval given to a change of location of the office of the Land Bank of the State of New York from No. 61 Broadway, in the borough of Manhattan, city of New York, to No. 115 Broadway, in the same borough and city. Effective on or after February 2, 1916.

Feb. 3, 1916. PAUL TAUSIG & SON
Location: No. 104 East 14th street, New York, N. Y.
Permanent capital: $5,000.
Authorisation certificate issued to Paul Tausig and Karl Tausig, private bankers, to transact business under the name "Paul Tausig & Son."

BANKING DEPARTMENT, STATE OF NEW YORK

Weekly bulletin as required by the provisions of section 82 of the Banking Law, chapter 369 of the Laws of 1914

FEBRUARY 11, 1916

Feb. 7, 1916. BANKERS COMMERCIAL CORPORATION
Location New York, N. Y.
Organisation certificate filed for examination in the State Banking Department.
Capita : $500,000.
Incorporators: George G. Foster, Joseph A. Bower, Joseph H. Shale, Arnold L. Scheuer, Roland A. Crandall, Adolph I. Wigren, Paul F. Hally.

Feb. 9, 1916. ONEIDA COUNTY TRUST COMPANY
Location: Utica, N. Y.
Capital: $250,000.
Notice of intention to organise the Oneida County Trust Company filed in the State Banking Department.
The "Utica Daily Press," a newspaper published in the city of Utica, designated as the newspaper in which to publish notice of intention to organise

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BANKING DEPARTMENT, STATE OF NEW YORK

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FEBRUARY 18, 1916

Feb. 11, 1916. PUTNAM COUNTY TRUST COMPANY
Location: Brewster, N. Y.
Capital: $100,000.
Organization certificate filed for examination.
Incorporators: Frank Wells, Frederic S. Barnum, G. Mortimer Rundle, J. Douglass Mead, Henry H. Wells, H. Hobart Keeler, Edward D. Stannard, Clayton Ryder, Hillyer Ryder, Ambrose F. McCabe.

Feb. 11, 1916. CITIZENS STATE BANK OF LYNDONVILLE
Location: Lyndonville, N. Y.
Approval given of the increase of capital of the Citizens State Bank of Lyndonville, from $25,000 to $50,000.

Feb. 11, 1916. HEMPSTEAD CO-OPERATIVE BUILDING & LOAN ASSOCIATION
Location: No. 68 Main street, Hempstead, N. Y.
Approval given to a change of location of the place of business of the Hempstead Co-operative Building and Loan Association from No. 68 Main street, Hempstead, N. Y., to the First National Bank Building, Main street, Hempstead, N. Y. Effective on or after February 11, 1916.

Feb. 14, 1916. FLATBUSH SAVINGS BANK
Location: Brooklyn, N. Y.
Authorization certificate issued.
Incorporators: Griswold I. Keeney, Richard VonLehm, Henry L. Ughetta, John A. Cook, Henry Joralemon Davenport, William D. Dickey, T. Schenck Remsen, Allan Stevenson, Starks W. Salt, John Paul Hoffman, Alexander MacDonald, James McIlravy, Henry B. Davenport, Harry B. Hawkins, Everett E. Terry, William Hawkins, DeWitt V. D. Reiley, Frederick A. Koch, William T. Welch, all of Brooklyn, N. Y., and George C. Dickel, of Woodhaven, N. Y.

Feb. 14, 1916. ELMIRA MUTUAL BUILDING-LOAN ASSOCIATION
Location: No. 157 Lake street, Elmira, N. Y.
Approval given to a change of location of the place of business of the Elmira Mutual Building-Loan Association from No. 157 Lake street, Elmira, N. Y., to Nos. 258–60 State street, in the same city. Effective on or after February 14, 1916.

Feb. 14, 1916. HERCULES PERMANENT SAVINGS & LOAN ASSOCIATION
Location: No. 217 Cherry street, Buffalo, N. Y.
Approval given to a change of location of the place of business of the Hercules Permanent Savings and Loan Association from No. 217 Cherry street, Buffalo, N. Y., to No. 188 Cherry street, in the same city. Effective on or after February 14, 1916.

Feb. 15, 1916. GENESEE VALLEY TRUST COMPANY
Location: Rochester, N. Y.
Approval given of the increase of the capital of the Genesee Valley Trust Company from $400,000 to $500,000.

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Feb. 16, 1916. FIDELITY PERSONAL LOAN COMPANY
Location: No. 47 West 34th street, New York, N. Y.
Capital: $10,000.
Organisation certificate filed for examination.
Incorporators: Abe H. Kahm, Beccy Kahn,
Dr. Morris A. Mason, Henry H. Harkavy,
all of New York, N. Y.

Feb. 16, 1916. BANK OF ELBA
Location: Elba, Genesee county, N.Y.
Capital: $25,000.
Notice of intention to organise the Bank of Elba filed in the State Banking Department.
The "Daily News" a newspaper published in the city of Batavia, N. Y., designated as the newspaper in which to publish such notice of intention to organise.
Incorporators:

Albert Burr,	Henry Burr,
Leonard Burr,	Joseph Bridge,
William H. Cole,	James F. Corbett,
George Cramm,	Bert Dormann,
Clarence Driggs,	William N. Ess,
Charles H. Griffin,	Charles C. Avery,
Theodore C. Halstead,	Lanckton Harris,
Mrs. Percy J. Harris,	G. Sherwin Haxton,
John Howland,	William A. Hundredmark,
Theodore E. Knowlton,	Thomas Marsh,
Sheldon J. Merriman,	Henry H. Norman,
Gaylord L. Norton,	B. Clark Parker,
Fred B. Parker,	H. Burt Parker,
Samuel Parker,	Will H. Parker,
Charles B. Pixley,	Seward R. Post,
Archie D. Sanders,	Roy C. Searles,
Murray A. Shotwell,	Orville L. Slater,
Raymond M. Walker,	Edward A. Washburn
Arthur C. Wilford,	Joseph S. Wilford,
Burt C. Williams,	Elwyn A. Williams,
Walter E. Smith,	George Bowen.

Feb. 16, 1916. REVOCATION OF AUTHORISATION CERTIFICATE
Authorization certificate issued to Michele Berardini to transact business as a private banker at No. 34 Mulberry street, New York, N. Y.. on August 13, 1914, revoked.

BANKING DEPARTMENT, STATE OF NEW YORK

Weekly bulletin as required by the provisions of section 82 of the Banking Law, chapter 369 of the Laws of 1914

FEBRUARY 25, 1916

Feb. 18, 1916. BANK OF ORCHARD PARK
Location: Orchard Park, N. Y.
Capital: $30,000.
Organisation certificate filed for examination.
Incorporators:

Mason H. Holmwood,	Harry L. Greene,
Albert C. Dudley,	William G. Arthur,
George S. Wasson,	Frank F. Holmwood,
John D. Bachman,	Warren A. Dudley,
Ralph Thorn,	Lewis E. Willet,

Henry R. Stratemeier

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Feb. 21, 1916. AVOCA CO-OPERATIVE SAVINGS AND LOAN ASSOCIATION
Location: Avoca, N. Y.
Affidavit of last president and last secretary of the Avoca Co-operative Savings and Loan Association, to the effect that said association has gone into voluntary liquidation, and all its assets have been disposed of and all its liabilities paid in full; that at the date hereof said association has neither assets, liabilities, officers nor members, filed in the State Banking Department.

Feb. 3, 1916. ERIE COUNTY TRUST COMPANY
Location: East Aurora, N. Y.
Capital: $100,000.
Notice of intention to organize the Erie County Trust Company filed in the State Banking Department.
"The East Aurora Advertiser," a newspaper published in the village of East Aurora, designated as the newspaper in which to publish such notice of intention.
Incorporators: Fay H. Ball, Charles W. Diemer, Eugene E. Godfrey, Frank D. Kelsey, George E. Merrill, George H. Van Keuren, Silas W. Williams, William S. Butlin, F. Henry Fuller, Abbott S. Griggs, Franklin D. Locke, William Tackbary, B. Frank Webster, Perry E. Wurst, B. Frank Williams

Feb. 24, 1916. JAMES LANZETTA
Location: No. 535 North State street, Syracuse, N. Y.
Approval given to a reduction in the permanent capital of James Lanzetta, a private banker, from $15,000 to $7,000.

BANKING DEPARTMENT, STATE OF NEW YORK

Weekly bulletin as required by the provisions of section 82 of the Banking Law, chapter 369 of the Laws of 1914

MARCH 3, 1916

Feb. 26, 1916. THE CITIZENS TRUST COMPANY OF PATCHOGUE
Capital: $100,000.
Notice of intention to organize the Citizens Trust Company of Patchogue filed in the State Banking Department.
The "Patchogue Advance" a newspaper published in the village of Patchogue, designated as the newspaper in which to publish such notice of intention to organize.

Feb. 28, 1916. THE MORRIS PLAN COMPANY OF SYRACUSE
Location: Syracuse, N. Y.
Capital: $125,000.
Authorization certificate issued.

Feb. 29, 1916. BANKERS COMMERCIAL CORPORATION
Location: New York, N. Y.
Capital: $500,000.
Authorization certificate issued.
Incorporators: George G. Foster, Joseph H. Shale, Roland A. Crandall, Joseph A. Bower, Arnold L. Scheuer, Adolph Wigren, Paul F. Hally.

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Mar. 1, 1916. MAX STRAUS
Location: No. 37 Broadway, New York, N. Y.
Capital: $5,000.
Authorization certificate issued to Max Straus, to engage in business as a private banker at No. 37 Broadway, in the borough of Manhattan, city of New York.

Mar. 1, 1916. THE CORTLAND TRUST COMPANY
Location: Cortland, N. Y.
Capital: $200,000.
Notice of intention to organize the Cortland Trust Company filed in the State Banking Department.
The "Cortland Democrat" a newspaper published in the city of Cortland, designated as the newspaper in which to publish such notice of intention.

Mar. 2, 1916. GREAT NORTHERN CREDIT UNION
Location: No. 3966 Fulton street, Woodhaven, N. Y.
Approval given to a change of location of the place of business of the Great Northern Credit Union from No. 3966 Fulton street, Woodhaven, Queens county, N. Y., to No. 202 Weimar street, Elmhurst, borough of Queens, N. Y.

BANKING DEPARTMENT, STATE OF NEW YORK

Weekly bulletin as required by the provisions of section 82 of the Banking Law, chapter 369 of the Laws of 1914

MARCH 10, 1916

Mar. 6, 1916. HAMILTON SAVINGS AND LOAN ASSOCIATION
Location: No. 496-a Court street, Brooklyn, N. Y.
Approval given to a change of location of the place of business of the Hamilton Savings and Loan Association from No. 496-a Court street, in the borough of Brooklyn, city of New York, to No. 498-a Court street, in the same borough and city. Effective on or after March 7, 1916.

Mar. 6, 1916. THE BANK OF EAST AURORA
Location: East Aurora, N. Y.
Approval given to an increase of capital of the Bank of East Aurora from $30,000 to $75,000.

Mar. 7, 1916. JENKINS & COMPANY
Location: Bath avenue and Bay 20th street, Bath Beach, Brooklyn, N. Y.
Approval given to a reduction in the permanent capital of Jenkins & Company, private bankers, from $15,000 to $5,000.

Mar. 8, 1916. S. W. STRAUS & COMPANY, INC.
Location: New York, N. Y.
Capital: $250,000.
Organization certificate filed for examination.
Incorporators: Simon W. Straus, Nicholas Roberts, Samuel J. T. Straus, Walter S. Klee, Nicholas R. Jones.

Mar. 9, 1916. ABE H. KAVOVITZ & LILLIA KAVOVITZ
Location: No. 128 South Main street, Port Chester, N. Y.
Capital: $5,000.
Authorization certificate issued.

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BANKING DEPARTMENT, STATE OF NEW YORK

Weekly bulletin as required by the provisions of section 82 of the Banking Law, chapter 369 of the Laws of 1914

MARCH 17, 1916

Mar. 10, 1916. THE MORRIS PLAN COMPANY OF NEW YORK
Location: No. 120 Broadway, New York, N. Y.
Application received from The Morris Plan Company of New York for permission to open a branch office of said Investment Company on the second floor of the A-Re-Co Building, at the corner of 149th street and Third avenue in the borough of Bronx, city of New York.

Mar. 13, 1916. FARMERS AND MERCHANTS STATE BANK
Location: Oneida, N. Y.
Certified copy of order granted at a special term of the Supreme Court, held in the city of Binghamton, on March 7, 1916, ordering the business of the Farmers and Merchants State Bank closed, filed in the State Banking Department.

Mar. 13, 1916. PACKARD & COMPANY
Location: No. 99 Nassau street, New York, N. Y.
Approval given to a change of location of the place of business of Packard & Company, private bankers, from No. 99 Nassau street, in the borough of Manhattan, city of New York, to No. 1 Wall street, in the same borough and city. Effective on or after April 1, 1916.

Mar. 14, 1916. ONEIDA COUNTY TRUST COMPANY
Location: Utica, N. Y.
Capital: $250,000.
Organization certificate filed for examination.
Incorporators: Thomas R. Proctor, Charles B. Rogers, Frederick T. Proctor, John J. Town, George M. Weaver, Otto A. Meyer, Francis W. Gilbert.

Mar. 14, 1916. THE MORRIS PLAN COMPANY OF NEW YORK
Location: No. 120 Broadway, New York, N. Y.
Approval given to the opening of a branch office of The Morris Plan Company of New York on the second floor of the A-Re-Co Building, at the corner of 149th street and Third avenue, in the borough of the Bronx, city of New York. Effective on or after March 20, 1916.

Mar. 15, 1916. TOMAINO BROTHERS
Location: No. 214 Mohawk street, Utica, N. Y.
Permanent capital: $20,000.
Verified certificate of Joseph Tomaino and Antonio Tomaino, applying for authorization to transact business as private bankers under the firm name of "Tomaino Brothers," filed for examination in the State Banking Department.

Mar. 16, 1916. GUARANTY SECURITIES CORPORATION
Location: No. 120 Broadway, New York, N. Y.
Capital: $500,000.
Organization certificate filed for examination.
Incorporators: George C. Van Tuyl, Jr., Frank W. Roche, Charles P. Howland, E. S. Maddock, James E. Kepperley, J. Alexander, Edwin F. Rorebeck.

Mar. 16, 1916. APPOINTMENT OF SECOND DEPUTY SUPERINTENDENT OF BANKS
Superintendent Richards has promoted Mr. Guernsey R. Jewett, of White Plains, N. Y., from Third to Second Deputy Superintendent of Banks to fill the vacancy caused by the death of Mr. Edward J. Graham of Albany, N. Y. Effective March 15, 1916.

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Mar. 16, 1916. APPOINTMENT OF THIRD DEPUTY SUPERINTENDENT OF BANKS
Superintendent Richards appointed Mr. Frank S. Kenyon, of Adams, N. Y. as Third Deputy Superintendent to fill the vacancy caused by the promotion of Mr. Jewett. Effective March 15, 1916.

BANKING DEPARTMENT, STATE OF NEW YORK

Weekly bulletin as required by the provisions of section 82 of the Banking Law, chapter 369 of the Laws of 1914

MARCH 24, 1916

Mar. 17, 1916. MORRIS B. GOLDBERGER
Location: No. 75 Clarkson street, New York, N. Y.
Permanent capital: $10,000.
Verified certificate of Morris B. Goldberger, applying for authorization to engage in business as a private banker, filed for examination in the State Banking Department.

Mar. 17, 1916. REVOCATION OF AUTHORIZATION CERTIFICATE
Superintendent of Banks revoked the authorization certificate issued on March 20, 1915, to the Fidelity Credit Company, to transact business as a Personal Loan Company, at No. 390 Ellicott square, Buffalo, N. Y.

Mar. 17, 1916. REVOCATION OF AUTHORIZATION CERTIFICATE
Superintendent of Banks revoked the authorization certificate issued on February 8, 1915, to the Auburn Personal Loan Company, to transact business as a Personal Loan Company, at No. 141 Genesee street, Auburn, N. Y.

Mar. 20, 1916. CALL FOR REPORTS
Call issued for reports of banks, trust companies, individual and private bankers, the close of business on Friday, March 17, 1916, being designated as the day with reference to which such report shall be made.

Mar. 20, 1916. BANK OF ELBA
Location: Elba, Genesee county, N. Y.
Capital: $25,000.
Organization certificate filed for examination in the State Banking Department.
Directors: Samuel Parker, William H. Cole,
Lanckton Harris, Joseph S. Wilford,
Leonard Burr, Walter E. Smith,
Charles H. Griffin, Edward A. Washburn,

Mar. 21, 1916. ABE H. KAVOVITZ & LILLIA KAVOVITZ
Location: No. 128 South Main street, Port Chester, N. Y.
Approval given to a change of location of the place of business of Abe H. Kavovitz and Lillia Kavovitz, private bankers, from No. 128 South Main street, in the village of Port Chester, N. Y., to No. 126 South Main street in the same village. Effective on or after March 22, 1916.

Mar. 23, 1916. CITY PERSONAL LOAN COMPANY, INC.
Location: No. 140 Nassau street, New York, N. Y.
Capital: $10,000.
Organization certificate filed for examination in the State Banking Department.
Incorporators: William A. Farrell, Leopold W. Harburger,
Louis Silverman.

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Mar. 24, 1916. ERIE COUNTY TRUST COMPANY
Location: East Aurora, N. Y.
Capital: $100,000.
Organization certificate filed for examination in the State Banking Department.
Incorporators: Fay H. Ball, W S. Butlin, C. W. Dienier, F. Henry Fuller, E. E. Godfrey, Abbott S. Griggs, Frank D. Kelsey, Franklin D. Locke, G. E. Merrill, Wm. Tackbary, George H. Van Kauren, B. Frank Webster, Silas W. Williams, Perry E. Wurst, B. Frank Williams.

BANKING DEPARTMENT, STATE OF NEW YORK

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MARCH 31, 1916

Mar. 27, 1916. RAFFAELA MARTONE AND FELIX RUSSO
Location: No. 2340 Pacific street, Brooklyn, N. Y.
Permanent capital: $5,000.
Verified application of Raffaela Martone and Felix Russo, for authorization to engage in business as private bankers, under the name " R Martone & F. Russo," filed for examination in the State Banking Department.

Mar. 29, 1916. FELICE TOCCI AND CARLO CALVOSA
Location: No. 89 Park street, New York, N. Y.
Permanent capital: $10,000.
Verified application of Felice Tocci and Carlo Calvosa, for authorization to engage in business as private bankers, under the name " Felice Tocci, private banker, " filed for examination in the State Banking Department.

Mar. 29, 1916. AUTHORIZATION REFUSED
The application of Raffaela Martone and Felix Russo for authorization to engage in business as private bankers refused.

Mar. 30, 1916. REVOCATION OF AUTHORIZATION CERTIFICATE
By request of John N. Spaus and Carl Im Obersteg, the authorization certificate issued to such private bankers to conduct business at No. 61 Greenwich street, New York, N. Y. under the name " A. Zwilchenbart & Martin Gasser and Company " on July 30, 1914, revoked.

BANKING DEPARTMENT, STATE OF NEW YORK

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APRIL 7, 1916

Mar. 31, 1916. TOMAINO BROTHERS
Location: No. 214 Mohawk street, Utica, N. Y.
Permanent capital: $20,000.
Authorization certificate issued to Joseph Tomaino and Antonio Tomaino, to engage in business as private bankers, under the name of " Tomaino Brothers."

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Mar. 31, 1916. MORRIS PLAN COMPANY OF BUFFALO
Location: Buffalo, N. Y.
Capital: $200,000. Surplus: $30,000.
Authorization certificate issued.

April 1, 1916. GUARANTY SECURITIES CORPORATION
Location: No. 120 Broadway, New York, N. Y.
Capital: $500,000.
Authorization certificate issued.
Incorporators: George C. Van Tuyl, Jr., Frank W. Roche, Charles P. Howland, James E. Kepperley, E. S. Maddock, J. Alexander, E. F. Rorebeck.

April 3, 1916. CORTLAND TRUST COMPANY
Location: Cortland, N. Y.
Capital: $200,000.
Organization certificate filed for examination in the State Banking Department.
Incorporators: Samuel Keator, Charles F. Brown, Albertus A. Carley, George V. Clark, F. A. Purchase, William R. Halstead, Alfred H. Wolcott, Orris U. Kellogg, Edward Keator, Henry Corcoran, F. R. Wickwire, Thomas Smith, John C. Seager.

April 5, 1916. CHANGE OF NAME OF PERSONAL LOAN COMPANY
Approval given to petition for change of name of the Equitable Personal Loan Company, located at No. 3 East Fourteenth street, in the city of New York, to "Fourteenth Street Personal Loan Company," in accordance with the provisions of section 60 of the General Corporation Law, and the "Sun" and "Post," newspapers published in the city of New York, designated as the newspapers in which to publish notice of the presentation of such petition, as required by the provisions of section 62 of the General Corporation Law.

April 5, 1916. EMPIRE STATE CREDIT UNION
Location: Borough of Manhattan, New York, N. Y.
Organization certificate filed for examination in the State Banking Department.
Incorporators: Jonas Spinner, Marcus Feuerstein, Luis Leffler, Samuel Wind, Benjamin Meyer, Benjamin Stich, Gerson Goldbaum, Morris Laks, Leopold Horowitz.

April 6, 1916. FIDELITY PERSONAL LOAN COMPANY
Location: No. 47 West 34th street, New York, N. Y.
Capital: $10,000.
Authorization certificate issued.
Incorporators: Abe H. Kahn, Beccy Kahn, Dr. Morris A. Mason, Henry H. Harkavy.

April 6, 1916. STANDARD CREDIT UNION
Location: No. 299 Broadway, New York, N. Y.
Authorization certificate issued.
Incorporators: Charles Entmacher, Sophie Entmacher, Marcus Entmacher, Jacob Weitsman, William Goldsmith, Simon Wéchale, Abrum Weiss.

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BANKING DEPARTMENT, STATE OF NEW YORK

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APRIL 14, 1916

April 7, 1916. FRANK X. JAGOCKI
Location: No. 707 Third avenue, Brooklyn, N. Y.
Approval given to a reduction in the permanent capital of Frank X. Jagocki, a private banker, from twenty-three thousand (23,000) dollars to ten thousand (10,000) dollars.

April 10, 1916. PRUDENTIAL SAVINGS AND LOAN ASSOCIATION
Location: No. 1157 Castleton avenue, West New Brighton, N. Y.
Organization certificate filed for examination in the State Banking Department.
Incorporators: Theodore J. Drach, Franklin V. Foggin, Edgar N. Stuart, Hon. Henry P. Morrison, Christian P. Storberg, Mark W. Allen, Gray B. Sullivan, Clare H. Brown, William B. Schutte, Frank P. Danzilio, Col. Edward E. Hardin, Nicholas A. McManus, Howard H. Worsel, Harry W. Depuy, Louis Grindel, Ernest H. Heath.

April 10, 1916. MORRIS B. GOLDBERGER
Location: No. 75 Clarkson street, New York, N. Y.
Permanent capital: $10,000.
Authorization certificate issued to Morris B. Goldberger to transact business as a private banker.

April 11, 1916. APPOINTMENT OF UPSTATE INSPECTOR
Mr. John A. Murray, of No. 214 Partridge street, Albany, N. Y., appointed to the position of upState Private Bank Inspector, from the eligible civil service list, at an annual salary of $1,500 per annum, to take effect April 12, 1916.

April 11, 1916. APPOINTMENT OF BOOKKEEPER
Mr. Ambrose J. Delaney, of No. 138-a Clinton avenue, Albany, N. Y., appointed to the position of bookkeeper in the State Banking Department, from the eligible civil service list, at a salary of $60 per month, to take effect April 12, 1916.

April 11, 1916. THE CITIZENS TRUST COMPANY OF PATCHOGUE
Location: Patchogue, Suffolk Co., N. Y.
Capital: $100,000.
Organization certificate filed for examination in the State Banking Department.
Incorporators: Daniel Chichester, William Kreamer, Frank A. Remington, Jerome W. Ackerly, S. Millard Weeks, Robert S. Pelletreau, Winfield S. Bennett, Nelson McBride, Emerson G. Terrell, James A. Canfield, Sherman Gerard, John R. Vunk, Sidney N. Gerard,

April 11, 1916. PIETRO ALVINO
Location: No. 224 Lafayette street, New York, N. Y.
Consent given to a change of location of the place of business of Pietro Alvino, a private banker, from No. 224 Lafayette street, in the borough of Manhattan, city of New York, to No. 387 Broome street, in the same borough and city. Effective on or after May 1, 1916.

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April 11, 1916. REVOCATION OF AUTHORIZATION CERTIFICATE.
Upon application of Adolph I. Namm, the authorization certificate issued to such private banker to transact business at No. 452 Fulton street, Brooklyn, N. Y., on November 17, 1914, revoked by the Superintendent of Banks.

April 13, 1916. LOFARO & ROSSI
Location: No. 445 Bleecker street, Utica, N. Y.
Permanent capital: $5,000.
Verified application of Rocco Lofaro and Frank Rossi, constituting the firm "Lofaro and Rossi," applying for authorization to engage in business as private bankers, filed for examination in the State Banking Department.

April 13, 1916. ROCCO PERRETTA & COMPANY
Location: No. 400 Kossuth avenue, Utica, N. Y.
Permanent capital: $5,000.
Verified certificate of Rocco Perretta and Giovanni Perretta, constituting the firm "Rocco Perretta & Company," applying for authorization to engage in business as private bankers, filed for examination in the State Banking Department.

BANKING DEPARTMENT, STATE OF NEW YORK

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APRIL 21, 1916

April 18, 1916. ARKPORT STATE BANK
Location: Arkport, Steuben county, N. Y.
Capital: $25,000.
Authorization certificate issued.

April 18, 1916. RESIGNATION OF CONFIDENTIAL STENOGRAPHER
The resignation of Mr. Michael Monahan, of No. 117 West 61st street, New York City, as confidential stenographer to the Superintendent of Banks at No. 61 Broadway, tendered and accepted, to take effect April 18, 1916.

April 18, 1916. APPOINTMENT OF PRIVATE SECRETARY TO SUPERINTENDENT
Mr. Michael Monahan, of No. 117 West 61st street, New York, N. Y., appointed confidential secretary to the Superintendent of Banks at a compensation of $3500 per annum, to take effect April 18, 1916.

April 19, 1916. GIMBEL BROTHERS, PRIVATE BANKERS
Location: Broadway and 33d street, New York, N. Y.
Approval given to an increase in the permanent capital of Gimbel Brothers, private bankers, from twenty-five thousand (25,000) dollars to thirty thousand (30,000) dollars.

April 19, 1916. ALDEN STATE BANK
Location: Alden, Erie county, N. Y.
Capital: $25,000.
Notice of intention to organize the Alden State Bank filed in the State Banking Department.
Incorporators: Charles H. Dold, Phillip B. Dold, C. L. Egbert, Howard L. Wright, W. P. Hutchinson, Benjamin A. Gipple, Andrew Simme, Frank A. Alger, W. J. Pfeil.

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April 20, 1916. TUCKAHOE HOME BUILDING & LOAN ASSOCIATION
Location: Depot square, West, Tuckahoe, N. Y.
Approval given to a change of location of the office of the Tuckahoe Home Building and Loan Association from the Seaman Building, Depot square West, Tuckahoe, N. Y., to the Dusenberry Building, Depot square, East, Tuckahoe, N. Y.

April 21, 1916. JOHN NEMETH, PRIVATE BANKER
Approval given to a change of location of the private banking business heretofore conducted by John Nemeth, a private banker, at No. 457 Washington street, in the borough of Manhattan, city of New York, to No. 227 Tenth avenue, in the same borough and city. Effective on and after April 24, 1916.

April 20, 1916. THE PEOPLE'S BANK OF POTSDAM
Location: Potsdam, N. Y.
Approval given to an increase in the capital stock of the People's Bank of Potsdam, N. Y., from fifty thousand (50,000) dollars to one hundred thousand (100,000) dollars.

BANKING DEPARTMENT, STATE OF NEW YORK

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APRIL 28, 1916

April 24, 1916. ONEIDA COUNTY TRUST COMPANY
Location: Utica, N. Y.
Capital: $250,000.
Authorization certificate issued.
Incorporators: Thomas R. Proctor, Frederick S. Proctor, Charles B. Rogers, John J. Town, George M. Weaver, Otto A. Meyer, Francis W. Gilbert.

April 24, 1916. S. W. STRAUS & COMPANY, INC.
Location: New York, N. Y.
Capital: $250,000.
Authorization certificate issued.
Incorporators: Simon W. Straus, Samuel J. T. Straus, Nicholas Roberts, Walter S. Klee, Nicholas R. Jones.

BANKING DEPARTMENT, STATE OF NEW YORK

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MAY 5, 1916

April 28, 1916. THE LINCOLN CREDIT UNION
Location: No. 203 Division street, New York, N. Y.
Organization certificate filed for examination in the State Banking Department.
Incorporators: Wolf Schuster, Hyman Barshap, Abraham Eisenberg, Leib Karpf, Jacob Silverman, Isaac Schuster, Max Minker.

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May 1, 1916. BANK OF ELBA
Location: Elba, Genesee county, N. Y.
Capital. $25,000. Surplus: $5,000.
Authorization certificate issued.

May 1, 1916. CITIZENS BANK OF ROCHESTER
Location: Southeast corner East avenue and Main street, East, Rochester, N. Y.
Capital: $250,000.
Notice of intention to organize the Citizens Bank of Rochester filed in the State Banking Department.
"Evening Times," a newspaper published in the city of Rochester, designated as the newspaper in which to publish such notice of intention to organize.

May 1, 1916. THE KINGSTON TRUST COMPANY
Location: Kingston, N. Y.
Capital: $150,000.
Notice of intention to organize The Kingston Trust Company filed in the State Banking Department.
The "Kingston Freeman," a newspaper published in the city of Kingston, designated as the newspaper in which to publish notice of such intention to organize.

May 2, 1916. MICHAEL DEL PAPA
Location: No. 147 Mott street, New York, N. Y.
Approval given to a reduction in the permanent capital of the private banking business conducted by Michael Del Papa, a private banker, at No. 147 Mott street, from $276,381.88 to $10,000.

May 2, 1916. ERIE COUNTY TRUST COMPANY
Location: East Aurora, N. Y.
Capital: $100,000.
Authorization certificate issued.

May 3, 1916. ROCCO PERRETTA & CO.
Location: No. 400 Kossuth avenue, Utica, N. Y.
Permanent capital: $5,000.
Authorization certificate issued to Rocco Perretta and Giovanni Perretta to transact business as private bankers under the name of "Rocco Perretta & Co."

May 3, 1916. THE SAFETY BUILDING-LOAN AND SAVINGS ASSOCIATION OF THE CITY OF ALBANY
Location: Room 3, Tweddle building, Albany, N. Y.
Approval given to a change of location of the office of The Safety Building-Loan and Savings Association of the City of Albany from Room 3, Tweddle building, Albany, N. Y., to No. 467 Broadway, in the same city. Effective on and after May 4, 1916.

May 3, 1916. HOME BUILDING AND LOAN ASSOCIATION OF MOUNT VERNON
Location: Nos. 49–51 South Fourth avenue, Mount Vernon, N. Y.
Approval given to a change of location of the office of the Home Building and Loan Association of Mount Vernon from Nos. 49–51 South Fourth avenue, Mount Vernon, N. Y., to No. 48 South Fourth avenue, in the same city. Effective on or after May 4, 1916.

May 4, 1916. FELICE TOCCI, PRIVATE BANKER
Location: No. 89 Park street, New York, N. Y.
Permanent capital: $10,000.
Authorization certificate issued to Felice Tocci and Carlos Calvosa to transact business as private bankers under the firm name "Felice Tocci, Private Banker."

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May 4, 1916. ALDEN STATE BANK
Location: Alden, Erie county, N. Y.
Capital: $25,000.
Notice of intention to organize the Alden State Bank filed in the State Banking Department.
The "Alden Advertiser," a newspaper published in the village of Alden, designated as the newspaper in which to publish such notice of intention to organize.

May 4, 1916. CHANGE OF NAME OF SAVINGS & LOAN ASSOCIATION
Approval given to petition for change of name of Milliken Co-operative Savings and Loan Association to Third Ward Savings and Loan Association, in accordance with the provisions of section 60 of the General Corporation Law, and the "Staten Island World," a newspaper published in the county of Richmond, designated as the newspaper in which to publish notice of such petition.

BANKING DEPARTMENT, STATE OF NEW YORK

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MAY 12, 1916

May 8, 1916. LOFARO AND ROSSI
Location: No. 445 Bleecker street, Utica, N. Y.
Permanent capital: $5,000.
Authorization certificate issued to Rocco Lofaro and Frank Rossi, to engage in business as private bankers, under the name "Lofaro and Rossi."

May 9, 1916. BANK OF LAKE PLACID
Location: Main street, Lake Placid, N. Y.
Approval given to a change of location of the place of business of the Bank of Lake Placid, located on Main street, in the village of Lake Placid, Essex county, N. Y., to a new building erected about eight hundred feet north of the premises now occupied by said bank. Effective May 10, 1916.

May 9, 1916. BANK OF CUBA IN NEW YORK
Location: New York, N. Y.
Capital: $100,000. Surplus: $50,000.
Authorization certificate issued.
Incorporators: William A. Merchant, Montgomery H. Lewis, James T. Monahan, E. Halsey Malone, Henry M. Earle.

BANKING DEPARTMENT, STATE OF NEW YORK

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MAY 19, 1916

May 12, 1916. GUARDIAN PERSONAL LOAN COMPANY
Location: No. 51 Liberty street, New York, N. Y.
Approval given to an increase in capital from fifty thousand (50,000) dollars to one hundred thousand (100,000) dollars.

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May 18, 1916. EQUITABLE PERSONAL LOAN COMPANY
Location: No. 3 East 14th street, New York, N. Y.
Certified copy of order of the Supreme Court, authorising the Equitable Personal Loan Company to assume the name "The Fourteenth Street Personal Loan Company," on and after June 26, 1916, filed in the State Banking Department.

May 18, 1916. THE LINCOLN CREDIT UNION
Location: No. 203 Division street, New York, N. Y.
Authorisation certificate refused.

BANKING DEPARTMENT, STATE OF NEW YORK

Weekly bulletin as required by the provisions of section 82 of the Banking Law, chapter 369 of the Laws of 1914

MAY 26, 1916

May 20, 1916. CORTLAND TRUST COMPANY
Location: No. 36 Main street, Cortland, N. Y.
Capital: $200,000.
Authorisation certificate issued.
Incorporators: Samuel Keator, Edward Keator, Albertus A. Carley, Orris U. Kellogg, Frederick R. Wickwire, Frederick A. Purchase, Henry Corcoran, Charles F. Brown, Thomas Smith, Alfred H. Wolcott, George V. Clark, John C. Seager, William R. Halstead.

May 22, 1916. JEWISH FARMERS' CO-OPERATIVE CREDIT UNION OF HURLEYVILLE, NEW YORK
Location: Hurleyville, Sullivan county, N. Y.
Authorisation certificate issued.

May 22, 1916. JEWISH FARMERS' CO-OPERATIVE CREDIT UNION OF MAPLEWOOD, NEW YORK
Location: Maplewood, Sullivan county, N. Y.
Authorisation certificate issued.

May 22, 1916. YONKERS TRUST COMPANY
Location: Yonkers, N. Y.
Capital: $150,000.
Organisation certificate filed for examination in the State Banking Department.
Incorporators: Robert Boettger, A. D. Ferguson, William Forster, Eugene H. Gibson, B. L. Haskins, C. C. Hubbell, Frank Hudson

May 22, 1916. PRUDENTIAL SAVINGS AND LOAN ASSOCIATION
Location: No. 1157 Castleton avenue, West New Brighton, N. Y.
Authorisation certificate issued.
Incorporators: Theodore J. Drach, William B. Schutte, Franklin V. Foggin, Frank P. Danzilio, Edgar N. Stuart, Col. Edward E. Hardin, Hon. Henry P. Morrison, Nicholas A. McManus, Christian P. Storberg, Howard H. Worzel, Mark W. Allen, Harry W. Depuy, Gray B. Sullivan, Louis Grindel, Clare H. Brown, Ernest H. Heath.

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May 25, 1916. ONEIDA COUNTY BANK
Location: Utica, N. Y.
Certified copy of order granted at a Special Term of the Supreme Court held in and for the county of Oneida, on the 20th day of May, 1916, declaring the Oneida County Bank closed and its business wound up and its corporate existence terminated, filed in the State Banking Department.

BANKING DEPARTMENT, STATE OF NEW YORK

Weekly bulletin as required by the provisions of section 82 of the Banking Law, chapter 369 of the Laws of 1914

JUNE 2, 1916

May 24, 1916. GUARANTY TRUST COMPANY OF NEW YORK
Location: No. 140 Broadway, New York, N. Y.
Application made by the Guaranty Trust Company of New York for permission to open a branch office at No. 513 Fifth avenue, in the borough of Manhattan, city of New York, upon the closing of the branch of said company now located at No. 514 Fifth avenue, in the same borough and city.

June 1, 1916. CABONI & RANDACCIO, PRIVATE BANKERS
Location: No. 103 Dante place, Buffalo, N. Y.
Permanent capital: $6,000.
Verified certificate of Michele Carboni and Inerio Randaccio, applying for authorization to engage in business as private bankers, under the name "Caboni & Randaccio", filed for examination in the State Banking Department.

June 2, 1916. MILLIKEN CO-OPERATIVE SAVINGS & LOAN ASSOCIATION OF NEW YORK
Location: Richmond Terrace, borough of Richmond, N. Y.
Certified copy of order granted at a Special Term of the Supreme Court, held at the Court Room in the borough of Richmond, on the 27th day of May, 1916, authorising the Milliken Co-operative Savings and Loan Association of New York to assume the name "Third Ward Savings and Loan Association", on and after the first day of July, 1916, filed in the State Banking Department.

BANKING DEPARTMENT, STATE OF NEW YORK

Weekly bulletin as required by the provisions of section 82 of the Banking Law, chapter 369 of the Laws of 1914

JUNE 9, 1916

June 2, 1916. PERSONAL LOAN ASSOCIATION OF ONONDAGA COUNTY INC.
Location: No. 303 Kirk building, Syracuse, N. Y.
Approval given to a change of location of the place of business of the Personal Loan Association of Onondaga County, Inc., from No. 303 Kirk building, Syracuse, N. Y., to No. 504 McCarthy building, in the same city, Such change becomes effective on or after June 5, 1916.

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June 2, 1916. SYRACUSE LOAN COMPANY
Location: No. 314 Kirk building, Syracuse, N. Y.
Approval given to a change of location of the place of business of the Syracuse Loan Company from No. 314 Kirk block, Syracuse, N. Y., to No. 5 Larnard building, in the same city. Such change becomes effective on or after June 5, 1916.

June 2, 1916. NEW YORK TITLE INSURANCE COMPANY
Location: No. 135 Broadway, New York, N. Y.
NEW YORK MORTGAGE AND SECURITY COMPANY
Location: No. 135 Broadway, New York, N. Y.
Approval given to merger of the New York Mortgage and Security Company into the New York Title Insurance Company, the name of the merged corporation to be "New York Title and Mortgage Company".

June 3, 1916. GUARANTY TRUST COMPANY OF NEW YORK
Location: No. 140 Broadway, New York, N. Y.
Consent given to the opening of a branch office by the Guaranty Trust Company of New York at No. 513 Fifth avenue, in the borough of Manhattan, city of New York, on condition that the branch of the said company now located at No. 514 Fifth avenue, in the same borough and city, shall first be discontinued.

June 5, 1916. THE CITIZENS TRUST COMPANY OF PATCHOGUE
Location: Patchogue, N. Y.
Capital: $100,000.
Authorization certificate issued.
Incorporators: Daniel Chichester, Winfield S. Bennett, William Kreamer, Nelson McBride, Frank A. Remington, Emerson G. Terrell, Jerome W. Ackerly, James A. Canfield, S. Millard Weeks, Sherman Gerard, Robert S. Pelletreau, John R. Vunk, Sidney N. Gerard.

June 6, 1916. CENTRAL TRUST COMPANY OF NEW YORK
Location: No. 54 Wall street, New York, N. Y.
Approval given to an increase of capital of the Central Trust Company of New York from three million (3,000,000) dollars to five million (5,000,000) dollars.

June 7, 1916. PUTNAM COUNTY TRUST COMPANY
Location: Brewster, N. Y.
Capital: $100,000.
Authorization certificate issued.
Incorporators: Frank Wells, H. Hobart Keeler, Frederic S. Barnum, Clayton Ryder, Edward D. Stannard, J. Douglass Mead, G. Mortimer Rundle, Hillyer Ryder, Henry H. Wells, Ambrose F. McCabe.

June 8, 1916. SOUTHAMPTON BANK
Location: Southampton, N. Y.
Approval given to an increase of capital of the Southampton Bank from fifty thousand (50,000) dollars to one hundred thousand (100,000) dollars.

June 8, 1916. CITY PERSONAL LOAN COMPANY, INC.
Location: No. 140 Nassau street, New York, N. Y.
Organization certificate filed for examination.
Incorporators: William A. Farrell, Leopold W. Harburger, Louis Silverman.

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June 8, 1916. CITIZENS BANK OF ROCHESTER
Location: Southeast corner East avenue and Main street, East, Rochester, N. Y.
Organization certificate filed for examination.
Capital: $250,000.
Directors: James L. Hotchkiss, William H. Vicinus, Philip H. Yawman, Frank E. Woodworth, William W. Clark, Wilbert A. Naramore, William F. Dwyer, Eugene J. Chapman, Jeremiah G. Menihan, George G. Ford, James L. Whitley, Henry M. Stern, Bradley W. Fenn, Charles M. Bayer, Eugene J. Dwyer, George L. Swan, Philip Conboy, Charles A. Green, John L. Keenan.

BANKING DEPARTMENT, STATE OF NEW YORK

Weekly bulletin, as required by the provisions of section 82 of the Banking Law, chapter 369 of the Laws of 1914

JUNE 16, 1916

June 8, 1916. KINGSTON TRUST COMPANY
Location: Kingston, N. Y.
Capital: $150,000.
Organization certificate filed for examination.
Incorporators: Franklin Tobey, Jr., C. Rodman Stull, Joseph Krieger, George J. Schryver, William O'Reilly, Charles Andres, M. Walter Jacobson, M. Clyde Crosby, Peter Barmann, Robert E. Leighton, Eltinge Longyear, William B. Byrne, John R. Millard, Frank H. Humphrey, Albert H. Cook.

June 9, 1916. EMPIRE STATE CREDIT UNION
Location: New York, N. Y.
Authorization certificate issued.

June 10, 1916. THE MORRIS PLAN COMPANY OF SCHENECTADY
Location: Schenectady, N. Y.
Capital: $100,000.
Organization certificate filed for examination.
Incorporators: James M. Andrews, Edward B. Baker, Henry B. Boardman, Thomas C. Brown, Clarence W. Bradshaw, Edward F. Cohen, Birnie R. Carey, Joseph E. Dwyer, George E. Emmons, Daniel F. Flinn, James F. Hamilton, Willis T. Hanson, Charles W. Jefferson, Louis W. Killeen, Thomas Kerley, William S. Lambie, Wm. Dewey Loucks, John R. Magarvey, Elmer L. Milmine, Arthur J. Morris, Daniel Naylon, Jr., Henry W. Peck, Francis C. Pratt, Charles A. Richmond, William L. Reid, Nicholas I. Schermerhorn, William G. Shaible, Abram G. Veeder.

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June 15, 1916. BROADWAY DRY GOODS CO-OPERATIVE BUILDING & LOAN ASSOCIATION
Location: No. 320 Broadway, New York, N. Y.
Approval given to a change of location of the office of the Broadway Dry Goods Co-operative Building and Loan Association from No. 320 Broadway, in the borough of Manhattan, city of New York, to No. 224 Church street, in the same borough and city. Such change to become effective on or after June 16, 1916.

June 15, 1916. THE FIRST TRUST COMPANY OF TONAWANDA
Location: Tonawanda, Erie county, N. Y.
Capital: $500,000.
Notice of intention to organise The First Trust Company of Tonawanda filed in the State Banking Department.
The "Buffalo Courier", a newspaper published in the city of Buffalo, designated as the newspaper in which to publish notice of such intention to organise.
Incorporators: George F. Rand, John T. Shanahan, Fred Engelking, Jacob G. Joseph, Timanus J. Wilson, Henry P. Smith, Walter P. Cooke.

June 15, 1916. ANTHONY SESSA & SON
Location: No. 467 Carroll street, Brooklyn, N. Y.
Approval given to a change of location of the private banking business conducted by Joseph Sessa under the name of Anthony Sessa & Son, at No. 467 Carroll street, in the borough of Brooklyn, city of New York, to No. 211 Fourth avenue, in the same borough and city. Effective on and after August 1, 1916.

BANKING DEPARTMENT, STATE OF NEW YORK

Weekly bulletin as required by the provisions of section 82 of the Banking Law, chapter 369 of the Laws of 1914

JUNE 23, 1916

June 20, 1916. THE MORRIS PLAN COMPANY OF SCHENECTADY
Location: Schenectady, N. Y.
Capital: $100,000.
Authorization certificate issued.

James M. Andrews,
Henry B. Boardman,
Clarence W. Bradshaw,
Birnie R. Carey,
George E. Emmons,
James F. Hamilton,
Charles W. Jefferson,
Thomas Kerley,
Wm. Dewey Loucks,
Elmer L. Milmine,
Daniel Naylon, Jr.,
Francis C. Pratt,
William L. Reid,
William G. Shaible,
James W. Yelverton,
Edward B. Baker,
Thomas C. Brown,
Edward F. Cohen,
Joseph E. Dwyer,
Daniel F. Flinn,
Willis T. Hanson,
Louis W. Killeen,
William S. Lambie,
John R. Magarvey,
Arthur J. Morris,
Henry W. Peck,
Charles A. Richmond,
Nicholas I. Schermerhorn,
Abram G. Veeder,
John Alexander.

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June 20, 1916. THE JEWISH FARMERS' CO-OPERATIVE CREDIT UNION OF RENSSELAER COUNTY, NEW YORK
Location: Nassau, Rensselaer county, N. Y.
Organization certificate filed for examination in the State Banking Department
Directors: Nathan Namm, Nassau, N. Y.
Sam Krouner, Nassau, N. Y.
Morris Rosenblum, East Schodack, N. Y.
Isidore Jauoff, Nassau, N. Y.
Lipman Loskowits, Nassau, N. Y.

June 20, 1916. JEWISH FARMERS' CO-OPERATIVE CREDIT UNION OF FERNDALE AND STEVENSVILLE, NEW YORK
Location: Ferndale, Sullivan county, N. Y.
Organization certificate filed for examination in the State Banking Department.
Directors: Adolf Tiger, Ferndale, N. Y.
Louis I. Relis, Ferndale, N. Y.
Morris Michael, Stevensville, N. Y.
Morris Brustein, Ferndale, N. Y.
Hyman Goldberg, Ferndale, N. Y.

June 20, 1916. THE JEWISH FARMERS' CO-OPERATIVE CREDIT UNION OF PARKSVILLE, NEW YORK
Location: Parksville, Sullivan county, N. Y.
Organization certificate filed for examination in the State Banking Department.
Directors: Mayer Appel, Aaron Noveck,
Harry Fiddle, Benjamin Jacobson,
Abraham Tanenbaum, all of Parksville, N. Y

June 21, 1916. NEW YORK MORTGAGE AND SECURITY COMPANY
Location: No. 135 Broadway, New York, N. Y.
NEW YORK TITLE INSURANCE COMPANY
Location: No. 135 Broadway, New York, N. Y.
Certificate of proceedings of special meetings of stockholders of New York Mortgage and Security Company and New York Title Insurance Company, approving an agreement for the merger of the New York Mortgage and Security Company into the New York Title Insurance Company under the name "New York Title and Mortgage Company", filed in the State Banking Department.

June 21, 1916. THE MERCANTILE SAFE DEPOSIT COMPANY
Location: No. 115 Broadway, New York, N. Y.
Approval given to a reduction in the capital stock of The Mercantile Safe Deposit Company, of New York, N. Y., from $450,000 to $300,000.

June 21, 1916. APPOINTMENT OF BANK EXAMINER
Superintendent of Banks appointed, from the eligible civil service list, Mr. Gilbert R. Hendrickson, of No. 173 West 81st street, New York, a State Bank Examiner, at a compensation of eight (8) dollars per day, when actually employed, and railroad fare, such appointment to take effect July 1, 1916. Mr. Hendrickson succeeds Examiner Charles W. Hermans, who resigned to take effect June 8, 1916.

BANKING DEPARTMENT, STATE OF NEW YORK

Weekly bulletin as required by the provisions of section 82 of the Banking Law, chapter 369 of the Laws of 1914

JUNE 30, 1916

June 26, 1916. GUARANTY SECURITIES CORPORATION
Location: No. 120 Broadway, New York, N. Y.
Approval given to an increase in the capital stock of the Guaranty Securities Corporation from $500,000 to $1,000,000.

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June 26, 1916. L. SCOTTO & SON AND JOSEPH MARTINIANO
Location: No. 238 Columbia street, Brooklyn, N. Y.
Permanent capital: $25,000.
Verified certificate of Joseph Martiniano and Raphael Scotto, applying for authorisation to engage in business as private bankers, under the name "L. Scotto & Son and Joseph Martiniano", filed for examination in the State Banking Department.

June 27, 1916. EDGEHILL CO-OPERATIVE SAVINGS AND LOAN ASSOCIATION
Location: No. 43 Cedar street, New York, N. Y.
Approval given to a change of location of the office of the Edgehill Co-operative Savings and Loan Association from No. 43 Cedar street, in the borough of Manhattan, city of New York, to No. 37 Liberty street, in the same borough and city. Effective on or after June 28, 1916.

June 29, 1916. RUSSIAN-POLISH PROGRESSIVE CREDIT UNION
Location: No. 52 Tompkins avenue, Brooklyn, N. Y.
Organisation certificate filed for examination in the State Banking Department.
Incorporators: Isaac Jacobs, Joseph Waldman, Isidore Rothstein, Max Levin, Isaac Cohen, George Pfeffer, Hyman Cohen.

June 29, 1916. REVOCATION OF AUTHORIZATION CERTIFICATE
Upon application of Frank Jenkins, Jr., and William L. Ricard, the authorisation certificate issued to such private bankers on October 31, 1914, to transact business under the name "Jenkins & Company", at Bath avenue and Bay 20th street, Bath Beach, Brooklyn, N. Y., revoked.

BANKING DEPARTMENT, STATE OF NEW YORK

Weekly bulletin as required by the provisions of section 82 of the Banking Law, chapter 369 of the Laws of 1914

JULY 7, 1916

June 30, 1916. CALL FOR REPORTS
The Superintendent of Banks issued a call for reports of banks, trust companies, individual bankers and private bankers, the close of business on Friday, June 30th, being designated as the day with reference to which such reports shall be made.

July 1, 1916. L. SCOTTO & SON AND JOSEPH MARTINIANO
Location: No. 238 Columbia street, Brooklyn, N. Y.
Permanent capital: $25,000.
Authorisation certificate issued to Joseph Martiniano and Raphael Scotto, to engage in business as private bankers at No. 238 Columbia street, in the borough of Brooklyn, city of New York, under the name "L. Scotto & Son and Joseph Martiniano".

July 3, 1916. REVOCATION OF AUTHORIZATION CERTIFICATE
Upon application of Joseph Martiniano, the authorisation certificate issued to him on October 8, 1914, to transact business as a private banker, at No. 201 Columbia street, in the borough of Brooklyn, city of New York, was revoked.

July 3, 1916. REVOCATION OF AUTHORIZATION CERTIFICATE
Upon application of Raphael Scotto, the authorisation certificate issued to him on October 1, 1914, to transact business as a private banker at No. 238 Columbia street, in the borough of Brooklyn, city of New York, was revoked.

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BANKING DEPARTMENT, STATE OF NEW YORK

Weekly bulletin as required by the provisions of section 82 of the Banking Law, chapter 369 of the Laws of 1914

JULY 14, 1916

July 7, 1916. NASSAU COUNTY TRUST COMPANY
Location: Mineola, Nassau County, N. Y.
Approval given to a change of location of the place of business of the Nassau County Trust Company from the East Side of Main street, in the village of Mineola, county of Nassau, to the southeast corner of Second street and Boulevard, in the same village. Effective on or after July 15, 1916.

July 11, 1916. AARON HURWITZ, PRIVATE BANKER
Location: No. 36 Graham avenue, Brooklyn, N. Y.
Permanent capital: $10,000.
Verified application of Aaron Hurwitz for authorization to transact business as a private banker filed for examination in the State Banking Department.

BANKING DEPARTMENT, STATE OF NEW YORK

Weekly bulletin as required by the provisions of section 82 of the Banking Law, chapter 369 of the Laws of 1914

JULY 21, 1916

July 17, 1916. THE FIRST TRUST COMPANY OF TONAWANDA
Location: Tonawanda, Erie county, N. Y.
Organization certificate filed for examination in the State Banking Department.
Incorporators: George F. Rand, Jacob G. Joseph, John T. Shanahan, Timanus J. Wilson, Fred Engelking, Henry P. Smith, Walter P. Cooke.

July 17, 1916. FEDERAL EMPLOYEES CREDIT UNION
Location: No. 641 Washington street, New York, N. Y.
Organization certificate filed for examination in the State Banking Department.
Incorporators: John K. Sague, Jerry B. Sullivan, Chris C. Keenan, J. A. Springstead, Roscoe E. Doolittle, John R. Hecht, John W. Steele, Edith P. J. Clark, Felix Flateau, Eugene R. Pickrell, Augustus K. Thomas, Harry E. Fellows, J. T. Saldina, Jacob Ortley, Otto Grecke, B. R. Beekman, H. H. Crum, Oscar T. O'Neil.

July 17, 1916. SCAJAQUADA SAVINGS AND LOAN ASSOCIATION
Location: No. 863 East Ferry street, Buffalo, N. Y.
Organization certificate filed for examination in the State Banking Department.
Incorporators: Fred W. Weber, James Kelley, Joseph P. Donlay, John Kruger, Edward Leith, J. A. Buchanan, L. Melvin Belzer, George F. Claxton, Primo Guidotti, Fred C. Krohn, Frank Welte, Fred Kobernuss, Arnold Gratzer, Rosa Gratzer, Clarence H. Nagel, George P. Wiener. Ernest H. Fregtag.

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July 19, 1916. CITY PERSONAL LOAN COMPANY, INC.
Location: No. 140 Nassau street, New York, N. Y.
Capital: $10,000.
Authorization certificate issued.
Incorporators: William A. Farrell, 904 Ogden avenue, Bronx, N. Y.
Leopold W. Harburger, 255 Ft. Washington avenue, New York, N. Y.
Louis Silverman, 153 West 119th street, New York ,N. Y.

July 19, 1916. NICHOLAS MARNELL, PRIVATE BANKER
Location: No. 319 North Franklin street, Syracuse, N. Y.
Approval given to a reduction in the permanent capital of Nicholas Marnell, a private banker, from ten thousand (10,000) dollars to seven thousand (7,000) dollars.

July 19, 1916. THE FIRST TRUST COMPANY OF TONAWANDA
Location: Tonawanda, Erie county, N. Y.
Capital: $500,000. Surplus: $600,000.
Authorization certificate issued.

BANKING DEPARTMENT, STATE OF NEW YORK

Weekly bulletin as required by the provisions of section 82 of the Banking Law, chapter 369 of the Laws of 1914.

JULY 28, 1916

July 21, 1916. BUFFALO TRUST COMPANY
Location: Buffalo, N Y.
Approval given to an increase of capital stock of the Buffalo Trust Company from two hundred fifty thousand (250,000) dollars to five hundred thousand (500,000) dollars.

July 22, 1916. FIRST HUNGARIAN CREDIT UNION
Location: No. 43 Ellery street, Brooklyn, N. Y.
Organization certificate filed for examination in the State Banking Department.
Incorporators: Herman Herskowitz, Morris Adler, Max Markowitz, Herman Zoller, Harold Browndorff, Abraham Klein, Charles Schwartz, Joseph Herskowitz, Jacob Gross, Sam Litman, Morits Schwartz, Beatrice Miles.

July 26, 1916. CENTRAL PERMANENT BUILDING AND LOAN ASSOCIATION
Location: No. 169 Hunter avenue, Long Island City, N. Y.
Approval given to a change of location of the office of the Central Permanent Building and Loan Association, from No 169 Hunter avenue, Long Island City, N. Y., to No. 161 Hunter avenue, Corn Exchange Bank Building, in the same city. Effective on or after July 26th, 1916.

July 27, 1916. AUTHORIZATION CERTIFICATE REFUSED
Verified application of Michele Caboni and Inerio Randaccio, for authorization to engage in business as private bankers, at No. 103 Dante Place, Buffalo, N. Y., refused.

BANKING DEPARTMENT, STATE OF NEW YORK

Weekly bulletin as required by the provisions of section 82 of the Banking Law, chapter 369 of the Laws of 1914

AUGUST 4, 1916

July 31, 1916. GROCER'S CREDIT UNION
Location: No. 210 East 104th street, New York, N. Y.
Approval given to a change of location of the place of business of the Grocers' Credit Union from No. 210 East 104th street, in the borough of Manhattan, city of New York, to No. 64 East 106th street in the same borough and city. Effective on or after August 1, 1916.

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July 31, 1916. LACKAWANNA TRUST COMPANY

Location: Lackawanna, Erie county, N. Y.

Capital: $100.000.

Notice of intention to organise the Lackawanna Trust Company filed in the State Banking Department.

The "Lackawanna Journal" a newspaper published in the city of Lackawanna, designated as the newspaper in which to publish notice of such intention.

Incorporators: C. G. Boland, Charles Diebold, John D. Dehn, Talmadge Blass, John H. Crosta, J. E. Donnolly, John W. O'Connor, Edward E. Coatsworth, James J. Redmond, Harry J. Kelley, Martin I. Delaney, Hugh Nevins, M. F. Murphy, I. P. Trevett, M. J. Walsh.

July 31, 1916. BANK OF WILLIAMSVILLE

Location: Williamsville, Erie county, N. Y.

Capital: $25,000.

Notice of intention to organise the Bank of Williamsville filed in the State Banking Department.

The "Amherst Bee" a newspaper published in the county of Erie, designated as the newspaper in which to publish notice of such intention.

Incorporators: Edward H. Hutchinson, George L. Helfter, Michael Fisher, Albert H. Meyer, Howard G. Britting, Benjamin W. Cornwall, John E. Secrist, Lawrence P. Meyer, Arthur D. Bissell, Howard Bissell, Howard B. Long, Lafayette L. Grove, Louis P. Snyder, Charles S. Burkhardt, Richard Harrington, Theodore S. H. Schaackler,

July 28, 1916. FRANKLIN TRUST COMPANY

Location: 166 Montague street, Brooklyn, N. Y.

Application made by the Franklin Trust Company, Brooklyn, N. Y., for permission to open a branch office at No. 1001 Wallabout market, borough of Brooklyn, city of New York, upon the closing of the branch of said company now located at No. 68 Washington avenue, in the same borough and city.

July 31, 1916. GUARANTY TRUST COMPANY OF NEW YORK

Location: 140 Broadway, New York, N. Y.

Application made by the Guaranty Trust Company of New York for permission to open a branch office at No. 25 East 60th street, borough of Manhattan, city of New York.

Aug. 2, 1916. AMKANKO CREDIT UNION

Location: No. 447 West 14th street, New York, N. Y.

Approval given to a change of location of the place of business of the Amkanko Credit Union from No. 447 West 14th street, borough of Manhattan, city of New York, to No. 120 Broadway in the same borough and city; effective on or after August 3, 1916.

Aug. 3, 1916. WEST SIDE CREDIT UNION

Location: No. 347 West 35th street, New York, N. Y.

Organization certificate filed for examination in the State Banking Department.

Incorporators: Barnett Cohen, Samuel Brown, David Rabinowits, Joseph Stern, Adolf Schindler, Louis Fleischer, Philip Karmel, Meyer Kats, Joseph M. Goldberg.

Aug. 4, 1916. KINGSTON TRUST COMPANY

Location: Kingston, Ulster county, N. Y.

Authorization certificate refused.

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BANKING DEPARTMENT, STATE OF NEW YORK

Weekly bulletin as required by the provisions of section 82 of the Banking Law, chapter 369 of the Laws of 1914

AUGUST 11, 1916

Aug. 4, 1916. KENNEDY, MITCHELL & CO'S BANK
Location: No. 35 Wall street, New York, N. Y.
Notice of intention to organise the Kennedy, Mitchell & Co's Bank filed in the State Banking Department.
"The Sun," a newspaper published in the city and county of New York, designated as the newspaper in which to publish such Notice of Intention.
Incorporators: Walter E. Harrington, William H. Gardiner, William H. Schott, Joseph W. Stone, James A. Lewis.

Aug. 5, 1916. PACIFIC BANK
Location: No. 470 Broadway, New York, N. Y.
Application made by the Pacific Bank, New York, N. Y., for permission to open a branch office at the southeast corner of 49th street and Seventh avenue in the borough of Manhattan and city of New York.

Aug. 5, 1916. PACIFIC BANK
Location: No. 470 Broadway, New York, N. Y.
Application made by the Pacific Bank, New York, N. Y., for permission to open a branch office at the southeast corner of 57th street and Madison avenue in the borough of Manhattan and city of New York.

Aug. 10, 1916. GUARANTY SAFE DEPOSIT COMPANY
Location: No. 514 Fifth avenue, New York, N. Y.
Approval given to an increase of capital stock of the Guaranty Safe Deposit Company, New York, N. Y. from $100,000 to $200,000.

Aug. 10, 1916. INDEPENDENT WILLIAMSBURGH CREDIT UNION
Location: No. 43 Ellery street, New York, N. Y.
Organisation certificate filed for examination in the State Banking Department.
Incorporators: Jacob Siegell, Daniel Sitser, Joseph Herskowitz, Max List, Isidor Mitchell, Kalman Goss, Louis Baumel, Abraham Miles, Morris Adler, Pinkus Greenfeld, Solton Friedman.

BANKING DEPARTMENT, STATE OF NEW YORK

Weekly bulletin as required by the provisions of section 82 of the Banking Law, chapter 369 of the Laws of 1914

AUGUST 18, 1916

Aug. 11, 1916. FRANKLIN TRUST COMPANY
Location: Nos. 164–166 Montague street, Brooklyn, N. Y.
Consent given to the opening of a branch office by the Franklin Trust Company, Brooklyn, N. Y., at No. 1001 Wallabout market, corner of Flushing and Washington avenues, borough of Brooklyn and city of New York, upon condition that the branch now maintained by the said company at No. 68 Washington avenue in the same borough and city be closed.

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Aug. 15, 1916. THE MORRIS PLAN COMPANY OF NEW YORK
Location: No. 120 Broadway, New York, N. Y.
Approval given to an increase in the capital stock of The Morris Plan Company of New York, New York, N. Y., from $500,000 to $1,000,000.

Aug. 16, 1916. CITIZENS CREDIT UNION
Location: No. 115 Manhattan avenue, Brooklyn, N. Y.
Organization certificate filed for examination in the State Banking Department.
Incorporators: Louis Cohn, Charles Forstadt, Joseph Hoenig, Philip Rosenblum, Benny Hoenig, Samuel Berger, Isidore Hoenig.

Aug. 16, 1916. P. S. C. EMPLOYEES' CREDIT UNION
Location: No. 120 Broadway, New York, N. Y.
Organization certificate filed for examination in the State Banking Department.
Incorporators: Henry W. Hodge, James B. Walker, Clifford M. Holland, Frank Bennett, William C. Whiston, William Goldstein, Aaron I. Raisman, Wm. C. Kochendoerffer, Robert H. Jacobs, Chas. D. Searle, Wm. F. Stevenson, Samuel D. Bleich.

Aug. 17, 1916. CITIZENS BANK OF BUFFALO
Location: No. 563 William street, Buffalo, N. Y.
Approval given to an increase in the capital stock of the Citizens Bank of Buffalo, Buffalo, N. Y., from $200,000 to $300,000.

Aug. 17, 1916. RUSSIAN-POLISH PROGRESSIVE CREDIT UNION
Location: No. 52 Tompkins avenue, Brooklyn, N. Y.
Authorization certificate issued.

Aug. 17, 1916. BANK OF ORCHARD PARK
Location: Orchard Park, Erie county, N. Y.
Capital: $30,000.
Authorization certificate issued.
Incorporators: Mason H. Holmwood, Harry L. Greene, Albert C. Dudley, William G. Arthur, George S. Wasson, Frank F. Holmwood, John D. Bachman, Warren A. Dudley, Ralph Thorn, Henry R. Stratemeier, Lewis E. Willet.

Aug. 17, 1916. GUARANTY SAFE DEPOSIT COMPANY
Location: No. 514 Fifth avenue, New York, N. Y.
Approval given to a change of location of the Guaranty Safe Deposit Company from No. 514 Fifth avenue, borough of Manhattan and city of New York, to No. 513 Fifth avenue in the same borough and city.

Aug. 18, 1916. THE PACIFIC BANK
Location: No. 470 Broadway, New York, N. Y.
Consent given to the opening of a branch office by The Pacific Bank, borough of Manhattan, city of New York, at the southeast corner of Forty-ninth street and Seventh avenue, in the same borough and city.

Aug. 18, 1916. THE PACIFIC BANK
Location: No. 470 Broadway, New York, N. Y.
Consent given to the opening of a branch office by The Pacific Bank, borough of Manhattan and city of New York, at the southeast corner of Fifty-seventh street and Madison avenue, in the same borough and city.

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BANKING DEPARTMENT, STATE OF NEW YORK

Weekly bulletin as required by the provisions of section 82 of the Banking Law, chapter 369 of the Laws of 1914

AUGUST 25, 1916

Aug. 21, 1916. GUARANTY TRUST COMPANY OF NEW YORK
Location: No. 140 Broadway, New York, N. Y.
Consent given to the opening of a branch office by the Guaranty Trust Company of New York, borough of Manhattan and city of New York, at No. 25 East 60th street, in the same borough and city.

Aug. 22, 1916. WESTCHESTER PROVIDENT PERSONAL LOAN COMPANY
Location: No. 22 West First street, Mount Vernon, N. Y.
Organization certificate filed for examination in the State Banking Department.
Incorporators: Nile E. Vail, Daniel Moriarty, Theodore E. Terrell.

BANKING DEPARTMENT, STATE OF NEW YORK

Weekly bulletin as required by the provisions of section 82 of the Banking Law, chapter 369 of the Laws of 1914

SEPTEMBER 1, 1916

Aug. 28, 1916. CITIZENS BANK OF BUFFALO
Location: No. 563 William street, Buffalo, N. Y.
Approval given to an increase in the capital stock of the Citizens Bank of Buffalo, Buffalo, N. Y., from $300,000 to $1,150,000.

Aug. 29, 1916. STATE BANK OF NEWFANE
Location: Newfane, Niagara county, N. Y.
Capital: $25,000.
Notice of intention to organize the State Bank of Newfane filed in the State Banking Department. The "Union Sun and Journal" a newspaper published in the city of Lockport, Niagara county, designated as the newspaper in which to publish notice of such intention.
Incorporators: Lee I. Wells, Fred H. Ferguson, Frank B. Housel, Charles J. Tompkins, Columbus Robinson, Wesley C. Taylor,

Aug. 29, 1916. TWENTY-THIRD WARD BANK OF THE CITY OF NEW YORK
Location: No. 2469 Third avenue, New York, N. Y.
Approval given to a change of location of the Twenty-third Ward Bank of the city of New York, from No. 2469 Third avenue, borough and county of Bronx, city of New York, to No. 270 East 137th street in the same borough, county and city.

Aug. 30, 1916. CITIZENS COMMERCIAL TRUST COMPANY
Location: William and Sherman streets, Buffalo, N. Y.
Verified copy of minutes of meeting of stockholders of the Citizens Bank of Buffalo, held for the purpose of transforming said bank into a trust company, together with duplicate organization certificate of the Citizens Commercial Trust Company, filed for examination in the State Banking Department.

Aug. 30, 1916. CITIZENS COMMERCIAL TRUST COMPANY
Location: Sherman and William streets, Buffalo, N. Y.
Capital: $1,150,000.
Authorization certificate issued.

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BANKING DEPARTMENT, STATE OF NEW YORK

Weekly bulletin as required by the provisions of section 82 of the Banking Law, chapter 369 of the Laws of 1914

SEPTEMBER 8, 1916

Aug. 31, 1916. GUARANTY SAFE DEPOSIT COMPANY
Location: No. 514 Fifth avenue, New York, N. Y.
Application made by the Guaranty Safe Deposit Company, of New York, N. Y., for permission to open a branch office of said company at No. 25 East 60th street, in the borough of Manhattan, city of New York.

Sept. 1, 1916. CITIZENS COMMERCIAL TRUST COMPANY
Location: William and Sherman streets, Buffalo, N. Y.
Approval given to an increase of capital of the Citizens Commercial Trust Company, of Buffalo, N. Y., from one million, one hundred fifty thousand (1,150,000) dollars to one million two hundred fifty thousand (1,250,000) dollars.

Sept. 2, 1916. CITIZENS COMMERCIAL TRUST COMPANY
Location: William and Sherman streets, Buffalo, N. Y.
BLACK ROCK BANK
Location: No. 73 Forest avenue, Buffalo, N. Y.
Verified copies of minutes of meetings of the respective stockholders of the Citizens Commercial Trust Company and of the Black Rock Bank, of Buffalo, N. Y., held September 1, 1916, for the purpose of merging the Black Rock Bank into the Citizens Commercial Trust Company, filed in the State Banking Department.

BANKING DEPARTMENT, STATE OF NEW YORK

Weekly bulletin as required by the provisions of section 82 of the Banking Law, chapter 369 of the Laws of 1914

SEPTEMBER 15, 1916

Sept. 8, 1916. CITIZENS COMMERCIAL TRUST COMPANY
Location: William and Sherman streets, Buffalo, N. Y.
Application made by the Citizens Commercial Trust Company, of Buffalo, N. Y., for permission to open a branch office of said Trust Company at the corner of William and Sherman streets, Buffalo, N. Y., on or about October 2, 1916.

Sept. 8, 1916. APPOINTMENT OF CONFIDENTAL STENOGRAPHER
Mr. Harry W. Briarly, of No. 164 West 121st street, New York, N. Y., appointed confidential stenographer to the Superintendent of Banks, at a salary of $1800 per annum, to take effect September 11, 1916.

Sept. 8, 1916. GUARANTY SAFE DEPOSIT COMPANY
Location: Fifth avenue and 43d street, New York, N. Y.
Consent given to the opening of a branch office by the Guaranty Safe Deposit Company, of New York, N. Y., at No. 25 East 60th street, in the borough of Manhattan, city of New York, on or about November 1, 1916.

Sept. 9, 1916. AARON HURWITZ, PRIVATE BANKER
Location: No. 36 Graham avenue, Brooklyn, N. Y.
Permanent capital: $10,000.
Authorization certificate issued.

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Sept. 9, 1916. REVOCATION OF AUTHORIZATION CERTIFICATE

Upon application of Aaron Hurwitz, of Wilkes Barre, Pa., the authorization certificate issued to Aaron Hurwitz and Joseph Hurwitz, on July 30, 1914, to transact business as private bankers, under the name "A. & J. Hurwitz" at No. 36 Graham avenue, Brooklyn, N. Y., revoked.

Sept. 8, 1916. LACKAWANNA TRUST COMPANY

Location: Lackawanna, Erie county, N. Y.
Capital: $100,000.
Organization certificate filed for examination in the State Banking Department.
Incorporators: Christopher G. Boland, Edward E. Coatsworth, Charles Diebold, Jr., James J. Redmond, John D. Dehn, Harry J. Kelley, Talmade Blass, Martin I. Delaney, John H. Crosta, Hugh Nevins, Joseph E. Donnelly, Michael F. Murphy, John W. O'Connor, Ira P. Trevett, Michael J. Walsh.

BANKING DEPARTMENT, STATE OF NEW YORK

Weekly bulletin as required by the provisions of section 82 of the Banking Law, chapter 369 of the Laws of 1914

SEPTEMBER 22, 1916

Sept. 20, 1916. YONKERS PERSONAL LOAN COMPANY

Location: Nos. 53 and 57 South Broadway, Yonkers, N. Y.
Capital: $10,000.
Organization certificate filed for examination in the State Banking Department.
Incorporators: John A. Riordan, Elisabeth Riordan, Dennis J. Higgins, M. Florence Siemon, Theodore E. Terrell.

Sept. 20, 1916. STATEN ISLAND BUILDING, LOAN AND SAVINGS ASSOCIATION

Location: No. 1566 Richmond terrace, West New Brighton, N. Y.
Consent given to a change of location of the place of business of the Staten Island Building Loan and Savings Association from No. 1566 Richmond terrace, West New Brighton, borough of Richmond, N. Y., to Taylor street, West New Brighton, in the same borough and city. Effective on and after September 22, 1916.

Sept. 20, 1916. CREDIT UNION OF THE EMPLOYEES' CONFERENCE COMMITTEE, CITY OF NEW YORK

Location: New York, N. Y.
Organization certificate filed for examination in the State Banking Department.
Incorporators: James A. Dayton, Albert E. Hadlock, Thomas W. Duane, Louis G. Weiler, Arthur S. Tuttle, Elliot S. Benedict, Willis R. Tenney, Ralph Folks, John H. Greener.

Sept. 21, 1916. P. S. C. EMPLOYEES' CREDIT UNION

Location: No. 120 Broadway, New York, N. Y.
Authorization certificate issued.
Incorporators: Henry W. Hodge, James B. Walker, Clifford M. Holland, Frank Bennett, William C. Whiston, William Goldstein, Aaron I. Raisman, Wm. C. Kochendoerffer, Robert H. Jacobs, Charles D. Searle, William F. Stevenson, Samuel D. Bleich.

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Sept. 22, 1916. SCAJAQUADA SAVINGS AND LOAN ASSOCIATION
Location: No. 863 East Ferry street, Buffalo, N. Y.
Authorization certificate issued.
Incorporators: Fred N. Weber, James Kelley, Joseph P. Donlay, John Kruger, Edward Leith, J. A. Buchanan, L. Melvin Belser, George F. Claxton, Primo Guidotti, Fred C. Krohn, Frank Welte, Fred Kobernuss, Arnold Gratzer, Clarence H. Nagel, George P. Wiener, Ernest H. Freytag, Rosa Gratzer.

BANKING DEPARTMENT, STATE OF NEW YORK

Weekly bulletin as required by the provisions of section 82 of the Banking Law, chapter 369 of the Laws of 1914

SEPTEMBER 29, 1916

Sept. 22, 1916. CALL FOR REPORTS
Call issued for reports of banks, trust companies, individual and private bankers, the close of business on Wednesday, September 20, 1916, being designated as the day with reference to which such reports shall be made.

Sept. 27, 1916. FIRST HUNGARIAN CREDIT UNION
Location: No. 43 Ellery street, Brooklyn, N Y.
Authorization certificate issued.
Incorporators: Herman Herskowits, Charles Schwartz, Morris Adler, Joseph Herskowits, Max Markowitz, Jacob Gross, Herman Zoller, Sam Litman, Harold Browndorff, Morits Schwartz, Abraham Klein, Beatrice Miles,

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BANKING DEPARTMENT, STATE OF NEW YORK

Weekly bulletin as required by the provisions of section 82 of the Banking Law, chapter 369 of the Laws of 1914

OCTOBER 6, 1916

Sept. 29, 1916. STATE BANK OF NEWFANE
Location: Newfane, Niagara county, N. Y.
Capital: $25,000.
Organization certificate filed for examination in the State Banking Department.
Incorporators: Lee I. Wells, Frank B. Housel, Columbus Robinson, Fred H. Ferguson, Charles J. Tompkins, Wesley C. Taylor,

Sept. 29, 1916. KENNEDY, MITCHELL & Co's BANK
Location: No. 35 Wall street, New York, N. Y.
Capital: $100,000
Organization certificate filed for examination in the State Banking Department.
Incorporators: Walter E Harrington, William H Gardiner, William H. Schott, Joseph W. Stone, James A. Lewis.

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Sept. 29, 1916. CITIZENS COMMERCIAL TRUST COMPANY
Location: William and Sherman streets, Buffalo, N. Y.
Approval given to a change of location of the principal place of business of the Citizens Commercial Trust Company from the corner of William and Sherman streets, in the city of Buffalo, county of Erie, N. Y., to the Ellicott Square Building, Main street, Buffalo, N. Y. Effective on or after October 2, 1914.

Sept. 29, 1916. INTERNATIONAL BANK
Location: No. 60 Wall street, New York, N. Y.
Approval given to a change of location of the principal place of business of the International Bank from No. 60 Wall street, in the borough of Manhattan, city of New York, to No. 17 Battery place, in the same borough and city. Effective on or after October 14, 1916.

Oct. 1, 1916. RESIGNATION OF BANK EXAMINER
Resignation of Ernest K. Satterlee, of New York, N. Y., a State Bank Examiner, accepted to take effect September 30, 1916.

Sept. 29, 1916. INDEPENDENT WILLIAMSBURGH CREDIT UNION
Location: No. 43 Ellery street, Brooklyn, N. Y.
Application for authorization refused.

Sept. 29, 1916. CITIZENS COMMERCIAL TRUST COMPANY
Location: Ellicott Square Building, Main street, Buffalo, N. Y.
Approval given to the opening of a branch office of the Citizens Commercial Trust Company at the corner of William and Sherman streets, in the city of Buffalo, county of Erie, N. Y. Effective on or after October 2, 1916.

Sept. 30, 1916. ALDEN STATE BANK
Location: Alden, Erie county, N. Y.
Capital: $25,000.
Authorization certificate issued.

Oct. 2, 1916. PUBLIC SERVICE PERSONAL LOAN COMPANY
Location: Brooklyn, N. Y.
Capital: $10,000.
Organization certificate filed for examination in the State Banking Department.
Incorporators: James Mayers, Rosa Mayers,
Jesse Mayers, all of Brooklyn, N. Y.

BANKING DEPARTMENT, STATE OF NEW YORK

Weekly bulletin as required by the provisions of section 82 of the Banking Law, chapter 369 of the Laws of 1914

OCTOBER 13, 1916.

OCT. 10, 1916. THE PUBLIC BANK OF NEW YORK CITY
Location: No. 89–91 Delancey street, New York, N. Y.
Application made by The Public Bank of New York City for permission to open a branch of said bank at the corner of Graham avenue and Siegel street, in the borough of Brooklyn, city of New York.

Oct. 11, 1916. WEST SIDE CREDIT UNION
Location: No. 347 West 35th street, Brooklyn, N. Y.
Authorization certificate issued.
Incorporators: Barnett Cohen, Adolf Schindler,
Samuel Brown, Louis Fleischer,
David Rabinowitz, Philip Karmel,
Joseph Stern, Meyer Katz,
Joseph M. Goldberg

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BANKING DEPARTMENT, STATE OF NEW YORK

Weekly bulletin as required by the provisions of section 82 of the Banking Law, chapter 369 of the Laws of 1914

OCTOBER 20, 1916

Oct. 14, 1916. KENNEDY MITCHELL & Co's BANK
Location: No. 35 Wall street, New York.
Authorization certificate refused.

Oct. 17, 1916. CITIZENS CREDIT UNION
Location: No. 115 Manhattan avenue, Brooklyn, N. Y.
Authorization certificate issued.

Oct. 17, 1916. AUSTRIAN HUNGARIAN CREDIT UNION
Location: No. 52 Tompkins avenue, Brooklyn, N. Y.
Organization certificate filed for examination in the State Banking Department.
Incorporators: Abraham Stern, Morris Adler, Isidor Kats, Harry P. Friedman, Israel Greenblatt, David Rosenfeld, Samuel Kaufman, Morris Spits, Samuel Friedman.

Oct. 17, 1916. BANK OF WILLIAMSVILLE
Location: Williamsville, Erie county, N. Y.
Notice of Intention to Organize the Bank of Williamsville filed in the State Banking Department.
The "Amherst Bee" designated as the newspaper in which to publish notice of such intention.
Incorporators: Edward H. Hutchinson, Arthur B. Bissell, Howard Bissell, Michael Fischer, Howard B. Long, Albert H. Meyer, Lafayette L. Grove, Howard C. Britting, Louis P. Snyder, Benjamin W. Cornwall, Charles S. Burkhardt, John E. Secrist, Richard Harrington, Lawrence P. Meyer, Theodore S. H. Schueckler, George L. Helfter, James Chalmers, Jr.

Oct. 17, 1916. KENMORE SAVINGS AND LOAN ASSOCIATION
Location: Kenmore, Erie county, N. Y.
Organization certificate filed for examination in the State Banking Department.
Incorporators: Charles A. Scheeler, R. E. Winfield, Charles J. J. Seaman, Louis P. Eberhardt, Freelon Hunter, John S. Gilbert, John S. Knibloe, James F. Moore, W. W. Whitelock, Daniel W. Tallman, Robert A. Toms, E. B. Mang, F. X. Rueter, P. M. Scheeler, C. C. Miller.

BANKING DEPARTMENT, STATE OF NEW YORK

Weekly bulletin as required by the provisions of section 82 of the Banking Law, chapter 369 of the Laws of 1914

OCTOBER 27, 1916

Oct. 21, 1916. CORN EXCHANGE BANK
Location: No. 13 William street, New York, N. Y.
Application made by the Corn Exchange Bank, of New York, N. Y., for permission to open a branch of said bank at the northwest corner of 72d street and Lexington avenue, in the borough of Manhattan, city of New York, to be known as its "East 72d Street Branch."

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Oct. 23, 1916. CORN EXCHANGE BANK
Location: No. 13 William street, New York, N. Y.
Consent given to the opening of a branch office by the Corn Exchange Bank, of New York, N. Y., at the northwest corner of 72d street and Lexington avenue, in the borough of Manhattan, city of New York, to be known as its "East 72d Street Branch."

Oct. 25, 1916. APPOINTMENT OF BANK EXAMINER
Mr. Adolph F. Johnson, of No. 242 East 124th street, New York, N. Y., appointed from the eligible civil service list a bank examiner in the State Banking Department, effective October 26, 1916, at a compensation of eight (8) dollars per day, when actually employed, and railroad fare.

Oct. 25, 1916. APPOINTMENT OF STENOGRAPHER
Miss Mary F. Hogan, of No. 14 Berkeley place, Brooklyn, N. Y., appointed from the eligible civil service list a stenographer in the New York office of the State Banking Department, effective October 30, 1916, at a compensation of $900 per annum.

Oct. 26, 1916. C. SCONFIETTI & COMPANY
Location: No. 359 State street, Rochester, N. Y.
Verified application of Cesare Sconfietti and Biagio Rossi for authorization to engage in business as private bankers, under the firm name "C. Sconfietti & Co," filed for examination in the State Banking Department.

Oct. 26, 1916. INTERBOROUGH PERSONAL LOAN COMPANY
Location: Brooklyn, N. Y.
Capital: $10,000.
Organization certificate of the Interborough Personal Loan Company filed for examination in the State Banking Department.
Incorporators: James Mayers, Rosa Mayers,
Jesse Mayers, all of Brooklyn, N. Y.

Oct. 26, 1916. HERKIMER COUNTY TRUST COMPANY
Location: Little Falls, N. Y.
Capital: $350,000.
Notice of intention to organize the Herkimer County Trust Company filed in the State Banking Department.
The "Evening Times," a newspaper published in Little Falls, N. Y., designated as the newspaper in which to publish notice of such intention.
Incorporators: J. Judson Gilbert, Myron G. Bronner,
Charles A. Miller, Rodney S. Whitman,
Tom J. Zoller, John O'Rourke,
Irving E. Stacey, Howard C. Miller.

BANKING DEPARTMENT, STATE OF NEW YORK

Weekly bulletin as required by the provisions of section 82 of the Banking Law, chapter 369 of the Laws of 1914

NOVEMBER 3, 1916

Oct. 25, 1916. THE COLONIAL BANK
Location: Corner Columbus avenue and 81st street, New York, N. Y.
Application made by The Colonial Bank for permission to open a branch of said bank at the northeast corner of Broadway and 68th street, in the borough of Manhattan, city of New York, upon the closing of the branch now located at the northeast corner of Broadway and 66th street, in the same borough and city.

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Oct. 30, 1916. FEDERAL EMPLOYEES CREDIT UNION
Location: No. 641 Washington street, New York, N. Y.
Authorization certificate issued.

Oct. 30, 1916. JEWISH FARMERS' CO-OPERATIVE CREDIT UNION OF FERNDALE AND STEVENSVILLE, NEW YORK
Location: Ferndale, Sullivan county, N. Y.
Authorization certificate issued.

Oct. 31, 1916. THE YONKERS TRUST COMPANY
Location: Yonkers, N. Y.
Capital: $150,000. Surplus: $8,651.37.
Authorization certificate issued.
Incorporators: Robert Boettger, Eugene H. Gibson, William Forster, C. C. Hubbell, A. D. Ferguson, B. L. Haskins, Frank Hudson

Nov. 2, 1916. INDUSTRIAL CREDIT UNION
Location: No. 65 Columbia street, New York, N. Y.
Organization certificate filed for examination in the State Banking Department.
Incorporators: Adolph Lowy, Henry Krause, Herman Landau, Max Josowitz, Myer Sheiovits, William Thau, Emanuel C. Breitman, Bela Pollak, Ben. Sigety

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BANKING DEPARTMENT, STATE OF NEW YORK

Weekly bulletin as required by the provisions of section 82 of the Banking Law, chapter 369 of the Laws of 1914

NOVEMBER 10, 1916

Nov. 3, 1916. WM. H. SEWARD & CO.
Location: No. 96 Genesee street, Auburn, N. Y.
Permanent capital: $100,000.
Affidavit of William H. Seward and William H. Seward, Jr., engaged in business as private bankers under the name Wm. H. Seward & Co., in other than a city of the first class, filed for examination in the State Banking Department.

Nov. 3, 1916. EDWIN R. FAY & SONS, PRIVATE BANKERS
Location: No. 72 Genesee street, Auburn, N. Y.
Permanent capital: $100,000.
Affidavit of Edwin R. Fay, Fred H. Fay and Charles R. Fay, engaged in business as private bankers, under the name Edwin R. Fay & Sons, Private Bankers, in other than a city of the first class, filed for examination in the State Banking Department.

Nov. 6, 1916. WORKERS TRUST COMPANY
Location: Johnson City, Broome county, N. Y.
Capital: $100,000.
Notice of intention to organize the Workers Trust Company filed in the State Banking Department.
The "Johnson City-Endicott Record," a newspaper published in Johnson City, N. Y., designated as the newspaper in which to publish notice of such intention to organize.
Incorporators: George F. Johnson, Endicott, N. Y.
C. Fred Johnson, Johnson City, N. Y.
Eliot Spalding, Endicott, N. Y.
William H. Hill, Johnson City, N. Y.
Albert H. Bixby, Binghamton, N. Y.
Wallace H. Windus, Johnson City, N. Y.
Frank Windus, Johnson City, N. Y.

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Nov. 8, 1916. NATHAN FRANK'S SONS, PRIVATE BANKERS
Location: No. 46 Ford street, Ogdensburg, N. Y.
Permanent capital: $25,000.
Affidavit of Julius Frank and Leo Frank, engaged in business as private bankers, under the name Nathan Frank's Sons, Private Bankers, in other than a city of the first class, filed for examination in the State Banking Department.

Nov. 8, 1916. ROTHSCHILD BROTHERS & COMPANY
Location: East State and South Tioga streets, Ithaca, N. Y.
Permanent capital: $25,000.
Affidavit of Jacob Rothschild, Isaac Rothschild and Daniel Rothschild, engaged in business as private bankers, under the name Rothschild Brothers & Company, in other than a city of the first class, filed for examination in the State Banking Department.

Nov. 8, 1916. JOSIAH W. PLACE
Location: No. 67 Wall street, New York, N. Y.
Permanent capital: $256,000.
Affidavit of Josiah W. Place, engaged in business as a private banker in a city of the first class, filed for examination in the State Banking Department.

Nov. 8, 1916. CHARLES FRAZIER & CO.
Location: No. 93 Nassau street, New York, N. Y.
Permanent capital: $100,000.
Affidavit of Charles Frazier and Charles W. Frazier, engaged in business as private bankers, under the name Charles Frazier & Co., in a city of the first class, filed for examination in the State Banking Department.

BANKING DEPARTMENT, STATE OF NEW YORK

Weekly bulletin as required by the provisions of section 82 of the Banking Law, chapter 369 of the Laws of 1914

NOVEMBER 17, 1916

Nov. 11, 1916. FRED'K ROBERTSON & COMPANY, PRIVATE BANKERS
Location: No. 94 Webster street, North Tonawanda, N. Y.
Permanent capital: $50,000.
Affidavit of William W. Robertson and Frederick Robertson, engaged in business as private bankers under the name "Fred'k Robertson and Company," in other than a city of the first class, filed for examination in the State Banking Department.

Nov. 13, 1916. PACKARD & CO.
Location: No. 1 Wall street, New York, N. Y.
Permanent capital: $100,000.
Affidavit of Nathan J. Packard and Moses Packard, engaged in business as private bankers under the name "Packard & Co.," in a city of the first class, filed for examination in the State Banking Department.

Nov. 15, 1916. BANK OF GREAT NECK
Location: Great Neck, Nassau county, N. Y.
Approval given to a change of location of the place of business of the Bank of Great Neck from the northwest corner of Middle Neck road and Arrandale avenue, north of Hicks lane, in the village of Great Neck, N. Y., to the east side of Middle Neck road, south of Hicks lane, in the same village. Effective on or after November 17, 1916.

Nov. 15, 1916. KENMORE SAVINGS AND LOAN ASSOCIATION
Location: Kenmore, Erie county, N. Y.
Authorization certificate issued.

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Nov. 15, 1916. EXCHANGE BANK
Location: Oakfield, Genesee county, N. Y.
Capital: $30,000.
Notice of intention to organize the Exchange Bank, to be located at Oakfield, N. Y., filed in the State Banking Department.
The "Oakfield Optimist," a newspaper published at Oakfield, N. Y., designated as the newspaper in which to publish notice of such intention.
Incorporators: Frank E. Wright, Charles C. Avery, Roy C. Searles, Lorin L. Reed, G. Sherwin Haxton, Arthur M. Wright, all of Oakfield, N. Y.

Nov. 15, 1916. CREDIT UNION OF THE EMPLOYEES' CONFERENCE COMMITTEE, CITY OF NEW YORK
Location: New York, N. Y.
Authorization certificate issued.

BANKING DEPARTMENT, STATE OF NEW YORK

Weekly bulletin as required by the provisions of section 82 of the Banking Law, chapter 369 of the Laws of 1914

NOVEMBER 24, 1916

Nov. 17, 1916. GUARANTY TRUST COMPANY OF NEW YORK
Location: No. 140 Broadway, New York, N. Y.
Application received from the Guaranty Trust Company for permission to establish a branch of such institution in Paris, France.

Nov. 17, 1916. BANKERS TRUST COMPANY OF BUFFALO
Location: No. 242 Main street, Buffalo, N. Y.
Approval given to an increase in the capital stock of the Bankers Trust Company of Buffalo from $1,000,000 to $2,000,000.

Nov. 17, 1916. PEOPLE'S BANK FOR SAVINGS
Location: No. 252 Huguenot street, New Rochelle, N. Y.
Consent given to a change of location of the place of business of the People's Bank for Savings from No. 252 Huguenot street, New Rochelle, N. Y., to Nos. 228–230 Huguenot street, New Rochelle, N. Y.; effective on and after March 1, 1917.

Nov. 17, 1916. BANK OF WILLIAMSVILLE
Location: Williamsville, Erie county, N. Y.
Capital: $25,000.
Organization certificate filed for examination in the State Banking Department.
Incorporators: Edward H. Hutchinson, Arthur L. Bissell, Howard Bissell, Michael Fischer, James Chalmers, Jr., Howard B. Long, Albert H. Meyer, Lafayette L. Grove, Howard G. Britting, Louis P. Snyder, Benjamin W. Cornwall, Charles S. Burkhardt, John E. Secrist, Richard Harrington, Lawrence P. Meyer, Theodore S. H. Schueckler, George I. Helfter.

Nov. 17, 1916. FIDELITY SAFE DEPOSIT COMPANY OF NEW YORK
Location: No. 1 Hudson street, New York, N. Y.
Capital: $100,000.
Organization certificate filed for examination in the State Banking Department.
Incorporators: Samuel S. Conover, Hampden E. Tener, James H. Killough, Daniel H. Whitmore, Jr., Adolph Kastor.

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Nov. 20, 1916. W. R. GRACE & CO.'S BANK
Location: New York, N. Y.
Approval given to an increase in the capital stock of W. R. Grace & Co.'s Bank from $100,000 to $500,000.

Nov. 21, 1916. WHITE PLAINS SAVINGS AND LOAN ASSOCIATION
Location: White Plains, N. Y.
Organization certificate filed for examination in the State Banking Department.

Directors: Milton C. Frost, Henry R. Barrett, David T. Hanna, Guy A. Ward, Frank E. Bell, Joseph H. Mead, R. Franklin Hull, Henry A. Vogt, Robert P. Smith, Frederick Ranscht, C. R. Newcomb, William J. White, Eugene S. Martin, Paul Pincus, Charles F. Brown.

Nov. 23, 1916. YONKERS PERSONAL LOAN COMPANY
Location: Nos. 53-57 South Broadway, Yonkers, N. Y.
Capital: $10,000.
Authorization certificate issued.
Incorporators: John A. Riordan, Dennis J. Higgins, Elizabeth Riordan, M. Florence Siemon, Theodore E. Terrell.

Nov. 23, 1916. WESTCHESTER PROVIDENT PERSONAL LOAN COMPANY
Location: No. 22 West First street, Mount Vernon, N. Y.
Capital: $10,000.
Authorization certificate issued.
Incorporators: Nile E. Vail, Daniel Moriarty, Theodore E. Terrell.

Nov. 23, 1916. THE JEWISH FARMERS' CO-OPERATIVE CREDIT UNION OF RENSSELAER COUNTY, NEW YORK
Location: Nassau, Rensselaer county, N. Y.
Authorization certificate issued.

Nov. 23, 1916. OSCAR L. RICHARD
Location: No. 31 Broadway, New York, N. Y.
Permanent capital: $100,000.
Affidavit of Oscar L. Richard, a private banker transacting business in a city of the first class, filed for examination in the State Banking Department.

Nov. 23, 1916. Q. W. WELLINGTON & CO.'S BANK
Location: Corner Market and Pine streets, Corning, N. Y.
Permanent capital: $100,000.
Affidavit of Quincy W. Wellington and Benjamin W. Wellington, private bankers transacting business under the name "Q. W. Wellington & Co.'s Bank," in other than a city of the first class, filed for examination in the State Banking Department.

Nov. 23, 1916. ASTOR TRUST COMPANY
Location: No. 389 Fifth avenue, New York, N. Y.
Consent given to a change of location of the place of business of the Astor Trust Company from No. 389 Fifth avenue, at the northeast corner of Fifth avenue and 36th street, in the borough of Manhattan, city of New York, to the southeast corner of Fifth avenue and 42d street, in the same borough and city; effective on or after May 1, 1917.

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Nov. 23, 1916. ASTOR SAFE DEPOSIT COMPANY
Location: No. 389 Fifth avenue, New York, N. Y.
Consent given to a change of location of the place of business of the Astor Safe Deposit Company from No. 389 Fifth avenue, at the northeast corner of Fifth avenue and 36th street, in the borough of Manhattan, city of New York, to the southeast corner of Fifth avenue and 42d street, in the same borough and city; effective on or after May 1, 1917.

BANKING DEPARTMENT, STATE OF NEW YORK

Weekly bulletin as required by the provisions of section 82 of the Banking Law, chapter 369 o f the Laws of 1914

DECEMBER 1, 1916

Nov. 27, 1916. GUARANTY TRUST COMPANY OF NEW YORK
Location: No. 140 Broadway, New York, N. Y.
Approval given to the opening of a branch office of the Guaranty Trust Company of New York, in the city of Paris, France, on or after December 1, 1916.

Nov. 27, 1916. HERMAN MITTLEMAN
Location: No. 35 Wall street, New York, N. Y.
Permanent capital: $10,000.
Verified application certificate of Herman Mittleman, applying for authorisation to engage in business as a private banker, filed for examination in the State Banking Department.

Nov. 27, 1916. THE PEOPLES PERSONAL LOAN COMPANY
Location: No. 299 Broadway, New York, N. Y.
Capital: $10,000.
Organisation certificate filed for examination in the State Banking Department.
Incorporators: John T. Loew, No. 299 Broadway, New York, N. Y.
Henry Blau, No. 212 West 82d street, New York, N. Y.
Henry A. Coussirat, No. 299 Broadway, New York, N. Y.

Nov. 27, 1916. THE ELMIRA CO-OPERATIVE SAVINGS AND LOAN ASSOCIATION
Location: No. 301 Robinson building, Elmira, N. Y.
Approval given to a change of location of the office of The Elmira Co-operative Savings and Loan Association from room 301, Robinson building, Elmira, N. Y., to No. 201 Lake street, Elmira, N. Y. Effective on or after November 28, 1916.

Nov. 28, 1916. BANKERS TRUST COMPANY OF BUFFALO
Location: Buffalo, N. Y.
Application received from the Bankers Trust Company of Buffalo for approval of the opening of a branch of said bank at the corner of Main street and Broadway (No. 447 Main street), in the city of Buffalo, N. Y.

Nov. 29, 1916. THE ROYAL COMPANY OF NEW YORK
Location: Nos. 93–95 Nassau street, New York, N. Y.
Permanent capital: $100,000.
Affidavit of Philip Sugerman, Mark H. Sugerman and Frank C. Straat, private bankers, transacting business under the name of "The Royal Company of New York," in a city of the first class, filed for examination in the State Banking Department.

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Nov. 29, 1916. JOHN NEMETH STATE BANK

Location: No. 395 Broadway, New York, N. Y.

Capital: $100,000.

Notice of intention to organize the John Nemeth State Bank filed in the State Banking Department.

The "Sun," a newspaper published in the city of New York, designated as the newspaper in which to publish notice of such intention.

Incorporators: John Nemeth, John Nemeth, Jr., Karl Schenk, Joseph B. Lederer, Rudolph Stein

Nov. 29, 1916. KINGSTON TRUST COMPANY

Location: Kingston, N. Y.

Capital: $100,000.

Notice of intention to organize the Kingston Trust Company filed in the State Banking Department.

The "Kingston Daily Freeman," a newspaper published at Kingston, N. Y., designated as the newspaper in which to publish notice of such intention.

Incorporators: John R. Millard, George J. Schryver, M. Clyde Crosby, Peter Barnum, Ephraim G. Adams, Charles Ramsey, William B. Byrne, Albert H. Cook, Charles Andres, Joseph Kreiger, William O'Reilly, Robert E. Leighton, William O. Schwarzwaelder, George W. Ross.

BANKING DEPARTMENT, STATE OF NEW YORK

Weekly bulletin as required by the provisions of section 82 of the Banking Law, chapter 369 of the Laws of 1914

DECEMBER 8, 1916

Dec. 1, 1916. CALL FOR REPORTS

Call issued for quarterly reports by banks, trust companies, individual and private bankers, the close of business on Wednesday, November 29, 1916, being disignated as the day with reference to which such reports shall be made.

Dec. 2, 1916. CITIZENS BANK OF ROCHESTER

Location: Southeast corner of East avenue and Main street, Rochester, N. Y

Capital, $250,000. Surplus, $125,000.

Authorization certificate issued.

Directors: James L. Hotchkiss, George G. Ford, Philip H. Yawman, William W. Clark, Charles M. Bayer, William H. Vicinus, Jeremiah G. Menihan, James L. Whitley, John L. Keenan, Bradley W. Fenn, Henry M. Stern, Eugene J. Dwyer, Philip Conboy, William F. Dwyer, Eugene J. Chapman, Frank E. Woodworth, Wilbert A. Naramore, George L. Swan, Charles A. Green.

Dec. 2, 1916. METROPOLITAN TRUST COMPANY

Location: No. 49 Wall street, New York, N. Y.

Approval given to a change of location of the principal office of the Metropolitan Trust Company from No. 49 Wall street, in the borough of Manhattan, city of New York, to No. 60 Wall street, in the same borough and city; effective on or after December 15, 1916.

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Dec. 2, 1916. BANKERS TRUST COMPANY OF BUFFALO
Location: No. 242 Main street, Buffalo, N. Y.
Consent given to the opening of a branch office by the Bankers Trust Company of Buffalo at No. 447 Main street, at the corner of Main street and Broadway, Buffalo, N. Y., on or after December 2, 1916.

Dec. 2, 1916. NORTHERN BANK OF NEW YORK
Location: New York, N. Y.
Mr. T. Arthur Pyterman, a State bank examiner, appointed by the Superintendent of Banks a Special Deputy Superintendent of Banks to assist in the liquidation of the business and affairs of the Northern Bank of New York, to succeed Mr. Charles A. Horne, formerly in charge.

Dec. 4, 1916. OSWEGO COUNTY TRUST COMPANY
Location: Fulton, Oswego county, N. Y.
Capital: $100,000.
Notice of intention to organise the Oswego County Trust Company filed in the State Banking Department.
The "Fulton Times," a newspaper published in Fulton, N. Y., designated as the newspaper in which to publish such notice of intention to organize.

Incorporators: Charles S. Estabrook, Wilbert L. Smith, T. Goldsborough Meachem, Ralph S. Bowen, Abram F. Nellis, Harral S. Tenney, Windsor Morris, B. W. Bennett, Frederick K. Zoller, Thaddeus C. Sweet, Charles W. Tooke, Edward Quirk, Louis W. Emerick, John R. Sullivan, Ernest W. Rice, Wm. Herbert Robinson, Thomas D. McChesney.

Dec. 4, 1916. WHITE PLAINS SAVINGS AND LOAN ASSOCIATION
Location: White Plains, N. Y.
Authorization certificate issued.
Directors: Milton C. Frost, Henry R. Barrett, Robert P. Smith, David T. Hanna, Frederick Ranscht, Henry A. Vogt, Guy A. Ward, C. R. Newcomb, Frank E. Bell, William J. White, Joseph H. Mead, E. S. Martin, R. F. Hull, Paul Pincus, C. F. Brown.

Dec. 4, 1916. HYDRAULIC MUTUAL SAVINGS AND LOAN ASSOCIATION
Location: No. 780 Seneca street, Buffalo, N. Y.
Approval given to a change of location of the office of the Hydraulic Mutual Savings and Loan Association from No. 780 Seneca street, Buffalo, N. Y., to No. 813 Seneca street, in the same city; effective on or after December 5, 1916.

Dec. 4, 1916. ONEIDA SAVING, BUILDING AND LOAN ASSOCIATION
Location: No. 53 Main street, Oneida, N. Y.
Approval given to a change of location of the office of the Oneida Saving, Building and Loan Association from No. 53 Main street, Oneida, N. Y., to No. 70 Main street, in the same city; effective on or after December 5, 1916.

Dec. 4, 1916. COLUMBIA TRUST COMPANY
Location: No. 60 Broadway, New York, N. Y.
Approval given to an increase in the capital stock of the Columbia Trust Company, of New York, N. Y., from two million dollars to five million dollars.

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Dec. 5, 1916. Mr. William S. Hackett, of Albany, N. Y. appointed by the State Comptroller and Superintendent of Banks to examine and receipt for the securities deposited in the State Banking Department by the individuals and corporations under its supervision, in accordance with the provisions of section 36 of the Banking Law.

Dec. 5, 1916. MADISON COUNTY TRUST AND DEPOSIT COMPANY
Location: Oneida, N. Y.
Approval given to an increase in the capital stock of the Madison County Trust and Deposit Company from one hundred thousand dollars to two hundred thousand dollars.

Dec. 7, 1916. C. SCONFIETTI & CO. PRIVATE BANKERS
Location: No. 359 State street, Rochester, N. Y.
Permanent capital: $5,000.
Authorization certificate issued to Cesare Sconfietti and Biagio Rossi, to transact business as private bankers, under the name "C. Sconfietti & Co."

Dec. 7, 1916. THE HERKIMER COUNTY TRUST COMPANY
Location: Little Falls, N. Y.
Capital: $350,000.
Organization certificate filed for examination in the State Banking Department.
Incorporators: J. Judson Gilbert, Myron G. Bronner, Rodney S. Whitman, Tom J. Zoller, John O'Rourke, Irving E. Stacey, Howard C. Miller, all of Little Falls, N. Y., and Charles A. Miller, of Utica, N. Y.

BANKING DEPARTMENT, STATE OF NEW YORK

Weekly bulletin as required by the provisions of section 82 of the Banking Law, chapter 369 of the Laws of 1914

DECEMBER 15, 1916

Dec. 9, 1916. THE WASHINGTON TRUST COMPANY OF THE CITY OF NEW YORK
Location: New York, N. Y.
Certified copy of order of dissolution of The Washington Trust Company of the city of New York, granted at a Special Term, Part I, of the Supreme Court of the State of New York, held in and for the New York county, on the ninth day of February, 1916, filed in the State Banking Department.

Dec. 9, 1916. THE MORRIS PLAN COMPANY OF NEW YORK
Location: No. 120 Broadway, New York, N. Y.
Application made by The Morris Plan Company of New York for approval of the opening of a branch office of that company at No. 1 Union Square, at the northwest corner of Union Square and Fourteenth street, in the borough of Manhattan, city of New York.

Dec. 11, 1916. INTERBOROUGH PERSONAL LOAN COMPANY
Location: Brooklyn, N. Y.
Capital: $10,000.
Authorization certificate issued.
Incorporators: James Mayers, Rosa Mayers, Jesse Mayers.

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Dec. 11, 1916. THE MORRIS PLAN COMPANY OF NEW YORK
Location: No. 120 Broadway, New York, N. Y.
Approval given to the opening of a branch of The Morris Plan Company of New York, on or after December 18, 1916, in the Lincoln Building, No. 1 Union Square, at the northwest corner of Union square and Fourteenth street, in the borough of Manhattan, city of New York.

Dec. 11, 1916. WORKERS TRUST COMPANY
Location: Johnson city, Broome county, N. Y.
Capital: $100,000.
Organization certificate filed for examination in the State Banking Department.
Incorporators: George F. Johnson, C. Fred Johnson, Eliot Spalding, Wm. H. Hill, Albert H. Bixby, Wallace H. Windus, Frank Windus.

Dec. 12, 1916. BANK OF CINCINNATUS
Location: Cincinnatus, N. Y.
Approval given to a change of location of the place of business of the Bank of Cincinnatus from Corning and Haskins' Store, Cincinnatus, N. Y. to the new bank building erected south of said store in Cincinnatus, N. Y., on or after December 13, 1916.

Dec. 12, 1916. THE CORN EXCHANGE BANK
Location: No. 13 William street, New York, N. Y.
Application made by The Corn Exchange Bank, of New York, for approval of the opening of branch offices at the following locations:
Third avenue and 72d street, New York, N. Y.
12 West 28th street, New York, N. Y.
Corner of 166th street and Broadway, New York, N. Y.

Dec. 13, 1916. JEFFERSON SAVINGS AND LOAN ASSOCIATION
Location: No. 1271 Jefferson street, Buffalo, N. Y.
Approval given to a change of location of the office of the Jefferson Savings and Loan Association, on or after December 14, 1916, from No. 1271 Jefferson street, Buffalo, Erie county, N. Y., to No. 1269 Jefferson street, in the same city and county.

Dec. 14, 1916. STATE BANK OF HILTON
Location: Hilton, N. Y.
Approval given to an increase of the capital stock of the State Bank of Hilton from twenty-five thousand (25,000) dollars to fifty thousand (50,000) dollars.

Dec. 14, 1916. THE CORN EXCHANGE BANK
Location: No. 13 William street, New York, N. Y.
Approval given to the opening of a branch office of The Corn Exchange Bank at Third avenue and 72d street, in the borough of Manhattan, city of New York, on or after December 15, 1916, provided such branch shall be discontinued and closed upon the opening and occupation of branch office at Lexington avenue and East 72d street, heretofore authorized.

Dec. 14, 1916. THE CORN EXCHANGE BANK
Location: No. 13 William street, New York, N. Y.
Approval given to the opening of a branch office of The Corn Exchange Bank, on or after December 15, 1916, at the corner of 166th street and Broadway, Manhattan, city of New York.

Dec. 14, 1916. THE CORN EXCHANGE BANK
Location: No. 13 William street, New York, N. Y.
Approval given to the opening of a branch office of The Corn Exchange Bank at No. 12 West 28th street, in the borough of Manhattan, city of New York, on or after December 20, 1916, provided that the branch now maintained at Broadway and 28th street, in the borough of Manhattan, city of New York, be closed.

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BANKING DEPARTMENT, STATE OF NEW YORK

Weekly bulletin as required by the provisions of section 82 of the Banking Law, chapter 369 of the Laws of 1914

DECEMBER 22, 1916

Dec. 18, 1916. CITIZENS COMMERCIAL TRUST COMPANY
Location: Ellicott Square, Buffalo, N. Y.
Application made by the Citizens Commercial Trust Company for approval of the opening of a branch office of that company at Grant and Ferry streets in the city of Buffalo, N. Y.

Dec. 18, 1916. EUGENE RUTTKAY, PRIVATE BANKER
Location: No. 106 Avenue "B" New York, N. Y.
Permanent capital: $5,000.
Verified application of Eugene Ruttkay for authorization to engage in business as a private banker filed for examination in the State Banking Department.

Dec. 18, 1916. THRIFT BOND COMPANY, INCORPORATED
Location: No. 61 Broadway, New York, N. Y.
Capital: $250,000.
Organization certificate of the Thrift Bond Company, Incorporated filed for examination in the State Banking Department.
Incorporators: Henry E. Cooper, No. 37 Wall street, New York, N. Y.
Henry Brure, No. 61 Broadway, New York, N. Y.
James Imbrie, No. 61 Broadway, New York, N. Y.
Ingalls Kimball, No. 11 East 36th street, New York, N. Y.
Edward C. Delafield, No. 46 Wall street, New York, N. Y.
Bert V. Smith, No. 39 Park avenue, New Rochelle.
Harry P. Talcott, Beechmont, New Rochelle.
David T. Wells, No. 61 Broadway, New York, N. Y.
Roswell C. Tripp, No. 61 Broadway, New York, N. Y.
Reginald F. Bradley, No. 16 Park View avenue, New Rochelle, N. Y.
Charles P. Howland, No. 37 Wall street, New York, N. Y.

Dec. 19, 1916 HENRY J. SCHNITZER STATE BANK
Location: No. 141 Washington street, New York, N. Y.
Capital: $100,000.
Notice of intention to organize the Henry J. Schnitzer State Bank filed in the State Banking Department.
The Evening Post, a newspaper published in the city of New York designated as the newspaper in which to publish notice of such intention to organize.
Incorporators: Henry J. Schnitzer, Louis M. Josephthal,
David Taylor, Jules Charmats,
Alexander Silun.

Dec. 20, 1916 DAVID C. GOODMAN, PRIVATE BANKER
Location: No. 61 Broadway, New York, N. Y.
Permanent capital: $10,000.
Verified certificate of David C. Goodman, applying for authorization to engage in business as a private banker filed for examination in the State Banking Department.

Dec. 21, 1916. WORKERS TRUST COMPANY
Location: Johnson city, Broome county, N. Y.
Capital: $100,000.
Authorization certificate issued.
Incorporators: George F. Johnson, Endicott, N. Y.
C. Fred Johnson, Johnson city, N. Y.
Eliot Spalding, Endicott, N. Y.
Wm. H. Hill, Johnson city, N. Y.
Albert H. Bixby, Binghamton, N. Y.
Wallace H. Windus, Johnson city, N. Y
Frank Windus, Johnson city, N. Y.

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BANKING DEPARTMENT, STATE OF NEW YORK

Weekly bulletin as required by the provisions of section 82 of the Banking Law, chapter 369 of the Laws of 1914

DECEMBER 29, 1916

Dec. 20, 1916 BANKERS TRUST COMPANY OF BUFFALO
Location: Chamber of Commerce, Buffalo, N. Y.
Application made by the Bankers Trust Company of Buffalo for permission to open a branch of said company at Delaware avenue and Johnson's Park, in the city of Buffalo, county of Erie, N. Y.

Dec. 22, 1916 CITIZENS COMMERCIAL TRUST COMPANY
Location: Ellicott Square Building, Buffalo, N. Y
Approval given to the opening by the Citizens Commercial Trust Company of Buffalo, N. Y., of a branch office of said company, on or after December 26, 1916, at Grant and Ferry streets, in the city of Buffalo, N. Y.

Dec. 23, 1916. BANKERS TRUST COMPANY OF BUFFALO
Location: Chamber of Commerce, Buffalo, N. Y.
Approval given to the opening by the Bankers Trust Company of Buffalo of a branch office of said company, on or after December 26, 1916, at Delaware avenue and Johnson's Park, in the city of Buffalo, N. Y.

Dec. 29, 1916. EXCHANGE BANK
Location: Oakfield, N. Y.
Capital: $30,000.
Organization certificate filed for examination in the State Banking Department.
Incorporators: Frank E. Wright, Charles C. Avery,
Roy C. Searls, Lorin L. Reed,
G. Sherwin Haxton, Arthur M. Wright,
All of Oakfield, N. Y

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Federal Reserve Bank of St. Louis

STATEMENT of Securities held by the Superintendent of Banks in trust for the account of each of the banks, individual bankers and private bankers under his supervision on December 31, 1916.

NAME OF BANK OR BANKER AND DESCRIPTION OF BONDS		Amount of bonds held
Adam, Meldrum and Anderson Company, Buffalo, Union Pacific, 4 per cent..	$30,000	
Atchison, Topeka and Santa Fe 4 per cent	20,000	
New York City 4¼ per cent	10,000	
		$60,000
Alden State Bank, Alden, New York State, 4 per cent		1,000
Alliance Bank, Rochester, United States 3 per cent		1,000
Alvino, Pietro, New York City 4¼ per cent		20,000
Andover State Bank, Andover, New York State 4 per cent		1,000
Arkport State Bank, Arkport, New York State 4 per cent		1,000
Baccelli, Germano P., Albany, North Tonawanda City 4½ per cent	$1,650	
White Plains Village 5 per cent	5,274	
		6,924
Bajardi, Vincenzo, New York, New York City 4 per cent		6,000
Baldwin's Bank of Penn Yan, New York State 4 per cent		1,000
Baldwinsville State Bank, Baldwinsville, United States 2 per cent		1,000
Bank of America, The, New York, United States 2 per cent		1,000
Bank of Amityville, The, Amityville, United States 4 per cent		1,000
Bank of Angelica, Angelica, New York State 4 per cent		1,000
Bank of Angola, Angola, New York State 4 per cent		1,000
Bank of Antwerp, Antwerp, New York State 3 per cent		1,000
Bank of Attica, Attica, New York State 4 per cent		1,000
Bank of Ausable Forks, Ausable Forks, New York State 4 per cent		1,000
Bank of Avoca, Avoca, New York State 4 per cent		1,000
Bank of Babylon, Babylon, New York State 4 per cent		1,000
Bank of Batavia, Batavia, New York State 4 per cent		1,000
Bank of Belfast, Belfast, New York State 4 per cent		1,000
Bank of Buffalo, Buffalo, New York State 4 per cent		1,000
Bank of Cattaraugus, Cattaraugus, New York State 4 per cent		1,000
Bank of Cincinnatus, Cincinnatus, New York State 4 per cent		1,000
Bank of Coney Island, Coney Island, New York State 4 per cent		1,000
Bank of Corfu, Corfu, New York State 3 per cent		1,000
Bank of Cuba in New York, New York, New York State 4 per cent		1,000
Bank of Delevan, Delevan, New York State 4 per cent		1,000
Bank of Discount, New York, New York State 3 per cent		1,000
Bank of East Aurora, East Aurora, New York State 4 per cent		1,000
Bank of Elba, Elba, New York State 4 per cent		1,000
Bank of Ellicottville, Ellicottville, New York State 4 per cent		1,000
Bank of Europe, New York, New York State 4 per cent		1,000
Bank of Farmingdale, Farmingdale, United States 3 per cent		1,000
Bank of Flatbush, Brooklyn, United States 4 per cent		1,000
Bank of Genesee, Batavia, United States 3 per cent		1,000
Bank of Gouverneur, Gouverneur, New York State 4 per cent		1,000
Bank of Gowanda, Gowanda, New York State 4 per cent		1,000
Bank of Great Neck, Great Neck, United States 2 per cent		1,000
Bank of Hamburgh, Hamburgh, New York State 4 per cent		1,000
Bank of Hammondsport, Hammondsport, New York State 4 per cent		1,000
Bank of Hempstead Harbor, Roslyn, United States 3 per cent		1,000
Bank of Hicksville, Hicksville, United States 2 per cent		1,000
Bank of Holland, Holland, New York State 4 per cent		1,000
Bank of Huntington, The, Huntington, United States 2 per cent		1,000
Bank of Jamestown, Jamestown, United States 3 per cent		1,000

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Statement of Securities, Etc.— (Continued)

NAME OF BANK OR BANKER AND DESCRIPTION OF BONDS		Amount of bonds held
Bank of Lake Placid, Lake Placid, New York State 3 per cent		$1,000
Bank of Lancaster, Lancaster, United States 4 per cent		1,000
Bank of Lawrence, Lawrence, New York State 4 per cent		1,000
Bank of LeRoy, The, LeRoy, New York State 4 per cent		1,000
Bank of Lima, Lima, New York State 4 per cent		1,000
Bank of Long Island, Jamaica, United States 3 per cent		1,000
Bank of the Metropolis, New York, United States 2 per cent		1,000
Bank of Millbrook, Millbrook, New York State 4 per cent		1,000
Bank of Nassau County, Great Neck Station, United States 3 per cent		1,000
Bank of Niagara, Niagara Falls, New York State 4 per cent		1,000
Bank of North Collins, The, North Collins, New York State 4 per cent		1,000
Bank of North Hempstead, The, Port Washington, United States 3 per cent		1,000
Bank of Onondaga, Onondaga Valley, New York State 4 per cent		1,000
Bank of Orchard Park, Orchard Park, New York State 4 per cent		1,000
Bank of Philadelphia, Philadelphia, United States 4 per cent		1,000
Bank of Port Jefferson, Port Jefferson, United States 3 per cent		1,000
Bank of Richmondville, Richmondville, New York State 4 per cent		1,000
Bank of Rockville Centre, Rockville Centre, New York State 4 per cent		1,000
Bank of Southold, Southold, New York State 4 per cent		1,000
Bank of South Dayton, South Dayton, New York State 4 per cent		1,000
Bank of Spencerport, Spencerport, New York State 4 per cent		1,000
Bank of Steuben, Hornell, New York State 4 per cent		1,000
Bank of Suffolk County, Stony Brook, New York State 4 per cent		1,000
Bank of United States, The, New York State 4 per cent		1,000
Bank of Washington Heights, New York, United States 4 per cent		1,000
Bank of Westbury, Westbury Station, New York State 4 per cent		1,000
Bank of Worcester, Worcester, United States 3 per cent		1,000
Barasch, Sigmund W., New York City, New York City 4½ per cent		10,000
Bingham State Bank, Mount Morris, New York State 4 per cent		1,000
Black Rock Bank, Buffalo, New York State 4 per cent		1,000
Bloomingdale Brothers, New York, New York City 4½ per cent	$11,000	
New York City 4½ per cent	50,000	
New York Central & Hudson River Railroad Company 4½ per cent	25,000	
		86,000
Boffa, D. & D. Di Sesa, New York City, New York City 4 per cent		6,000
Bowery Bank of New York, The, New York, United States 4 per cent		1,000
Broadway Central Bank, New York, New York State 4 per cent		1,000
Bronx Borough Bank, New York, United States 4 per cent		1,000
Bryant Park Bank, New York, United States 2 per cent		1,000
Cappellino, C. & S., Rochester, New York State 4 per cent		5,000
Cattaraugus County Bank, Little Valley, New York State 4 per cent		1,000
Central Bank of Medina, Medina, New York State 4 per cent		1,000
Central Bank of Rochester, The, United States 2 per cent		1,000
Central Bank of Westchester County, White Plains, New York State 4 per cent		1,000
Centre Moriches Bank, Centre Moriches, United States 2 per cent		1,000
Cesario, Girardi & Company, New York, New York City 3½ per cent		12,000
Chelsea Exchange Bank, New York, United States 2 per cent		1,000
Citizens' Bank of Arcade, Arcade, United States 4 per cent		1,000
Citizens' Bank of Attica, Attica, New York State 4 per cent		1,000
Citizens' Bank of Binghamton, Binghamton, New York State 4 per cent		1,000
Citizens' Bank of Dansville, Dansville, New York State 4 per cent		1,000
Citizens' Bank of Griffin Corners, Griffin Corners, New York State 4 per cent		1,000
Citizens' Bank of Locke, N. Y., The, Locke, New York State 4 per cent		1,000
Citizens' Bank of Monroe, Monroe, New York State 4½ per cent		1,000
Citizens' Bank of Penn Yan, The, Penn Yan, New York State 4 per cent		1,000
Citizens' Bank of Perry, The, Perry, New York State 4 per cent		1,000
Citizens' Bank of Rochester, Rochester, New York State 4 per cent		1,000
Citizens' Bank of Waverly, Waverly, New York State 3 per cent		1,000
Citizens' Bank of Westfield, Westfield, New York State 4 per cent		1,000

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Federal Reserve Bank of St. Louis

Statement of Securities, Etc.— (Continued)

NAME OF BANK OR BANKER AND DESCRIPTION OF BONDS		Amount of bonds held
Citizens' Bank of White Plains, United States 3 per cent		$1,000
Citizens' State Bank of Lyndonville, Lyndonville, New York State 4 per cent		1,000
City Bank of Syracuse, Syracuse, New York State 4 per cent		1,000
Clymer State Bank, Clymer, New York State 4 per cent		1,000
Cohocton State Bank, Cohocton, New York State 4 per cent		1,000
Colonial Bank, The, New York, United States 2 per cent		1,000
Columbia Bank, New York, United States 2 per cent		1,000
Corn Exchange Bank, New York, United States 2 per cent		1,000
Cosmopolitan Bank, New York, United States 3 per cent		1,000
De Luca, Gaetano & Company, New York, New York City 4 per cent		5,500
De Luca, Vincenso, New York, New York City, 4½ per cent		20,000
De Marco, Pasquale, Schenectady, Schenectady City 4½ per cent	$3,000	
Schoharie County 4½ per cent	2,000	
New York City 4½ per cent	1,000	
		6,000
Del Papa, Michael, Elmira, New York City 4½ per cent		5,000
Del Papa, Michael, New York, New York City 4½ per cent		5,000
De Ruyter Banking Company, De Ruyter, New York State 3 per cent		1,000
De Vita, Salvatore, New York, Baltimore and Ohio R. R. Co. 4½ per cent		6,000
Dey Brothers, Syracuse, Northern Pacific Railway Company 4 per cent	$5,000	
New York City 4½ per cent	4,000	
		9,000
Di Messa, Pasquale, Amsterdam, Baltimore and Ohio R. R. Co. 5 per cent	$1,000	
Chicago, Milwaukee & St. Paul R. R. Co. 4 per cent	5,000	
		6,000
Dinnella, Pietro, Brooklyn, New York City 4½ per cent		8,000
Dobbs Ferry Bank, Dobbs Ferry, New York State 4 per cent		1,000
Dundee State Bank, Dundee, United States 3 per cent		1,000
Engel, Morris, New York, New York City 4½ per cent		6,000
Faour, D. J. and Brothers, New York, New York City 4 per cent	$20,000	
New York City 4½ per cent	30,000	
		50,000
Farmers' Bank of Springville, Erie County, N. Y., The, Springville, New York State 4 per cent		1,000
Farmers and Mechanics' Bank of Bath, Bath, New York State 4 per cent		1,000
Farmers and Mechanics' Bank, Fort Plain, United States 2 per cent		1,000
Farmers and Mechanics' Bank, Jamestown, New York State 4 per cent		1,000
Farmers and Merchants' Bank, Cobleskill, New York State 3 per cent		1,000
Farmers and Merchants' Bank of Geneva, Geneva, N. Y., New York State 4½ per cent		1,000
Farmers and Merchants' Bank, Spencer, United States 2 per cent		1,000
Farmers and Merchants' State Bank, Oneida, United States 4 per cent		1,000
Fidelity Bank, New York, United States 2 per cent		1,000
Fifth Avenue Bank of New York, The, New York, United States 4 per cent		1,000
First State Bank, Canisteo, New York State 4 per cent		1,000
Floral Park Bank, Floral Park, United States 2 per cent		1,000
Freeport Bank of Freeport, Queens County, N. Y., The, Freeport, United States 4 per cent		1,000
Fugazy, Louis V., New York, New York City 4 per cent		6,000
Gallo, Nicola, Binghamton, Solvay Village 4½ per cent		5,000
German-American Bank, Buffalo, New York State 4 per cent		1,000
German-American Bank, The, New York, New York State 4 per cent		1,000
German Exchange Bank of the City of New York, The, New York, United States 4 per cent		1,000
Germania Bank of the City of New York, New York, New York State 4 per cent		1,000
Gimbel Brothers, New York, New York City 4½ per cent		45,000
Glen Cove Bank of Glen Cove, Glen Cove, New York State 4 per cent		1,000
Goldberger, Morris B., New York, New York City 4 per cent		6,000
Greenhut, J. B. & Company, New York, New York City 4½ per cent		10,000
Greenwich Bank of the City of New York, New York, United States 4 per cent		1,000

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Federal Reserve Bank of St. Louis

Statement of Securities, Etc.— (Continued)

NAME OF BANK OR BANKER AND DESCRIPTION OF BONDS		Amount of bonds held
Guarini & Candela, New York, New York City 4½ per cent	$5,000	
New York City 4¼ per cent	10,000	
New York City 4 per cent	25,000	
		$40,000
Hempstead Bank, Hempstead, New York State 3 per cent		1,000
Hillside Bank, Richmond Hill, United States 2 per cent		1,000
Hers, Isidor, New York, Massachusetts State 3½ per cent	$2,000	
Boston City 4 per cent	1,000	
Cincinnati City 4 per cent	500	
Providence City 4 per cent	1,000	
New York City 4 per cent	1,000	
		5,500
Homestead Bank of Brooklyn, The, Brooklyn, United States 4 per cent		1,000
Hurwitz, A. & J., Brooklyn, New York City 4¼ per cent		5,000
Hurwitz, A. & J., Brooklyn, New York City 4¼ per cent		5,000
International Bank, New York, New York State 4 per cent		1,000
Jagocki, Frank X., Brooklyn, New York City 4¼ per cent		6,000
Jarmulowsky, Harry & Louis, Brooklyn, Southern Pacific Railway Company 4 per cent	$10,000	
New York City 4 per cent	2,000	
New York City 4¼ per cent	10,000	
New York City 4½ per cent	57,000	
Baltimore & Ohio R. R. Co. 4½ per cent	15,000	
Chicago, Milwaukee & St. Paul R. R. Co. 4 per cent	10,000	
Chicago, Milwaukee & St. Paul R. R. Co. 4½ per cent	20,000	
Fonda, Johnstown & Gloversville R. R. Co. 4½ per cent	10,000	
Monongahela Railroad Co. 5 per cent	5,000	
New York Central & Hudson River R. R. Co. 4½ per cent	25,000	
		164,000
Jefferson Bank, New York, United States 2 per cent		1,000
Johnstown Bank, Johnstown, United States 3 per cent		1,000
Josephsohn, Michael, New York, New York City 4½ per cent	$5,000	
New York City 4¼ per cent	2,000	
		7,000
Josephson, Julius, New York, New York City 4 per cent	2,000	
Louisville & Nashville R. R. Company 4 per cent	5,000	
Chicago, Milwaukee & St. Paul R. R. Company 4½ per cent	1,000	
		8,000
Juliand Bank, The, Greene, New York State 4 per cent		1,000
Karagheusian, Miran, New York, New York City 4¼ per cent		5,000
Kiss, Emil, New York, New York City 4¼ per cent		6,000
Kovacs, John, Brooklyn, New York City 4 per cent	$10,000	
New York City 4¼ per cent	5,000	
New York Central & Hudson River R. R. Co. 4½ per cent	2,000	
Fonda, Johnstown & Gloversville Railroad 4½ per cent	10,000	
		27,000
Krimmert, Albert, New York, New York City 4 per cent		10,000
Lanzetta, James, Syracuse, Syracuse City 4¼ per cent	$250	
Northern Pacific Railway 4½ per cent	5,000	
		5,250
Lederer, Richard M., New York, New York City 4¼ per cent		15,000
Legniti, Angelo, New York, New York City 4¼ per cent		6,000
Liccione, Joseph, New York, Baltimore and Ohio R. R. Co. 3½ per cent		6,000
Lichtman, Benjamin H., Amsterdam, Chicago, Milwaukee & St. Paul R. R. Co. 4½ per cent	$1,000	
Fonda, Johnstown & Gloversville R. R. Co. 4½ per cent	2,000	
New York Central & Hudson River R. R. Co. 4½ per cent	3,000	
		6,000
Lofaro & Rossi, Utica, New York State 4 per cent		5,000
Lordi, Giovanni, New York, Baltimore and Ohio R. R. Co. 3½ per cent		11,000

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Federal Reserve Bank of St. Louis

Statement of Securities, Etc.— (Continued)

NAME OF BANK OR BANKER AND DESCRIPTION OF BONDS		Amount of bonds held
Lunham & Moore, New York City, Chicago, Burlington & Quincy 3½ per cent	$6,000	
Baltimore & Ohio R. R. Co. 5 per cent	5,000	
New York & Harlem R. R. Co. 3½ per cent	5,000	
		$16,000
Lunghino, Michael A., Buffalo, San Francisco City and County 5 per cent	$5,000	
Chicago, Milwaukee & St. Paul R. R. Co. 4½ per cent	1,000	
New York Central and Hudson River R. R. Co. 4½ per cent	1,000	
		7,000
Lunghino, S. & Sons, Buffalo, Chicago, Rock Island and Pacific Railway 4 per cent		23,000
Machol, William, New York, New York City 4½ per cent		5,000
Macy, R. H. & Company, New York, Southern Pacific Railway Company 4 per cent	$22,000	
Chicago, Milwaukee & St. Paul Railway Company 4 per cent	70,000	
Delaware & Hudson Railway Company 4½ per cent	6,000	
Baltimore & Ohio Railroad Company 4½ per cent	25,000	
Southern Pacific R. R. Co. 4 per cent	30,000	
New York Central & Hudson River Railroad Company 4½ per cent	30,000	
		183,000
Madrid Bank, Madrid, United States 2 per cent		1,000
Manhattan Company, The, New York, New York State 4 per cent		1,000
Manufacturers' Bank of Cohoes, Cohoes, New York State 4 per cent		1,000
Marcus, Joseph S., and Sons, New York, New York City 4½ per cent		6,000
Markel Brothers, New York, New York City 4½ per cent		15,000
Market Bank of Buffalo, Buffalo, United States 2 per cent		1,000
Marnell, Nicholas, Syracuse, New York State 4½ per cent		5,000
Martiniano, Joseph G., Brooklyn, New York City 4 per cent	$7,000	
New York City 6 per cent	500	
		7,500
Marrone, Vincenzo, Utica, Chicago, Burlington & Quincy Railway Company 3½ per cent	$5,000	
New York City 3 per cent	1,000	
		6,000
Mattituck Bank, Mattituck, New York State 4 per cent		1,000
M. Berardini, State Bank, New York, New York State 4 per cent		1,000
Mechanics' Bank, Brooklyn, United States 2 per cent		1,000
Mechanics' Bank of Groton, N. Y., Groton, United States 4 per cent		1,000
Mechanics and Farmers' Bank of Albany, Albany, New York State 4 per cent		1,000
Merchants' Bank of Buffalo, Buffalo, New York State 4 per cent		1,000
Merchants' Bank of Rochester, Rochester, New York State 4 per cent		1,000
Metropolitan Bank, New York, United States 2 per cent		1,000
Molea, Guiseppe, New York, New York City 4 per cent		6,000
Montauk Bank, Brooklyn, New York State 3 per cent		1,000
Mount Pleasant Bank, Pleasantville, New York State 4 per cent		1,000
Mutual Bank, The, New York, United States 2 per cent		1,000
Nassau Union Bank, Glen Cove, United States 2 per cent		1,000
Nelson, B. H. & Son, Binghamton, Baltimore & Ohio 3½ per cent		6,000
Nemeth, John, New York, New York City 4½ per cent		10,000
Neubauer, Andrew J., Brooklyn, New York City 4 per cent		6,000
New Netherland Bank of New York, New York, United States 2 per cent		1,000
New York Produce Exchange Bank, New York, New York State 3 per cent		1,000
Nielsen & Lundbeck, New York, New York State 4 per cent		10,000
North Avenue Bank, New Rochelle, New York State 4 per cent		1,000
North Shore Bank, Oyster Bay, New York State 4 per cent		1,000
North Side Bank of Brooklyn, Brooklyn, United States 3 per cent		1,000
Northville Bank, The, Northville, United States 3 per cent		1,000
Ogdensburg Bank, Ogdensburg, United States 2 per cent		1,000
Oppenheim, Harry, New York, New York City 4½ per cent	$10,000	
New York City 4 per cent	5,000	
		15,000

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Statement of Securities, Etc.— (Continued)

NAME OF BANK OR BANKER AND DESCRIPTION OF BONDS		Amount of bonds held
Ortolani, Enrico, Buffalo, New York City 4½ per cent	$10,000	
New York City 4 per cent	10,000	
		$20,000
Oyster Bay Bank, Oyster Bay, United States 4 per cent		1,000
Pacific Bank, The, New York State 3 per cent		1,000
Pasca, Michael G., New York, New York City 6 per cent		5,000
Patchogue Bank, The, Patchogue, New York State 4 per cent		1,000
Peconic Bank, The, Sag Harbor, United States 2 per cent		1,000
People's Bank of Buffalo, The, Buffalo, New York State 4 per cent		1,000
People's Bank of Hamburgh, The Hamburgh, New York State 4 per cent		1,000
People's Bank of Haverstraw, Haverstraw, New York State 3 per cent		1,000
People's Bank of Johnstown, N. Y., The, Johnstown, United States 4 per cent		1,000
People's Bank of the City of New York, The, New York, New York State 3 per cent		1,000
People's Bank of Niagara Falls, New York State 4 per cent		1,000
People's Bank of Potsdam, The, Potsdam, United States 4 per cent		1,000
People's Bank of Troy, Troy, New York State 3 per cent		1,000
People's State Bank of East Randolph, The, East Randolph, New York State 3 per cent		1,000
Pepe, Alphonso & Sons, Buffalo, Kenmore Village 4.40 per cent	$2,000	
Harrietstown School District 5 per cent	5,000	
Baltimore and Ohio R. R. Co. 4 per cent	3,000	
		10,000
Perera, Lionello & Company, New York, New York City 4½ per cent	$50,000	
New York City 4½ per cent	30,000	
Chicago, Milwaukee & St. Paul Railway 4½ per cent	20,000	
		100,000
Perretta, Rocco & Co., Utica, Utica City 4½ per cent		5,000
Phoenix Bank, The, Phoenix, United States 2 per cent		1,000
Power City Bank, Niagara Falls, New York State 4 per cent		1,000
Prattsburgh State Bank, Prattsburgh, New York State 4 per cent		1,000
Prisco, Raffaele, New York, New York City 3½ per cent		10,000
Public Bank, New York, United States 2 per cent		1,000
Rensselaer County Bank, Rensselaer, New York State 4 per cent		1,000
Royal Bank of New York, New York, United States 3 per cent		1,000
Rushville State Bank, Rushville, New York State 4 per cent		1,000
Sakser, Frank, New York, New York State 4 per cent		5,000
Saugerties Bank, The, Saugerties, New York State 4 per cent		1,000
Schirripa, Vincent, Albany, New York State 4 per cent		5,000
Schnitzer, Henry J., New York, New York State 4 per cent		25,000
Schoharie County Bank, The, Schoharie, New York State 3 per cent		1,000
Schwabach, Sigmund Gesa, New York, New York City 4 per cent	$200	
New York City 4½ per cent	5,000	
		5,200
Sconfietti, C. & Company, Northern Pacific Ry. Co. 3 per cent	$2,000	
Baltimore and Ohio R. R. Co. 4 per cent	3,000	
Illinois Central R. R. Co. 4 per cent	2,000	
		7,000
Scotto, L. & Son, & Joseph Martiniano, New York, New York City 4½ per cent		5,000
Scotto, Raphael, New York, New York City 4½ per cent	$10,000	
New York City 4 per cent	3,000	
New York City 6 per cent	2,000	
		15,000
Sea Side Bank, West Hampton Beach, New York State 4 per cent		1,000
Security Bank of New York, The, New York, United States 3 per cent		1,000
Sessa, Joseph, New York, New York City 4½ per cent	$31,000	
New York City 4 per cent	14,000	
		45,000
Southampton Bank, The, Southampton, United States 2 per cent		1,000
South Side Bank of Bay Shore, N. Y., Bay Shore, New York State 4 per cent		1,000
Stabile, Francis R., New York, New York City 4½ per cent		5,000
State Bank of Avon, Avon, New York State 3 per cent		1,000

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Statement of Securities, Etc.— (Concluded)

NAME OF BANK OR BANKER AND DESCRIPTION OF BONDS		Amount of bonds held
State Bank of Belmont, The, Belmont, New York State 4 per cent		$1,000
State Bank of Bolivar, Bolivar, United States 2 per cent		1,000
State Bank of Brocton, Brocton, New York State 4 per cent		1,000
State Bank of Canastota, Canastota, New York State 4 per cent		1,000
State Bank of Chatham, Chatham, New York State 4 per cent		1,000
State Bank of Commerce, Brockport, N. Y., Brockport, New York State 4 per cent		1,000
State Bank of Fillmore, Fillmore, New York State 4 per cent		1,000
State Bank of Hilton, Hilton, New York State 3 per cent		1,000
State Bank of Kenmore, Kenmore, New York State 4½ per cent		1,000
State Bank of Mayville, Mayville, New York State 4 per cent		1,000
State Bank, The, New York, New York State 4 per cent		1,000
State Bank of Norwood, Norwood, New York State 3 per cent		1,000
State Bank of Ontario, Ontario, New York State 4 per cent		1,000
State Bank of Randolph, Randolph, New York State 4 per cent		1,000
State Bank of Ransomville, Ransomville, New York State 4 per cent		1,000
State Bank of Seneca Falls, N. Y., The, Seneca Falls, United States 2 per cent		1,000
State Bank of Sherman, Sherman, New York State 4 per cent		1,000
State Bank of Syracuse, Syracuse, United States 2 per cent		1,000
State Bank of Theresa, Theresa, New York State 4 per cent		1,000
State Bank of Trumansburg, Trumansburg, New York State 4 per cent		1,000
State Bank of Williamson, Williamson, New York State 4 per cent		1,000
State Exchange Bank of Holley, The, Holley, United States 3 per cent		1,000
Straus, Max, New York, New York City 4 per cent	$100	
New York City 4½ per cent	5,000	
		5,100
Taconic Valley Bank, Berlin, New York State 4 per cent		1,000
Tarabella, James & Lucy, New York, New York City 4½ per cent		5,000
Tausig, Paul & Son, New York, New York City 4½ per cent		5,000
Termini, Guiseppe, New York City 4 per cent		10,000
Tocci, Felice, New York, New York City 4 per cent		6,000
Tomaino Bros., Utica, Fonda, Johnstown & Gloversville Railroad 4½ per cent	$7,000	
Chicago, Milwaukee and St. Paul Ry Co. 5 per cent	2,000	
Baltimore and Ohio R. R. Co. 4 per cent	3,000	
		12,000
Twenty-third Ward Bank of the City of New York, New York, United States 2 per cent		1,000
Union Bank of Medina, Medina, New York State 4 per cent		1,000
Union Stock Yards Bank, Buffalo, New York State 4 per cent		1,000
University Bank, Alfred, New York State 4 per cent		1,000
Verrilli Bros., New York, New York City 4½ per cent		6,000
Viggiani, E. and Company, New York, New York City 4½ per cent		10,000
Watkins State Bank, Watkins, New York State 4 per cent		1,000
Westchester Avenue Bank, New York State 4 per cent		1,000
West Side Bank, New York, United States 4 per cent		1,000
Wilson State Bank, Wilson, New York State 4 per cent		1,000
W. R. Grace & Co.'s Bank, New York, United States 3 per cent		1,000
Yorkville Bank, New York, United States 3 per cent		1,000
Zaro, Henry C., New York, New York City 4 per cent	$1,000	
New York City 4½ per cent	1,000	
Albany City 4½ per cent	2,000	
San Francisco City and County 5 per cent	2,000	
		6,000

UNSECURED CIRCULATION

Incorporated banks whose circulation is not secured and has not been advertised for final redemption and the amount of circulation charged to each bank on December 31, 1916:

Chemung Canal Bank	$13,506 00
Delaware and Hudson Canal Bank	705 00
Livingston County Bank	9,300 00
The Manhattan Company	44,721 00
Onondaga County Bank	9,747 00
	$77,979 00

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Federal Reserve Bank of St. Louis

STATEMENTS

SHOWING THE

Condition of the Banks of Deposit and Discount Operating under the Laws of this State on December 31, 1915, March 17, 1916, June 30, 1916, September 20, 1916 and November 29, 1916

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Federal Reserve Bank of St. Louis

ALDEN STATE BANK—ALDEN

CHARLES H. DOLD, *President.* [Main street; organized 1916.] B. L. BENSLEY, *Cashier.*

DIRECTORS.

BENJAMIN A. GIPPLE, ALBERT E. FRANTZ, FRANK A. ALGER, PHILIP B. DOLD, CLARENCE L. EGBERT,
WILLIAM P. HUTCHISON, JOHN W. KIRK, HOWARD L. WRIGHT, CHARLES H. DOLD.

RESOURCES	Statement of condition Dec. 31, 1915	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 29, 1916
Stocks and bonds, viz.: Public securities, market value	.....	.....	.....	.....	$1,064
Mortgages owned	.....	.....	.....	.....	2,556
Loans, discounts and bills purchased not secured by collateral	.....	.....	.....	.....	6,765
Due from trust companies, banks and bankers	.....	.....	.....	.....	58,592
Specie	.....	.....	.....	.....	4,231
Legal tender notes and notes of national banks	.....	.....	.....	.....	2,010
Federal reserve notes	.....	.....	.....	.....	475
Assets not included in any of the above heads	.....	.....	.....	.....	2,526
Add for cents	.....	.....	.....	.....	3
Total resources	.....	.....	.....	.....	$78,222
LIABILITIES					
Capital	.....	.....	.....	.....	$25,000
Surplus, including all undivided profits (market value)	.....	.....	.....	.....	5,503
Due depositors, not preferred	.....	.....	.....	.....	47,238
Other liabilities	.....	.....	.....	.....	480
Add for cents	.....	.....	.....	.....	1
Total liabilities	.....	.....	.....	.....	$78,222

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ALLIANCE BANK — ROCHESTER

JAMES G. CUTLER, *President.* [183 East Main street; organized 1893] THOMAS E. LANNIN, *Cashier.*

DIRECTORS

JAMES G. CUTLER, EDWARD G. MINER, ABRAM J. KATZ, THOS. E. LANNIN, F. HARPER SIBLEY, WALTER S. HUBBELL, GEO. W. ROBESON, JOSEPH T. ALLING, HENRY A. STRONG, FRANK S. NOBLE, ANDREW T. TOWNSON, ALBERT B. EASTWOOD, J. HUNGERFORD SMITH, HERBERT J. WINN.

RESOURCES	Statement of condition Dec. 31, 1915	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 29, 1916
Stocks and bonds, viz.:					
Public securities, market value	$4,001	$4,001	$4,001	$4,001	$3,401
Private securities, market value	908,765	956,857	1,054,381	926,950	851,623
Real estate owned	200,000	200,000	200,000	200,000	200,000
Mortgages owned	7,500	7,500	1,500	1,500	1,500
Loans and discounts secured by real estate collateral	57,525	49,174	66,625	46,087	49,464
Loans and discounts secured by other collateral	3,279,156	3,152,299	3,312,867	3,362,659	3,972,211
Loans, discounts and bills purchased not secured by collateral	2,868,093	3,090,908	2,962,050	3,103,242	2,993,817
Overdrafts	430	2,004	1,319	3,146	1,746
Due from trust companies, banks and bankers	2,003,151	1,545,936	3,834,575	2,044,487	1,738,978
Specie	182,819	185,960	184,127	183,719	185,030
Legal tender notes and notes of national banks	196,778	122,871	214,327	359,502	283,100
Federal reserve notes	151,145	77,130	49,800	22,850	22,005
Cash items	138,271	83,620	134,841	114,470	100,039
Assets not included in any of the above heads	27,924	29,417	32,216	28,123	57,471
Add for cents	4	4	3	3	3
Total resources	$10,025,562	$9,507,681	$12,052,632	$10,400,739	$10,460,388
LIABILITIES					
Capital	$275,000	$275,000	$500,000	$500,000	$500,000
Surplus, including all undivided profits (market value)	512,663	536,920	542,442	556,166	596,282
Preferred deposits, viz.: Deposits by the Superintendent of Banks	1,618	1,616	1,622	1,622	1,499
Due depositors, not preferred	9,017,869	8,440,853	10,778,460	9,053,416	9,018,147
Due to trust companies, banks and bankers	183,960	178,388	193,004	209,541	308,451
Other liabilities	34,451	74,903	37,101	79,991	36,007
Add for cents	1	1	3	3	2
Total liabilities	$10,025,562	$9,507,681	$12,052,632	$10,400,739	$10,460,388

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Federal Reserve Bank of St. Louis

ANDOVER STATE BANK — ANDOVER

A. C. FRISBEY, *President.* [38 South Main street; organized 1894] J. M. BRUNDAGE, *Cashier.*

DIRECTORS

J. M. BRUNDAGE, FRANK S. CLARK, J. C. GREEN, CRAYTON L. EARLEY, A. C. FRISBEY, HENRY HORAN, A. D. FULLER.

RESOURCES	Statement of condition Dec. 31, 1915	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 29, 1916
Stocks and bonds, viz.:					
Public securities, market value	$1,020	$1,050	$1,050	$1,060	$1,055
Private securities, market value	52,570	44,427	52,227	68,003	79,770
Real estate owned	2,500	2,500	2,500	2,500	2,500
Mortgages owned	27,440	26,213	24,525	23,975	24,925
Loans and discounts secured by real estate collateral	12,157	13,088	14,226	16,291	16,786
Loans and discounts secured by other collateral	35,756	35,363	29,885	26,085	30,257
Loans, discounts and bills purchased not secured by collateral	56,372	57,929	50,006	43,624	44,305
Overdrafts	170	81	2	39	91
Due from trust companies, banks and bankers	17,060	12,516	23,670	15,876	20,891
Specie	3,068	3,031	3,056	3,589	3,581
Legal tender notes and notes of national banks	5,172	4,608	5,028	5,438	4,105
Federal reserve notes	30	.....	20	50	.....
Cash items	68	89	65	116	82
Assets not included in any of the above heads	1,413	1,464	1,140	1,506	1,480
Add for cents	4	4	5	5	5
Total resources	$214,800	$202,363	$207,405	$208,157	$229,833
LIABILITIES					
Capital	$25,000	$25,000	$25,000	$25,000	$25,000
Surplus, including all undivided profits (market value)	25,260	25,732	24,454	25,578	26,516
Due depositors, not preferred	161,587	148,562	154,405	154,317	174,857
Other liabilities	2,952	3,068	3,545	3,261	3,459
Add for cents	1	1	1	1	1
Total liabilities	$214,800	$202,363	$207,405	$208,157	$229,833

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Federal Reserve Bank of St. Louis

ARKPORT STATE BANK — ARKPORT

JOHN D. TAYLOR, *President.* [Organized 1916] ROY EDGAR, *Cashier.*

DIRECTORS

JOHN D. TAYLOR, L. H. BURDICK, W. M. HURLBUT, HENRY L. DAVENPORT, ROY EDGAR, CHAS. F. BENNING, ROY C. BENNETT, ELMER E. GILBERT, C. E. HUNT, A. W. LATIMER, JAMES N. FLINT, IRA MCMICHAEL, ELMER E. FERRY, HOMER UPSON, L. M. KARR, GEORGE TAYLOR, FRANK HURLBUT, JAMES OTALING, F. H. EMERY, OLIVER HOSLEY.

RESOURCES	Statement of condition Dec. 31, 1915	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 29, 1916
Stocks and bonds, viz.:					
Public securities, market value	.....	.....	$21,155	$20,994	$19,058
Real estate owned	.....	.....	1,507	3,555	4,977
Loans, discounts and bills purchased not secured by collateral	.....	.....	.....	.....	2.142
Due from trust companies, banks and bankers	.....	.....	2,454	426	18,064
Specie	.....	.....	.....	.....	525
Legal tender notes and notes of national banks	.....	.....	.....	.....	500
Federal reserve notes	.....	.....	.....	.....	100
Assets not included in any of the above heads	.....	.....	.....	42	1,294
Add for cents	.....	.....	.....	1	1
Total resources	.....	.....	$25,116	$25,018	$46,661
LIABILITIES					
Capital	.....	.....	$25,000	$25,000	$25,000
Surplus, including all undivided profits (market value)	.....	.....	116	18	231
Due depositors, not preferred	.....	.....	.....	.....	21,430
Total liabilities	.....	.....	$25,116	$25,018	$46,661

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Federal Reserve Bank of St. Louis

BALDWIN'S BANK OF PENN YAN — PENN YAN

A. FLAG ROBSON, *President.* [127 Main street; organized 1881] L. P. NEILSON, *Cashier.*

DIRECTORS

A. F. ROBSON, E. R. BORDWELL, F. M. COLLIN, O. G. SHEARMAN, WM. N. WISE.

RESOURCES	Statement of condition Dec. 31, 1915	Statement of condition March 17, 1916	Statement of condition Jun. 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 29, 1916
Stocks and bonds, viz.:					
Public securities, market value	$138,762	$143,032	$132,715	$135,055	$206,079
Private securities, market value	99,842	108,124	96,536	95,903	171,334
Real estate owned	14,585	14,585	14,585	14,585	14,585
Mortgages owned	158,281	163,786	168,986	167,736	169,286
Loans and discounts secured by real estate collateral	29,123	28,800	28,000	32,400	34,350
Loans and discounts secured by other collateral	43,495	33,985	31,323	38,985	32,832
Loans, discounts and bills purchased not secured by collateral	257,852	272,154	289,313	309,018	248,927
Overdrafts	230	638	156	298	1,076
Due from trust companies, banks and bankers	140,631	103,792	82,055	104,450	190,248
Specie	11,148	11,848	11,129	12,206	12,676
Legal tender notes and notes of national banks	24,652	24,846	14,921	19,664	18,653
Federal reserve notes	5,500	2,000	1,500	.....	.....
Cash items	1,003	1,235	1,678	3,050	1,696
Assets not included in any of the above heads	5,691	7,233	8,798	7,807	10,791
Add for cents	4	4	4	3	5
Total resources	$930,799	$916,062	$881,699	$941,160	$1,112,538
LIABILITIES					
Capital	$50,000	$50,000	$50,000	$50,000	$50,000
Surplus, including all undivided profits (market value)	174,450	172,873	179,235	182,670	192,424
Preferred deposits, viz.:					
Deposits by the State of New York	28,000	45,000	45,000	45,000	45,000
Other deposits secured by pledge of assets	8,414	25,903	23,677	8,285	4,898
Due depositors, not preferred	638,807	588,868	551,868	622,444	813,304
Due to trust companies, banks and bankers	.....	1,716	793	560	210
Bills payable	25,000	25,000	25,000	25,000	.....
Other liabilities	6,127	6,700	6,125	7,200	6,700
Add for cents	1	2	1	1	2
Total liabilities	$930,799	$916,062	$881,699	$941,160	$1,112,538

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Federal Reserve Bank of St. Louis

THE BALDWINSVILLE STATE BANK — BALDWINSVILLE

OTIS M. BIGELOW, *President.* [Oswego street; organized 1875] E. H. MARVIN, *Cashier.*

DIRECTORS

OTIS M. BIGELOW, JOHN T. SKINNER, L. W. CONNELL, J. E. CONNELL, J. CARL CONNELL, E. H. MARVIN, E. G. HEATON.

RESOURCES	Statement of condition Dec. 31, 1915	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 29, 1916
Stocks and bonds, viz.:					
Public securities, market value	$1,000	$1,000	$1,000	$1,000	$20,497
Private securities, market value	8,300	6,652	5,547	20,497	1,000
Real estate owned	6,095	6,095	6,095	6,095	6,095
Mortgages owned	80,522	80,774	89,753	91,652	94,301
Loans and discounts secured by real estate collateral	13,189	13,245	12,273	12,021	11,200
Loans and discounts secured by other collateral	27,406	24,188	20,632	21,752	23,545
Loans, discounts and bills purchased not secured by collateral	346,429	337,752	325,689	357,689	364,830
Overdrafts	23	.....	4	153	9
Due from trust companies, banks and bankers	40,102	94,962	83,494	29,752	89,592
Specie	678	1,338	2,013	1,024	1,129
Legal tender notes and notes of national banks	13,978	20,272	18,811	20,667	15,268
Federal reserve notes	.....	.....	1,000	1,000	2,000
Cash items	409	1,383	169	866	150
Assets not included in any of the above heads	5,000	5,000	5,000	5,000	5,000
Add for cents	4	4	2	3	5
Total resources	$543,135	$592,665	$571,482	$569,171	$634,621
LIABILITIES					
Capital	$60,000	$60,000	$60,000	$60,000	$60,000
Surplus, including all undivided profits (market value)	52,387	55,483	45,130	52,644	52,386
Due depositors, not preferred	427,045	473,767	462,708	453,526	519,234
Due to trust companies, banks and bankers	702	414	644	.....	.....
Other liabilities	3,000	3,000	3,000	3,000	3,000
Add for cents	1	1	.....	1	1
Total liabilities	$543,135	$592,665	$571,482	$569,171	$634,621

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THE BANK OF AMERICA — NEW YORK CITY

WM. H. PERKINS *President.* [44-46 Wall street; organized 1852] WALTER M. BENNETT, *Cashier.*

DIRECTORS

WALTER M. BENNET, AUGUSTUS D. JUILLIARD, WM. R. PETERS, WM. H. PERKINS, JAMES N. JARVIE, CORNELIUS N. BLISS, DALLAS B. PRATT, JAMES N. WALLACE.

RESOURCES	Statement of condition Dec. 31, 1915	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 29, 1916
Stocks and bonds, viz.:					
Public securities, market value	$617,572	$502,600	$549,811	$531,320	$445,000
Private securities, market value	4,389,547	4,736,477	4,276,969	3,750,626	3,930,393
Real estate owned	900,000	900,000	900,000	900,000	900,000
Loans and discounts secured by real estate collateral	5,000	5,000	5,000	5,000	5,000
Loans and discounts secured by other collateral	19,237,103	17,828,077	15,570,930	17,022,983	16,200,373
Loans, discounts and bills purchased not secured by collateral	10,338,430	9,514,278	9,770,930	9,300,155	10,446,781
Overdrafts	30	5	5,174	47	25
Due from trust companies, banks and bankers	1,498,292	1,847,536	1,609,940	1,472,407	1,674,183
Specie	6,228,125	6,147,530	5,288,348	5,334,462	4,627,176
Legal tender notes and notes of national banks	2,645,957	2,677,044	1,446,610	1,116,286	1,796,230
Federal reserve notes	60,000	40,000	40,000	46,000	38,000
Cash items	18,942,993	22,066,942	18,845,385	22,172,837	22,822,999
Customers' liability on acceptances (per contra, see liabilities)	500,000	500,000	500,000	525,000	750,000
Assets not included in any of the above heads	127,728	94,200	109,456	95,600	56,404
Add for cents	4	1	4	4	3
Total resources	$65,490,781	$66,859,690	$58,918,557	$62,272,727	$63,692,567
LIABILITIES					
Capital	$1,500,000	$1,500,000	$1,500,000	$1,500 000	$1,500,000
Surplus, including all undivided profits (market value)	6,152,454	6,368,057	6,211,581	6,383,920	6,630,312
Preferred deposits, viz.: Due New York State savings banks	4,221,263	4,514,218	3,826,873	3,223,794	3,526,638
Due depositors, not preferred	35,765,101	36,464,430	35,954,065	38,085,694	37,920,138
Due to trust companies, banks and bankers	17,345,701	17,533,324	10,902,037	12,502,679	13,323,967
Acceptances of drafts payable at a future date or authorized by commercial letters of credit	500,000	500,000	500,000	525,000	750,000
Other liabilities	6,260	39,660	24,000	51,638	41,510
Add for cents	2	1	1	2	2
Total liabilities	$65,490,781	$66,859,690	$58,918,557	$62,272,727	$63,692,567

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BANK OF AMITYVILLE — AMITYVILLE

SOLOMON KETCHAM, *President.* [Broadway; organized 1891] CHAS. O. IRELAND, *Cashier.*

DIRECTORS

SOLOMON KETCHAM, MILFORD H. KETCHAM, SAMUEL P. HILDRETH, ABNER B. INGLEE, ELMER W. DAVIS, CHARLES O. IRELAND, ORVILLE J. WILSEY, GILBERT P. WILLIAMS, MILLARD F. GRIFFITHS, FREDERICK B. POWELL, CHARLES S. WILMARTH,

RESOURCES	Statement of condition Dec. 31, 1915	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 29, 1916
Stocks and bonds, viz.:					
Public securities, market value	$26,261	$26,406	$30,995	$36,320	$36,105
Private securities, market value	122,855	131,459	126,157	137,396	134,542
Real estate owned	32,325	33,017	32,996	32,945	35,045
Mortgages owned	45,050	44,450	44,450	45,950	45,950
Loans and discounts secured by real estate collateral	16,240	15,460	12,848	14,995	12,398
Loans and discounts secured by other collateral	34,889	42,564	38,550	46,217	49,039
Loans, discounts and bills purchased not secured by collateral	149,182	139,395	142,118	124,890	137,135
Overdrafts	492	530	290	364	405
Due from trust companies, banks and bankers	35,637	32,869	33,175	51,391	36,600
Specie	4,259	5,954	6,525	7,176	7,236
Legal tender notes and notes of national banks	15,036	12,249	13,033	14,394	12,674
Cash items	102	149	120	219	208
Assets not included in any of the above heads	11,765	10,757	11,500	11,545	11,642
Add for cents	5	5	4	4	5
Total resources	$494,098	$495,264	$492,761	$523,806	$518,984
LIABILITIES					
Capital	$25,000	$25,000	$25,000	$25,000	$25,000
Surplus, including all undivided profits (market value)	62,362	64,241	63,766	67,890	68,472
Preferred deposits, viz.:					
Deposits by the State of New York	15,000	15,000	15,000	15,000	15,000
Other deposits secured by pledge of assets	1,541	1,541	1,541	1,560	1,560
Due depositors, not preferred	367,751	378,082	385,653	412,856	405,326
Bills payable	20,000	10,000	.....	.....	.....
Other liabilities	2,442	1,400	1,800	1,500	3,625
Add for cents	2	.....	1	.....	1
Total liabilities	$494,098	$495,264	$492,761	$523,806	$518,984

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BANK OF ANGELICA — ANGELICA

A. H. HOOKER, *President.* [Main street; organized 1890] J. H. ROOK, *Cashier.*

DIRECTORS

A. H. HOOKER, D. D. DICKSON, J. S. ROCKWELL, C. C. OSGOOD, J. H. ROOK, W. F. LILLY,

RESOURCES	Statement of condition Dec. 31, 1915	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 29, 1916
Stocks and bonds, viz.:					
Public securities, market value	$11,400	$11,600	$11,500	$11,500	$6,300
Private securities, market value	14,600	14,800	14,800	11,000	21,044
Real estate owned	8,100	8,100	8,100	8,100	8,100
Mortgages owned	.....	.....	5,120	5,120	.....
Loans and discounts secured by real estate collateral	15,789	15,789	15,789	15,789	15,789
Loans and discounts secured by other collateral	39,821	41,376	37,821	38,716	42,671
Loans, discounts and bills purchased not secured by collateral	108,872	104,558	99,819	104,479	106,252
Overdrafts	1,159	1,002	596	1,413	1,505
Due from trust companies, banks and bankers	16,570	16,513	39,645	35,815	25,477
Specie	11,268	10,386	8,524	8,028	9,754
Legal tender notes and notes of national banks	4,365	2,385	1,835	1,685	2,135
Cash items	873	.....	.....	.....	230
Assets not included in any of the above heads	1,275	1,425	1,450	1,525	1,550
Add for cents	2	3	3	3	4
Total resources	$234,094	$227,937	$245,002	$243,173	$240,811
LIABILITIES					
Capital	$25,000	$25,000	$25,000	$25,000	$25,000
Surplus, including all undivided profits (market value)	31,322	31,041	32,365	33,001	34,275
Due depositors, not preferred	176,865	171,011	186,798	184,335	180,734
Other liabilities	907	884	839	835	802
Add for cents	.....	1	.....	2	.....
Total liabilities	$234,094	$227,937	$245,002	$243,173	$240,811

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BANK OF ANGOLA — ANGOLA

W. W. CHAMBERLAIN, *President.* [Commercial street; organized 1906] GEO. L. PECK, *Cashier.*

DIRECTORS

W. W. CHAMBERLAIN, BION E. SMITH, JULIUS M. SCHWERT, JOHN C. GLAS, ALLEN J. BUNDY, E. L. BENJAMIN, GEO. A. BRITTING,

RESOURCES	Statement of condition Dec. 31, 1915	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 29, 1916
Stocks and bonds, viz.: Public securities, market value	$39,076	$40,811	$43,628	$56,266	$56,266
Real estate owned	4,000	4,000	4,000	4,000	4,000
Mortgages owned	8,828	6,328	6,328	6,328	6,328
Loans and discounts secured by real estate collateral	30,402	31,841	22,640	23,425	25,024
Loans and discounts secured by other collateral	24,050	18,750	14,200	38,121	37,720
Loans, discounts and bills purchased not secured by collateral	125,092	131,738	140,082	141,755	143,324
Overdrafts	467	51	455	1,976	520
Due from trust companies, banks and bankers	25,519	14,379	30,289	68,653	45,612
Specie	8,584	7,554	10,162	9,232	13,274
Legal tender notes and notes of national banks	5,765	6,710	4,160	8,755	3,525
Federal reserve notes	300	285	645	565	615
Cash items	.....	163	324	227	855
Assets not included in any of the above heads	1,038	611	520	980	1,070
Add for cents	2	5	4	4	2
Total resources	$273,123	$263,226	$277,437	$360,287	$338,135
LIABILITIES					
Capital	$25,000	$25,000	$25,000	$25,000	$25,000
Surplus, including all undivided profits (market value)	36,987	38,698	39,645	41,652	43,809
Preferred deposits, viz.:					
Deposits by the State of New York	13,000	13,000	13,000	13,000	13,000
Other deposits secured by pledge of assets	.....	15,000	25,000	27,293	27,387
Due depositors, not preferred	196,335	169,555	172,966	250,463	227,326
Due to trust companies, banks and bankers	.....	339	.....	987	.....
Other liabilities	1,801	1,632	1,826	1,890	1,612
Add for cents	.....	2	.....	2	1
Total liabilities	$273,123	$263,226	$277,437	$360,287	$338,135

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BANK OF ANTWERP — ANTWERP

WILLARD S. AUGSBURY, *President.* [Main street; organized 1910] F. B. WHEELER, *Cashier.*

DIRECTORS

WILLARD S. AUGSBURY, ELBERT C. HUNT, ALEXANDER COPLEY, GEO. E. BAILEY, CHAS. H. WILLARD.
FRANK J. BAUMERT, GAYLORD W. HALL, CHAS. E. MARSH, F. B. WHEELER,

RESOURCES	Statement of condition Dec. 31, 1915	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 29, 1916
Stocks and bonds, viz.:					
Public securities, market value	$1,000	$1,000	$1,000	$12,873	$23,638
Private securities, market value	73,475	73,347	84,811	94,586	90,487
Real estate owned	3,900	3,900	3,900	9,900	9,900
Mortgages owned	16,050	16,050	16,650	16,650	17,350
Loans and discounts secured by real estate collateral	15,000	15,000	15,000	12,000	12,000
Loans and discounts secured by other collateral	34,320	34,295	32,365	47,938	46,274
Loans, discounts and bills purchased, not secured by collateral	89,616	88,332	97,934	88,916	92,692
Overdrafts	44	151	179	158	126
Due from trust companies, banks and bankers	11,630	22,570	43,348	22,275	17,820
Specie	4,124	2,979	2,820	3,856	5,046
Legal tender notes and notes of national banks	3,337	1,785	2,536	4,359	2,856
Federal reserve notes	.....	.....	.....	250	.....
Cash items	56	156	597	265	78
Assets not included in any of the above heads	2,200	2,600	2,700	2,900	2,700
Add for cents	3	3	2	2	2
Total resources	$254,755	$262,168	$303,842	$316,928	$320,969
LIABILITIES					
Capital	$25,000	$25,000	$25,000	$25,000	$25,000
Surplus, including all undivided profits (market value)	25,207	24,991	27,385	28,193	31,135
Due depositors, not preferred	188,832	201,277	248,322	259,790	261,590
Due to trust companies, banks and bankers	14	.....	2,134	2,744	2,243
Bills payable	15,000	10,000	.....	.....	.....
Other liabilities	700	900	1,000	1,200	1,000
Add for cents	2	.....	1	1	1
Total liabilities	$254,755	$262,168	$303,842	$316,928	$320,969

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THE BANK OF ATTICA — ATTICA

C. B. BENEDICT, *President.* [Main and Market streets; organized 1890] R. E. SLACK, *Cashier.*

DIRECTORS

C. B. BENEDICT, C. J. DANLEY, W. E. HOPKINS, ARTHUR L. YOUNG, JOHN M. BRYSON.

RESOURCES	Statement of condition Dec. 31, 1915	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 29, 1916
Stocks and bonds, viz.:					
Public securities, market value	$74,734	$1,000	$1,050	$1,050	$1,050
Private securities, market value	1,020	72,009	67,921	50,004	70,566
Real estate owned	13,003	16,249	20,641	21,025	20,964
Mortgages owned	58,714	49,314	51,014	51,064	40,914
Loans and discounts secured by real estate collateral	12,400	15,130	15,110	25,848	29,958
Loans and discounts secured by other collateral	12,128	10,933	7,914	47,186	67,157
Loans, discounts and bills purchased not secured by collateral	208,224	216,959	243,945	181,812	167,093
Overdrafts	20	221	490	242	174
Due from trust companies, banks and bankers	35,098	37,720	41,022	85,088	74,980
Specie	5,670	6,375	7,736	7,160	7,451
Legal tender notes and notes of national banks	13,621	4,625	2,408	8,004	5,872
Federal reserve notes	.....	.....	45	70	275
Cash items	2,298	2,222	1,637	241	5,490
Assets not included in any of the above heads	7,263	7,097	6,826	10,093	6,853
Add for cents	5	6	5	4	5
Total resources	$444,198	$439,860	$467,764	$488,891	$498,802
LIABILITIES					
Capital	$40,000	$40,000	$40,000	$40,000	$40,000
Surplus, including all undivided profits (market value)	33,856	31,067	33,039	33,851	34,271
Due depositors, not preferred	366,456	366,135	390,549	412,550	420,735
Other liabilities	3,885	2,657	4,175	2,490	3,795
Add for cents	1	1	1	.....	1
Total liabilities	$444,198	$439,860	$467,764	$488,891	$498,802

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Federal Reserve Bank of St. Louis

BANK OF AUSABLE FORKS, N .Y.—AUSABLE FORKS

E. W. FEATHERSTON, *President.* [Main street; organized 1910] V. K. MOORE, *Cashier.*

DIRECTORS

E. W. FEATHERSTON, S. G. PRIME, L. F. ROBERT, R. T. MACE, E. W. PARKER,
W. A. MCKENZIE, V. K. MOORE, O. E. GARSO, J. W. NYE, R. L. TRUMBULL.
G. H. SMITH.

RESOURCES	Statement of condition Dec. 31, 1915	Statement of condition March 17, 1916	Statement of condi ion June 30, 1916	Statement of condition Sept. 30, 1916	Statement of condition Nov. 29, 1916
Stocks and bonds, viz.:					
Public securities, market value	$10,745	$8,000	$8,000	$8,000	$8,000
Private securities, market value	77,895	72,063	67,127	90,957	101,964
Mortgages owned	20,397	34,229	40,704	40,204	39,072
Loans and discounts secured by real estate collateral	13,900	8,000	3,000	6,600	7,075
Loans and discounts secured by other collateral	44,586	48,680	55,619	80,155	87,519
Loans, discounts and bills purchased not secured by collateral	231,952	224,540	251,683	218,426	209,250
Overdrafts	623	111	151	200	156
Due from trust companies, banks and bankers	36,315	42,084	21,558	39,326	43,257
Specie	1,826	2,127	1,783	1,159	1,836
Legal tender notes and notes of national banks	22,308	20,200	24,000	26,115	20,840
Federal reserve notes	.....	900	.....	200	250
Assets not included in any of the above heads	6,560	5,440	5,900	5,370	5,975
Add for cents	2	3	3	2	2
Total resources	$467,109	$466,377	$479,528	$516,714	$525,196
LIABILITIES					
Capital	$50,000	$50,000	$50,000	$50,000	$50,000
Surplus, including all undivided profits (market value)	27,050	29,127	30,185	32,444	33,962
Preferred deposits, viz.:					
Deposits by the State of New York	18,000	20,000	18,000	18,000	18,000
Other deposits secured by pledge of assets	5,250	5,250	5,250	5,250	4,983
Due depositors, not preferred	362,541	358,141	372,483	407,121	412,864
Other liabilities	4,268	3,858	3,609	3,899	5,386
Add for cents	.....	1	1	.....	1
Total liabilities	$467,109	$466,377	$479,528	$516,714	$525,196

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BANK OF AVOCA — AVOCA

GEO. C. SILSBEE, *President.* [60 Main street; organized 1901] WARREN H. LEE, *Cashier.*

DIRECTORS

GEO. C. SILSBEE, A. F. LEE, H. T. BAIRD, F. E. JOHNSON, D. F. RUNDELL,
H. WILMOT SMITH, WARREN H. LEE, S. M. ALMY, F. L. ARNOLD.

RESOURCES	Statement of condition Dec. 31, 1915	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 29, 1916
Stocks and bonds, viz.:					
Public securities, market value	$43,095	$43,095	$47,951	$57,920	$63,045
Private securities, market value	47,371	47,321	53,966	58,866	58,866
Real estate owned	2,000	2,000	2,000	2,175	2,175
Mortgages owned	12,323	12,223	12,123	13,333	12,533
Loans and discounts secured by real estate collateral	7,800	7,233	6,900	6,300	7,400
Loans and discounts secured by other collateral	20,200	26,364	24,793	34,254	40,592
Loans, discounts and bills purchased not secured by collateral	110,161	103,256	93,171	92,276	92,[illegible]93
Overdrafts	103	99	63	119	295
Due from trust companies, banks and bankers	43,029	49,593	61,947	50,972	90,409
Specie	6,047	5,058	5,390	5,481	5,997
Legal tender notes and notes of national banks	5,655	5,378	5,224	2,220	3,224
Assets not included in any of the above heads	2,000	2,000	2,000	2,000	2,000
Add for cents	3	4	4	2	4
Total resources	$299,787	$303,624	$315,532	$325,918	$379,033
LIABILITIES					
Capital	$25,000	$25,000	$25,000	$25,000	$25,000
Surplus, including all undivided profits (market value)	37,636	36,297	37,738	37,609	39,585
Preferred deposits, viz.:					
Due savings and loan associations, credit unions and land bank	4,770	.....	.....	.....	.....
Other deposits secured by pledge of assets	5,185	4,498	4,578	5,383	5,453
Due depositors, not preferred	222,694	232,827	242,215	251,926	302,994
Other liabilities	4,500	5,000	6,000	6,000	6,000
Add for cents	2	2	1	.....	1
Total liabilities	$299,787	$303,624	$315,532	$325,918	$379,033

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BANK OF BABYLON — BABYLON

JOHN CLINTON ROBBINS, *President.* [Deer Park avenue; organized 1913] EMSLIE J. HEARTT, *Cashier.*

DIRECTORS

JAMES BARBER, ALBERT D. HAFF, JAMES W. EATON, JOHN H. ARINK, WM. E. MAGEE,
THOMAS F. TIERNEY, J. CLINTON ROBBINS, HENRY S. BLACHLY, EUGENE P. SMITH, WM. GEIGER.

RESOURCES	Statement of condition Dec. 31, 1915	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 29, 1916
Stocks and bonds, viz.:					
Public securities, market value	$22,191	$22,288	$24,216	$27,645	$27,058
Private securities, market value	73,308	74,882	69,361	83,964	89,469
Mortgages owned	17,720	11,630	13,540	11,450	11,382
Loans and discounts secured by real estate collateral	.....	.....	.....	2,200	1,827
Loans and discounts secured by other collateral	5,488	5,193	5,868	5,218	9,377
Loans, discounts and bills purchased not secured by collateral	39,614	38,665	40,129	34,627	33,722
Overdrafts	1	184	152	91	45
Due from trust companies, banks and bankers	20,679	17,367	36,043	43,005	25,518
Specie	8,165	8,352	8,805	11,241	12,085
Legal tender notes and notes of national banks	2,840	2,365	3,300	3,785	3,925
Federal reserve notes	560	570	540	385	440
Cash items	232	170	273	315	342
Assets not included in any of the above heads	4,453	3,789	4,143	4,107	4,465
Add for cents	3	4	4	3	1
Total resources	$195,254	$185,459	$206,374	$228,036	$219,656
LIABILITIES					
Capital	$50,000	$50,000	$50,000	$50,000	$50,000
Surplus, including all undivided profits (market value)	15,088	15,741	15,868	15,393	16,516
Due depositors, not preferred	129,741	119,212	140,131	162,074	152,574
Other liabilities	425	505	375	569	566
Add for cents	.....	1	.....	.....	.....
Total liabilities	$195,254	$185,459	$206,374	$228,036	$219,656

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BANK OF BATAVIA — BATAVIA

DANIEL W. TOMLINSON, *President.* [69 Main street; organized 1876] HOLDEN T. MILLER, *Cashier.*

DIRECTORS

HOLDEN T. MILLER, SIDNEY A. SHERWIN, ARTHUR G. HOUGH, DANIEL W. TOMLINSON, NEWELL K. CONE.

RESOURCES	Statement of condition Dec. 31, 1915	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 29, 1916
Stocks and bonds, viz.:					
Public securities, market value	$107,200	$107,200	$107,200	$82,100	$82,100
Private securities, market value	53,800	53,800	53,800	52,300	34,500
Real estate owned	25,340	45,340	45,340	75,340	75,340
Mortgages owned	97,810	101,083	97,095	96,412	91,040
Loans and discounts secured by real estate collateral	365,342	356,585	328,296	343,296	370,296
Loans and discounts secured by other collateral	692,113	673,356	592,828	617,828	667,828
Loans, discounts and bills purchased not secured by collateral	957,790	929,033	788,945	810,039	860,840
Overdrafts	3,940	1,218	2,282	2,326	3,990
Due from trust companies, banks and bankers	195,633	206,718	301,411	290,049	239,020
Specie	11,158	11,916	11,734	12,679	14,297
Legal tender notes and notes of national banks	75,146	70,505	80,803	78,031	73,954
Federal reserve notes	500	500	900	1,000	1,000
Cash items	16,531	6,792	2,890	3,356	5,823
Assets not included in any of the above heads	21,500	21,000	21,000	21,000	22,500
Add for cents	4	3	5	4	4
Total resources	$2,623,807	$2,585,049	$2,434,529	$2,485,760	$2,542,532
LIABILITIES					
Capital	$150,000	$150,000	$150,000	$150,000	$150,000
Surplus, including all undivided profits (market value)	211,163	207,686	204,632	226,335	231,079
Preferred deposits, viz.:					
Deposits by the State of New York	17,000	25,000	25,000	25,000	27,000
Other deposits secured by pledge of assets	69,991	71,891	71,109	75,481	73,770
Due depositors, not preferred	1,962,102	2,040,428	1,955,139	1,977,241	2,035,210
Due to trust companies, banks and bankers	6,550	3,542	5,148	8,202	3,971
Bills payable	183,000	63,000	.....	.....	.....
Other liabilities	24,000	23,500	23,500	23,500	21,500
Add for cents	1	2	1	1	2
Total liabilities	$2,623,807	$2,585,049	$2,434,529	$2,485,760	$2,542,532

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BANK OF BELFAST — BELFAST

N. C. SAUNDERS, *President.* [Main street; organized 1914] W. B. MANLEY, *Cashier.*

DIRECTORS

N. C. SAUNDERS, J. S. SMITH, PETER B. LOFTIS, W. B. MANLEY, J. EATON KINNEY,
J. H. MEINEKA, A. E. PERRY, W. J. FOX, R. P. ROSS.

RESOURCES	Statement of condition Dec. 31, 1915	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 29, 1916
Stocks and bonds, viz.:					
Public securities, market value	$52,701	$51,701	$60,638	$63,488	$73,977
Private securities, market value	63,872	58,022	54,120	57,375	54,390
Real estate owned	9,100	9,100	9,100	9,100	9,100
Mortgages owned	21,713	21,038	30,288	30,838	30,163
Loans and discounts secured by real estate collateral	2,359	11,693	11,159	8,067	8,994
Loans and discounts secured by other collateral	32,089	37,720	30,457	34,175	35,603
Loans, discounts and bills purchased not secured by collateral	122,684	114,691	124,841	112,866	99,544
Overdrafts	116	52	79	162	125
Due from trust companies, banks and bankers	62,868	70,015	64,026	82,958	86,781
Specie	17,110	15,762	18,617	16,365	17,471
Legal tender notes and notes of national banks	4,870	3,075	2,120	1,200	1,865
Cash items	687	362	112	299	743
Assets not included in any of the above heads	3,585	3,585	3,560	4,088	4,000
Add for cents	5	4	4	5	4
Total resources	$393,759	$396,820	$409,121	$420,986	$422,760
LIABILITIES					
Capital	$30,000	$30,000	$30,000	$30,000	$30,000
Surplus, including all undivided profits (market value)	46,916	46,651	45,346	48,159	48,130
Preferred deposits, viz.:					
Deposits by the State of New York	15,000	15,000	15,000	15,000	15,000
Due depositors, not preferred	296,169	298,855	312,580	321,166	322,965
Due to trust companies, banks and bankers	51	675	557	522	525
Other liabilities	5,621	5,638	5,638	6,138	6,138
Add for cents	2	1	.....	1	2
Total liabilities	$393,759	$396,820	$409,121	$420,986	$422,760

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THE BANK OF BUFFALO — BUFFALO

ELLIOTT C. McDOUGAL, *President.* [234-236 Main street; organized 1873] JOHN L. DANIELS, *Cashier.*

DIRECTORS

JOHN L. DANIELS, GEO. J. HAGER, GEO. J. HOWARD, CARLTON M. SMITH, GEO. URBAN, JR.
ROBERT K. ROOT, LAURENCE D. RUMSEY, CHARLES KENNEDY, ELLIOTT C. McDOUGAL, EDWARD H. BUTLER.

RESOURCES	Statement of condition Dec. 31, 1915	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 29, 1916
Stocks and bonds, viz.:					
Public securities, market value	$1,151,706	$1,429,773	$1,724,461	$1,835,335	$2,016,644
Private securities, market value	5,755,445	7,326,453	7,503,519	7,120,160	7,502,924
Real estate owned	200,000	200,000	.....	.....	.....
Mortgages owned	7,000	7,000	5,000	.....	.....
Loans and discounts secured by real estate collateral	252,646	272,607	220,159	217,524	213,884
Loans and discounts secured by other collateral	5,248,146	4,489,682	4,944,250	4,436,596	4,878,273
Loans, discounts and bills purchased not secured by collateral	6,329,951	5,803,383	6,143,390	6,238,913	5,695,856
Overdrafts	126	144	98	118	115
Due from trust companies, banks and bankers	2,440,677	2,870,849	2,636,013	3,166,694	2,177,936
Specie	755,228	655,165	843,751	732,373	508,676
Legal tender notes and notes of national banks	505,590	460,761	472,614	345,411	315,970
Federal reserve notes	16,400	12,245	13,225	6,870	157,985
Cash items	509,791	188,428	195,768	189,194	366,380
Assets not included in any of the above heads	53,134	138,259	77,423	162,786	172,888
Add for cents	5	5	3	5	3
Total resources	$23,225,845	$23,854,754	$24,779,674	$24,451,979	$24,007,534
LIABILITIES					
Capital	$1,000,000	$1,000,000	$1,000,000	$1,000,000	$1,000,000
Surplus, including all undivided profits (market value)	1,511,773	1,537,918	1,502,813	1,565,176	1,581,442
Preferred deposits, viz.:					
Due New York State savings banks	1,708,407	1,919,569	1,948,878	2,012,070	2,115,725
Due savings and loan associations, credit unions and land bank	21,766	15,484	15,734	20,871	21,854
Deposits by the State of New York	405,000	684,000	660,000	590,000	734,000
Deposits by the Superintendent of Banks	10,000	10,000	10,000	10,000	10,000
Due depositors, not preferred	13,702,228	13,382,918	13,347,085	13,289,243	12,835,736
Due to trust companies, banks and bankers	4,742,270	5,152,581	6,141,855	5,788,042	5,581,745
Other liabilities	124,399	152,281	153,307	176,575	127,028
Add for cents	2	3	2	2	4
Total liabilities	$23,225,845	$23,854,754	$24,779,674	$24,451,979	$24,007,534

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BANK OF CATTARAUGUS — CATTARAUGUS

H. C. RICH, *President.* [Main street; organized 1892] F. E. JOHNSON, *Cashier.*

DIRECTORS

D. F. RUNDELL, MILTON LITTLE, WARREN LEE, HERBERT C. RICH, J. J. MCCARTHY,
JAMES W. WATSON, G. A. MATTESON, E. O. WILLSON, F. E. JOHNSON.

RESOURCES	Statement of condition Dec. 31, 1915	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 29, 1916
Stocks and bonds, viz.:					
Public securities, market value	$213,860	$212,110	$201,480	$214,920	$223,520
Private securities, market value	39,092	38,093	37,828	56,680	56,170
Real estate owned	12,500	12,500	12,500	13,750	13,750
Mortgages owned	15,550	15,300	21,200	22,900	25,650
Loans and discounts secured by real estate collateral	57,000	50,000	54,000	51,000	52,000
Loans and discounts secured by other collateral	59,000	50,000	45,000	44,000	47,000
Loans, discounts and bills purchased not secured by collateral	337,762	352,866	342,664	324,896	323,533
Due from trust companies, banks and bankers	81,899	50,805	116,860	124,873	114,454
Specie	31,428	30,116	31,310	32,572	33,283
Legal tender notes and notes of national banks	19,000	20,000	18,000	17,000	16,000
Federal reserve notes	1,000	.....	1,000	1,000	1,000
Assets not included in any of the above heads	2,000	2,000	2,000	2,000	2,000
Add for cents	1	1	.....	1	1
Total resources	$870,092	$833,791	$883,842	$905,592	$908,361
LIABILITIES					
Capital	$33,000	$33,000	$33,000	$33,000	$33,000
Surplus, including all undivided profits (market value)	156,473	159,564	158,613	163,002	163,151
Preferred deposits, viz.:					
Due savings and loan associations, credit unions and land bank	13,601	9,432	25,790	8,866	13,539
Deposits by the State of New York	14,000	24,000	23,000	23,000	23,000
Other deposits secured by pledge of assets	283	286	286	135	108
Due depositors, not preferred	627,445	589,996	625,600	658,829	657,334
Due to trust companies, banks and bankers	10,000	163	463	684	299
Other liabilities	15,288	17,347	17,088	18,073	17,928
Add for cents	2	3	2	3	2
Total liabilities	$870,092	$833,791	$883,842	$905,592	$908,361

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THE BANK OF CINCINNATUS — CINCINNATUS

B. R. CORNING, *President.* [Organized 1899] GEO. A. HASKINS, *Cashier.*

DIRECTORS

B. R. CORNING, GEO. A. HASKINS, J. BELLE HASKINS, MARY C. MINER, MAUDE L. CORNING.

RESOURCES	Statement of condition Dec. 31, 1915	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 29, 1916
Stocks and bonds, viz.:					
Public securities, market value	$6,550	$5,045	$5,030	$5,055	$4,555
Private securities, market value	46,690	44,506	45,264	75,455	95,778
Real estate owned	.....	.....	1,887	6,858	8,274
Mortgages owned	48,139	48,239	50,433	52,716	50,680
Loans and discounts secured by real estate collateral	600	600	4,712	6,875	8,995
Loans and discounts secured by other collateral	.....	30	4,268	5,225	5,540
Loans, discounts and bills purchased not secured by collateral	169,929	182,975	173,012	166,418	155,503
Overdrafts	631	976	560	504	773
Due from trust companies, banks and bankers	22,161	26,873	38,130	52,387	49,282
Specie	7,522	6,697	6,971	9,365	8,120
Legal tender notes and notes of national banks	1,386	2,998	2,819	4,839	2,785
Assets not included in any of the above heads	2,902	3,124	2,726	3,671	4,337
Add for cents	2	1	4	3	5
Total resources	$306,512	$322,064	$335,816	$389,371	$394,627
LIABILITIES					
Capital	$25,000	$25,000	$25,000	$25,000	$25,000
Surplus, including all undivided profits (market value)	57,368	59,668	56,063	57,025	59,879
Due depositors, not preferred	220,948	233,980	251,225	303,495	305,665
Other liabilities	3,195	3,416	3,528	3,850	4,083
Add for cents	1	.....	.....	1	.....
Total liabilities	$306,512	$322,064	$335,816	$389,371	$394,627

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BANK OF CONEY ISLAND — CONEY ISLAND

WM. J. WARD, *President.* [Surf avenue; organized 1909] G. H. MAILEY, *Cashier.*

DIRECTORS

H. M. DEMOTT, WM. A. NORWOOD, STEPHEN E. JACKMAN, JAMES T. KENT, FRED W. KISTER,
P. I. NASH, CHAS. L. FELTMAN, RICHARD GARMS, WM. J. WARD, JAMES M. GRAY,
WM. C. COURTNEY, LEWIS M. POTTER.

RESOURCES	Statement of condition Dec. 31, 1915	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 29, 1916
Stocks and bonds, viz.:					
Public securities, market value	$42,944	$43,710	$78,475	$79,377	$79,800
Private securities, market value	336,572	325,251	404,925	605,717	491,637
Real estate owned	22,126	22,126	22,126	22,126	22,126
Mortgages owned	7,800	7,800	7,675	7,675	7,675
Loans and discounts secured by real estate collateral	4,450	7,150	4,200	4,050	6,850
Loans and discounts secured by other collateral	21,520	22,970	16,845	27,995	36,827
Loans, discounts and bills purchased not secured by collateral	150,518	158,297	183,559	378,548	238,164
Overdrafts	7	76	9	168	40
Due from trust companies, banks and bankers	63,878	46,380	63,977	171,761	82,668
Specie	20,368	39,495	61,489	107,021	50,507
Legal tender notes and notes of national banks	10,000	20,000	60,000	100,000	41,000
Federal reserve notes	3,000	5,000	10,000	20,000	5,000
Cash items	1,249	293	574	1,762	1,153
Assets not included in any of the above heads	10,009	11,335	10,536	15,957	14,649
Add for cents	5	3	4	4	4
Total resources	$694,446	$709,886	$924,394	$1,542,161	$1,078,100
LIABILITIES					
Capital	$100,000	$100,000	$100,000	$100,000	$100,000
Surplus, including all undivided profits (market value)	57,812	59,284	58,531	62,820	63,923
Preferred deposits, viz.:					
Due New York State savings banks	10,097	30,097	30,500	40,500	40,500
Deposits by the State of New York	18,000	38,000	44,000	39,000	48,000
Other deposits secured by pledge of assets	27,516	27,863	27,863	27,944	27,944
Due depositors, not preferred	466,933	437,191	642,377	1,247,407	779,202
Due to trust companies, banks and bankers	801	3,288	7,494	8,584	2,110
Other liabilities	13,284	14,162	13,627	15,905	16,419
Add for cents	3	1	2	1	2
Total liabilities	$694,446	$709,886	$924,394	$1,542,161	$1,078,100

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BANK OF CORFU — CORFU

CYRUS W. CARRIER *President.* [Organized 1908] ALFRED F. BANGERT, *Cashier.*

DIRECTORS

CYRUS W. CARRIER, DALLAS A. SUMNER, ERNEST T. SUMNER, DEFOREST HASKELL, MICHAEL DILLON, LEONARD D. WAGNER, ALBERT F. BANGERT, ORLO W. WRIGHT, DAVID J. SCOTT, JEROME SUMNER.

RESOURCES	Statement of condition Dec. 31, 1915	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 29, 1916
Stocks and bonds, viz.:					
Public securities, market value	$11,089	$16,155	$20,092	$27,970	$22,125
Private securities, market value	34,520	50,018	56,752	60,817	55,510
Mortgages owned	51,036	51,086	57,692	55,242	45,117
Loans and discounts secured by real estate collateral	28,516	31,189	32,034	32,689	32,339
Loans and discounts secured by other collateral	19,815	15,095	17,001	17,828	10,128
Loans, discounts and bills purchased not secured by collateral	173,017	176,210	187,915	190,663	220,853
Overdrafts	157	273	210	688	455
Due from trust companies, banks and bankers	41,604	50,468	48,779	34,708	44,390
Specie	7,760	7,569	7,711	7,701	6,128
Legal tender notes and notes of national banks	9,523	7,123	10,425	7,040	10,390
Federal reserve notes	500	450	500	500	260
Assets not included in any of the above heads	2,791	2,882	3,979	4,019	4,597
Add for cents	5	3	4	4	3
Total resources	$380,333	$408,521	$443,094	$439,869	$452,295
LIABILITIES					
Capital	$25,000	$25,000	$25,000	$25,000	$25,000
Surplus, including all undivided profits (market value)	25,653	24,623	25,603	26,897	30,612
Preferred deposits, viz.:					
Deposits by the State of New York	10,000	16,000	15,000	15,000	15,000
Other deposits secured by pledge of assets	197	.....	.....	.....	.....
Due depositors, not preferred	315,351	340,598	366,507	369,489	377,700
Bills payable	.....	.....	6,000	.....	.....
Other liabilities	4,130	2,300	4,982	3,482	3,982
Add for cents	2	.....	2	1	1
Total liabilities	$380,333	$408,521	$443,094	$439,869	$452,295

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BANK OF CUBA IN NEW YORK — NEW YORK

W. A. MERCHANT, *President.* [1 Wall street; organized 1916] CHARLES F. PLARRE, *Cashier.*

DIRECTORS

W. A. MERCHANT, J. T. MONAHAN, M. H. LEWIS, HENRY M. EARLE, PELAYO RIERA.

RESOURCES	Statement of condition Dec. 31, 1915	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 29, 1916
Stocks and bonds, viz.:					
Public securities, market value	.....	.....	$1,050	$103,636	$152,505
Loans and discounts secured by other collateral	.....	.....	403,500	233,857	537,691
Loans, discounts and bills purchased not secured by collateral	.....	.....	412,907	382,578	424,556
Overdrafts	.....	.....	.....	500	.....
Due from trust companies, banks and bankers	.....	.....	441,604	487,894	154,998
Legal tender notes and notes of national banks	.....	.....	109,000	80,000	80,000
Specie	.....	.....	11,467	23,653	21,156
Customers' liability on acceptances (per contra, see liabilities)	.....	.....	2,000	15,966	37,139
Assets not included in any of the above heads	.....	.....	3,597	4,763	7,521
Add for cents	.....	.....	2	6	4
Total resources	.....	.....	$1,385,127	$1,332,853	$1,415,570
LIABILITIES					
Capital	.....	.....	$100,000	$100,000	$100,000
Surplus, including all undivided profits (market value)	.....	.....	51,015	58,866	65,008
Due depositors, not preferred	.....	.....	1,229,452	1,155,832	1,210,627
Acceptance of drafts payable at a future date or authorized by commercial letters of credit	.....	.....	2,000	15,966	37,139
Other liabilities	.....	.....	2,659	2,187	2,795
Add for cents	.....	.....	1	2	1
Total liabilities	.....	.....	$1,385,127	$1,332,853	$1,415,570

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BANK OF DELEVAN — DELEVAN

R. C. PINGREY, *President.* [Main street; organized 1913] C. A. METCALF, *Cashier.*

DIRECTORS

R. C. PINGREY, E. L. JONES, E. S. OYER, J. O. WALLDORFF, V. R. LYNDE, J. B. HOWE, J.F. SPROUL, C. S. PERSONS, C. A. METCALF.

RESOURCES	Statement of condition Dec. 31, 1915	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 29, 1916
Stocks and bonds, viz.: Public securities, market value	$5,750	$5,750	$5,750	$15,325	$21,200
Real estate owned	1,000	1,000	1,000	1,000	1,000
Loans and discounts secured by real estate collateral	4,325	4,325	9,850	9,850	9,850
Loans and discounts secured by other collateral	13,407	12,329	12,400	12,560	13,320
Loans, discounts and bills not secured by collateral	91,402	95,079	98,955	93,948	107,468
Overdrafts	142	97	327	540	208
Due from trust companies, banks and bankers	18,737	9,996	27,858	32,883	8,114
Specie	1,383	846	873	851	503
Legal tender notes and notes of national banks	2,024	3,698	3,763	3,810	2,526
Federal reserve notes	175	240	165	165	175
Cash items	.....	.....	823	660	.....
Assets not included in any of the above heads	1,725	1,835	1,830	2,019	1,950
Add for cents	1	4	2	1	1
Total resources	$140,071	$135,199	$163,596	$173,612	$166,315
LIABILITIES					
Capital	$25,000	$25,000	$25,000	$25,000	$25,000
Surplus, including all undivided profits (market value)	7,506	8,003	8,646	9,395	10,123
Preferred deposits, viz.: Deposits by the State of New York	7,000	8,000	7,000	7,000	7,000
Due depositors, not preferred	99,839	93,395	122,149	131,217	123,242
Other liabilities	725	800	800	1,000	950
Add for cents	1	1	1	.....	.....
Total liabilities	$140,071	$135,199	$163,596	$173,612	$166,315

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THE BANK OF EAST AURORA — EAST AURORA

HENRY H. PERSONS, *President.* [656 Main street; organized 1882] GEORGE D. BRIGGS, *Cashier.*

DIRECTORS

ASHER B. EMERY, RICHARD S. PERSONS, JAMES W. PERSONS, ARTHUR L. MITCHELL, HENRY H. PERSONS,
MICHAEL D. HYMAN, ARTHUR E. HAMMOND, JOHN J. SLY, ELWYN A. WARNER.

RESOURCES	Statement of condition Dec. 31, 1915	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 29, 1916
Stocks and bonds, viz.:					
Public securities, market value	$1,562	$1,580	$7,103	$7,080	$16,856
Private securities, market value	55,955	56,500	116,000	121,886	106,123
Real estate owned	19,089	19,089	23,062	23,832	24,057
Mortgages owned	48,659	49,714	42,468	46,892	45,642
Loans and discounts secured by real estate collateral	80,078	80,789	90,191	95,141	100,943
Loans and discounts secured by other collateral	143,987	165,132	184,002	189,052	199,802
Loans, discounts and bills purchased not secured by collateral	319,720	311,696	346,543	358,626	370,416
Overdrafts	112	3	232	62	561
Due from trust companies, banks and bankers	72,556	101,937	95,759	61,675	79,450
Specie	15,615	16,455	18,182	19,582	20,179
Legal tender notes and notes of national banks	10,987	7,575	10,036	7,582	8,305
Federal reserve notes	20	50	.....	.....	.....
Cash items	1,644	2,201	1,118	1,806	694
Assets not included in any of the above heads	6,525	6,206	5,000	6,800	6,980
Add for cents	4	3	4	4	5
Total resources	$776,513	$818,930	$939,700	$940,020	$980,013
LIABILITIES					
Capital	$30,000	$75,000	$75,000	$75,000	$75,000
Surplus, including all undivided profits (market value)	66,498	40,543	42,284	46,525	47,909
Preferred deposits, viz.:					
Due New York State savings banks	10,000	10,000	45,199	44,999	45,001
Deposits by the State of New York	15,000	22,000	20,000	20,000	20,000
Other deposits secured by pledge of assets	.....	.....	15,000	15,000	15,000
Due depositors, not preferred	652,914	666,587	739,917	731,695	747,802
Bills payable	.....	.....	.....	.....	20,000
Other liabilities	2,100	4,800	2,300	6,800	9,300
Add for cents	1	.....	.....	1	1
Total liabilities	$776,513	$818,930	$939,700	$940,020	$980,013

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BANK OF ELBA — ELBA

SAMUEL PARKER, *President.* [Organized 1916] W. E. SMITH, *Cashier.*

DIRECTORS

SAMUEL PARKER, JOSEPH S. WILFORD, CHAS. H. GRIFFIN, WM. H. COLE, LEONARD BURR, EDWARD A. WASHBURN, LANCTON HARRIS, W. E. SMITH.

RESOURCES	Statement of condition Dec. 31, 1915	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 29, 1916
Stocks and bonds, viz.: Public securities, market value	.....	.....	$6,062	$17,060	$17,060
Loans, discounts and bills purchased not secured by collateral	.....	.....	11,114	23,110	32,708
Due from trust companies, banks and bankers	.....	.....	34,828	20,255	16,422
Specie	.....	.....	745	868	545
Legal tender notes and notes of national banks	.....	.....	5,701	4,924	4 040
Cash items	.....	.....	145	6,285	628
Assets not included in any of the above heads	.....	.....	1,934	2,104	2,119
Add for cents	.....	.....	3	3	1
Total resources	.....	.....	$60,532	$74,609	$73,523
LIABILITIES					
Capital	.....	.....	$25,000	$25,000	$25,000
Surplus, including all undivided profits (market value)	.....	.....	4,039	3,610	3,114
Due depositors, not preferred	.....	.....	31,229	45,113	43,979
Other liabilities	.....	.....	262	885	1,429
Add for cents	.....	.....	2	1	1
Total liabilities	.....	.....	$60,532	$74,609	$73,523

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THE BANK OF ELLICOTTVILLE — ELLICOTTVILLE

C. A. CASE, *President.* [Organized 1891] GRANT F. SMITH, *Cashier.*

DIRECTORS

C. A. CASE, W. D. WALRATH, W. J. WELLER, J. D. CASE, IRA T. GLEASON, WELLS CLARK, FRANK FITZPATRICK,

RESOURCES	Statement of condition Dec. 31, 1915	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 29, 1916
Stocks and bonds, viz.: Public securities, market value	$10,000	$18,000	$18,000	$18,000	$18,000
Real estate owned	2,600	2,600	2,600	2,600	3,700
Mortgages owned	27,753	27,585	25,432	25,432	24,332
Loans and discounts secured by real estate collateral	15,672	15,672	20,772	21,416	29,066
Loans and discounts secured by other collateral	120,597	82,586	82,968	83,653	115,091
Loans, discounts and bills purchased not secured by collateral	192,589	222,158	225,255	220,419	225,614
Overdrafts	290	301	462	180	107
Due from trust companies, banks and bankers	83,587	74,162	93,888	132,517	97,402
Specie	5,226	5,262	5,343	5,139	5,638
Legal tender notes and notes of national banks	15,468	18,511	16,148	13,036	13,168
Cash items	157	250	40	870	774
Add for cents	3	2	2	4	4
Total resources	$473,942	$467,089	$490,910	$523,266	$532,896
LIABILITIES					
Capital	$50,000	$50,000	$50,000	$50,000	$50,000
Surplus, including all undivided profits (market value)	36,108	38,059	37,250	39,751	39,696
Due depositors, not preferred	387,833	379,030	403,660	433,514	443,199
Add for cents	1	.....	.....	1	1
Total liabilities	$473,942	$467,089	$490,910	$523,266	$532,896

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BANK OF EUROPE — NEW YORK CITY

THOS. CAPEK, *President.* [1429 First avenue; organized 1910] VINCENT W. WOYTISEK, *Cashier.*

DIRECTORS

JOS. APPEL, FRANK BRODSKY, THOS. CAPEK, JOHN FICA, WM. H. J. EHLER,
MICHAEL PILNACEK, EMIL POLAK, ALBERT WINTERNITZ, VINCENT W. WOYTISEK.

RESOURCES	Statement of condition Dec. 31, 1915	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 29, 1916
Stocks and bonds, viz.:					
Public securities, market value	$232,408	$209,028	$192,744	$186,121	$187,793
Private securities, market value	933,275	1,272,662	1,515,426	1,515,332	1,672,113
Real estate owned	.....	.....	.....	3,455	3,525
Mortgages owned	302,578	301,078	301,078	310,078	325,078
Loans and discounts secured by real estate collateral	47,722	45,244	55,066	53,173	45,141
Loans and discounts secured by other collateral	108,505	65,953	75,432	81,542	124,127
Loans, discounts and bills purchased not secured by collateral	451,010	293,625	214,382	238,902	236,717
Overdrafts	80	92	33	64	.....
Due from trust companies, banks and bankers	150,258	140,634	114,233	186,114	199,288
Specie	202,657	210,307	231,607	237,180	235,290
Legal tender notes and notes of national banks	54,500	63,500	50,000	75,500	74,185
Federal reserve notes	2,500	3,500	2,500	2,750	3,250
Cash items	144	57	.....	95	25
Assets not included in any of the above heads	20,790	28,636	31,294	28,368	35,291
Add for cents	4	5	4	2	3
Total resources	$2,506,431	$2,634,321	$2,783,799	$2,918,676	$3,141,826
LIABILITIES					
Capital	$150,000	$150,000	$150,000	$150,000	$150,000
Surplus, including all undivided profits (market value)	31,140	54,414	70,074	69,076	98,764
Preferred deposits, viz.: Due savings and loan associations, credit unions and land bank	731	1,296	2,171	1,697	122
Due depositors, not preferred	2,295,588	2,414,187	2,530,662	2,679,043	2,857,244
Due to trust companies, banks and bankers	958	1,473	1,362	2,139	5,125
Other liabilities	28,011	12,950	29,527	16,719	30,569
Add for cents	3	1	3	2	2
Total liabilities	$2,506.431	$2,634,321	$2,783,799	$2,918,676	$3,141,826

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BANK OF FARMINGDALE — FARMINGDALE

MARTIN MEYER, *President.* [Main street; organized 1907] PERCY L. HALL, *Cashier.*

DIRECTORS

HENRY A. BROWN, ALBERT D. HAFF, MARTIN MEYER, EDWARD J. COOPER, CHARLES H. JONES, CHARLES E. SMITH, R. P. WILLIAMS, ABRAHAM O. KARP, PERCY L. HALL, EMIL DEBRODT, PETER V. KETCHAM, JACOB STEINERT, HALSTEAD H. FROST, JR., THOS. J. MCCORD, ALONZO P. WHITSON.

RESOURCES	Statement of condition Dec. 31, 1915	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 29, 1916
Stocks and bonds, viz.:					
Public securities, market value	$8,952	$8,992	$8,997	$14,925	$37,023
Private securities, market value	41,533	43,453	39,273	39,216	59,984
Real estate owned	12,968	12,968	12,968	12,968	12,968
Mortgages owned	46,000	45,950	49,350	53,200	56,200
Loans and discounts secured by real estate collateral	11,431	11,608	13,570	12,632	13,212
Loans and discounts secured by other collateral	7,867	4,552	6,424	7,505	5,905
Loans, discounts and bills purchased not secured by collateral	96,311	102,562	100,326	98,522	91,233
Overdrafts	91	17	23	31	58
Due from trust companies, banks and bankers	19,656	15,392	11,310	38,852	25,019
Specie	7,311	7,799	7,501	10,063	9,223
Legal tender notes and notes of national banks	4,585	2,965	2,900	4,605	3,970
Federal reserve notes	75	15	20	10	30
Cash items	154	12	41	81	34
Assets not included in any of the above heads	6,046	5,846	5,816	5,905	6,818
Add for cents	5	6	4	4	5
Total resources	$262,985	$262,137	$258,523	$298,519	$321,682
LIABILITIES					
Capital	$25,000	$25,000	$25,000	$25,000	$25,000
Surplus, including all undivided profits (market value)	16,452	17,006	17,456	17,835	17,504
Preferred deposits, viz.:					
Due New York State savings banks	5,000	5,000	5,000	5,000	5,000
Deposits by the State of New York	8,000	9,000	8,000	8,000	8,000
Due depositors, not preferred	205,742	200,018	200,809	237,566	264,084
Due to trust companies, banks and bankers	489	362	157	2,117	93
Bills payable	.....	3,000	.....	.....	.....
Other liabilities	2,300	2,750	2,100	3,000	2,000
Add for cents	2	1	1	1	1
Total liabilities	$262,985	$262,137	$258,523	$298,519	$321,682

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THE BANK OF FLATBUSH — BROOKLYN

WM. D. BUCKNER, *President.* [885 Flatbush avenue; organized 1904] CHARLES STRAUB, *Cashier.*

DIRECTORS

WM. D. BUCKNER, FRANK H. NEWCOMB, HARRY M. DEMOTT, HENRY HESTERBERG, BENJ. H. KNOWLES, WALTER CRITCHLEY, CHAS. J. OBERMAYER, WALTER B. GUNNISON, LEWIS H. LOSEE, WM. E. HARMON, CLINTON R. JAMES, BERNARD STERN,

RESOURCES	Statement of condition Dec. 31, 1915	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 29, 1916
Stocks and bonds, viz.:					
Public securities, market value	$115,825	$118,165	$118,771	$118,010	$120,325
Private securities, market value	430,883	445,583	468,581	579,329	524,808
Real estate owned	68,359	67,760	68,657	70,121	70,683
Mortgages owned	116,520	168,844	141,869	214,266	195,704
Loans and discounts secured by real estate collateral	79,956	53,333	58,763	60,763	60,458
Loans and discounts secured by other collateral	51,936	46,828	48,799	51,472	40,922
Loans, discounts and bills purchased not secured by collateral	150,943	146,343	179,326	165,409	203,330
Overdrafts	21	9	602	480	545
Due from trust companies, banks and bankers	86,800	99,273	121,209	152,525	194,226
Specie	10,111	10,582	17,101	15,847	25,643
Legal tender notes and notes of national banks	54,927	104,191	85,984	81,548	84,125
Federal reserve notes	22,800	13,240	10,300	31,340	34,074
Cash items	5,386	2,215	5,014	3,164	3,799
Assets not included in any of the above heads	44,289	43,942	44,234	43,883	43,110
Add for cents	5	5	5	5	6
Total resources	$1,238,761	$1,320,313	$1,369,215	$1,588,162	$1,601,758
LIABILITIES					
Capital	$100,000	$100,000	$100,000	$100,000	$100,000
Surplus, including all undivided profits (market value)	60,242	64,295	62,434	72,067	73,511
Preferred deposits, viz.:					
Due New York State savings banks	27,420	28,920	27,893	30,893	39,317
Deposits by the State of New York	22,000	40,000	40,000	35,000	40,000
Other deposits secured by pledge of assets	25,000	25,000	25,000	50,000	20,000
Due depositors, not preferred	970,819	1,032,233	1,095,009	1,284,709	1,309,849
Other liabilities	33,279	29,864	18,878	15,492	19,078
Add for cents	1	1	1	1	3
Total liabilities	$1,238,761	$1,320,313	$1,369,215	$1,588,162	$1,601,758

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THE BANK OF GENESEE — BATAVIA

W. G. POLLARD, *President* [97 Main street; organized 1888] G. E. PERRIN, *Cashier*

DIRECTORS

F. W. BALLARD, E. A. FRIEDLEY, G. E. PERRIN, G. E. LOWN, F. B. GLEASON, W. G. POLLARD, F. W. SIMONDS, LOUIS WIARD, W. COLLINS CASEY, E. D. HICKOX, G. H. PADDOCK, F. J. DECOT, G. A. FARRALL, E. A. JUDD, J. A. HAWKINS, J. W. PRATT, E. P. MOYNIHAN,

RESOURCES	Statement of condition Dec. 31, 1915	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 29, 1916
Stocks and bonds, viz.:					
Public securities, market value	$33,360	$33,250	$44,639	$54,473	$48,581
Private securities, market value	9,788	14,605	62,961	60,048	48,381
Real estate owned	29,100	29,100	29,100	29,100	29,100
Mortgages owned	24,550	24,450	25,425	24,925	22,050
Loans and discounts secured by real estate collateral	134,911	163,074	156,864	157,168	152,158
Loans and discounts secured by other collateral	117,185	121,733	139,018	133,830	127,184
Loans, discounts and bills purchased not secured by collateral	374,896	423,989	501,180	435,432	486,967
Overdrafts	108	1,010	224	907	951
Due from trust companies, banks and bankers	65,480	48,959	177,265	129,207	105,585
Specie	14,345	15,350	14,238	13,222	15,192
Legal tender notes and notes of national banks	15,601	13,458	23,613	20,456	14,634
Federal reserve notes	3,000	1,000	1,500	1,500	1,000
Cash items	8,533	611	5,593	1,784	2,063
Assets not included in any of the above heads	2,977	7,373	7,372	9,139	8,790
Add for cents	4	2	2	3	4
Total resources	$833,838	$897,964	$1,188,994	$1,071,194	$1,062,640
LIABILITIES					
Capital	$100,000	$100,000	$100,000	$100,000	$100,000
Surplus, including all undivided profits (market value)	77,466	82,446	85,691	91,989	94,929
Preferred deposits, viz:					
Due savings and loan associations, credit unions and land bank	30,861	52,658	34,677	42,593	35,843
Deposits by the State of New York	23,000	41,000	41,000	37,000	43,000
Other deposits secured by pledge of assets	1,103	1,103	1,103	1,116	1,116
Due depositors, not preferred	595,607	594,256	921,422	792,494	779,041
Bills payable	.....	23,000	.....	.....	.....
Other liabilities	5,800	3,500	5,100	6,000	8,710
Add for cents	1	1	1	2	1
Total liabilities	$833,838	$897,964	$1,188,994	$1,071,194	$1,062,640

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BANK OF GOUVERNEUR — GOUVERNEUR

HERBERT G. ALDRICH, *President.* [93 Main street; organized 1879] JAMES O. SHELDON, *Cashier.*

DIRECTORS

EDWARD D. BARRY, HERBERT G. ALDRICH, JAMES O. SHELDON, JAMES C. DOLAN, DAVID G. SCHOLTON, ARCHIE F. MCALLASTER,

RESOURCES	Statement of condition Dec. 31, 1915	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 29, 1916
Stocks and bonds, viz.:					
Public securities, market value	$28,110	$42,990	$51,751	$92,282	$97,525
Private securities, market value	199,555	202,873	205,040	243,927	373,605
Real estate owned	18,000	18,000	18,000	18,000	18,000
Mortgages owned	18,900	18,900	19,600	23,250	23,700
Loans and discounts secured by real estate collateral	29,407	27,340	40,702	39,722	40,085
Loans and discounts secured by other collateral	149,101	164,571	180,161	188,534	201,053
Loans, discounts and bills purchased not secured by collateral	372,762	361,477	349,920	342,091	328,936
Overdrafts	254	870	593	522	294
Due from trust companies, banks and bankers	79,091	86,201	138,554	128,250	112,621
Specie	17,232	22,264	18,621	19,148	20,466
Legal tender notes and notes of national banks	18,275	10,761	18,122	16,003	26,444
Federal reserve notes	750	.....	2,000	700	500
Cash items	5,508	8,290	6,514	9,076	4,752
Assets not included in any of the above heads	10,825	10,324	10,261	11,208	11,985
Add for cents	3	3	2	5	2
Total resources	$947,773	$974,864	$1,059,841	$1,132,718	$1,259,968
LIABILITIES					
Capital	$100,000	$100,000	$100,000	$100,000	$100,000
Surplus, including all undivided profits (market value)	92,985	91,318	91,746	99,204	103,868
Preferred deposits, viz.:					
Due savings and loan associations, credit unions and land bank	2,312	8,437	32,718	2,778	13,650
Deposits by the State of New York	.....	50,000	45,000	45,000	45,000
Deposits by the Superintendent of Banks	28,000	.....	.....	.....	.....
Due depositors, not preferred	699,896	702,158	776,467	877,321	983,125
Due to trust companies, banks and bankers	929	.....	217	63	2,524
Bills payable	15,000	15,000	.....	.....	.....
Other liabilities	8,650	7,950	13,691	8,350	11,800
Add for cents	1	1	2	2	1
Total liabilities	$947,773	$974,864	$1,059,841	$1,132,718	$1,259,968

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BANK OF GOWANDA — GOWANDA

WM. H. BARD, *President.* [8 Main street; organized 1890] FRANKLIN E. BARD, *Cashier.*

DIRECTORS

RICHARD WILHELM, IRVING R. LEONARD, FRANKLIN E. BARD, DANIEL B. FORBUSH, WM. H. BARD, WALTER WELSH, EDWARD C. MUGRIDGE, GEORGE J. MENTLEY, CARL W. GULLEY.

RESOURCES	Statement of condition Dec. 31, 1915	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 29, 1916
Stocks and bonds, viz.:					
Public securities, market value	$26,377	$27,025	$19,897	$17,197	$12,146
Private securities, market value	28,450	28,090	28,160	28,340	28,630
Real estate owned	25,000	25,000	20,000	20,000	20,000
Mortgages owned	44,794	44,494	44,194	48,894	50,644
Loans and discounts secured by real estate collateral	59,222	61,270	44,595	48,364	47,337
Loans and discounts secured by other collateral	86,197	77,759	79,071	78,209	92,207
Loans, discounts and bills purchased not secured by collateral	153,424	168,544	179,252	171,565	171,506
Overdrafts	17	18	17	.....	.....
Due from trust companies, banks and bankers	61,753	78,623	69,308	88,169	157,623
Specie	8,000	8,100	7,735	8,124	8,295
Legal tender notes and notes of national banks	16,455	13,050	10,227	12,484	15,400
Federal reserve notes	650	800	675	900	600
Cash items	15,390	7,732	1,595	1,539	3,129
Assets not included in any of the above heads	4,222	3,593	3,331	3,370	4,511
Add for cents	4	1	4	2	4
Total resources	$529,955	$544,099	$508,061	$527,067	$612,032
LIABILITIES					
Capital	$30,000	$30,000	$30,000	$30,000	$30,000
Surplus, including all undivided profits (market value)	98,540	99,709	93,124	97,733	101,519
Preferred deposits, viz.:					
Due savings and loan associations, credit unions and iand bank	4,304	5,617	3,698	3,693	5,795
Other deposits secured by pledge of assets	10,000	10,000	10,000	10,000	10,000
Due depositors, not preferred	381,823	393,587	364,093	378,611	457,773
Other liabilities	5,286	5,185	7,145	7,029	6,943
Add for cents	2	1	1	1	2
Total liabilities	$529,955	$544,099	$508,061	$527,067	$612,032

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BANK OF GREAT NECK — GREAT NECK

WM. R. GRACE, *President.* [Organized 1906] AUSTIN HICKS, *Cashier.*

DIRECTORS

EDGAR H. COOK, ROSWELL ELDRIDGE, WALTER E. FREW, J. FRED FAIGLE, WM. R. GRACE.
CHAS. H. GREGORY, AUSTIN HICKS, CHAS. G. MEYER, MOSES R. SCHENK, J. LOUIS SCHAEFER.
DANIEL S. WOOLLEY,

RESOURCES	Statement of condition Dec. 31, 1915	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 29, 1916
Stocks and bonds, viz.:					
Public securities, market value	$20,975	$20,975	$21,037	$15,990	$15,996
Private securities, market value	442,303	504,762	488,033	585,642	626,788
Real estate owned	13,328	13,158	19,696	28,722	30,725
Mortgages owned	90,300	85,600	84,600	84,100	84,100
Loans and discounts secured by other collateral	45,967	28,799	138,215	117,024	59,006
Loans, discounts and bills purchased not secured by collateral	36,989	42,819	35,194	31,311	28,486
Overdrafts	.....	.....	130	238	450
Due from trust companies, banks and bankers	90,946	26,468	122,132	40,326	71,527
Specie	3,289	1,763	2,508	2,141	2,620
Legal tender notes and notes of national banks	17,282	16,439	28,262	19,188	18,223
Cash items	.....	.....	76	13	4,561
Assets not included in any of the above heads	8,460	7,881	8,836	10,061	11,583
Add for cents	4	2	4	2	5
Total resources	$769,843	$748,666	$948,723	$934,758	$954,070
LIABILITIES					
Capital	$50,000	$50,000	$50,000	$50,000	$50,000
Surplus, including all undivided profits (market value)	59,343	62,500	64,999	68,851	75,012
Due depositors, not preferred	660,171	632,868	833,302	812,552	823,011
Other liabilities	328	3,297	421	3,354	6,045
Add for cents	1	1	1	1	2
Total liabilities	$769,843	$748,666	$948,723	$934,758	$954,070

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BANK OF HAMBURGH — HAMBURG

D. C. PIERCE. *President.* [Main street; organized 1883] OTHO CHURCHILL, *Cashier.*

DIRECTORS

D. C. PIERCE, JACOB PEFFER, ANDREW STEIN, WM. KRONENBERG, C. W. BOURNE, JACOB HAUCK, JOHN SCHOEPFLIN, GEORGE J. BRENDEL, GEO. L. POMEROY.

RESOURCES	Statement of condition Dec. 31, 1915	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 29, 1916
Stocks and bonds, viz.:					
Public securities, market value	$117,316	$112,912	$113,633	$118,899	$124,840
Private securities, market value	296,915	292,172	294,642	288,574	294,837
Real estate owned	25,000	25,000	25,000	25,000	25,000
Mortgages owned	151,395	149,455	158,155	164,332	171,305
Loans and discounts secured by real estate collateral	57,945	59,470	56,324	54,173	57,022
Loans and discounts secured by other collateral	74,836	82,456	87,720	55,755	89,155
Loans, discounts and bills purchased not secured by collateral	283,736	278,023	319,197	364,271	360,021
Overdrafts	647	475	1,271	245	426
Due from trust companies, banks and bankers	112,797	111,407	113,882	149,113	128,938
Specie	12,302	11,219	10,677	11,239	12,885
Legal tender notes and notes of national banks	36,080	35,750	30,800	45,650	34,645
Federal reserve notes	.....	.....	1,600	245	132
Assets not included in any of the above heads	5,000	6,395	5,721	6,739	6,696
Add for cents	2	3	3	3	3
Total resources	$1,173,971	$1,164,737	$1,218,625	$1,284,238	$1,305,905
LIABILITIES					
Capital	$50,000	$50,000	$50,000	$50,000	$50,000
Surplus, including all undivided profits (market value)	107,622	115,954	123,321	123,915	135,918
Preferred deposits, viz.:					
Due savings and loan associations, credit unions and land bank	5,729	1,868	6,062	.....	.....
Deposits by the State of New York	15,000	25,000	25,000	25,000	25,000
Other deposits secured by pledge of assets	814	814	30,824	30,824	30,824
Deposits otherwise preferred	.....	10,000	.....	.....	.....
Due depositors, not preferred	992,840	954,168	981,550	1,046,782	1,051,758
Other liabilities	1,964	6,930	1,866	7,715	12,403
Add for cents	2	3	2	2	2
Total liabilities	$1,173,971	$1,164,737	$1,218,625	$1,284,238	$1,305,905

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THE BANK OF HAMMONDSPORT — HAMMONDSPORT

LEON J. MASSON, *President.* [Park street; organized 1900] W. E. HUNTER, *Cashier.*

DIRECTORS

J. W. DAVIS, MONROE WHEELER, H. M. CHAMPLIN, A. E. DEPEW, HENRY FREY, L. J. MASSON, O. BRUNDAGE, C. J. CORYELL, W. E. HUNTER.

RESOURCES	Statement of condition Dec. 31, 1915	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 29, 1916
Stock and bonds, viz.:					
Public securities, market value	$66,375	$37,350	$31,344	$28,457	$28,110
Private securities, market value	88,390	125,545	159,326	186,225	243,137
Real estate owned	4,400	4,400	4,400	4,767	4,767
Mortgages owned	61,157	63,617	75,777	75,927	61,827
Loans and discounts secured by real estate collateral	29,102	29,102	23,317	23,317	20,664
Loans and discounts secured by other collateral	45,960	51,060	46,671	45,571	40,179
Loans, discounts and bills purchased not secured by collateral	229,813	226,072	198,360	205,682	235,061
Overdrafts	128	132	307	268	466
Due from trust companies, banks and bankers	187,841	102,759	108,593	82,463	121,149
Specie	5,857	1,083	6,091	5,857	5,992
Legal tender notes and notes of national banks	14,645	23,170	15,877	20,501	11,087
Federal reserve notes	7,000	2,500	4,000	3,000	5,000
Cash items	1,918	14	587	646	332
Assets not included in any of the above heads	6,201	7,772	7,462	9,514	8,712
Add for cents	4	4	4	5	3
Total resources	$748,791	$674,580	$682,116	$692,200	$786,486
LIABILITIES					
Capital	$50,000	$50,000	$50,000	$50,000	$50,000
Surplus, including all undivided profits (market value)	67,662	72,316	72,430	74,434	74,654
Preferred deposits, viz.:					
Due savings and loan associations, credit unions and land bank	1,672	1,223	987	1,335	3,105
Other deposits secured by pledge of assets	21,358	21,627	21,658	21,998	21,829
Due depositors, not preferred	604,704	525,216	532,318	537,379	632,227
Other liabilities	3,393	4,196	4,720	7,053	4,670
Add for cents	2	2	3	1	1
Total liabilities	$748,791	$674,580	$682,116	$692,200	$786,486

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BANK OF HEMPSTEAD HARBOR — ROSLYN

JOS. H. BOGART, *President.* [Organized 1906] HOWARD C. HEGEMAN, *Cashier.*

DIRECTORS

JOHN A. ALBERTSON, THOS. W. ALBERTSON, JOHN C. BAKER, JOS. H. BOGART, JAMES K. DAVIS,
W. P. L. DAVIS, EDWARD L. FROST, HOWARD C. HEGEMAN, JOHN F. REMSEN, FREDERICK C. HICKS,
SAMUEL HOOPER, WM. MCCARTHY, JOTHAM POST, WM. WITTE, RALPH TUBBY,
FREDERICK E. WILLITS.

RESOURCES	Statement of condition Dec. 31, 1915	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 29, 1916
Stocks and bonds, viz.:-					
Public securities, market value	$1,012	$1,025	$997	$1,002	$1,007
Private securities, market value	270,147	312,258	360,942	361,172	309,288
Real estate owned	11,315	11,315	11,315	11,315	11,315
Mortgages owned	65,100	65,100	65,100	60,100	60,100
Loans and discounts secured by real estate collateral	27,145	17,145	18,620	22,375	15,875
Loans and discounts secured by other collateral	75,315	92,469	62,190	39,845	54,680
Loans, discounts and bills purchased not secured by collateral	88,934	98,094	113,944	126,637	132,212
Due from trust companies, banks and bankers	30,167	154,089	43,702	65,005	29,357
Specie	9,759	14,118	17,457	29,097	23,518
Legal tender notes and notes of national banks	10,770	16,250	12,330	23,450	9,510
Federal reserve notes	1,990	3,560	3,790	1,730	530
Cash items	.....	50	30	.....	9
Assets not included in any of the above heads	5,854	8,615	6,749	9,254	6,802
Add for cents	1	2	3	2	2
Total resources	$597,509	$794,090	$717,169	$750,984	$654,205
LIABILITIES					
Capital	$30,000	$30,000	$30,000	$30,000	$30,000
Surplus, including all undivided profits (market value)	66,269	69,552	71,608	74,551	79,862
Preferred deposits, viz.: Due New York State savings banks	16,859	10,071	19,595	27,707	20,113
Due depositors, not preferred	466,648	681,665	591,306	607,880	492,078
Due to trust companies, banks and bankers	383	1,458	2,107	9,332	5,150
Bills payable	15,000	.....	.....	.....	25,000
Other liabilities	2,349	1,342	2,551	1,512	2,001
Add for cents	1	2	2	2	1
Total liabilities	$597,509	$794,090	$717,169	$750,984	$654,205

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BANK OF HICKSVILLE — HICKSVILLE

CHAS. E. FASSBENDER, *President.* [Broadway; organized 1903] G. EDWIN BARTOW, *Cashier.*

DIRECTORS

CHAS. E. FASSBENDER, A. J. HERFORT, HENRY C. STOLZ, HENRY W. UNDERHILL, G. EDWIN BARTOW, GEO. A. CHESHIRE, ROBERT SEAMAN, JOHN H. HAHN, JAMES K. ATKINSON, HENRY SENGSTACKEN, ELMER W. DAVIS.

RESOURCES	Statement of condition Dec. 31, 1915	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 29, 1916
Stocks and bonds, viz.:					
Public securities, market value	$37,275	$37,275	$36,275	$36,275	$36,275
Private securities, market value	86,309	81,309	79,309	79,309	104,380
Real estate owned	4,400	4,400	6,919	10,860	17,682
Mortgages owned	70,300	70,300	69,750	69,450	69,450
Loans and discounts secured by real estate collateral	17,000	16,900	15,900	14,100	9,100
Loans and discounts secured by other collateral	55,665	49,575	40,125	48,366	40,290
Loans, discounts and bills purchased not secured by collateral	188,649	195,635	220,705	196,099	172,653
Overdrafts	12	.....	.....	28	.....
Due from trust companies, banks and bankers	79,783	38,084	39,100	127,305	255,800
Specie	2,072	1,876	2,502	2,432	3,054
Legal tender notes and notes of national banks	21,467	23,756	26,517	29,320	26,869
Cash items	.....	2,158	.....	.....	.....
Assets not included in any of the above heads	2,000	2,000	1,500	1,500	4,500
Add for cents	1	1	1	2	3
Total resources	$564,933	$523,269	$538,603	$615,046	$740,056
LIABILITIES					
Capital	$25,000	$25,000	$25,000	$25,000	$25,000
Surplus, including all undivided profits (market value)	70,350	71,525	71,601	71,954	76,873
Due depositors, not preferred	463,975	422,293	435,467	510,615	630,857
Due to trust companies, banks and bankers	107	149	34	2,477	1,825
Other liabilities	5,500	4,300	6,500	5,000	5,500
Add for cents	1	2	1	.....	1
Total liabilities	$564,933	$523,269	$538,603	$615,046	$740,056

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BANK OF HOLLAND — HOLLAND

G. E. MERRILL, *President.* [Organized 1893] EARL J. BANGERT, *Cashier.*

DIRECTORS

ABBOTT S. GRIGGS, ASHER CUTLER, WM. N. SHREDER, LORENZO D. O'DELL, FRANK S. COOPER,
WM. F. FRANTZ, PAUL J. WURST, ALBERT H. GRIGGS, GEO. E. MERRILL, HOWARD B. BENNION,
ROBT. J. WATSON.

RESOURCES	Statement of condition Dec. 31, 1915	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 29, 1916
Stocks and bonds, viz.:					
Public securities, market value	$18,300	$18,300	$13,800	$15,000	$15,000
Private securities, market value	70,140	67,209	68,127	85,946	76,365
Real estate owned	6,000	6,000	6,000	6,000	6,000
Mortgages owned	38,512	40,262	42,762	42,762	46,487
Loans and discounts secured by real estate collateral	5,125	6,612	6,487	7,187	10,087
Loans and discounts secured by other collateral	11,000	8,350	8,650	6,650	13,350
Loans, discounts and bills purchased not secured by collateral	156,026	155,941	166,705	164,885	157,370
Overdrafts	247	687	858	299	382
Due from trust companies, banks and bankers	28,553	30,879	26,759	35,921	50,130
Specie	3,160	3,381	3,027	3,345	3,468
Legal tender notes and notes of national banks	12,406	11,076	8,609	8,200	7,960
Federal reserve notes	100	250	390	765	955
Assets not included in any of the above heads	4,008	4,925	3,909	5,718	5,625
Add for cents	3	3	1	3	2
Total resources	$353,580	$353,875	$356,084	$382,681	$393,181
LIABILITIES					
Capital	$25,000	$25,000	$25,000	$25,000	$25,000
Surplus, including all undivided profits (market value)	26,314	27,868	27,551	29,242	28,119
Preferred deposits, viz.:					
Deposits by the State of New York	16,000	18,000	16,000	16,000	16,000
Other deposits secured by pledge of assets	506	15,506	15,512	15,512	462
Deposits otherwise preferred	.....	.....	.....	.....	15,000
Due depositors, not preferred	284,469	264,615	270,656	293,486	303,330
Other liabilities	1,291	2,885	1,363	3,440	5,268
Add for cents	.....	1	2	1	2
Total liabilities	$353,580	$353,875	$356,084	$382,681	$393,181

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THE BANK OF HUNTINGTON — HUNTINGTON

DOUGLASS CONKLIN, *President.* [Main street; organized 1888] ROSS W. DOWNS, *Cashier.*

DIRECTORS

WILLARD N. BAYLIS, HENRY S. BRUSH, GEO. WOODHULL CONKLIN, DOUGLASS CONKLIN, AUGUST HECKSHER,
JOS. IRWIN, THERON H. SAMMIS, THOS. YOUNG, ADDISON W. SAMMIS, H. F. SAMMIS

RESOURCES	Statement of condition Dec. 31, 1915	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 29, 1916
Stocks and bonds, viz.:					
Public securities, market value	$69,540	$69,607	$69,737	$67,202	$66,600
Private securities, market value	474,020	426,253	396,005	421,245	463,257
Real estate owned	34,445	46,137	71,412	77,551	83,197
Mortgages owned	118,297	116,287	127,947	176,633	170,633
Loans and discounts secured by real estate collateral	116 591	118,091	122,705	89,653	104,963
Loans and discounts secured by other collateral	142,243	143,250	127,291	127,340	115,054
Loans, discounts and bills purchased not secured by collateral	735,623	736,612	772,682	748,632	721,110
Overdrafts	1,376	1,931	969	2,902	613
Due from trust companies, banks and bankers	71,076	71,429	80,757	162,221	118,015
Specie	16,990	17,905	18,533	18,957	19,247
Legal tender notes and notes of national banks	69,079	86,278	83,390	65,357	86,701
Federal reserve notes	700	1,000	1,000	1,000	1,000
Cash items	4,646	329	1,415	949	6,565
Assets not included in any of the above heads	2,000	2,000	2,000	2,000	3,000
Add for cents	3	3	5	4	3
Total resources	$1,856,629	$1,837,112	$1,875,848	$1,961,646	$1,959,958
LIABILITIES					
Capital	$30,000	$30,000	$30,000	$30,000	$30,000
Surplus, including all undivided profits (market value)	234,522	239,959	244,573	262,117	270,511
Preferred deposits, viz.: Deposits by the State of New York	12,000	12,000	12,000	12,000	12,000
Due depositors, not preferred	1,528,067	1,498,153	1,587,274	1,648,528	1,634,447
Due to trust companies, banks and bankers	39	.....	.....	.....	.....
Bills payable	50,000	50,000	.....	.....	.....
Other liabilities	2,000	7,000	2,000	9,000	13,000
Add for cents	1	.....	1	1	.....
Total liabilities	$1,856,629	$1,837,112	$1,875,848	$1,961,646	$1,959,958

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Federal Reserve Bank of St. Louis

BANK OF JAMESTOWN — JAMESTOWN

BREWER D. PHILLIPS, *President.* [216 Main street; organized 1903] WM. R BOTSFORD, *Cashier.*

DIRECTORS

THEO. A. CASE, WM. J. MADDOX, ARTHUR A. AMIDON, CRAWFORD N. BARGAR, M. L. FENTON, BURT F. MERRIAM, M. R. STEVENSON, JAREI HEWES, BREWER D. PHILLIPS, MASON M. SKIFF, J. DELEVAN CURTISS, R. J. BARROWS, CHAS. W. HERRICK, FRANK F. PICKARD, WM. TOWNSEND, A. MORELLE CHENEY, GEO. B. PITTS, LUTHER M. BUTMAN, ELMER W. SELLSTROM,

RESOURCES	Statement of condition Dec. 31, 1915	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 29, 1916
Stocks and bonds, viz.:					
Public securities, market value	$132,100	$134,371	$133,121	$133,121	$133,121
Private securities, market value	105,795	106,607	105,279	104,612	122,612
Real estate owned	5,000	5,000	5,000	5,000	5,000
Mortgages owned	146,468	140,443	129,852	125,152	122,590
Loans and discounts secured by real estate collateral	46,328	63,423	56,430	53,448	53,105
Loans and discounts secured by other collateral	222,029	222,244	204,344	226,361	220,631
Loans, discounts and bills purchased not secured by collateral	1,035,351	1,092,431	1,133,318	1,065,320	1,132,894
Overdrafts	2,346	1,441	897	1,999	6,897
Due from trust companies, banks and bankers	503,691	353,295	364,326	539,289	630,532
Specie	64,000	63,267	68,284	68,139	63,692
Legal tender notes and notes of national banks	34,867	35,584	24,589	22,096	28,440
Cash items	33,274	17,450	16,146	14,915	16,063
Assets not included in any of the above heads	4,500	4,500	4,750	4,350	5,250
Add for cents	4	4	2	4	3
Total resources	$2,335,753	$2,240,060	$2,246,338	$2,363,806	$2,540,830
LIABILITIES					
Capital	$100,000	$100,000	$100,000	$100,000	$100,000
Surplus, including all undivided profits (market value)	259,356	274,157	277,988	289,945	302,916
Preferred deposits, viz.:					
Deposits by the State of New York	32,000	40,000	40,000	40,000	40,000
Other deposits secured by pledge of assets	69,619	63,344	57,240	59,951	49,617
Due depositors, not preferred	1,857,125	1,743,057	1,755,485	1,838,631	2,022,856
Due to trust companies, banks and bankers	2,652	4,501	624	20,278	10,439
Other liabilities	15,000	15,000	15,000	15,000	15,000
Add for cents	1	1	1	1	2
Total liabilities	$2,335,753	$2,240,060	$2,246,338	$2,363,806	$2,540,830

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BANK OF LAKE PLACID — LAKE PLACID

GEO. A. STEVENS, *President.* [Main street; organized 1909] CLARENCE H. WATSON, *Cashier.*

DIRECTORS

GEO. A. STEVENS, FRED C. DAY, FORREST B. GUILD, JAMES B. HURLEY, JAMES W. FLEMING, MARTIN W. BREWSTER, J. CHESTER JUBIN, CLARENCE H. WATSON, W. C. FEATHERS, JOHN MCGUCKIN, HENRY C. STEVENS,

RESOURCES	Statement of condition Dec. 31, 1915	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 29, 1916
Stocks and bonds, viz.:					
Public securities, market value	$2,000	$1,000	$1,000	$1,000	$1,020
Private securities, market value	62,506	57,567	28,866	64,531	63,837
Real estate owned	14,030	17,030	17,484	20,807	21,361
Mortgages owned	20,800	20,800	23,200	33,500	30,950
Loans and discounts secured by real estate collateral	23,870	30,727	31,796	35,773	31,488
Loans and discounts secured by other collateral	35,508	31,120	27,469	25,562	29,006
Loans, discounts and bills purchased not secured by collateral	151,894	152,637	201,395	160,839	170,236
Overdrafts	90	28	32	1	.....
Due from trust companies, banks and bankers	22,943	35,605	30,237	135,579	95,236
Specie	12,044	11,845	17,192	25,917	21,430
Legal tender notes and notes of national banks	5,065	3,620	1,990	4,510	1,080
Federal reserve notes	130	100	100	340	1,900
Cash items	.....	.....	500	517	10
Assets not included in any of the above heads	7,295	7,255	8,502	9,606	8,535
Add for cents	4	4	3	4	4
Total resources	$358,179	$369,338	$389,766	$518,486	$476,093
LIABILITIES					
Capital	$25,000	$25,000	$25,000	$25,000	$25,000
Surplus, including all undivided profits (market value)	19,959	21,098	19,626	22,855	22,328
Preferred deposits, viz.: Deposits by the State of New York	9,000	10,000	9,000	9,000	9,000
Due depositors, not preferred	300,819	307,375	316,295	454,663	413,910
Due to trust companies, banks and bankers	.....	876	774	3,309	2,611
Bills payable	.....	.....	15,000	.....	.....
Other liabilities	3,400	4,989	4,070	3,657	3,242
Add for cents	1	.....	1	2	2
Total liabilities	$358,179	$369,338	$389,766	$518,486	$476,093

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THE BANK OF LANCASTER — LANCASTER

J. O. GARRETSEE, *President.* [43 Central avenue; organized 1894] JOSEPH F. SCHAEFER, *Cashier.*

DIRECTORS

ARTHUR D. BISSELL, HERMAN B. VAN PEYMA, T. E. IDSARDI, THOS. LEARY, GEO. P. ZURBRICK,
JOHN G. MILLER, JACOB C. WEIL, CHAS. F. KING, J. O. GARRETSEE.

RESOURCES	Statement of condition Dec. 31, 1915	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 29, 1916
Stocks and bonds, viz.:					
Public securities, market value	$49,043	$50,225	$55,518	$56,203	$55,098
Private securities, market value	334,275	332,845	329,924	327,310	295,724
Real estate owned	9,179	9,113	5,733	8,867	15,375
Mortgages owned	11,950	11,950	11,950	11,950	10,450
Loans and discounts secured by real estate collateral	45,065	45,565	50,550	46,425	46,054
Loans and discounts secured by other collateral	165,099	154,613	165,600	230,170	219,128
Loans, discounts and bills purchased not secured by collateral	351,595	390,527	412,470	356,970	401,204
Overdrafts	284	137	260	475	691
Due from trust companies, banks and bankers	98,860	150,679	73,152	124,495	86,012
Specie	29,733	29,081	5,688	26,340	26,904
Legal tender notes and notes of national banks	9,482	19,720	43,887	21,959	29,538
Cash items	723	220	496	415	448
Assets not included in any of the above heads	3,168	4,557	3,715	5,830	4,376
Add for cents	3	3	4	4	5
Total resources	$1,108,459	$1,199,235	$1,158,947	$1,217,413	$1,191,007
LIABILITIES					
Capital	$100,000	$100,000	$100,000	$100,000	$100,000
Surplus, including all undivided profits (market value)	52,999	52,558	52,522	56,635	59,250
Preferred deposits, viz.:					
Deposits by the State of New York	15,000	16,000	16,000	16,000	16,000
Other deposits secured by pledge of assets	8,182	28,285	28,436	30,045	31,195
Due depositors, not preferred	932,277	997,591	961,989	970,087	975,361
Bills payable	.....	.....	.....	39,200	.....
Other liabilities	.....	4,800	.....	5,444	9,200
Add for cents	1	1	.....	2	1
Total liabilities	$1,108,459	$1,199,235	$1,158,947	$1,217,413	$1,191,007

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BANK OF LAWRENCE — LAWRENCE

J. CARL SCHMUCK, *President.* [Central avenue; organized 1903] JOHN A. RUTH, *Cashier.*

DIRECTORS

MORRIS F. CRAFT, DIVINE HEWLETT, JOHN A. RUTH, JAMES W. SAFFORD, J. CARL SCHMUCK, WINFIELD S. VANDERWATER, JOHN H. SMITH,

RESOURCES	Statement of condition Dec. 31, 1915	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 29, 1916
Stocks and bonds, viz.:					
Public securities, market value	$1,017	$1,053	$1,053	$1,055	$1,013
Private securities, market value	67,525	66,650	67,300	83,430	112,012
Real estate owned	36,772	52,772	52,772	52,772	55,022
Mortgages owned	125,014	122,554	109,054	108,079	105,513
Loans and discounts secured by real estate collateral	53,620	57,619	56,080	47,507	37,375
Loans and discounts secured by other collateral	13,252	27,850	29,424	24,667	33,553
Loans, discounts and bills purchased not secured by collateral	347,545	297,803	335,248	417,182	404,255
Overdrafts	117	216	470	687	257
Due from trust companies, banks and bankers	45,758	33,265	32,116	84,537	85,568
Specie	2,051	9,435	2,217	10,745	10,123
Legal tender notes and notes of national banks	21,585	29,357	42,910	29,018	24,918
Federal reserve notes	.....	.....	1,050	2,000	2,500
Cash items	2,299	1,357	3,291	1,824	2,884
Assets not included in any of the above heads	5,162	5,950	6,050	5,817	6,244
Add for cents	5	3	4	4	5
Total resources	$721,722	$705,884	$739,039	$869,324	$881,242
LIABILITIES					
Capital	$50,000	$50,000	$50,000	$50,000	$50,000
Surplus, including all undivided profits (market value)	56,271	59,101	60,763	61,611	65,905
Preferred deposits, viz.: Deposits by the State of New York	15,000	22,000	10,000	20,000	20,000
Due depositors, not preferred	580,697	561,883	602,976	724,663	731,661
Rediscounts	15,000	.....	.....	.....	.....
Other liabilities	4,753	12,900	15,300	13,050	13,675
Add for cents	1	.....	.....	.....	1
Total liabilities	$721,722	$705,884	$739,039	$869,324	$881,242

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THE BANK OF LE ROY — LE ROY

C. F. PRENTICE, *President.* [49 Main street; organized 1889] A. R. DAVIS, *Cashier.*

DIRECTORS

F. E. CHADDOCK, G. I. CARR, E. M. HARMON, A. G. LOWE, AMBROSE MULLER, D. J. O'SHEA, C. F. PRENTICE, J. P. SAMSON, D. C. H. PRENTICE.

RESOURCES	Statement of condition Dec. 31, 1915	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 29, 1916
Stocks and bonds, viz.:					
Public securities, market value	$6,000	$6,000	$6,000	$11,000	$11,000
Private securities, market value	31,608	31,608	46,508	41,508	39,508
Real estate owned	5,000	5,000	5,000	5,000	5,000
Mortgages owned	54,034	53,998	52,612	52,576	52,490
Loans and discounts secured by real estate collateral	18,140	18,166	28,004	37,378	35,850
Loans and discounts secured by other collateral	201,847	180,132	135,952	135,326	173,280
Loans, discounts and bills purchased not secured by collateral	143,281	149,407	159,227	163,807	185,373
Overdrafts	1,388	2,376	1,589	1,763	1,122
Due from trust companies, banks and bankers	57,612	57,406	57,997	36,994	34,205
Specie	12,983	15,996	14,307	12,587	13,056
Legal tender notes and notes of national banks	3,710	920	2,720	2,485	3,245
Federal reserve notes	1,670	210	140	380	750
Cash items	1,146	255	1,412	484	1,819
Assets not included in any of the above heads	3,600	3,750	3,500	3,700	3,750
Add for cents	3	3	4	5	3
Total resources	$542,022	$525,227	$514,972	$504,993	$560,451
LIABILITIES					
Capital	$100,000	$100,000	$100,000	$100,000	$100,000
Surplus, including all undivided profits (market value)	17,626	18,738	21,256	23,256	22,690
Due depositors, not preferred	414,861	399,892	389,974	376,771	418,316
Due to trust companies, banks and bankers	7,434	4,346	941	1,965	1,394
Bills payable	.....	.....	.....	.....	15,000
Other liabilities	2,100	2,250	2,800	3,000	3,050
Add for cents	1	1	1	1	1
Total liabilities	$542,022	$525,227	$514,972	$504,993	$560,451

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BANK OF LIMA — LIMA

SMITH L. PARMALEE, *President.* [West Main street; organized 1905] CHARLES R. PIERCE, *Cashier.*

DIRECTORS

WILLIAM F. HARVEY, SMITH L. PARMELE, C. D. GOODRICH, GEO. W. ATWELL, EDWARD F. DIBBLE,
CHARLES R. PIERCE, ALEXANDER MARTIN, JAMES E. LOCKINGTON, JOHN A. MACKENZIE.

RESOURCES	Statement of condition Dec. 31, 1915	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 29, 1916
Stocks and bonds, viz.: Public securities, market value	$10,198	$10,313	$30,936	$30,908	$31,136
Real estate owned	3,500	3,500	3,500	3,500	3,500
Mortgages owned	45,500	46,700	48,600	48,600	48,600
Loans and discounts secured by real estate collateral	2,000	2,000	2,000	2,000	2,000
Loans and discounts secured by other collateral	6,222	9,000	.....	.....	.....
Loans, discounts and bills purchased not secured by collateral	46,887	62,378	51,019	59,714	72,479
Due from trust companies, banks and bankers	95,934	56,146	51,189	36,662	28,835
Specie	4,130	5,460	4,058	4,224	4,105
Legal tender notes and notes of national banks	2,300	2,195	3,065	2,890	2,530
Cash items	.....	.....	8	.....	.....
Assets not included in any of the above heads	2,667	2,739	1,833	2,630	3,085
Add for cents	3	1	2	2	3
Total resources	$219,341	$200,432	$196,210	$191,130	$196,273
LIABILITIES					
Capital	$25,000	$25,000	$25,000	$25,000	$25,000
Surplus, including all undivided profits (market value)	13,062	12,843	11,557	12,713	13,290
Due depositors, not preferred	180,438	161,746	158,800	152,554	157,172
Other liabilities	839	842	852	861	809
Add for cents	2	1	1	2	2
Total liabilities	$219,341	$200,432	$196,210	$191,130	$196,273

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THE BANK OF LONG ISLAND — JAMAICA

S. R. SMITH, *President.* [359 Fulton street; organized 1902] GEO. S. DOWNING, *Cashier.*

DIRECTORS

JOHN ADIKES, W. H. FITZPATRICK, V. EVERIT MACY, C. R. BETTES, P. A. ROWLEY, STEPHEN BAKER, W. W. GILLEN, NEWMAN J. PETTIT, SAMUEL R. SMITH, ANDREW J. VAN SICKLEN, CHAS. CRABBE, B. D. FORSTER, JOHN F. GALVIN, W. J. HAMILTON, VALENTINE W. SMITH, RUDOLPH STUTZMANN, ANDREW MCTIGUE, D. L. STARKS, CHAS. A. WILLETS, JOS. DYKES, G. H. LEAVITT, PERCY G. JAMES, R. W. KELLOGG.

RESOURCES	Statement of condition Dec. 31, 1915	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 20, 1916	Statement condition Nov 29, 1916
Stocks and bonds, viz.:					
Public securities, market value	$168,000	$301,600	$250,000	$388,970	$450,070
Private securities, market value	1,127,920	1,213,610	1,292,525	1,239,255	1,189,615
Real estate owned	494,348	506,453	534,568	535,397	539,306
Mortgages owned	423,076	533,955	575,088	560,003	614,599
Loans and discounts secured by real estate collateral	690,074	654,781	641,670	681,687	708,930
Loans and discounts secured by other collateral	1,153,199	1,409,339	2,112,569	3,398,846	3,130,438
Loans, discounts and bills purchased not secured by collateral	3,189,353	3,314,768	3,649,340	3,910,475	3,980,198
Overdrafts	1,380	1,066	1,738	763	1,138
Due from trust companies, banks and bankers	1,324,066	1,440,259	1,325,044	2,325,410	1,948,838
Specie	92,316	92,405	91,219	112,269	113,982
Legal tender notes and notes of national banks	430,137	361,572	327,732	380,387	393,593
Federal reserve notes	12,650	33,310	12,165	10,870	10,729
Cash items	14,966	11,140	13,411	14,130	14,414
Customers' liability on acceptances (per contra, see liabilities)	.....	.....	2,500	1,875	3,858
Assets not included in any of the above heads	66,617	70,449	90,458	103,675	139,635
Add for cents	4	2	5	4	4
Total resources	$9,188,106	$9,944,709	$10,920,032	$13,664,016	$13,239,347
LIABILITIES					
Capital	$900,000	$900,000	$900,000	$900,000	$900,000
Surplus, including all undivided profits (market value)	557,417	571,881	557,452	612,534	649,463
Preferred deposits, viz.:					
Due New York State savings banks	342,974	326,831	406,904	326,502	316,630
Due savings and loan associations, credit unions and land bank	4,447	4,377	3,859	6,724	3,252
Deposits by the Superintendent of Banks	2,826	2,812	2,140	1,229	125
Other deposits secured by pledge of assets	71,758	72,179	77,256	95,625	121,275
Due depositors, not preferred	6,699,762	7,368,751	8,295,728	10,614,707	10,368,725
Due to trust companies, banks and bankers	539,919	635,675	599,282	1,006,119	774,317
Acceptances of drafts payable at a future date or authorized by commercial letters of credit	.....	.....	2,500	1,875	3,858
Other liabilities	69,000	62,200	74,908	98,697	101,697
Add for cents	3	3	3	4	5
Total liabilities	$9,188,106	$9,944,709	$10,920,032	$13,664,016	$13,239,347

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BANK OF THE METROPOLIS — NEW YORK CITY

STEPHEN BAKER, *President.* [31 Union square; organized 1871] EDWIN S. LAFFEY, *Cashier.*

DIRECTORS

CHAS. H. TENNEY, JOHN C. MOORE, ALFRED G. EVANS, CHAS. SCRIBNER, HAROLD H. HACKETT, STEPHEN BAKER, GEO. MCNEIR, ED. C. EVANS, ARTHUR L. LESHER, CHAS. L. TIFFANY, SAMUEL SLOAN, STANLEY T. COZZENS, WM. SCHRAMM, MICHAEL FRIEDSAM.

RESOURCES	Statement of condition Dec. 31, 1915	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 29, 1916
Stocks and bonds, viz.:					
Public securities, market value	$1,000	$1,000	$1,000	$1,000	$1,000
Private securities, market value	1,370,923	1,405,997	1,272,000	1,059,710	1,059,374
Loans and discounts secured by real estate collateral	2,000	2,000	1,750	1,500	1,250
Loans and discounts secured by other collateral	3,273,175	2,406,775	1,792,734	2,634,973	3,482,089
Loans, discounts and bills purchased not secured by collateral	10,288,352	10,668,872	11,594,686	10,100,923	9,765,059
Overdrafts	480	167	1,514	245	356
Due from trust companies, banks and bankers	2,931,672	2,381,309	1,550,560	1,661,021	3,095,084
Specie	1,363,651	1,504,944	1,423,873	1,297,222	1,237,289
Legal tender notes and notes of national banks	437,621	369,535	294,083	480,977	578,960
Federal reserve notes	.....	19,000	20,000	20,000	20,000
Cash items	1,263,864	962,860	938,151	1,013,606	1,208,850
Assets not included in any of the above heads	30,263	33,302	30,908	33,872	26,005
Add for cents	4	3	3	3	3
Total resources	$20,963,005	$19,755,764	$18,921,262	$18,305,052	$20,475,319
LIABILITIES					
Capital	$1,000,000	$1,000,000	$1,000,000	$1,000,000	$1,000,000
Surplus, including all undivided profits (market value)	2,100,107	2,154,078	2,130,371	2,184,877	2,201,814
Preferred deposits, viz.: Due New York State savings banks	1,514,546	1,357,417	1,515,705	1,513,362	1,243,098
Due depositors, not preferred	16,007,151	14,868,854	13,990,606	13,239,257	15,750,166
Due to trust companies, banks and bankers	233,383	240,765	169,595	206,302	158,853
Other liabilities	107,815	134,649	114,983	161,252	121,387
Add for cents	3	1	2	2	1
Total liabilities	$20,963,005	$19,755,764	$18,921,262	$18,305,052	$20,475,319

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BANK OF MILLBROOK — MILLBROOK

JAMES REARDON, *President.* [Organized 1891] WALTER F. HAIGHT, *Cashier.*

DIRECTORS

WM. R. ANDERSON, EUGENE HAM, ELBERT A. BURCH, JAMES H. HAIGHT, FRANKLIN SUTTON, SHERMAN N. HAIGHT, CORNELIUS B. REARDON, ALFRED E. DIETERICH, WALTER F. HAIGHT, OAKLEIGH THORNE, G. HOWARD DAVISON, JAMES REARDON.

RESOURCES	Statement of condition Dec. 31, 1915	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 29, 1916
Stocks and bonds, viz.:					
Public securities, market value	$82,053	$78,989	$79,444	$72,036	$72,311
Private securities, market value	264,848	281,176	282,407	291,733	301,765
Real estate owned	4,500	4,500	4,500	4,500	4,500
Mortgages owned	26,750	26,750	26,150	26,050	25,650
Loans and discounts secured by other collateral	52,465	51,811	56,911	50,314	55,335
Loans, discounts and bills purchased not secured by collateral	54,132	43,539	58,389	71,327	61,602
Overdrafts	101	19	272	28	150
Due from trust companies, banks and bankers	50,071	75,803	42,353	41,521	47,229
Specie	12,998	20,557	24,750	14,344	13,591
Legal tender notes and notes of national banks	680	2,400	2,995	5,000	5,000
Federal reserve notes	6,500	600	295	1,000	2,350
Cash items	181	99	196	255	203
Assets not included in any of the above heads	4,191	4,945	3,914	7,652	5,908
Add for cents	3	4	2	3	3
Total resources	$559,473	$591,192	$582,578	$585,763	$595,597
LIABILITIES					
Capital	$50,000	$50,000	$50,000	$50,000	$50,000
Surplus, including all undivided profits (market value)	72,492	73,065	73,631	75,769	88,490
Due depositors, not preferred	427,681	459,349	452,204	450,296	443,079
Due to trust companies, banks and bankers	8,899	7,547	5,629	6,859	10,057
Other liabilities	400	1,229	1,112	2,837	3,970
Add for cents	1	2	2	2	1
Total liabilities	$559,473	$591,192	$582,578	$585,763	$595,597

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Federal Reserve Bank of St. Louis

BANK OF NASSAU COUNTY — GREAT NECK STATION

J. LEWIS SCHAEFER, *President.* [Organized 1916] DANIEL S. WOOLLEY, *Cashier.*

DIRECTORS

J. LOUIS SCHAEFER, ROSWELL ELDRIDGE, DANIEL S. WOOLLEY, FREDERICK RUSSELL, HAROLD H. OCONNOR.
HERBERT GREGORY, GEORGE O. LINKLETTER, J. EDWARD MEYER, AUSTIN HICKS,

RESOURCES	Statement of condition Dec. 31, 1915	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 29, 1916
Stocks and bonds, viz.:					
Public securities, market value	$1,020	$1,022	$1,020	$1,020	$1,010
Private securities, market value	.....	129,358	157,844	169,511	198,483
Mortgages owned	.....	.....	3,150	3,150	3,150
Loans and discounts secured by other collateral	.....	.....	13,500	12,950	13,950
Loans, discounts and bills purchased not secured by collateral	.....	1,691	5,455	4,014	14,057
Overdrafts	.....	.....	.....	.....	55
Due from trust companies, banks and bankers	58,980	36,469	18,465	46,878	22,704
Specie	.....	867	1,119	894	1,281
Legal tender notes and notes of national banks	.....	4,392	6,813	6,054	7,059
Federal reserve notes	.....	40	.....	.....	.....
Assets not included in any of the above heads	.....	3,066	4,386	5,089	5,006
Add for cents	.....	2	3	1	3
Total resources	$60,000	$176,907	$211,755	$249,561	$266,758
LIABILITIES					
Capital	$50,000	$50,000	$50,000	$50,000	$50,000
Surplus, including all undivided profits (market value)	10,000	10,640	11,414	11,857	14,300
Due depositors, not preferred	.....	116,213	150,146	187,517	201,992
Other liabilities	.....	53	193	186	465
Add for cents	.....	1	2	1	1
Total liabilities	$60,000	$176,907	$211,755	$249,561	$266,758

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BANK OF NIAGARA FALLS — NIAGARA FALLS

GEO. J. HOWARD, *President.* [201 Falk street; organized 1882] JAMES C. MOAKLER, *Cashier.*

DIRECTORS

EUGENE CARY, GEO. J. HOWARD, deLANCEY RANKIN, ALEXANDER J. PORTER, PHILIP P. BARTON,
A. H. HOOKER, FREDERICK L. PRATT, GEO. F. NYE, BURTON J. MITCHELL.

RESOURCES	Statement of condition Dec. 31, 1915	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov 29, 1916
Stocks and bonds, viz.:					
Public securities, market value	$7,023	$7,065	$6,023	$6,085	$6,057
Private securities, market value	313,038	536,036	736,830	750,692	761,163
Mortgages owned	54,925	35,425	76,160	75,110	74,785
Loans and discounts secured by real estate collateral	218,540	232,017	235,994	241,193	220,349
Loans and discounts secured by other collateral	958,011	1,183,240	1,318,909	1,532,245	1,604,836
Loans, discounts and bills purchased not secured by collateral	266,462	277,476	375,410	345,243	543,098
Overdrafts	.....	98	53	171	25
Due from trust companies, banks and bankers	525,253	577,860	584,095	485,309	376,096
Specie	11,077	38,559	64,962	69,615	84,445
Legal tender notes and notes of national banks	78,417	75,889	66,009	72,778	54,578
Federal reserve notes	1,100	1,100	1,100	1,100	1,100
Cash items	19,425	17,672	19,890	11,846	14,465
Assets not included in any of the above heads	25,208	22,173	36,270	42,090	34,228
Add for cents	4	4	6	3	5
Total resources	$2,478,483	$3,004,614	$3,521,711	$3,633,480	$3,775,230
LIABILITIES					
Capital	$50,000	$200,000	$200,000	$200,000	$200,000
Surplus, including all undivided profits (market value)	145,327	157,063	151,604	163,417	156,283
Preferred deposits, viz.:					
Due New York State savings banks	127,393	185,000	256,766	268,000	273,000
Deposits by the State of New York	39,000	53,000	90,000	90,000	100,000
Due depositors, not preferred	1,957,530	2,171,952	2,493,739	2,599,374	2,786,479
Due to trust companies, banks and bankers	156,631	222,798	325,451	292,838	231,652
Other liabilities	2,600	14,800	4,150	19,850	27,815
Add for cents	2	1	1	1	1
Total liabilities	$2,478,483	$3,004,614	$3,521,711	$3,633,480	$3,775,230

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THE BANK OF NORTH COLLINS — NORTH COLLINS

W. S. LAWTON, *President.* [Organized 1895] C. A. TWICHELL, *Cashier*

DIRECTORS

W. S. LAWTON, W. M. WARD, D. A. DILLINGHAM, JOHN VAN EPPS, H. G. PARKER, W. W. MERRILL, GEO. LEHLEY, A. H. KIMBLE.

RESOURCES	Statement of condition Dec. 31, 1915	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 29, 1916
Stocks and bonds, viz.: Public securities, market value	$7,150	$7,150	$8,141	$7,901	$7,822
Real estate owned	4,000	4,000	4,000	4,000	4,000
Mortgages owned	106,429	114,285	117,040	120,565	122,890
Loans and discounts secured by real estate collateral	16,000	16,000	16,000	16,000	16,000
Loans, discounts and bills purchased not secured by collateral	181,880	212,815	241,104	209,172	212,414
Overdrafts	101	303	112	62	600
Due from trust companies, banks and bankers	45,868	53,653	34,444	104,510	115,345
Specie	4,974	4,867	5,312	5,970	3,590
Legal tender notes and notes of national banks	9,266	10,202	12,810	9,041	11,554
Cash items	....	258	.....	.....	.....
Assets not included in any of the above heads	1,000	1,000	1,000	1,000	1,000
Add for cents	1	2	3	3	3
Total resources	$376,669	$424,535	$439,966	$478,224	$495,218
LIABILITIES					
Capital	$25,000	$25,000	$25,000	$25,000	$25,000
Surplus, including all undivided profits (market value)	62,940	62,669	64,875	65,856	73,152
Preferred deposits, viz.: Deposits by the State of New York	18,000	25,000	22,500	22,500	22,500
Due depositors, not preferred	259,728	300,865	316,591	353,867	373,566
Bills payable	10,000	10,000	10,000	10,000	.....
Other liabilities	1,000	1,000	1,000	1,000	1,000
Add for cents	1	1	.....	1	.....
Total liabilities	$376,669	$424,535	$439,966	$478,224	$495,218

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THE BANK OF NORTH HEMPSTEAD — PORT WASHINGTON

JAMES N. BROWN, *President.* [286–288 Main street; organized 1901] HEWLETT R. SMITH, *Cashier.*

DIRECTORS

A. C. BAYLES, L. B. SMULL, HEWLETT R. SMITH, HENRY S. MOTT, CHAS. F. LEWIS, JAMES N. BROWN, HARRY P. FURNESS.

RESOURCES	Statement of condition Dec. 31, 1915	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 29, 1916
Stocks and bonds, viz.:					
Public securities, market value	$44,205	$39,880	$50,920	$75,875	$66,175
Private securities, market value	98,062	98,718	113,000	113,125	133,100
Real estate owned	15,660	15,660	15,660	15,660	15,660
Mortgages owned	30,750	35,950	39,650	40,700	45,500
Loans and discounts secured by real estate collateral	19,000	19,000	7,468	8,668	9,642
Loans and discounts secured by other collateral	60,428	48,898	54,678	51,942	49,693
Loans, discounts and bills purchased not secured by collateral	153,974	162,490	168,080	178,766	186,248
Overdrafts	218	98	81	54	570
Due from trust companies, banks and bankers	130,045	128,593	104,078	139,823	87,907
Specie	7,809	12,178	11,284	12,516	12,197
Legal tender notes and notes of national banks	16,690	16,113	22,873	21,675	18,858
Federal reserve notes	4,746	5,100	750	.....	2,000
Assets not included in any of the above heads	9,458	8,157	7,772	9,839	9,667
Add for cents	3	2	2	3	4
Total resources	$591,048	$590,837	$596,296	$668,646	$637,221
LIABILITIES					
Capital	$25,000	$25,000	$25,000	$25,000	$25,000
Surplus, including all undivided profits (market value)	35,905	35,509	34,172	35,519	39,147
Preferred deposits, viz.:					
Due savings and loan associations, credit unions and land banks	16,042	6,742	9,627	612	8,199
Deposits by the State of New York	10,000	10,000	10,000	10,000	10,000
Due depositors, not preferred	497,942	508,436	510,546	591,725	549,796
Due to trust companies, banks and bankers	1,700	3,016	2,144	3,327	2,320
Other liabilities	4,456	2,133	4,806	2,462	2,757
Add for cents	3	1	1	1	2
Total liabilities	$591,048	$590,837	$596,296	$668,646	$637,221

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BANK OF ONONDAGA, ONONDAGA VALLEY

J. B. HINE, *President.* [153 West Seneca street; organized 1912] R. L. WOOD, *Cashier.*

DIRECTORS

S. ELLIS CRANE, JOHN T. ROBERTS, E. P. BOYLE, WALTER H. SCAMMELL, H. K. SEELEY, F. J. TUCKER, J. B. HINE, R. H. GERE.

RESOURCES	Statement of condition Dec. 31, 1915	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 29, 1916
Stocks and bonds, viz.:					
Public securities, market value	$6,010	$17,000	$1,030	$1,030	$1,030
Private securities, market value	.....	.....	19,015	19,015	24,005
Real estate owned	10,681	10,681	10,884	10,884	10,884
Mortgages owned	2,739	2,739	2,739	2,639	3,189
Loans and discounts secured by real estate collateral	9,750	9,750	10,450	950	4,250
Loans and discounts secured by other collateral	28,068	36,061	26,208	20,603	23,906
Loans, discounts and bills purchased not secured by collateral	14,761	9,969	18,199	23,439	27,327
Overdrafts	.....	599	599	623	15
Due from trust companies, banks and bankers	8,185	5,228	8,207	10,974	6,981
Specie	152	1,335	1,388	1,214	1,014
Legal tender notes and notes of national banks	2,500	3,750	4,124	7,637	5,295
Federal reserve notes	.....	100	350	300	65
Cash items	.....	152	288	659	607
Assets not included in any of the above heads	975	969	969	969	1,055
Add for cents	3	4	5	4	6
Total resources	$83,824	$98,337	$104,455	$100,940	$109,629
LIABILITIES					
Capital	$25,000	$25,000	$25,000	$25,000	$25,000
Surplus, including all undivided profits (market value)	4,592	9,027	10,001	11,211	11,595
Preferred deposits, viz.: Deposits by the State of New York	.....	.....	.....	5,000	5,000
Due depositors, not preferred	49,232	64,309	69,454	59,729	68,034
Bills payable	2,000	.....	.....	.....	.....
Other liabilities	3,000	.....	.....	.....	.....
Add for cents	.....	1	.....	.....	.....
Total liabilities	$83,824	$98,337	$104,455	$100,940	$109,629

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BANK OF ORCHARD PARK — ORCHARD PARK

LEWIS E. WILLET, *President.* [Organized 1916] GEORGE L. COLBY, *Cashier.*

DIRECTORS

MASON H. HOLMWOOD, JOHN D. BACHMAN, ALBERT C. DUDLEY, HENRY R. STRATEMEIER, WILLIAM G. ARTHUR,
COLON J. DUDLEY, GEORGE S. WASSON, LEWIS E. WILLET, FRANK F. HOLMWOOD, WARREN A. DUDLEY.

RESOURCES	Statement of condition Dec. 31, 1915	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 29, 1916
Stocks and bonds, viz.: Public securities, market value	.....	.....	.....	.....	$1,058
Due from trust companies, banks and bankers	.....	.....	.....	.....	36,000
Assets not included in any of the above heads	.....	.....	.....	.....	12
Total resources	.....	.....	.....	.....	$37,070
LIABILITIES					
Capital	.....	.....	.....	.....	$30,000
Surplus, including all undivided profits (market value)	.....	.....	.....	.....	6,012
Due to trust companies, banks and bankers	.....	.....	.....	.....	1,058
Total liabilities	.....	.....	.....	.....	$37,070

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BANK OF PHILADELPHIA — PHILADELPHIA

A. C. COMSTOCK, *President.* [Main street; organized 1888] W. A. MARKWICK, *Cashier.*

DIRECTORS

A. C. COMSTOCK, W. A. MARKWICK, A. E. BULLARD. J. F LARUE, WM. STRICKLAND,

RESOURCES	Statement of condition Dec. 31, 1915	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 29, 1916
Stocks and bonds, viz.:					
Public securities, market value	$2,150	$2,150	$2,150	$2,145	$24,007
Private securities, market value	73,599	73,951	93,798	112,157	97,163
Real estate owned	8,000	8,000	8,000	8,000	8,000
Mortgages owned	6,595	6,570	6,550	5,025	5,000
Loans and discounts secured by real estate collateral	3,389	3,389	3,389	2,831	2,831
Loans and discounts secured by other collateral	11,434	10,350	8,924	9,770	9,701
Loans, discounts and bills purchased not secured by collateral	71,155	74,406	69,904	70,002	68,955
Overdrafts	169	104	51	180	53
Due from trust companies, banks and bankers	16,520	23,268	33,778	28,525	14,582
Specie	8,290	6,347	6,168	6,886	6,781
Legal tender notes and notes of national banks	2,000	4,000	2,000	3,000	3,500
Federal reserve notes	.....	100	100	100	100
Cash items	211	71	129	297	7
Assets not included in any of the above heads	3,770	3,800	3,900	3,900	3,858
Add for cents	4	3	3	2	5
Total resources	$207,286	$216,509	$238,844	$252,829	$244,543
LIABILITIES					
Capital	$25,000	$25,000	$25,000	$25,000	$25,000
Surplus, including all undivided profits (market value)	20,007	20,814	20,357	21,903	22,905
Preferred deposits, viz.: Deposits by the State of New York	10,000	12,000	10,000	10,000	10,000
Due depositors, not preferred	151,378	157,471	181,582	191,669	184,298
Due to trust companies, banks and bankers	.....	123	704	2,756	839
Other liabilities	900	1,100	1,200	1,500	1,500
Add for cents	1	1	1	1	1
Total liabilities	$207,286	$216,509	$238,844	$252,829	$244,543

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THE BANK OF PORT JEFFERSON — PORT JEFFERSON

H. M. RANDALL, *President.* [Main street; organized 1889] R. B. DAYTON, *Cashier.*

DIRECTORS

E. M. DAVIS, H. M. RANDALL, JAS. E. BAYLES, H. E. DAVIS, F. H. TUTHILL,
FRANK F. DARLING, J. E. OVERTON, R. B. DAYTON.

RESOURCES	Statement of condition Dec. 31, 1915	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 29, 1916
Stocks and bonds, viz.:					
Public securities, market value	$47,367	$48,037	$48,370	$47,244	$78,582
Private securities, market value	47,782	47,740	47,552	76,398	74,650
Real estate owned	10,310	10,310	10,310	10,310	10,310
Mortgages owned	31,950	31,050	32,550	34,550	34,550
Loans and discounts secured by real estate collateral	4,587	4,637	8,549	4,638	3,488
Loans and discounts secured by other collateral	14,925	16,076	18,785	13,965	36,660
Loans, discounts and bills purchased not secured by collateral	194,328	199,519	192,358	197,940	196,577
Overdrafts	.....	.....	.....	.....	28
Due from trust companies, banks and bankers	37,101	24,370	28,045	41,571	48,922
Specie	9,050	7,388	7,572	8,201	8,253
Legal tender notes and notes of national banks	7,693	6,784	6,341	6,781	8,006
Cash items	234	26	145	58	355
Assets not included in any of the above heads	3,050	2,274	2,466	3,188	3,406
Add for cents	2	2	2	3	4
Total resources	$408,379	$398,213	$403,045	$444,847	$503,791
LIABILITIES					
Capital	$25,000	$25,000	$25,000	$25,000	$25,000
Surplus, including all undivided profits (market value)	57,533	59,894	59,474	61,223	63,190
Preferred deposits, viz.: Deposits by the State of New York	15,000	15,000	15,000	15,000	15,000
Due depositors, not preferred	308,221	294,290	297,153	339,911	393,831
Due to trust companies, banks and bankers	727	1,472	3,971	538	2,635
Other liabilities	1,897	2,556	2,445	3,173	4,134
Add for cents	1	1	2	2	1
Total liabilities	$408,379	$398,213	$403,045	$444,847	$503,791

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BANK OF RICHMONDVILLE — RICHMONDVILLE

A. D. FRASIER, *President.* [Main street; organized 1893] J. D. HOLMES, *Cashier.*

DIRECTORS

A. D. FRASIER, JOHN HOLMES, J. D. HOLMES, SMITH FOX, O. R. MANN, W. E. LEWIS, H. S. LEWIS.

RESOURCES	Statement of condition Dec. 31, 1915	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 29, 1916
Stocks and bonds, viz.:					
Public securities, market value	$73,248	$67,917	$92,982	$129,515	$132,860
Private securities, market value	332,670	346,112	322,235	332,045	331,641
Mortgages owned	33,804	33,677	34,277	33,127	36,227
Loans and discounts secured by real estate collateral	845	845	845	845	1,045
Loans and discounts secured by other collateral	9,203	8,854	9,665	9,094	8,264
Loans, discounts and bills purchased not secured by collateral	58,994	59,210	59,738	58,907	55,639
Overdrafts	54	146	160	24	369
Due from trust companies, banks and bankers	22,785	28,369	47,516	41,079	50,209
Specie	20,016	20,007	17,056	18,373	20,757
Legal tender notes and notes of national banks	1,335	1,530	2,000	1,500	1,500
Federal reserve notes	200	200	500	250	250
Cash items	1,073	1,370	435	804	1,089
Assets not included in any of the above heads	7,563	6,231	8,160	7,524	8,338
Add for cents	4	7	5	4	4
Total resources	$561,794	$574,475	$595,574	$633,091	$648,192
LIABILITIES					
Capital	$25,000	$25,000	$25,000	$25,000	$25,000
Surplus, including all undivided profits (market value)	41,057	45,155	46,148	49,459	51,379
Preferred deposits, viz.: Deposits by the State of New York	14,000	16,000	14,000	14,000	14,000
Due depositors, not preferred	476,732	480,413	504,243	534,906	552,032
Other liabilities	5,005	7,906	6,182	9,726	5,780
Add for cents	.....	1	1	.....	1
Total liabilities	$561,794	$574,475	$595,574	$633,091	$648,192

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BANK OF ROCKVILLE CENTRE — ROCKVILLE CENTRE

FRANK T. DELANO, *President.* [1 and 3 North Village avenue; organized 1890] BERGEN T. RAYNOR, *Cashier.*

DIRECTORS

EARL J. BENNETT, WESLEY B. SMITH, HERBERT C. DAVISON, WALLACE H. CORNWELL, FRANK T. DELANO, BERGEN T. RAYNOR, FRANK P. BAYLIS, ALFRED E. IVES, JR. ED. T. THURSTON, TREDWELL D. CARPENTER, JACOB BROUWER, GEORGE D. A. COMBES. FRANK D. MOUNT.

RESOURCES	Statement of condition Dec. 31, 1915	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 29, 1916
Stocks and bonds, viz.:					
Public securities, market value	$120,726	$133,676	$158,642	$221,396	$283,128
Private securities, market value	114,966	139,029	166,877	160,061	142,609
Real estate owned	153,664	162,589	156,039	156,039	156,039
Mortgages owned	120,908	132,428	143,308	143,888	139,408
Loans and discounts secured by real estate collateral	80,256	90,345	83,861	94,980	92,347
Loans and discounts secured by other collateral	56,776	50,679	46,387	43,429	42,373
Loans, discounts and bills purchased not secured by collateral	414,808	359,654	386,764	347,994	350,620
Overdrafts	162	161	310	192	112
Due from trust companies, banks and bankers	117,840	108,570	63,425	97,190	99,401
Specie	44,527	38,913	51,874	32,526	52,831
Legal tender notes and notes of national banks	19,939	12,145	8,740	23,024	5,215
Federal reserve notes	1,640	405	455	795	1,880
Cash items	580	3,741	407	757	796
Assets not included in any of the above heads	9,453	7,607	8,695	10,060	12,200
Add for cents	5	6	6	5	7
Total resources	$1,256,250	$1,239,948	$1,275,790	$1,332,336	$1,378,966
LIABILITIES					
Capital	$50,000	$50,000	$50,000	$50,000	$50,000
Surplus, including all undivided profits (market value)	71,776	71,906	59,360	61,671	62,306
Preferred deposits, viz.:					
Due New York State savings banks	15,000	15,000	15,000	15,000	15,000
Deposits by the State of New York	28,000	50,000	45,000	45,000	45,000
Other deposits secured by pledge of assets	1,240	1,240	1,256	1,256	1,256
Due depositors, not preferred	1,088,080	1,042,929	1,101,131	1,152,509	1,167,760
Due to trust companies, banks and bankers	.....	2,921	2,441	.....	442
Bills payable	.....	.....	.....	.....	25,000
Other liabilities	2,153	5,950	1,600	6,900	12,200
Add for cents	1	2	2	.....	2
Total liabilities	$1,256,250	$1,239,948	$1,275,790	$1,332,336	$1,378,966

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BANK OF SOUTH DAYTON — SOUTH DAYTON

F. S. PEEK, *President.* [Park street; organized 1914] E. T. TWICHELL, *Cashier.*

DIRECTORS.

F. S. PEEK, G. W. ROOD, E. A. HALE, A. M. HOWLETT, N. W. BURKHALDER, F. R. SCOTT, F. J. PEACOCK, L. A. PARKE, A. C. WHITE.

RESOURCES	Statement of condition Dec. 31, 1915	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 29, 1916
Stocks and bonds, viz.: Public securities, market value	$1,000	$1,000	$1,000	$1,000	$1,000
Real estate owned	14,069	14,069	14,069	14,069	14,069
Mortgages owned	41,872	48,472	49,972	49,672	49,372
Loans and discounts secured by real estate collateral	19,400	43,520	46,520	41,150	41,350
Loans and discounts secured by other collateral	.....	800	300	.....	.....
Loans, discounts and bills purchased not secured by collateral	116,381	117,639	125,472	132,717	131,597
Overdrafts	52	121	342	112	322
Due from trust companies, banks and bankers	32,665	14,740	16,685	14,358	45,396
Specie	1,240	800	825	909	688
Legal tender notes and notes of national banks	6,450	8,948	6,816	9,738	7,900
Federal reserve notes	1,000	.....	1,000	315	100
Cash items	256	461	82	599	1,101
Assets not included in any of the above heads	3,453	1,079	3,377	4,465	6,476
Add for cents	4	4	4	3	4
Total resources	$237,842	$251,653	$266,464	$269,107	$299,375
LIABILITIES					
Capital	$30,000	$30,000	$30,000	$30,000	$30,000
Surplus, including all undivided profits (market value)	7,550	10,115	10,115	10,115	10,115
Preferred deposits, viz.: Deposits by the State of New York	10,000	15,000	13,500	13,500	13,500
Due deposits, not preferred	182,752	194,863	208,476	208,851	236,789
Other liabilities	7,539	1,674	4,372	6,640	8,970
Add for cents	1	1	1	1	1
Total liabilities	$237,842	$251,653	$266,464	$269,107	$299,375

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BANK OF SOUTHOLD — SOUTHOLD

ALBERT A. FOLK, *President.* [Organized 1908] A. T. DICKERSON, *Cashier.*

DIRECTORS

ALBERT A. FOLK, JOSEPH H. MARSHALL, HOWARD G. TUTHILL, S. LESTER ALBERTSON, SILAS A. H. DAYTON, JESSE L. CASE, LEWIS W. KORN, THOS. FARLEY, JOSEPH N. HALLOCK, ALBERT T. DICKERSON, JOHN H. YOUNG, SAMUEL DICKERSON, WM. H. GLOVER, JOHN KENNEY, W. COREY ALBERTSON.

RESOURCES	Statement of condition Dec. 31, 1915	Statement of condition March 17, 1916	Statement of condition Jun. 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 29, 1916
Stocks and bonds, viz.:					
Public securities, market value	$6,120	$6,150	$6,240	$6,300	$6,330
Private securities, market value	11,685	11,745	12,545	12,270	58,935
Real estate owned	3,190	3,190	3,190	3,190	3,190
Mortgages owned	11,970	11,970	10,720	10,720	13,220
Loans and discounts secured by real estate collateral	2,050	2,050	700	1,950	1,950
Loans and discounts secured by other collateral	9,055	9,477	8,577	32,577	60,605
Loans, discounts and bills purchased not secured by collateral	78,459	91,449	78,565	67,094	47,688
Overdrafts	209	19	56	23	66
Due from trust companies, banks and bankers	45,125	11,685	17,959	34,677	43,194
Specie	1,029	1,414	1,504	1,539	1,671
Legal tender notes and notes of national banks	9,937	4,054	5,438	5,553	7,258
Federal reserve notes	.....	2,000	840	945	4,250
Cash items	1,686	277	3,673	3,835	2,003
Assets not included in any of the above heads	2,200	1,825	2,200	1,850	2,950
Add for cents	2	2	2	2	1
Total resources	$182,717	$157,307	$152,209	$182,525	$253,311
LIABILITIES					
Capital	$25,000	$25,000	$25,000	$25,000	$25,000
Surplus, including all undivided profits (market value)	8,616	8,491	9,538	9,690	11,347
Preferred deposits, viz.:					
Due New York State savings banks	6,000	6,000	6,000	6,000	6,000
Deposits by the State of New York	5,000	5,000	5,000	5,000	5,000
Due depositors, not preferred	137,437	107,416	106,171	136,204	205,324
Due to trust companies, banks and bankers	163	.....	.....	129	39
Rediscounts	.....	5,000	.....	.....	.....
Other liabilities	500	400	500	500	600
Add for cents	1	.....	.....	2	1
Total liabilities	$182,717	$157,307	$152,209	$182,525	$253,311

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THE BANK OF SPENCERPORT—SPENCERPORT

GEO. M. COLE, *President.* [Union street; organized 1907] HARRY A. FREEMAN, *Cashier.*

DIRECTORS

E. E. AUSTIN, GEO. M. COLE, HARRY A. FREEMAN, JOHN A. TALBOTT, FRANK N. WEBSTER.

RESOURCES	Statement of condition Dec. 31, 1915	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 29, 1916
Stocks and bonds, viz.:					
Public securities, market value	$15,738	$15,738	$20,464	$28,434	$28,795
Private securities, market value	30,652	29,694	29,660	22,670	39,843
Real estate owned	2,132	2,109	2,063	2,094	2,048
Mortgages owned	6,100	6,100	7,273	7,273	7,673
Loans and discounts secured by real estate collateral	15,000	13,350	14,200	14,200	14,360
Loans and discounts secured by other collateral	7,705	8,275	2,000	525	525
Loans, discounts and bills purchased not secured by collateral	134,542	143,724	144,797	159,210	159,175
Overdrafts	130	93	60	90	42
Due from trust companies, banks and bankers	32,237	26,404	23,297	38,512	58,446
Specie	2,264	3,356	3,231	7,971	2,183
Legal tender notes and notes of national banks	5,034	5,232	4,710	2,844	8,770
Federal reserve notes	600	500	400	20	50
Cash items	.....	.....	40	40	.....
Assets not included in any of the above heads	4,847	5,750	4,950	5,750	5,750
Add for cents	2	3	3	4	4
Total resources	$256,983	$260,328	$257,148	$289,637	$327,664
LIABILITIES					
Capital	$25,000	$25,000	$25,000	$25,000	$25,000
Surplus, including all undivided profits (market value)	20,065	21,221	21,734	22,292	23,147
Preferred deposits, viz.: Deposits by the State of New York	10,000	10,000	10,000	10,000	10,000
Due depositors, not preferred	200,617	202,006	199,264	229,894	268,767
Other liabilities	1,300	2,100	1,150	2,450	750
Add for cents	1	1	.....	1	4
Total liabilities	$256,983	$260,328	$257,148	$289,637	$327,664

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BANK OF STEUBEN — HORNELL

L. WILSON ROCKWELL, *President.* [82 Main street; organized 1902] C. W. ETZ, *Cashier.*

DIRECTORS

SHIRLEY E. BROWN, SAMUEL S. KARR, CHAS. W. ETZ, HORACE G. PIERSON, JAS. E. SCHWARZENBACH, W. H. GREENHOW, B. C. DEWITT, DON L. SHARP, GEO. HOLLANDS, L. W. ROCKWELL, CLYDE E. SHULTS, WM. G. HOLLANDS, J. L. ROCKWELL.

RESOURCES	Statement of condition Dec. 31, 1915	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 29, 1916
Stocks and bonds, viz.:					
Public securities, market value	$7,500	$7,500	$7,500	$7,500	$36,775
Private securities, market value	65,217	63,217	63,217	62,717	77,055
Real estate owned	55,100	55,100	55,100	55,100	55,100
Mortgages owned	31,570	31,560	35,712	39,762	39,430
Loans and discounts secured by real estate collateral	11,100	11,100	12,300	12,300	12,300
Loans and discounts secured by other collateral	129,500	130,600	132,500	136,500	140,500
Loans, discounts and bills purchased not secured by collateral	711,119	742,899	792,965	794,650	772,693
Overdrafts	3,673	2,649	1,566	1,751	507
Due from trust companies, banks and bankers	84,421	136,646	81,685	83,410	192,836
Specie	20,613	22,187	17,184	19,237	15,490
Legal tender notes and notes of national banks	28,592	29,340	41,671	37,156	32,492
Federal reserve notes	.....	.....	1,000	2,000	2,000
Cash items	11,560	10,980	5,903	6,976	10,853
Assets not included in any of the above heads	5,220	5,220	6,120	5,620	5,635
Add for cents	2	3	4	2	3
Total resources	$1,165,187	$1,249,001	$1,254,427	$1,264,681	$1,393,669
LIABILITIES					
Capital	$50,000	$50,000	$50,000	$50,000	$50,000
Surplus, including all undivided profits (market value)	124,081	126,178	126,591	128,261	128,266
Due depositors, not preferred	984,605	1,051,223	1,068,753	1,077,420	1,207,403
Due to trust companies, banks and bankers	.....	.....	1,582	.....	.....
Rediscounts	.....	14,100	.....	.....	.....
Other liabilities	6,500	7,500	7,500	9,000	8,000
Add for cents	1	.....	1	.....	.....
Total liabilities	$1,165,187	$1,249,001	$1,254,427	$1,264,681	$1,393,669

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BANK OF SUFFOLK COUNTY — STONY BROOK

WM. P. YOUNGS, *President.* [Main street; organized 1907] GEORGE HELLEN, *Cashier.*

DIRECTORS

FRANK D. ARTHUR, H. E. ROBINSON, BENJ. F. POWELL, C. L. ROSSITER, ARCHIBALD MCLAREN, F. L. JOHANNS, W. P. YOUNGS,

RESOURCES	Statement of condition Dec. 31, 1915	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 29, 1916
Stocks and bonds, viz.:					
Public securities, market value	$6,250	$6,300	$6,290	$6,300	$6,325
Private securities, market value	147,460	155,933	139,265	168,075	178,040
Real estate owned	15,000	15,000	15,000	15,000	15,000
Loans and discounts secured by real estate collateral	3,805	4,355	4,546	4,996	4,307
Loans and discounts secured by other collateral	22,935	18,187	17,065	16,860	17,528
Loans, discounts and bills purchased not secured by collateral	65,762	64,998	72,506	67,892	74,251
Overdrafts	9		23	21	74
Due from trust companies, banks and bankers	38,077	23,380	21,617	33,655	31,706
Specie	8,065	8,419	8,699	9,709	8,803
Legal tender notes and notes of national banks	3,555	1,320	2,215	1,075	3,175
Federal reserve notes	140	5	60	30	90
Cash items	3	.....	1	.....	1
Assets not included in any of the above heads	4,275	5,306	4,281	5,154	4,722
Add for cents	2	1	3	3	1
Total resources	$315,338	$303,204	$291,571	$328,770	$344,023
LIABILITIES					
Capital	$25,000	$25,000	$25,000	$25,000	$25,000
Surplus, including all undivided profits (market value)	25,174	26,264	26,530	27,172	29,244
Preferred deposits, viz.: Deposits by the State of New York	5,000	5,000	5,000	5,000	5,000
Due depositors, not preferred	259,273	239,839	233,931	268,827	280,790
Bills payable	.....	5,000	.....	.....	.....
Other liabilities	889	2,100	1,109	2,769	3,988
Add for cents	2	1	1	2	1
Total liabilities	$315,338	$303,204	$291,571	$328,770	$344,023

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Federal Reserve Bank of St. Louis

THE BANK OF UNITED STATES — NEW YORK CITY

JOS. S. MARCUS, *President.* [77-79 Delancey street; organized 1913] BERNARD K. MARCUS, *Cashier.*

DIRECTORS

JOS. S. MARCUS, C. LIONEL MARCUS, WM. F. H. KOELSCH, HENRY LOEB, WM. TAGER.

RESOURCES	Statement of condition Dec. 31, 1915	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 29, 1916
Stocks and bonds, viz.:					
Public securities, market value	$187,796	$169,195	$118,470	$122,576	$99,635
Private securities, market value	264,549	392,756	438,537	492,473	798,437
Real estate owned	222,500	221,000	219,000	218,000	217,000
Loans and discounts secured on real estate collateral	12,000	15,300	20,050	19,800	15,300
Loans and discounts secured by other collateral	145,309	333,343	293,179	405,343	513,043
Loans, discounts and bills purchased not secured by collateral	703,086	661,882	804,493	790,906	849,081
Overdrafts	497	1,048	249	1,394	408
Due from trust companies, banks and bankers	949,900	1,072,511	1,131,318	1,171,181	1,313,298
Specie	118,276	156,957	148,867	196,672	198,430
Legal tender notes and notes of national banks	68,947	49,592	66,315	67,480	78,827
Federal reserve notes	5,000	5,000	2,000	7,000	8,550
Cash items	24,623	27,568	17,495	24,346	36,971
Customers' liability on acceptances (per contra, see liabilities)	13,131	58,924	126,845	71,340	65,315
Assets not included in any of the above heads	24,889	21,878	27,722	27,923	33,063
Add for cents	4	5	5	5	4
Total resources	$2,740,507	$3,186,959	$3,414,545	$3,616,439	$4,227,362
LIABILITIES					
Capital	$200,000	$200,000	$200,000	$200,000	$200,000
Surplus, including all undivided profits (market value)	66,637	71,597	84,378	95,544	118,796
Preferred deposits, viz.:					
Deposits by the State of New York	10,000	10,000	35,000	20,000	35,000
Other deposits secured by pledge of assets	20,000	20,000	20,000	.....	25,000
Due depositors, not preferred	2,395,305	2,738,773	2,876,120	3,163,364	3,652,590
Due to trust companies, banks and bankers	17,251	73,824	42,592	39,925	62,538
Acceptances of drafts payable at a future date or authorized by commercial letters of credit	13,400	58,924	128,195	71,340	100,565
Other liabilities	17,912	13,840	28,258	26,264	32,871
Add for cents	2	1	2	2	2
Total liabilities	$2,740,507	$3,186,959	$3,414,545	$3,616,439	$4,227,362

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BANK OF WASHINGTON HEIGHTS — NEW YORK CITY

JOHN WHALEN, *President.* [1915 Amsterdam avenue; organized 1901] WM. CLARK, *Cashier.*

DIRECTORS

J. D. BEALS, JOHN H. FLAGLER, DAVID STEWART, J. R. BROWN, DANIEL F. MAHONEY, JOHN WHALEN, A. J. CONNICK, NEWELL MARTIN, W. J. M. DONOVAN, PETER J. MCCOY, HERMAN F. EPPLE, JOHN C. RODGERS,

RESOURCES	Statement of condition Dec. 31, 1915	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 29, 1916
Stocks and bonds, viz.:					
Public securities, market value	$108,400	$108,400	$115,080	$180,152	$178,665
Private securities, market value	435,680	537,980	621,193	596,705	587,580
Real estate owned	252,612	252,612	252,612	252,612	252,612
Mortgages owned	15,841	15,816	9,443	9,438	9,428
Loans and discounts secured by real estate collateral	66,200	65,200	57,782	57,282	57,032
Loans and discounts secured by other collateral	250,282	259,132	255,082	264,679	314,855
Loans, discounts and bills purchased not secured by collateral	756,008	792,514	819,268	885,970	865,480
Overdrafts	1,209	924	2,828	1,208	187
Due from trust companies, banks and bankers	201,214	315,662	145,742	211,266	126,080
Specie	170,940	152,977	175,187	176,744	195,465
Legal tender notes and notes of national banks	22,500	36,250	28,740	50,410	29,235
Federal reserve notes	.....	.....	3,520	1,200	3,520
Cash items	55,261	40,856	68,728	58,327	87,856
Assets not included in any of the above heads	5,736	2,000	9,240	6,987	10,837
Add for cents	3	4	5	4	6
Total resources	$2,341,886	$2,580,327	$2,564,450	$2,752,984	$2,718,838
LIABILITIES					
Capital	$100,000	$100,000	$100,000	$100,000	$100,000
Surplus, including all undivided profits (market value)	393,643	401,513	410,712	420,578	436,536
Preferred deposits, viz.:					
Due New York State savings banks	5,029	5,002	5,009	4,300	5,011
Deposits by the State of New York	70,000	213,000	168,000	153,000	213,000
Deposits by the Superintendent of Banks	15,000	15,000	15,000	15,000	7,500
Due depositors, not preferred	1,433,986	1,609,472	1,633,060	1,824,532	1,719,808
Due to trust companies, banks and bankers	11,226	17,639	14,169	8,072	11,483
Bills payable	100,000	.....	.....	.....	.....
Other liabilities	213,000	218,700	218,500	227,500	225,500
Add for cents	2	1	.....	2	.....
Total liabilities	$2,341,886	$2,580,327	$2,564,450	$2,752,984	$2,718,838

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BANK OF WESTBURY—WESTBURY STATION

FRANK POWERS, *President.* [Post avenue; organized 1910] ROBT. W. McCORD, *Cashier.*

DIRECTORS

ELLSWORTH T. BURGESS, JOHN R. HILL, ROBERT W. McCORD, THOS. H. BACON, HAROLD E. HAWXHURST, FRANK POWERS, S. MARVIN BARLEY, WILLIAM P. KELSEY, PETER E. SMALL, EUGENE W. DENTON, GEO. W. LASCELLE, CHRISTIAN SCHWICKER, HENRY HICKS, THOS. J. McCORD, SAMUEL VELSER.

RESOURCES	Statement of condition Dec. 31, 1915	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 29, 1916
Stocks and bonds, viz.:					
Public securities, market value	$26,200	$26,400	$26,200	$21,360	$21,330
Private securities, market value	123,352	111,792	114,600	138,923	178,367
Real estate owned	5,000	5,000	5,000	5,000	5,000
Mortgages owned	38,625	45,625	51,125	53,425	55,325
Loans and discounts secured by real estate collateral	6,929	8,929	8,929	8,929	10,929
Loans and discounts secured by other collateral	8,879	10,302	14,811	14,933	11,220
Loans, discounts and bills purchased not secured by collateral	60,905	63,114	59,320	87,463	90,625
Overdrafts	23	22	33	20	16
Due from trust companies, banks and bankers	12,369	36,653	25,429	67,320	41,996
Specie	2,994	3,551	4,315	3,984	3,687
Legal tender notes and notes of national banks	12,671	11,219	15,426	12,759	12,741
Federal reserve notes	1,000	500	.....	1,200	1,500
Cash items	201	90	101	29	28
Assets not included in any of the above heads	4,463	3,961	4,574	4,708	4,508
Add for cents	4	5	3	4	4
Total resources	$303,615	$327,163	$329,866	$420,057	$437,276
LIABILITIES					
Capital	$25,000	$25,000	$25,000	$25,000	$25,000
Surplus, including all undivided profits (market value)	17,045	19,416	20,358	22,687	24,269
Preferred deposits, viz.:					
Due savings and loan associations, credit unions and land bank	.....	.....	.....	5,000	5,000
Deposits by the State of New York	5,000	5,000	5,000	5,000	5,000
Other deposits secured by pledge of assets	1,935	1,961	1,961	2,016	2,091
Due depositors, not preferred	252,699	274,354	275,315	357,914	373,092
Other liabilities	1,934	1,431	2,231	2,439	2,823
Add for cents	2	1	1	1	1
Total liabilities	$303,615	$327,163	$329,866	$420,057	$437,276

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THE BANK OF WORCESTER — WORCESTER

GEO. B. CRIPPEN, *President.* [Main street; organized 1884] JOHN D. BULSON, *Cashier.*

DIRECTORS

ELLA W. WIETING, M. H. MULTER, M. H. NICHOLS, GEO. B. CRIPPEN, CLARENCE E. HOLMES, JAMES JOHNSON, JOHN D. BULSON,

RESOURCES	Statement of condition Dec. 31, 1915	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 29, 1916
Stocks and bonds, viz.:					
Public securities, market value	$4,975	$12,491	$12,223	$17,130	$44,737
Private securities, market value	71,807	71,594	71,712	71,161	76,666
Real estate owned	500	500	500	500	500
Mortgages owned	159,750	149,750	139,250	143,250	144,250
Loans and discounts secured by real estate collateral	4,500	4,500	4,500	4,500	4,500
Loans and discounts secured by other collateral	24,134	23,538	22,735	17,337	16,446
Loans, discounts and bills purchased not secured by collateral	194,367	203,415	213,457	207,768	219,930
Overdrafts	781	111	135	581	92
Due from trust companies, banks and bankers	21,137	35,712	32,614	43,773	43,462
Specie	9,310	7,616	8,250	7,726	8,595
Legal tender notes and notes of national banks	2,700	2,000	2,200	1,505	2,740
Federal reserve notes	1,100	275	550	250	435
Cash items	1,075	123	213	.....	34
Assets not included in any of the above heads	8,000	5,000	6,000	8,000	8,000
Add for cents	5	3	2	2	3
Total resources	$504,141	$516,628	$514,341	$523,483	$570,390
LIABILITIES					
Capital	$30,000	$30,000	$30,000	$30,000	$30,000
Surplus, including all undivided profits (market value)	100,105	97,781	97,453	98,442	103,496
Preferred deposits, viz.:					
Deposits by the State of New York	10,000	25,000	22,500	22,500	22,500
Other deposits secured by pledge of assets	269	.....	.....	.....	.....
Due depositors, not preferred	354,765	360,847	358,364	367,226	410,109
Bills payable	5,000	.....	.....	.....	.....
Other liabilities	4,000	3,000	6,023	5,313	4,284
Add for cents	2	.....	1	2	1
Total liabilities	$504,141	$516,628	$514,341	$523,483	$570,390

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Federal Reserve Bank of St. Louis

BINGHAM STATE BANK — MOUNT MORRIS

C. W. BINGHAM, *President.* [66 Main street; organized 1915] F. E. VAN DORN, *Cashier.*

DIRECTORS

C. W. BINGHAM, H. H. SCOVILLE, B. E. BROPHEL, J. F. DONOVAN, ALBERT C. OLP, F. E. VAN DORN, J. W. SLAIGHT,

RESOURCES	Statement of condition Dec. 31, 1915	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 29, 1916
Stocks and bonds, viz.:					
Public securities, market value	$1,000	$1,000	$1,000	$1,000	$1,000
Private securities, market value	25,025	25,043	19,987	19,981	20,131
Mortgages owned	45,550	45,250	46,700	47,900	47,800
Loans and discounts secured by real estate collateral	4,400	9,084	6,144	8,625	6,775
Loans and discounts secured by other collateral	6,845	18,990	14,930	18,705	2,940
Loans, discounts and bills purchased not secured by collateral	164,635	175,264	185,818	193,637	197,230
Overdrafts	127	587	203	585	641
Due from trust companies, banks and bankers	55,499	32,181	27,435	22,456	32,728
Specie	3,555	3,446	11,732	14,725	13,930
Legal tender notes and notes of national banks	16,403	13,748	5,372	6,705	3,334
Federal reserve notes	275	315	465	200	120
Cash items	3,281	77	2,206	150	480
Assets not included in any of the above heads	1,130	1,175	2,606	3,254	3,305
Add for cents	2	5	5	3	2
Total resources	$327,727	$326,165	$324,603	$337,926	$330,416
LIABILITIES					
Capital	$50,000	$50,000	$50,000	$50,000	$50,000
Surplus, including all undivided profits (market value)	15,065	13,087	14,821	14,617	15,531
Due depositors, not preferred	261,143	241,862	241,252	254,102	259,450
Due to trust companies, banks and bankers	.....	.....	.....	.....	882
Bills payable	.....	20,000	15,000	15,000	.....
Other liabilities	1,518	1,214	3,529	4,206	4,552
Add for cents	1	2	1	1	1
Total liabilities	$327,727	$326,165	$324,603	$337,926	$330,416

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BLACK ROCK BANK — BUFFALO

W. H. ANDREWS, *President.* [Organized 1915] ROBERT C. GAUPP, *Cashier.*

DIRECTORS

W. H. ANDREWS, JAS. H. DYETT, E. G. FELTHOUSEN, EDWARD KENER, JR., G. H. H. HILLS, EDWIN S. MILLER, HENRY I. GEORGE, F. W. ROBINSON, G. W HONE, W. F. MACGLASHAN.

RESOURCES	Statement of condition Dec. 31, 1915	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 29, 1916
Stocks and bonds, viz.:					
Public securities, market value	$1,015	$1,015	$35,608		
Private securities, market value		149,365	132,125		
Loans and discounts secured by real estate collateral		2,500	4,500		
Loans and discounts secured by other collateral		67,125	88,679		
Loans, discounts and bills purchased not secured by collateral		399,416	425,929		
Overdrafts			2		
Due from trust companies, banks and bankers	118,407	75,201	81,942		
Specie	100	1,275	2,299		
Legal tender notes and notes of national banks	900	26,130	37,571		
Federal reserve notes		500	300		
Cash items		5,393	53,936		
Assets not included in any of the above heads	20	1,172	2,448		
Add for cents		4	4		
Total resources	$120,442	$639,096	$865,343		
LIABILITIES					
Capital	$100,000	$100,000	$100,000		
Surplus, including all undivided profits (market value)	20,442	18,783	22,309		
Preferred deposits, viz.:					
Due New York State savings banks		60,000	65,246		
Due savings and loan associations, credit unions and land bank			4,726		
Deposits by the State of New York		33,000	30,000		
Other deposits secured by pledge of assets		82,338	82,338		
Due depositors, not preferred		311,675	504,595		
Due to trust companies, banks and bankers		30,166	53,496		
Other liabilities		3,132	2,630		
Add for cents		2	3		
Total liabilities	$120,442	$639,096	$865,343		

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BROADWAY CENTRAL BANK — NEW YORK CITY

FRANK WILLIAMS, *President.* [2574 Broadway; organized 1914] FRANCIS CRANE, *Cashier.*

DIRECTORS

. J. McLAUGHLIN, HARRY E. FIELD, J. S. BRETZ, D. W. ARMSTRONG, JR., FRANK WILLIAMS, SIMON MEYER, LEW C. WALLICK, GEO. KERN, E. J. DOWLING, FRANCIS CRANE, DAVID FEUER,

RESOURCES	Statement of condition Dec. 31, 1915	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 29, 1916
Stocks and bonds, viz.:					
Public securities, market value	$1,000	$2,000	$49,775	$49,775	$49,775
Private securities, market value	1,000	.....	.....	.....	.....
Mortgages owned	3,500	.....	.....	.....	.....
Loans and discounts secured by real estate collateral	29,300	26,075	21,500	20,000	21,100
Loans and discounts secured by other collateral	172,374	179,514	200,226	233,619	272,991
Loans, discounts and bills purchased not secured by collateral	573,541	625,818	636,145	658,501	678,752
Overdrafts	667	102	2,169	2,917	1,342
Due from trust companies, banks and bankers	100,089	212,612	98,252	101,337	146,515
Specie	65,414	72,264	87,563	80,857	90,509
Legal tender notes and notes of national banks	28,800	55,000	40,200	37,250	38,900
Federal reserve notes	1,300	1,500	2,000	1,500	2,700
Assets not included in any of the above heads	16,803	17,250	16,513	17,100	15,950
Add for cents	3	1	3	2	3
Total resources	$993,791	$1,192,136	$1,154,346	$1,202,858	$1,318,537
LIABILITIES					
Capital	$100,000	$100,000	$100,000	$100,000	$100,000
Surplus, including all undivided profits (market value)	39,120	35,394	37,563	39,393	38,577
Preferred deposits, viz.:					
Deposits by the State of New York	25,000	50,000	45,000	45,000	50,000
Deposits otherwise preferred	2,334	2,341	2,363	2,373	2,387
Due depositors, not preferred	815,721	997,964	962,959	1,008,095	1,119,037
Due to trust companies, banks and bankers	7,084	.....	.....	.....	.....
Other liabilities	4,529	6,435	6,460	7,997	8,534
Add for cents	3	2	1	.....	2
Total liabilities	$993,791	$1,192,136	$1,154,346	$1,202,858	$1,318,537

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THE BOWERY BANK OF NEW YORK — NEW YORK CITY

J. STANLEY FOSTER, *President.* [124–126 Bowery; organized 1888] CHAS. ESSIG, *Cashier.*

DIRECTORS

FRANK N. DODD, CHAS. ESSIG, ROBERT S. FERGUSON, J. STANLEY FOSTER, MARTIN S. PAINE, W. F. NORTON, EUGENE COLEMAN SAVIDGE,

RESOURCES	Statement of condition Dec. 31, 1915	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 29, 1916
Stocks and bonds, viz.:					
Public securities, market value	$50,100	$50,000	$50,000	$38,000	$38,000
Private securities, market value	2,541,696	2,452,945	2,437,174	2,316,019	2,301,192
Real estate owned	298,000	298,000	298,000	298,000	298,000
Loans and discounts secured by real estate collateral	14,970	13,470	12,970	11,720	11,720
Loans and discounts secured by other collateral	138,511	87,359	90,699	99,917	187,910
Loans, discounts and bills purchased not secured by collateral	911,676	1,044,284	1,379,591	1,276,094	1,251,037
Overdrafts	321	.....	5	.....	.....
Due from trust companies, banks and bankers	1,121,013	925,811	536,589	848,277	968,992
Specie	321,658	377,706	353,920	343,240	402,327
Legal tender notes and notes of national banks	86,870	78,927	85,563	88,296	76,200
Federal reserve notes	45,000	15,693	7,500	20,000	24,800
Cash items	162,647	116,864	123,728	73,976	237,533
Assets not included in any of the above heads	24,298	41,836	23,433	39,008	27,689
Add for cents	2	3	4	3	4
Total resources	$5,716,762	$5,502,898	$5,399,176	$5,452,550	$5,825,404
LIABILITIES					
Capital	$250,000	$250,000	$250,000	$250,000	$250,000
Surplus, including all undivided profits (market value)	791,848	797,411	804,357	798,987	801,522
Preferred deposits, viz.: Due New York State savings banks	76,758	77,208	75,184	92,326	95,033
Due depositors, not preferred	4,522,917	4,295,391	4,151,158	4,202,259	4,559,051
Other liabilities	75,238	82,888	118,476	108,976	119,797
Add for cents	1	.....	1	2	1
Total liabilities	$5,716,762	$5,502,898	$5,399,176	$5,452,550	$5,825,404

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BRONX BOROUGH BANK — NEW YORK CITY

C. A. BECKER, *President.* [440 East Tremont avenue; organized 1893] WM. S. GERMAIN, *Cashier.*

DIRECTORS

HENRY L. STODDARD, C. ADELBERT BECKER, CHAS. A BERRIAN, JOHN P. DUNN, FRANK GASS, ED. A. POLAK, ARTHUR H. MURPHY,

RESOURCES	Statement of condition Dec. 31, 1915	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov 29, 1916
Stocks and bonds, viz.:					
Public securities, market value	$308,445	$312,896	$348,823	$309,168	$108,152
Private securities, market value	169,825	151,030	133,460	181,292	361,284
Real estate owned	282,995	281,619	283,267	277,448	275,981
Mortgages owned	182,900	182,750	178,750	178,400	178,150
Loans and discounts secured by real estate collateral	49,433	37,296	62,955	62,798	20,782
Loans and discounts secured by other collateral	155,236	147,129	138,850	166,938	157,675
Loans, discounts and bills purchased not secured by collateral	779,806	790,057	898,319	856,869	902,646
Overdrafts	312	264	309	7,619	122
Due from trust companies, banks and bankers	163,500	313,663	79,054	262,633	194,886
Specie	18,858	19,077	22,252	13,914	20,449
Legal tender notes and notes of national banks	80,794	134,455	116,905	140,376	154,044
Federal reserve notes	5,000	5,000	5,000	5,300	10,000
Cash items	123,940	80,736	104,911	75,012	167,050
Assets not included in any of the above heads	30,382	30,691	32,220	31,504	31,431
Add for cents	4	5	4	5	5
Total resources	$2,351,430	$2,486,668	$2,405,079	$2,569,276	$2,582,657
LIABILITIES					
Capital	$150,000	$150,000	$150,000	$150,000	$150,000
Surplus, including all undivided profits (market value)	65,545	77,637	68,029	75,089	75,126
Preferred deposits, viz.:					
Due New York State savings banks	69,454	49,290	60,095	60,322	63,581
Deposits by the State of New York	120,000	156,000	145,000	145,000	156,000
Other deposits secured by pledge of assets	15,000	15,000	25,000	65,000	25,000
Due depositors, not preferred	1,782,239	1,883,242	1,803,954	1,941,576	1,970,305
Due to trust companies, banks and bankers	33,052	35,286	40,269	14,225	23,345
Other liabilities	116,136	120,212	112,731	118,062	119,299
Add for cents	4	1	1	2	1
Total liabilities	$2,351,430	$2,486,668	$2,405,079	$2,569,276	$2,582,657

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BRYANT PARK BANK — NEW YORK CITY

W. W. WARNER, *President.* [220 West 42d street; organized 1907] E. F. GIESE, *Cashier.*

DIRECTORS

ED. ASHFORTH, JACOB MATTERN, JOHN F. DOHERTY, E. F. GIESE, JOHN REISENWEBER, W. W. WARNER, EUGENE E. HINKLE, JULES WEBER, JACOB LOEWER, WINFIELD S. WESER.

RESOURCES	Statement of condition Dec. 31, 1915	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 29, 1916
Stocks and bonds, viz.:					
Public securities, market value	$42,000	$42,997	$42,891	$42,990	$43,000
Private securities, market value	67,806	65,975	65,025	64,825	66,000
Loans and discounts secured by other collateral	338,547	293,992	377,276	335,030	388,364
Loans, discounts and bills purchased not secured by collateral	833,908	862,613	936,815	929,231	1,055,293
Overdrafts	500	1,566	2,978	2,055	983
Due from trust companies, banks and bankers	157,454	269,912	161,445	354,821	350,347
Specie	167,815	207,873	133,945	252,246	198,380
Legal tender notes and notes of national banks	7,700	23,000	12,600	17,200	22,000
Federal reserve notes	3,800	1,400	2,000	2,500	2,500
Cash items	11,530	12,293	7,182	6,757	19,629
Assets not included in any of the above heads	19,469	22,312	22,524	23,029	22,467
Add for cents	5	3	1	2	3
Total resources	$1,650,534	$1,803,936	$1,764,682	$2,030,686	$2,168,966
LIABILITIES					
Capital	$200,000	$200,000	$200,000	$200,000	$200,000
Surplus, including all undivided profits (market value)	145,838	150,832	149,507	153,009	157,554
Preferred deposits, viz.:					
Deposits by the State of New York	25,000	35,000	35,000	35,000	35,000
Other deposits secured by pledge of assets	2,455	2,455	2,492	2,533	2,533
Due depositors, not preferred	1,269,441	1,403,923	1,356,868	1,616,388	1,748,570
Due to trust companies, banks and bankers	2,337	3,012	13,074	13,051	13,116
Other liabilities	5,461	8,712	7,739	10,704	12,191
Add for cents	2	2	2	1	2
Total liabilities	$1,650,534	$1,803,936	$1,764,682	$2,030,686	$2,168,966

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CATTARAUGUS COUNTY BANK — LITTLE VALLEY

E. E. KELLEY, *President.* [Main street; organized 1902] FLOYD J. DAVIS, *Cashier.*

DIRECTORS

M. N. KILBURN, C. J. CLAIR, W. C. PARKER, E. E. KELLEY, EARL S. PARK,
D. E. WHIPPLE, HENRY MARSH, TINT CHAMPLIN, FLOYD J. DAVIS.

RESOURCES	Statement of condition Dec. 31, 1915	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 29, 1916
Stocks and bonds, viz.:					
Public securities, market value	$39,858	$39,358	$39,108	$39,108	$39,108
Private securities, market value	35,537	35,277	35,377	35,377	35,377
Real estate owned	6,000	6,000	6,000	6,000	6,000
Mortgages owned	24,975	29,400	27,329	30,639	29,039
Loans and discounts secured by real estate collateral	26,500	30,000	35,000	30,000	30,000
Loans and discounts secured by other collateral	60,000	62,500	60,000	55,000	60,000
Loans, discounts and bills purchased not secured by collateral	127,155	120,493	103,315	112,491	116,866
Overdrafts	11	2	23	50	105
Due from trust companies, banks and bankers	40,808	39,438	37,400	44,414	40,923
Specie	5,932	4,898	6,455	9,000	6,509
Legal tender notes and notes of national banks	9,000	9,000	8,000	10,505	8,680
Cash items	147	188	319	100	283
Assets not included in any of the above heads	1,027	959	1,137	1,194	1,389
Add for cents	3	3	3	4	3
	$376,953	$377,516	$359,466	$373,882	$374,282
LIABILITIES					
Capital	$25,000	$25,000	$25,000	$25,000	$25,000
Surplus, including all undivided profits (market value)	33,865	34,495	35,504	36,103	37,003
Preferred deposits, viz.:					
Deposits by the State of New York	6,000	6,000	6,000	6,000	6,000
Other deposits secured by pledge of assets	162	165	660	782	808
Due depositors, not preferred	307,525	307,356	287,801	301,496	300,470
Other liabilities	4,400	4,500	4,500	4,500	5,000
Add for cents	1	.....	1	1	1
Total liabilities	$376,953	$377,516	$359,466	$373,882	$374,282

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CENTER MORICHES BANK — CENTER MORICHES

JOHN L. HAVENS, *President.* [Main street; organized 1902] C. E. LISCUM, *Cashier.*

DIRECTORS

JOHN L. HAVENS, FRANK F. PENNEY, EGBERT O. HOWELL, CHAS. E. LISCUM, WILHELM D. HERZOG, EGBERT H. TERRY, WM. H. MOTT, DAVID E. GOLDSMITH, EDGAR DANIELS, RILEY P. HOWELL, I. WILLETTS GARDNER, NORMAN W. TERRY, ARTHUR J. HALLOCK, JOSIAH S. ROBERTS. ALFRED K. CHICHESTER, GILBERT D. ROGERS, WM. C. ROGERS,

RESOURCES	Statement of condition Dec. 31, 1915	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 29, 1916
Stocks and bonds, viz.:					
Public securities, market value	$980	$980	$990	$990	$990
Private securities, market value	120,466	91,556	109,684	167,251	198,797
Mortgages owned	43,650	44,650	44,550	43,550	39,750
Loans and discounts secured by real estate collateral	1,500	900	1,500	1,500	1,500
Loans and discounts secured by other collateral	16,235	15,350	18,550	14,250	54,650
Loans, discounts and bills purchased not secured by collateral	79,304	97,884	105,740	87,158	78,802
Overdrafts	12	.....	.....	67	76
Due from trust companies, banks and bankers	20,936	19,768	29,704	74,817	50,759
Specie	7,481	6,457	10,030	12,497	13,048
Legal tender notes and notes of national banks	3,000	3,000	3,500	3,500	3,500
Federal reserve notes	500	500	500	500	600
Cash items	.....	.....	.....	57	61
Assets not included in any of the above heads	2,448	1,865	2,127	3,351	3,855
Add for cents	1	2	3	2	2
Total resources	$296,513	$282,912	$326,878	$409,490	$446,390
LIABILITIES					
Capital	$25,000	$25,000	$25,000	$25,000	$25,000
Surplus, including all undivided profits (market value)	23,394	22,360	23,909	24,233	26,653
Due depositors, not preferred	239,138	232,586	273,335	357,149	390,030
Bills payable	5,000	.....	.....	.....	.....
Other liabilities	3,980	2,964	4,632	3,107	4,705
Add for cents	1	2	2	1	2
Total liabilities	$296,513	$282,912	$326,878	$409,490	$446,390

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CENTRAL BANK OF MEDINA — MEDINA

WATSON F. BARRY, *President.* [514 Main street; organized 1909] E. ROLAND CLARK, *Cashier.*

DIRECTORS

LEROY J. SKINNER, WM. L. BENNETT, CHAS. F. HURD, LOUIS LANDAUER, HARVEY F. FROST, ERWIN RANDS, WATSON F. BARRY,

RESOURCES	Statement of condition Dec. 31, 1915	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 29, 1916
Stocks and bonds, viz.:					
Public securities, market value	$7,237	$7,237	$7,237	$7,237	$7,237
Private securities, market value	45,706	45,706	40,706	40,706	45,656
Real estate owned	13,372	13,372	13,372	13,372	13,372
Mortgages owned	8,580	8,580	7,275	7,175	7,825
Loans and discounts secured by real estate collateral	85,194	79,680	84,420	93,914	96,947
Loans and discounts secured by other collateral	105,595	108,037	103,198	106,778	115,950
Loans, discounts and bills purchased not secured by collateral	112,189	116,615	93,007	74,379	99,198
Overdrafts	291	106	46	629	700
Due from trust companies, banks and bankers	19,701	27,254	9,575	22,613	43,478
Specie	5,052	5,249	5,360	5,178	1,986
Legal tender notes and notes of national banks	18,186	14,703	17,591	18,933	27,069
Federal reserve notes	750	750	1,000	1,000	1,800
Cash items	2,535	899	2,483	794	617
Customers' liability on acceptances (per contra, see liabilities)	.....	.....	1,115	.....	.....
Assets not included in any of the above heads	5,834	8,370	6,085	8,163	8,183
Add for cents	5	4	5	5	3
Total resources	$430,227	$436,562	$392,475	$400,876	$470,021
LIABILITIES					
Capital	$50,000	$50,000	$50,000	$50,000	$50,000
Surplus, including all undivided profits (market value)	26,913	26,159	26,484	27,479	29,001
Preferred deposits, viz.: Other deposits secured by pledge of assets	5,150	5,221	5,221	5,286	5,141
Due depositors, not preferred	347,163	353,728	284,431	306,171	383,095
Bills payable	.....	.....	25,000	10,000	.....
Other liabilities	1,000	1,453	1,337	1,939	2,783
Add for cents	1	1	2	1	1
Total liabilities	$430,227	$436,562	$392,475	$400,876	$470,021

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Federal Reserve Bank of St. Louis

THE CENTRAL BANK OF ROCHESTER — ROCHESTER

JOHN H. GREGORY, *President.* [3, 5 and 7 Main street East; organized 1888] LOUIS F. STUPP, *Cashier.*

DIRECTORS

WM. PITKIN, FREDERICK WILL, CHAS. F. HOTT, BERNARD DUNN, HOWARD H. CLAPP, JOHN P. BOWMAN, W. H. MATHEWS, JOHN H. GREGORY, WM. H. BRIGGS, W. R. PETERS, NATHAN G. WILLIAMS, MORTIMER R. MILLER, JOHN B. WEGMAN.

RESOURCES	Statement of condition Dec. 31, 1915	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 29, 1916
Stocks and bonds, viz.:					
Public securities, market value	$885,490	$753,312	$776,755	$870,789	$74,983
Private securities, market value	144,253	278,095	280,223	193,467	1,000,406
Mortgages owned	66,614	71,814	79,864	84,864	86,479
Loans and discounts secured by real estate collateral	242,316	231,578	214,877	242,584	271,283
Loans and discounts secured by other collateral	2,729,442	2,877,069	2,513,320	2,471,661	2,598,582
Loans, discounts and bills purchased not secured by collateral	1,810,010	2,028,760	2,204,155	2,504,313	2,457,348
Overdrafts	990	3,282	736	4,065	1,028
Due from trust companies, banks and bankers	1,371,966	1,686,863	1,529,827	1,175,563	1,460,172
Specie	213,227	192,521	180,954	212,914	254,455
Legal tender notes and notes of national banks	126,365	98,370	89,780	98,160	116,080
Federal reserve notes	8,050	2,000	1,500	2,000	3,000
Cash items	173,145	74,120	133,522	62,113	69,990
Assets not included in any of the above heads	44,680	56,535	47,039	55,753	49,249
Add for cents	4	4	5	6	3
Total resources	$7,816,552	$8,354,323	$8,052,557	$7,978,252	$8,443,058
LIABILITIES					
Capital	$250,000	$300,000	$300,000	$300,000	$300,000
Surplus, including all undivided profits (market value)	347,979	306,117	311,441	315,836	330,710
Preferred deposits, viz.:					
Due New York State savings banks	105,000	105,000	105,000	105,000	115,000
Deposits by the State of New York	125,000	223,000	200,000	180,000	210,000
Deposits by the Superintendent of Banks	20,000	20,000	20,000	20,000	15,000
Due depositors, not preferred	6,660,506	6,955,371	6,758,373	6,663,868	7,068,258
Due to trust companies, banks and bankers	281,845	370,507	320,273	313,077	381,542
Other liabilities	26,220	74,326	37,468	80,470	22,546
Add for cents	2	2	2	1	2
Total liabilities	$7,816,552	$8,354,323	$8,052,557	$7,978,252	$8,443,058

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CENTRAL BANK OF WESTCHESTER COUNTY — WHITE PLAINS

HOWARD E. FOSTER, *President.* [1 Court street; organized 1868] JOHN A. SNEDEKER, *Cashier.*

DIRECTORS

FREDERICK S. BARNUM, HOWARD E. FOSTER, WILSON BROWN, JR., LIONEL SUTRO, JOHN A. SNEDEKER, CHAS. R. SMITH, RAY F. BARNUM, CHARLES M. JESUP,

RESOURCES	Statement of condition Dec. 31, 1915	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 29, 1916
Stocks and bonds, viz.:					
Public securities, market value	$32,137	$32,075	$32,315	$47,978	$47,685
Private securities, market value	478,460	473,819	473,411	467,655	486,098
Real estate owned	35,000	35,000	35,000	35,000	35,000
Mortgages owned	64,600	71,600	84,600	84,600	102,600
Loans and discounts secured by real estate collateral	12,415	7,000	8,915	17,930	18,915
Loans and discounts secured by other collateral	61,071	71,112	79,682	72,422	67,287
Loans, discounts and bills purchased not secured by collateral	145,410	152,641	185,379	141,063	155,322
Overdrafts	9	56	115	1	.....
Due from trust companies, banks and bankers	146,027	318,604	377,292	518,195	392,144
Specie	6,181	8,874	8,793	7,009	6,921
Legal tender notes and notes of national banks	18,885	20,840	21,377	24,099	17,458
Federal reserve notes	810	1,785	960	975	420
Cash items	4,358	2,700	2,822	2,020	2,204
Assets not included in any of the above heads	8,636	7,685	8,287	8,674	9,197
Add for cents	3	3	4	5	3
Total resources	$1,014,002	$1,203,794	$1,318,952	$1,427,626	$1,341,254
LIABILITIES					
Capital	$100,000	$100,000	$100,000	$100,000	$100,000
Surplus, including all undivided profits (market value)	165,307	151,843	157,648	150,918	154,007
Preferred deposits, viz.:					
Due New York State savings banks	15,454	15,454	15,685	15,685	15,685
Deposits by the State of New York	33,000	69,000	62,000	62,000	69,000
Other deposits secured by pledge of assets	15,690	14,750	14,750	14,938	14,938
Due depositors, not preferred	672,808	845,449	953,523	1,073,228	974,268
Due to trust companies, banks and bankers	4,871	1,209	8,094	2,520	56
Other liabilities	6,870	6,086	7,249	8,334	13,297
Add for cents	2	3	3	3	3
Total liabilities	$1,014,002	$1,203,794	$1,318,952	$1,427,626	$1,341,254

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CHELSEA EXCHANGE BANK — NEW YORK CITY

A. E. STILGER, *President.* [266 West 34th street; organized 1903] WM. A. LOBB, *Cashier.*

DIRECTORS

LEOPOLD BROWN, JOHN N. WILLYS, GEO. KERN, JOHN P. WINDOLPH, WM. WEST SHAW, MICHAEL H. BLAKE, E. C. STRIFFLER, IRVING M. SHAW, JOSEPH S. HOUSE, A. E. STILGER, J. SAMUEL SMOOT, LONDON I. WALLICK, EUGENE F. MCGIRR, B. L. ATWATER.

RESOURCES	Statement of condition Dec. 31, 1915	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 29, 1916
Stocks and bonds, viz.: Public securities, market value	$177,320	$202,528	$252,089	$268,750	$266,556
Real estate owned	295,206	308,206	308,206	308,206	298,206
Mortgages owned	88,935	87,935	81,561	81,561	81,561
Loans and discounts secured by real estate collateral	47,950	23,900	51,750	38,375	38,375
Loans and discounts secured by other collateral	607,618	707,971	615,294	593,273	911,287
Loans, discounts and bills purchased not secured by collateral	1,791,505	1,652,169	1,816,674	1,849,199	1,939,953
Overdrafts	2,955	3,990	7,794	3,804	6,461
Due from trust companies, banks and bankers	543,771	662,971	1,075,710	664,052	329,317
Specie	206,977	234,283	248,400	301,285	332,079
Legal tender notes and notes of national banks	45,000	50,000	30,000	25,000	25,000
Federal reserve notes	45,000	50,000	70,000	75,000	85,000
Cash items	37,040	8,010	7,583	27,625	21,777
Customers' liability on acceptances (per contra, see liabilities)	27,398	.....	.....	.....	.....
Assets not included in any of the above heads	.....	24,564	31,268	35,443	33,207
Add for cents	4	4	5	5	3
Total resources	$3,916,679	$4,016,531	$4,596,334	$4,271,578	$4,368,782
LIABILITIES					
Capital	$400,000	$400,000	$400,000	$400,000	$400,000
Surplus, including all undivided profits (market value)	156,402	160,718	160,235	158,331	$136,548
Preferred deposits, viz.:					
Due savings and loan associations, credit unions and land banks	.....	.....	.....	.....	382
Deposits by the State of New York	210,000	300,000	270,000	265,000	300,000
Deposits by the Superintendent of Banks	31,751	32,235	28,116	28,881	2,101
Deposits otherwise preferred	24,492	24,616	24,860	24,984	25,172
Due depositors, not preferred	2,700,688	2,943,025	3,588,676	3,207,704	3,300,659
Due to trust companies, banks and bankers	72,374	117,313	82,503	147,023	162,043
Bills payable	300,000	.....	.....	.....	.....
Other liabilities	20,970	38,621	41,941	39,653	41,875
Add for cents	2	3	3	2	2
Total liabilities	$3,916,679	$4,016,531	$4,596,334	$4,271,578	$4,368,782

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THE CITIZENS BANK OF ARCADE — ARCADE

J. D. CASE, *President.* [Main street; organized 1890] J. H. SMITH, *Cashier.*

DIRECTORS

J. D. CASE, D. C. BENTLEY, R. J. TILTON, J. H. SMITH, J. H. FRANCIS, O. T. WILSON, G. E. HOGUE,

RESOURCES	Statement of condition Dec. 31, 1915	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 29, 1916
Stocks and bonds, viz.:					
Public securities, market value	$1,100	$1,110	$1,000	$1,000	$1,000
Private securities, market value	48,130	48,457	47,930	47,930	47,930
Real estate owned	8,100	8,100	8,100	8,100	8,100
Mortgages owned	30,650	30,650	29,300	29,150	28,600
Loans and discounts secured by real estate collateral	39,312	37,728	40,106	41,774	43,086
Loans and discounts secured by other collateral	20,840	18,139	15,618	15,435	12,956
Loans, discounts and bills purchased not secured by collateral	492,010	521,407	532,888	484,780	484,795
Overdrafts	814	1,230	933	812	359
Due from trust companies, banks and bankers	112,023	47,969	78,683	106,173	103,978
Specie	3,209	3,829	3,870	3,810	3,815
Legal tender notes and notes of national banks	21,649	17,118	20,043	19,777	17,909
Federal reserve notes	560	120	210	270	240
Cash items	286	888	6,674	608	1,308
Add for cents	3	3	3	2	4
Total resources	$778,686	$736,748	$785,358	$759,621	$754,080
LIABILITIES					
Capital	$60,000	$60,000	$60,000	$60,000	$60,000
Surplus, including all undivided profits (market value)	47,305	39,628	42,414	42,726	43,169
Preferred deposits, viz.: Deposits by the State of New York	9,000	10,000	9,000	9,000	9,000
Due depositors, not preferred	594,881	548,719	612,944	638,895	632,910
Bills payable	60,000	69,400	52,000	.....	.....
Other liabilities	7,500	9,000	9,000	9,000	9,000
Add for cents	.....	1	.....	.....	1
Total liabilities	$778,686	$736,748	$785,358	$759,621	$754,080

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THE CITIZENS BANK — ATTICA

ELON P. SPINK, *President.* [6 Main street; organized 1911] B. T. SANDS, *Cashier.*

DIRECTORS

JOHN MATTESON, R. J. TILTON, E. T. GAY, J. H. SMITH, B. F. FRENCH,
F. M. RICHARDS, E. P. SPINK, B. T. SANDS, H. T. BRAMER, AUGUSTUS W. SMITH,
JABON D. CASE.

RESOURCES	Statement of condition Dec. 31, 1915	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 29, 1916
Stocks and bonds, viz.:					
Public securities, market value	$7,252	$7,252	$9,152	$9,152	$9,152
Private securities, market value	34,987	34,987	34,987	29,937	29,937
Real estate owned	11,000	11,000	11,000	11,000	11,000
Mortgages owned	15,500	16,970	15,130	24,845	26,845
Loans and discounts secured by real estate collateral	24,030	14,984	16,973	16,960	16,998
Loans and discounts secured by other collateral	35,884	36,491	24,058	22,199	15,296
Loans, discounts and bills purchased not secured by collateral	195,229	211,667	236,517	256,363	253,498
Overdrafts	419	382	249	423	380
Due from trust companies, banks and bankers	55,693	41,935	48,402	47,446	62,659
Specie	4,070	4,169	4,034	4,385	4,662
Legal tender notes and notes of national banks	13,406	14,972	9,087	10,046	6,213
Federal reserve notes	310	150	310	135	220
Cash items	793	215	406	1,519	519
Assets not included in any of the above heads	5,335	4,203	4,000	4,000	4,085
Add for cents	3	5	4	4	5
Total resources	$403,911	$399,382	$414,309	$438,414	$441,469
LIABILITIES					
Capital	$30,000	$30,000	$30,000	$30,000	$30,000
Surplus, including all undivided profits (market value)	19,301	17,043	18,982	19,517	21,231
Preferred deposits, viz.:					
Deposits by the State of New York	10,000	10,000	9,000	9,000	9,000
Other deposits secured by pledge of assets	760	769	814	543	1,291
Due depositors, not preferred	341,849	339,568	353,512	375,853	377,947
Other liabilities	2,000	2,000	2,000	3,500	2,000
Add for cents	1	2	1	1	.....
Total liabilities	$403,911	$399,382	$414,309	$438,414	$441,469

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CITIZENS BANK OF BINGHAMTON — BINGHAMTON

GEORGE A. KENT, *President.* [29 Chenango street; organized 1914] WALTER A. LESTER, *Cashier.*

DIRECTORS

WM. T. MORGAN, FRED J. BAUMANN, CHARLES D. MATTHEWS, WM. H. STONE, P. F. CUSICK, LOUIS M. WEED, J. A. STACK, NORMAN G. KEISER, GEORGE A. KENT, ARTHUR L. KENT, WM. C. KING, WALTER A. LESTER, A. C. CROSSLEY, FRANK J. MANGAN, THOMAS J. MANGAN.

RESOURCES	Statement of condition Dec. 31, 1915	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 29, 1916
Stocks and bonds, viz.: Public securities, market value	$47,568	$105,314	$144,664	$188,845	$193,079
Mortgages owned	86,343	107,586	119,986	122,736	129,261
Loans and discounts secured by real estate collateral	34,700	24,750	47,500	52,700	63,500
Loans and discounts secured by other collateral	142,382	157,087	189,434	230,289	320,970
Loans, discounts and bills purchased not secured by collateral	415,138	453,756	410,644	409,147	327,271
Overdrafts	20	69	425	165	559
Due from trust companies, banks and bankers	103,061	100,880	53,114	104,542	91,067
Specie	7,207	9,296	8,602	10,132	11,877
Legal tender notes and notes of national banks	28,710	35,055	20,704	20,616	18,765
Federal reserve notes	1,500	2,200	2,500	2,500	3,500
Cash items	20,586	25,511	24,507	11,682	12,139
Assets not included in any of the above heads	14,466	17,550	14,100	16,350	16,000
Add for cents	4	2	2	4	4
Total resources	$901,685	$1,039,056	$1,036,182	$1,169,708	$1,187,992
LIABILITIES					
Capital	$100,000	$100,000	$100,000	$100,000	$100,000
Surplus, including all undivided profits (market value)	54,209	55,915	58,021	60,156	67,291
Preferred deposits, viz.:					
Due savings and loan associations, credit unions and land bank	7,982	5,441	3,581	1,387	2,510
Deposits by the Superintendent of Banks	22,294	22,204	22,599	22,937	22,937
Due depositors, not preferred	592,358	710,495	718,751	800,489	835,203
Due to trust companies, banks and bankers	123,339	140,000	130,728	180,738	155,649
Other liabilities	1,500	5,000	2,500	4,000	4,400
Add for cents	3	1	2	1	2
Total liabilities	$901,685	$1,039,056	$1,036,182	$1,169,708	$1,187,992

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CITIZENS BANK OF BUFFALO — BUFFALO

JOSEPH BLOCK, *President.* [563 William street; organized 1890] NORMAN A. MACDONALD *Cashier.*

DIRECTORS

JEROME I. PRENTISS, GEO. A. LAUTZ, J. FRED ZELLER, JACOB J. SIEGRIST, A. J. BLOCK, WM. F. WENDT, WM. SIMON, WALTER H. SCHOELLKOPF, HENRY SCHAEFER, WM. H. CROSBY, E. J. BARCALO, ALBERT D. SIKES, JOHN C. SCHENK, JOSEPH BLOCK.

RESOURCES	Statement of condition Dec. 31, 1915	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 29, 1916
Stocks and bonds, viz.:					
Public securities, market value	$200,109	$200,109	$200,109	.....	.....
Private securities, market value	683,534	797,947	1,182,960	.....	.....
Real estate owned	48,984	47,250	47,250	.....	.....
Mortgages owned	8,700	11,200	11,200	.....	.....
Loans and discounts secured by real estate collateral	317,151	489,302	386,349	.....	.....
Loans and discounts secured by other collateral	500,505	498,170	681,935	.....	.....
Loans, discounts and bills purchased not secured by collateral	2,685,821	2,692,550	2,918,817	.....	.....
Overdrafts	1,345	5,957	744	.....	.....
Due from trust companies, banks and bankers	995,309	1,112,880	1,106,514	.....	.....
Specie	25,312	36,071	19,141	.....	.....
Legal tender notes and notes of national banks	274,435	277,027	277,493	.....	.....
Federal reserve notes	3,500	3,300	2,915	.....	.....
Cash items	65,388	38,647	56,774	.....	.....
Assets not included in any of the above heads	15,047	15,404	18,498	.....	.....
Add for cents	6	5	5	.....	.....
Total resources	$5,825,146	$6,225,819	$6,910,704	.....	.....
LIABILITIES					
Capital	$200,000	$200,000	$200,000	.....	.....
Surplus, including all undivided profits (market value)	296,167	305,920	297,502	.....	.....
Preferred deposits, viz.:					
Due New York State savings banks	245,000	280,000	280,000	.....	.....
Due savings and loan associations, credit unions and land bank	39,695	49,440	28,582	.....	.....
Deposits by the State of New York	119,000	225,000	150,000	.....	.....
Other deposits secured by pledge of assets	374,928	375,514	304,921	.....	.....
Due depositors, not preferred	4,119,504	4,299,933	5,197,382	.....	.....
Due to trust companies, banks and bankers	370,352	401,512	389,805	.....	.....
Other liabilities	60,498	88,500	62,510	.....	.....
Add for cents	2	.....	2	.....	.....
Total liabilities	$5,825,146	$6,225,819	$6,910,704	.....	.....

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THE CITIZENS BANK OF DANSVILLE — DANSVILLE

F. FIELDER, *President.* [193 Main street; organized 1887] F. H. JOHANTGEN, *Cashier.*

DIRECTORS

J. W. WADSWORTH, J. ARTHUR JACKSON, H. FRANK DYER, JOHN J. BAILEY, WM. H. HARTMAN,
FRANK H. JOHANTGEN, J. W. WADSWORTH, JR., C. W. MCNAIR, F. FIELDER.

RESOURCES	Statement of condition Dec. 31, 1915	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 29, 1916
Stocks and bonds, viz.:					
Public securities, market value	$4,840	$4,840	$16,076	$26,306	$28,940
Private securities, market value	51,400	59,623	79,820	89,416	89,120
Real estate owned	6,000	6,000	6,000	6,000	6,000
Mortgages owned	3,945	3,945	7,945	9,488	9,888
Loans and discounts secured by real estate collateral	26,654	26,926	25,926	28,378	20,184
Loans and discounts secured by other collateral	26,358	20,021	17,175	10,294	15,125
Loans, discounts and bills purchased not secured by collateral	182,642	187,798	156,014	177,204	174,219
Overdrafts	448	283	80	170	43
Due from trust companies, banks and bankers	52,800	77,014	94,763	86,349	93,644
Specie	10,277	7,420	13,034	17,702	12,343
Legal tender notes and notes of national banks	4,840	8,430	10,000	2,323	6,000
Federal reserve notes	3,000	1,000	2,000	1,100	1,000
Cash items	411	2,582	320	463	2,888
Assets not included in any of the above heads	1,050	975	1,536	1,420	2,550
Add for cents	5	5	5	5	5
Total resources	$374,670	$406,862	$430,694	$456,618	$461,949
LIABILITIES					
Capital	$50,000	$50,000	$50,000	$50,000	$50,000
Surplus, including all undivided profits (market value)	37,809	33,325	35,225	30,940	31,741
Due depositors, not preferred	285,055	320,737	343,966	372,903	376,357
Other liabilities	1,805	2,800	1,502	2,775	3,850
Add for cents	1	.....	1	.....	1
Total liabilities	$374,670	$406,862	$430,694	$456,618	$461,949

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THE CITIZENS BANK OF GRIFFIN CORNERS, N. Y.—FLEISCHMANNS

JOEL L. KEATOR, *President.* [Main street; organized 1910] R. W. PAWLING, *Cashier.*

DIRECTORS

JOEL L. KEATOR, H. S. VERMILYA, O. F. BALLARD, CLARENCE WILSON, C. H. VERMILYA,
FRANK DOOLITTLE, JAMES LASHER, E. L. HINCKLEY, R. W. PAWLING.

RESOURCES	Statement of condition Dec. 31, 1915	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 29, 1916
Stocks and bonds, viz.: Public securities, market value	$8,200	$8,400	$8,400	$8,440	$8,400
Real estate owned	10,670	10,670	10,670	12,884	10,670
Mortgages owned	3,500	2,200	2,200	2,200	8,725
Loans and discounts secured by real estate collateral	5,524	5,824	5,822	9,072	7,522
Loans and discounts secured by other collateral	8,761	8,948	8,738	8,626	9,926
Loans, discounts and bills purchased not secured by collateral	86,677	90,278	97,042	89,182	94,924
Overdrafts	18	71	133	146	60
Due from trust companies, banks and bankers	7,336	7,003	6,104	79,948	29,737
Specie	3,319	2,901	4,886	3,950	5,609
Legal tender notes and notes of national banks	870	565	2,220	3,690	1,165
Federal reserve notes	5	15	.....	.....	.....
Cash items	191	163	197	271	367
Assets not included in any of the above heads	1,813	1,779	1,848	1,830	1,984
Add for cents	4	4	2	3	4
Total resources	$136,888	$138,821	$148,262	$220,242	$179,093
LIABILITIES					
Capital	25,000	$25,000	$25,000	$25,000	$25,000
Surplus, including all undivided profits (market value)	11,031	11,109	11,644	12,187	12,912
Preferred deposits, viz.: Deposits by the State of New York	8,000	8,000	8,000	8,000	8,000
Due depositors, not preferred	72,358	69,760	74,954	173,115	132,103
Bills payable	8,000	13,000	13,000	.....	.....
Rediscounts	11,806	11,384	14,820	.....	.....
Other liabilities	691	567	843	1,939	1,076
Add for cents	2	1	1	1	2
Total liabilities	$136,888	$138,821	$148,262	$220,242	$179,093

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Federal Reserve Bank of St. Louis

THE CITIZENS BANK OF LOCKE, N. Y.—LOCKE

C. J. HEWITT, *President.* [Organized 1895] A. C. McINTOSH, *Cashier.*

DIRECTORS

J. L. WHITE, E. G. MASTERS, C. G. PARKER, HORTON METZGAR, A. C. McINTOSH, GILES M. STODDARD, C. J. HEWITT,

RESOURCES	Statement of condition Dec. 31, 1915	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 30, 1916	Statement of condition Nov. 29, 1916
Stocks and bonds, viz.:					
Public securities, market value	$1,100	$1,100	$1,100	$1,100	$1,100
Private securities, market value	15,726	15,726	12,792	12,792	12,792
Real estate owned	3,000	3,000	3,000	3,000	3,000
Mortgages owned	25,135	25,135	40,185	40,185	43,881
Loans and discounts secured by real estate collateral	5,000	5,000	5,000	5,000	5,000
Loans and discounts secured by other collateral	.....	.....	3,000	3,000	3,000
Loans, discounts and bills purchased not secured by collateral	55,724	45,830	48,032	51,488	44,616
Overdrafts	506	12	1,707	303	754
Due from trust companies, banks and bankers	15,432	32,171	8,844	10,768	29,190
Specie	1,375	1,052	868	790	835
Legal tender notes and notes of national banks	3,289	5,668	4,490	4,346	5,883
Cash items	.....	.....	40	40	42
Assets not included in any of the above heads	3,534	3,524	4,016	4,530	4,030
Add for cents	4	3	3	1	3
Total resources	$129,825	$138,221	$133,077	$137,343	$154,126
LIABILITIES					
Capital	$25,000	$25,000	$25,000	$25,000	$25,000
Surplus, including all undivided profits (market value)	13,130	12,798	14,394	14,623	15,101
Preferred deposits, viz.: Deposits by the State of New York	9,000	10,000	9,000	10,000	10,000
Due depositors, not preferred	81,694	89,422	83,182	86,920	103,025
Other liabilities	1,000	1,000	1,500	800	1,000
Add for cents	1	1	1	.....	.....
Total liabilities	$129,825	$138,221	$133,077	$137,343	$154,126

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CITIZENS BANK OF MONROE — MONROE

C. S. KNIGHT, *President.* [Organized 1915] C. A. BROOKS, *Cashier.*

DIRECTORS

C. S. KNIGHT, FREDERICK HULSE, W. A. MCCLELLAN, GILBERT R. PALEN, C. A. BROOKS, R. H. RULISON, A. J. CRANE. ELWOOD C. SMITH, FRANK O'NEIL, J. A. MITTNACHT, JR., S. B. STANABACK,

RESOURCES	Statement of condition Dec. 31, 1915	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept 20, 1916	Statement of condition Nov. 29, 1916
Stocks and bonds, viz.:					
Public securities, market value	$1,025	$1,090	$1,152	$1,158	$1,153
Private securities, market value	24,318	24,218	24,043	33,306	38,637
Mortgages owned	2,250	4,050	4,050	8,050	8,050
Loans and discounts secured by other collateral	8,710	10,387	12,157	14,800	20,661
Loans, discounts and bills purchased not secured by collateral	131,208	141,250	172,404	179,220	175,217
Overdrafts	21	177	73	9	40
Due from trust companies, banks and bankers	10,492	21,678	18,105	32,776	36,860
Specie	9,759	8,055	13,893	7,091	9,619
Legal tender notes and notes of national banks	1,135	1,850	4,000	2,095	3,200
Federal reserve notes	35	95	100	255	.....
Cash items	254	133	170	235	183
Assets not included in any of the above heads	1,540	8,651	9,070	8,700	8,700
Add for cents	2	4	3	2	3
Total resources	$190,749	$221,638	$259,220	$287,697	$302,323
LIABILITIES					
Capital	$25,000	$25,000	$25,000	$25,000	$25,000
Surplus, including all undivided profits (market value)	26,339	26,755	27,763	28,307	30,315
Due depositors, not preferred	133,198	169,602	198,599	223,404	243,335
Due to trust companies, banks and bankers	6,211	280	7,857	10,986	3,672
Add for cents	1	1	1	.....	1
Total liabilities	$190,749	$221,638	$259,220	$287,697	$302,323

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THE CITIZENS BANK OF PENN YAN — PENN YAN

JOHN H. JOHNSON, *President.* [140 Main street; organized 1899] J. A. UNDERWOOD, *Cashier.*

DIRECTORS

JOHN H. JOHNSON, HENRY M. PARMELE, L. GEROME OGDEN, J. A. UNDERWOOD, HOWARD L. WOODRUFF, H. C. TALLMADGE.

RESOURCES	Statement of condition Dec. 31, 1915	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 29, 1916
Stocks and bonds, viz.:					
Public securities, market value	$29,510	$29,722	$29,730	$29,840	$27,800
Private securities, market value	121,903	138,028	113,322	117,799	149,222
Real estate owned	25,369	25,369	25,369	25,369	25,369
Mortgages owned	65,513	63,463	59,972	59,372	57,272
Loans and discounts secured by real estate collateral	62,256	61,615	67,578	65,940	64,621
Loans and discounts secured by other collateral	83,394	94,710	90,341	84,860	109,035
Loans, discounts and bills purchased not secured by collateral	215,762	223,024	258,751	270,946	253,405
Overdrafts	232	167	224	368	908
Due from trust companies, banks and bankers	77,622	77,214	66,344	60,596	137,825
Specie	18,816	17,906	19,888	21,095	26,311
Legal tender notes and notes of national banks	11,669	6,026	11,834	15,516	15,027
Federal reserve notes	1,000	3,500	3,000	500	1,000
Cash items	1,547	943	1,003	1,355	3,257
Assets not included in any of the above heads	6,981	8,568	6,537	8,734	9,809
Add for cents	4	4	6	5	3
Total resources	$721,578	$750,259	$753,899	$762,295	$880,864
LIABILITIES					
Capital	$50,000	$50,000	$50,000	$50,000	$50,000
Surplus, including all undivided profits (market value)	73,407	71,881	77,234	78,405	83,846
Preferred deposits, viz.:					
Due savings and loan associations, credit unions and land bank.	3,041	2,116	2,140	3,336	3,350
Deposits by the State of New York	16,000	18,000	22,000	22,000	22,000
Due depositors, not preferred	574,879	587,657	576,915	572,985	715,588
Due to trust companies, banks and bankers	.....	15,000	.....	.....	.....
Bills payable	.....	.....	20,000	30,000	.....
Other liabilities	4,249	5,604	5,609	5,567	6,079
Add for cents	2	1	1	2	1
Total liabilities	$721,578	$750,259	$753,899	$762,295	$880,864

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THE CITIZENS BANK OF PERRY — PERRY

G. M. TRABER, *President.* [20 Main street; organized 1888] C. M. SMITH, *Cashier.*

DIRECTORS

W. W. GRIEVE, C. M. SMITH, B. A. NEVINS, WILL W. GRIEVE, W. T. OLIN, G. M. TRABER, J. N. WYCKOFF,

RESOURCES	Statement of condition Dec. 31, 1915	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 20, 1916	Statement of condi ion Nov. 29, 1916
Stocks and bonds, viz.:					
Public securities, market value	$43,247	$43,257	$56,562	$56,562	$51,575
Private securities, market value	154,867	206,222	198,317	221,317	202,730
Real estate owned	18,000	18,000	18,000	18,100	18,100
Mortgages owned	166,816	171,801	173,425	172,193	169,340
Loans and discounts secured by real estate collateral	38,317	35,977	33,321	46,468	44,854
Loans and discounts secured by other collateral	46,980	35,680	39,360	55,060	56,460
Loans, discounts and bills purchased not secured by collateral	207,298	215,873	206,507	214,062	263,884
Overdrafts	.....	105	34	17	45
Due from trust companies, banks and bankers	182,537	114,675	159,558	69,080	203,760
Specie	11,816	6,292	7,068	5,436	5,848
Legal tender notes and notes of national banks	28,220	13,837	15,225	19,584	13,693
Federal reserve notes	.....	1,530	.....	.....	.....
Cash items	2,106	337	171	1,322	534
Assets not included in any of the above heads	3,218	4,686	3,586	6,386	7,786
Add for cents	4	5	5	4	5
Total resources	$903,426	$868,277	$911,139	$885,591	$1,038,614
LIABILITIES					
Capital	$50,000	$50,000	$50,000	$50,000	$50,000
Surplus, including all undivided profits (market value)	61,128	52,083	54,911	56,485	58,977
Preferred deposits, viz.: Deposits by the State of New York	18,000	26,000	23,000	23,000	23,000
Due depositors, not preferred	772,498	734,664	781,525	749,362	905,798
Other liabilities	1,800	5,529	1,702	6,743	838
Add for cents	.....	1	1	1	1
Total liabilities	$903,426	$868,277	$911,139	$885,591	$1,038,614

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THE CITIZENS BANK — WAVERLY

FRED A. SAWYER, *President.* [331 Broad street; organized 1874] LOUIS J. BULEY, *Asst. Cashier.*

DIRECTORS

JAMES H. OWEN, FREDERICK E. HAWKES, FRED A. SAWYER, ELLEN S. HALSTEAD, EDWIN W. HORTON,
JOHN C. VAN ATTA, THEO. MILLS, HORACE H. KINNEY, E. S. HANFORD.

RESOURCES	Statement of condition Dec. 31, 1915	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 30, 1916	Statement of condition Nov. 29, 1916
Stocks and bonds, viz.:					
Public securities, market value	$45,300	$77,919	$80,150	$85,340	$88,310
Private securities, market value	462,222	425,480	431,993	443,810	435,842
Real estate owned	8,300	8,300	8,000	8,000	8,000
Mortgages owned	23,037	24,032	29,396	31,427	30,147
Loans and discounts secured by real estate collateral	10,321	12,533	11,349	35,084	31,615
Loans and discounts secured by other collateral	146,633	147,207	106,537	121,116	101,708
Loans, discounts and bills purchased not secured by collateral	128,120	121,522	124,913	129,110	139,447
Overdrafts	1,519	2,868	622	2,131	1,218
Due from trust companies, banks and bankers	32,861	60,701	97,354	71,501	77,903
Specie	6,608	6,435	7,405	6,817	6,737
Legal tender notes and notes of national banks	12,115	6,655	12,158	12,155	13,538
Federal reserve notes	2,500	1,200	1,450	950	1,050
Cash items	625	79	872	123	738
Assets not included in any of the above heads	4,354	4,278	4,352	5,195	6,577
Add for cents	4	4	3	3	3
Total resources	$884,519	$899,213	$916,554	$952,762	$942,833
LIABILITIES					
Capital	$50,000	$50,000	$50,000	$50,000	$50,000
Surplus, including all undivided profits (market value)	78,823	79,512	86,241	92,996	92,400
Preferred deposits, viz.:					
Due savings and loan associations, credit unions and land bank	1,580	.....	203	680	2,561
Deposits by the State of New York	17,274	20,000	20,000	20,000	20,000
Due depositors, not preferred	733,340	745,943	752,902	782,533	771,657
Due to trust companies, banks and bankers	.....	257	2,706	552	214
Other liabilities	3,500	3,500	4,500	6,000	6,000
Add for cents	2	1	2	1	1
Total liabilities	$884,519	$899,213	$916,554	$952,762	$942,833

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CITIZENS BANK OF WESTFIELD — WESTFIELD

G. FAYETTE DICKSON, *President.* [17 Main street; organized 1908] FRED M. RICH, *Cashier*

DIRECTORS

G. FAYETTE DICKSON, CHAS. E. WELCH, VERNON A. KENT, JOHN HAIGHT, ANDREW H. HARRIS,
A. B. OTTAWAY, JOHN MCCRUDEN, WELLINGTON J. HUNGERFORD, A. W. RUMSEY, A. S. FITCH,
FRED M. RICH.

RESOURCES	Statement of condition Dec. 31, 1915	Statement of condition March 17, 1916	Statement of condition Jun. 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 29, 1916
Stocks and bonds, viz.:					
Public securities, market value	$2,115	$2,115	$2,115	$2,100	$2,115
Private securities, market value	16,800	16,750	16,500	16,250	11,437
Mortgages owned	3,300	3,300	3,300	3,300	3,300
Loans and discounts secured by real estate collateral	22,715	20,072	26,987	23,072	25,436
Loans and discounts secured by other collateral	8,120	7,297	5,547	5,034	6,058
Loans, discounts and bills purchased not secured by collateral	201,661	222,702	203,822	205,635	182,047
Overdrafts	463	303	544	770	393
Due from trust companies, banks and bankers	14,591	15,195	23,122	37,701	57,093
Specie	4,931	4,765	5,844	4,045	6,194
Legal tender notes and notes of national banks	6,547	3,210	4,485	3,910	4,190
Federal reserve notes	150	.....	.....	155	.....
Cash items	2,460	2,852	1,283	1,391	528
Assets not included in any of the above heads	6,407	6,045	6,160	5,875	6,350
Add for cents	5	3	4	4	3
Total resources	$290,265	$304,609	$299,713	$309,242	$305,144
LIABILITIES					
Capital	$50,000	$50,000	$50,000	$50,000	$50,000
Surplus, including all undivided profits (market value)	12,158	13,051	12,417	12,411	8,842
Due depositors, not preferred	193,975	168,306	163,665	171,743	214,859
Due to trust companies, banks and bankers	9,826	8,132	9,846	14,520	1,227
Bills payable	.....	15,000	25,000	15,000	.....
Rediscounts	21,714	47,871	36,721	43,168	27,500
Other liabilities	2,590	2,248	2,062	2,399	2,715
Add for cents	2	1	2	1	1
Total liabilities	$290,265	$304,609	$299,713	$309,242	$305,144

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THE CITIZENS' BANK OF WHITE PLAINS, N. Y.—WHITE PLAINS

GEO. T. BURLING, *President.* [130 Main street; organized 1907] JOHN BURLING, *Cashier.*

DIRECTORS

GEO. T. BURLING, HENRY R. BARRETT, FRANK L. PARK, PHILIP B. PARKER, ASA W. YOUNG, CHAS. DEUTERMANN, FREDERICK RANSCHT, JEREMIAH T. LOCKWOOD, HENRY O. WINDSOR, JAMES M. MCCULLOUGH, JOS. B. SELLARS,

RESOURCES	Statement of condition Dec. 31, 1915	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 29, 1916
Stocks and bonds, viz.:					
Public securities, market value	$114,848	$183,393	$528,840	$37,046	$37,046
Private securities, market value	391,738	416,575	97,046	597,452	604,386
Real estate owned	.....	.....	8,580	8,580	8,580
Mortgages owned	15,800	15,800	65,800	75,800	75,800
Loans and discounts secured by real estate collateral	13,000	11,700	9,900	15,600	12,400
Loans and discounts secured by other collateral	9,000	16,925	12,450	9,875	9,600
Loans, discounts and bills purchased not secured by collateral	338,171	367,711	393,197	386,675	403,807
Overdrafts	24	39	35	33	43
Due from trust companies, banks and bankers	140,224	140,721	115,076	196,510	245,968
Specie	27,485	26,289	31,761	42,170	36,726
Legal tender notes and notes of national banks	13,000	12,000	8,000	15,000	9,000
Federal reserve notes	3,000	2,000	4,000	3,000	6,000
Cash items	9,945	2,973	4,632	5,383	5,184
Assets not included in any of the above heads	13,609	12,517	21,029	18,908	19,398
Add for cents	4	2	3	5	3
Total resources	$1,089,848	$1,208,645	$1,300,349	$1,412,037	$1,473,941
LIABILITIES					
Capital	$100,000	$100,000	$100,000	$100,000	$100,000
Surplus, including all undivided profits (market value)	44,729	52,431	55,546	57,380	67,967
Preferred deposits, viz.: Deposits by the State of New York	22,000	39,000	35,000	35,000	39,000
Due depositors, not preferred	917,494	1,009,448	1,101,210	1,193,725	1,246,550
Due to trust companies, banks and bankers	2,774	800	5,492	16,262	5,816
Other liabilities	2,850	6,965	3,100	9,669	14,607
Add for cents	1	1	1	1	1
Total liabilities	$1,089,848	$1,208,645	$1,300,349	$1,412,037	$1,473,941

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CITIZENS STATE BANK — LYNDONVILLE

F. B. HOUSEL, *President.* [Main street; organized 1911] FRANCIS H. DANIELS, *Cashier*

DIRECTORS

FRANK B. HOUSEL, JOHN WARD, GEO. RESSEGUIE, LEE I. WELLS, ALBERT B. HISE.

RESOURCES	Statement of condition Dec. 31, 1915	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 29, 1916
Stocks and bonds, viz.:					
Public securities, market value	$20,722	$20,834	$11,003	$11,003	$20,922
Private securities, market value	22,680	27,333	29,455	29,455	88,885
Real estate owned	9,000	9,000	9,000	9,000	9,000
Mortgages owned	15,100	15,100	22,600	22,500	29,677
Loans and discounts secured by real estate collateral	13,600	16,300	14,200	15,707	16,107
Loans and discounts secured by other collateral	99,036	49,199	8,654	11,638	70,168
Loans, discounts and bills purchased not secured by collateral	112,471	142,321	156,226	174,976	155,497
Overdrafts	38	92	.....	195	265
Due from trust companies, banks and bankers	22,029	50,273	38,975	50,109	36,757
Specie	3,252	3,241	3,254	3,437	2,570
Legal tender notes and notes of national banks	10,968	9,643	13,402	12,881	16,285
Federal reserve notes	.....	.....	.....	4,000	3,000
Cash items	61	804	474	6,872	534
Assets not included in any of the above heads	3,500	4,462	3,643	5,394	5,000
Add for cents	3	5	3	5	4
Total resources	$332,460	$348,607	$310,889	$357,172	$454,671
LIABILITIES					
Capital	$25,000	$50,000	$50,000	$50,000	$50,000
Surplus, including all undivided profits (market value)	20,664	1,484	7,706	7,042	8,383
Due depositors, not preferred	285,795	296,122	252,183	298,630	393,487
Other liabilities	1,000	1,000	1,000	1,500	2,800
Add for cents	1	1	.....	.....	1
Total liabilities	$332,460	$348,607	$310,889	$357,172	$454,671

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THE CITY BANK OF SYRACUSE — SYRACUSE

WARREN C. BRAYTON, *President.* [120 East Genesee street; organized 1909] ARTHUR N. ELLIS, *Cashier.*

DIRECTORS

WARREN C. BRAYTON, HERMAN CASLER, EARL E. ELLIS, MARTIN G. GROSSMAN, ALBERT A. KESSLER, DANIEL C. WEBSTER, RICHARD C. BROWN, LEVI S. CHAPMAN, FRANK A. BARTON, STEWART F. HANCOCK, WALTER A. RIDINGS, EDWARD V. BRYANT, WM. H. COLEBROOK, JR., DANIEL M. EDWARDS, AUGUST C. HOFMANN, JR., ROBERT LOVE, HOWARD B. BUELL, CLARENCE C. DECKER, AUGUST FINCK, JR., EDWARD A. HUNT, JOHN MARSELLUS, FLOYD R. TODD, ARTHUR N. ELLIS, JOSEPH A. GRIFFIN, HARRY E. JONES, ARTHUR E. PARSONS, IRVING N. BEELER, HARLEY J. CHURCHILL, CHAS. M. BEDELL, HAMLET WORKER.

RESOURCES	Statement of condition Dec. 31, 1915	Statement of condition March 17, 1916	Statement o condition June 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 29, 1916
Stocks and bonds, viz.:					
Public securities, market value	$16,000	$43,759	$1,000	$40,931	$52,900
Private securities, market value	726,526	756,143	894,826	722,127	718,033
Real estate owned	750,000	750,000	755,308	799,334	822,692
Loans and discounts secured by real estate collateral	29,462	37,042	57,850	67,964	56,447
Loans and discounts secured by other collateral	833,639	993,425	1,177,855	1,252,204	1,446,626
Loans, discounts and bills purchased not secured by collateral	1,647,526	1,839,156	2,074,714	2,090,175	2,126,288
Overdrafts	759	945	1,377	5,057	181
Due from trust companies, banks and bankers	253,701	308,707	187,716	341,043	372,154
Specie	35,769	45,829	68,131	61,720	32,438
Legal tender notes and notes of national banks	72,092	94,425	87,357	107,491	81,296
Federal reserve notes	2,500	1,000	5,000	2,000	3,810
Cash items	60,768	16,267	110,774	80,954	40,952
Assets not included in any of the above heads	10,606	14,143	22,502	16,130	12,796
Add for cents	3	4	6	6	4
Total resources	$4,439,351	$4,900,845	$5,444,416	$5,587,136	$5,766,617
LIABILITIES					
Capital	$500,000	$500,000	$500,000	$500,000	$500,000
Surplus, including all undivided profits (market value)	191,990	205,281	213,796	220,555	222,400
Preferred deposits, viz.:					
Due savings and loans associations, credit unions and land bank	4,804	4,804	5,072	5,114	2,352
Deposits by the State of New York	65,000	178,000	150,000	120,000	165,000
Deposits by the Superintendent of Banks	5,000	5,000	5,000	5,000	.....
Due depositors, not preferred	3,003,388	3,275,647	3,871,785	4,020,201	4,023,254
Due to trust companies, banks and bankers	35,847	79,278	50,968	49,385	73,088
Bills payable	.....	.....	.....	.....	100,000
Other liabilities	633,319	652,833	647,793	666,879	680,523
Add for cents	3	2	2	2	.....
Total liabilities	$4,439,351	$4,900,845	$5,444,416	$5,587,136	$5,766,617

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Federal Reserve Bank of St. Louis

CLYMER STATE BANK — CLYMER

[Main street; organized 1910]

ALBERT NECKERS, JR., *President.* H. F. YOUNG, *Cashier.*

DIRECTORS

HENRY MEYERINCK, ALBERT NECKERS, JR., E. E. AVERY, BENJ. WASSINK, GEORGE GROSS,
H. F. YOUNG, ALBERT BECKERINK, WM. TENHOUSEN, HENRY DAMKOT, JR., JOHN G. WEVERS,
LUCAS C. GLEASON.

RESOURCES	Statement of condition Dec. 31, 1915	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 29, 1916
Stocks and bonds, viz.:					
Public securities, market value	$1,000	$1,000	$1,000	$1,000	$2,000
Private securities, market value	13,030	11,630	11,430	11,430	10,430
Real estate owned	1,200	800	1,033	1,322	2,365
Mortgages owned	6,647	6,647	6,547	9,247	6,547
Loans and discounts secured by real estate collateral	14,670	19,185	15,690	17,965	22,224
Loans and discounts secured by other collateral	3,937	1,947	3,900	1,999	3,558
Loans, discounts and bills purchased not secured by collateral	131,580	143,480	132,524	128,328	132,208
Overdrafts	128	540	447	1,269	932
Due from trust companies, banks and bankers	13,872	10,613	13,336	30,283	17,444
Specie	4,536	6,069	5,657	5,182	6,964
Legal tender notes and notes of national banks	4,364	5,805	2,425	5,959	4,979
Federal reserve notes	285	220	170	100	.....
Cash items	42	150	138	161	60
Assets not included in any of the above heads	2,000	2,500	2,700	1,600	1,400
Add for cents	1	2	2	4	4
Total resources	$197,292	$210,588	$196,999	$215,849	$211,115
LIABILITIES					
Capital	$25,000	$25,000	$25,000	$25,000	$25,000
Surplus, including all undivided profits (market value)	9,000	8,307	9,110	9,146	9,771
Preferred deposits, viz.: Deposits by the State of New York	8,000	9,000	8,000	8,000	8,000
Due depositors, not preferred	140,911	149,329	145,684	170,877	165,143
Due to trust companies, banks and bankers	.....	.....	170	.....	.....
Bills payable	3,000	3,000	.....	.....	.....
Rediscounts	8,955	13,626	6,708	.....	.....
Other liabilities	2,425	2,325	2,325	2,825	3,200
Add for cents	1	1	2	1	1
Total liabilities	$197,292	$210,588	$196,999	$215,849	$211,115

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COHOCTON STATE BANK — COHOCTON

A. L. SHULTS, *President.* [Maple avenue; organized 1915] GEORGE A. WENTWORTH, *Cashier.*

DIRECTORS

ANDREW L. SHULTS, EDWIN S. BROWN, SIMON P. COOLEY, W. HEALY CLARK, ARTHUR E. CONLEY,
BERTHA I. OLIVER, WM. J. FAULKNER, GEO. A. WENTWORTH, CHARLES LARROWE.

RESOURCES	Statement of condition Dec. 31, 1915	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 29, 1916
Stocks and bonds, viz.:					
Public securities, market value	$1,007	$1,000	$6,765	$12,705	$12,705
Private securities, market value	1,000	1,000	1,000	1,000	1,000
Real estate owned	2,700	2,700	2,700	2,700	2,700
Mortgages owned	235	425	425	425	3,125
Loans and discounts secured by real estate collateral	10,565	10,899	12,187	12,294	10,406
Loans and discounts secured by other collateral	16,212	17,037	7,512	17,092	67,357
Loans, discounts and bills purchased not secured by collateral	91,494	79,539	86,818	101,915	113,568
Overdrafts	745	323	845	678	156
Due from trust companies, banks and bankers	6,825	64,355	42,859	70,621	40,834
Specie	5,809	5,905	9,503	10,441	8,812
Legal tender notes and notes of national banks	2,226	2,526	899	525	1,925
Federal reserve notes	150	.....	135	65	.....
Cash items	543	.....	.....	.....	.....
Assets not included in any of the above heads	1,576	1,630	1,684	1,734	1,755
Add for cents	3	2	2	2	2
Total resources	$141,090	$187,341	$173,334	$232,197	$264,345
LIABILITIES					
Capital	$25,000	$25,000	$25,000	$25,000	$25,000
Surplus, including all undivided profits (market value)	6,818	6,973	9,004	8,403	11,240
Due depositors, not preferred	108,572	154,457	138,279	197,744	227,105
Other liabilities	700	910	1,050	1,050	1,000
Add for cents	.....	1	1	.....	.....
Total liabilities	$141,090	$187,341	$173,334	$232,197	$264,345

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THE COLONIAL BANK — NEW YORK CITY

ALEXANDER WALKER, *President.* [441 Columbus avenue; organized 1892] GEO. S. CARR, *Cashier.*

DIRECTORS

ALEXANDER WALKER, AUGUSTUS W. KELLEY, JAMES M. DONALD, EDWIN W. OBVIS, WM. WOODWARD, WM. C. DUNCAN, GEO. REUTER, CHAS. H. SMITH, ALEXANDER C. WALKER, JOHN J. HOFFER. ARTHUR W. WATSON, WILLIAM CRAWFORD,

RESOURCES	Statement of condition Dec. 31, 1915	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 29, 1916
Stocks and bonds, viz.:					
Public securities, market value	$24,535	$8,285	$17,418	$1,000	$1,000
Private securities, market value	242,785	271,469	262,042	261,896	251,531
Real estate owned	225,000	225,000	225,000	50,000	50,000
Mortgages owned	7,750	7,750	4,750	154,750	151,750
Loans and discounts secured by real estate collateral	.....	.....	.....	15,000	15,000
Loans and discounts secured by other collateral	2,590,602	2,857,537	2,684,051	2,524,497	2,897,488
Loans, discounts and bills purchased not secured by collateral	4,903,352	5,181,899	5,008,574	5,602,132	5,504,657
Overdrafts	1,914	4,782	721	1,638	1,316
Due from trust companies, banks and bankers	1,016,837	1,034,354	1,018,439	1,119,603	930,262
Specie	720,289	845,489	849,432	1,102,595	1,124,544
Legal tender notes and notes of national banks	278,500	301,300	160,000	169,400	266,200
Federal reserve notes	41,660	35,000	10,400	14,000	17,006
Cash items	568,461	442,591	719,755	923,372	685,625
Assets not included in any of the above heads	3,000	1,800	2,100	1,400	4,400
Add for cents	2	3	4	3	1
Total resources	$10,624,687	$11,217,259	$10,962,686	$11,941,286	$11,900,780
LIABILITIES					
Capital	$400,000	$400,000	$400,000	$400,000	$400,000
Surplus, including all undivided profits (market value)	813,471	861,246	851,365	894,989	930,109
Preferred deposits, viz.:					
Due New York State savings banks	102,665	103,957	103,957	105,122	105,122
Other deposits secured by pledge of assets	63,248	69,565	86,769	75,385	50,491
Due depositors, not preferred	9,146,312	9,674,337	9,391,065	10,310,291	10,261,630
Due to trust companies, banks and bankers	67,714	74,847	55,632	88,666	82,388
Other liabilities	31,275	33,304	73,895	66,830	71,037
Add for cents	2	3	3	3	3
Total liabilities	$10,624,687	$11,217,259	$10,962,686	$11,941,286	$11,900,780

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COLUMBIA BANK — NEW YORK CITY

ELI H. BERNHEIM, *President.* [507 Fifth avenue; organized 1883] W. S. GRIFFITH, *Cashier.*

DIRECTORS

JOSEPH FOX, D. H. ROWLAND, ELI H. BERNHEIM, W. S. GRIFFITH, SIMEON FORD,
JOHN P. STEVENS, ROBERT E. SIMON, JOSEPH STEINER, DAVID J. FOX, FRED A. MACK,
SAMUEL K. JACOBS.

RESOURCES	Statement of condition Dec. 31, 1915	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 29, 1916
Stocks and bonds, viz.:					
Public securities, market value	$99,000	$1,000	$1,000	$1,000	$1,000
Private securities, market value	1,164,513	686,937	547,889	346,507	445,706
Real estate owned	43,797	43,547	43,547	43,297	43,297
Mortgages owned	8,525	8,225	9,400	8,650	7,915
Loans and discounts secured by real estate collateral	24,000	24,000	23,000	13,000	12,000
Loans and discounts secured by other collateral	1,112,063	1,333,155	701,843	787,681	744,336
Loans, discounts and bills purchased not secured by collateral	4,519,802	5,704,153	6,706,214	6,512,567	7,360,874
Overdrafts	131	3,275	518	47	566
Due from trust companies, banks and bankers	1,268,869	712,549	802,572	897,831	1,165,041
Specie	592,344	873,796	911,501	907,266	1,067,235
Legal tender notes and notes of national banks	403,740	107,460	87,900	68,300	99,700
Federal reserve notes	20,000	40,000	20,000	75,000	60,000
Cash items	609,826	511,175	612,861	560,248	625,641
Assets not included in any of the above heads	19,478	24,048	920	4,516	3,309
Add for cents	4	4	5	4	5
Total resources	$9,886,092	$10,073,324	$10,469,170	$10,225,914	$11,636,625
LIABILITIES					
Capital	$300,000	$300,000	$300,000	$300,000	$300,000
Surplus, including all undivided profits (market value)	645,060	680,948	655,879	682,286	703,786
Preferred deposits, viz.:					
Due New York State savings banks	154,354	151,680	159,398	135,187	164,254
Deposits by the State of New York	35,000	125,000	112,000	110,000	125,000
Due depositors, not preferred	8,615,931	8,662,387	9,097,639	8,847,103	10,163,835
Due to trust companies, banks and bankers	70,546	67,407	70,840	54,937	65,249
Other liabilities	65,200	85,900	73,414	96,400	114,500
Add for cents	1	2	.....	1	1
Total liabilities	$9,886,092	$10,073,324	$10,469,170	$10,225,914	$11,636,625

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THE CORN EXCHANGE BANK — NEW YORK CITY

WALTER E. FREW, *President.* [13 William street; organized 1852] EDWARD S. MALMAR, *Cashier.*

DIRECTORS

WM. A. NASH, CLARENCE H. KELSEY, PHILIP LEHMAN, WALTER E. FREW, W. R. STEWART, HENRY B. VAUGHAN, WM. H. NICHOLS, HENRY SCHAEFER, ROBERT A. DRYSDALE, DAVID BINGHAM, CHAS. W. MCCUTCHEON, J. LOUIS SCHAEFER, ANDREW MILLS, DAVID M. MORRISON.

RESOURCES	Statement of condition Dec. 31, 1915	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 29, 1916
Stocks and bonds, viz.:					
Public securities, market value	$2,164,865	$1,279,841	$1,353,716	$1,299,526	$1,300,828
Private securities, market value	13,211,003	16,152,735	18,786,873	19,867,240	20,082,858
Real estate owned	3,465,920	3,424,654	3,389,137	3,426,162	3,424,431
Mortgages owned	1,032,409	1,057,909	901,211	828,861	834,063
Loans and discounts secured by real estate collateral	543,423	422,281	601,791	573,589	385,723
Loans and discounts secured by other collateral	37,452,192	37,427,869	37,068,775	40,725,924	45,746,095
Loans, discounts and bills purchased not secured by collateral	23,325,288	23,935,333	22,873,470	22,876,278	21,755,573
Overdrafts	3,953	4,110	3,616	3,882	4,169
Due from trust companies, banks and bankers	13,257.014	14,156,325	13,280,329	11,538,639	14,076,772
Specie	10,068,043	10,005,092	12,013,667	10,708,114	10,131,266
Legal tender notes and notes of national banks	1,167,240	1,748,935	2,497,450	1,127,005	1,020,030
Federal reserve notes	.....	138,285	77,895	169,070	202,635
Cash items	15,504,387	14,907,339	18,117,381	16,716,572	27,847,972
Customer's liability on acceptance (per contra, see liabilities)	1,746,044	1,395,989	1,538,139	1,971,107	2,952,199
Assets not included in any of the above heads	185,725	310,690	217,349	291,525	326,893
Add for cents	5	6	6	5	5
Total resources	$123,127,511	$126,367,393	$132,720.805	$132,123,499	$ 150,091,512
LIABILITIES					
Capital	$3,500,000	$3,500,000	$3,500,000	$3,500,000	$3,500,000
Surplus, including all undivided profits (market value)	6,977,099	7.026,409	6,991,165	7,086,770	7,408,571
Preferred deposits, viz.:					
Due New York State savings banks	7,649,329	7,636,710	7,683,093	6,581,363	6,620,072
Due savings and loan associations, credit unions and land bank	111,391	140,413	140,194	140,406	135,591
Deposits by the Superintendent of Banks	49,703	50,352	34,781	74,642	67,466
Due depositors, not preferred	91,895,893	95,773,778	104,560,175	105,258,890	121,825,551
Due to trust companies, banks and bankers	10,962,214	10,461,856	8,022,322	7,058,836	7,268,756
Acceptances of drafts payable at a future date or authorized by commercial letters of credit	1,746,044	1,395,939	1,538,139	1,971,107	2,952,199
Other liabilities	235,835	381,881	250,933	451,481	313,302
Add for cents	3	5	3	4	4
Total liabilities	$123,127,511	$126,367,393	$132,720,805	$132,123,499	$150,091,512

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COSMOPOLITAN BANK — NEW YORK CITY

GEORGE B. WILLIAMS, *President.* [803 Prospect avenue; organized 1906] WM. F. McLAUGHLIN, *Cashier.*

DIRECTORS

SIEGFRIED KARLEBACH, LEWIS DORFMAN, MORRIS LEVY, JOS. E. BUTTERWORTH, WM. D. CAMERON, ROBT. F. SEIFFERT, GEO. B. WILLIAMS,

RESOURCES	Statement of condition Dec. 31, 1915	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 29, 1916
Stocks and bonds, viz.: Public securities, market value	$73,312	$63,750	$63,866	$64,460	$64,460
Real estate owned	.....	.....	5,746	5,746	5,746
Mortgages owned	.....	.....	4,000	8,600	8,600
Loans and discounts secured by real estate collateral	70,528	91,993	46,985	45,835	37,435
Loans and discounts secured by other collateral	188,911	285,643	236,052	236,310	237,149
Loans, discounts and bills purchased not secured by collateral	556,855	591,007	585,416	649,256	620,530
Overdrafts	1,588	570	291	119	572
Due from trust companies, banks and bankers	110,670	81,633	88,723	121,775	281,723
Specie	5,300	4,050	2,203	1,665	4,740
Legal tender notes and notes of national banks	17,573	18,674	17,675	30,000	14,977
Federal reserve notes	.....	5,000	5,000	10,000	10,000
Cash items	9,272	9,409	4,011	10,571	7,516
Customers' liability on acceptances (per contra, see liabilities)	3,550	787	.....	.....	.....
Assets not included in any of the above heads	7,117	8,629	7,175	7,162	7,048
Add for cents	3	4	3	4	3
Total resources	$1,044,679	$1,161,149	$1,067,146	$1,191,503	$1,300,499
LIABILITIES					
Capital	$100,000	$100,000	$100,000	$100,000	$100,000
Surplus, including all undivided profits (market value)	20,207	21,470	24,690	27,576	30,082
Preferred deposits, viz.:					
Deposits by the State of New York	30,000	50,000	48,000	43,000	50,000
Deposits by the Superintendent of Banks	15,000	15,000	15,000	15,000	15,000
Other deposits secured by pledge of assets	20,000	20,000	20,000	20,000	25,000
Due depositors, not preferred	826,272	883,829	855,501	918,555	1,025,812
Due to trust companies, banks and bankers	.....	.....	.....	21,778	50,062
Rediscounts	26,350	67,500	.....	41,500	.....
Acceptances of drafts payable at a future date or authorized by commercial letters of credit	3,550	787	.....	.....	.....
Other liabilities	3,300	2,562	3,954	4,092	4,542
Add for cents	.....	1	1	2	1
Total liabilities	$1,044,679	$1,161,149	$1,067,146	$1,191,503	$1,300,499

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DOBBS FERRY BANK — DOBBS FERRY

FRANKLIN Q. BROWN, *President.* [41 Main street; organized 1890] BENJ. L. WALLACE, *Cashier.*

DIRECTORS

FRANKLIN Q. BROWN, HERMAN L. R. EDGAR, ROBERT DENNISTON, ALBERT SHAW, WM. C. LAWRENCE, WM. W. TOMPKINS, CURT VON WEDEL, NATHANIEL A. CAMPBELL, BENJAMIN L. WALLACE.

RESOURCES	Statement of condition Dec. 31, 1915	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 29, 1916
Stocks and bonds, viz.:					
Public securities, market value	$1,038	$1,050	$1,050	$1,055	$1,055
Private securities, market value	333,209	331,684	321,197	297,555	306,030
Real estate owned	9,000	9,000	9,000	9,000	9,000
Mortgages owned	3,700	3,700	3,700	3,700	3,700
Loans and discounts secured by real estate collateral	4,400	4,400	4,400	4,400	8,874
Loans and discounts secured by other collateral	18,590	18,489	21,359	11,520	23,689
Loans, discounts and bills purchased not secured by collateral	77,331	96,132	94,420	62,508	67,833
Overdrafts	.....	.....	.....	.....	143
Due from trust companies, banks and bankers	145,536	119,894	45,967	56,236	94,546
Specie	11,642	14,608	13,775	15,115	15,638
Legal tender notes and notes of national banks	10,725	9,400	9,800	10,817	1,275
Federal reserve notes	200	100	150	200	200
Cash items	72	107	.....	.....	9
Assets not included in any of the above heads	521	338	545	299	456
Add for cents	3	1	2	2	2
Total resources	$615,967	$608,903	$525,365	$472,407	$532,450
LIABILITIES					
Capital	$100,000	$100,000	$100,000	$100,000	$100,000
Surplus, including all undivided profits (market value)	40,058	40,139	45,879	44,608	60,968
Preferred deposits, viz.:					
Due New York State savings banks	30,603	32,320	26,355	15,879	19,930
Due savings and loan associations, credit unions and land bank	8,110	5,547	5,460	3,052	6,232
Due depositors, not preferred	422,146	416,959	334,670	301,016	327,528
Due to trust companies, banks and bankers	12,522	11,950	11,576	5,930	15,602
Rediscounts	.....	.....	.....	250	150
Other liabilities	2,525	1,986	1,422	1,670	2,040
Add for cents	3	2	3	2	.....
Total liabilities	$615,967	$608,903	$525,365	$472,407	$532,450

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DUNDEE STATE BANK — DUNDEE

WM. C. SWORTS, *President.* [Organized 1882] R. B. SWORTS, *Cashier*

DIRECTORS

WM. C. SWORTS, H. C. HARPENDING, F. R. VOSBURGH, R. B. SWORTS, URSULA SWORTS.

RESOURCES	Statement of condition Dec. 31, 1915	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 29, 1916
Stocks and bonds, viz.:					
Public securities, market value	$4,131	$4,021	$4,025	$4,002	$4,002
Private securities, market value	5,225	5,050	5,050	5,050	5,225
Real estate owned	2,000	2,000	2,000	2,000	2,000
Mortgages owned	65,939	66,429	64,692	63,917	73,762
Loans and discounts secured by real estate collateral	12,970	17,370	17,370	17,495	10,595
Loans and discounts secured by other collateral	3,200	3,200	2,695	734	1,059
Loans, discounts and bills purchased not secured by collateral	112,275	114,042	109,488	125,401	115,243
Overdrafts	795	914	770	1,295	2,589
Due from trust companies, banks and bankers	45,460	45,566	34,184	26,735	57,573
Specie	4,501	4,117	3,476	3,843	3,581
Legal tender notes and notes of national banks	9,618	10,761	13,106	12,502	14,288
Cash items	834	295	598	297	1,374
Assets not included in any of the above heads	4,076	4,124	4,072	4,336	4,200
Add for cents	3	3	3	3	5
Total resources	$271,027	$277,892	$261,529	$267,610	$295,496
LIABILITIES					
Capital	$50,000	$50,000	$50,000	$50,000	$50,000
Surplus, including all undivided profits (market value)	31,476	27,098	28,585	28,603	30,073
Preferred deposits, viz.: Other deposits secured by pledge of assets	1,602	1,603	1,603	1,373	1,373
Due depositors, not preferred	186,432	197,630	180,320	175,852	212,516
Due to trust companies, banks and bankers	.....	.....	.....	335	.....
Bills payable	.....	.....	.....	10,000	.....
Other liabilities	1,516	1,560	1,020	1,446	1,533
Add for cents	1	1	1	1	1
Total liabilities	$271,027	$277,892	$261,529	$267,610	$295,496

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THE FARMERS' BANK OF SPRINGVILLE, ERIE COUNTY, N. Y.—SPRINGVILLE

F. O. SMITH, *President.* [124 Main street; organized 1902] W. A. DAVIS, *Cashier.*

DIRECTORS

F. O. SMITH, F. SCHWEIZER, A. D. JONES, EDWIN A. SCOTT, A. L. PINGREY, R. B. WAITE, GEORGE H. HUGHEY, G. H. BARKER, B. E. AUSTIN, W. A. DAVIS.

RESOURCES	Statement of condition Dec. 31, 1915	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 29, 1916
Stocks and bonds, viz.:					
Public securities, market value	$345,898	$323,488	$276,856	$334,207	$337,838
Private securities, market value	2,000	2,000	2,000	2,000	2,000
Real estate owned	16,500	16,500	16,500	16,500	16,500
Mortgages owned	48,421	47,621	44,321	47,721	48,471
Loans and discounts secured by real estate collateral	20,000	20,000	20,000	25,000	20,000
Loans and discounts secured by other collateral	15,000	15,000	15,000	15,000	15,000
Loans, discounts and bills purchased not secured by collateral	410,117	420,046	441,404	424,121	447,277
Overdrafts	103	453	506	167	221
Due from trust companies, banks and bankers	104,891	100,545	142,798	113,384	120,154
Specie	2,158	2,096	2,191	2,890	11,201
Legal tender notes and notes of national banks	39,066	33,317	33,740	31,293	30,705
Federal reserve notes	825	.....	.....	.....	.....
Cash items	1,954	849	683	750	1,741
Add for cents	2	2	3	2	4
Total resources	$1,006,935	$981,917	$996,002	$1,013,035	$1,051,112
LIABILITIES					
Capital	$50,000	$50,000	$50,000	$50,000	$50,000
Surplus, including all undivided profits (market value)	96,681	93,934	99,254	96,993	104,283
Preferred deposits, viz.:					
Deposits by the State of New York	15,000	15,000	15,000	15,000	15,000
Other deposits secured by pledge of assets	.....	15,897	15,897	15,919	15,919
Due depositors, not preferred	845,253	807,085	815,851	829,525	860,340
Other liabilities	.....	.....	.....	5,597	5,568
Add for cents	1	1	.....	1	2
Total liabilities	$1,006,935	$981,917	$996,002	$1,013,035	$1,051,112

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THE FARMERS AND MECHANICS' BANK OF BATH, N. Y.—BATH

FRANK CAMPBELL, *President.* [8 Liberty street; organized 1912] FRED R. WEBSTER, *Cashier.*

DIRECTORS

FRANK CAMPBELL, W. R. CAMPBELL, FRED R. WEBSTER, HENRY FREY, WILLIAM K. LYON.

RESOURCES	Statement of condition Dec. 31, 1915	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 29, 1916
Stocks and bonds, viz.:					
Public securities, market value	$79,354	$79,354	$76,960	$32,240	$32,240
Private securities, market value	24,336	30,139	28,099	73,303	75,990
Real estate owned	29,615	29,615	31,115	29,615	31,815
Mortgages owned	4,965	2,110	1,875	6,520	7,268
Loans and discounts secured by real estate collateral	49,765	40,896	36,611	38,928	40,603
Loans and discounts secured by other collateral	47,037	58,719	75,939	53,214	60,614
Loans, discounts and bills purchased not secured by collateral	476,598	481,565	524,337	567,890	511,508
Overdrafts	1,799	2,055	1,545	1,553	2,125
Due from trust companies, banks and bankers	111,009	175,530	172,392	151,906	203,837
Specie	4,637	7,261	5,598	4,805	6,939
Legal tender notes and notes of national banks	38,779	34,988	45,358	39,166	45,407
Federal reserve notes	615	689	110	.....	40
Cash items	3,309	.....	3,694	1,171	1,139
Add for cents	5	4	4	5	4
Total resources	$871,823	$942,925	$1,003,637	$1,000,316	$1,019,529
LIABILITIES					
Capital	$50,000	$50,000	$50,000	$50,000	$50,000
Surplus, including all undivided profits (market value)	65,461	68,371	74,332	75,121	77,539
Preferred deposits, viz.:					
Due savings and loan associations, credit unions and land bank	2,972	1,047	4,440	7,022	3,690
Deposits by the State of New York	15,000	17,000	15,000	15,000	15,000
Other deposits secured by pledge of assets	25,231	26,156	26,852	27,002	25,215
Due depositors, not preferred	713,158	780,348	833,012	826,169	848,082
Add for cents	1	3	1	2	3
Total liabilities	$871,823	$942,925	$1,003,637	$1,000,316	$1,019,529

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FARMERS AND MECHANICS' BANK — FORT PLAIN

F. W. BAUDER, *President.* [Organized 1887] CHAS. G. ZIELLEY, *Cashier.*

DIRECTORS

F. W. BAUDER, FRANK J. EHLE, FAYETTE WAGNER, LESTER GETMAN, JOHN SALTSMAN, A. L. GROS, A. H. ECKLER, W. C. HACKNEY, JOHN W. SALTSMAN.

RESOURCES	Statement of condition Dec. 31, 1915	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 29, 1916
Stocks and bonds, viz.:					
Public securities, market value	$16,145	$16,147	$35,710	$55,952	$93,007
Private securities, market value	20,699	21,297	22,627	21,849	45,158
Real estate owned	30,400	30,400	30,400	30,400	30,400
Mortgages owned	32,380	32,230	32,230	30,783	32,783
Loans and discounts secured by real estate collateral	36,418	36,300	23,566	23,464	23,465
Loans and discounts secured by other collateral	119,322	110,574	137,825	111,957	95,629
Loans, discounts and bills purchased not secured by collateral	329,951	341,287	335,311	347,371	328,131
Overdrafts	853	491	885	174	509
Due from trust companies, banks and bankers	132,142	138,317	117,101	150,371	134,353
Specie	23,243	24,613	25,169	23,016	27,638
Legal tender notes and notes of national banks	15,800	10,855	13,410	11,300	10,100
Federal reserve notes	1,500	1,250	500	500	600
Cash items	3,527	4,872	1,128	666	2,563
Assets not included in any of the above heads	4,182	4,275	5,012	5,081	6,935
Add for cents	5	5	4	4	4
Total resources	$766,567	$772,913	$780,878	$812,888	$831,275
LIABILITIES					
Capital	$100,000	$100,000	$100,000	$100,000	$100,000
Surplus, including all undivided profits (market value)	41,265	44,920	44,607	46,224	56,909
Preferred deposits, viz.: Other deposits secured by pledge of assets	9,008	7,959	8,146	8,247	9,795
Due depositors, not preferred	608,474	610,855	609,619	640,236	654,591
Due to trust companies, banks and bankers	.....	53	91	3,736	1,640
Other liabilities	7,819	9,124	18,413	14,442	8,338
Add for cents	1	2	2	3	2
Total liabilities	$766,567	$772,913	$780,878	$812,888	$831,275

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FARMERS AND MECHANICS' BANK — JAMESTOWN

O. N. RUSHWORTH, *President.* [215 Main street; organized 1891] A. E. APPLEYARD, *Cashier.*

DIRECTORS

S. B. BURCHARD, PERRY W. GOODWIN, H. P. ROBERTSON, J. A. CLARY, ELMER C. GIFFORD, F. O. STRANDBURG, HAROLD E. CRISSEY, E. SNELL HALL, E. E. WELLMAN, A. A. GOULD, JOHN W. JOHNSON, FRANK A. WILCOX, ED. J. GREEN, ALBERT PETERSON, O. N. RUSHWORTH, N. OSCAR JOHNSON,

RESOURCES	Statement of condition Dec. 31, 1915	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 29, 1916
Stocks and bonds, viz.:					
Public securities, market value	$29,000	$28,000	$27,000	$27,000	$56,631
Private securities, market value	51,956	50,728	52,728	47,728	57,647
Real estate owned	77,400	79,614	76,254	78,054	75,841
Mortgages owned	145,838	155,206	163,429	184,984	195,623
Loans and discounts secured by real estate collateral	49,980	47,220	70,494	68,327	69,048
Loans and discounts secured by other collateral	205,390	214,774	226,024	257,858	246,334
Loans, discounts and bills purchased not secured by collateral	1,297,259	1,379,972	1,463,496	1,441,756	1,461,257
Overdrafts	1,092	410	532	377	587
Due from trust companies, banks and bankers	200,082	242,532	187,392	255,311	278,548
Specie	74,570	63,925	62,953	72,622	76,046
Legal tender notes and notes of national banks	30,500	25,300	25,450	25,500	26,000
Federal reserve notes	600	400	450	500	600
Cash tems	11,796	15,903	11,419	8,443	12,108
Assets not included in any of the above heads	3,000	11,500	3,693	13,000	18,200
Add for cents	4	5	5	5	5
Total resources	$2,178,467	$2,315,489	$2,371,319	$2,481,465	$2,574,525
LIABILITIES					
Capital	$200,000	$200,000	$200,000	$200,000	$200,000
Surplus, including all undivided profits (market value)	125,009	131,119	138,392	137,431	138,133
Preferred deposits, viz.:					
Deposits by the State of New York	54,000	101,000	92,000	88,000	100,000
Other deposits secured by pledge of assets	6,880	6,977	6,977	7,063	7,063
Due depositors, not preferred	1,778,956	1,847,299	1,919,840	2,016,842	2,076,892
Due to trust companies, banks and bankers	5,120	3,594	5,614	4,977	10,035
Other liabilities	8,500	25,500	8,494	27,150	42,400
Add for cents	2	.....	2	2	2
Total liabilities	$2,178,467	$2,315,489	$2,371,319	$2,481,465	$2,574,525

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FARMERS AND MERCHANTS' BANK — COBLESKILL

WELLINGTON D. BECKER, *President.* [Main street; organized 1893] JOHN R. BECKER, *Cashier.*

DIRECTORS

WELLINGTON D. BECKER, JOHN R. BECKER, ALEXANDER MCMILLEN, JUDSON BURHANS, WARREN F. LIDDLE,
WILLIAM E. LEWIS. VERNON M. BELLINGER, CHAS. A. WIETING, WILLARD LARKIN.

RESOURCES	Statement of condition Dec. 31, 1915	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 29, 1916
Stocks and bonds, viz.:					
Public securities, market value	$92,075	$93,475	$98,105	$117,177	$115,262
Private securities, market value	470,425	522,928	539,650	563,325	571,716
Real estate owned	8,500	8,500	8,500	8,500	8,500
Mortgages owned	10,100	10,100	9,100	9,100	9,100
Loans and discounts secured by other collateral	46,826	50,018	36,744	33,793	18,675
Loans, discounts and bills purchased not secured by collateral	156,779	149,215	146,907	147,880	178,278
Overdrafts	13	50	6	22	444
Due from trust companies, banks and bankers	154,203	180,569	169,265	146,727	162,138
Specie	19,687	6,237	5,988	6,946	10,449
Legal tender notes and notes of national banks	14,455	31,865	30,685	28,765	22,380
Federal reserve notes	2,010	3,840	4,145	2,315	1,690
Cash items	681	241	598	146	129
Assets not included in any of the above heads	13,791	9,182	11,157	9,527	10,943
Add for cents	2	4	2	5	4
Total resources	$989,547	$1,066,224	$1,060,852	$1,074,228	$1,109,708
LIABILITIES					
Capital	$50,000	$50,000	$50,000	$50,000	$50,000
Surplus, including all undivided profits (market value)	47,620	47,725	49,463	48,661	57,956
Preferred deposits, viz.: Deposits by the State of New York	5,000	5,000	5,000	5,000	5,000
Due depositors, not preferred	867,040	924,704	932,565	951,485	981,537
Due to trust companies, banks and bankers	11,402	24,920	15,053	3,989	8,219
Other liabilities	8,482	13,873	8,770	15,091	6,994
Add for cents	3	2	1	2	2
Total liabilities	$989,547	$1,066,224	$1,060,852	$1,074,228	$1,109,708

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FARMERS AND MERCHANTS' BANK OF GENEVA — GENEVA

JOHN W. MELLEN, *President.* [24 Linden street; organized 1914] HARRY D. MARSHALL, *Asst. Cashier.*

DIRECTORS

JOHN W. MELLEN, WALTER HOWARD, JOHN PARMENTER, GEORGE S. FAIRFAX, THOMAS H. TRUSLOW, HUGH L. ROSE, WILLIAM C. MEAD,

RESOURCES	Statement of condition Dec. 31, 1915	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 29, 1916
Stocks and bonds, viz.:					
Public securities, market value	$13,060	$17,447	$31,885	$49,346	$61,434
Private securities, market value	3,050	2,070	2,070	2,070	2,070
Real estate owned	1,980	15,059	20,564	27,620	29,391
Mortgages owned	28,755	33,155	58,275	59,500	61,900
Loans and discounts secured by real estate collateral	30,370	39,956	28,823	33,971	28,465
Loans and discounts secured by other collateral	7,349	16,032	24,145	27,889	39,109
Loans, discounts and bills purchased not secured by collateral	223,350	240,638	234,395	243,759	288,135
Overdrafts	9	.....	.....	.....	.....
Due from trust companies, banks and bankers	33,299	82,326	42,226	47,914	44,165
Specie	1,629	1,877	2,360	2,890	2,508
Legal tender notes and notes of national banks	12,501	14,313	16,001	26,233	17,015
Federal reserve notes	340	310	440	700	450
Cash items	11,477	1,310	2,226	1,110	2,950
Customers' liability on acceptances (per contra, see liabilities)	368	1,819	753	2,789	5,630
Assets not included in any of the above heads	3,471	2,667	4,611	5,794	6,573
Add for cents	5	4	3	4	3
Total resources	$371,013	$468,983	$468,777	$531,589	$589,798
LIABILITIES					
Capital	$75,000	$75,000	$75,000	$93,000	$93,300
Surplus, including all undivided profits (market value)	6,302	6,728	8,782	10,375	12,375
Preferred deposits, viz.:					
Due New York State savings banks	19,100	10,100	10,302	20,302	25,000
Deposits by the State of New York	.....	.....	16,000	16,000	16,000
Due depositors, not preferred	268,583	374,479	355,940	384,999	435,810
Acceptances of drafts payable at a future date or authorized by commercial letters of credit	368	1,819	753	2,789	5,630
Other liabilities	1,660	856	2,000	4,123	1,683
Add for cents	.....	1	.....	1	.....
Total liabilities	$371,013	$468,983	$468,777	$531,589	$589,798

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THE FARMERS AND MERCHANTS' BANK OF SPENCER, N. Y.—SPENCER

M. D. FISHER, *President.* [Organized 1884] M. B. FERRIS, *Cashier.*

DIRECTORS

M. D. FISHER, M. L. FISHER, S. F. JONES, A. MAX FISHER, H. H. FISHER, G. F. BUTTS, M. B. FERRIS.

RESOURCES	Statement of condition Dec. 31, 1915	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 29, 1916
Stocks and bonds, viz.:					
Public securities, market value	$1,000	$1,000	$1,000	$1,000	$1,000
Private securities, market value	10,000	13,000	18,000	20,000	20,000
Real estate owned	6,495	4,896	4,896	846	846
Mortgages owned	3,940	5,940	5,940	9,990	9,990
Loans, discounts and bills purchased not secured by collateral	65,321	69,411	73,176	72,687	72,095
Overdrafts	200	100	200	200	200
Due from trust companies, banks and bankers	27,089	28,377	25,828	28,075	37,091
Specie	190	596	654	1,053	946
Legal tender notes and notes of national banks	10,600	8,000	5,400	6,950	8,000
Federal reserve notes	.....	.....	.....	50	.....
Assets not included in any of the above heads	200	180	190	190	205
Add for cents	2	1	2	1	2
Total resources	$125,037	$131,501	$135,286	$141,042	$150,375
LIABILITIES					
Capital	$25,000	$25,000	$25,000	$25,000	$25,000
Surplus, including all undivided profits (market value)	12,648	11,393	12,352	12,833	13,392
Due depositors, not preferred	87,188	94,928	97,743	103,019	111,777
Other liabilities	200	180	190	190	205
Add for cents	1	.....	1	.....	1
Total liabilities	$125,037	$131,501	$135,286	$141,042	$150,375

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FARMERS AND MERCHANTS' STATE BANK — ONEIDA

A. B. MONROE, *President.* [18 Madison street; organized 1892] T. H. JURDEN, *Cashier.*

DIRECTORS

C. HERMAN PHILIPP, S. C. WATERMAN, E. E. COON, IRA L. SNELL, FRANCIS STAFFORD, H. W. COLBY, REODY TOHER, G. L. MENZIE, A. B. MUNROE, W. E. WITTER, C. F. MUNROE.

RESOURCES	Statement of condition Dec. 31, 1915	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 29, 1916
Stocks and bonds, viz.:					
Public securities, market value	$1,100	.....	.....	.....	.....
Private securities, market value	16,775	.....	.....	.....	.....
Loans and discounts secured by real estate collateral	2,625	.....	.....	.....	.....
Loans and discounts secured by other collateral	36,300	.....	.....	.....	.....
Loans, discounts and bills purchased not secured by collateral	174,512	.....	.....	.....	.....
Due from trust companies, banks and bankers	55,356	.....	.....	.....	.....
Specie	6,512	.....	.....	.....	.....
Legal tender notes and notes of national banks	3,501	.....	.....	.....	.....
Federal reserve notes	350	.....	.....	.....	.....
Cash items	713	.....	.....	.....	.....
Assets not included in any of the above heads	500	.....	.....	.....	.....
Add for cents	2	.....	.....	.....	.....
Total resources	$298,246	.....	.....	.....	.....
LIABILITIES					
Capital	$50,000	.....	.....	.....	.....
Surplus, including all undivided profits (market value)	42,120	.....	.....	.....	.....
Preferred deposits, viz.:					
Due New York State savings banks	10,000	.....	.....	.....	.....
Due savings and loan associations, credit unions and land bank	452	.....	.....	.....	.....
Due depositors, not preferred	194,852	.....	.....	.....	.....
Other liabilities	820	.....	.....	.....	.....
Add for cents	2	.....	.....	.....	.....
Total liabilities	$298,246	.....	.....	.....	.....

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FIDELITY BANK — NEW YORK CITY

[Madison avenue and 75th street; organized 1900]

EDWARD H. PEASLEE, *President.* EUGENE W. DUTTON, *Cashier.*

DIRECTORS

E. A. S. CLARKE, EDWARD H. PEASLEE, B. AYMAR SANDS, GEO. N. MILLER, MORTIMER L. SCHIFF, W. V. S. THORNE, JAMES A. STILLMAN, ROBERT OLYPHANT, ERIC P. SWENSON.

RESOURCES	Statement of condition Dec. 31, 1915	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 29, 1916
Stocks and bonds, viz.:					
Public securities, market value	$992	$997	$990	$92,756	$995
Private securities, market value	389,645	419,782	412,650	387,976	498,362
Real estate owned	137,000	137,000	137,000	137,000	137,000
Mortgages owned	21,450	21,450	20,900	20,900	20,900
Loans and discounts secured by other collateral	197,850	211,650	263,350	418,300	289,800
Loans, discounts and bills purchased not secured by collateral	526,517	552,042	544,888	369,951	737,368
Overdrafts	218	362	253	69	191
Due from trust companies, banks and bankers	302,622	226,575	112,486	248,904	197,745
Specie	127,321	135,681	129,896	140,669	120,082
Legal tender notes and notes of national banks	5,500	7,500	19,000	11,000	25,000
Federal reserve notes	10,500	15,500	10,000	10,000	10,000
Cash items	94,129	63,214	83,936	71,674	95,610
Assets not included in any of the above heads	4,800	5,200	6,350	10,800	7,600
Add for cents	3	2	2	2	2
Total resources	$1,818,547	$1,796,955	$1,741,701	$1,920,001	$2,140,655
LIABILITIES					
Capital	$200,000	$200,000	$200,000	$200,000	$200,000
Surplus, including all undivided profits (market value)	184,930	186,639	184,261	191,935	197,105
Due depositors, not preferred	1,339,156	1,319,002	1,252,842	1,485,496	1,685,737
Due to trust companies, banks and bankers	89,659	85,250	98,246	34,562	46,803
Other liabilities	4,800	6,064	6,350	8,007	11,008
Add for cents	2	.....	2	1	2
Total liabilities	$1,818,547	$1,796,955	$1,741,701	$1,920,001	$2,140,655

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THE FIFTH AVENUE BANK OF NEW YORK — NEW YORK CITY

THEO. HETZLER, *President.* [530 Fifth avenue; organized 1875] W. G. GASTON, *Cashier.*

DIRECTORS

THEO. HETZLER, WM. H. PORTER, A. S. FRISSELL, B. H. FANCHER, ALFRED E. MARLING, JOHN D. CRIMMINS, HENRY R. ICKELHEIMER, ROLLAND G. MONROE, HOWARD C. SMITH, T. FRANK MANVILLE. THOS. S. VAN VOLKENBURGH, CORNELIUS N. BLISS, JR.,

RESOURCES	Statement of condition Dec. 31, 1915	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 29, 1916
Stocks and bonds, viz.:					
Public securities, market value	$362,786	$363,545	$402,101	$608,861	$495,549
Private securities, market value	5,600	5,600	5,600	5,600	5,600
Real estate owned	552,066	552,066	552,066	552,066	552,066
Loans and discounts secured by real estate collateral	50,450	26,200	24,450	19,450	13,950
Loans and discounts secured by other collateral	12,545,085	11,733,108	11,007,266	11,371,667	11,102,795
Loans, discounts and bills purchased not secured by collateral	3,347,182	4,129,854	5,193,902	4,421,132	5,320,471
Overdrafts	8,122	5,809	14,764	5,842	11,458
Due from trust companies, banks and bankers	507,615	447,677	504,465	362,306	480,012
Specie	2,055,954	2,497,314	2,533,181	3,083,724	2,979,071
Legal tender notes and notes of national banks	613,400	1,234,250	763,250	547,600	392,700
Cash items	983,547	445,291	807,928	574,545	985,159
Assets not included in any of the above heads	44,635	38,054	43,024	41,809	48,134
Add for cents	3	4	4	3	4
Total resources	$21,076,445	$21,478,772	$21,852,001	$21,594,605	$22,386,969
LIABILITIES					
Capital	$100,000	$100,000	$100,000	$100,000	$100,000
Surplus, including all undivided profits (market value)	2,226,776	2,293,638	2,187,282	2,267,593	2,271,159
Preferred deposits, viz.:					
Due New York State savings banks	82,299	28,805	50,749	30,277	33,197
Due savings and loan associations, credit unions and land bank	10,307	31,118	9,143	7,406	.....
Due depositors, not preferred	18,248,694	18,595,889	19,086,367	18,757,862	19,547,795
Due to trust companies, banks and bankers	14,865	23,814	23,219	26,323	16,665
Other liabilities	393,502	405,506	395,238	405,141	418,152
Add for cents	2	2	3	3	1
Total liabilities	$21,076,445	$21,478,772	$21,852,001	$21,594,605	$22,386,969

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Federal Reserve Bank of St. Louis

THE FIRST STATE BANK — CANISTEO

[Main street; organized 1897]

D. C. HUNTER, *President.* A. D. FULLER, *Cashier.*

DIRECTORS

D. C. HUNTER, L. J. SIMPSON, J. L. SEELEY, GLENN L. WHITING, W. P. GOFF, HENRY ERLICH, EDGAR NORTHRUP, H. P. JACK, C. A. JACKSON, OTTO K. STEWART, A. D. FULLER,

RESOURCES	Statement of condition Dec. 31, 1915	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 29, 1916
Stocks and bonds, viz.:					
Public securities, market value	$15,330	$15,572	$10,000	$14,040	$14,250
Private securities, market value	27,851	44,180	55,497	70,881	75,521
Real estate owned	21,613	21,613	22,613	22,500	22,500
Mortgages owned	4,275	4,075	4,075	4,075	4,275
Loans and discounts secured by real estate collateral	300	1,725	1,725	4,203	2,201
Loans and discounts secured by other collateral	34,548	35,753	35,849	38,419	42,382
Loans, discounts and bills purchased not secured by collateral	175,809	188,853	187,677	179,073	182,706
Overdrafts	1,506	707	780	1,032	1,270
Due from trust companies, banks and bankers	29,078	42,053	33,554	51,733	38,417
Specie	5,559	6,419	9,567	6,961	12,991
Legal tender notes and notes of national banks	8,968	11,500	5,500	6,500	4,000
Federal reserve notes	500	500	700	600	500
Cash items	485	288	526	456	253
Assets not included in any of the above heads	3,243	3,350	3,088	2,884	3,532
Add for cents	3	3	2	4	3
Total resources	$329,068	$376,591	$371,153	$403,361	$404,801
LIABILITIES					
Capital	$50,000	$50,000	$50,000	$50,000	$50,000
Surplus, including all undivided profits (market value)	29,912	30,301	29,480	27,408	28,571
Preferred deposits, viz.:					
Deposits by the State of New York	10,000	15,000	15,000	15,000	15,000
Other deposits secured by pledge of assets	1,967	1,786	2,158	2,635	2,821
Due depositors, not preferred	233,869	276,160	269,600	303,699	303,422
Other liabilities	3,319	3,342	4,914	4,618	4,986
Add for cents	1	2	1	1	1
Total liabilities	$329,068	$376,591	$371,153	$403,361	$404,801

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Federal Reserve Bank of St. Louis

FLORAL PARK BANK — FLORAL PARK

EDWARD L. FROST, *President.* [Tyson avenue and Jericho turnpike; organized 1908] C. H. VAN NOSTRAND, *Cashier.*

DIRECTORS

T. W. ALBERTSON, BERNHARD LOEW, FREDERICK C. HICKS, JACOB LAUER, JOTHAM POST, EDWARD L. FROST, J. F. KLEIN, GEO. W. COVERT, GEO. A. WIGGINS, BENJAMIN W. HEGEMAN, CHAS. H. VAN NOSTRAND, L. R. SUYDAM, ARTHUR H. GOLDSMITH, J. MAYNARD KISSAM, ISAAC S. HENDRICKSON, GEORGE S. EMORY,

RESOURCES	Statement of condition Dec. 31, 1915	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 29, 1916
Stocks and bonds, viz.:					
Public securities, market value	$13,000	$13,000	$13,000	$11,500	$11,500
Private securities, market value	129,862	148,187	160,875	222,373	285,218
Real estate owned	22,750	22,750	22,750	22,500	22,500
Mortgages owned	43,100	42,100	53,600	53,600	66,145
Loans and discounts secured by real estate collateral	13,647	12,838	15,956	8,520	8,450
Loans and discounts secured by other collateral	12,538	10,177	11,772	11,972	10,897
Loans, discounts and bills purchased not secured by collateral	76,737	58,876	46,507	52,032	45,052
Due from trust companies, banks and bankers	32,951	66,663	39,535	87,318	59,116
Specie	1,734	1,364	2,078	2,466	2,004
Legal tender notes and notes of national banks	12,000	12,007	11,532	19,656	19,072
Federal reserve notes	255	880	625	450	250
Cash items	.....	.....	.....	130	.....
Assets not included in any of the above heads	4,626	4,047	4,726	4,387	6,585
Add for cents	3	3	2	2	3
Total resources	$363,203	$392,892	$382,958	$496,906	$536,792
LIABILITIES					
Capital	$25,000	$25,000	$25,000	$25,000	$25,000
Surplus, including all undivided profits (market value)	34,091	35,111	34,216	34,475	38,867
Preferred deposits, viz.: Other deposits secured by pledge of assets	117	118	.....	.....	.....
Due depositors, not preferred	297,581	328,833	317,541	434,432	468,172
Due to trust companies, banks and bankers	.....	.....	652	.....	.....
Other liabilities	6,412	3,827	5,547	2,997	4,752
Add for cents	2	3	2	2	1
Total liabilities	$363,203	$392,892	$382,958	$496,906	$536,792

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THE FREEPORT BANK OF FREEPORT, QUEENS COUNTY, N. Y.—FREEPORT

JOHN J. RANDALL, *President.* [23 and 25 South Main street; organized 1892] WM. S. HALL, *Cashier.*

DIRECTORS

SMITH COX, WM. G. MILLER, WALLACE H. CORNWELL, D. WESLEY PINE, WM. E. GOLDER, COLES PETTIT, HARVEY B. SMITH, WM. S. HALL, JOHN J. RANDALL, EDGAR JACKSON, DANIEL B. RAYNOR,

RESOURCES	Statement of condition Dec. 31, 1915	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 29, 1916
Stocks and bonds, vis.:					
Public securities, market value	$63,398	$60,041	$59,560	$62,370	$62,393
Private securities, market value	157,509	158,187	151,602	151,420	164,337
Real estate owned	34,200	34,200	33,700	33,700	33,700
Mortgages owned	114,069	114,069	113,419	103,969	117,094
Loans and discounts secured by real estate collateral	36,406	35,131	40,838	51,116	47,721
Loans and discounts secured by other collateral	41,777	44,267	38,947	52,759	73,553
Loans, discounts and bills purchased not secured by collateral	232,220	250,504	259,580	252,480	268,812
Overdrafts	.....	10	2	.....	.....
Due from trust companies, banks and bankers	141,460	103,712	94,436	198,488	147,582
Specie	6,820	9,512	11,712	12,191	11,613
Legal tender notes and notes of national banks	22,257	24,404	24,048	34,649	32,346
Federal reserve notes	575	700	1,180	1,240	910
Cash items	282	343	321	415	846
Assets not included in any of the above heads	4,000	5,650	8,100	5,300	9,625
Add for cents	4	5	4	3	4
Total resources	$854,977	$840,735	$837,449	$960,100	$970,536
LIABILITIES					
Capital	$30,000	$30,000	$30,000	$30,000	$30,000
Surplus, including all undivided profits (market value)	86,353	88,100	86,811	89,307	94,951
Preferred deposits, vis.: Deposits by the State of New York	10,000	12,000	10,000	10,000	10,000
Due depositors, not preferred	724,430	703,508	706,560	823,603	824,948
Due to trust companies, banks and bankers	444	451	328	364	710
Other liabilities	3,750	6,675	3,750	6,825	9,925
Add for cents	.....	1	.....	1	2
Total liabilities	$854,977	$840,735	$837,449	$960,100	$970,536

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GERMAN AMERICAN BANK OF BUFFALO, N. Y.—BUFFALO

HENRY C. ZELLER, *President.* [424-426 Main street; organized-1882] WM. L. KOESTER, *Cashier.*

DIRECTORS

EDWIN LANG MILLER, GEO. J. MEYER, CHAS. R. HUNTLEY, HENRY C. ZELLER, HARDIN H. LITTELL, EDWARD L. KOONS, OLIVER CABANA, JR., GEO. M. ZIMMERMANN, LOUIS A. FISCHER, JOSEPH KAM. HENRY A. MILLER, JACOB G. LANG, ALFRED A. BERRICK, EDWIN R. SMITH, WM. L. KOESTER, HENRY C. STEUL,

RESOURCES	Statement of condition Dec. 31, 1915	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 29, 1916
Stocks and bonds, viz.:					
Public securities, market value	$233,000	$226,000	$226,000	$284,000	$249,000
Private securities, market value	1,767,367	2,258,360	2,934,420	2,869,283	2,479,126
Real estate owned	476,000	479,800	479,800	479,800	479,800
Mortgages owned	4,900	7,200	7,200	7,200	11,725
Loans and discounts secured by real estate collateral	372,550	461,183	369,632	340,850	352,850
Loans and discounts secured by other collateral	2,905,294	2,229,107	3,989,485	3,499,119	4,994,922
Loans, discounts and bills purchased not secured by collateral	4,975,497	5,045,280	3,934,874	5,401,202	5,449,916
Overdrafts	1,423	2,990	1,885	1,619	2,551
Due from trust companies, banks and bankers	2,732,087	4,063,312	3,258,011	3,373,600	3,210,953
Specie	241,249	339,932	310,060	349,293	341,550
Legal tender notes and notes of national banks	177,773	240,219	131,737	199,170	174,081
Federal reserve notes	19,000	16,650	14,750	20,300	15,400
Cash items	426,186	82,112	310,737	161,834	291,338
Assets not included in any of the above heads	17,207	52,220	30,530	76,350	69,410
Add for cents	4	4	3	4	3
Total resources	$14,349,537	$15,504,369	$16,029,124	$17,033,324	$18,122,625
LIABILITIES					
Capital	$500,000	$500,000	$500,000	$500,000	$500,000
Surplus, including all undivided profits (market value)	635,401	649,505	693,535	716,297	725,066
Preferred deposits, viz.:					
Due New York State savings banks	597,369	661,457	634,607	597,300	630,123
Due savings and loan associations, credit unions and land bank	69,691	85,946	75,427	58,121	51,065
Deposits by the State of New York	265,000	500,000	450,000	390,000	500,000
Deposits by the Superintendent of Banks	5,000	5,000	5,000	5,000	.....
Other deposits secured by pledge of assets	419,443	371,105	333,429	698,802	636,976
Due depositors, not preferred	9,064,135	9,216,497	10,217,642	10,602,701	10,982,800
Due to trust companies, banks and bankers	2,773,638	3,425,221	3,110,233	3,391,733	4,013,347
Other liabilities	19,857	89,635	9,249	103,668	83,245
Add for cents	3	3	2	2	3
Total liabilities	$14,349,537	$15,504,369	$16,029,124	$17,063,624	$18,122,625

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THE GERMAN AMERICAN BANK — NEW YORK CITY

ALBERT TAG, *President.* [23 Broad street; organized 1870] J. F. FREDERICHS, *Cashier.*

DIRECTORS

HENRY BLOCK, W. SIEGEL, EDWARD N. TAILER, OSCAR DRESSLER, ED. SCHAFER, FREDERICK VON BERNUTH, J. F. FREDERICHS, SAMUEL M. SCHAFER, HARMON W. HENDRICKS, D. SCHNAKENBERG, LOUIS WATJEN, MARTIN J. QUINN, ALBERT TAG, T. ELLIOTT HODGSKIN.

RESOURCES	Statement of condition Dec. 31, 1915	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 29, 1916
Stocks and bonds, viz.:					
Public securities, market value	$111,000	$136,620	$137,040	$124,500	$125,375
Private securities, market value	883,356	890,305	824,179	822,695	856,783
Real estate owned	27,000	27,844	28,186	28,186	28,601
Loans and discounts secured by other collateral	2,823,663	3,536,817	3,190,285	3,660,714	3,513,952
Loans, discounts and bills purchased not secured by collateral	1,382,751	1,516,103	1,742,584	1,672,945	1,586,197
Due from trust companies, banks and bankers	594,659	777,608	679,183	551,606	641,353
Specie	750,894	699,998	689,943	1,034,362	698,324
Legal tender notes and notes of national banks	96,395	160,542	359,093	408,404	126,974
Federal reserve notes	10,000	10,000	10,000	10,000	10,000
Cash items	5,759,423	8,825,640	6,189,146	10,952,901	10,325,585
Assets not included in any of the above heads	27,000	30,000	30,000	25,000	12,000
Add for cents	3	3	3	4	2
Total resources	$12,466,144	$16,611,480	$13,879,642	$19,291,317	$17,925,146
LIABILITIES					
Capital	$750,000	$750,000	$750,000	$750,000	$750,000
Surplus, including all undivided profits (market value)	746,411	758,277	790,502	797,072	830,284
Preferred deposits, viz.: Due New York State savings banks	361,007	362,191	362,725	381,065	383,328
Due depositors, not preferred	10,332,359	14,452,898	11,672,233	17,061,705	15,657,878
Due to trust companies, banks and bankers	232,195	239,006	254,608	246,001	252,583
Other liabilities	44,170	49,107	49,571	55,471	51,071
Add for cents	2	1	3	3	2
Total liabilities	$12,466,144	$16,611,480	$13,879,642	$19,291,317	$17,925,146

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THE GERMAN EXCHANGE BANK IN THE CITY OF NEW YORK — NEW YORK CITY

JOSEPH M. ADRIAN, *President.* [330 Bowery; organized, 1872] GEORGE KERN, *Cashier.*

DIRECTORS

JOSEPH M. ADRIAN, LOUIS HAUPT, CARL G. AMEND, HENRY A. PETERSON, GEO. M. ADRIAN, JOS. FREY, THOS. ROTHMANN, LOUIS A. FAHS, JACOB A. ZIMMERMANN, LEO. TRITSCH.

RESOURCES	Statement of condition Dec. 31, 1915	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 29, 1916
Stocks and bonds, viz.:					
Public securities, market value	$468,847	$453,466	$454,550	$446,267	$458,856
Private securities, market value	1,289,920	1,775,401	1,492,614	1,482,042	1,653,005
Real estate owned	205,000	205,000	195,000	195,000	190,000
Mortgages owned	.....	.....	5,000	5,000	5,000
Loans and discounts secured by real estate collateral	75,449	71,469	96,620	91,140	89,925
Loans and discounts secured by other collateral	220,968	213,716	212,420	266,475	355,230
Loans, discounts and bills purchased not secured by collateral	1,743,951	1,964,031	2,415,615	2,597,658	2,231,292
Overdrafts	3	47	42	16	.....
Due from trust companies banks and bankers	1,303,347	625,367	229,387	229,034	1,058,953
Specie	483,153	474,460	548,742	481,146	553,537
Legal tender notes and notes of national banks	202,509	223,534	70,705	166,380	235,992
Federal reserve notes	5,000	5,000	.....	.....	.....
Cash items	253,476	177,277	222,527	185,909	323,521
Assets not included in any of the above heads	6,136	28,666	13,400	23,849	23,736
Add for cents	4	5	2	3	4
Total resources	$6,557,793	$6,217,439	$5,956,624	$6,169,919	$7,179,051
LIABILITIES					
Capital	$200,000	$200,000	$200,000	$200,000	$200,000
Surplus, including all undivided profits (market value)	800,371	826,909	827,644	858,905	869,208
Preferred deposits viz.: Due savings and loan associations, credit unions and land bank	108	125	394	503	661
Due depositors, not preferred	5,469,813	5,098,103	4,830,885	4,805,478	6,000,952
Bills payable	.....	.....	.....	200,000	.....
Other liabilities	87,500	92,300	97,700	105,033	108,229
Add for cents	1	2	1	.....	1
Total liabilities	$6,557,793	$6,217,439	$5,956,624	$6,169,919	$7,179,051

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Federal Reserve Bank of St. Louis

THE GERMANIA BANK OF THE CITY OF NEW YORK — NEW YORK CITY

EDWARD C. SCHAEFER, *President.* [190-194 Bowery; organized 1862] LOFTIN LOVE, *Cashier.*

DIRECTORS

ED. C. SCHAEFER, LOUIS P. BACH, WM. H. SCHMIDT, DANIEL BRUBACHER, OSCAR F. ZOLLIKOFFER, JOHN RHEINFRANK, BERNHARD BEINECKE, GUSTAV LINDENMEYR, CHAS. A. STADLER, CHAS. A. KING, EDWARD BENNECHE, J. CHR. G. HUPFEL, OTTO M. EIDLITZ, THOS. G. O'CONNOR.

RESOURCES	Statement of condition Dec. 31, 1915	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 29, 1916
Stocks and bonds, viz.:					
Public securities, market value	$396,407	$398,499	$395,300	$307,858	$254,846
Private securities, market value	1,575,710	1,758,246	1,825,541	1,814,357	1,950,595
Real estate owned	512,367	513,575	503,000	503,000	493,000
Mortgages owned	30,000	30,000	30,000	30,000	30,000
Loans and discounts secured by real estate collateral	5,240	5,240	5,240	5,240	1,000
Loans and discounts secured by other collateral	1,476,176	1,628,240	1,523,834	1,675,998	1,491,155
Loans, discounts and bills purchased not secured by collateral	2,219,543	2,145,368	2,231,653	2,351,533	2,415,545
Overdrafts	135	133	96	239	5
Due from trust companies, banks and bankers	938,965	829,371	490,844	1,215,430	560,102
Specie	787,481	913,927	844,400	1,036,345	919,598
Legal tender notes and notes of national banks	67,000	110,000	23,000	112,500	78,500
Cash items	425,055	378,489	408,513	407,059	515,086
Assets not included in any of the above heads	28,408	42,297	31,304	38,879	36,699
Add for cents	4	4	4	4	3
Total resources	$8,462,491	$8,753,389	$8,312,729	$9,498,442	$8,746,134
LIABILITIES					
Capital	$200,000	$200,000	$200,000	$200,000	$200,000
Surplus, including all undivided profits (market value)	1,033,315	1,077,016	1,064,462	1,082,468	1,092,431
Preferred deposits, viz.:					
Due New York State savings banks	744,957	1,117,982	810,973	1,046,332	1,085,449
Other deposits secured by pledge of assets	50,000	50,000	50,000	50,000	50,000
Due depositors, not preferred	6,403,553	6,289,953	6,164,466	7,083,646	6,286,963
Due to trust companies, banks and bankers	14,399	1,754	7,533	12,754	15,957
Other liabilities	16,266	16,682	15,292	23,240	15,332
Add for cents	1	2	3	2	2
Total liabilities	$8,462,491	$8,753,389	$8,312,729	$9,498,442	$8,746,134

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THE GLEN COVE BANK OF GLEN COVE — GLEN COVE

F. E. WILLITS, *President.* [Organized 1892] JOHN C. SMALL, *Cashier.*

DIRECTORS

DAVID N. GAY, JAMES WILLITS, C. P. VALENTINE, HERBERT S. BOWNE, EDWARD T. PAYNE, DANIEL J. HEGEMAN, SAMUEL J. SEAMAN, F. B. EDMONDS, O. EDWARD PAYNE, HERBERT K. DODGE, F. E WILLITS, DANIEL UNDERHILL, FRANCIS L. HINE, JOHN V. C. HEGEMAN, WM. H. SEAMAN.

RESOURCES	Statement of condition Dec. 31, 1915	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 29, 1916
Stocks and bonds, viz.:					
Public securities, market value	$64,627	$65,921	$100,941	$125,278	$115,458
Private securities, market value	678,865	722,643	741,021	773,042	825,105
Real estate owned	53,000	53,000	53,000	53,000	53,000
Mortgages owned	256,000	252,500	252,000	252,000	250,500
Loans and discounts secured by real estate collateral	34,000	32,500	32,500	32,800	32,500
Loans and discounts secured by other collateral	30,895	26,752	20,840	21,502	20,176
Loans, discounts and bills purchased not secured by collateral	365,859	355,099	334,686	311,397	392,544
Overdrafts	457	45	66	279	353
Due from trust companies, banks and bankers	155,603	144,508	212,221	186,275	167,009
Specie	48,514	49,092	55,597	31,976	59,748
Legal tender notes and notes of national banks	19,085	14,640	10,360	9,200	12,275
Federal reserve notes	100	600	2,200	800	7,500
Cash items	1,012	3,083	2,514	694	9,895
Assets not included in any of the above heads	24,905	21,414	26,750	23,556	23,102
Add for cents	4	4	3	4	5
Total resources	$1,732,926	$1,741,801	$1,844,699	$1,851,803	$1,969,170
LIABILITIES					
Capital	$50,000	$50,000	$50,000	$50,000	$50,000
Surplus, including all undivided profits (market value)	84,701	94,034	99,586	102,890	113,582
Preferred deposits, viz.: Other deposits secured by pledge of assets	3,823	3,248	3,185	4,572	5,188
Due depositors, not preferred	1,580,616	1,585,594	1,678,417	1,684,128	1,789,662
Due to trust companies, banks and bankers	.....	1,087	6	1,042	.....
Other liabilities	13,785	7,836	13,504	9,169	10,737
Add for cents	1	2	1	2	1
Total liabilities	$1,732,926	$1,741,801	$1,844,699	$1,851,803	$1,969,170

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Federal Reserve Bank of St. Louis

THE GREENWICH BANK OF THE CITY OF NEW YORK — NEW YORK CITY

WILLIAM C. DUNCAN, *President.* [402 Hudson street; organized 1855] ROBERT P. WARD, *Cashier.*

DIRECTORS

WM. W. BARBOUR, JULIUS MAUTNER, HENRY R. CARSE, EDWIN W. OEVIS, LEE SHUBERT, JAMES M. DONALD, GEO. RAMSEY, WILLIAM C. DUNCAN, FRANK L. FROMENT. CHAS. HERBERT SMITH, ALEXANDER WALKER, H. WARD FORD, CHAS. SHONINGER, WILLIAM H. BALDWIN, PAUL E. MOLLER.

RESOURCES	Statement of condition Dec. 31, 1915	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 29, 1916
Stocks and bonds, viz.:					
Public securities, market value	$263,050	$285,738	$266,549	$179,661	$202,701
Private securities, market value	331,485	341,552	299,433	298,836	288,299
Real estate owned	106,000	90,000	89,000	89,000	89,000
Mortgages owned	2,533	15,533	14,763	14,513	13,783
Loans and discounts secured by real estate collateral	13,707	46,700	3,200	3,200	1,600
Loans and discounts secured by other collateral	5,691,158	3,094,084	4,430,625	3,396,278	5,027,373
Loans, discounts and bills purchased not secured by collateral	5,109,921	7,307,041	6,795,349	7,369,065	6,867,793
Overdrafts	.....	120	.....	23	.....
Due from trust companies, banks and bankers	1,376,946	1,487,012	1,460,161	1,771,576	1,742,799
Specie	1,255,888	1,365,581	1,395,747	1,590,174	1,665,496
Legal tender notes and notes of national banks	646,000	515,000	557,000	415,000	485,000
Federal reserve notes	12,000	5,000	15,000	10,000	25,000
Cash items	1,398,699	824,060	995,040	619,697	923,656
Assets not included in any of the above heads	6,000	10,000	12,000	8,000	10,000
Add for cents	5	4	4	5	4
Total resources	$16,213,392	$15,387,425	$16,333,871	$15,765,028	$17,342,504
LIABILITIES					
Capital	$500,000	$500,000	$500,000	$500,000	$500,000
Surplus, including all undivided profits (market value)	1,190,446	1,205,909	1,189,888	1,244,259	1,254,412
Preferred deposits, viz.:					
Due New York State savings banks	625,141	373,793	411,013	333,055	471,530
Deposits by the Superintendent of Banks	81,618	81,343	137,387	178,295	211,264
Other deposits secured by pledge of assets	111,402	17,255	12,393	6,967	8,824
Due depositors, not preferred	11,691,499	11,371,053	12,133,014	11,613,949	13,209,012
Due to trust companies, banks and bankers	1,984,409	1,784,993	1,842,239	1,812,331	1,593,278
Other liabilities	28,874	53,076	77,934	76,169	94,180
Add for cents	3	3	3	3	4
Total liabilities	$16,213,392	$15,387,425	$16,333,871	$15,765,028	$17,342,504

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Federal Reserve Bank of St. Louis

HEMPSTEAD BANK — HEMPSTEAD

EDWARD COOPER, *President.* [52 Main street; organized 1877] CHARLES E. PATTERSON, *Cashier.*

DIRECTORS

EDWARD COOPER, WM. S. HALL, CHARLES E. PATERSON, WM. POST, JOHN K. VAN VRANKEN, MARTIN V. W. HALL, ARTHUR W. BRIERLEY,

RESOURCES	Statement of condition Dec. 31, 1915	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 29, 1916
Stocks and bonds, viz.:					
Public securities, market value	$278,400	$276,350	$282,334	$299,309	$292,809
Private securities, market value	209,075	208,263	283,092	304,362	320,695
Real estate owned	80,000	80,000	80,000	80,000	80,000
Mortgages owned	309,100	314,450	316,250	323,850	330,750
Loans and discounts secured by real estate collateral	6,748	16,403	15,994	10,879	7,357
Loans and discounts secured by other collateral	42,805	43,345	34,335	27,175	25,675
Loans, discounts and bills purchased not secured by collateral	188,902	187,777	185,898	208,128	222,457
Overdrafts	150	39	32	123	183
Due from trust companies, banks and bankers	154,997	288,808	346,331	236,851	235,108
Specie	46,062	45,946	42,356	43,477	43,262
Legal tender notes and notes of national banks	47,813	31,940	37,085	45,518	23,200
Cash items	1,100	2,892	1,253	3,901	1,861
Assets not included in any of the above heads	22,877	12,471	27,308	14,546	23,235
Add for cents	3	4	3	3	2
Total resources	$1,388,032	$1,508,688	$1,652,271	$1,598,122	$1,636,594
LIABILITIES					
Capital	$30,000	$30,000	$30,000	$30,000	$30,000
Surplus, including all undivided profits (market value)	188,392	185,413	198,954	192,448	202,665
Due depositors, not preferred	1,154,181	1,275,871	1,406,034	1,350,237	1,386,810
Due to trust companies, banks and bankers	2,741	9,981	2,782	17,534	3,541
Other liabilities	12,716	7,422	14,500	7,901	13,577
Add for cents	2	1	1	2	1
Total liabilities	$1,388,032	$1,508,688	$1,652,271	$1,598,122	$1,636,594

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HILLSIDE BANK — RICHMOND HILL

JOEL FOWLER, *President.* [3302 Jamaica avenue; organized 1906] FREDERICK BOSCHEN, *Cashier.*

DIRECTORS

JOEL FOWLER, GEO. C. DICKEL, JAMES A. BELL, FREDERICK BOSCHEN, WM. H. WADE, ALBERT L. VOLTZ, JOHN KERZ,

RESOURCES	Statement of condition Dec. 31, 1915	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 29, 1916
Stocks and bonds, viz.:					
Public securities, market value	$10,170	$10,242	$980	$990	$990
Private securities, market value	149,587	169,610	200,433	242,300	254,886
Real estate owned	44,299	44,299	44,299	44,299	44,299
Mortgages owned	16,059	16,059	16,059	16,059	16,059
Loans and discounts secured by real estate collateral	58,771	57,691	68,636	72,953	65,420
Loans and discounts secured by other collateral	38,118	39,142	40,928	32,491	34,860
Loans, discounts and bills purchased not secured by collateral	263,552	289,345	301,911	291,369	294,706
Overdrafts	27	44	29	26	96
Due from trust companies, banks and bankers	89,084	107,409	93,519	92,190	95,709
Specie	42,889	38,409	39,350	51,110	57,505
Legal tender notes and notes of national banks	6,880	20,670	20,000	16,400	18,400
Federal reserve notes	6,200	3,250	3,200	1,800	1,150
Cash items	2,548	1,058	3,581	1,372	2,319
Assets not included in any of the above heads	2,950	2,000	2,000	2,400	2,900
Add for cents	3	2	2	3	3
Total resources	$731,137	$799,230	$834,927	$865,762	$889,302
LIABILITIES					
Capital	$100,000	$100,000	$100,000	$100,000	$100,000
Surplus, including all undivided profits (market value)	33,294	36,235	39,672	42,282	45,316
Preferred deposits, viz.: Due savings and loan associations, credit unions and land bank	10,304	8,669	10,056	6,315	7,298
Due depositors, not preferred	585,149	651,155	682,030	712,964	732,058
Other liabilities	2,388	3,170	3,168	4,200	4,628
Add for cents	2	1	1	1	2
Total liabilities	$731,137	$799,230	$834,927	$865,762	$889,302

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HOMESTEAD BANK OF BROOKLYN — BROOKLYN

E. L. ROCKEFELLER, *President.* [141 Pennsylvania avenue; organized 1907] GEORGE L. PORTER, *Cashier.*

DIRECTORS

CHAS. J. BENISCH, JOHN G. BUEHLER, B. SCHUBERT, JOHN C. CREVELING, RUDOLPH REIMER, JR., JOHN A. VANDERVEER, FRED'K HEARN, JAMES P. RUYL, SAMUEL PALLEY, J. V. N. SIMONSON, WM. F. RYERSON, E. L. ROCKEFELLER, OSCAR W. SWIFT, G. S. HICE.

RESOURCES	Statement of condition Dec. 31, 1915	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 29, 1916
Stocks and bonds, viz.:					
Public securities, market value	$32,776	$33,783	$32,993	$51,733	$95,568
Private securities, market value	139,505	125,426	125,287	151,231	211,377
Real estate owned	99,236	99,741	100,251	100,359	97,168
Mortgages owned	43,575	41,825	44,600	50,450	52,700
Loans and discounts secured by real estate collateral	31,849	32,655	28,365	23,140	22,771
Loans and discounts secured by other collateral	30,574	26,760	34,173	35,641	35,589
Loans, discounts and bills purchased not secured by collateral	474,765	473,812	484,098	453,522	487,898
Overdrafts	40	40	9	50	54
Due from trust companies, banks and bankers	84,875	82,752	93,605	183,883	119,581
Specie	42,309	54,856	53,657	58,595	60,588
Legal tender notes and notes of national banks	19,703	15,000	22,000	28,000	25,195
Federal reserve notes	4,500	4,000	5,000	4,300	2,000
Cash items	15,053	8,149	8,433	15,133	18,239
Assets not included in any of the above heads	13,201	14,057	13,309	12,683	12,393
Add for cents	5	4	5	2	4
Total resources	$1,031,966	$1,012,860	$1,045,785	$1,168,722	$1,241,125
LIABILITIES					
Capital	$200,000	$200,000	$200,000	$200,000	$200,000
Surplus, including all undivided profits (market value)	52,105	55,062	48,871	53,305	56,691
Due depositors, not preferred	758,744	736,155	773,235	895,631	968,279
Due to trust companies, banks and bankers	2,000	1,022	3,362	4,553	1,756
Other liabilities	19,116	20,619	20,316	15,232	14,397
Add for cents	1	2	1	1	2
Total liabilities	$1,031,966	$1,012,860	$1,045,785	$1,168,722	$1,241,125

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THE INTERNATIONAL BANK — NEW YORK CITY

LAWRENCE M. JACOBS, *President.* [17 Battery Place; organized 1902] ALFRED J. McGRATH, *Cashier.*

DIRECTORS

GUY CARY, R. L. FARNHAM, WM. S. KIES, EDWARD W. HARDEN, LAWRENCE M. JACOBS, WILLARD STRAIGHT, ARTHUR KAVANAGH,

RESOURCES	Statement of condition Dec. 31, 1915	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 30, 1916	Statement of condition Nov. 29, 1916
Stocks and bonds, viz.:					
Public securities, market value	$138,160	$327,762	$140,945	$292,668	$292,293
Private securities, market value	215,247	45,825	79,891	79,620	80,400
Loans and discounts secured by other collateral	1,371,857	2,659,676	2,338,971	2,231,228	3,035,610
Loans, discounts and bills purchased not secured by collateral	398,961	217,380	236,256	410,220	708,820
Overdrafts	506	25	75	90	5
Due from trust companies, banks and bankers	2,262,880	431,752	609,267	389,910	3,554,236
Specie	192,735	308,800	240,600	280,785	462,980
Legal tender notes and notes of national banks	28,439	63,390	44,746	54,547	26,865
Federal reserve notes	1,000	500	250	11,750	1,000
Cash items	3	.....	99	.....	2,619
Assets not included in any of the above heads	16,606	10,158	16,431	9,216	3,781
Add for cents	3	3	4	4	3
Total resources	$4,626,397	$4,095,271	$3,707,535	$3,760,038	$8,168,612
LIABILITIES					
Capital	$500,000	$500,000	$500,000	$500,000	$500,000
Surplus, including all undivided profits (market value)	116,584	124,320	116,257	126,888	133,971
Due depositors, not preferred	3,555,697	3,062,435	2,861,075	3,044,429	7,176,221
Due to trust companies, banks and bankers	443,531	384,812	217,457	63,078	321,472
Other liabilities	10,582	23,703	12,745	25,641	36,947
Add for cents	3	1	1	2	1
Total liabilities	$4,626,397	$4,095,271	$3,707,535	$3,760,038	$8,168,612

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THE JOHNSTOWN BANK — JOHNSTOWN

JOHN G. FERRES, *President.* [106 West Main street; organized 1879] WILLIAM McKIE, *Cashier.*

DIRECTORS

BORDEN D. SMITH, F. E. MOYER, JOHN G. FERRES, MARTIN COLLINS, WM. C. HACKNEY, WM. McKIE, WM. J. ADAMS, JAMES L. NORTHRUP, HENRY VEGHTE, JAMES D. PIERSON.

RESOURCES	Statement of condition Dec. 31, 1915	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 29, 1916
Stocks and bonds, viz.:					
Public securities, market value	$1,015	$20,515	$50,040	$49,665	$60,810
Private securities, market value	319,415	453,145	453,862	454,913	435,380
Real estate owned	34,275	34,064	31,564	31,564	31,564
Mortgages owned	24,500	24,500	24,500	24,500	24,500
Loans and discounts secured by real estate collateral	49,493	79,990	83,985	84,885	84,885
Loans and discounts secured by other collateral	208,866	103,892	125,193	128,793	138,465
Loans, discounts and bills purchased not secured by collateral	817,744	768,257	835,125	874,013	806,126
Overdrafts	150	321	106	140	142
Due from trust companies, banks and bankers	208,695	249,233	119,540	164,809	214,854
Specie	36,443	39,649	35,027	34,772	36,469
Legal tender notes and notes of national banks	47,538	41,021	33,655	31,129	40,911
Federal reserve notes	.....	.....	.....	4,500	.....
Cash items	1,238	493	1,299	607	1,244
Assets not included in any of the above heads	15,926	15,612	16,722	17,687	18,768
Add for cents	3	4	5	4	4
Total resources	$1,765,301	$1,830,696	$1,810,623	$1,901,981	$1,894,122
LIABILITIES					
Capital	$100,000	$100,000	$100,000	$100,000	$100,000
Surplus, including all undivided profits (market value)	229,188	247,013	254,450	250,221	244,026
Due depositors, not preferred	1,386,387	1,432,778	1,443,321	1,488,087	1,538,913
Due to trust companies, banks and bankers	7,996	9,343	10,888	2,962	3,043
Bills payable	.....	.....	.....	50,000	.....
Other liabilities	41,728	41,557	1,962	10,709	8,139
Add for cents	2	2	2	2	1
Total liabilities	$1,765,301	$1,830,696	$1,810,623	$1,901,981	$1,894,122

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THE JULIAND BANK — GREENE

JOSEPH E. JULIAND, *President.* [Organized 1893] WILLIAM J. RUSSELL, *Cashier.*

DIRECTORS

JOS. E. JULIAND, WILLIAM J. RUSSELL, L. R. HARRISON, C. W. GRAY, H. M. JULIAND, H. T. HOAG, C. H. GRAVES,

RESOURCES	Statement of condition Dec. 31, 1915	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 29, 1916
Stocks and bonds, viz.:					
Public securities, market value	$1,010	$1,010	$1,010	$1,010	$1,010
Private securities, market value	32,540	30,675	34,190	56,800	79,180
Real estate owned	7,000	7,000	7,000	7,000	7,000
Mortgages owned	42,950	42,950	42,850	42,850	42,750
Loans and discounts secured by real estate collateral	450	450	450	450	2,450
Loans and discounts secured by other collateral	19,122	18,347	9,906	11,312	7,950
Loans, discounts and bills purchased not secured by collateral	119,610	125,047	109,553	103,082	102,058
Overdrafts	53	9	25	.....	17
Due from trust companies, banks and bankers	49,186	26,934	73,731	57,999	66,370
Specie	12,200	6,299	5,987	5,956	6,219
Legal tender notes and notes of national banks	4,848	11,478	10,075	8,024	8,636
Federal reserve notes	1,500	1,500	1,200	400	750
Cash items	20	.....	.....	342	301
Assets not included in any of the above heads	1,600	1,450	1,500	1,700	1,850
Add for cents	2	2	2	3	3
Total resources	$292,091	$273,151	$297,479	$296,928	$326,544
LIABILITIES					
Capital	$35,000	$35,000	$35,000	$35,000	$35,000
Surplus, including all undivided profits (market value)	55,287	56,780	58,345	60,042	63,243
Due depositors, not preferred	201,403	181,020	203,733	201,285	227,850
Other liabilities	400	350	400	600	450
Add for cents	1	1	1	1	1
Total liabilities	$292,091	$273,151	$297,479	$296,928	$326,544

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MADRID BANK — MADRID

A. D. WHITNEY, *President.* [Main street; organized 1896] FRANK M. PECK, *Cashier.*

DIRECTORS

A. D. WHITNEY, F. J. MERRIMAN, O. V. VEITCH, W. E. GRIFFITH, JOHN HAIG, W. C. GAGE,

RESOURCES	Statement of condition Dec. 31, 1915	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 29, 1916
Stocks and bonds, viz.:					
Public securities, market value	$12,936	$11,962	$11,000	$11,000	$11,052
Private securities, market value	76,935	79,682	97,106	104,394	113,087
Real estate owned	1,000	1,000	1,000	1,000	1,000
Loans and discounts secured by real estate collateral	10,591	10,589	11,264	9,355	11,089
Loans and discounts secured by other collateral	8,000	7,950	4,965	12,627	11,912
Loans, discounts and bills purchased not secured by collateral	74,115	74,950	76,135	68,262	66,313
Overdrafts	275	96	107	41	89
Due from trust companies, banks and bankers	49,924	25,300	41,362	40,502	34,172
Specie	1,162	1,171	1,398	1,499	1,356
Legal tender notes and notes of national banks	10,567	11,266	9,449	5,100	10,650
Federal reserve notes	.....	.....	66	.....	.....
Cash items	71	78	54	350	298
Assets not included in any of the above heads	1,503	1,395	2,170	2,054	2,049
Add for cents	4	4	3	4	4
Total resources	$247,083	$225,443	$256,079	$256,188	$263,071
LIABILITIES					
Capital	$25,000	$25,000	$25,000	$25,000	$25,000
Surplus, including all undivided profits (market value)	32,091	31,948	31,836	34,794	35,870
Preferred deposits, viz.: Other deposits secured by pledge of assets	322	327	327	381	455
Due depositors, not preferred	188,269	166,766	197,465	194,512	199,496
Due to trust companies, banks and bankers	.....	.....	.....	.....	50
Other liabilities	1,400	1,400	1,450	1,500	2,200
Add for cents	1	2	1	1	.....
Total liabilities	$247,083	$225,443	$256,079	$256,188	$263,071

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THE MANHATTAN COMPANY — NEW YORK CITY

STEPHEN BAKER, *President.* [40 Wall street; organized 1799] D. H. PIERSON, *Cashier.*

DIRECTORS

HENRY K. MCHARG, WM. SLOANE, STEPHEN BAKER, SAMUEL SLOAN, CHARLES D. DICKEY, FRED'K G. BOURNE, CHARLES H. TENNEY, R. W. PATERSON, B. H. BORDEN, WILLIAM S. TOD, JAMES SPEYER, WALTER JENNINGS,

RESOURCES	Statement of condition Dec. 31, 1915	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 29, 1916
Stocks and bonds, viz.:					
Public securities, market value	$2,789,142	$2,573,860	$2,569,800	$2,602,500	$2,619,177
Private securities, market value	5,142,469	4,997,194	5,004,322	5,120,442	5,080,427
Real estate owned	900,000	900,000	900,000	900,000	900,000
Loans and discounts secured by other collateral	25,649,903	20,040,579	18,943,796	20,143,349	23,733,251
Loans, discounts and bills purchased not secured by collateral	13,916,039	14,578,992	12,845,826	14,220,716	10,187,933
Overdrafts	.....	.....	22	611	104
Due from trust companies, banks and bankers	8,917,123	7,536,997	7,943,073	8,623,229	11,258,872
Specie	9,945,608	7,227,511	5,854,662	6,950,818	7,567,265
Legal tender notes and notes of national banks	4,158,200	3,778,073	3,454,000	4,318,200	1,000,700
Federal reserve notes	.....	.....	11,000	25,000	10,000
Cash items	29,664,477	35,054,313	31,968,695	35,571,735	47,793,609
Customers' liability on acceptances (per contra, see liabilities)	9,692	513,282	335,636	204,582	414,835
Assets not included in any of the above heads	54,024	111,403	56,912	104,938	95,186
Add for cents	4	3	3	6	4
Total resources	$101,146,681	$97,312,207	$89,887,747	$98,791,126	$110,661,363
LIABILITIES					
Capital	$2,050,000	$2,050,000	$2,050,000	$2,050,000	$2,050,000
Surplus, including all undivided profits (market value)	4,882,319	4,930,366	4,999,072	5,165,503	5,297,732
Preferred deposits, viz.:					
Due New York State savings banks	4,086,127	4,095,798	4,248,762	3,915,447	3,416,372
Deposits by the State of New York	50,527	2,890,015	840,015	300,015	1,550,015
Deposits by the Superintendent of Banks	20,000	20,000	20,000	20,000	20,000
Due depositors, not preferred	55,211,033	56,300,742	57,514,036	55,743,307	71,760,317
Due to trust companies, banks and bankers	34,784,434	26,313,385	19,798,755	31,146,727	25,982,215
Acceptances of drafts payable at a future date or authorized by commercial letters of credit	9,692	513,282	335,636	204,582	414,835
Other liabilities	52,546	198,618	83,470	245,542	169,874
Add for cents	3	1	1	3	3
Total liabilities	$101,146,681	$97,312,207	$89,887,747	$98,791,126	$110,661,363

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MANUFACTURERS' BANK OF COHOES — COHOES

HARVEY S. GREENE, *President.* [89–91 Remsen street; organized 1872] J. S. CLUTE, *Cashier.*

DIRECTORS

HARVEY S. GREENE, CHAS. F. NORTH, JOHN W. FORD, JOHN E. MACLEAN, EDWARD C. DOYLE, JAMES TIERNEY, W. P. PARSONS, W. D. BOSWELL, FRED'K W. KAVANAUGH, JOHN H. BULLOCK, J. S. CLUTE,

RESOURCES	Statement of condition Dec. 31, 1915	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 29, 1916
Stocks and bonds, viz.:					
Public securities, market value	$42,000	$43,200	$42,400	$1,000	$1,000
Private securities, market value	289,890	329,832	273,980	285,861	329,449
Real estate owned	50,000	50,000	50,000	50,000	50,000
Loans and discounts secured by real estate collateral	54,678	51,670	55,016	45,019	45,379
Loans and discounts secured by other collateral	147,765	176,167	199,466	207,706	196,745
Loans, discounts and bills purchased not secured by collateral	453,354	457,574	481,436	461,217	443,545
Overdrafts	240	388	384	478	365
Due from trust companies, banks and bankers	107,635	114,222	56,305	119,493	99,421
Specie	13,300	15,202	18,806	17,101	16,193
Legal tender notes and notes of national banks	24,258	22,964	26,297	49,093	32,702
Federal reserve notes	1,040	150	450	950	1,550
Cash items	7,313	5,878	11,634	10,739	15,419
Assets not included in any of the above heads	2,451	3,687	4,205	3,795	3,254
Add for cents	4	5	4	5	4
Total resources	$1,193,928	$1,270,939	$1,220,383	$1,252,457	$1,235,026
LIABILITIES					
Capital	$100,000	$100,000	$100,000	$100,000	$100,000
Surplus, including all undivided profits (market value)	98,039	105,294	101,424	107,918	113,786
Preferred deposits, viz:					
Due New York State savings banks	70,573	71,073	71,073	76,723	72,223
Deposits by the State of New York	54,000	68,000	65,000	49,000	73,000
Other deposits secured by pledge of assets	3,895	3,895	3,750	3,750	3,750
Due depositors, not preferred	863,470	915,503	850,302	904,398	860,497
Due to trust companies, banks and bankers	.....	.....	.....	2,881	868
Bills payable	.....	.....	25,000	.....	.....
Other liabilities	3,949	7,172	3,533	7,786	10,900
Add for cents	2	2	1	1	2
Total liabilities	$1,193,928	$1,270,939	$1,220,383	$1,252,457	$1,235,026

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Federal Reserve Bank of St. Louis

MARKET BANK OF BUFFALO — BUFFALO

ELLIOTT C. McDOUGAL, *President* [585 Main street; organized 1903] SAMUEL M. JOHNSON, *Cashier*.

DIRECTORS

DE WITT CLINTON, LAURENCE D. RUMSEY, LAURENS ENOS, CARLTON M. SMITH, ELLIOTT C. McDOUGAL, GEO. MEADWAY, GEO. URBAN, JR., ROBERT K. ROOT, JOS. M. WILKINSON.

RESOURCES	Statement of condition Dec. 31, 1915	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 29, 1916
Stocks and bonds, viz.:					
Public securities, market value	$992	$997	$72,813	$241,782	$314,672
Private securities, market value	.....	.....	.....	195,496	310,086
Real estate owned	90,000	90,000	90,000	90,000	90,000
Loans and discounts secured by real estate collateral	4,700	3,831	4,000	3,800	3,450
Loans and discounts secured by other collateral	308,998	292,129	256,788	243,444	300,824
Loans, discounts and bills purchased not secured by collateral	920,006	846,572	816,051	838,056	831,721
Overdrafts	75	26	183	36	499
Due from trust companies, banks and bankers	496,336	664,719	848,122	577,500	334,203
Specie	74,731	62,267	60,882	54,318	83,370
Legal tender notes and notes of national banks	1,800	11,600	11,500	21,900	17,500
Federal reserve notes	1,150	7,500	2,600	2,000	3,050
Cash items	47,735	17,014	44,755	29,892	37,345
Assets not included in any of the above heads	7,045	13,626	8,639	19,730	22,799
Add for cents	4	5	3	4	3
Total resources	$1,953,572	$2,010,286	$2,216,336	$2,317,958	$2,349,522
LIABILITIES					
Capital	$100,000	$100,000	$100,000	$100,000	$100,000
Surplus, including all undivided profits (market value)	67,171	70,601	69,724	73,738	77,628
Preferred deposits, viz.:					
Due New York State savings banks	90,000	110,000	110,349	110,000	105,000
Due savings and loan associations, credit unions and land bank	60,648	72,884	47,912	35,018	16,096
Deposits by the State of New York	40,000	61,000	68,000	63,000	76,287
Due depositors, not preferred	1,585,182	1,584,100	1,806,851	1,912,065	1,939,424
Due to trust companies, banks and bankers	.....	.....	.....	10,000	23,750
Other liabilities	10,569	11,699	13,497	14,135	11,336
Add for cents	2	2	3	2	1
Total liabilities	$1,953,572	$2,010,286	$2,216,336	$2,317,958	$2,349,522

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THE MATTITUCK BANK — MATTITUCK

JOHN M. LUPTON, *President.* [Pike street; organized 1905] E. D. CORWIN, *Cashier.*

DIRECTORS

JOHN M. LUPTON, ARTHUR L. DOWNS, FRANK D. PETERSON, NAT S. TUTHILL, GEO. E. PENNY, GILBERT E. ALDRICH, CHAS. GILDERSLEEVE, CHAS. J. MCNULTY, OLIVER B. GOLDSMITH, WM. M. HUDSON, PHILIP R. TUTHILL, HENRY KAELIN, HERBERT R. CONKLING, GEO. H. TERRY, ERNEST D. CORWIN.

RESOURCES	Statement of condition Dec. 31, 1915	Statement of condition March 17, 1916	Statement of condition Jun. 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 29, 1916
Stocks and bonds, viz.:					
Public securities, market value	$1,025	$1,050	$1,040	$1,050	$1,050
Private securities, market value	21,400	21,515	16,462	54,650	106,481
Real estate owned	16,846	16,846	16,846	16,846	16,846
Mortgages owned	6,700	6,700	6,400	6,400	6,400
Loans and discounts secured by real estate collateral	1,000	1,000	1,000	1,000	1,000
Loans and discounts secured by other collateral	26,394	28,197	8,260	13,060	26,594
Loans, discounts and bills purchased not secured by collateral	133,942	121,667	136,202	135,426	114,947
Overdrafts	124	163	135	115	4
Due from trust companies, banks and bankers	19,693	26,410	43,694	80,670	87,955
Specie	1,231	1,361	1,587	1,164	1,498
Legal tender notes and notes of national banks	7,974	8,169	9,512	7,122	7,003
Federal reserve notes	1,200	1,100	1,300	1,100	900
Cash items	143	264	524	5,761	150
Assets not included in any of the above heads	257	492	152	705	4,251
Add for cents	3	4	3	3	3
Total resources	$237,932	$234,938	$243,117	$325,072	$375,082
LIABILITIES					
Capital	$25,000	$25,000	$25,000	$25,000	$25,000
Surplus, including all undivided profits (market value)	23,410	23,662	24,701	26,291	27,719
Preferred deposits, viz.: Due New York State savings banks	8,000	8,000	8,000	8,000	8,000
Due depositors, not preferred	170,317	156,628	174,248	254,299	302,577
Due to trust companies, banks and bankers	93	518	.....	.....	.....
Bills payable	.....	10,000	.....	.....	.....
Other liabilities	11,111	11,128	11,167	11,481	11,785
Add for cents	1	2	1	1	1
Total liabilities	$237,932	$234,938	$243,117	$325,072	$375,082

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M. BERARDINI STATE BANK — NEW YORK CITY

MICHAEL BERARDINI, *President.* [34 Mulberry street; organized 1915] BENJAMIN GRASSI, *Asst. Cashier.*

DIRECTORS

MICHAEL BERARDINI, VICTOR E. TOZZI, ANGELO L. CASAZZA, VIRGINIO BIANCHI, AUGUST CAPONIGRI.

RESOURCES	Statement of condition Dec. 31, 1915	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 29, 1916
Stocks and bonds, viz.:					
Public securities, market value	$208,582	$103,550	$103,550	$104,430	$105,930
Private securities, market value	23,500	167,362	205,041	204,077	206,077
Loans, discounts and bills purchased not secured by collateral	.....	2,300	1,550	1,500	1,576
Due from trust companies, banks and bankers	309,509	336,135	338,822	410,624	448,024
Specie	1,978	96	140	868	978
Legal tender notes and notes of national banks	26,839	17,922	30,122	18,735	31,239
Federal reserve notes	.....	500	3,500	2,000	4,000
Assets not included in any of the above heads	11,339	11,259	11,454	12,415	10,614
Add for cents	2	2	3	1	2
Total resources	$581,749	$639,126	$694,182	$754,650	$808,440
LIABILITIES					
Capital	$150,000	$150,000	$150,000	$150,000	$150,000
Surplus, including all undivided profits (market value)	351,082	365,147	386,207	403,981	421,101
Due depositors, not preferred	80,666	109,354	133,538	164,377	178,466
Due to trust companies, banks and bankers	.....	13,651	.....	370	5,822
Bills payable	.....	973	.....	.....	.....
Other liabilities	.....	.....	24,436	35,920	53,050
Add for cents	1	1	1	2	1
Total liabilities	$581,749	$639,126	$694,182	$754,650	$808,440

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MECHANICS' BANK — BROOKLYN

HARRY DE MOTT, *President.* [215 Montague street; organized 1852] WILTON C. DONN, *Cashier.*

DIRECTORS

JOHN H. HALLOCK, F. D. MACKAY, ANDREW D. BAIRD, D. W. MCWILLIAMS, CHARLES JEROME EDWARDS, ED. T. HORWILL, JOB. E. OWENS, DANIEL CHAUNCEY, JOHN V. JEWELL, F. A. SELLE, HORACE C. DUVAL, JAMES H. JOURDAN, GEORGE W. CHAUNCEY, H. M. DEMOTT, MICHAEL FURST, ALVAH MILLER, W. A. PENDLETON, A. T. SULLIVAN, GEO. C. VAN TUYL, JR., JOSEPH WALKER, JR., WM. E. WHEELOCK,

RESOURCES	Statement of condition Dec. 31, 1915	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 29, 1916
Stocks and bonds, viz.:					
Public securities, market value	$802,062	$822,891	$828,882	$833,779	$1,047,292
Private securities, market value	3,325,539	3,493,213	3,625,985	3,615,597	3,572,844
Real estate owned	2,079,066	2,112,274	2,085,673	2,098,998	2,140,459
Mortgages owned	1,022,791	1,041,502	1,066,147	1,052,954	1,028,810
Loans and discounts secured by real estate collateral	821,129	770,103	709,776	688,285	613,960
Loans and discounts secured by other collateral	2,814,288	2,642,235	2,692,389	3,332,370	4,683,047
Loans, discounts and bills purchased not secured by collateral	6,121,746	6,690,493	6,940,434	6,511,577	7,178,232
Overdrafts	382	298	642	736	1,065
Due from trust companies, banks and bankers	6,029,156	5,162,004	5,132,164	5,666,790	4,408,682
Specie	1,046,517	1,085,918	1,183,255	1,426,722	1,506,299
Legal tender notes and notes of national banks	682,775	918,839	575,747	550,552	618,678
Federal reserve notes	50,412	44,380	110,276	72,166	122,070
Cash items	1,659,321	1,094,113	1,363,435	1,222,065	1,445,746
Assets not included in any of the above heads	183,400	183,179	188,333	192,242	192,399
Add for cents	5	5	4	5	3
Total resources	$26,638,589	$26,061,447	$26,503,142	$27,264,838	$28,559,586
LIABILITIES					
Capital	$1,600,000	$1,600,000	$1,600,000	$1,600,000	$1,600,000
Surplus, including all undivided profits (market value)	772,402	825,755	807,880	873,961	933,122
Preferred deposits, viz.:					
Due New York State savings banks	2,365,656	1,971,599	2,374,346	2,011,241	2,350,461
Due savings and loan associations, credit unions and land bank	142,752	70,092	139,762	136,607	130,380
Deposits by the State of New York	510,000	723,000	620,000	620,000	670,000
Deposits by the Superintendent of Banks	59,085	17,724	27,804	36,110	42,856
Other deposits secured by pledge of assets	219,767	233,867	252,439	235,784	289,324
Deposits otherwise preferred	25,589	18,070	18,780	20,741	21,539
Due depositors, not preferred	20,093,313	19,613,737	19,646,604	20,598,006	21,382,174
Due to trust companies, banks and bankers	778,429	843,664	938,399	969,926	904,547
Other liabilities	71,594	143,935	77,122	162,457	235,177
Add for cents	2	4	6	5	6
Total liabilities	$26,638,589	$26,061,447	$26,503,142	$27,264,838	$28,559,586

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MECHANICS' BANK OF GROTON, N. Y.—GROTON

L. J. TOWNLEY, *President.* [Main street; organized 1901] H. G. MOE, *Cashier.*

DIRECTORS

L. J. TOWNLEY, E. A. LANDON, G. M. GILCHRIST, M. J. MCGRAIL, H. GROVE.

RESOURCES	Statement of condition Dec. 31, 1915	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 29, 1916
Stocks and bonds, viz.:					
Public securities, market va ue	$11,000	.....	.....	.....	.....
Private securities, market value	11,500	.....	.....	.....	.....
Loans and discounts secured by real estate collateral	8,914	.....	.....	.....	.....
Loans and discounts secured by other collateral	22,770	.....	.....	.....	.....
Loans, discounts and bills purchased not secured by collateral	147,705	.....	.....	.....	.....
Overdrafts	247	.....	.....	.....	.....
Due from trust companies, banks and bankers	38,768	.....	.....	.....	.....
Specie	1,174	.....	.....	.....	.....
Legal tender notes and notes of national banks	12,875	.....	.....	.....	.....
Federal reserve notes	3,325	.....	.....	.....	.....
Cash items	2,531	.....	.....	.....	.....
Assets not included in any of the above heads	12,000	.....	.....	.....	.....
Add for cents	2	.....	.....	.....	.....
Total resources	$272,811	.....	.....	.....	.....
LIABILITIES					
Capital	$50,000	.....	.....	.....	.....
Surplus, including all undivided profits (market value)	67,378	.....	.....	.....	.....
Preferred deposits, viz.: Due savings and loan associations, credit unions and land bank	91	.....	.....	.....	.....
Due depositors, not preferred	154,340	.....	.....	.....	.....
Other liabilities	1,000	.....	.....	.....	.....
Add for cents	2	.....	.....	.....	.....
Total liabilities	$272,811	.....	.....	.....	.....

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MECHANICS AND FARMERS' BANK OF ALBANY — ALBANY

DUDLEY OLCOTT, *President.* [63 State street; organized 1868] ROBERT OLCOTT, *Cashier.*

DIRECTORS

CHAS. NEWMAN, DUDLEY OLCOTT, JAMES N. WALLACE, DONALD MCCREDIE, BENJ. W. ARNOLD, A. PAGE SMITH, ROBERT OLCOTT.

RESOURCES	Statement of condition Dec. 31, 1915	Statement of condition March 17, 1916	Statement of condition Jun. 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 29, 1916
Stocks and bonds, viz.:					
Public securities, market value	$151,000	$151,000	$151,000	$151,000	$151,000
Private securities, market value	931,111	1,142,121	1,092,551	1,141,081	1,097,846
Real estate owned	21,000	21,000	21,000	21,000	21,000
Loans and discounts secured by real estate collateral	58,487	53,050	62,220	61,220	62,520
Loans and discounts secured by other collateral	683,403	777,049	674,940	785,438	664,087
Loans, discounts and bills purchased not secured by collateral	599,649	610,885	524,365	595,936	555,553
Overdrafts	528	72	1,326	1,346	1,177
Due from trust companies, banks and bankers	1,003,559	416,138	813,905	388,645	488,194
Specie	58,600	61,100	61,900	64,085	61,933
Legal tender notes and notes of national banks	23,100	60,500	47,800	67,047	50,992
Cash items	56,682	23,525	72,585	28,681	20,011
Assets not included in any of the above heads	21,650	20,341	23,073	19,265	17,341
Add for cents	2	4	3	3	3
Total resources	$3,608,771	$3,336,785	$3,546,668	$3,324,747	$3,191,657
LIABILITIES					
Capital	$250,000	$250,000	$250,000	$250,000	$250,000
Surplus, including all undivided profits (market value)	1,079,476	1,084,976	1,084,851	1,093,646	1,107,056
Preferred deposits, viz.:					
Due New York State savings banks	186,648	243,235	175,218	249,223	227,602
Deposits by the State of New York	110,000	150,000	130,000	115,000	150,000
Deposits by the Superintendent of Banks	33,865	35,556	105,789	25,384	21,702
Due depositors, not preferred	1,905,630	1,507,860	1,739,348	1,569,852	1,400,153
Due to trust companies, banks and bankers	39,557	54,773	53,498	3,590	10,847
Other liabilities	3,593	10,383	7,963	18,050	24,295
Add for cents	2	2	1	2	2
Total liabilities	$3,608,771	$3,336,785	$3,546,668	$3,324,747	$3,191,657

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MERCHANTS' BANK OF ROCHESTER — ROCHESTER

PERCY R. McPHAIL, *President.* [125 East Main street; organized 1883] JOHN C. RODENBECK, *Cashier.*

DIRECTORS

THOS. J. DEVINE, CHAS. P. SCHLEGEL, PERCY R. McPHAIL, GEO. H. PERKINS, MARTIN B. HOYT, FRANK A. WARD, IRVING S. ROBESON, JOHN C. RODENBECK, V. F. WHITMORE, FRANCIS S. MACOMBER, ALBERT S. NEWELL,

RESOURCES	Statement of condition Dec. 31, 1915	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 29, 1916
Stocks and bonds, viz.:					
Public securities, market value	$22,745	$1,028	$1,000	$1,050	$1,005
Private securities, market value	277,377	237,693	226,462	228,239	189,287
Real estate owned	220,000	220,000	220,000	220,000	220,000
Mortgages owned	95,670	111,054	131,288	160,360	162,833
Loans and discounts secured by real estate collateral	356,511	369,969	353,523	358,953	309,039
Loans and discounts secured by other collateral	1,391,227	1,446,501	1,549,885	1,662,206	1,774,981
Loans, discounts and bills purchased not secured by collateral	3,063,476	3,182,223	3,333,622	3,310,350	3,482,373
Overdrafts	1,647	1,449	6,426	1,784	4,813
Due from trust companies, banks and bankers	623,786	489,634	595,183	510,399	835,050
Specie	78,941	84,956	94,473	89,151	125,090
Legal tender notes and notes of national banks	231,004	206,816	203,458	219,490	224,852
Federal reserve notes	5,000	4,500	5,850	2,100	1,500
Cash items	93,796	33,773	109,357	53,085	61,246
Assets not included in any of the above heads	12,709	9,654	15,849	12,732	12,832
Add for cents	7	5	4	.....	5
Total resources	$6,743,896	$6,399,255	$6,846,380	$6,829,904	$7,404,906
LIABILITIES					
Capital	$300,000	$300,000	$300,000	$300,000	$300,000
Surplus, including all undivided profits (market value)	369,965	374,704	383,449	391,258	405,008
Preferred deposits, viz.:					
Due New York State savings banks	80,000	80,000	80,000	80,000	81,341
Due savings and loan associations, credit unions and land bank	63,258	65,803	132,809	116,569	121,536
Deposits by the Superintendent of Banks	.....	.....	.....	15,000	15,000
Due depositors, not preferred	5,551,960	5,431,439	5,827,422	5,787,997	6,360,861
Due to trust companies, banks and bankers	68,489	77,669	88,189	71,939	87,183
Other liabilities	40,221	69,639	34,510	67,139	33,974
Add for cents	3	1	1	2	3
Total liabilities	$6,473,896	$6,399,255	$6,846,380	$6,829,904	$7,404,906

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METROPOLITAN BANK — NEW YORK CITY

HENRY OLLESHEIMER, *President.* [Fourth avenue and 23d street; organized 1905] AUGUSTUS C. CORBY, *Cashier.*

DIRECTORS

JOHN R. HEGEMAN, HALEY FISKE, L. EDMUND ZACHER, FRED'K H. ECKER, NEWTON E. STOUT,
WILLARD E. EDMISTER, DAVID F. BUTCHER, WM. M. PERKINS, CHAS. H. PATRICK, GEO. W. ROGERS,
WM. REICHMAN, MORGAN J. O'BRIEN, BRADLEY L. EATON, EMIL BEROLSHEIMER, GILBERT B. SAYRES,
HENRY OLLESHEIMER.

RESOURCES	Statement of condition Dec. 31, 1915	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 29, 1916
Stocks and bonds, viz.:					
Public securities, market value	$995	$1,000	$1,000	$990	$1,000
Private securities, market value	730,074	850,332	1,161,338	1,293,832	1,396,188
Real estate owned	1,001,238	1,001,853	1,002,934	998,401	995,105
Loans and discounts secured by real estate collateral	472,533	414,809	516,929	509,579	455,743
Loans and discounts secured by other collateral	2,312,139	2,346,865	2,330,056	2,342,019	3,027,530
Loans, discounts and bills purchased not secured by collateral	7,308,143	9,000,880	9,658,958	11,577,606	10,378,241
Overdrafts	5	.....	14	51	.....
Due from trust companies, banks and bankers	7,474,396	5,620,506	7,377,520	6,779,120	5,642,700
Specie	826,627	773,551	788,489	1,061,513	965,667
Legal tender notes and notes of national banks	2,694,160	1,886,447	1,718,067	2,039,647	2,053,052
Federal reserve notes	15,500	18,500	13,500	28,500	33,500
Cash items	1,840,255	1,147,181	1,219,814	1,452,770	1,774,749
Assets not included in any of the above heads	32,272	25,796	17,860	19,879	23,988
Add for cents	4	4	6	6	4
Total resources	$24,708,341	$23,087,724	$25,806,485	$28,103,913	$26,747,467
LIABILITIES					
Capital	$2,000,000	$2,000,000	$2,000,000	$2,000,000	$2,000,000
Surplus, including all undivided profits (market value)	1,919,103	2,015,150	1,976,781	2,035,679	2,092,571
Preferred deposits, viz.:					
Due New York State savings banks	164,250	164,250	164,250	164,667	164,667
Due savings and loan associations, credit unions and land bank	45,045	65,405	40,547	34,248	11,893
Due depositors, not preferred	19,414,235	17,711,195	20,551,800	22,864,942	21,493,600
Due to trust companies, banks and bankers	1,091,469	1,039,987	974,944	879,518	859,915
Other liabilities	74,239	91,734	98,161	124,857	124,819
Add for cents	.....	3	2	2	2
Total liabilities	$24,708,341	$23,087,724	$25,806,485	$28,103,913	$26,747,467

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MONTAUK BANK — BROOKLYN

HENRY M. RANDALL, *President.* [207 Fifth avenue; organized 1907] THOMAS M. HALSEY, *Cashier.*

DIRECTORS

E. M. DAVIS, FRED. J. GRISWOLD, F. W. H. NELSON, THEO. C. BOENAU, CHAS. D. LARKINS, STEPHEN NOONAN, DAVID DRECHSLER, WM. LOCKITT, HENRY M. RANDALL, MICHAEL FURST, GEO. W. MCKENZIE, JOHN S. SCULLY, WM. H. GIESELER, HENRY S. MOTT, JOHN S. SORENSEN.

RESOURCES	Statement of condition Dec. 31, 1915	Statement of condition March 17, 1916	Statement of condition Jun. 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 29, 1916
Stocks and bonds, viz.:					
Public securities, market value	$71,712	$73,187	$73,275	$74,400	$43,000
Private securities, market value	265,106	217,675	261,986	280,836	348,666
Real estate owned	71,500	71,500	70,500	70,500	69,500
Mortgages owned	10,000	47,000	110,050	112,050	115,800
Loans and discounts secured by real estate collateral	3,775	3,725	1,675	1,525	1,525
Loans and discounts secured by other collateral	24,523	25,943	37,294	38,609	49,646
Loans, discounts and bills purchased not secured by collateral	194,167	169,669	168,962	167,866	183,181
Overdrafts	26	99	452	124	268
Due from trust companies, banks and bankers	78,864	246,393	160,604	126,732	103,284
Specie	62,132	76,351	68,878	86,788	82,543
Legal tender notes and notes of national banks	4,000	4,000	3,475	7,000	3,000
Federal reserve notes	1,585	1,500	1,355	1,250	2,000
Cash items	975	204	991	82	290
Assets not included in any of the above heads	7,643	7,628	8,638	10,234	12,688
Add for cents	4	3	3	3	4
Total resources	$796,012	$944,877	$968,138	$977,999	$1,015,395
LIABILITIES					
Capital	$100,000	$100,000	$100,000	$100,000	$100,000
Surplus, including all undivided profits (market value)	20,711	24,623	31,638	34,503	40,968
Preferred deposits, viz.:					
Deposits by the State of New York	27,000	40,000	40,000	35,000	40,000
Other deposits secured by pledge of assets	25,000	25,000	20,000	.....	.....
Due depositors, not preferred	621,740	752,429	774,825	804,119	828,309
Other liabilities	1,560	2,824	1,674	4,375	6,117
Add for cents	1	1	1	2	1
Total liabilities	$796,012	$944,877	$968,138	$977,999	$1,015,395

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MOUNT PLEASANT BANK — PLEASANTVILLE

S. WOOD CORNELL, *President.* [Wheeler avenue; organized 1885] B. H. CARMER, *Cashier.*

DIRECTORS

B. H. CARMER, S. WOOD CORNELL, ROBERT HAVILAND, DANIEL P. HAYS, HENRY L. HUNTER,
W. S. LANE. ALFRED ROMER, HOWARD R. WASHBURN, WM. W. WEED.

RESOURCES	Statement of condition Dec. 31, 1915	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 29, 1916
Stocks and bonds, viz.:					
Public securities, market value	$98,825	$83,375	$87,683	$142,375	$179,716
Private securities, market value	194,487	217,136	185,660	195,931	190,062
Real estate owned	31,000	31,000	31,000	31,000	31,000
Mortgages owned	170,375	170,750	184,450	192,350	195,050
Loans and discounts secured by real estate collateral	8,250	7,750	10,250	11,750	11,750
Loans and discounts secured by other collateral	45,626	48,598	64,123	68,193	63,588
Loans, discounts and bills purchased not secured by collateral	120,173	138,734	142,463	127,879	133,161
Overdrafts	80	.....	29	8	.....
Due from trust companies, banks and bankers	54,682	64,344	67,116	72,834	76,702
Specie	23,742	23,767	23,697	27,038	25,107
Legal tender notes and notes of national banks	8,300	8,200	8,400	5,650	8,100
Federal reserve notes	.....	.....	.....	500	1,200
Cash items	977	361	1,970	123	365
Assets not included in any of the above heads	6,004	11,667	5,820	13,526	12,417
Add for cents	3	2	3	2	4
Total resources	$762,524	$805,684	$812,664	$889,159	$928,222
LIABILITIES					
Capital	$50,000	$50,000	$50,000	$50,000	$50,000
Surplus, including all undivided profits (market value)	28,749	28,812	31,625	35,182	39,020
Preferred deposits, viz.: Deposits by the State of New York	18,000	26,000	23,000	23,000	23,000
Due depositors, not preferred	664,078	685,940	707,012	775,037	806,072
Due to trust companies, banks and bankers	402	302	316	444	357
Bills payable	.....	10,000	.....	.....	.....
Other liabilities	1,294	4,629	710	5,494	9,772
Add for cents	1	1	1	2	1
Total liabilities	$762,524	$805,684	$812,664	$889,159	$928,222

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THE MUTUAL BANK — NEW YORK CITY

CHARLES A. SACKETT, *President.* [49–51 West 33d street; organized 1890] HUGH N. KIRKLAND, *Cashier.*

DIRECTORS

ANDREW J. CONNICK, C. W. LUYSTER, THOS. DIMOND, SAMUEL MCMILLAN, JOHN C. VAN CLEAF, OTTO M. EIDLITZ, CHAS. A. SACKETT, CORNELIUS VANDERBILT, JOSEPH H. EMERY, ISADORE SAKS, THOS. F. VIETOR, A. P. W. KINNAN, JAMES THOMSON, HUGH N. KIRKLAND.

RESOURCES	Statement of condition Dec. 31, 1915	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 29, 1916
Stocks and bonds, viz.:					
Public securities, market value	$189,992	$190,247	$251,083	$374,709	$421,788
Private securities, market value	157,251	296,351	472,951	548,304	585,252
Real estate owned	507,634	507,635	507,832	507,672	507,672
Mortgages owned	50,425	50,400	50,375	50,375	50,375
Loans and discounts secured by real estate collateral	219,284	213,971	209,968	138,218	136,568
Loans and discounts secured by other collateral	1,636,383	1,747,522	2,492,166	2,043,900	3,303,321
Loans, discounts and bills purchased not secured by collateral	2,467,634	2,972,962	2,541,757	2,661,340	2,798,112
Overdrafts	901	3,037	839	1,204	1,014
Due from trust companies, banks and bankers	1,686,475	1,810,804	912,735	1,029,884	809,873
Specie	795,184	785,063	786,125	765,560	956,809
Legal tender notes and notes of national banks	197,750	103,350	102,500	60,000	115,000
Federal reserve notes	20,000	15,000	31,990	20,625	20,000
Cash items	408,128	321,757	365,222	284,949	264,598
Assets not included in any of the above heads	19,645	20,386	29,510	26,732	20,000
Add for cents	3	4	5	4	4
Total resources	$8,356,689	$9,038,489	$8,755,058	$8,513,476	$9,990,386
LIABILITIES					
Capital	$200,000	$200,000	$200,000	$200,000	$200,000
Surplus, including all undivided profits (market value)	460,301	462,665	474,890	487,101	495,211
Preferred deposits, viz.:					
Due New York State savings banks	222,232	221,270	224,301	223,360	223,792
Due savings and loan associations, credit unions and land bank	612	559	608	602	589
Deposits by the Superintendent of Banks	1,297	1,301	1,191	1,058	1,139
Due depositors, not preferred	7,214,991	7,875,397	7,545,284	7,208,173	8,782,778
Due to trust companies, banks and bankers	32,332	31,132	83,000	142,585	233,983
Other liabilities	224,923	246,163	225,780	250,594	52,890
Add for cents	1	2	4	3	4
Total liabilities	$8,356,689	$9,038,489	$8,755,058	$8,513,476	$9,990,386

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THE NASSAU UNION BANK — GLEN COVE

RICHARD DOWNING, *President.* [Glen street; organized 1903] H. G. HAYWARD, *Cashier.*

DIRECTORS

J. K. O. SHERWOOD, WM. R. MERRELY, JAMES SHEVLIN, EDWARD E. CRAFT, CHESTER W. CHAPIN, A. BURNSIDE CHESHIRE, TOWNSEND F. BAILEY, JAMES H. COCKS, RICHARD DOWNING, JOSEPH ROLL, ALFRED C. CHAPIN, SAMUEL Y. BAYLIS, WM. H. MITCHELL.

RESOURCES	Statement of condition Dec. 31, 1915	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 30, 1916	Statement of condition Nov. 29, 1916
Stocks and bonds, viz.:					
Public securities, market value	$78,190	$78,100	$79,500	$79,500	$102,225
Private securities, market value	496,826	494,297	495,435	519,881	537,576
Real estate owned	14,000	14,000	14,000	14,000	14,000
Mortgages owned	6,500	5,500	5,500	3,500	3,500
Loans and discounts secured by real estate collateral	10,350	12,770	9,782	9,660	9,660
Loans and discounts secured by other collateral	28,873	31,050	25,853	23,718	22,968
Loans, discounts and bills purchased not secured by collateral	204,985	202,846	192,224	171,465	236,108
Due from trust companies, banks and bankers	158,413	211,419	196,087	269,328	297,003
Specie	25,478	31,018	50,570	29,013	43,405
Legal tender notes and notes of national banks	31,210	19,250	7,020	22,070	11,600
Federal reserve notes	450	450	5,000	3,000	5,000
Cash items	666	4,218	629	597	747
Assets not included in any of the above heads	6,648	7,594	7,234	9,286	11,255
Add for cents	3	1	2	1	2
Total resources	$1,062,592	$1,112,513	$1,088,836	$1,155,019	$1,295,049
LIABILITIES					
Capital	$100,000	$100,000	$100,000	$100,000	$100,000
Surplus, including all undivided profits (market value)	92,181	93,677	95,038	94,864	107,130
Preferred deposits, viz.: Deposits by the State of New York	23,000	50,000	50,000	45,000	45,000
Due depositors, not preferred	845,220	861,567	840,927	909,958	1,025,687
Due to trust companies, banks and bankers	489	3,151	1,820	1,661	11,555
Other liabilities	1,700	4,116	1,050	3,534	5,676
Add for cents	2	2	1	2	1
Total liabilities	$1,062,592	$1,112,513	$1,088,836	$1,155,019	$1,295,049

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NEW NETHERLAND BANK OF NEW YORK — NEW YORK CITY

J. ADAMS BROWN, *President.* [41 West 34th street; organized 1907] CURTIS J. BEARD, *Cashier.*

DIRECTORS

JOHN P. MUNN, J. ADAMS BROWN, J. MCALPIN PYLE, HENRY W. SACKETT, LOUIS L. LIGGETT, UDO M. FLEISCHMANN, CHAS. M. FLEISCHMANN, CURTIS J. BEARD, WM. H. SEAICH, MORTIMER M. LEE, WYLLYS TERRY, CHAS. A. SPOFFORD, WILLIAM P. CHAPMAN, JR.

RESOURCES	Statement of condition Dec. 31, 1915	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 29, 1916
Stocks and bonds, viz.:					
Public securities, market value	$1,000	$75,182	$76,095	$100,975	$124,647
Private securities, market value	416,352	450,007	444,196	445,441	446,750
Real estate owned	62,200	62,200	62,200	62,200	.....
Mortgages owned	20,000	20,000	20,000	25,550	64,600
Loans and discounts secured by real estate collateral	45,290	46,490	47,140	48,312	44,961
Loans and discounts secured by other collateral	1,124,973	1,139,072	1,223,867	1,191,021	1,536,912
Loans, discounts and bills purchased not secured by collateral	1,788,131	2,070,707	2,146,676	2,123,683	2,093,945
Overdrafts	5,232	2,911	13,863	1,191	4,572
Due from trust companies, banks and bankers	1,301,509	824,547	784,253	759,022	815,629
Specie	376,854	381,824	396,503	369,346	491,207
Legal tender notes and notes of national banks	25,000	51,000	70,430	63,120	68,695
Federal reserve notes	250	.....	6,000	6,100	.....
Cash items	215,725	196,965	247,354	203,337	271,014
Customers' liability on acceptances (per contra, see liabilities)	16,150	9,700	14,330	23,720	12,950
Assets not included in any of the above heads	15,999	14,955	15,782	15,746	17,883
Add for cents	5	2	3	4	4
Total resources	$5,414,670	$5,345,562	$5,568,692	$5,438,768	$5,993,769
LIABILITIES					
Capital	$200,000	$200,000	$200,000	$200,000	$200,000
Surplus, including all undivided profits (market value)	243,727	250,237	243,482	233,924	208,779
Preferred deposits, viz.:					
Due New York State savings banks	30,000	30,000	116,897	91,210	131,416
Due savings and loan associations, credit unions and land bank	.....	.....	718	802	218
Deposits by the State of New York	30,000	108,000	82,000	85,000	108,000
Due depositors, not preferred	4,834,946	4,636,536	4,853,784	4,722,616	5,283,412
Due to trust companies, banks and bankers	10,903	45,640	2,815	10,223	3,799
Acceptances of drafts payable at a future date or authorized by commercial letters of credit	16,150	9,700	14,330	23,720	12,950
Other liabilities	48,942	65,447	54,664	71,271	45,192
Add for cents	2	2	2	2	3
Total liabilities	$5,414,670	$5,345,562	$5,568,692	$5,438,768	$5,993,769

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NEW YORK PRODUCE EXCHANGE BANK — NEW YORK CITY

GATES W. McGARRAH, *President.* [10-12 Broadway; organized 1883] THOMAS B. NICHOLS, *Cashier.*

DIRECTORS

JOHN E. BERWIND, ALBERT S. ROE, AMBROSE G. TODD, WALTER C. HUBBARD, JOHN R. WOOD,
JOSEPH S. HOUSE, WM. H. CHILDS, GATES W. McGARRAH, JOHN McHUGH, CHARLES S. SARGENT, JR.

RESOURCES	Statement of condition Dec. 31, 1915	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 29, 1916
Stocks and bonds, viz.:					
Public securities, market value	$1,026,383	$1,008,459	$1,095,769	$1,444,020	$1,854,370
Private securities, market value	2,134,283	2,012,900	2,316,810	2,290,392	2,257,453
Real estate owned	670,000	670,000	670,000	670,000	650,000
Loans and discounts secured by real estate collateral	31,000	28,540	38,500	97,000	148,000
Loans and discounts secured by other collateral	5,914,072	6,962,390	9,107,071	8,304,526	9,271,477
Loans, discounts and bills purchased not secured by collateral	1,919,757	2,001,127	2,894,334	2,523,638	2,602,384
Overdrafts	2,245	1,223	2,544	1,574	3,801
Due from trust companies, banks and bankers	2,633,625	3,534,867	2,264,263	2,933,335	2,118,391
Specie	2,148,368	2,278,427	2,085,164	1,845,515	1,925,376
Legal tender notes and notes of national banks	288,962	347,741	323,285	493,910	474,235
Federal reserve notes	10,000	10,000	10,000	5,000	5,000
Cash items	1,314,598	1,094,614	3,980,846	1,241,111	1,841,461
Customers' liability on acceptances (per contra, see liabilities)	.....	.....	.....	9,895	14,967
Assets not included in any of the above heads	274,040	245,421	368,656	323,845	216,791
Add for cents	2	2	2	3	4
Total resources	$18,367,335	$20,195,711	$25,157,244	$22,183,764	$23,383,710
LIABILITIES					
Capital	$1,000,000	$1,000,000	$1,000,000	$1,000,000	$1,000,000
Surplus, including all undivided profits (market value)	997,885	1,048,445	1,067,764	1,123,599	1,088,190
Preferred deposits, viz.:					
Due New York State savings banks	277,793	281,087	286,574	288,642	269,900
Due savings and loan associations, credit unions and land bank	47,591	41,588	67,990	61,272	58,770
Deposits by the State of New York	55,000	212,000	172,000	145,000	212,000
Due depositors, not preferred	15,490,650	16,952,528	22,016,530	19,082,706	20,278,065
Due to trust companies, banks and bankers	471,231	608,344	507,359	392,108	384,815
Acceptances of drafts payable at a future date or authorized by commercial letters of credit	.....	.....	.....	9,895	14,967
Other liabilities	27,184	51,716	39,024	80,539	77,001
Add for cents	1	3	3	3	2
Total liabilities	$18,367,335	$20,195,711	$25,157,244	$22,183,764	$23,383,710

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NORTH AVENUE BANK OF NEW ROCHELLE — NEW ROCHELLE

H. E. COLWELL, *President.* [41 North avenue; organized 1910] J. W. SPALDING, *Cashier.*

DIRECTORS

ALONZO GUEST, GERHARD H. BLUME, HARRY E. COLWELL, CHAS. F. STEHLIN, THEO. WULF, DOMINICK GIRARDI, FRED'K H. SEACORD, CHAS. A. COLE, J. ALBERT MAHLSTEDT, ROBERT J. COOPER, JR., J. W. SPALDING.

RESOURCES	Statement of condition Dec. 31, 1915	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 30, 1916	Statement of condition Nov. 29, 1916
Stocks and bonds, viz.:					
Public securities, market value	$75,775	$97,000	$82,160	$65,703	$130,174
Private securities, market value	45,075	64,600	67,100	91,066	52,654
Loans and discounts secured by real estate collateral	1,950	8,650	8,250	8,519	16,904
Loans and discounts secured by other collateral	28,175	46,005	44,800	42,525	48,980
Loans, discounts and bills purchased not secured by collateral	185,876	162,426	180,188	171,032	164,702
Overdrafts	.....	1	.....	62	32
Due from trust companies, banks and bankers	57,645	63,389	59,043	55,022	56,892
Specie	7,802	7,722	11,226	10,866	7,557
Legal tender notes and notes of national banks	1,732	3,450	3,955	5,655	4,015
Federal reserve notes	180	300	300	1,085	2,300
Cash items	818	369	10,543	3,248	1,700
Assets not included in any of the above heads	2,720	3,116	3,257	2,684	3,370
Add for cents	4	2	2	3	4
Total resources	$407,752	$457,030	$470,824	$457,470	$489,284
LIABILITIES					
Capital	$50,000	$50,000	$50,000	$50,000	$50,000
Surplus, including all undivided profits (market value)	33,013	35,074	34,692	34,401	35,009
Preferred deposits, viz.:					
Due New York State savings banks	2,976	3,193	20,472	6,420	6,730
Due savings and loan associations, credit unions and land bank	5,000	5,000	.....	.....	.....
Deposits by the State of New York	27,000	50,000	48,000	48,000	50,000
Other deposits secured by pledge of assets	1,462	1,480	1,480	1,499	1,499
Due depositors, not preferred	254,887	264,384	292,657	298,355	310,568
Due to trust companies, banks and bankers	30,724	25,691	21,209	16,282	7,642
Bills payable	.....	20,000	.....	.....	25,000
Other liabilities	2,687	2,205	2,311	2,511	2,833
Add for cents	3	3	3	2	3
Total liabilities	$407,752	$457,030	$470,824	$457,470	$489,284

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NORTH SHORE BANK — OYSTER BAY

WILBUR F. JOHNSON, *President.* [South street; organized 1907] CLAUDE A. CLEWER, *Cashier.*

DIRECTORS

WILBUR F. JOHNSON, JESSE RHODES, A. BURNSIDE CHESHIRE, WALTER FRANKLIN, J. J. GRAHAM, HERBERT G. VAIL, PHILIP L. JONES, C. CHESTER PAINTER, IRVING F. BARNES, J. F. BERMINGHAM, ANDREW SNOUDER, CHAS. MILNE, CHAS. A. SMITH, PETER WATERS, JR., FRANCIS X. MOORE.

RESOURCES	Statement of condition Dec. 31, 1915	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 29, 1916
Stocks and bonds, viz.:					
Public securities, market value	$2,531	$2,567	$2,586	$2,648	$2,605
Private securities, market value	76,687	99,905	97,862	113,327	115,201
Mortgages owned	37,300	38,395	45,466	47,066	45,986
Loans and discounts secured by other collateral	33,958	37,756	18,267	16,934	15,552
Loans, discounts and bills purchased not secured by collateral	141,558	183,053	165,394	133,710	149,124
Overdrafts	165	39	199	80	59
Due from trust companies, banks and bankers	24,968	56,037	33,329	33,367	45,951
Specie	5,042	12,462	7,962	7,000	6,538
Legal tender notes and notes of national banks	4,500	4,000	5,000	5,289	9,000
Federal reserve notes	500	500	1,000	500	1,000
Cash items	1,251	463	19	351	183
Assets not included in any of the above heads	2,872	4,292	3,344	4,350	3,912
Add for cents	3	4	5	6	3
Total resources	$331,335	$439,473	$380,433	$364,628	$395,114
LIABILITIES					
Capital	$25,000	$25,000	$25,000	$25,000	$25,000
Surplus, including all undivided profits (market value)	18,992	20,287	21,575	20,837	22,045
Preferred deposits, viz.: Other deposits secured by pledge of assets	560	567	807	680	479
Due depositors, not preferred	277,012	391,974	291,251	315,321	345,387
Due to trust companies, banks and bankers	867	549	269	1,317	255
Bills payable	7,500	.....	40,000	.....	.....
Other liabilities	1,402	1,093	1,529	1,471	1,946
Add for cents	2	3	2	2	2
Total liabilities	$331,335	$439,473	$380,433	$364,628	$395,114

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Federal Reserve Bank of St. Louis

NORTH SIDE BANK OF BROOKLYN — BROOKLYN

PAUL E. BONNER, *President.* [225-227 Havemeyer street; organized 1889] HENRY BILLMAN, *Cashier.*

DIRECTORS

ANDREW D. BAIRD, WALTER H. GAHAGAN, SAMUEL M. MEEKER, PAUL E. BONNER, WM. M. TOBIAS, DANIEL CANTY, T. WILLARD KILEY, THOS. V. PATTERSON, RALPH H. TIEBOUT, HENRY DOSCHER, DANIEL J. LEARY, HENRY BILLMAN, ED. MCGARVEY, CHAS. J. SAMUEL.

RESOURCES	Statement of condition Dec. 31, 1915	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 29, 1916
Stocks and bonds, viz.:					
Public securities, market value	$135,537	$102,908	$118,714	$117,976	$170,047
Private securities, market value	871,912	982,243	1,217,771	1,014,721	1,249,711
Real estate owned	126,000	126,000	126,000	126,000	126,000
Mortgages owned	34,500	34,500	30,000	30,000	18,500
Loans and discounts secured by real estate collateral	106,212	110,256	132,800	143,297	105,791
Loans and discounts secured by other collateral	662,764	680,810	1,407,170	1,502,424	1,218,396
Loans, discounts and bills purchased not secured by collateral	1,434,379	1,222,056	1,356,375	1,708,002	1,975,526
Due from trust companies, banks and bankers	501,624	583,756	674,921	544,874	502,834
Specie	302,911	305,435	320,627	351,104	428,066
Legal tender notes and notes of national banks	41,230	67,300	58,750	45,850	56,650
Federal reserve notes	6,750	10,500	11,950	6,500	5,900
Cash items	230,669	202,781	199,478	190,011	248,142
Assets not included in any of the above heads	25,806	28,859	30,891	27,560	30,231
Add for cents	4	5	4	4	3
Total resources	$4,480,298	$4,457,409	$5,685,451	$5,808,323	$6,135,797
LIABILITIES					
Capital	$200,000	$200,000	$200,000	$200,000	$200,000
Surplus, including all undivided profits (market value)	193,695	196,391	189,093	195,179	204,356
Preferred deposits, viz.:					
Due New York State savings banks	361,206	380,963	368,227	421,838	423,331
Deposits by the State of New York	50,000	100,000	85,000	75,000	100,000
Deposits by the Superintendent of Banks	355	11,216	11,225	6,228	5,000
Other deposits secured by pledge of assets	50,086	50,717	50,717	51,347	61,344
Due depositors, not preferred	3,596,367	3,442,122	4,723,203	4,773,841	5,069,756
Due to trust companies, banks and bankers	17,618	54,035	43,316	50,023	27,074
Other liabilities	10,969	21,962	14,668	34,863	44,934
Add for cents	2	3	2	4	2
Total liabilities	$4,480,298	$4,457,409	$5,685,451	$5,808,323	$6,135,797

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THE NORTHVILLE BANK — NORTHVILLE

GEORGE N. BROWN, *President.* [Main street; organized 1895] BURDETT EGLIN, *Cashier.*

DIRECTORS

GEO. N. BROWN, BURDETT EGLIN, CARL L. FRY, WM. HARRIS, JAMES R. WILLARD,
CHAS. B. LAWTON, GEO. E. VAN ARNAM, JOHN A. WILLARD.

RESOURCES	Statement of condition Dec. 31, 1915	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 29, 1916
Stocks and bonds, viz.:					
Public securities, market value	$39,720	$39,675	$48,870	$41,066	$56,910
Private securities, market value	48,762	48,887	81,518	76,675	101,931
Real estate owned	10,000	10,000	10,000	10,000	10,000
Loans and discounts secured by real estate collateral	22,150	23,100	22,800	19,925	19,975
Loans and discounts secured by other collateral	175,050	172,288	101,417	97,085	64,253
Loans, discounts and bills purchased not secured by collateral	181,159	201,921	209,189	246,247	162,649
Overdrafts	175	1	89	43	81
Due from trust companies, banks and bankers	20,071	39,857	55,559	54,651	140,202
Specie	16,191	13,728	14,329	19,291	10,916
Legal tender notes and notes of national banks	3,500	3,500	3,000	4,500	5,000
Federal reserve notes	135	.....	250	200	150
Assets not included in any of the above heads	1,392	2,741	2,123	3,247	2,885
Add for cents	2	3	3	3	3
Total resources	$518,307	$555,701	$549,147	$572,933	$574,955
LIABILITIES					
Capital	$30,000	$30,000	$30,000	$30,000	$30,000
Surplus, including all undivided profits (market value)	66,615	68,660	68,243	70,165	71,990
Due depositors, not preferred	416,626	424,414	445,776	470,238	468,564
Due to trust companies, banks and bankers	.....	426	.....	29	.....
Bills payable	.....	30,000	.....	.....	.....
Other liabilities	5,065	2,200	5,127	2,500	4,400
Add for cents	1	1	1	1	1
Total liabilities	$518,307	$555,701	$549,147	$572,933	$574,955

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Federal Reserve Bank of St. Louis

OGDENSBURG BANK — OGDENSBURG

FRANK CHAPMAN, *President.* [63 Ford street; organized 1879] SAMUEL W. LEONARD, *Cashier.*

DIRECTORS

FRANK CHAPMAN, THOS. SPRATT, SAMUEL W. LEONARD, FRANK C. CHAPMAN, JOHN T. HANNAN, GEO. HALL,

RESOURCES	Statement of condition Dec. 31, 1915	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 29, 1916
Stocks and bonds, viz.:					
Public securities, market value	$93,931	$41,000	$51,000	$43,500	$43,000
Private securities, market value	65,195	117,860	131,210	281,867	277,375
Real estate owned	25,500	25,500	25,500	25,500	25,500
Mortgages owned	3,460	3,460	3,460	2,960	2,960
Loans and discounts secured by real estate collateral	45,716	58,809	41,640	40,724	38,180
Loans and discounts secured by other collateral	101,243	97,737	124,817	130,717	202,171
Loans, discounts and bills purchased not secured by collateral	657,702	673,043	579,940	550,452	523,678
Overdrafts	2,194	2,279	2,200	1,437	2,335
Due from trust companies, banks and bankers	168,159	155,089	251,110	184,067	103,812
Specie	30,918	27,080	25,026	26,213	26,326
Legal tender notes and notes of national banks	20,916	21,242	32,630	23,648	26,921
Cash items	16,744	5,877	7,240	29,616	13,841
Assets not included in any of the above heads	3,205	3,043	3,354	3,086	2,584
Add for cents	3	2	3	3	4
Total resources	$1,234,886	$1,232,021	$1,279,130	$1,343,790	$1,288,687
LIABILITIES					
Capital	$100,000	$100,000	$100,000	$100,000	$100,000
Surplus, including all undivided profits (market value)	247,456	247,686	248,353	248,925	251,561
Preferred deposits, viz.:					
Due New York State savings banks	28,268	17,011	33,307	17,909	22,168
Other deposits secured by pledge of assets	28,819	28,358	32,853	32,551	33,136
Due depositors, not preferred	751,979	803,121	829,075	876,984	851,730
Due to trust companies, banks and bankers	40,855	27,292	27,196	61,080	22,615
Bills payable	30,000	.....	.....	.....	.....
Other liabilities	7,507	8,551	8,343	6,338	7,475
Add for cents	2	2	3	3	2
Total liabilities	$1,234,886	$1,232,021	$1,279,130	$1,343,790	$1,288,687

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OYSTER BAY BANK — OYSTER BAY

E. MORGAN GRIFFIN, *President.* [Audrey avenue; organized 1890] EDWARD F. CHESHIRE, *Cashier.*

DIRECTORS.

GEO. W. FALLER, ALBERT CHESHIRE, CHAS. H. BAYLES, SAMUEL Y. BAYLES, JAMES A. BLAIR, JR., E. MORGAN GRIFFIN, EDWARD A. HEGEMAN, ERNEST K. HUTCHINSON, MAURICE W. TOWNSEND, GEO. B. POWERS, E. N. HUTCHINSON,

RESOURCES	Statement of condition Dec. 31, 1915	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 29, 1916
Stocks and bonds, viz.:					
Public securities, market value	$16,250	$26,385	$46,325	$46,325	$90,090
Private securities, market value	304,735	295,700	280,696	336,379	328,426
Real estate owned	25,000	25,000	25,000	25,000	25,000
Mortgages owned	47,300	50,700	50,700	50,550	50,550
Loans and discounts secured by real estate collateral	34,625	14,200	8,388	23,588	23,604
Loans and discounts secured by other collateral	71,906	96,089	92,317	74,604	72,988
Loans, discounts and bills purchased not secured by collateral	169,846	173,337	160,612	158,156	186,387
Overdrafts	52	.....	.....	.....	.....
Due from trust companies, banks and bankers	101,328	115,847	110,965	143,273	132,650
Specie	14,497	15,623	15,718	15,557	16,855
Legal tender notes and notes of national banks	27,430	30,648	35,215	37,203	23,204
Federal reserve notes	5,000	5,000	3,000	5,000	2,000
Cash items	4,210	1,154	886	1,007	11,117
Assets not included in any of the above heads	12,226	14,632	11,481	16,693	14,997
Add for cents	4	2	4	4	4
Total resources	$834,409	$864,317	$841,307	$933,339	$977,872
LIABILITIES					
Capital	$50,000	$50,000	$50,000	$50,000	$50,000
Surplus, including all undivided profits (market value)	66,697	68,793	62,750	69,212	69,341
Due depositors, not preferred	714,146	741,624	725,467	807,268	851,880
Due to trust companies, banks and bankers	1,595	242	.....	2,075	1,258
Other liabilities	1,970	3,656	3,088	4,784	5,392
Add for cents	1	2	2	.....	1
Total liabilities	$834,409	$864,317	$841,307	$933,339	$977,872

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Federal Reserve Bank of St. Louis

THE PACIFIC BANK — NEW YORK CITY

O. H. CHENEY, *President.* [470 Broadway; organized 1869] J. C. LAWRENCE, *Asst. Cashier.*

DIRECTORS

H. W. HOOPS, GEO. LEGG, D. G. TENNEY, WM. SKINNER, JOHN S. BROWNING, JAS. A. SMITH, FRANCIS R. MASTERS, O. H. CHENEY, CARL VIETOR, W. H. BENNETT, JNO. F. DEGENER, J. W. CROMWELL, LEWIS L. CLARKE, MURRAY W. FERRIS, J. H. WALBRIDGE, F. C. BUSWELL, JOHN T. TERRY.

RESOURCES	Statement of condition Dec. 31, 1915	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 29, 1916
Stocks and bonds, viz.:					
Public securities, market value	$169,000	$272,750	$140,500	$149,312	$248,187
Private securities, market value	4,600	4,600	4,600	4,600	4,600
Real estate owned	85,000	85,000	85,000	85,000	85,000
Loans and discounts secured by real estate collateral	.....	.....	.....	.....	48,000
Loans and discounts secured by other collateral	1,355,118	1,797,254	2,211,447	1,463,566	1,678,439
Loans, discounts and bills purchased not secured by collateral	3,529,797	3,696,241	3,824,786	5,017,993	4,754,952
Overdrafts	.....	1,050	.....	663	10
Due from trust companies, banks and bankers	2,057,390	2,436,068	1,540,610	1,485,767	1,462,682
Specie	220,542	187,800	325,021	523,474	239,467
Legal tender notes and notes of national banks	800,479	741,812	749,889	681,030	1,027,053
Cash items	542,340	610,108	692,504	493,766	708,639
Assets not included in any of the above heads	54,301	42,300	47,611	39,335	61,500
Add for cents	2	1	2	3	3
Total resources	$8,818,569	$9,874,984	$9,621,970	$9,944,509	$10,318,532
LIABILITIES					
Capital	$500,000	$500,000	$500,000	$500,000	$500,000
Surplus, including all undivided profits (market value)	996,783	1,008,087	1,005,724	1,019,597	994,646
Preferred deposits, viz.:					
Due New York State savings banks	152,516	278,209	338,360	372,127	337,349
Deposits by the Superintendent of Banks	5,000	5,000	5,000	5,000	.....
Due depositors, not preferred	6,822,191	7,539,550	7,211,513	7,478,635	7,918,695
Due to trust companies, banks and bankers	330,107	531,324	541,435	540,131	548,168
Other liabilities	11,971	12,812	19,937	29,017	19,673
Add for cents	1	2	1	2	1
Total liabilities	$8,818,569	$9,874,984	$9,621,970	$9,944,509	$10,318,532

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Federal Reserve Bank of St. Louis

THE PATCHOGUE BANK — PATCHOGUE

JOHN A. POTTER, *President.* [44 West Main street; organized 1884] FRANK A. POTTER, *Cashier.*

DIRECTORS

JOHN A. POTTER, FRANK OVERTON, HOWARD S. CONKLIN, JESSE C. MILLS, SMITH W. CONKLIN, JOS. T. LOSEE, CORYDON V. SEARING, JOHN M. PRICE, NATHANIEL O. SWEZEY, JAMES H. MILLS, JOHN J. ROE, FRED B. NEWINS, J. ROBERT BAILEY, JAMES H. SNEDECOR, ARCHIBALD S. HAVENS, GEO. H. FURMAN, DANIEL R. DAVIS,

RESOURCES	Statement of condition Dec. 31, 1915	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 29, 1916
Stocks and bonds, viz.:					
Public securities, market value	$9,590	$9,650	$9,620	$9,830	$9,800
Private securities, market value	102,193	115,325	113,326	185,883	188,281
Real estate owned	29,457	29,457	29,457	29,457	29,457
Mortgages owned	36,775	44,775	47,775	47,775	48,525
Loans and discounts secured by real estate collateral	26,750	26,323	21,180	23,090	23,015
Loans and discounts secured by other collateral	23,959	10,849	14,679	16,315	14,004
Loans, discounts and bills purchased not secured by collateral	267,264	264,080	300,026	278,596	284,920
Overdrafts	1	3	96	196	201
Due from trust companies, banks and bankers	59,305	47,602	38,806	68,967	41,997
Specie	10,050	14,455	14,450	17,250	18,252
Legal tender notes and notes of national banks	5,000	5,500	5,970	4,700	5,000
Federal reserve notes	155	445	450	255	100
Cash items	259	1,211	1,443	1,562	1,027
Assets not included in any of the above heads	9,989	9,414	10,659	10,564	11,380
Add for cents	3	3	3	2	4
Total resources	$580,750	$579,092	$607,940	$694,442	$675,963
LIABILITIES					
Capital	$75,000	$75,000	$75,000	$75,000	$75,000
Surplus, including all undivided profits (market value)	75,658	78,547	76,136	77,589	80,144
Preferred deposits, viz.:					
Due New York State savings banks	18,991	10,346	19,472	23,701	12,655
Other deposits secured by pledge of assets	3,206	3,247	3,419	4,234	4,287
Due depositors, not preferred	405,493	409,701	429,912	510,244	499,076
Other liabilities	2,400	2,250	4,000	3,673	4,798
Add for cents	2	1	1	1	3
Total liabilities	$580,750	$579,092	$607,940	$694,442	$675,963

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Federal Reserve Bank of St. Louis

THE PECONIC BANK — SAG HARBOR

WILLIAM E. DENISON, *President.* [Organized 1889] FRANK W. CORWIN, *Cashier*

DIRECTORS

WM. E. DENISON, HENRY F. COOK, OLIN M. EDWARDS, FRANK W. CORWIN, THOS. F. PRICE, EVERETT L. TINDALL, WM. R. REIMANN, JOHN M. WOODWARD, CASPER SCHAEFER.

RESOURCES	Statement of condition Dec. 31, 1915	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 29, 1916
Stocks and bonds, viz.:					
Public securities, market value	$1,050	$1,050	$1,050	$20,712	$25,612
Private securities, market value	7,200	5,700	5,700	10,600	20,981
Mortgages owned	.....	2,500	2,500	2,500	2,500
Loans and discounts secured by real estate collateral	3,500	1,000	1,000	800	800
Loans and discounts secured by other collateral	28,790	29,359	32,080	29,186	29,144
Loans, discounts and bills purchased not secured by collateral	119,407	112,328	122,694	110,896	105,074
Overdrafts	140	132	874	163	494
Due from trust companies, banks and bankers	38,979	47,246	20,286	58,609	34,304
Specie	2,210	1,673	1,997	2,159	4,335
Legal tender notes and notes of national banks	4,000	3,000	3,000	5,000	6,000
Federal reserve notes	2,000	1,000	1,000	4,000	6,000
Cash items	1,718	518	8,250	584	2,159
Assets not included in any of the above heads	1,006	907	1,024	1,354	1,844
Add for cents	3	2	3	5	3
Total resources	$210,003	$206,415	$201,458	$246,568	$239,250
LIABILITIES					
Capital	$25,000	$25,000	$25,000	$25,000	$25,000
Surplus, including all undivided profits (market value)	20,087	18,701	19,013	18,061	18,087
Preferred deposits, viz.: Due New York State savings banks	3,138	2,927	6,199	4,415	5,474
Due depositors, not preferred	160,753	157,492	145,767	195,595	187,971
Due to trust companies, banks and bankers	.....	1,322	4,450	2,578	1,834
Other liabilities	1,023	970	1,026	916	880
Add for cents	2	3	3	3	4
Total liabilities	$210,003	$206,415	$201,458	$246,568	$239,250

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Federal Reserve Bank of St. Louis

THE PEOPLE'S BANK OF BUFFALO — BUFFALO

A. D. BISSELL, *President.* [224 Main street; organized 1889] HOWARD BISSELL, *Cashier.*

DIRECTORS

A. D. BISSELL, FRANK E. WATTLES, C. R. HUNTLEY, E. H. HUTCHINSON, D. J. KENEFICK, HOWARD BISSELL, JOHN HUGHES, FRANK S. MCGRAW, A. D. SIKES, BRADLEY GOODYEAR, E. J. NEWELL, S. B. EAGAN,

RESOURCES	Statement of condition Dec. 31, 1915	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 29, 1916
Stocks and bonds, viz.:					
Public securities, market value	$358,810	$364,548	$391,610	$421,690	$529,135
Private securities, market value	1,797,922	1,741,034	1,822,332	1,949,183	1,946,354
Real estate owned	280,600	279,100	250,000	250,000	250,000
Mortgages owned	28,899	26,470	26,391	26,361	23,800
Loans and discounts secured by real estate collateral	529,525	491,059	534,259	545,006	555,741
Loans and discounts secured by other collateral	2,866,344	3,207,808	3,315,623	3,434,852	3,999,507
Loans, discounts and bills purchased not secured by collateral	3,062,028	3,104,454	3,170,689	3,186,893	2,954,985
Overdrafts	61	9,121	20,737	7,916	930
Due from trust companies, banks and bankers	2,510,146	2,356,317	2,580,773	3,535,713	3,644,526
Specie	290,207	268,868	282,092	280,879	320,896
Legal tender notes and notes of national banks	555,513	363,596	473,499	392,108	538,969
Cash items	220,717	84,755	417,005	218,955	213,749
Assets not included in any of the above heads	21,464	41,290	24,086	44,255	36,008
Add for cents	2	4	5	3	4
Total resources	$12,522,238	$12,338,424	$13,309,101	$14,293,814	$15,014,604
LIABILITIES					
Capital	$600,000	$600,000	$600,000	$600,000	$600,000
Surplus, including all undivided profits (market value)	709,411	739,799	732,153	765,194	783,140
Preferred deposits, viz.:					
Due New York State savings banks	712,308	760,200	768,170	831,000	850,380
Due savings and loan associations, credit unions and land bank	41,446	79,787	67,666	78,614	76,446
Deposits by the State of New York	230,000	386,000	340,000	285,000	385,000
Deposits by the Superintendent of Banks	10,000	10,000	10,000	10,000	5,000
Other deposits secured by pledge of assets	238,134	227,564	132,818	327,042	327,042
Due depositors, not preferred	8,804,634	8,772,798	9,814,147	10,352,831	10,989,044
Due to trust companies, banks and bankers	1,114,605	655,804	794,669	940,069	899,338
Other liabilities	61,698	106,469	49,474	104,062	99,212
Add for cents	2	3	4	2	2
Total liabilities	$12,522,238	$12,338,424	$13,309,101	$14,293,814	$15,014,604

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Federal Reserve Bank of St. Louis

THE PEOPLE'S BANK OF HAMBURGH — HAMBURG

GEORGE A. DRUMMER, *President.* [44 Main street; organized 1891] H. R. STRATEMEIER, *Cashier.*

DIRECTORS

J. FRANK SCHUMMER, GEORGE A. DRUMMER, ELIJAH COOK, CARLTON E. ENO, H. R. STRATEMEIER, J. W. SALISBURY, CLARENCE L. BASTIAN, J. H. KESTER, HAROLD V. COOK.

RESOURCES	Statement of condition Dec. 31, 1915	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 29, 1916
Stocks and bonds, viz.:					
Public securities, market value	$37,935	$37,909	$42,736	$43,295	$47,507
Private securities, market value	74,343	74,844	63,080	65,600	57,487
Real estate owned	12,500	10,000	10,000	10,000	11,320
Mortgages owned	102,508	105,008	93,008	98,708	105,758
Loans and discounts secured by real estate collateral	40,335	34,503	39,742	38,201	31,139
Loans and discounts secured by other collateral	64,987	69,658	62,426	54,550	46,484
Loans, discounts and bills purchased not secured by collateral	138,528	141,327	166,636	198,632	231,936
Overdrafts	279	116	171	283	214
Due from trust companies, banks and bankers	32,591	26,155	44,138	74,526	98,187
Specie	15,001	14,459	16,465	18,345	18,374
Legal tender notes and notes of national banks	6,143	5,513	8,538	7,550	9,617
Federal reserve notes	105	130	175	240	350
Assets not included in any of the above heads	4,488	4,092	3,582	2,670	3,525
Add for cents	5	4	4	4	5
Total resources	$529,748	$523,718	$550,701	$612,604	$661,903
LIABILITIES					
Capital	$30,000	$30,000	$30,000	$30,000	$30,000
Surplus, including all undivided profits (market value)	42,272	49,834	46,727	50,777	49,036
Preferred deposits, viz.:					
Due savings and loan associations, credit unions and land bank	2,228	3,682	695	1,719	2,149
Deposits by the State of New York	16,000	16,000	16,242	16,000	16,000
Other deposits secured by pledge of assets	357	12,357	22,527	22,362	22,362
Due depositors, not preferred	427,957	408,912	432,484	450,221	497,831
Due to trust companies, banks and bankers	10,000	.....	.....	36,000	36,000
Other liabilities	931	2,931	2,023	5,523	8,523
Add for cents	3	2	3	2	2
Total liabilities	$529,748	$523,718	$550,701	$612,604	$661,903

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THE PEOPLE'S BANK OF HAVERSTRAW — HAVERSTRAW

EVERETT FOWLER, *President.* [1 Broadway; organized 1887.] O. E. REYNOLDS, *Cashier.*

DIRECTORS

EVERETT FOWLER, CHARLES F. FREYBOGLE, DENTON FOWLER, L. H. WASHBURN, JAS. H. MORRISSEY, O. E. REYNOLDS, E. O. ROSE.

RESOURCES	Statement of condition Dec. 31, 1915	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 29, 1916
Stocks and bonds, viz.:					
Public securities, market value	$26,125	$21,650	$20,835	$19,835	$21,659
Private securities, market value	258,258	259,193	256,963	258,427	261,064
Real estate owned	15,000	15,000	15,000	15,000	15,000
Loans and discounts secured by real estate collateral	8,496	8,494	8,494	8,497	8,498
Loans and discounts secured by other collateral	97,106	91,517	93,166	90,499	94,500
Loans, discounts and bills purchased not secured by collateral	306,774	337,581	372,287	342,024	361,516
Overdrafts	4,465	4,805	5,434	5,269	6,334
Due from trust companies, banks and bankers	70,249	129,178	97,660	85,508	102,989
Specie	32,029	34,638	41,333	36,439	29,451
Legal tender notes and notes of national banks	4,900	16,708	12,215	15,852	3,170
Federal reserve notes	315	450	570	350	2,200
Cash items	4,891	3,154	2,787	4,785	3,860
Assets not included in any of the above heads	9,124	4,653	7,214	7,100	7,857
Add for cents	5	4	4	4	6
Total resources	$837,737	$927,025	$933,962	$889,589	$918,104
LIABILITIES					
Capital	$50,000	$50,000	$50,000	$50,000	$50,000
Surplus, including all undivided profits (market value)	240,621	241,564	246,530	245,588	248,252
Preferred deposits, viz.:					
Due savings and loan associations, credit unions and land bank	1,060	3,473	6,515	655	7,525
Deposits by the State of New York	35,288	18,599	29,310	20,944	42,807
Due depositors, not preferred	499,531	604,154	589,975	555,005	555,655
Due to trust companies, banks and bankers	6,804	7,192	9,630	12,396	8,996
Other liabilities	4,430	2,040	2,000	5,000	4,867
Add for cents	3	3	2	1	2
Total liabilities	$837,737	$927,025	$933,962	$889,589	$918,104

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THE PEOPLE'S BANK OF JOHNSTOWN, N. Y. — JOHNSTOWN

EDWARD WELLS, *President*. [51 West Main street; organized 1889] DONALD FRASER, *Cashier*.

DIRECTORS

GEO. C. POTTER, DANIEL S. GRAHAM, EDWARD WELLS, DONALD FRASER, WM. T. BRIGGS, EDWARD C. DECKER, FRED H. BEHLEN, CHAS. O. CROSS, J. P. ARGERSINGER, E. M. KENNEDY, FRANK ADAMS, JAS. S. IRELAND, JOHN W. UHLINGER, WM. H. MAYLENDER, DAVID A. HAYS, WM. ARGERSINGER, RICHARD M. EVANS,

RESOURCES	Statement of condition Dec. 31, 1915	Statement of condition March 17, 1916	Statement of condition Jun. 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 29, 1916
Stocks and bonds, viz.:					
Public securities, market value	$6,106	$92,664	$124,214	$169,674	$318,871
Private securities, market value	1,044,587	1,082,064	1,057,650	856,200	939,080
Real estate owned	35,000	35,000	35,000	35,000	35,000
Mortgages owned	6,000	6,000	8,400	18,400	18,400
Loans and discounts secured by real estate collateral	105,752	84,227	98,827	84,327	85,727
Loans and discounts secured by other collateral	177,895	106,942	194,825	220,969	238,331
Loans, discounts and bills purchased not secured by collateral	1,182,733	1,297,380	1,314,145	1,378,630	1,212,502
Overdrafts	437	437	481	295	772
Due from trust companies, banks and bankers	325,236	298,515	178,953	266,928	280,355
Specie	39,088	41,209	41,003	40,449	42,263
Legal tender notes and notes of national banks	43,939	38,893	52,586	40,680	62,949
Cash items	12,691	4,536	24,979	17,462	15,908
Customers' liability on acceptances (per contra, see liabilities)	.....	.....	.....	.....	12,696
Assets not included in any of the above heads	15,565	16,077	14,918	15,346	15,078
Add for cents	5	5	5	3	7
Total resources	$2,995,034	$3,103,949	$3,145,986	$3,144,363	$3,277,939
LIABILITIES					
Capital	$200,000	$200,000	$200,000	$200,000	$200,000
Surplus, including all undivided profits (market value)	288,941	287,785	305,369	298,658	325,254
Preferred deposits, viz.: Other deposits secured by pledge of assets	2,718	2,759	3,096	3,393	4,007
Due depositors, not preferred	2,477,922	2,591,733	2,616,019	2,594,050	2,720,247
Due to trust companies, banks and bankers	10,256	6,281	5,085	33,750	4,793
Acceptances of drafts payable at a future date or authorized by commercial letters of credit	.....	.....	.....	.....	12,696
Other liabilities	15,194	15,390	16,415	14,510	10,940
Add for cents	3	1	2	2	2
Total liabilities	$2,995,034	$3,103,949	$3,145,986	$3,144,363	$3,277,939

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THE PEOPLE'S BANK OF THE CITY OF NEW YORK — NEW YORK CITY

WILLIAM MILNE, *President.* [393-395 Canal street; organized 1851] JOHN B. FORSYTH, *Cashier.*

DIRECTORS

SCOTT FOSTER, ADOLPH WIMPFHEIMER, THOS. WILLIAMS, THEO. W. MORRIS, THEO. TIEDMANN, ALFRED B. MACLAY, WILLIAM MILNE, STEVENSON TAYLOR,

RESOURCES	Statement of condition Dec. 31, 1915	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 29, 1916
Stocks and bonds, viz.:					
Public securities, market value	$1,000	$1,000	$1,000	$1,000	$1,000
Private securities, market value	131,842	140,344	89,900	77,750	128,176
Real estate owned	75,000	75,000	75,000	75,000	75,000
Loans and discounts secured by other collateral	134,363	135,216	185,291	127,745	132,513
Loans, discounts and bills purchased not secured by collateral	1,821,540	2,080,400	1,976,087	2,376,367	2,150,928
Overdrafts	75	.....	67	25	2
Due from trust companies, banks and bankers	1,425,132	763,173	941,904	615,701	1,046,126
Specie	222,814	284,286	275,069	362,888	427,922
Legal tender notes and notes of national banks	72,340	49,065	66,485	83,180	86,060
Federal reserve notes	3,320	1,950	1,175	1,930	2,555
Cash items	384,228	269,734	254,475	248,092	391,871
Customers' liability on acceptances (per contra, see liabilities)	1,339	.....	.....	.....	.....
Assets not included in any of the above heads	160	8,522	8,497	6,083	1,834
Add for cents	4	2	4	2	3
Total resources	$4,273,157	$3,808,692	$3,874,954	$3,975,763	$4,443,990
LIABILITIES					
Capital	$200,000	$200,000	$200,000	$200,000	$200,000
Surplus, including all undivided profits (market value)	436,252	447,619	445,867	457,459	468,978
Due depositors, not preferred	3,622,765	3,046,246	3,214,086	3,199,410	3,761,912
Bills payable	.....	100,000	.....	100,000	.....
Acceptances of drafts payable at a future date or authorised by commercial letters of credit	1,339	.....	.....	.....	.....
Other liabilities	12,800	14,827	15,000	18,893	13,100
Add for cents	1	.....	1	1	.....
Total liabilities	$4,273,157	$3,808,692	$3,874,954	$3,975,763	$4,443,990

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Federal Reserve Bank of St. Louis

PEOPLE'S BANK OF NIAGARA FALLS — NIAGARA FALLS

G. W. WHITEHEAD, *President.* [1922 Main street; organized 1886 as Bank of Suspension Bridge] H. J. HILLER, *Cashier.*

DIRECTORS

JOHN O. CHAPIN, FRANK E. JOHNSON, EUGENE CARY, GEORGE F. NYE, HENRY J. HILLER, L. S. SILBERBERG, JAMES T. LOW, CLINTON N. DAGGETT, GEO. W. WHITEHEAD.

RESOURCES	Statement of condition Dec. 31, 1915	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 29, 1916
Stocks and bonds, viz.:					
Public securities, market value	$41,091	$34,964	$34,251	$95,363	$110,465
Private securities, market value	213,213	223,504	218,528	221,892	224,056
Real estate owned	40,487	40,597	40,597	40,597	54,847
Mortgages owned	25,300	23,800	23,300	23,300	68,300
Loans and discounts secured by real estate collateral	270,969	270,388	270,267	284,849	247,328
Loans and discounts secured by other collateral	281,273	233,622	177,897	189,353	298,646
Loans, discounts and bills purchased not secured by collateral	295,574	281,048	345,152	322,844	308,198
Overdrafts	.....	10	18	18	28
Due from trust companies, banks and bankers	370,500	447,519	434,713	477,040	541,144
Specie	18,729	11,189	13,190	20,754	18,726
Legal tender notes and notes of national banks	38,087	58,119	52,055	53,937	53,927
Federal reserve notes	5,400	3,200	3,000	2,800	2,100
Cash items	15,612	4,146	16,695	5,455	9,540
Assets not included in any of the above heads	1,537	9,842	1,293	10,460	10,769
Add for cents	6	4	6	5	6
Total resources	$1,617,778	$1,641,952	$1,630,962	$1,748,667	$1,948,080
LIABILITIES					
Capital	$100,000	$100,000	$100,000	$100,000	$100,000
Surplus, including all undivided profits (market value)	73,016	78,723	83,601	86,637	94,146
Preferred deposits, viz.: Deposits by the State of New York	25,000	26,000	43,000	43,000	46,000
Due depositors, not preferred	1,346,998	1,362,243	1,352,738	1,469,009	1,636,912
Due to trust companies, banks and bankers	68,748	66,909	45,485	39,064	54,694
Other liabilities	4,015	8,076	6,136	10,955	16,326
Add for cents	1	1	2	2	2
Total liabilities	$1,617,778	$1,641,952	$1,630,962	$1,748,667	$1,948,080

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THE PEOPLE'S BANK OF POTSDAM, N. Y.—POTSDAM

H. J. SANFORD, *President.* [15 Market street; organized 1889] F. R. WOODRUFF, *Cashier.*

DIRECTORS

ROYAL NEWTON, H. J. SANFORD, RUFUS L. SISSON, A. D. HEATH, JAS. A. COX.
C. S. FERRIS. W. O. DANIELS, J. S. MCKAY, J. L. BROWN.

RESOURCES	Statement of condition Dec. 31, 1915	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 29, 1916
Stocks and bonds, viz.:					
Public securities, market value	$1,100	$1,100	$1,100	$1,100	$1,100
Private securities, market value	191,553	243,932	234,534	260,102	252,429
Real estate owned	13,000	13,000	13,000	13,000	13,000
Mortgages owned	5,750	6,450	6,450	6,450	10,450
Loans and discounts secured by real estate collateral	6,280	6,280	15,413	16,550	16,400
Loans and discounts secured by other collateral	48,100	52,255	96,990	101,990	120,450
Loans, discounts and bills purchased not secured by collateral	384,255	374,610	377,145	331,797	353,947
Overdrafts	166	1,440	606	315	135
Due from trust companies, banks and bankers	73,633	47,369	39,274	64,455	54,579
Specie	5,650	5,989	5,790	5,938	7,192
Legal tender notes and notes of national banks	36,115	30,374	21,353	21,718	20,117
Federal reserve notes	.....	.....	500	500	450
Cash items	3,098	636	5,137	921	1,210
Assets not included in any of the above heads	492	1,735	985	2,704	6,258
Add for cents	3	3	3	4	2
Total resources	$769,195	$785,173	$818,280	$827,544	$857,719
LIABILITIES					
Capital	$50,000	$50,000	$100,000	$100,000	$100,000
Surplus, including all undivided profits (market value)	108,852	112,592	65,154	68,686	74,175
Preferred deposits, viz.:					
Due savings and loan associations, credit unions and land bank	1,452	2,858	.....	6,217	8,886
Other deposits secured by pledge of assets	1,294	1,311	1,311	1,327	1,327
Due depositors, not preferred	603,932	616,207	647,903	639,167	669,454
Due to trust companies, banks and bankers	1,820	425	2,122	295	224
Bills payable	.....	.....	.....	10,000	.....
Other liabilities	1,843	1,778	1,790	1,850	3,650
Add for cents	2	2	.....	2	3
Total liabilities	$769,195	$785,173	$818,280	$827,544	$857,719

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THE PEOPLE'S BANK OF TROY — TROY

J. K. P. PINE, *President.* [604 Second avenue; organized 1889] A. B. COBDEN, *Cashier.*

DIRECTORS

J. K. P. PINE, W. H. DRAPER, F. B. TWINING, W. BOLTON, CLARENCE N. FLACK, HENRY A. ROWE, W. H. DENNIN, J. J. CHILD, J. H. LYONS, H. E. NORTHRUP, A. P. MCKEAN, A. B. COBDEN,

RESOURCES	Statement of condition Dec. 31, 1915	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 29, 1916
Stocks and bonds, viz.:					
Public securities, market value	$1,975	$2,000	$1,000	$1,000	$1,000
Private securities, market value	88,165	57,612	55,624	55,624	50,849
Real estate owned	5,000	5,000	5,000	5,000	5,000
Loans and discounts secured by real estate collateral	41,458	36,082	31,482	28,907	26,338
Loans and discounts secured by other collateral	422,066	476,978	462,383	381,504	394,502
Loans, discounts and bills purchased not secured by collateral	403,225	347,865	370,321	463,722	505,505
Overdrafts	6	.....	8	.....	.....
Due from trust companies, banks and bankers	71,892	102,947	122,634	115,257	96,451
Specie	25,729	24,670	27,545	26,795	27,157
Legal tender notes and notes of national banks	13,572	23,646	24,318	23,448	27,033
Federal reserve notes	.....	.....	1,000	1,000	1,000
Cash items	930	923	3,027	1,421	4,267
Assets not included in any of the above heads	7,920	6,135	6,808	9,936	8,329
Add for cents	5	3	4	2	3
Total resources	$1,081,943	$1,083,861	$1,111,154	$1,113,616	$1,147,434
LIABILITIES					
Capital	$100,000	$100,000	$100,000	$100,000	$100,000
Surplus, including all undivided profits (market value)	133,277	135,742	138,118	145,792	146,082
Preferred deposits, viz.: Deposits by the State of New York	38,000	50,000	45,000	45,000	50,000
Due depositors, not preferred	793,038	787,787	823,921	810,869	832,497
Due to trust companies, banks and bankers	10,434	.....	.....	3,718	5,989
Other liabilities	7,192	10,331	4,115	8,235	12,864
Add for cents	2	1	.....	2	2
Total liabilities	$1,081,943	$1,083,861	$1,111,154	$1,113,616	$1,147,434

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THE PEOPLE'S STATE BANK OF EAST RANDOLPH — EAST RANDOLPH

M. V. BENSON, *President.* [Organized 1891] W. E. SEARLE, *Cashier.*

DIRECTORS

M. V. BENSON, E. D. HOLDRIDGE, W. E. SEARLE, R. T. SEARLE, M. D. JOHNSON.

RESOURCES	Statement of condition Dec. 31, 1915	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 29, 1916
Stocks and bonds, viz.: Public securities, market value	$2,350	$1,900	$1,900	$1,900	$1,450
Real estate owned	2,500	2,500	2,500	2,500	2,500
Mortgages owned	1,990	1,990	1,990	2,490	2,490
Loans and discounts secured by real estate collateral	9,989	9,989	9,989	8,584	8,584
Loans and discounts secured by other collateral	11,164	11,564	10,764	10,764	14,464
Loans, discounts and bills purchased not secured by collateral	151,218	154,400	151,905	140,693	150,823
Overdrafts	313	773	770	731	322
Due from trust companies, banks and bankers	49,016	36,104	50,090	69,450	71,094
Specie	4,504	4,445	4,739	4,451	4,586
Legal tender notes and notes of national banks	4,681	5,462	4,698	4,977	7,270
Cash items	593	391	221	230	199
Assets not included in any of the above heads	930	1,106	975	1,081	1,275
Add for cents	2	4	2	2	2
Total resources	$239,250	$230,628	$240,543	$247,853	$265,059
LIABILITIES					
Capital	$25,000	$25,000	$25,000	$25,000	$25,000
Surplus, including all undivided profits (market value)	27,693	26,963	28,156	29,513	30,243
Due depositors, not preferred	177,013	177,557	180,980	187,858	202,346
Due to trust companies, banks and bankers	8,613	.....	5,431	4,400	6,193
Other liabilities	930	1,106	975	1,081	1,275
Add for cents	1	2	1	1	2
Total liabilities	$239,250	$230,628	$240,543	$247,853	$265,059

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THE PHOENIX BANK — PHOENIX

J. A. HAWKS, *President.* [Organized 1869] E G. HUTCHINSON, *Cashier.*

DIRECTORS

J. A. HAWKS, C. E. HUTCHINSON, A. W. HAWKS, K. N. SWEET, E. G. HUTCHINSON.

RESOURCES	Statement of condition Dec. 31, 1915	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 29, 1916
Stocks and bonds, viz.:					
Public securities, market value	$2,500	$2,500	$2,500	$12,752	$27,177
Private securities, market value	4,350	6,250	6,250	6,700	6,700
Real estate owned	4,000	4,000	4,000	4,000	1,500
Mortgages owned	34,375	33,850	32,850	31,340	30,040
Loans and discounts secured by real estate collateral	13,903	14,900	15,500	14,828	13,828
Loans and discounts secured by other collateral	1,840	2,098	7,057	3,700	3,700
Loans, discounts and bills purchased not secured by collateral	118,206	126,684	128,236	136,775	124,683
Overdrafts	37	105	108	318	234
Due from trust companies, banks and bankers	32,640	28,814	55,425	39,504	108,047
Specie	486	526	549	673	589
Legal tender notes and notes of national banks	7,856	5,950	8,993	10,874	9,545
Federal reserve notes	365	205	310	842	890
Cash items	1,315	312	867	262	54
Assets not included in any of the above heads	750	1,050	1,450	1,440	3,195
Add for cents	1	2	1	3	2
Total resources	$222,624	$227,246	$264,096	$264,011	$330,184
LIABILITIES					
Capital	$35,000	$35,000	$35,000	$35,000	$35,000
Surplus, including all undivided profits (market value)	18,299	17,518	16,308	20,214	20,122
Due depositors, not preferred	165,719	171,773	208,232	207,437	271,882
Other liabilities	3,605	2,955	4,556	1,360	3,180
Add for cents	1	.....	.....	.....	.....
Total liabilities	$222,624	$227,246	$264,096	$264,011	$330,184

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POWER CITY BANK — NIAGARA FALLS

PAUL A. SCHOELLKOPF, *President.* [207 Falls street; organized 1893] FRED J. COE, *Cashier.*

DIRECTORS

PAUL A. SCHOELLKOPF, JOS. E. MONTAGUE, CHAS. E. HABERLE, FRED MASON, FRED J. COE,
MORRIS COHN, JR., FRANCIS H. SALT, EDISON P. PFOHL, F. W. HASKELL.

RESOURCES	Statement of condition Dec. 31, 1915	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 29, 1916
Stocks and bonds, viz.:					
Public securities, market value	$303,983	$348,477	$452,105	$259,701	$204,358
Private securities, market value	119,213	159,313	524,796	824,738	783,069
Real estate owned	3,650	3,650	3,650	3,650	3,650
Mortgages owned	6,074	5,774	4,574	4,074	4,074
Loans and discounts secured by real estate collateral	144,786	131,783	131,873	134,235	116,167
Loans and discounts secured by other collateral	1,918,310	1,421,823	1,628,352	1,881,787	2,431,464
Loans, discounts and bills purchased not secured by collateral	1,445,748	1,013,921	1,386,719	1,790,377	1,629,198
Overdrafts	209	593	1,407	734	136
Due from trust companies, banks and bankers	730,667	1,937,091	986,742	690,253	745,238
Specie	17,640	12,219	16,821	15,615	5,195
Legal tender notes and notes of national banks	129,924	129,928	135,000	210,000	203,000
Federal reserve notes	30,000	40,000	50,000	60,000	40,000
Cash items	61,357	10,782	80,705	22,271	33,845
Assets not included in any of the above heads	1,675	31,300	8,198	39,181	35,421
Add for cents	5	4	6	4	5
Total resources	$4,913,241	$5,246,658	$5,410,948	$5,936,620	$6,234,820
LIABILITIES					
Capital	$300,000	$300,000	$300,000	$300,000	$300,000
Surplus, including all undivided profits (market value)	289,574	310,488	309,081	316,223	316.024
Preferred deposits, viz.:					
Due New York State savings banks	291,355	268,647	352,804	450,089	444,911
Due savings and loan associations, credit unions and land bank	24,709	92,756	115,895	82,463	40,903
Deposits by the State of New York	77,000	152,000	177,000	190,000	250,000
Other deposits secured by pledge of assets	108,611	107,317	111,616	127,219	149,208
Due depositors, not preferred	3,803,484	3,948,002	4,021,751	4 424,936	4,702,835
Due to trust companies, banks and bankers	12,741	44,718	8,092	4,904	128
Other liabilities	5,765	22,728	14,707	40,784	30,808
Add for cents	2	2	2	2	3
Total liabilities	$4,913,241	$5,246,658	$5,410,948	$5,936,620	$6,234,820

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Federal Reserve Bank of St. Louis

PRATTSBURGH STATE BANK — PRATTSBURGH

IRA C. PRATT, *President.* [Organized 1904] WILLIAM CUFFNEY, *Cashier.*

DIRECTORS

WM. G. DEAN, IRA C. PRATT, FRED E. BLOOD, JOS. G. MCCONNELL, WM. CUFFNEY,
WM. MCMICHAEL, WM. B. PRATT, HERBERT T. SCOFIELD, ROBERT J. SCOTT.

RESOURCES	Statement of condition Dec. 31, 1915	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 29, 1916
Stocks and bonds, viz: Public securities market value	$20,270	$17,352	$16,620	$16,590	$25,215
Real estate owned	10,485	9,410	9,410	9,410	9,410
Mortgages owned	15,740	17,540	17,115	16,815	15.915
Loans and discounts secured by real estate collateral	23,215	16,675	22,807	29,581	28,712
Loans and discounts secured by other collateral	35,701	28,968	26,727	21,215	25,150
Loans, discounts and bills purchased not secured by collateral	139,289	144,951	140,508	146,309	145,460
Overdrafts	10	36	135	34	6
Due from trust companies, banks and bankers	57,199	84,304	74,104	65,575	95,848
Specie	4,174	3,245	2,988	3,960	3,743
Legal tender notes and notes of national banks	4,990	6,032	6,725	4,124	3,620
Assets not included in any of the above heads	3,200	3,800	3,800	4,400	4,150
Add for cents	3	3	4	2	2
Total resources	$314,276	$332,316	$320,943	$318,015	$357,231
LIABILITIES					
Capital	$25,000	$25,000	$25,000	$25,000	$25,000
Surplus, including all undivided profits (market value)	38,482	38,187	37,321	39,120	41,155
Preferred deposits, viz.:					
Deposits by the State of New York	10,000	11,000	10,000	10,000	10,000
Deposits otherwise preferred	.....	10,000	15,000	13,000	5,030
Due depositors, not preferred	225,244	243,929	229,521	226,144	271,645
Bills payable	10,000	.....	.....	.....	.....
Other liabilities	5,550	4,200	4,100	4,750	4,400
Add for cents	.....	.....	1	1	1
Total liabilities	$314,276	$332,316	$320,943	$318,015	$357,231

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THE PUBLIC BANK OF NEW YORK CITY — NEW YORK CITY

EDWARD S. ROTHCHILD, *President.* [89-91 Delancey street; organized 1908] C. H. BALDWIN, *Cashier.*

DIRECTORS

PHILIP BEROLZHEIMER, JOS. J. BACH, N. M. MARKWELL, WALTER E. MEYER, JOHN C. EISLE, H. P. GOLDSCHMIDT, ALFRED S. ROSSIN, EDWARD S. ROTHCHILD, EDWARD WISE.

RESOURCES	Statement of condition Dec. 31, 1915	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 29, 1916
Stocks and bonds, viz.:					
Public securities, market value	$572,981	$166,921	$164,107	$164,107	$164,107
Private securities, market value	3,740,691	3,859,064	3,968,648	3,832,602	4,231,939
Real estate owned	506,120	506,120	478,731	478,731	425,190
Mortgages owned	33,750	39,250	45,250	43,750	53,750
Loans and discounts secured by real estate collateral	131,303	116,478	115,684	87,584	75,718
Loans and discounts secured by other collateral	2,135,216	2,484,676	2,880,840	3,806,150	5,889,189
Loans, discounts and bills purchased not secured by collateral	3,059,536	2,985,726	3,428,177	3,909,813	3,597,922
Overdrafts	684	2,121	329	829	484
Due from trust companies, banks and bankers	1,997,492	2,360,720	2,359,748	1,795,351	1,398,368
Specie	469,630	548,848	857,514	1,072,764	1,167,764
Legal tender notes and notes of national banks	742,065	690,012	622,537	526,952	700,728
Federal reserve notes	5,000	10,000	10,000	20,000	15,000
Cash items	70,627	97,909	71,377	105,713	96,851
Assets not included in any of the above heads	123,769	131,639	138,415	173,857	185,108
Add for cents	4	5	7	5	4
Total resources	$13,588,868	$14,000,489	$15,141,364	$16,018,208	$18,002,122
LIABILITIES					
Capital	$750,000	$750,000	$750,000	$750,000	$750,000
Surplus, including all undivided profits (market value)	407,949	471,646	526,030	608,187	663,616
Preferred deposits, viz.:					
Due savings and loan associations, credit unions and land bank	.....	.....	1,035	487	171
Deposits by the State of New York	55,000	270,000	240,000	150,000	319,000
Other deposits secured by pledge of assets	54,900	104,962	129,862	134,924	129,924
Due depositors, not preferred	12,083,543	12,137,056	13,166,659	14,158,776	15,935,440
Due to trust companies, banks and bankers	62,869	121,868	170,526	71,024	75,832
Acceptances of drafts payable at a future date or authorized by commercial letters of credit	.....	850	.....	.....	.....
Other liabilities	174,606	144,105	157,250	144,807	127,136
Add for cents	1	2	2	3	3
Total liabilities	$13,588,868	$14,000,489	$15,141,364	$16,018,208	$18,002,122

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RENSSELAER COUNTY BANK — RENSSELAER

JOHN F. MUNGER, *President.* [810 Broadway; organized 1906] E. J. GUILFOIL, *Cashier.*

DIRECTORS

HENRY J. BEST, LEDYARD COGSWELL, JAMES GUILFOIL, MATTHEW A. HEERAN, JOHN F. MUNGER,
WALTER B. MCCULLOCH, GEO. A. MARCH, CHRISTOPHER W. RILEY, JOHN K. SPENCER, ROBERT G. STEWART.

RESOURCES	Statement of condition Dec. 31, 1915	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 29, 1916
Stocks and bonds, viz.:					
Public securities, market value	$64,735	$64,735	$65,280	$72,000	$64,735
Private securities, market value	355,400	366,900	397,026	416,959	398,068
Real estate owned	20,000	20,000	20,000	20,000	20,000
Mortgages owned	154,435	157,310	165,485	169,377	194,067
Loans and discounts secured by other collateral	177,855	171,958	192,751	211,776	233,770
Loans, discounts and bills purchased not secured by collateral	121,086	144,456	152,928	123,300	98,078
Overdrafts	258	1,274	737	1,908	178
Due from trust companies, banks and bankers	42,696	50,012	16,440	76,196	81,183
Specie	1,299	1,258	1,648	1,441	1,632
Legal tender notes and notes of national banks	7,995	15,549	16,976	16,313	22,295
Cash items	.....	3	5,890	244	1,031
Assets not included in any of the above heads	6,161	10,597	7,274	11,248	5,607
Add for cents	2	4	3	3	4
Total resources	$951,922	$1,004,056	$1,042,438	$1,120,765	$1,120,648
LIABILITIES					
Capital	$50,000	$50,000	$50,000	$50,000	$50,000
Surplus, including all undivided profits (market value)	22,365	24,577	25,837	27,954	25,264
Preferred deposits, viz.: Deposits by the State of New York	39,000	63,000	63,000	63,000	63,000
Due depositors, not preferred	834,575	854,266	895,303	966,542	976,907
Other liabilities	5,981	12,212	8,297	13,268	5,476
Add for cents	1	1	1	1	1
Total liabilities	$951,922	$1,004,056	$1,042,438	$1,120,765	$1,120,648

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RUSHVILLE STATE BANK — RUSHVILLE

DANIEL L. PADDOCK, *Vice-President.* [Main street; organized 1912] T. C. WILLIAMS, *Cashier.*

DIRECTORS

DANIEL L. PADDOCK, T. CHAUNCEY WILLIAMS, MILTON J. WILSON, HENRY C. UNDERWOOD, ROBERT G. PERRY,
FRANK B. LOOMIS, CHARLES A. LAZARUS, L. CASE WILLIAMS, THALES M. JACKSON.

RESOURCES	Statement of condition Dec. 31, 1915	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 29, 1916
Stocks and bonds, viz.: Public securities, market value	$20,800	$20,825	$20,240	$20,000	$35,285
Real estate owned	4,000	4,000	4,000	4,000	4,000
Mortgages owned	800	800	800	800	2,000
Loans and discounts secured by real estate collateral	3,500	3,500	3,500	3,500	3,500
Loans and discounts secured by other collateral	6,628	4,459	2,408	2,793	7,210
Loans, discounts and bills purchased not secured by collateral	85,206	108,774	118,151	143,034	115,408
Overdrafts	1,496	420	137	56	111
Due from trust companies, banks and bankers	53,536	47,595	11,564	12,768	31,203
Specie	1,426	342	1,390	492	1,269
Legal tender notes and notes of national banks	1,449	6,386	3,310	4,320	3,506
Federal reserve notes	3,250	40	15	90	20
Cash items	307	161	53	90	.....
Assets not included in any of the above heads	2,335	2,268	2,216	2,240	1,800
Add for cents	2	3	3	3	2
Total resources	$184,735	$199,573	$167,787	$194,186	$205,314
LIABILITIES					
Capital	$25,000	$25,000	$25,000	$25,000	$25,000
Surplus, including all undivided profits (market value)	13,110	13,767	12,727	12,854	13,283
Preferred deposits, viz.: Deposits by the State of New York	8,000	9,000	8,000	8,000	8,000
Due depositors, not preferred	138,274	151,499	121,704	114,032	158,231
Bills payable	.....	.....	.....	34,000	.....
Other liabilities	350	306	355	300	800
Add for cents	1	1	1	.....	.....
Total liabilities	$184,735	$199,573	$167,787	$194,186	$205,314

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THE SAUGERTIES BANK — SAUGERTIES

E. CLARK REED, *Vice-President.* [258 Main street; organized 1888] HENRY T. KEENEY, *Cashier.*

DIRECTORS

JOHN W. SHULTS, E. CLARK REED, J. CHARLES SUDDERLY, CLINTON VAN BUSKIRK, JAS. L. DEDERICK, CHAS. LUSK, JOHN MCKEEFREY, RICHARD B. OVERBAGH.

RESOURCES	Statement of condition Dec. 31, 1915	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 29, 1916
Stocks and bonds, viz.:					
Public securities, market value	$6,040	$6,040	$6,040	$40,742	$61,040
Private securities, market value	7,400	7,400	7,400	7,400	7,400
Real estate owned	5,000	5,000	5,000	5,000	5,000
Loans and discounts secured by real estate collateral	18,395	21,195	15,982	17,197	14,577
Loans and discounts secured by other collateral	58,833	82,944	79,501	78,557	80,551
Loans, discounts and bills purchased not secured by collateral	143,442	140,336	135,748	127,129	133,633
Overdrafts	1,292	724	418	694	493
Due from trust companies, banks and bankers	10,603	7,936	12,826	60,521	18,398
Specie	9,473	7,863	8,205	7,793	5,346
Legal tender notes and notes of national banks	12,422	8,177	9,300	16,447	8,644
Federal reserve notes	.....	805	815	1,070	385
Cash items	4,066	7,072	2,285	2,354	4,667
Assets not included in any of the above heads	1,094	917	1,763	684	1,688
Add for cents	1	2	2	4	4
Total resources	$278,061	$296,411	$285,285	$365,592	$341,826
LIABILITIES					
Capital	$125,000	$125,000	$125,000	$125,000	$125,000
Surplus, including all undivided profits (market value)	38,901	37,705	40,013	33,644	36,115
Preferred deposits, viz.: Due New York State savings banks	6,486	11,373	5,667	24,264	19,268
Due depositors, not preferred	102,607	109,648	112,124	174,074	153,053
Due to trust companies, banks and bankers	5,067	12,683	2,481	7,809	7,588
Other liabilities	.....	.....	.....	800	800
Add for cents	.....	2	.....	1	2
Total liabilities	$278,061	$296,411	$285,285	$365,592	$341,826

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Federal Reserve Bank of St. Louis

THE SCHOHARIE COUNTY BANK — SCHOHARIE

CHARLES M. THROOP, *President*. [Main street; organized 1888] ROBERT A. DEWEY, *Cashier*.

DIRECTORS

CHARLES M. THROOP, JOHN P. VAN VECHTEN, WM. B. COLYER, ARTHUR H. WOODS, CHAS. SHOLTES, ROBERT A. DEWEY, ISAAC VAN VECHTEN,

RESOURCES	Statement of condition Dec. 31, 1915	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 29, 1916
Stocks and bonds, viz.:					
Public securities, market value	$11,087	$11,487	$11,487	$11,550	$11,487
Private securities, market value	197,615	203,847	209,594	218,504	246,080
Real estate owned	2,500	2,500	2,500	2,500	2,500
Mortgages owned	82,105	89,205	92,560	94,210	94,697
Loans and discounts secured by real estate collateral	.....	.....	.....	.....	3,000
Loans and discounts secured by other collateral	13,800	16,000	19,000	14,700	13,200
Loans, discounts and bills purchased not secured by collateral	124,043	105,796	116,479	118,441	116,051
Overdrafts	675	544	964	307	1,419
Due from trust companies, banks and bankers	31,796	44,896	33,156	42,409	36,117
Specie	6,684	6,823	6,578	5,871	7,106
Legal tender notes and notes of national banks	7,984	3,820	4,600	4,489	5,342
Federal reserve notes	.....	.....	520	680	700
Cash items	705	270	331	418	327
Assets not included in any of the above heads	8,200	7,400	8,200	8,600	9,100
Add for cents	4	2	3	2	3
Total resources	$487,198	$492,590	$505,972	$522,681	$547,129
LIABILITIES					
Capital	$25,000	$25,000	$25,000	$25,000	$25,000
Surplus, including all undivided profits (market value)	25,739	28,953	30,210	33,015	31,788
Preferred deposits, viz.: Deposits by the State of New York	10,000	10,000	10,000	10,000	10,000
Due depositors, not preferred	418,858	422,137	423,661	446,166	471,041
Bills payable	.....	.....	10,000	.....	.....
Other liabilities	7,600	6,500	7,100	8,500	9,300
Add for cents	1	.....	1	.....	.....
Total liabilities	$487,198	$492,590	$505,972	$522,681	$547,129

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SEASIDE BANK — WEST HAMPTON BEACH

ERASTUS F. POST, *President.* [Main street; organized 1904] HERMON D. BISHOP, *Cashie.*

DIRECTORS

ERASTUS F. POST, ALANSON P. ROGERS, HENRY GARDINER, WILLARD F. JAGGER, ERNEST H. BISHOP, HERMON D. BISHOP, WM. H. WINTERS, MORRIS R. PHILLIPS, SILAS A. TUTTLE, HERBERT C. TUTHILL, STEPHEN F. GRIFFING,

RESOURCES	Statement of condition Dec. 31, 1915	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 29, 1916
Stocks and bonds, viz.:					
Public securities, market value	$1,015	$1,050	$1,020	$1,055	$1,065
Private securities, market value	54,095	45,922	45,830	45,485	45,576
Real estate owned	2,000	2,000	2,000	2,000	2,000
Mortgages owned	3,700	3,700	3,700	3,700	3,700
Loans and discounts secured by real estate collateral	6,275	5,775	5,775	5,775	4,775
Loans and discounts secured by other collateral	4,325	2,900	6,800	12,875	16,025
Loans, discounts and bills purchased not secured by collateral	93,990	95,964	105,432	108,410	102,241
Overdrafts	176	131	132	12	280
Due from trust companies, banks and bankers	11,779	9,752	4,664	74,271	43,544
Specie	5,532	5,050	9,591	8,276	3,565
Legal tender notes and notes of national banks	800	1,000	1,000	1,000	3,500
Federal reserve notes	700	800	500	500	1,000
Assets not included in any of the above heads	2,182	1,150	1,395	1,636	1,634
Add for cents	1	3	2	2	3
Total resources	$186,570	$175,197	$187,841	$264,997	$228,908
LIABILITIES					
Capital	$25,000	$25,000	$25,000	$25,000	$25,000
Surplus, including all undivided profits (market value)	14,434	13,279	13,587	14,449	15,474
Due depositors, not preferred	146,536	136,368	129,521	224,456	187,616
Due to trust companies, banks and bankers	.....	.....	1,999	391	217
Bills payable	.....	.....	17,000	.....	.....
Other liabilities	600	550	733	700	600
Add for cents	.....	.....	1	1	1
Total liabilities	$186,570	$175,197	$187,841	$264,997	228,908

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THE SOUTHAMPTON BANK — SOUTHAMPTON

EDGAR A. HILDRETH, *President.* [Organized 1888] L. E. TERRY, *Cashier.*

DIRECTORS

EDGAR A. HILDRETH, ERASTUS F. POST, L. EMORY TERRY, ALFRED E. SCHERMERHORN, EDWARD H. FOSTER, JOHN O. ELLISTON, WILLIS D. VAN BRUNT, FRANK H. CORWITH,

RESOURCES	Statement of condition Dec. 31, 1915	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 29, 1916
Stock and bonds, viz.:					
Public securities, market value	$990	$1,000	$990	$990	$1,000
Private securities, market value	139,325	139,800	141,850	172,850	192,700
Real estate owned	10,000	10,000	10,000	10,000	10,000
Mortgages owned	.....	.....	2,375	2,337	2,312
Loans and discounts secured by real estate collateral	24,944	21,467	19,750	20,375	23,700
Loans and discounts secured by other collateral	44,679	38,189	39,685	89,994	33,500
Loans, discounts and bills purchased not secured by collateral	236,675	198,881	241,770	316,966	295,526
Overdrafts	54	38	260	756	24
Due from trust companies, banks and bankers	26,875	57,473	31,534	103,171	60,501
Specie	16,682	15,447	34,686	25,614	22,220
Legal tender notes and notes of national banks	2,400	3,000	3,500	2,000	3,000
Federal reserve notes	2,000	500	500	200	3,250
Cash items	2,058	1,637	844	925	952
Assets not included in any of the above heads	2,998	1,802	2,459	2,808	2,917
Add for cents	4	3	2	5	4
Total resources	$509,684	$489,237	$530,205	$748,991	$651,606
LIABILITIES					
Capital	$50,000	$50,000	$50,000	$100,000	$100,000
Surplus, including all undivided profits (market value)	110,819	111,851	115,991	69,029	74,623
Preferred deposits, viz.:					
Deposits by the State of New York	17,000	28,000	25,000	25,000	25,000
Other deposits secured by pledge of assets	11,806	11,020	9,989	9,656	9,656
Due depositors, not preferred	317,422	285,538	326,408	533,457	437,474
Due to trust companies, banks and bankers	636	501	816	8,934	1,900
Other liabilities	2,000	2,325	2,000	2,913	2,950
Add for cents	1	2	1	2	3
Total liabilities	$509,684	$489,237	$530,205	$748,991	$651,606

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SOUTH SIDE BANK OF BAY SHORE, N. Y.—BAY SHORE

P. S. WICKS, *President.* [Main street; organized 1887] L. K. REDINGTON, *Cashier.*

DIRECTORS

JOSIAH ROBBINS, W. A. HULSE, H. D. BREWSTER, GEO. B. HOWELL, JOSEPH WOOD, WM. H. ROBBINS, EVERETT T. ROGERS, H. S. RAVEN, JOHN J. GIBSON, PERRY S. WICKS, H. S. NEWINS,

RESOURCES	Statement of condition Dec. 31, 1915	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 29, 1916
Stocks and bonds, viz.:					
Public securities, market value	$1,000	$81,809	$1,050	$1,050	$1,050
Private securities, market value	81,483	1,005	83,388	133,153	142,919
Real estate owned	10,500	10,500	10,000	10,000	11,500
Mortgages owned	24,500	26,300	26,300	26,800	26,800
Loans and discounts secured by real estate collateral	22,055	20,806	20,539	25,764	25,228
Loans and discounts secured by other collateral	14,916	8,815	9,205	15,815	15,788
Loans, discounts and bills purchased not secured by collateral	165,823	164,571	166,825	159,402	152,500
Overdrafts	243	401	37	2	250
Due from trust companies, banks and bankers	65,016	39,419	13,074	62,156	17,024
Specie	7,035	6,014	5,762	8,095	8,412
Legal tender notes and notes of national banks	11,687	13,281	18,473	16,990	15,036
Federal reserve notes	2,000	1,000	500	500	500
Cash items	3,599	2,366	1,627	1,243	1,246
Assets not included in any of the above heads	2,139	2,627	2,347	2,542	6,588
Add for cents	4	3	4	5	3
Total resources	$412,000	$378,917	$359,131	$463,517	$424,844
LIABILITIES					
Capital	$25,000	$25,000	$25,000	$25,000	$25,000
Surplus, including all undivided profits (market value)	56,503	59,772	54,490	56,893	59,507
Due depositors, not preferred	327,785	292,159	272,746	377,188	335,908
Due to trust companies, banks and bankers	924	24	268	.....	849
Other liabilities	1,787	1,961	6,625	4,436	3,579
Add for cents	1	1	2	.....	1
Total liabilities	$412,000	$378,917	$359,131	$463,517	$424,844

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THE STATE BANK OF AVON — AVON

AARON BARBER, *President.* [Genesee street; organized 1892] W. J. WEED, *Cashier.*

DIRECTORS

AARON BARBER, EDGAR H. BABCOCK, WM. G. MARKHAM, JAMES D. ANDERSON, W. H. FARNUM, LEWIS TRIPP, FRANK E. HOVEY, JAMES TIGHE, W. J. WEED.

RESOURCES	Statement of condition Dec. 31, 1915	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 29, 1916
Stocks and bonds, viz.:					
Public securities, market value	$6,000	$12,000	$27,550	$30,220	$38,044
Private securities, market value	37,725	35,885	37,435	42,425	49,165
Real estate owned	8,000	8,000	8,000	8,000	8,000
Mortgages owned	150,030	150,030	157,028	156,328	159,778
Loans and discounts secured by other collateral	62,141	63,751	58,669	57,321	53,481
Loans, discounts and bills purchased not secured by collateral	419,751	458,741	471,314	478,081	485,672
Overdrafts	1,587	158	185	306	583
Due from trust companies, banks and bankers	86,599	91,063	78,240	106,024	103,720
Specie	9,998	9,788	11,008	10,266	11,125
Legal tender notes and notes of national banks	10,552	8,184	9,336	14,056	9,649
Federal reserve notes	.....	.....	1,500	.....	.....
Cash items	5,304	166	2,465	2,748	1,269
Assets not included in any of the above heads	300	370	291	439	435
Add for cents	4	2	3	5	4
Total resources	$797,991	$838,138	$863,024	$906,219	$920,925
LIABILITIES					
Capital	$50,000	$50,000	$50,000	$50,000	$50,000
Surplus, including all undivided profits (market value)	61,234	58,437	62,137	60,375	64,583
Due depositors, not preferred	685,865	729,353	750,886	795,844	805,565
Due to trust companies, banks and bankers	891	346	.....	.....	777
Add for cents	1	2	1	.....	.....
Total liabilities	$797,991	$838,138	$863,024	$906,219	$920,925

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THE STATE BANK OF BELMONT — BELMONT

ELMORE A. WILLETS, *President.* [Schuyler street; organized 1888] H. R. SORTORE, *Cashier.*

DIRECTORS

ELMORE A. WILLETS, WM. K. PAUL, H. R. SORTORE, LEONARD W. ELY.

RESOURCES	Statement of condition Dec. 31, 1915	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 29, 191
Stocks and bonds, viz.:					
Public securities, market value	$19,000	$24,000	$24,000	$39,000	$39,000
Private securities, market value	66,000	87,500	87,500	97,500	99,500
Real estate owned	19,000	19,000	19,000	19,000	19,000
Mortgages owned	43,000	42,000	42,000	42,000	42,000
Loans and discounts secured by real estate collateral	4,548	5,381	5,081	4,431	3,021
Loans and discounts secured by other collateral	68,590	68,427	89,523	90,286	88,290
Loans, discounts and bills purchased not secured by collateral	94,002	80,352	90,115	76,902	81,362
Overdrafts	304	330	1,170	673	303
Due from trust companies, banks and bankers	110,021	59,970	62,713	73,290	43,776
Specie	11,446	12,539	13,383	14,766	14,801
Legal tender notes and notes of national banks	9,552	6,280	5,505	5,600	2,480
Federal reserve notes	500	420	350	435	520
Cash items	11,810	674	545	606	3,335
Assets not included in any of the above heads	2,441	3,311	4,000	4,321	4,031
Add for cents	5	5	3	3	4
Total resources	$460,219	$410,189	$444,888	$468,813	$441,423
LIABILITIES					
Capital	$50,000	$50,000	$50,000	$50,000	$50,000
Surplus, including all undivided profits (market value)	60,121	55,278	57,655	59,433	60,870
Preferred deposits, viz.: Other deposits secured by pledge of assets	345	350	349	127	190
Due depositors, not preferred	347,752	302,060	333,883	355,952	326,862
Other liabilities	2,000	2,500	3,000	3,300	3,500
Add for cents	1	1	1	1	1
Total liabilities	$460,219	$410,189	$444,888	$468,813	$441,423

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STATE BANK OF BOLIVAR — BOLIVAR

C. C. GARTHWAIT, *President.* [Main street; organized 1882] W. J. HOGAN, *Cashier.*

DIRECTORS

C. C. GARTHWAIT, S. F. BOOTH, W. J. HOGAN, A. L. SHANER, ASA ROOT, J. W. HAMSHER, E. F. ROOT, R. N. ANDRUS, F. C. STREETER.

RESOURCES	Statement of condition Dec. 31, 1915	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 29, 1916
Stocks and bonds, viz.: Public securities, market value	$23,800	$23,800	$23,800	$23,800	$18,800
Real estate owned	3,500	3,000	3,000	3,000	3,000
Mortgages owned	386	386	386	386	386
Loans and discounts secured by real estate collateral	97,231	110,439	116,721	114,764	130,837
Loans and discounts secured by other collateral	94,786	117,321	125,760	122,315	97,478
Loans, discounts and bills purchased not secured by collateral	120,579	111,542	118,003	113,460	149,882
Overdrafts	144	164	124	184	213
Due from trust companies, banks and bankers	54,295	78,359	79,481	99,927	117,978
Specie	6,618	6,530	6,358	6,351	5,942
Legal tender notes and notes of national banks	16,256	18,799	21,950	20,658	18,740
Federal reserve notes	3,000	2,000	.....	.....	2,000
Cash items	1,469	.....	19	937	294
Assets not included in any of the above heads	700	500	300	500	500
Add for cents	3	4	2	3	2
Total resources	$422,767	$472,844	$495,904	$506,285	$546,052
LIABILITIES					
Capital	$30,000	$30,000	$30,000	$30,000	$30,000
Surplus, including all undivided profits (market value)	72,182	73,026	72,720	74,334	75,377
Due depositors, not preferred	309,435	363,517	391,684	400,450	439,174
Bills payable	10,000	5,000	.....	.....	.....
Other liabilities	1,150	1,300	1,500	1,500	1,500
Add for cents	.....	1	.....	1	1
Total liabilities	$422,767	$472,844	$495,904	$506,285	$546,052

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STATE BANK OF BROCTON — BROCTON

J. R. DRONEY, *President.* [Main street; organized 1892] L. D. SULLIVAN, *Cashier.*

DIRECTORS

J. R. DRONEY, E. BUCKNER, H. A. FRANCIS, C. F. CRANDALL, G. S. A. FARNHAM, L. D. SULLIVAN, F. D. HARDENBURG,

RESOURCES	Statement of condition Dec. 31, 1915	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 29, 1916
Stocks and bonds, viz.:					
Public securities, market value	$6,000	$6,000	$6,000	$6,000	$6,000
Private securities, market value	20,850	19,350	19,350	17,850	16,850
Real estate owned	11,600	11,600	11,600	11,600	11,600
Mortgages owned	21,413	21,413	20,613	20,613	20,613
Loans and discounts secured by real estate collateral	31,009	30,289	30,336	29,197	27,163
Loans and discounts secured by other collateral	55,374	52,544	54,791	42,082	41,925
Loans, discounts and bills purchased not secured by collateral	147,375	170,614	185,515	200,725	156,390
Overdrafts	677	1,932	594	1,501	477
Due from trust companies, banks and bankers	74,296	21,421	17,022	12,966	141,502
Specie	10,928	7,952	7,112	8,951	7,342
Legal tender notes and notes of national banks	8,570	7,265	6,565	6,100	7,857
Federal reserve notes	.....	275	340	320	760
Cash items	11	383	1,124	.....	11
Assets not included in any of the above heads	3,262	3,698	2,863	2,091	2,272
Add for cents	4	3	6	5	5
Total resources	$391,369	$354,739	$363,831	$360,001	$440,767
LIABILITIES					
Capital	$30,000	$30,000	$30,000	$30,000	$30,000
Surplus, including all undivided profits (market value)	34,751	32,760	35,367	33,554	33,622
Preferred deposits, viz.: Other deposits secured by pledge of assets.	1,959	1,508	1,465	1,429	1,319
Due depositors, not preferred	316,312	272,045	250,363	236,114	368,126
Due to trust companies, banks and bankers	4,493	2,578	405	574	1,743
Bills payable	.....	10,000	40,000	52,500	.....
Other liabilities	3,852	5,846	6,228	5,827	5,955
Add for cents	2	2	3	3	2
Total liabilities	$391,369	$354,739	$363,831	$360,001	$440,767

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STATE BANK OF CANASTOTA, N. Y.—CANASTOTA

MILTON DE LANO, *President.* [218 South Peterboro street; organized 1887] KIRK B. DE LANO, *Cashier.*

DIRECTORS

WM. H. PATTEN, JOHN W. WILSON, JAMES B. DE LANO, WILLIS P. HUYCK, MILTON DE LANO,
FRANCIS STAFFORD, F. F. HUBBARD, S. K. BEMISS. KIRK B. DE LANO.

RESOURCES	Statement of condition Dec. 31, 1915	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 29, 1916
Stocks and bonds, viz.:					
Public securities, market value	$20,050	$20,050	$20,050	$30,050	$30,050
Private securities, market value	6,141	6,141	5,941	5,941	3,100
Real estate owned	14,284	14,284	14,284	14,284	14,284
Loans and discounts secured by other collateral	32,616	25,973	25,410	26,898	24,502
Loans, discounts and bills purchased not secured by collateral	151,855	142,165	138,134	138,898	142,867
Overdrafts	14	83	273	54	24
Due from trust companies, banks and bankers	35,974	67,431	63,566	36,288	103,050
Specie	3,397	3,179	3,550	3,544	2,583
Legal tender notes and notes of national banks	12,088	12,022	12,406	11,444	12,345
Federal reserve notes	2,200	300	1,400	600	800
Cash items	1,288	917	146	1,050	1,904
Assets not included in any of the above heads	2,400	2,503	2,300	2,300	2,260
Add for cents	4	4	4	4	3
Total resources	$282,311	$295,052	$287,464	$271,355	$337,772
LIABILITIES					
Capital	$60,000	$60,000	$60,000	$60,000	$60,000
Surplus, including all undivided profits (market value)	45,729	46,835	46,164	47,724	46,593
Preferred deposits, viz.:					
Due savings and loan associations, credit unions and land bank	4,219	6,124	2,596	4,356	861
Other deposits secured by pledge of assets	6,100	6,179	6,179	6,790	8,632
Due depositors, not preferred	164,723	172,898	170,766	151,723	217,867
Due to trust companies, banks and bankers	1,537	3,015	1,757	761	3,816
Add for cents	3	1	2	1	3
Total liabilities	$282,311	$295,052	$287,464	$271,355	$337,772

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STATE BANK OF CHATHAM, N. Y.—CHATHAM

EDWARD C. WHITE, *President.* [Organized 1875] H. A. HUMPHREY, *Cashier.*

DIRECTORS

ED. C. WHITE, E. D. C. TRACY, HENRY C. PIERSON, CHAS. A. COLLORD, JAMES THOMAS, WILLARD R. STARKS, EDWARD C. JOHNSON, ISAAC H. SONN, H. A. HUMPHREY.

RESOURCES	Statement of condition Dec. 31, 1915	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 29, 1916
Stocks and bonds, viz.:					
Public securities, market value	$81,019	$85,600	$92,329	$142,350	$190,936
Private securities, market value	463,611	495,358	548,948	554,680	570,870
Real estate owned	5,000	5,000	5,000	5,000	5,000
Mortgages owned	38,120	38,670	40,620	37,800	37,800
Loans and discounts secured by real estate collateral	7,317	6,817	11,617	11,617	10,907
Loans and discounts secured by other collateral	76,295	89,393	85,077	88,208	93,275
Loans, discounts and bills purchased not secured by collateral	200,584	174,288	190,268	190,743	189,443
Overdrafts	4	50	347	3	75
Due from trust companies, banks and bankers	59,606	94,551	91,176	89,049	131,578
Specie	8,464	8,196	8,424	9,423	8,210
Legal tender notes and notes of national banks	15,762	13,925	18,145	23,664	17,771
Federal reserve notes	100	445	1,010	.....	660
Cash items	710	484	1,010	9,749	663
Assets not included in any of the above heads	2,009	1,987	2,449	2,467	2,515
Add for cents	5	3	5	6	4
Total resources	$958,606	$1,014,767	$1,096,425	$1,164,759	$1,259,707
LIABILITIES					
Capital	$50,000	$50,000	$50,000	$50,000	$50,000
Surplus, including all undivided profits (market value)	91,492	98,285	98,436	100,986	110,050
Preferred deposits, viz.:					
Deposits by the State of New York	45,000	61,000	57,000	50,000	50,000
Other deposits secured by pledge of assets	1,184	923	1,158	1,705	2,513
Due depositors, not preferred	764,949	798,677	884,424	950,200	1,032,433
Due to trust companies, banks and bankers	4,079	91	2,667	3,758	1,552
Other liabilities	1,901	5,789	2,738	8,108	13,156
Add for cents	1	2	2	2	3
Total liabilities	$958,606	$1,014,767	$1,096,425	$1,164,759	$1,259,707

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THE STATE BANK OF COMMERCE OF BROCKPORT, N. Y.—BROCKPORT

DEAN G. CRIPPEN, *President.* [Organized 1909] HENRY E. HILER, *Cashier.*

DEAN G. CRIPPEN, JOHN F. DAILEY, GEO. E. LOCKE, HENRY E. HILER, MORTON MINOT, LEONARD D. TRIMMER, FRANK D. HEBBARD, MANLEY A. SHAFER, JAMES E. CONLEY, ALBERT C. SCHEFLER, RICHARD C. SHANNON, 2ND, LOUIS B. SHAY,

RESOURCES	Statement of condition Dec. 31, 1915	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 29, 1916
Stocks and bonds, viz.:					
Public securities, market value	$23,485	$23,575	$23,500	$24,250	$24,280
Private securities, market value	72,066	72,300	67,500	64,750	64,773
Real estate owned	3,151	3,176	3,176	3,249	3,249
Mortgages owned	173,494	170,674	168,749	169,749	169,149
Loans and discounts secured by real estate collateral	1,782	1,782	1,782	1,782	1,782
Loans and discounts secured by other collateral	128,262	129,379	133,377	106,888	92,082
Loans, discounts and bills purchased not secured by collateral	289,100	312,846	322,210	339,732	349,526
Overdrafts	1,347	447	23	346	510
Due from trust companies, banks and bankers	87,656	69,480	52,255	69,005	72,191
Specie	6,394	6,606	3,782	5,686	3,027
Legal tender notes and notes of national banks	16,000	18,000	12,000	12,000	14,000
Federal reserve notes	.....	.....	3,000	1,500	1,000
Cash items	3,585	320	3,920	795	2,897
Assets not included in any of the above heads	12,794	16,083	18,602	14,310	16,159
Add for cents	4	4	3	4	5
Total resources	$819,120	$824,672	$813,879	$814,046	$814,630
LIABILITIES					
Capital	$50,000	$50,000	$50,000	$50,000	$50,000
Surplus, including all undivided profits (market value)	22,293	24,293	26,293	29,568	31,574
Preferred deposits, viz.:					
Deposits by the State of New York	10,000	10,000	10,000	10,000	10,000
Other deposits secured by pledge of assets	10,722	10,213	10,213	10,366	10,366
Due depositors, not preferred	672,704	670,663	667,384	606,934	612,817
Due to trust companies, banks and bankers	.....	1,802	188	676	372
Bills payable	50,000	50,000	45,000	100,000	90,000
Other liabilities	3,400	7,700	4,800	6,500	9,500
Add for cents	1	1	1	2	1
Total liabilities	$819,120	$824,672	$813,879	$814,046	$814,630

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STATE BANK OF FILLMORE — FILLMORE

WM. P. BROOKS, *President.* [Organized 1889] C. J. HOWDEN, *Cashier.*

DIRECTORS

WM. P. BROOKS, N. N. COLBURN, W. F. PASCO, WM. FOOTE, W. J. RICHARDSON, ALBERT B. SMITH, J. M. DAVIDSON, C. J. HOWDEN.

RESOURCES	Statement of condition Dec. 31, 1915	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 29, 1916
Stocks and bonds, viz.:					
Public securities, market value	$2,000	$2,000	$2,000	$2,000	$2,000
Private securities, market value	24,000	22,000	22,000	22,000	22,000
Real estate owned	3,500	3,500	3,500	3,500	3,500
Mortgages owned	7,450	7,450	5,875	3,596	3,596
Loans and discounts secured by real estate collateral	54,157	51,623	67,924	69,954	63,537
Loans and discounts secured by other collateral	34,372	36,721	27,044	30,616	29,173
Loans, discounts and bills purchased not secured by collateral	275,294	277,205	276,054	262,638	277,806
Overdrafts	125	65	154	121	62
Due from trust companies, banks and bankers	38,155	65,648	45,779	60,157	58,913
Specie	3,064	2,958	3,136	3,115	3,048
Legal tender notes and notes of national banks	11,914	10,395	10,309	7,675	7,953
Cash items	4,382	466	1,758	586	190
Assets not included in any of the above heads	4,000	4,000	4,000	4,000	4,000
Add for cents	3	4	2	4	5
Total resources	$462,416	$484,035	$469,535	$469,962	$475,783
LIABILITIES					
Capital	$25,000	$25,000	$25,000	$25,000	$25,000
Surplus, including all undivided profits (market value)	54,619	56,203	56,120	56,910	58,648
Preferred deposits, viz.:					
Deposits by the State of New York	10,000	20,000	18,000	18,000	18,000
Other deposits secured by pledge of assets	913	925	937	520	73
Due depositors, not preferred	352,637	367,906	345,478	345,531	370,062
Due to trust companies, banks and bankers	245	.....	.....	.....	.....
Bills payable	15,000	10,000	20,000	20,000	.....
Other liabilities	4,000	4,000	4,000	4,000	4,000
Add for cents	2	1	.....	1	.....
Total liabilities	$462,416	$484,035	$469,535	$469,962	$475,783

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STATE BANK OF HILTON — HILTON

ALLAN B. FRASER, *President.* [Organized 1914] MACDONALD G. NEWCOMB, *Cashier.*

DIRECTORS

ALLAN B. FRASER, E. E. FRASER, JOSEPH INGHAM, O. A. GREEN, JACOB COSMAN,
F. W. ZOLLER, JOSEPH KLAFEHN, A. C. SIMMONS, A. M. OTTMAN.

RESOURCES	Statement of condition Dec. 31, 1915	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 29, 1916
Stocks and bonds, viz.:					
Public securities, market value	$1,000	$1,000	$1,000	$1,000	$1,000
Private securities, market value	10,000	10,000	10,000	10,000	10,000
Mortgages owned	61,977	58,852	51,202	51,177	51,077
Loans and discounts secured by real estate collateral	12,915	17,023	15,297	10,000	13,000
Loans and discounts secured by other collateral	18,679	21,888	11,000	6,000	9,000
Loans, discounts and bills purchased not secured by collateral	182,209	195,741	193,812	225,560	267,046
Overdrafts	186	119	504	242	188
Due from trust companies, banks and bankers	20,824	10,685	19,388	23,170	26,359
Specie	2,000	1,102	1,061	1,256	1,240
Legal tender notes and notes of national banks	5,690	9,575	6,000	6,900	7,539
Federal reserve notes	.....	650	100	300	325
Cash items	85	209	.....	.....	.....
Assets not included in any of the above heads	2,607	3,366	3,310	2,610	2,056
Add for cents	2	4	2	2	1
Total resources	$318,174	$330,214	$312,676	$338,217	$388,831
LIABILITIES					
Capital	$25,000	$25,000	$25,000	$25,000	$25,000
Surplus, including all undivided profits (market value)	14,706	17,874	19,828	20,517	20,577
Due depositors, not preferred	255,860	239,739	217,639	250,900	321,253
Due to trust companies, banks and bankers	.....	.....	2,707	.....	.....
Bills payable	20,000	45,000	45,000	40,000	20,000
Other liabilities	2,607	2,600	2,500	1,800	2,000
Add for cents	1	1	2	.....	1
Total liabilities	$318,174	$330,214	$312,676	$338,217	$388,831

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STATE BANK OF KENMORE — KENMORE

CLARENCE C. MILLER, *President.* [2854 Delaware street; organized 1914] RAY D. FRENCH, *Cashier.*

DIRECTORS

R. E. WINFIELD, FREELON HUNTER, L. P. A. EBERHARDT, C. A. SCHEELER, E. B. MANG, ROBT. A. TOMS, MILTON C. GUGGENHEIMER, C. C. MILLER, FRANK X. REUTER, C. J. J. SEAMAN, GEORGE F. WALLACE.

RESOURCES	Statement of condition Dec. 31, 1915	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 29, 1916
Stocks and bonds, viz.:					
Public securities, market value	$11,099	$13,773	$27,148	$31,334	$41,209
Private securities, market value	24,525	43,065	78,283	81,915	76,573
Mortgages owned	.....	.....	1,500	1,500	1,500
Loans and discounts secured by real estate collateral	7,400	7,595	4,996	4,099	11,351
Loans and discounts secured by other collateral	52,575	53,539	59,676	58,430	63,533
Loans, discounts and bills purchased not secured by collateral	78,362	100,746	129,850	101,071	128,536
Due from trust companies, banks and bankers	63,331	88,481	51,751	29,194	19,903
Specie	2,197	2,300	2,368	3,300	617
Legal tender notes and notes of national banks	5,515	10,385	11,200	7,005	9,771
Federal reserve notes	80	265	700	45	450
Assets not included in any of the above heads	1,394	1,789	2,539	2,368	2,340
Add for cents	3	3	4	3	2
Total resources	$246,481	$321,941	$370,015	$320,264	$355,785
LIABILITIES					
Capital	$25,000	$25,000	$25,000	$25,000	$25,000
Surplus, including all undivided profits (market value)	8,412	9,487	11,453	10,768	11,865
Preferred deposits, viz.: Deposits by the State of New York	5,000	14,000	13,000	13,000	13,000
Due depositors, not preferred	184,943	250,953	294,848	261,542	293,247
Due to trust companies, banks and bankers	21,387	19,604	23,064	4,897	4,269
Other liabilities	1,737	2,895	2,649	5,055	8,403
Add for cents	2	2	1	2	1
Total liabilities	$246,481	$321,941	$370,015	$320,264	$355,785

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THE STATE BANK OF MAYVILLE — MAYVILLE

F. W. CRANDALL, *President.* [Erie street; organized 1894] E. D. REAGAN, *Cashier.*

DIRECTORS

W. F. FISCHER, D. E. MORRIS, E. D. REAGAN, J. H. PRENDERGAST, F. W. CRANDALL, W. C. PRICE, A. E. SKINNER,

RESOURCES	Statement of condition Dec. 31, 1915	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 29, 1916
Stocks and bonds, viz.:					
Public securities, market value	$35,500	$37,250	$36,747	$46,455	$46,570
Private securities, market value	8,400	7,593	6,518	17,158	35,250
Real estate owned	5,500	5,000	5,000	5,000	5,000
Mortgages owned	15,058	11,408	11,318	15,286	18,004
Loans and discounts secured by real estate collateral	20,046	16,681	20,916	22,357	20,991
Loans and discounts secured by other collateral	68,170	77,159	70,897	78,856	69,097
Loans, discounts and bills purchased not secured by collateral	154,975	161,274	189,977	183,449	154,951
Overdrafts	93	81	118	72	33
Due from trust companies, banks and bankers	23,128	20,738	22,825	76,430	57,964
Specie	4,233	5,100	5,250	6,225	5,544
Legal tender notes and notes of national banks	10,219	8,366	13,479	9,450	9,557
Federal reserve notes	480	.....	250	580	140
Cash items	391	176	189	84	166
Assets not included in any of the above heads	2,594	2,669	2,654	2,600	2,594
Add for cents	4	3	3	4	3
Total resources	$348,791	$353,498	$386,141	$464,006	$425,864
LIABILITIES					
Capital	$25,000	$25,000	$25,000	$25,000	$25,000
Surplus, including all undivided profits (market value)	28,409	29,948	28,244	31,941	32,232
Preferred deposits, viz.:					
Deposits by the State of New York	10,000	10,000	10,000	10,000	10,000
Other deposits secured by pledge of assets	13,873	16,534	14,621	14,730	13,908
Due depositors, not preferred	266,008	266,361	302,776	376,834	343,223
Due to trust companies, banks and bankers	.....	154	.....	.....	.....
Other liabilities	5,500	5,500	5,500	5,500	1,500
Add for cents	1	1	.....	1	1
Total liabilities	$348,791	$353,498	$386,141	$464,006	$425,864

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THE STATE BANK — NEW YORK CITY

[374-378 Grand street; organized 1890]

O. L. RICHARD, *President.* A. I. VOORHIS, *Cashier.*

DIRECTORS

O. L. RICHARD, ARNOLD KOHN, LUCIUS N. LITTAUER, HAROLD C. RICHARD, W. B. ROTH,
WALTER L. BURCKETT, ALBERT I. VOORHIS, JOHN KNEIBEL, WALTER T. KOHN, ROBERT H. MAINZER,
HARRY W. VOGEL.

RESOURCES	Statement of condition Dec. 31, 1915	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 29, 1916
Stocks and bonds, viz.:					
Public securities, market value	$2,358,578	$2,807,473	$2,531,625	$1,929,310	$2,188,450
Private securities, market value	6,205,667	6,369,053	7,280,090	5,750,190	5,977,610
Real estate owned	1,393,665	1,403,665	1,444,605	1,502,330	1,516,814
Mortgages owned	2,024,588	2,083,700	2,058,910	2,065,003	2,088,112
Loans and discounts secured by real estate collateral	302,225	372,857	276,158	278,526	282,756
Loans and discounts secured by other collateral	1,982,546	1,632,633	2,092,461	2,634,176	4,969,192
Loans, discounts and bills purchased not secured by collateral	7,021,181	7,608,071	8,204,879	9,293,825	8,713,483
Overdrafts	4,203	2,863	3,147	3,166	2,242
Due from trust companies, banks and bankers	4,784,671	3,155,110	2,117,718	2,985,345	3,471,826
Specie	2,395,471	2,268,093	2,496,386	2,663,055	2,682,999
Legal tender notes and notes of national banks	775,000	740,000	820,000	656,000	861,000
Federal reserve notes	25,000	15,000	15,000	18,000	30,000
Cash items	1,160,916	862,242	1,205,324	1,164,961	1,645,137
Assets not included in any of the above heads	124,833	144,863	161,888	133,717	145,147
Add for cents	4	5	5	4	4
Total resources	$30,558,548	$29,465,628	$30,708,196	$31,077,608	$34,574,772
LIABILITIES					
Capital	$1,500,000	$1,500,000	$1,500,000	$1,500,000	$1,500,000
Surplus, including all undivided profits (market value)	557,492	581,463	605,284	695,692	812,685
Preferred deposits, viz.:					
Deposits by the State of New York	80,000	300,000	250,000	200,000	300,000
Deposits by the Superintendent of Banks	5,756	10,454	10,491	516	520
Other deposits secured by pledge of assets	267,410	375,791	419,835	197,257	197,257
Due depositors, not preferred	27,554,215	26,079,973	27,319,247	27,822,365	31,019,755
Due to trust companies, banks and bankers	274,823	282,395	244,337	279,836	331,763
Other liabilities	318,850	335,550	359,000	381,940	412,790
Add for cents	2	2	2	2	2
Total liabilities	$30,558,548	$29,465,628	$30,708,196	$31,077,608	$34,574,772

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STATE BANK OF NORWOOD — NORWOOD

FRANK L. SMITH, *President.* [28 Main street; organized 1887] JOSEPH B. PRINGLE, *Cashier.*

DIRECTORS

FRANK L. SMITH, PAUL E. WALKER, WILLIS J. FLETCHER, E. E. WRIGHT, GEO. HARRIS, S. P. PHELPS,

RESOURCES	Statement of condition Dec. 31, 1915	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 29, 1916
Stocks and bonds, viz.:					
Public securities, market value	$27,380	$25,970	$26,000	$25,850	$26,000
Private securities, market value	49,600	52,310	51,900	52,890	52,940
Real estate owned	2,000	2,000	1,000	1,000	1,000
Mortgages owned	600	600	600	600	600
Loans and discounts secured by real estate collateral	23,245	29,670	30,929	20,584	29,223
Loans and discounts secured by other collateral	72,778	65,985	53,922	75,967	50,034
Loans, discounts and bills purchased not secured by collateral	204,319	201,863	221,266	207,348	196,274
Overdrafts	598	516	632	592	449
Due from trust companies, banks and bankers	84,365	73,008	102,390	118,884	150,472
Specie	8,024	8,612	7,946	8,188	8,226
Legal tender notes and notes of national banks	30,105	26,600	27,685	29,026	30,871
Federal reserve notes	.....	.....	.....	1,200	2,300
Cash items	47	124	688	193	411
Assets not included in any of the above heads	1,034	1,147	1,187	1,783	1,583
Add for cents	3	2	2	4	4
Total resources	$504,098	$488,407	$526,147	$544,109	$550,387
LIABILITIES					
Capital	$50,000	$50,000	$50,000	$50,000	$50,000
Surplus, including all undivided profits (market value)	105,830	107,965	109,942	112,759	116,076
Preferred deposits, viz.:					
Due savings and loan associations, credit unions and land bank	1,148	748	603	1,102	.....
Other deposits secured by pledge of assets	8,932	8,953	9,078	8,671	8,791
Due depositors, not preferred	332,987	315,540	351,223	366,175	370,018
Other liabilities	5,200	5,200	5,300	5,400	5,500
Add for cents	1	1	1	2	2
Total liabilities	$504,098	$488,407	$526,147	$544,109	$550,387

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Federal Reserve Bank of St. Louis

STATE BANK OF ONTARIO — ONTARIO

J. S. ALBRIGHT, *President.* [Organized 1914] J. LEE SUTHERLAND, *Cashier.*

DIRECTORS

DAVID P. CRAVEN, ARTHUR S. PRATT, JAMES COLWELL, GLEN C. CONE, J. S. ALBRIGHT, MARTIN F. MAHER, W. J. MEPHAM,

RESOURCES	Statement of condition Dec. 31, 1915	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 29, 1916
Stocks and bonds, viz.:					
Public securities, market value	$8,333	$8,410	$8,385	$6,537	$9,578
Private securities, market value	16,354	16,383	16,258	16,170	20,644
Real estate owned	10,211	10,211	10,193	10,193	10,193
Mortgages owned	28,500	31,900	32,368	38,281	44,042
Loans and discounts secured by real estate collateral	4,847	6,210	6,782	6,782	8,235
Loans and discounts secured by other collateral	8,200	3,200	5,741	5,226	4,176
Loans, discounts and bills purchased not secured by collateral	97,744	124,932	135,141	135,851	123,360
Overdrafts	10	44	155	507	80
Due from trust companies, banks and bankers	52,219	38,834	11,337	7,193	34,487
Specie	3,347	3,418	3,303	3,418	3,595
Legal tender notes and notes of national banks	4,480	3,754	9,334	12,696	5,631
Federal reserve notes	1,290	325	420	560	465
Cash items	30	122	214	147	1,406
Assets not included in any of the above heads	6,892	10,676	2,817	3,533	16,193
Add for cents	4	3	3	4	2
Total resources	$242,461	$258,422	$242,451	$247,098	$282,087
LIABILITIES					
Capital	$30,000	$30,000	$30,000	$30,000	$30,000
Surplus, including all undivided profits (market value)	5,047	6,339	6,379	7,130	7,669
Due depositors, not preferred	205,113	220,633	192,771	198,028	241,979
Bills payable	.....	.....	10,000	10,000	.....
Other liabilities	2,300	1,450	3,300	1,940	2,438
Add for cents	1	.....	1	.....	1
Total liabilities	$242,461	$258,422	$242,451	$247,098	$282,087

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THE STATE BANK OF RANDOLPH — RANDOLPH

J. N. COWEN, *President.* [33 Main street; organized 1874] J. A. CROWLEY, *Cashier.*

DIRECTORS

J. N. COWEN, W. L. RATHBONE, G. W. FENTON, E. D. HOLDRIDGE, F. L. SEAGER,
J. H. LYMAN, ELVA LEE, J. A. CROWLEY.

RESOURCES	Statement of condition Dec. 31, 1915	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 29, 1916
Stocks and bonds, viz.:					
Public securities, market value	$60,150	$61,640	$60,960	$61,100	$61,200
Private securities, market value	9,520	9,380	9,355	9,330	9,445
Real estate owned	2,940	2,940	2,940	2,940	2,940
Mortgages owned	72,329	69,004	70,004	73,114	73,614
Loans and discounts secured by real estate collateral	37,001	36,676	32,691	31,205	33,486
Loans and discounts secured by other collateral	109,534	92,508	102,118	91,023	87,135
Loans, discounts and bills purchased not secured by collateral	252,344	275,111	276,677	264,861	261,598
Overdrafts	906	738	1,041	1,247	1,082
Due from trust companies, banks and bankers	49,475	57,834	93,810	113,893	116,172
Specie	13,065	12,604	13,192	12,779	13,001
Legal tender notes and notes of national banks	8,010	9,760	5,535	6,800	8,000
Federal reserve notes	400	300	450	610	480
Cash items	1,691	975	723	1,046	812
Assets not included in any of the above heads	2,800	2,800	2,800	2,800	2,800
Add for cents	4	3	3	4	4
Total resources	$620,169	$632,273	$672,299	$672,752	$671,769
LIABILITIES					
Capital	$30,000	$30,000	$30,000	$30,000	$30,000
Surplus, including all undivided profits (market value)	97,653	98,609	100,912	103,781	107,021
Preferred deposits, viz.:					
Deposits by State of New York	17,000	20,000	20,000	20,000	20,000
Other deposits secured by pledge of assets	1,603	1,624	1,624	614	111
Due depositors, not preferred	451,913	460,040	497,762	495,303	492,635
Due to trust companies, banks and bankers	.....	.....	.....	1,052	.....
Other liabilities	22,000	22,000	22,000	22,000	22,000
Add for cents	.....	.....	1	2	2
Total liabilities	$620,169	$632,273	$672,299	$672,752	$671,769

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THE STATE BANK OF RANSOMVILLE — RANSOMVILLE

F. B. GATES, *President.* [Main street; organized 1911] A. D. NICHOLS, *Cashier.*

DIRECTORS

F. B. GATES, W. D. WISNER, A. D. NICHOLS, E. W. POTTER, C. T. YOUNG, C. C. ROBERTSON,

RESOURCES	Statement of condition Dec. 31, 1915	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 29, 1916
Stocks and bonds, viz.:					
Public securities, market value	$2,046	$2,046	$2,046	$2,046	$2,046
Private securities, market value	9,686	9,686	9,686	9,686	27,478
Real estate owned	.....	5,105	6,666	9,562	9,733
Loans and discounts secured by real estate collateral	11,091	11,091	10,440	10,649	9,560
Loans and discounts secured by other collateral	24,775	19,009	13,974	11,814	11,884
Loans, discounts and bills purchased not secured by collateral	71,286	73,161	75,846	74,577	72,656
Overdrafts	46	57	64	86	83
Due from trust companies, banks and bankers	48,828	38,917	17,728	39,461	63,737
Specie	1,054	968	848	1,059	1,055
Legal tender notes and notes of national banks	5,421	5,055	12,792	9,296	7,296
Assets not included in of the above heads	3,076	1,915	353	453	818
Add for cents	2	4	5	6	4
Total resources	$177,311	$167,014	$150,448	$168,695	$206,350
LIABILITIES					
Capital	$25,000	$25,000	$25,000	$25,000	$25,000
Surplus, including all undivided profits (market value)	7,886	7,005	7,481	8,101	8,748
Due depositors, not preferred	142,384	132,889	115,671	133,016	169,699
Other liabilities	2,040	2,120	2,295	2,577	2,902
Add for cents	1	.....	1	1	1
Total liabilities	$177,311	$167,014	$150,448	$168,695	$206,350

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THE STATE BANK OF SENECA FALLS — SENECA FALLS

WILMOT P. ELWELL, *President.* [52 Fall street; organized 1902] THOMAS W. POLLARD, *Cashier*

DIRECTORS

ADELAIDE C. MORSE, WALDO G. MORSE, FRED L. STORY, THOS. W. POLLARD, CHAS. F. HAMMOND, WILMOT P. ELWELL, CHAS. S. SANDERSON,

RESOURCES	Statement of condition Dec. 31, 1915	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 29, 1916
Stocks and bonds, viz.:					
Public securities, market value	$15,689	$15,541	$15,114	$25,029	$24,359
Private securities, market value	72,842	71,290	115,012	134,780	160,525
Real estate owned	5,000	5,000	5,000	5,000	5,000
Mortgages owned	93,711	92,742	101,149	99,663	102,923
Loans and discounts secured by real estate collateral	3,060	.....	800	.....	642
Loans and discounts secured by other collateral	30,932	23,793	26,288	16,377	23,792
Loans, discounts and bills purchased not secured by collateral	154,954	173,079	159,260	171,753	174,347
Overdrafts	37	.....	15	11	26
Due from trust companies, banks and bankers	66,439	45,174	109,611	115,738	75,825
Specie	5,574	5,820	6,477	5,730	7,454
Legal tender notes and notes of national banks	18,401	19,162	21,022	20,282	16,379
Federal reserve notes	1,030	500	1,200	500	800
Cash items	1,199	656	391	716	1,256
Assets not included in any of the above heads	5,594	6,137	5,614	6,131	6,600
Add for cents	2	3	3	2	2
Total resources	$474,464	$458,897	$566,956	$601,712	$599,930
LIABILITIES					
Capital	$50,000	$50,000	$50,000	$50,000	$50,000
Surplus, including all undivided profits (market value)	51,277	53,777	53,685	56,498	60,468
Due depositors, not preferred	352,086	345,932	446,192	488,318	476,622
Due to trust companies, banks and bankers	13,326	3,187	11,078	896	6,839
Other liabilities	7,774	6,000	6,000	6,000	6,000
Add for cents	1	1	1	.....	1
Total liabilities	$474,464	$458,897	$566,956	$601,712	$599,930

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THE STATE BANK OF SHERMAN — SHERMAN

J. L. THAYER, *President.* [116 Main street; organized 1890] I. O. OTTAWAY, *Cashier.*

DIRECTORS

J. E. OTTAWAY, L. D. GALE, F. L. CORNISH, A. B. OTTAWAY, LOUISE HART, G. F. OTTAWAY, I. O. OTTAWAY, A. C. IMBURY, J. L. THAYER, J. Y. BRIGHTMAN, O. J. OTTAWAY,

RESOURCES	Statement of condition Dec. 31, 1915	Statement of condition March 17, 1916	Statement of condition Jun. 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 29, 1916
Stocks and bonds, viz.:					
Public securities, market value	$35,125	$35,125	$35,125	$35,125	$35,125
Private securities, market value	24,096	24,096	23,096	23,596	19,171
Real estate owned	8,588	8,588	8,600	6,100	6,100
Mortgages owned	4,650	5,650	5,650	4,850	6,990
Loans and discounts secured by real estate collateral	35,125	36,160	35,800	37,800	37,300
Loans and discounts secured by other collateral	10,318	12,350	12,500	14,350	13,900
Loans, discounts and bills purchased not secured by collateral	164,808	162,513	159,429	152,829	156,251
Overdrafts	380	111	309	1,446	402
Due from trust companies, banks and bankers	39,881	17,597	32,469	82,121	60,828
Specie	8,501	7,490	5,000	4,505	7,550
Legal tender notes and notes of national banks	13,000	12,871	5,334	6,650	9,440
Federal reserve notes	930	890	350	300	150
Cash items	124	86	335	116	96
Assets not included in any of the above heads	2,000	2,000	2,000	2,000	2,000
Add for cents	2	3	2	1	2
Total resources	$347,528	$325,530	$325,999	$371,789	$355,305
LIABILITIES					
Capital	$25,000	$25,000	$25,000	$25,000	$25,000
Surplus, including all undivided profits (market value)	30,361	30,041	31,101	31,766	33,023
Preferred deposits, viz.:					
Deposits by the State of New York	9,000	9,000	9,000	9,000	9,000
Otber deposits secured by pledge of assets	.....	4,828	1,855	1,938	1,766
Deposits otherwise preferred	895	.....	.....	.....	.....
Due depositors, not preferred	279,771	254,160	256,542	301,585	284,515
Other liabilities	2,500	2,500	2,500	2,500	2,000
Add for cents	1	1	1	.....	1
Total liabilities	$347,528	$325,530	$325,999	$371,789	$355,305

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STATE BANK OF THERESA — THERESA

JAMES H. SNELL, *President.* [Organized 1913] RALPH E. HAVEN, *Cashier.*

DIRECTORS

JAMES H. SNELL, W. SCOTT SARGEANT, JACOB S. YOUNG, WM. D. MORROW, BURTON BACON, WM. M. SNELL, WILLIAM L. ROOT, C. J. FARRELD, ISAAC SCHELL, MERTON J. HOOVER, WM. DE YOUNG, HERMAN P. HOUSE, C. E. YOUNG.

RESOURCES	Statement of condition Dec. 31, 1915	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 29, 1916
Stocks and bonds, viz.:					
Public securities, market value	$1,000	$1,000	$1,000	$1,050	$1,055
Private securities, market value	33,307	33,588	76,746	92,387	94,775
Loans and discounts secured by real estate collateral	1,677	1,402	1,402	5,421	5,259
Loans and discounts secured by other collateral	5,100	5,100	5,100	5,100	5,100
Loans, discounts and bills purchased not secured by collateral	51,834	60,686	46,170	36,876	33,567
Overdrafts	550	573	52	86	413
Due from trust companies, banks and bankers	10,180	8,115	21,815	7,813	3,220
Specie	546	689	757	588	1,009
Legal tender notes and notes of national banks	4,039	2,736	3,128	2,880	3,287
Federal reserve notes	600	300	300	100	200
Cash items	213	.....	260	59	7
Assets not included in any of the above heads	4,792	5,084	5,229	6,342	6,046
Add for cents	3	2	3	2	2
Total resources	$113,841	$119,275	$161,962	$158,704	$153,940
LIABILITIES					
Capital	$25,000	$25,000	$25,000	$25,000	$25,000
Surplus, including all undivided profits (market value)	8,149	9,241	9,410	9,880	11,313
Preferred deposits, viz.: Deposits by the State of New York	.....	.....	7,000	7,000	7,000
Due depositors, not preferred	80,591	84,780	120,501	116,399	109,898
Other liabilities	100	254	50	425	727
Add for cents	1	.....	1	.....	2
Total liabilities	$113,841	$119,275	$161,962	$158,704	$153,940

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Federal Reserve Bank of St. Louis

THE STATE BANK OF TRUMANSBURG, N. Y.—TRUMANSBURG

C. W. BOWER, *President.* [Main street; organized 1905] G. M. NEWELL, *Cashier.*

DIRECTORS

JAMES K. WHEELER, A. T. KELSEY, C. W. BOWER, WALTER MEKEEL, F. H. TUNISON, ISAAC HOLTON, F. N. SMITH,

RESOURCES	Statement of condition Dec. 31, 1915	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 29, 1916
Stocks and bonds, viz.:					
Public securities, market value	$22,062	$18,062	$21,062	$22,062	$26,017
Private securities, market value	23,878	27,878	16,253	15,253	15,253
Real estate owned	3,500	3,500	3,500	3,500	3,500
Mortgages owned	63,544	57,544	58,454	58,454	71,079
Loans and discounts secured by real estate collateral	25,280	23,590	27,340	35,515	30,661
Loans and discounts secured by other collateral	27,270	32,702	22,371	14,360	14,936
Loans, discounts and bills purchased not secured by collateral	95,873	88,119	104,714	115,645	118,823
Overdrafts	334	471	121	176	186
Due from trust companies, banks and bankers	11,157	15,757	19,567	15,468	38,700
Specie	1,632	1,608	1,195	1,584	1,786
Legal tender notes and notes of national banks	7,574	9,355	6,977	7,000	5,913
Federal reserve notes	.....	35	70	60	25
Cash items	26	439	2,807	887	999
Assets not included in any of the above heads	2,819	2,841	2,251	2,270	2,975
Add for cents	5	4	6	5	3
Total resources	$284,954	$281,905	$286,688	$292,239	$330,856
LIABILITIES					
Capital	$25,000	$25,000	$25,000	$25,000	$25,000
Surplus, including all undivided profits (market value)	12,181	14,070	14,697	16,292	16,930
Preferred deposits, viz.:					
Deposits by the State of New York	8,000	8,000	8,000	8,000	8,000
Other deposits secured by pledge of assets	283	287	287	290	290
Due depositors, not preferred	217,564	228,941	232,121	220,964	277,391
Due to trust companies, banks and bankers	6,424	4,605	6,081	5,691	1,743
Bills payable	15,000	.....	.....	15,000	.....
Other liabilities	500	1,000	500	1,000	1,500
Add for cents	2	2	2	2	2
Total liabilities	$284,954	$281,905	$286,688	$292,239	$330,856

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THE STATE BANK OF WILLIAMSON — WILLIAMSON

H. V. PEARSALL, *President.* [18 West Main street; organized 1905] L. L. FULLER, *Asst. Cashier.*

DIRECTORS

R. M. CHEETHAM, GEO. F. WATERS, W. P. ROGERS, H. V. PEARSALL, M. O. ENGLESON,
WM. Z. FISH, J. P. TEATS, SAMUEL VALORE, R. S. CARR.

RESOURCES	Statement of condition Dec. 31, 1915	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 29, 1916
Stocks and bonds, viz.:					
Public securities, market value	$2,406	$2,306	$2,286	$2,286	$2,256
Private securities, market value	1,968	2,715	687	687	687
Real estate owned	31,259	35,000	35,000	35,000	35,000
Mortgages owned	65,109	62,170	68,070	68,070	69,570
Loans and discounts secured by real estate collateral	256,598	67,456	124,081	121,366	143,910
Loans and discounts secured by other collateral	74,266	85,617	99,655	122,933	107,133
Loans, discounts and bills purchased not secured by collateral	524,197	418,375	345,849	357,696	422,700
Overdrafts	758	310	472	497	482
Due from trust companies, banks and bankers	84,373	163,786	38,890	41,692	64,363
Specie	13,000	15,000	12,000	10,000	9,500
Legal tender notes and notes of national banks	6,577	8,405	8,917	4,708	7,214
Federal reserve notes	350	350	835	500	600
Assets not included in any of the above heads	15,082	8,859	8,545	8,000	7,000
Add for cents	5	2	4	5	4
Total resources	$1,075,948	$870,351	$745,291	$773,440	$870,419
LIABILITIES					
Capital	$100,000	$100,000	$100,000	$100,000	$100,000
Surplus, including all undivided profits (market value)	74,334	8,025	12,712	16,960	20,518
Preferred deposits, viz.: Deposits by the State of New York	27,000	44,000	40,000	40,000	40,000
Due depositors, not preferred	718,666	707,126	584,279	564,296	676,830
Bills payable	15,000	.....	.....	25,000	.....
Rediscounts	69,148	.....	.....	18,384	21,770
Other liabilities	71,800	11,200	8,300	8,800	11,300
Add for cents	.....	.....	.....	.....	1
Total liabilities	$1,075,948	$870,351	$745,291	$773,440	$870,419

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THE STATE EXCHANGE BANK — HOLLEY

MICHAEL KENNEDY, *President.* [Organized 1899] W. S. HOUSEL, *Cashier.*

DIRECTORS

MICHAEL KENNEDY. W. A. DOWNS. W. S. HOUSEL. C. W. CLOUGH. W. H. INMAN.

RESOURCES	Statement of condition Dec. 31, 1915	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 29, 1916
Stocks and bonds, viz.:					
Public securities, market value	$41,333	$39,497	$39,497	$18,562	$18,562
Private securities, market value	24,562	25,562	18,562	34,497	34,497
Real estate owned	5,000	5,000	5,000	5,000	5,000
Mortgages owned	135,850	136,175	141,375	141,850	142,600
Loans and discounts secured by real estate collateral	8,575	16,325	14,825	15,250	19,636
Loans and discounts secured by other collateral	113,074	130,469	96,428	70,403	97,646
Loans, discounts and bills purchased not secured by collateral	282,665	281,512	322,352	360,827	305,929
Overdrafts	3,367	262	670	2,077	1,994
Due from trust companies, banks and bankers	65,549	20,692	30,993	34,150	79,132
Specie	16.484	15.755	15.573	13,456	14,166
Legal tender notes and notes of national banks	13,588	17,612	13,504	5,447	8,352
Cash items	3,779	983	1,400	74	17
Assets not included in any of the above heads	13,624	9,394	12,811	9,997	9,782
Add for cents	4	4	5	4	4
Total resources	$727,454	$699,242	$712,995	$711,594	$737,317
LIABILITIES					
Capital	$60,000	$60,000	$60,000	$60,000	$60,000
Surplus, including all undivided profits (market value)	28,631	29,938	30,702	30,381	31,614
Preferred deposits, viz.:					
Deposits by the State of New York	15,000	17,000	22,500	22,500	22,500
Other deposits secured by pledge of assets	1,950	1,281	1,278	1,297	1,297
Due depositors, not preferred	620,871	588,022	596,513	558,415	616,405
Bills payable	.....	.....	.....	35,000	.....
Other liabilities	1,000	3,000	2,000	4,000	5,500
Add for cents	2	1	2	1	1
Total liabilities	$727,454	$699,242	$712,995	$711,594	$737,317

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TACONIC VALLEY BANK — BERLIN

TRACY D. TAYLOR, *Vice-president.* [Organized 1907] FRANK B. WELLS, *Cashier.*

DIRECTORS

A. F. BABCOCK, R. FRANK LEWIS, HENRY F. BROWN, ALBERT O. MATTISON, HENRY W. SNELL, FRANK B. WELLS, JAMES C. COWEE, A. C. MAXON, ARTHUR COWEE, ED. S. FRARY, ARTHUR E. GREENE, LOUIS PINCUS, WM. C. FEATHERS, TRACY D. TAYLOR,

RESOURCES	Statement of condition Dec. 31, 1915	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 29, 1916
Stocks and bonds, viz.:					
Public securities, market value	$1,000	$1,000	$1,050	$1,050	$1,040
Private securities, market value	103,331	90,391	97,483	106,246	118,679
Real estate owned	4,500	4,500	4,500	4,500	4,000
Mortgages owned	65,235	64,785	60,610	62,010	61,570
Loans and discounts secured by real estate collateral	16,910	16,370	10,700	10,820	19,200
Loans and discounts secured by other collateral	132,846	144,102	131,120	127,935	130,738
Loans, discounts and bills purchased not secured by collateral	182,629	199,090	189,877	199,784	201,957
Overdrafts	15	.....	5	.....	.....
Due from trust companies, banks and bankers	24,188	41,392	62,240	51,067	42,699
Specie	9,939	8,353	8,628	8,907	9,114
Legal tender notes and notes of national banks	4,360	4,570	4,700	4,400	4,000
Federal reserve notes	420	360	500	600	540
Assets not included in any of the above heads	5,150	4,662	5,014	5,043	5,133
Add for cents	2	1	3	2	2
Total resources	$550,525	$579,576	$576,430	$582,364	$598,672
LIABILITIES					
Capital	$25,000	$25,000	$25,000	$25,000	$25,000
Surplus, including all undivided profits (market value)	19,566	19,662	22,143	24,172	26,209
Preferred deposits, viz.: Deposits by the State of New York	10,000	11,000	10,000	10,000	10,000
Due depositors, not preferred	488,698	513,243	512,075	513,751	531,782
Other liabilities	7,261	10,671	7,211	9,440	5,680
Add for cents	.....	.....	1	1	1
Total liabilities	$550,525	$579,576	$576,430	$582,364	$598,672

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TWENTY-THIRD WARD BANK OF THE CITY OF NEW YORK — NEW YORK CITY

CHARLES W. BOGART, *President.* [2469 Third avenue; organized 1888] CHARLES P. BOGART, *Cashier.*

DIRECTORS

WM. S. BECKLEY, CHAS. W. BOGART, CHAS. P. BOGART, OLIN J. STEPHENS, JAMES L. WELLS,
BRIAN G. HUGHES, WM. F. A. KURZ, J. CLARENCE DAVIES, BRADLEY L. EATON, JOHN M. HAFFEN.

RESOURCES	Statement of condition Dec. 31, 1915	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 29, 1916
Stocks and bonds, viz.: Public securities, market value	$24,745	$24,685	$24,356	$17,700	$14,736
Real estate owned	219,237	219,237	298,237	298,237	298,237
Loans and discounts secured by real estate collateral	66,540	65,046	60,126	69,061	69,061
Loans and discounts secured by other collateral	265,779	118,695	288,419	347,371	440,971
Loans, discounts and bills purchased not secured by collateral	1,605,248	1,798,919	1,862,253	1,886,684	1,922,146
Overdrafts	99	205	141	335	36
Due from trust companies, banks and bankers	556,573	656,089	244,382	445,358	479,672
Specie	170,961	151,767	137,640	204,055	200,247
Legal tender notes and notes of national banks	37,300	37,150	51,550	65,450	50,200
Federal reserve notes	12,500	12,500	11,500	20,600	20,500
Cash items	195,127	100,557	230,570	85,228	179,413
Assets not included in any of the above heads	6,150	6,500	11,040	27,162	37,007
Add for cents	3	2	4	3	3
Total resources	$3,160,262	$3,191,352	$3,220,218	$3,467,244	$3,712,229
LIABILITIES					
Capital	$200,000	$200,000	$200,000	$200,000	$200,000
Surplus, including all undivided profits (market value)	121,245	122,320	128,214	133,972	138,326
Preferred deposits, viz.:					
Due New York State savings banks	80,304	72,623	98,110	114,522	147,446
Due savings and loan associations, credit unions and land bank	22,131	53,721	19,550	41,272	44,254
Deposits by the State of New York	70,000	89,000	80,000	80,000	89,000
Due depositors, not preferred	2,554,973	2,544,755	2,508,635	2,719,312	2,909,244
Due to trust companies, banks and bankers	22,007	16,632	18,207	19,165	24,358
Other liabilities	89,600	92,300	167,500	159,000	159,600
Add for cents	2	1	2	1	1
Total liabilities	$3,160,262	$3,191,352	$3,220,218	$3,467,244	$3,712,229

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UNION BANK OF MEDINA — MEDINA

GEORGE A. NEWELL, *President.* [500 Main street; organized 1861] HARRY F. WELTON, *Cashier.*

DIRECTORS

GEO. A. NEWELL, HOMER J. LUTHER, HARRY F. WELTON, FRANCIS H. WHIPPLE, MICHAEL SLACK.

RESOURCES	Statement of condition Dec. 31, 1915	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 29, 1916
Stocks and bonds, viz.:					
Public securities, market value	$44,356	$38,932	$38,432	$72,170	$128,820
Private securities, market value	98,100	101,000	101,400	100,500	100,600
Mortgages owned	131,740	132,240	131,100	128,700	144,100
Loans and discounts secured by real estate collateral	115,000	124,000	126,000	112,000	135,000
Loans and discounts secured by other collateral	300,314	276,245	203,507	244,367	230,456
Loans, discounts and bills purchased not secured by collateral	191,193	207,401	227,078	223,476	185,193
Overdrafts	153	57	293	44	743
Due from trust companies, banks and bankers	120,387	158,853	214,890	166,421	231,081
Specie	14,146	15,211	13,959	14,053	14,888
Legal tender notes and notes of national banks	43,225	39,058	34,159	42,105	37,006
Federal reserve notes	1,500	1,800	3,000	2,500	3,000
Cash items	6,479	3,952	4,109	2,353	6,911
Assets not included in any of the above heads	4,700	5,900	4,400	6,400	6,900
Add for cents	4	3	3	2	2
Total resources	$1,071,297	$1,104,652	$1,102,330	$1,115,091	$1,224,700
LIABILITIES					
Capital	$100,000	$100,000	$100,000	$100,000	$100,000
Surplus, including all undivided profits (market value)	70,435	75,540	74,719	78,417	80,520
Preferred deposits, viz.:					
Due savings and loan associations, credit unions and land bank	17,697	14,238	30,747	22,718	17,408
Deposits by the State of New York	17,000	27,000	25,000	25,000	25,000
Other deposits secured by pledge of assets	12,315	12,487	12,558	14,488	.....
Due depositors, not preferred	837,755	856,637	840,258	851,637	978,125
Due to trust companies, banks and bankers	1,294	2,848	1,347	4,129	3,946
Other liabilities	14,800	15,900	17,700	18,700	19,700
Add for cents	1	2	1	2	1
Total liabilities	$1,071,297	$1,104,652	$1,102,330	$1,115,091	$1,224,700

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UNION STOCK YARDS BANK OF BUFFALO — BUFFALO

JOHN A. KLOEPFER, *President.* [Broadway and Fillmore avenue; organized 1904] CHARLES C. THEOBALD, *Cashier.*

DIRECTORS

SOLOMON M. BOREN, E. E. JOHNSTON, WM. LANSILL, ADELBERT D. CRONK, HENRY A. KAMMAN, J. WILLARD LANSING, HARRY J. DAVIS, LOUIS KINKEL, JOHN A. KLOEPFER, M. F. DIRNBERGER, JR., CHAS. KLINCK, STANISLAUS LIPOWICZ, JOHN H. ECKHARDT, A. G. HOEFLER, ORSON E. YEAGER.

RESOURCES	Statement of condition Dec. 31, 1915	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 29, 1916
Stocks and bonds, viz.:					
Public securities, market value	$262,834	$259,654	$262,432	$266,394	$263,387
Private securities, market value	366,401	567,743	706,410	749,883	706,943
Real estate owned	25,000	25,000	25,000	25,000	25,000
Mortgages owned	2,750	2,750	2,650	6,450	6,450
Loans and discounts secured by real estate collateral	72,907	79,524	60,500	90,600	91,700
Loans and discounts secured by other collateral	860,849	727,914	726,258	877,259	843,951
Loans, discounts and bills purchased not secured by collateral	1,305,212	1,280,234	1,320,538	1,465,619	1,756,473
Overdrafts	130	413	905	86	1,057
Due from trust companies, banks and bankers	448,640	692,451	727,763	675,886	787,471
Specie	137,737	63,190	121,946	99,544	126,827
Legal tender notes and notes of national banks	98,250	43,250	77,500	35,800	54,500
Federal reserve notes	11,500	16,700	5,000	5,000	5,000
Cash items	78,217	39,805	52,342	73,627	94,919
Assets not included in any of the above heads	20,500	29,394	27,000	36,122	32,964
Add for cents	5	5	4	4	4
Total resources	$3,690,932	$3,828,027	$4,116,248	$4,407,274	$4,796,646
LIABILITIES					
Capital	$250,000	$250,000	$250,000	$250,000	$250,000
Surplus, including all undivided profits (market value)	103,736	111,543	115,627	126,045	133,306
Preferred deposits, viz.:					
Due New York State savings banks	150,000	175,000	175,398	170,000	165,000
Due savings and loan associations, credit unions and land bank	20,687	22,173	26,093	33,549	52,149
Deposits by the State of New York	62,000	165,000	140,000	115,000	165,000
Deposits by the Superintendent of Banks	5,000	5,000	5,000	5,000	.....
Other deposits secured by pledge of assets	146,000	179,000	178,500	178,500	178,500
Due depositors, not preferred	2,952,758	2,901,439	3,222,878	3,503,001	3,801,948
Due to trust companies, banks and bankers	.....	.....	.....	.....	10,000
Other liabilities	750	18,870	2,750	26,177	40,741
Add for cents	1	2	2	2	2
Total liabilities	$3,690,932	$3,828,027	$4,116,248	$4,407,274	$4,796,646

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UNIVERSITY BANK — ALFRED

D. S. BURDICK, *President.* [15 North Main street; organized 1894] E. A. GAMBLE, *Cashier.*

DIRECTORS

J. G. ALLEN, C. C. CHAMPLIN, M. A. GREEN, GEO. W. ROSEBUSH, E. A. GAMBLE, D. S. BURDICK, E. E. FENNER, J. G. ROSEBUSH, D. A. GREENE.

RESOURCES	Statement of condition Dec. 31, 1915	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 29, 1916
Stocks and bonds, viz.:					
Public securities, market value	$3,000	$3,000	$3,000	$3,000	$3,000
Private securities, market value	17,480	17,432	14,432	14,432	14,432
Real estate owned	7,113	7,113	7,413	7,113	7,074
Mortgages owned	7,005	6,905	6,805	6,225	6,225
Loans and discounts secured by real estate collateral	13,695	16,670	13,885	15,001	12,328
Loans and discounts secured by other collateral	19,055	19,687	22,520	19,960	22,273
Loans, discounts and bills purchased not secured by collateral	54,156	58,714	62,709	61,127	70,276
Overdrafts	653	224	938	733	674
Due from trust companies, banks and bankers	5,221	12,619	21,315	14,935	21,183
Specie	2,408	2,390	2,680	2,356	2,682
Legal tender notes and notes of national banks	3,673	5,859	3,416	5,195	4,049
Federal reserve notes	120	90	300	85	105
Cash items	172	91	54	243	46
Assets not included in any of the above heads	3,597	3,973	3,522	4,610	4,749
Add for cents	4	4	4	4	5
Total resources	$137,352	$154,774	$162,993	$155,019	$169,101
LIABILITIES					
Capital	$25,000	$25,000	$25,000	$25,000	$25,000
Surplus, including all undivided profits (market value)	9,817	9,781	10,799	10,829	11,622
Preferred deposits, viz.:					
Due savings and loan associations, credit unions and land bank	489	6,223	1,352	1,949	3,320
Other deposits secured by pledge of assets	214	218	177	161	195
Due depositors, not preferred	100,167	111,856	109,139	115,729	127,489
Due to trust companies, banks and bankers	599	493	15,279	112	130
Other liabilities	1,064	1,200	1,245	1,237	1,342
Add for cents	2	3	2	2	3
Total liabilities	$137,352	$154,774	$162,993	$155,019	$169,101

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WATKINS STATE BANK — WATKINS

C. M. DURLAND, *President* [313 Franklin street; organized 1911] W. S. GEORGE, *Cashier.*

DIRECTORS

W. N. WISE, C. M. DURLAND, JAMES B. VOCK, A. F. ROBSON, C. S. WICKHAM, F. B. SANTWAY, W. S. GEORGE,

RESOURCES	Statement of condition Dec. 31, 1915	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 29, 1916
Stocks and bonds, viz.:					
Public securities, market value	$42,753	$42,508	$42,508	$42,508	$42,508
Private securities, market value	21,186	21,186	18,151	14,508	24,398
Mortgages owned	60,130	59,930	57,730	58,828	57,441
Loans and discounts secured by real estate collateral	22,150	22,019	22,378	24,344	26,730
Loans and discounts secured by other collateral	27,467	39,519	40,339	42,482	42,307
Loans, discounts and bills purchased not secured by collateral	186,579	177,322	191,780	201,480	179,716
Overdrafts	23	24	44	57	420
Due from trust companies, banks and bankers	27,018	44,956	57,981	27,124	86,815
Specie	4,039	3,723	3,399	3,838	3,567
Legal tender notes and notes of national banks	8,708	14,191	11,366	12,142	14,690
Federal reserve notes	1,000	.....	1,000	300	1,000
Cash items	1,617	1,658	1,659	1,056	1,035
Assets not included in any of the above heads	4,775	4,775	5,275	5,275	5,275
Add for cents	6	6	5	5	5
Total resources	$407,451	$431,817	$453,615	$433,947	$485,907
LIABILITIES					
Capital	$50,000	$50,000	$50,000	$50,000	$50,000
Surplus, including all undivided profits (market value)	36,279	34,210	36,876	39,275	40,485
Preferred deposits, viz.:					
Deposits by the State of New York	16,000	17,000	16,000	16,000	16,000
Other deposits secured by pledge of assets	21,727	22,000	22,000	22,274	22,274
Due depositors, not preferred	273,008	307,105	327,228	299,737	355,647
Due to trust companies, banks and bankers	936	.....	10	160	.....
Bills payable	8,000	.....	.....	5,000	.....
Other liabilities	1,500	1,500	1,500	1,500	1,500
Add for cents	1	2	1	1	1
Total liabilities	$407,451	$431,817	$453,615	$433,947	$485,907

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WESTCHESTER AVENUE BANK — NEW YORK CITY

JOHN TATLOCK, *President.* [1060 Southern Boulevard; organized 1910] RUSSELL B. SMITH, *Cashier.*

DIRECTORS

RICHARD BILLINGS, C. L. LEE, GEO. H. DANFORTH, WM. PETERS, WARREN L. GREEN, JULIUS SCHWARTZ, HENRY A. INGRAHAM, FRANK A. SPENCER, JOHN L. KEMMERER, JOHN TATLOCK, R. B. SMITH,

RESOURCES	Statement of condition Dec. 31, 1915	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 29, 1916
Stocks and bonds, viz.:					
Public securities, market value	$108,532	$122,233	$136,483	$151,933	$142,291
Private securities, market value	124,622	167,291	186,211	204,967	190,178
Loans and discounts secured by other collateral	58,443	73,212	116,073	83,756	84,388
Loans, discounts and bills purchased not secured by collateral	729,554	765,284	659,005	667,037	720,694
Overdrafts	16	16	.....	11	.....
Due from trust companies, banks and bankers	130,226	105,997	70,820	107,255	93,601
Specie	35,765	49,961	48,424	68,669	71,006
Legal tender notes and notes of national banks	13,630	21,005	22,686	18,300	26,660
Federal reserve notes	2,250	1,250	1,000	1,500	1,500
Cash items	64,217	45,595	33,511	29,124	59,401
Assets not included in any of the above heads	3,912	4,068	7,067	7,035	7,070
Add for cents	3	4	3	4	3
Total resources	$1,271,170	$1,355,916	$1,281,283	$1,339,591	$1,396,792
LIABILITIES					
Capital	$100,000	$100,000	$100,000	$100,000	$100,000
Surplus, including all undivided profits (market value)	73,586	76,035	79,046	80,241	81,140
Preferred deposits, viz.:					
Other deposits secured by pledge of assets	15,000	10,000	25,000	.....	.....
Due depositors not preferred	1,056,497	1,147,011	1,055,385	1,130,022	1,124,859
Due to trust companies, banks and bankers	17,960	14,459	14,232	20,509	32,637
Bills payable	.....	.....	.....	.....	50,000
Other liabilities	8,127	8,410	7,618	8,817	8,155
Add for cents	.....	1	2	2	1
Total liabilities	$1,271,170	$1,355,916	$1,281,283	$1,339,591	$1,396,792

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WEST SIDE BANK — NEW YORK CITY

CHARLES ROHE, *President.* [481 Eighth avenue; organized 1869] NATHANIEL MILLS, JR., *Cashier.*

DIRECTORS

CHRISTIAN F. TIETJEN, JOS. STERN, AUGUSTIN TIETJEN, THOMAS A. PAINTER, GEO. KARSCH,
THEO. M. BERTINE, CHAS. ROHE, W. I. LINCOLN ADAMS, L. LAFKIN KELLOGG.

RESOURCES	Statement of condition Dec. 31, 1915	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 29, 1916
Stocks and bonds, viz.:					
Public securities, market value	$102,606	$103,620	$103,485	$105,487	$106,100
Private securities, market value	2,372,367	2,667,003	2,456,802	2,400,087	2.672,923
Real estate owned	608,580	551,500	551,500	529,000	478,255
Mortgages owned	27,872	27,872	31,122	30,372	30,372
Loans and discounts secured by real estate collateral	31,600	18,300	15,200	19,450	18,750
Loans and discounts secured by other collateral	258,692	274,271	290,489	451,412	447,058
Loans, discounts and bills purchased not secured by collateral	1,297,065	1,182,345	1,118,411	1,032,729	927,586
Overdrafts	225	116	206	42	159
Due from trust companies, banks and bankers	234,635	306,503	274,887	392,964	307,154
Specie	411,462	384,883	420,052	398,366	389,119
Legal tender notes and notes of national banks	123,416	266,052	203,183	209,199	276,675
Federal reserve notes	10,000	10,000	10,000	10,000	10,000
Cash items	430,654	218,104	331,082	351,096	389,456
Assets not included in any of the above heads	31,364	26,315	20,657	38,980	43,412
Add for cents	3	3	5	3	4
Total resources	$5,940,541	$6,036,887	$5,827,081	$5,969,187	$6,097,023
LIABILITIES					
Capital	$200,000	$200,000	$200,000	$200,000	$200,000
Surplus, including all undivided profits (market value)	701,082	630,585	566,451	529,856	487,269
Preferred deposits, viz.:					
Due New York State savings banks	160,639	217,689	190,260	192,274	158,358
Due savings and loan associations, credit unions and land bank	14,458	14,855	14,205	12,231	19,131
Due depositors, not preferred	4,792,180	4,695,457	4,789,930	4,969,983	5,172,671
Bills payable	.....	200,000	.....	.....	.....
Other liabilities	72,180	78,299	66,233	64,841	59,592
Add for cents	2	2	2	2	2
Total liabilities	$5,940,541	$6,036,887	$5,827,081	$5,969,187	$6,097,023

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THE WILSON STATE BANK — WILSON

C. H. TUGWELL, *President.* [Young street; organized 1913] L. C. COE, *Cashier.*

DIRECTORS

C. H. TUGWELL, J. W. HACKETT, HERVEY SANFORD, S. T. CHURCH, C. E. JOHNSON, W. C. RAMSDALE, S. D. BROWN, H. D. BARTLETT, VICTOR BERLIN.

RESOURCES	Statement of condition Dec. 31, 1915	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 29, 1916
Stocks and bonds, viz.:					
Public securities, market value	$4,500	$4,500	$9,690	$4,000	$4,000
Private securities, market value	6,160	5,190	.....	5,190	10,290
Real estate owned	8,100	8,100	8,100	7,900	7,900
Loans and discounts secured by real estate collateral	1,515	710	800	800	6,688
Loans and discounts secured by other collateral	25,861	26,288	14,150	13,700	14,363
Loans, discounts and bills purchased not secured by collateral	89,888	93,272	112,272	113,342	114,593
Overdrafts	61	84	91	153	216
Due from trust companies, banks and bankers	14,934	8,406	5,311	10,120	39,300
Specie	703	1,401	974	1,106	909
Legal tender notes and notes of national banks	5,048	3,014	3,028	5,855	7,085
Cash items	63	.....	.....	3,524	669
Assets not included in any of the above heads	2,481	2,284	2,560	2,756	2,918
Add for cents	4	4	2	2	2
Total resources	$159,318	$153,253	$156,978	$168,448	$208,933
LIABILITIES					
Capital	$25,000	$25,000	$25,000	$25,000	$25,000
Surplus, including all undivided profits (market value)	7,524	7,391	8,162	8,651	8,414
Preferred deposits, viz.:					
Deposits by the State of New York	6,000	7,000	6,000	6,000	6,000
Deposits otherwise preferred	3,150	4,171	4,204	2,204	1,221
Due depositors, not preferred	116,177	108,890	98,691	115,742	166,823
Bills payable	.....	.....	10,000	10,000	.....
Rediscounts	.....	.....	4,060	.....	.....
Other liabilities	1,465	800	860	850	1,475
Add for cents	2	1	1	1	.....
Total liabilities	$159,318	$153,253	$156,978	$168,448	$208,933

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W. R. GRACE & CO.'S BANK — NEW YORK CITY

LOUIS SCHAEFER, *President.* [7 Hanover square; organized 1915] WM. J. KOEPCHEN, *Cashier.*

DIRECTORS

D. S. IGLEHART, M. BOUVIER, L. LOUIS SCHAEFER, GEORGE C. TOMPKINS, F. G. FISCHER, WM. J. KOEPCHEN,

RESOURCES	Statement of condition Dec. 31, 1915	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 29, 1916
Stocks and bonds, viz.:					
Public securities, market value	$76,086	$54,175	$30,218	$30,218	$26,923
Private securities, market value	71,563	216,862	379,400	453,960	488,521
Loans and discounts secured by other collateral	67,193	52,625	158,775	61,375	1,137,801
Loans, discounts and bills purchased not secured by collateral	92,468	102,881	21,839	135,888	590,162
Due from trust companies, banks and bankers	924,438	1,155,669	1,106,630	414,314	320,424
Specie	1,934	53	11	5	18
Legal tender notes and notes of national banks	2,245	1,189	2,325	20,944	21,719
Federal reserve notes	160	.....	.....	5	.....
Customers' liability on acceptances (per contra, see liabilities)	12,595	11,590	9,296	3,875	14,080
Assets not included in any of the above heads	2,111	5,163	6,696	7,202	10,079
Add for cents	3	3	2	3	3
Total resources	$1,250,796	$1,600,210	$1,715,192	$1,127,789	$2,609,730
LIABILITIES					
Capital	$100,000	$100,000	$100,000	$100,000	$500,000
Surplus, including all undivided profits (market value)	36,660	44,893	50,916	59,850	533,268
Due depositors, not preferred	930,409	800,925	1,063,062	684,303	1,048,143
Due to trust companies, banks and bankers	78,056	558,889	429,756	97,966	34,696
Rediscounts	.....	34,238	.....	.....	.....
Acceptances of drafts payable at a future date or authorized by commercial letters of credit	103,343	56,710	69,638	180,195	490,133
Other liabilities	2,326	4,552	1,819	5,473	3,488
Add for cents	2	3	1	2	2
Total liabilities	$1,250,796	$1,600,210	$1,715,192	$1,127,789	$2,609,730

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YORKVILLE BANK — NEW YORK CITY

AUGUST ZINSSER, JR., *President.* [1511 Third avenue; organized 1892] ERNEST WOLKWITZ, *Cashier.*

DIRECTORS

HICHARD H. ADAMS, HARRY C. HART, R. B. SCHARMANN, W. J. AMEND, JULIUS A. MAY, AUGUST ZINSSER, JR., CORNELIUS VANDERBILT, HENRY DIEDEL, JACOB RUPPERT, JR., JOHN A. VIETOR, J. GEO. GRILL, LEOPOLD SCHMID, THEODORE HAEBLER, GEORGE S. RUNK. CHAS. S. GUGGENHEIMER, GILBERT G. THORNE, HANCKE HENCKEN,

RESOURCES	Statement of condition Dec. 31, 1915	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 29, 1916
Stocks and bonds, viz.:					
Public securities, market value	$169,774	$92,368	$116,014	$105,253	$102,856
Private securities, market value	1,652,722	1,715,486	1,759,412	1,700,291	1,890,410
Real estate owned	270,000	270,000	270,000	270,000	270,000
Loans and discounts secured by real estate collateral	303,500	300,700	247,950	284,250	196,800
Loans and discounts secured by other collateral	606,812	600,140	683,097	739,981	803,373
Loans, discounts and bills purchased not secured by collateral	2,470,864	2,709,517	2,939,890	3,154,410	3,253,152
Overdrafts	59	182	192	325	606
Due from trust companies, banks and bankers	768,288	1,301,227	748,689	1,320,426	1,126,130
Specie	763,828	530,665	664,448	728,509	745,169
Legal tender notes and notes of national banks	186,011	197,384	181,550	164,820	170,217
Cash items	321,778	113,289	428,517	206,170	283,763
Assets not included in any of the above heads	31,242	25,297	34,779	22,500	38,450
Add for cents	4	3	3	5	3
Total resources	$7,544,882	$7,856,258	$8,074,541	$8,696,940	$8,880,929
LIABILITIES					
Capital	$100,000	$100,000	$100,000	$100,000	$100,000
Surplus, including all undivided profits (market value)	552,904	581,014	584,599	589,358	642,540
Preferred deposits, viz.: Due New York State savings banks	154,329	154,836	155,616	156,400	156,921
Due depositors, not preferred	6,644,838	6,946,809	7,140,487	7,777,911	7,892,524
Due to trust companies, banks and bankers	19,164	21,087	17,064	18,567	18,100
Other liabilities	73,644	52,510	76,773	54,701	70,842
Add for cents	3	2	2	3	2
Total liabilities	$7,544,882	$7,856,258	$8,074,541	$8,696,940	$8,880,929

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DE RUYTER BANKING COMPANY — DE RUYTER

BYRON S. BRYANT, *President.* [Utica street; organized 1889] JOHN WOLFE, *Cashier.*

DIRECTORS

BYRON S. BRYANT, MORREL E. TALLETT, H. M. SCHELLINGER, FLORENCE L. MITCHELL, WARREN J. SMITH, JOHN WOLFE, A. R. BRYANT,

RESOURCES	Statement of condition Dec. 31, 1915	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 29, 1916
Stocks and bonds, viz.:					
Public securities, market value	$31,600	$30,100	$30,100	$39,862	$88,500
Mortgages owned	39,137	42,212	40,937	42,189	40,789
Loans and discounts secured by real estate collateral	6,021	5,877	2,503	2,503	3,459
Loans and discounts secured by other collateral	2,312	2,803	4,882	2,910	2,834
Loans, discounts and bills purchased not secured by collateral	70,542	73,912	75,277	74,999	76,907
Overdrafts	108	34	.....	23	10
Due from trust companies, banks and bankers	87,210	84,448	93,322	102,226	77,217
Specie	11,528	10,581	7,186	6,811	267
Legal tender notes and notes of national banks	5,985	1,750	3,500	2,500	9,200
Federal reserve notes	500	.....	.....	.....	.....
Cash items	106	43	187	139	23
Assets not included in any of the above heads	3,575	3,577	3,525	4,262	4,333
Add for cents	3	3	3	4	3
Total resources	$258,627	$255,340	$261,422	$278,428	$303,542
LIABILITIES					
Capital	$25,000	$25,000	$25,000	$25,000	$25,000
Surplus, including all undivided profits (market value)	10,537	10,078	9,837	10,283	10,797
Due depositors, not preferred	220,640	217,761	224,084	239,907	265,495
Other liabilities	2,450	2,500	2,500	3,237	2,250
Add for cents	.....	1	1	1	.....
Total liabilities	$258,627	$255,340	$261,422	$278,428	$303,542

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Federal Reserve Bank of St. Louis

SUMMARY showing Aggregate Resources and Liabilities of the State Banks of Deposit and Discount, as exhibited by their reports to the Superintendent of Banks on the several dates named below

RESOURCES	Statement of condition Dec. 31, 1915	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 29, 1916
Stocks and bonds, viz.:					
Public securities, market value	$23,193,038	$22,613,851	$23,507,977	$24,209,110	$25,377,865
Private securities, market value	87,938,915	97,108,779	103,836,812	102,926,872	107,650,086
Real estate owned	21,008,645	21,043,411	20,906,277	20,884,745	20,790,561
Mortgages owned	12,182,516	12,583,360	12,814,721	13,171,235	13,456,003
Loans and discounts secured by real estate collateral	11,147,854	11,014,527	10,974,904	10,679,187	10,290,553
Loans and discounts secured by other collateral	171,848,207	163,747,425	167,668,982	175,820,253	202,156,129
Loans, discounts and bills purchased not secured by collateral	199,485,348	209,726,079	216,070,873	220,444,705	216,593,931
Overdrafts	107,583	123,918	158,718	132,961	125,607
Due from trust companies, banks and bankers	100,759,325	97,967,182	93,057,118	94,642,421	101,128,596
Specie	49,959,435	48,326,127	49,268,835	51,774,273	51,306,770
Legal tender notes and notes of national banks	22,815,934	22,606,217	20,671,692	20,026,357	17,917,608
Federal reserve notes	837,378	862,978	839,692	1,012,153	1,240,151
Cash items	87,057,564	92,271,987	92,957,781	98,643,479	125,979,585
Customers' liability on acceptances (per contra, see liabilities)	2,302,869	2,492,091	2,530,614	2,830,149	4,283,669
Assets not included in any of the above heads	2,783,481	3,188,401	3,127,989	3,505,494	3,547,325
Add for cents	792	779	802	816	809
Total resources	$793,428,884	$805,677,112	$818,393,787	$840,704,210	$901,845,248
LIABILITIES					
Capital	$34,963,000	$35,133,000	$35,558,000	$35,326,000	$35,781,300
Surplus, including all undivided profits (market value)	53,799,657	54,812,598	54,810,372	56,140,292	58,386,261
Preferred deposits, viz.:					
Due New York State savings banks	28,602,273	29,108,401	29,353,536	27,040,814	27,279,102
Due savings and loan associations, credit unions and land bank	893,393	1,063,769	1,142,039	999,961	938,736
Deposits by the State of New York	4,257,089	10,288,614	7,617,567	6,370,959	8,915,109
Deposits by the Superintendent of Banks	428,168	376,813	493,145	501,902	464,109
Other deposits secured by pledge of assets	2,738,494	2,979,021	2,947,566	2,905,716	2,824,013
Deposits otherwise preferred	56,460	69,198	69,921	66,613	95,762
Due depositors, not preferred	579,162,402	589,292,399	620,012,858	631,475,912	690,299,139
Due to trust companies, banks and bankers	80,398,578	73,429,178	58,217,620	69,676,840	65,799,705
Bills payable	996,500	825,373	468,000	860,700	370,000
Rediscounts	152,973	193,719	62,309	103,302	49,420
Acceptances of drafts payable at a future date or authorized by commercial letters of credit	2,393,886	2,538,061	2,591,191	3,006,469	4,794,972
Other liabilities	4,585,623	5,566,591	5,049,285	6,228,348	5,847,223
Add for cents	388	377	378	382	397
Total liabilities	$793,428,884	$805,677,112	$818,393,787	$840,704,210	$901,845,248

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Federal Reserve Bank of St. Louis

SUMMARY showing the Aggregate Resources and Liabilities of the State Banks in the Borough of Manhattan, City of New York, as shown by their reports on the several dates named below

RESOURCES	Statement of condition Dec. 31, 1915	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 29, 1916
Stocks and bonds, viz.:					
Public securities, market value	$13,113,357	$11,994,106	$11,726,765	$11,990,728	$12,559,907
Private securities, market value	52,097,121	56,959,202	60,706,546	59,284,427	61,894,554
Real estate owned	13,321,905	13,231,477	13,187,556	13,082,318	12,879,774
Mortgages owned	3,670,156	3,766,918	3,583,763	3,678,801	3,766,687
Loans and discounts secured by real estate collateral	2,474,146	2,304,224	2,447,698	2,390,388	2,121,412
Loans and discounts secured by other collateral	132,930,448	126,071,211	125,695,128	132,273,198	153,066,620
Loans, discounts and bills purchased not secured by collateral	120,816,939	129,762,408	133,737,566	138,625,448	134,051,675
Overdrafts	35,350	40,060	64,052	33,761	40,466
Due from trust companies, banks and bankers	65,298,100	59,729,874	54,763,378	55,033,291	62,991,576
Specie	44,459,915	42,836,079	43,307,403	45,407,769	44,878,838
Legal tender notes and notes of national banks	16,999,085	16,744,806	14,992,095	14,397,925	12,384,027
Federal reserve notes	351,990	466,328	405,230	612,930	644,016
Cash items	82,448,834	89,796,742	88,930,648	95,713,246	122,227,262
Customers' liability on acceptances (per contra, see liabilities)	2,298,951	2,489,485	2,526,246	2,825,485	4,261,485
Assets not included in any of the above heads	1,414,291	1,600,210	1,597,550	1,692,316	1,614,978
Add for cents	113	106	124	122	115
Total resources	$551,730,701	$557,793,236	$557,671,748	$577,042,153	$629,383,392
LIABILITIES					
Capital	$19,500,000	$19,500,000	$19,600,000	$19,600,000	$20,000,000
Surplus, including all undivided profits (market value)	37,155,191	38,012,642	37,901,565	39,005,532	40,583,053
Preferred deposits, viz.:					
Due New York State savings banks	20,785,234	21,172,102	20,727,699	18,850,310	18,591,507
Due savings and loan associations, credit unions and land bank	230,243	295,359	277,005	259,654	227,528
Deposits by the State of New York	645,527	4,513,015	2,249,015	1,508,015	3,247,015
Deposits by the Superintendent of Banks	210,125	215,685	251,966	323,392	309,990
Other deposits secured by pledge of assets	569,415	640,028	721,351	467,066	464,029
Deposits otherwise preferred	26,826	26,957	27,223	27,357	27,559
Due depositors, not preferred	398,601,467	406,867,622	425,873,343	434,328,521	486,179,242
Due to trust companies, banks and bankers	68,725,234	60,678,791	44,587,419	55,895,734	51,880,384
Bills payable	400,000	300,973	.....	300,000	.....
Rediscounts	.....	34,238	.....	.....	.....
Acceptances of drafts payable at a future date or authorized by commercial letters of credit	2,389,968	2,535 5	2,587,938	3,001,805	4,772,788
Other liabilities	2,491,411	3,000,311	2,867,162	3,474,698	3,100,234
Add for cents	60	58	62	69	63
Total liabilities	$551,730,701	$557,793,236	$557,671,748	$577,042,153	$629,383,392

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SUMMARY showing the Aggregate Resources and Liabilities of State Banks (including individual bankers) outside of Borough of Manhattan, City of New York, as shown by their reports on the several dates named below.

RESOURCES	Statement of condition Dec. 31, 1915	Statement of condition March 17, 1916	Statement of condition Jun. 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 29, 1916
Stocks and bonds, viz.:					
Public securities, market value	$10,079,681	$10,619,745	$11,781,212	$12,218,382	$12,817,958
Private securities, market value	35,841,794	40,149,577	43,130,266	43,642,445	45,755,532
Real estate owned	7,686,740	7,811,934	7,718,721	7,802,427	7,910,787
Mortgages owned	8,512,360	8,816,442	9,230,958	9,492,434	9,689,316
Loans and discounts secured by real estate collateral	8,673,708	8,710,303	8,527,206	8,288,799	8,169,141
Loans and discounts secured by other collateral	38,917,759	37,676,214	41,973,854	43,547,055	49,089,509
Loans, discounts and bills purchased not secured by collateral	78,668,409	79,963,671	82,333,307	81,819,257	82,542,256
Overdrafts	72,233	83,858	94,666	99,200	85,141
Due from trust companies, banks and bankers	35,461,225	38,237,308	38,293,740	39,609,130	38,137,020
Specie	5,499,520	5,490,048	5,961,432	6,366,504	6,427,932
Legal tender notes and notes of national banks	5,816,849	5,861,361	5,679,597	5,628,432	5,533,581
Federal reserve notes	485,388	396,650	434,462	399,223	596,135
Cash items	4,608,730	2,475,245	4,027,133	2,930,233	3,752,323
Customers' liability on acceptances (per contra, see liabilities)	3,918	2,606	4,368	4,664	22,184
Assets not included in any of the above heads	1,369,190	1,588,191	1,530,439	1,813,178	1,932,347
Add for cents	581	622	580	586	593
Total resources	$241,698,085	$247,883,775	$260,721,941	$263,661,949	$272,461,755
LIABILITIES					
Capital	$15,463,000	$15,633,000	$15,958,000	$15,726,000	$15,781,300
Surplus, including all undivided profits (market value)	16,644,466	16,799,956	16,908,807	17,134,760	17,803,208
Preferred deposits, viz.:					
Due New York State savings banks	7,817,039	7,936,299	8,625,837	8,190,504	8,687,595
Due savings and loan associations, credit unions and land bank	663,150	768,410	865,034	740,307	711,208
Deposits by the State of New York	3,611,562	5,775,599	5,368,552	4,862,944	5,668,094
Deposits by the Superintendent of Banks	218,043	161,128	241,179	178,510	154,119
Other deposits secured by pledge of assets	2,169,079	2,338,993	2,226,215	2,438,650	2,359,984
Deposits otherwise preferred	29,634	42,241	42,698	39,256	68,203
Due depositors, not preferred	180,560,935	182,424,777	194,139,515	197,147,391	204,119,897
Due to trust companies, banks and bankers	11,673,344	12,750,387	13,630,201	13,781,106	13,919,321
Bills payable	596,500	524,400	468,000	560,700	370,000
Rediscounts	152,973	159,481	62,309	103,302	49,420
Acceptances of drafts payable at a future date or authorized by commercial letters of credit	3,918	2,606	3,253	4,664	22,184
Other liabilities	2,094,212	2,566,280	2,182,123	2,753,650	2,746,989
Add for cents	230	118	218	205	233
Total liabilities	$241,698,085	$247,883,775	$260,721,941	$263,661,949	$272,461,755

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STATEMENTS

SHOWING THE

Condition of the Private Bankers Operating under the Laws of this State on December 31, 1915, March 17, 1916, June 30, 1916, September 20, 1916, and November 29, 1916

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ADAM MELDRUM AND ANDERSON COMPANY, PRIVATE BANKERS — BUFFALO

[396–408 Main street; organized 1914]

Members of firm	Residence	Members of firm	Residence
ROBERT B. ADAM	46 Norwood avenue, Buffalo.	MARGARET ADAM RAMSDELL	1132 Delaware avenue, Buffalo.
THOMAS M. GIBSON	396 Porter avenue, Buffalo.	WALTER F. GIBSON	396 Porter avenue, Buffalo.
ADAM G. PATTERSON	859 Seventh street, Buffalo.	EDWARD FAIRBAIRN	539 Ashland avenue, Buffalo.

RESOURCES	Statement of condition Dec. 31, 1915	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 29, 1916
Stocks and bonds, viz.: Public securities, market value	$282,037	$309,751	$343,808	$363,013	$378,143
Loans and discounts secured by real estate collateral	75,200	75,200	68,850	68,850	68,750
Loans and discounts secured by other collateral	35,449	35,416	35,271	35,271	35,271
Due from trust companies, banks and bankers	142,966	146,978	153,729	139,081	141,246
Specie	2,097	767	1,254	1,118	1,283
Legal tender notes and notes of national banks	7,919	15,461	15,836	8,667	10,497
Cash items	1,104	435	1,837	971	1,309
Other assets	13,393	13,764	12,427	14,367	16,857
Add for cents	3	3	2	2	2
Total resources	$560,168	$597,775	$633,014	$631,340	$653,358
LIABILITIES					
Permanent capital	$50,000	$50,000	$50,000	$50,000	$50,000
Surplus, including all undivided profits (market value)	15,282	17,044	18,735	19,387	22,056
Deposits	494,886	526,840	564,278	558,161	572,665
Other liabilities	.....	3,889	.....	3,791	8,636
Add for cents	.....	2	1	1	1
Total liabilities	$560,168	$597,775	$633,014	$631,340	$653,358

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PIETRO ALVINO, PRIVATE BANKER — NEW YORK CITY

[387 Broome street and 2242 First avenue; organized 1914.]

RESOURCES	Statement of condition Dec. 31, 1915	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 29, 1916
Stocks and bonds, viz.: Public securities, market value	$21,403	$21,403	$21,403	$21,403	$24,899
Loans, discounts and bills purchased not secured by collateral	9,264	8,737	13,083	28,551	17,325
Accounts receivable	.....	.....	.....	.....	444
Due from trust companies, banks and bankers	12,067	18,689	20,390	16,756	27,913
Deposits with express and steamship companies	250	250	250	250	250
Specie	180	152	76	180	138
Legal tender notes and notes of national banks	6,000	5,738	6,563	6,510	8,011
Federal reserve notes	.....	320	1,200	1,110	100
Foreign currency	492	819	683	629	589
Foreign postage	418	.....	.....	.....	.....
Cash items	3,110	3,089	2,606	.....	2,089
Other assets	12,273	12,573	9,055	9,055	9,217
Add for cents	3	3	3	3	2
Total resources	$65,460	$71,773	$75,312	$84,447	$90,977
LIABILITIES					
Permanent capital	$15,000	$15,000	$15,000	$15,000	$15,000
Surplus, including all undivided profits (market value)	10,000	12,410	9,924	7,732	1,753
Deposits	36,682	44,362	50,387	57,714	63,879
Rediscounts	.....	.....	.....	4,000	.....
Other liabilities	3,777	.....	.....	.....	10,344
Add for cents	1	1	1	1	1
Total liabilities	$65,460	$71,773	$75,312	$84,447	$90,977

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GERMANO P. BACCELLI, PRIVATE BANKER — ALBANY

[119 Madison avenue; organized 1915]

RESOURCES	Statement of condition Dec. 31, 1915	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 29, 1916
Stocks and bonds, viz.: Public securities, market value	$7,060	$6,924	$6,924	$6,924	$6,924
Due from trust companies, banks and bankers	56,037	58,301	58,301	58,301	58,301
Legal tender notes and notes of national banks	1,000	1,000	1,000	1,000	1,000
Other assets	500	500	500	500	500
Total resources	$64,597	$66,725	$66,725	$66,725	$66,725
LIABILITIES					
Permanent capital	$5,000	$5,000	$5,000	$5,000	$5,000
Surplus, including all undivided profits (market value)	23,108	29,931	23,744	9,899	12,066
Deposits	36,489	31,794	37,981	51,826	49,659
Total liabilities	$64,597	$66,725	$66,725	$66,725	$66,725

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VINCENZO BAJARDI, PRIVATE BANKER — NEW YORK CITY

[5 Monroe street; organized 1914]

RESOURCES	Statement of condition Dec. 31, 1915	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 29, 1916
Stocks and bonds, viz.:					
Public securities, market value	$23,000	$23,000	$27,000	$29,000	$36,774
Private securities, market value	1,500	1,500	500	1,500	1,500
Real estate owned	87,189	85,189	85,189	85,189	85,189
Mortgages owned	2,000	.....	.....	.....	.....
Loans and discounts secured by real estate collateral	.....	840	1,520	.....	.....
Loans and discounts secured by other collateral	.....	.....	.....	600	520
Overdrafts	350	652	.....	.....	.....
Due from trust companies, banks and bankers	6,838	4,297	4,397	9,520	9,317
Deposits with express and steamship companies	262	262	262	262	262
Specie	5	11	5	4	11
Legal tender notes and notes of national banks	2,505	3,232	1,150	2,410	2,620
Federal reserve notes	1,200	1,950	900	2,160	2,280
Foreign currency	316	332	467	614	601
Foreign postage	100	50	5	70	20
Other assets	300	300	300	300	300
Add for cents	2	2	1	.....	2
Total resources	$125,567	$121,617	$121,696	$131,629	$139,396
LIABILITIES					
Permanent capital	$5,000	$5,000	$5,000	$5,000	$5,000
Surplus, including all undivided profits (market value)	5,800	1,785	2,322	2,054	2,564
Deposits	36,549	37,931	45,858	56,075	63,331
Other liabilities	78,217	76,900	68,515	68,500	68,500
Add for cents	1	1	1	.....	1
Total liabilities	$125,567	$121,617	$121,696	$131,629	$139,396

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SIGMUNG W. BARASCH, PRIVATE BANKER — NEW YORK CITY

[77 Ridge street; organized 1914]

RESOURCES	Statement of condition Dec. 31, 1915	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 29, 1916
Stocks and bonds, viz.:					
Public securities, market value	$10,650	$10,712	$10,700	$10,975	$11,000
Private securities, market value	25,225	25,300	24,950	24,962	25,393
Real estate owned	77,300	77,300	77,300	77,300	77,300
Loans, discounts and bills purchased not secured by collateral	1,481	1,826	1,473	2,270	2,621
Accounts receivable	105	889	1,232	1,113	1,902
Due from customers for exchanges, money orders and steamship tickets sold	1,272	1,374	1,677	961	1,788
Overdrafts	769	.....	.....	690	307
Due from trust companies, banks and bankers	11,617	16,427	11,260	17,155	22,714
Deposits with express and steamship companies	250	250	250	250	250
Specie	423	182	382	368	309
Legal tender notes and notes of national banks	4,000	4,000	4,000	4,500	4,500
Foreign currency	3,090	2,705	2,915	2,528	4,633
Foreign postage	30	30	30	30	30
Cash items	376	18	117	231	190
Other assets	5,000	5,000	5,000	3,000	3,000
Add for cents	4	3	4	3	4
Total resources	$141,592	$146,016	$141,290	$146,336	$155,941
LIABILITIES					
Permanent capital	$40,000	$40,000	$40,000	$40,000	$40,000
Surplus, including all undivided profits (market value)	4,284	4,156	3,962	3,465	3,821
Deposits	53,911	57,426	54,013	60,150	66,607
Bills payable	8,136	.....	.....	.....	.....
Other liabilities	35,259	44,432	43,314	42,720	45,511
Add for cents	2	2	1	1	2
Total liabilities	$141,592	$146,016	$141,290	$146,336	$155,941

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MICHELE BERARDINI, PRIVATE BANKER — NEW YORK CITY

[34 Mulberry street; organized 1914]

RESOURCES	Statement of condition Dec. 31, 1915	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 29, 1916
Stocks and bonds, viz.: Public securities, market value	$101,125	.....	.....	.....	.....
Due from trust companies, banks and bankers	59,480	.....	.....	.....	.....
Deposits with express and steamship companies	250	.....	.....	.....	.....
Specie	3	.....	.....	.....	.....
Legal tender notes and notes of national banks	13,600	.....	.....	.....	.....
Foreign currency	5,339	.....	.....	.....	.....
Other assets	3,000	.....	.....	.....	.....
Add for cents	1	.....	.....	.....	.....
Total resources	$182,798	.....	.....	.....	.....
LIABILITIES					
Permanent capital	$50,000	.....	.....	.....	.....
Surplus, including all undivided profits (market value)	52,131	.....	.....	.....	.....
Deposits	80,666	.....	.....	.....	.....
Add for cents	1	.....	.....	.....	.....
Total liabilities	$182,798	.....	.....	.....	.....

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BLOOMINGDALE BROTHERS, PRIVATE BANKERS — NEW YORK CITY

[137–139 East 59th street; organized 1914]

Members of firm	Residence
SAMUEL J. BLOOMINGDALE	470 Park avenue, New York City.
HIRAM C. BLOOMINGDALE	11 East 80th street, New York City.
IRVING I. BLOOMINGDALE	850 Park avenue, New York City.

RESOURCES	Statement of condition Dec. 31, 1915	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 30, 1916	Statement of condition Nov. 29, 1916
Stocks and bonds, viz.:					
Public securities, market value	$64,082	$64,720	$64,720	$66,287	$66,357
Private securities, market value	480,291	436,092	449,420	517,515	353,481
Loans and discounts secured by real estate collateral	10,644	10,544	10,442	10,339	10,269
Loans and discounts secured by other collateral	89,363	93,288	83,647	84,480	159,269
Loans, discounts and bills purchased not secured by collateral	33,052	25,636	18,554	25,244	34,986
Accounts receivable	.....	.....	.....	.....	122,406
Due from trust companies, banks and bankers	131,768	130,340	83,343	102,288	72,540
Specie	2,722	2,521	2,699	1,919	2,720
Legal tender notes and notes of national banks	20,893	26,756	27,458	20,345	18,405
Foreign currency	1,506	1,330	904	773	2,337
Cash items	11,469	2,999	45,211	2,131	30,514
Other assets	4,154	4,380	4,409	7,620	4,628
Add for cents	4	5	2	4	5
Total resources	$849,948	$798,611	$790,809	$838,945	$877,917
LIABILITIES					
Permanent capital	$100,000	$100,000	$100,000	$100,000	$100,000
Surplus, including all undivided profits (market value)	79,517	31,042	36,128	41,112	52,994
Deposits	669,898	663,395	654,681	692,061	712,674
Other liabilities	533	4,172	.....	5,772	12,248
Add for cents	.....	2	.....	.....	1
Total liabilities	$849,948	$798,611	$790,809	$838,945	$877,917

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D. BOFFA AND D. DI SESA, PRIVATE BANKERS — NEW YORK CITY

[114 Mulberry street; organized 1914]

Member of firm	Residence	Member of firm	Residence
DONATO BOFFA	114 Mulberry street, New York City.	DONATO DI SESA	116 Mulberry street, New York City.

RESOURCES	Statement of condition Dec. 31, 1915	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 29, 1916
Stocks and bonds, viz.: Public securities, market value	$6,000	$6,000	$6,000	$6,000	$6,120
Real estate owned	150,500	150,500	150,500	150,500	150,500
Loans and discounts secured by other collateral	2,235	.....	.....	.....	.....
Loans, discounts and bills purchased not secured by collateral	.....	1,660	1,151	931	1,003
Accounts receivable	246	600	258	565	730
Due from trust companies, banks and bankers	2,470	4,721	3,378	7,225	4,976
Deposits with express and steamship companies	250	250	250	250	250
Legal tender notes and notes of national banks	2,213	2,153	1,601	1,274	2,863
Foreign currency	636	226	177	99	135
Foreign postage	139	79	99	71	21
Other assets	831	750	750	750	750
Add for cents	2	3	3	2	4
Total resources	$165,522	$166,942	$164,167	$167,667	$167,352
LIABILITIES					
Permanent capital	$10,000	$10,000	$10,000	$10,000	$10,000
Surplus, including all undivided profits (market value)	4,943	3,895	2,593	2,415	2,758
Deposits	43,079	47,046	46,573	50,252	50,093
Bills payable	2,000	2,000	2,000	2,000	2,000
Other liabilities	105,500	104,000	103,000	103,000	102,500
Add for cents	.....	1	1	.....	1
Total liabilities	$165,522	$166,942	$164,167	$167,667	$167,352

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C. AND S. CAPPELINO, PRIVATE BANKERS — ROCHESTER

[383 North street; organized 1915]

Member of firm	Residence	Member of firm	Residence
CALOGERO CAPPELINO	381 North street, Rochester.	SERAFINA CAPPELINO	381 North street, Rochester.

RESOURCES	Statement of condition Dec. 31, 1915	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 29, 1916
Stocks and bonds, viz.: Public securities, market value	$5,000	$5,250	$5,250	$13,177	$13,091
Due from trust companies, banks and bankers	10,447	11,849	15,039	14,935	18,275
Specie	130	290	580	720	120
Legal tender notes and notes of national banks	392	111	80	285	259
Federal reserve notes	20	49	371	60	45
Cash items	100	.....	.....	.....	.....
Other assets	296	371	400	571	872
Add for cents	2	.....	.....	2	2
Total resources	$16,387	$17,920	$21,720	$29,750	$32,664
LIABILITIES					
Permanent capital	$6,000	$6,000	$6,000	$6,000	$6,000
Surplus, including all undivided profits (market value)	869	1,433	1,595	1,965	2,358
Deposits	9,517	10,424	14,125	21,664	24,124
Other liabilities	.....	62	.....	120	181
Add for cents	1	1	.....	1	1
Total liabilities	$16,387	$17,920	$21,720	$29,750	$32,664

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CESARIO, GIRARDI AND COMPANY, PRIVATE BANKERS — NEW YORK CITY

[106 Bayard street; organized 1914.]

Member of firm	Residence	Member of firm	Residence
ANTONIO CESARIO	51 South Main street, Port Chester.	DOMINICK GIRARDI	Webster and Mayflower avenues, New Rochelle.

RESOURCES	Statement of condition Dec. 31, 1915	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 29, 1916
Stocks and bonds, viz.:					
Public securities, market value	$16,204	$16,208	$16,208	$16,208	$16,208
Private securities, market value	9,258	8,220	10,170	16,060	16,060
Loans and discounts secured by other collateral	.....	.....	100	550	.....
Loans, discounts and bills purchased not secured by collateral	.....	.....	.....	30	.....
Accounts receivable	155	88	12	12	12
Due from trust companies, banks and bankers	7,042	4,080	6,859	4,999	6,560
Deposits with express and steamship companies	250	250	250	250	250
Specie	51	77	35	42	156
Legal tender notes and notes of national banks	965	882	857	590	1,018
Foreign currency	120	16	119	31	27
Foreign postage	30	10	20	45	25
Cash items	128	6	19	105	33
Other assets	800	800	800	800	800
Add for cents	4	2	3	1	1
Total resources	$35,007	$30,639	$35,452	$39,723	$41,150
LIABILITIES					
Permanent capital	$10,000	$10,000	$10,000	$10,000	$10,000
Surplus, including all undivided profits (market value)	7,732	3,158	3,873	3,084	4,007
Deposits	17,274	17,480	21,578	26,639	27,143
Add for cents	1	1	1	.....	.....
Total liabilities	$35,007	$30,639	$35,452	$39,723	$41,150

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MICHAEL DEL PAPA, PRIVATE BANKER — ELMIRA

[Washington avenue and Canal street; organized 1914.]

RESOURCES	Statement of condition Dec. 31, 1915	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 29, 1916
Stocks and bonds, viz.: Public securities, market value	$5,000	$5,000	$5,000	$5,000	$5,000
Legal tender notes and notes of national banks	.....	.....	.....	.....	379
Other assets	70	10	70	11	53
Total resources	$5,070	$5,010	$5,070	$5,011	$5,432
LIABILITIES					
Permanent capital	$5,000	$5,000	$5,000	$5,000	$5,000
Surplus, including all undivided profits (market value)	.....	.....	.....	.....	379
Other liabilities	70	10	70	11	53
Total liabilities	$5,070	$5,010	$5,070	$5,011	$5,432

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MICHAEL DEL PAPA, PRIVATE BANKER — NEW YORK CITY

[147 Mott street; organized 1914]

RESOURCES	Statement of condition Dec. 31, 1915	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 29, 1916
Stocks and bonds, viz.: Public securities, market value	$15,000	$15,000	$10,000	$10,000	$10,000
Accounts receivable	541	541	332	435	.....
Due from trust companies, banks and bankers	1,252	745	891	1,146	2,591
Deposits with express and steamship companies	250	250	250	250	250
Specie	4	10	17	5	.....
Legal tender notes and notes of national banks	225	300	300	740	300
Federal reserve notes	.....	40	20	60	70
Other assets	212	30	141	23	106
Add for cents	1	1	2	2	1
Total resources	$17,485	$16,917	$11,953	$12,661	$13,318
LIABILITIES					
Permanent capital	$15,000	$15,000	$10,000	$10,000	$10,000
Surplus, including all undivided profits (market value)	161	65	.....	77	.....
Deposits	2,112	1,822	1,812	2,561	3,212
Other liabilities	212	30	141	23	106
Total liabilities	$17,485	$16,917	$11,953	$12,661	$13,318

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Federal Reserve Bank of St. Louis

G. DE LUCA AND COMPANY, PRIVATE BANKERS — NEW YORK CITY

[75 Thompson street; organized 1914]

Members of firm	Residence	Members of firm	Residence
GAETANO DE LUCA	7 Charlton street, New York City.	VINCENZO DE LUCA	7 Charlton street, New York City.
MAURIZIO DE FINA	7 Charlton street, New York City.		

RESOURCES	Statement of condition Dec. 31, 1915	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 29, 1916
Stocks and bonds, viz.: Public securities, market value	$26,255	$26,255	$26,436	$26,436	$29,392
Loans and discounts secured by real estate collateral	150	150	150	150	150
Accounts receivable	4,537	2,796	2,990	3,548	4,896
Due from customers for exchanges, money orders and steamship tickets sold	.....	.....	27	40	.....
Due from trust companies, banks and bankers	46,325	41,830	56,786	77,154	79,402
Deposits with express and steamship companies	250	250	250	250	250
Specie	222	107	340	776	435
Legal tender notes and notes of national banks	1,410	1,361	1,547	1,916	2,376
Foreign currency	991	2,965	2,132	2,305	1,409
Foreign postage	650	840	1,007	1,337	1,082
Cash items	571	489	1,242	3,938	3,876
Other assets	2,309	2,309	2,309	2,309	2,309
Add for cents	3	3	4	3	2
Total resources	$83,673	$79,355	$95,220	$120,162	$125,579
LIABILITIES					
Permanent capital	$30,000	$30,000	$30,000	$30,000	$30,000
Surplus, including all undivided profits (market value)	27,626	20,154	21,239	21,563	23,712
Deposits	26,046	29,081	43,878	68,598	71,866
Other liabilities	.....	119	102	.....	.....
Add for cents	1	1	1	1	1
Total liabilities	$83,673	$79,355	$95,220	$120,162	$125,579

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VINCENZO DE LUCA, PRIVATE BANKER — NEW YORK CITY

[186 Grand street; organized 1914]

RESOURCES	Statement of condition Dec. 31, 1915	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 29, 1916
Stocks and bonds, viz.: Public securities, market value	$20,200	$20,400	$20,400	$20,600	$20,600
Loans and discounts secured by other collateral	150	.....	.....	.....	.....
Accounts receivable	200	335	329	574	429
Due from trust companies, banks and bankers	58,170	43,221	39,606	45,234	82,566
Deposits with express and steamship companies	250	250	250	250	250
Specie	167	82	195	370	50
Legal tender notes and notes of national banks	2,000	2,393	1,142	1,422	1,959
Federal reserve notes	900	.....	400	.....	.....
Foreign currency	389	115	7	123	698
Foreign postage	235	150	180	55	155
Cash items	1,642	774	655	4,299	4,787
Other assets	2,865	2,865	3,046	3,032	3,032
Add for cents	2	2	1	1	2
Total resources	$87,170	$70,587	$66,211	$75,960	$114,528
LIABILITIES					
Permanent capital	$20,000	$20,000	$20,000	$20,000	$20,000
Surplus, including all undivided profits (market value)	792	2,412	3,493	1,857	3,584
Deposits	64,683	33,043	32,347	42,365	48,773
Due to trust companies, banks and bankers	1,694	15,132	10,370	11,737	38,955
Other liabilities	.....	.....	.....	.....	3,215
Add for cents	1	.....	1	1	1
Total liabilities	$87,170	$70,587	$66,211	$75,960	$114,528

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PASQUALE DE MARCO, PRIVATE BANKER — SCHENECTADY

[106 Jay street; organized 1914]

RESOURCES	Statement of condition Dec. 31, 1915	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 29, 1916
Stocks and bonds, viz.: Public securities, market value	$5,000	$5,000	$5,000	$5,000	$6,000
Mortgages owned	5,600	5,600	5,600	5,600	5,600
Loans and discounts secured by other collateral	.....	.....	.....	.....	80
Loans, discounts and bills purchased not secured by collateral	1,095	700	770	770	.....
Due from trust companies, banks and bankers	28,033	32,403	39,160	45,600	49,233
Specie	1,012	410	573	.....	1,892
Legal tender notes and notes of national banks	.....	.....	.....	945	.....
Add for cents	.....	.....	1	.....	.....
Total resources	$40,740	$44,113	$51,104	$57,915	$62,805
LIABILITIES					
Permanent capital	$5,000	$5,000	$5,000	$5,000	$6,000
Surplus, including all undivided profits (market value)	5,293	5,370	5,451	5,519	6,083
Deposits	30,446	33,743	40,653	47,396	50,722
Add for cents	1	.....	.....	.....	.....
Total liabilities	$40,740	$44,113	$51,104	$57,915	$62,805

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SALVATORE DE VITA, PRIVATE BANKER — NEW YORK CITY

[2105 First avenue; organized 1914]

RESOURCES	Statement of condition Dec. 31, 1915	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 29, 1916
Stocks and bonds, viz.:					
Public securities, market value	$10,000	$10,000	$10,000	$10,000	$17,265
Private securities, market value	.....	.....	5,504	.....	.....
Loans and discounts secured by other collateral	2,180	2,669	524	452	362
Loans, discounts and bills purchased not secured by collateral	3,551	.....	4,602	.....	.....
Accounts receivable	.....	2,320	.....	4,152	2,690
Due from customers for exchanges, money orders and steamship tickets sold	698	1,563	997	1,007	1,033
Overdrafts	172	139	82	88	82
Due from trust companies, banks and bankers	7,194	6,754	6,488	18,227	17,839
Deposits with express and steamship companies	250	250	250	250	250
Specie	116	121	54	86	68
Legal tender notes and notes of national banks	745	485	607	1,182	1,032
Federal reserve notes	265	255	435	220	485
Foreign currency	661	786	916	506	413
Foreign postage	225	265	236	96	95
Cash items	202	666	2,080	212	369
Other assets	821	3,799	483	536	286
Add for cents	3	4	6	3	3
Total resources	$27,083	$30,076	$33,264	$37,047	$42,272
LIABILITIES					
Permanent capital	$7,000	$7,000	$7,000	$7,000	$7,000
Surplus, including all undivided profits (market value)	3,184	4,647	2,443	3,000	3,764
Deposits	14,325	16,232	21,319	24,973	28,315
Other liabilities	2,573	2,195	2,502	2,074	3,192
Add for cents	1	2	.....	.....	1
Total liabilities	$27,083	$30,076	$33,264	$37,047	$42,272

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DEY BROTHERS, PRIVATE BANKERS — SYRACUSE

[401 South Salina street; organized 1915]

Members of firm	Residence	Members of firm	Residence
ROBERT DEY	950 James street, Syracuse.	DONALD DEY	201 Dewitt street, Syracuse.

RESOURCES	Statement of condition Dec. 31, 1915	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 29, 1916
Stocks and bonds, viz.:					
Public securities, market value	$65,344	$64,755	.....	.....	.....
Private securities, market value	14,761	15,000	.....	.....	.....
Real estate owned	55,265	55,265	.....	.....	.....
Mortgages owned	29,698	28,611	.....	.....	.....
Loans and discounts secured by real estate collateral	8,165	4,793	.....	.....	.....
Loans and discounts secured by other collateral	9,181	8,839	.....	.....	.....
Loans, discounts and bills purchased not secured by collateral	24,196	14,185	.....	.....	.....
Due from trust companies, banks and bankers	154,858	177,232	.....	.....	.....
Specie	574	488	.....	.....	.....
Legal tender notes and notes of national banks	7,497	12,721	.....	.....	.....
Federal reserve notes	645	465	.....	.....	.....
Foreign currency	84	32	.....	.....	.....
Cash items	3,956	4,001	.....	.....	.....
Other assets	7,236	6,514	.....	.....	.....
Add for cents	7	3	.....	.....	.....
Total resources	$381,467	$392,904	.....	.....	.....
LIABILITIES					
Permanent capital	$35,000	$35,000	.....	.....	.....
Surplus, including all undivided profits (market value)	6,599	5,738	.....	.....	.....
Deposits	312,264	325,872	.....	.....	.....
Other liabilities	27,603	26,293	.....	.....	.....
Add for cents	1	1	.....	.....	.....
Total liabilities	$381,467	$392,904	.....	.....	.....

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PASQUALE DI MEZZA, PRIVATE BANKER — AMSTERDAM

[40 Bridge street; organized 1914]

RESOURCES	Statement of condition Dec. 31, 1915	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 29, 1916
Stocks and bonds, viz.:					
Public securities, market value	$1,037	$1,037	$1,037	$1,037	$1,037
Private securities, market value	5,150	5,150	5,150	5,150	5,150
Due from trust companies, banks and bankers	4,000	4,000	4,700	7,700	7,115
Total resources	$10,187	$10,187	$10,887	$13,887	$13,302
LIABILITIES					
Permanent capital	$5,000	$5,000	$5,000	$5,000	$5,000
Surplus, including all undivided profits (market value)	510	510	510	2,244	2,142
Deposits	4,677	4,677	5,377	6,643	6,160
Total liabilities	$10,187	$10,187	$10,887	$13,887	$13,302

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PIETRO DINELLA, PRIVATE BANKER — BROOKLYN

[2270 Pacific street; organized 1914]

RESOURCES	Statement of condition Dec. 31, 1915	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 29, 1916
Stocks and bonds, viz.: Public securities, market value	$17,255	$17,425	$17,917	$20,050	$34,900
Real estate owned	10,300	10,300	8,300	8,300	8,300
Mortgages owned	5,050	4,950	4,900	4,900	4,850
Loans and discounts secured by other collateral	211	200	450	450	150
Loans, discounts and bills purchased not secured by collateral	1,585	1,080	1,475	1,645	1,485
Due from trust companies, banks and bankers	18,709	20,880	25,726	49,413	38,071
Specie	470	575	525	600	650
Legal tender notes and notes of national banks	2,100	1,750	2,200	1,350	5,000
Federal reserve notes	500	250	2,700	2,000	2,000
Foreign currency	714	91	487	516	861
Foreign postage	400	265	125	250	300
Cash items	24	345	1,482	260	181
Other assets	1,000	1,000	1,000	1,000	1,000
Add for cents	.....	2	2	1	.....
Total resources	$58,318	$59,713	$67,289	$90,735	$97,748
LIABILITIES					
Permanent capital	$10,000	$10,000	$10,000	$10,000	$10,000
Surplus, including all undivided profits (market value)	7,901	7,921	6,169	7,137	8,498
Deposits	40,408	41,779	51,088	73,576	79,074
Bills payable	8	12	31	21	175
Add for cents	1	1	1	1	1
Total liabilities	$58,318	$59,713	$67,289	$90,735	$97,748

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MORRIS ENGEL, PRIVATE BANKER — NEW YORK CITY

[129 Greenwich street; organized 1914]

RESOURCES	Statement of condition Dec. 31, 1915	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 29, 1916
Stocks and bonds, viz.:					
Public securities, market value	$15,225	$15,337	$15,337	$15,600	$15,600
Private securities, market value	100	100	100	100	100
Loans and discounts secured by other collateral	350	300	500	250	.....
Loans, discounts and bills purchased not secured by collateral	675	500	475	515	.....
Accounts receivable	.....	.....	1,000	227	403
Due from customers for exchanges, money orders and steamship tickets sold	.....	250	.....	.....	.....
Due from trust companies, banks and bankers	13,107	12,856	8,781	10,015	10,182
Deposits with express and steamship companies	500	500	500	500	500
Specie	36	64	54	56	60
Legal tender notes and notes of national banks	710	459	1,322	861	515
Foreign currency	1,898	1,624	1,719	1,601	1,805
Foreign postage	.....	.....	68	68	68
Cash items	263	77	511	2,362	215
Other assets	1,100	1,120	1,170	1,170	1,440
Add for cents	1	1	3	2	3
Total resources	$33,965	$33,188	$31,540	$33,327	$30,891
LIABILITIES					
Permanent capital	$10,000	$10,000	$10,000	$10,000	$10,000
Surplus, including all undivided profits (market value)	15,439	15,291	14,878	14,663	14,841
Deposits	4,476	4,749	4,196	6,353	3,753
Other liabilities	4,049	3,147	2,465	2,309	2,296
Add for cents	1	1	1	2	1
Total liabilities	$33,965	$33,188	$31,540	$33,327	$30,891

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D. J. FAOUR AND BROTHERS, PRIVATE BANKERS — NEW YORK CITY

[63 Washington street; organized 1914]

Members of firm	Residence	Members of firm	Residence
DANIEL J. FAOUR	135 Amity street, Brooklyn.	DOMINICK J. FAOUR	8703 Fort Hamilton Parkway, Brooklyn.
GEORGE J. FAOUR	187 Atlantic avenue, Brooklyn.		

RESOURCES	Statement of condition Dec. 31, 1915	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 29, 1916
Stocks and bonds, viz.:					
Public securities, market value	$58,800	$58,800	$60,000	$61,650	$61,675
Private securities, market value	40,865	47,717	48,688	49,426	65,880
Real estate owned	276,344	277,081	277,834	277,834	278,266
Loans and discounts secured by other collateral	600	4,000	6,646	14,215	11,780
Loans, discounts and bills purchased not secured by collateral	21,935	16,329	18,229	18,368	8,068
Accounts receivable	646	719	1,685	1,024	2,950
Due from trust companies, banks and bankers	69,124	63,200	52,240	60,590	16,273
Specie	255	372	109	148	259
Legal tender notes and notes of national banks	521	2,600	2,545	3,063	2,669
Foreign currency	2,371	1,575	623	186	552
Cash items	1,787	451	1,310	628	3,375
Other assets	900	900	700	764	490
Add for cents	3	3	4	3	3
Total resources	$474,151	$473,747	$470,613	$487,899	$452,240
LIABILITIES					
Permanent capital	$50,000	$50,000	$50,000	$50,000	$50,000
Surplus, including all undivided profits (market value)	20,528	23,693	21,906	30,586	31,889
Deposits	216,037	212,132	210,799	219,397	211,942
Other liabilities	187,585	187,921	187,907	187,915	158,408
Add for cents	1	1	1	1	1
Total liabilities	$474,151	$473,747	$470,613	$487,899	$452,240

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LOUIS V. FUGAZY, PRIVATE BANKER — NEW YORK CITY

[153 Bleecker street; organized 1914]

RESOURCES	Statement of condition Dec. 31, 1915	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 29, 1916
Stocks and bonds, viz.: Public securities, market value	$19,600	$21,225	$22,183	$19,500	$22,383
Loans, discounts and bills purchased not secured by collateral	.....	1,450	.....	.....	535
Accounts receivable	146	449	682	1,164	1,239
Due from customers for exchanges, money orders and steamship tickets sold	.....	.....	.....	2,235	3,682
Due from trust companies, banks and bankers	9,248	9,379	13,594	10,214	12,124
Deposits with express and steamship companies	250	250	250	250	250
Specie	993	849	34	123	.....
Legal tender notes and notes of national banks	.....	.....	1,100	1,000	.....
Foreign currency	900	1,045	413	2,957	263
Foreign postage	50	142	112	75	.....
Cash items	.....	.....	.....	3,000	1,463
Other assets	500	500	500	500	500
Add for cents	2	4	1	1	1
Total resources	$31,689	$35,293	$38,869	$41,019	$42,440
LIABILITIES					
Permanent capital	$10,000	$10,000	$10,000	$10,000	$10,000
Surplus, including all undivided profits (market value)	1,280	3,108	4,589	4,608	1,608
Deposits	20,009	21,237	23,449	25,862	28,342
Bills payable	.....	.....	830	549	489
Other liabilities	400	947	.....	.....	2,001
Add for cents	.....	1	1	.....	.....
Total liabilities	$31,689	$35,293	$38,869	$41,019	$42,440

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NICOLA GALLO, PRIVATE BANKER — BINGHAMTON

[138 Henry street; organized 1914]

RESOURCES	Statement of condition Dec. 31, 1915	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 29, 1916
Stocks and bonds, viz.:					
Public securities, market value	$6,000	$11,000	$11,000	$21,000	$21,000
Real estate owned	12,000	12,000	12,000	12,000	12,000
Mortgages owned	2,000	2,000	2,000	2,000	2,000
Due from trust companies, banks and bankers	13,516	11,433	12,229	13,949	17,124
Specie	46	40	107	15	53
Legal tender notes and notes of national banks	2,100	400	4,000	2,100	2,550
Foreign currency	100	100	100	125	125
Add for cents	.....	.....	1	.....	.....
Total resources	$35,762	$36,973	$41,437	$51,189	$54,852
LIABILITIES					
Permanent capital	$5,000	$5,000	$5,000	$5,000	$5,000
Surplus, including all undivided profits (market value)	649	921	967	1,990	2,737
Deposits	27,113	28,051	32,470	41,198	44,114
Other liabilities	3,000	3,000	3,000	3,000	3,000
Add for cents	.....	1	.....	1	1
Total liabilities	$35,762	$36,973	$41,437	$51,189	$54,852

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GIMBEL BROTHERS, PRIVATE BANKERS — NEW YORK CITY

[Corner Sixth avenue and 33d street; organized 1914]

Members of firm	Residence	Members of firm	Residence
JACOB GIMBEL	2115 Spring Garden street, Philadelphia, Pa.	ISAAC GIMBEL	771 Madison avenue, New York City.
CHARLES GIMBEL	1300 North Broad street, Philadelphia, Pa.	DANIEL GIMBEL	2115 Spring Garden street, Philadelphia, Pa.
ELLIS A. GIMBEL	906 North Broad street, Philadelphia, Pa.	LOUIS S. GIMBEL	555 Park avenue, New York City.

RESOURCES	Statement of condition Dec. 31, 1915	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 29, 1916
Stocks and bonds, viz.:					
Public securities, market value	$50,790	$51,362	$51,225	$52,346	$52,387
Private securities, market value	58,100	58,100	58,100	58,100	58,100
Loans and discounts secured by other collateral	.....	.....	.....	.....	500
Due from trust companies, banks and bankers	416,646	311,045	343,006	343,784	369,532
Specie	21,714	11,830	10,813	8,563	10,628
Legal tender notes and notes of national banks	12,000	7,500	8,000	5,000	5,000
Federal reserve notes	2,000	2,000	2,000	2,000	3,000
Foreign currency	13	10	35	23	56
Cash items	1,073	782	10,630	1,148	1,631
Other assets	2,772	2,037	13,052	11,227	13,150
Add for cents	2	3	2	3	3
Total resources	$565,110	$444,669	$496,863	$482,194	$513,987
LIABILITIES					
Permanent capital	$30,000	$30,000	$30,000	$30,000	$30,000
Surplus, including all undivided profits (market value)	5,156	5,320	3,343	5,401	4,279
Deposits	528,812	408,284	452,554	436,405	464,546
Other liabilities	1,141	1,064	10,964	10,387	15,161
Add for cents	1	1	2	1	1
Total liabilities	$565,110	$444,669	$496,863	$482,194	$513,987

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MORRIS B. GOLDBERGER, PRIVATE BANKER — NEW YORK CITY

[75 Clarkson street; organized 1916]

RESOURCES	Statement of condition Dec. 31, 1915	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 29, 1916
Stocks and bonds, viz.: Public securities, market value	.....	.....	$6,000	$6,060	$6,060
Due from trust companies, banks and bankers	.....	.....	12,652	13,326	12,065
Deposits with express and steamship companies	.....	.....	500	500	500
Specie	.....	.....	.....	78	1
Legal tender notes and notes of national banks	.....	.....	90	580	135
Foreign currency	.....	.....	444	.....	664
Other assets	.....	.....	.....	.....	432
Add for cents	.....	.....	.....	1	1
Total resources	.....	.....	$19,686	$20,545	$19,858
LIABILITIES					
Permanent capital	.....	.....	$10,000	$10,000	$10,000
Surplus, including all undivided profits (market value)	.....	.....	9,686	10,043	9,858
Deposits	.....	.....	.....	502	.....
Total liabilities	.....	.....	$19,686	$20,545	$19,858

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J. B. GREENHUT AND COMPANY, PRIVATE BANKERS — NEW YORK CITY

[294 Sixth avenue; organized 1914]

Members of firm	Residence	Members of firm	Residence
JOSEPH B. GREENHUT	325 West End avenue, New York City.	CHARLES A. COOPER	914 South Michigan avenue, Chicago, Ill.
BENEDICT J. GREENHUT	36 West 72d street, New York City.	NELSON W. GREENHUT	315 Central Park West, New York City.

RESOURCES	Statement of condition Dec. 31, 1915	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 29, 1916
Stocks and bonds, viz.:					
Public securities, market value	$10,203	$10,203	$10,203	$10,203	$10,203
Private securities, market value	666,980	493,501	248,561	151,011	151,011
Due from trust companies, banks and bankers	15,050	16,148	11,315	21,666	23,175
Specie	5	.....	.....	.....	.....
Legal tender notes and notes of national banks	765	534	506	592	565
Federal reserve notes	.....	200	300	.....	.....
Add for cents	1	2	2	2	2
Total resources	$693,004	$520,588	$270,887	$183,474	$184,956
LIABILITIES					
Permanent capital	$105,000	$105,000	$105,000	$105,000	$105,000
Surplus, including all undivided profits (market value)	235,555	124,624	62,817	32,375	33,973
Deposits	52,402	51,657	46,675	46,098	45,982
Bills payable	300,046	239,305	56,394	.....	.....
Add for cents	1	2	1	1	1
Total liabilities	$693,004	$520,588	$270,887	$183,474	$184,956

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Federal Reserve Bank of St. Louis

GUARINI AND CANDELA, PRIVATE BANKERS — NEW YORK CITY

[23–25 New Bowery; organized 1914]

Members of firm	Residence	Members of firm	Residence
RAYMOND GUARINI	1303 Avenue U, Brooklyn.	DOMENICO CANDELA	128 Clinton avenue, Brooklyn.

RESOURCES	Statement of condition Dec. 31, 1915	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 29, 1916
Stocks and bonds, viz.:					
Public securities, market value	$20,232	$25,698	$50,600	$83,450	$121,756
Private securities, market value	.....	1,600	1,600	1,600	1,600
Real estate owned	156,500	156,500	156,500	156,500	156,500
Mortgages owned	9,900	8,900	8,750	8,750	8,600
Loans and discounts secured by other collateral	3,597	2,801	12,317	12,853	24,249
Loans, discounts and bills purchased not secured by collateral	70,444	77,600	86,425	85,821	89,313
Accounts receivable	2,973	6	69	8	.....
Due from customers for exchanges, money orders and steamship tickets sold	.....	.....	.....	.....	105
Overdrafts	323	315	200	555	653
Due from trust companies, banks and bankers	19,316	45,189	36,233	66,740	64,713
Deposits with express and steamship companies	250	250	250	250	250
Specie	751	1,018	1,202	1,578	628
Legal tender notes and notes of national banks	16,640	13,548	24,141	17,471	27,112
Foreign currency	2,455	2,592	2,985	1,486	5,417
Foreign postage	30	71	28	118	28
Cash items	4,911	4,265	15,680	12,576	10,974
Other assets	600	600	500	500	400
Add for cents	4	5	3	4	5
Total resources	$308,926	$340,958	$397,483	$450,260	$512,303
LIABILITIES					
Permanent capital	$10,000	$10,000	$10,000	$10,000	$10,000
Surplus, including all undivided profits (market value)	8,106	7,837	10,229	12,076	12,379
Deposits	184,569	216,871	276,003	326,934	388,673
Other liabilities	106,250	106,250	101,250	101,250	101,250
Add for cents	1	.....	1	.....	1
Total liabilities	$308,926	$340,958	$397,483	$450,260	$512,303

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ISIDOR HERZ, PRIVATE BANKER — NEW YORK CITY

[224 West 34th street; organized 1915]

RESOURCES	Statement of condition Dec. 31, 1915	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 29, 1916
Stocks and bonds, viz.:					
Public securities, market value	$5,280	$5,280	$5,280	$6,227	$5,280
Private securities, market value	50	342	419	.....	1,441
Accounts receivable	265	493	954	1,593	1,496
Due from trust companies, banks and bankers	3,197	4,383	3,015	3,827	3,476
Deposits with express and steamship companies	500	500	500	500	500
Specie	.....	.....	7	.....	.....
Legal tender notes and notes of national banks	470	760	1,072	1,187	1,191
Foreign currency	1,940	1,548	1,563	2,124	2,351
Other assets	7	45	93	52	750
Add for cents	3	2	2	2	2
Total resources	$11,712	$13,353	$12,905	$15,512	$16,487
LIABILITIES					
Permanent capital	$7,500	$7,500	$7,500	$7,500	$7,500
Surplus, including all undivided profits (market value)	2,631	3,133	2,770	2,671	2,629
Deposits	891	2,135	2,066	4,463	6,270
Bills payable	689	585	567	878	.....
Other liabilities	.....	.....	.....	.....	87
Add for cents	1	.....	2	.....	1
Total liabilities	$11,712	$13,353	$12,905	$15,512	$16,487

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A. AND J. HURWITZ, PRIVATE BANKERS — BROOKLYN

[36 Graham avenue; organized 1914]

Member of firm	Residence
AARON HURWITZ	29 South Main street, Wilkesbarre, Pa.

RESOURCES	Statement of condition Dec. 31, 1915	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 29, 1916
Stocks and bonds, viz.: Public securities, market value	$10,000	$10,000	$10,000	$10,000	$10,000
Real estate owned	21,500	21,500	21,500	21,500	21,500
Mortgages owned	900	900	1,900	1,800	1,800
Loans and discounts secured by real estate collateral	200	1,170	170	.....	.....
Loans and discounts secured by other collateral	.....	1,000	1,000	.....	.....
Loans, discounts and bills purchased not secured by collateral	1,800	2,440	4,631	7,155	13,198
Accounts receivable	168	332	829	.....	.....
Due from customers for exchanges, money orders and steamship tickets sold	493	269	1,482	842	1,248
Due from trust companies, banks and bankers	10,655	11,270	7,215	14,620	9,356
Deposits with express and steamship companies	250	250	250	250	250
Specie	141	97	60	91	62
Legal tender notes and notes of national banks	1,274	1,121	619	1,048	255
Foreign currency	335	397	295	285	949
Cash items	.....	142	.....	.....	.....
Other assets	1,632	1,632	1,632	1,632	1,632
Add for cents	1	4	1	3	4
Total resources	$49,349	$52,524	$51,584	$59,226	$60,254
LIABILITIES					
Permanent capital	$10,000	$10,000	$10,000	$10,000	$10,000
Surplus, including all undivided profits (market value)	1,163	1,315	1,236	984	1,756
Deposits	29,021	32,417	31,555	39,239	39,597
Other liabilities	9,164	8,791	8,742	9,001	8,899
Add for cents	1	1	1	2	2
Total liabilities	$49,349	$52,524	$51,584	$59,226	$60,254

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FRANK X. JAGOCKI, PRIVATE BANKER — BROOKLYN

[707 Third avenue; organized 1914]

RESOURCES	Statement of condition Dec. 31, 1915	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 29, 1916
Stocks and bonds, viz.: Public securities, market value	$15,187	$15,337	$15,356	$15,600	$15,600
Real estate owned	7,500	7,500	7,500	7,500	7,500
Due from trust companies, banks and bankers	1,429	2,923	2,796	4,114	3,887
Deposits with express and steamship companies	250	250	250	250	250
Specie	49	56	50	51	65
Legal tender notes and notes of national banks	709	739	873	643	1,312
Federal reserve notes	270	400	420	500	380
Foreign currency	506	392	345	424	340
Cash items	150	60	554	121	259
Other assets	950	950	900	900	900
Add for cents	1	1	2	1	1
Total resources	$27,001	$28,608	$29,046	$30,104	$30,494
LIABILITIES					
Permanent capital	$10,000	$10,000	$10,000	$10,000	$10,000
Surplus, including all undivided profits (market value)	3,111	4,066	3,805	4,553	4,420
Deposits	9,259	9,740	10,213	10,776	11,329
Other liabilities	4,630	4,802	5,026	4,775	4,745
Add for cents	1	.....	2	.....	.....
Total liabilities	$27,001	$28,608	$29,046	$30,104	$30,494

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S. JARMULOWSKY, PRIVATE BANKERS — NEW YORK CITY

[54 Canal street; organized 1914]

Members of firm	Residence	Members of firm	Residence
LOUIS JARMULOWSKY	160 West 87th street, New York City.	HARRY JARMULOWSKY	418 Central Park West, New York City.

RESOURCES	Statement of condition Dec. 31, 1915	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 29, 1916
Stocks and bonds, viz.:					
Public securities, market value	$219,165	$187,927	$99,173	$118,453	$162,842
Private securities, market value	477,272	468,222	457,905	490,370	456,265
Real estate owned	432,270	461,647	508,607	509,257	509,707
Mortgages owned	995,856	756,273	695,523	760,485	744,985
Loans and discounts secured by real estate collateral	40,402	40,787	32,260	30,925	30,587
Loans and discounts secured by other collateral	51,157	72,524	98,621	106,530	127,136
Loans, discounts and bills purchased not secured by collateral	95,677	122,066	139,323	193,117	244,358
Accounts receivable	1,778	1,775	750	751	752
Due from customers for exchanges, money orders and steamship tickets sold	984	.....	.....	.....	.....
Due from trust companies, banks and bankers	106,040	116,413	104,654	103,192	130,865
Specie	1,657	1,824	1,643	2,271	2,848
Legal tender notes and notes of national banks	16,205	11,487	13,504	18,099	16,575
Federal reserve notes	640	400	500	300	700
Foreign currency	3,139	2,466	2,169	2,442	3,609
Cash items	255	1,795	2,546	4,292	4,078
Customers' liability on acceptances (per contra, see liabilities)	.....	.....	.....	.....	5,000
Other assets	54,816	56,419	151,217	149,657	154,455
Add for cents	7	6	5	5	5
Total resources	$2,497,320	$2,302,031	$2,308,400	$2,490,146	$2,594,767
LIABILITIES					
Permanent capital	$250,000	$100,000	$100,000	$100,000	$100,000
Surplus, including all undivided profits (market value)	70,872	205,160	100,143	104,143	114,974
Deposits	1,459,897	1,428,220	1,377,994	1,400,015	1,494,886
Due to trust companies, banks and bankers	119	15	3	.....	.....
Bills payable	635,363	473,177	392,814	433,318	467,613
Rediscounts	23,962	16,556	20,571	14,657	16,069
Acceptances of drafts payable at a future date or authorized by commercial letters of credit	.....	.....	.....	.....	5,000
Other liabilities	57,103	78,901	316,872	438,013	396,224
Add for cents	4	2	3	.....	1
Total liabilities	$2,497,320	$2,302,031	$2,308,400	$2,490,146	$2,594,767

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JENKINS AND COMPANY, PRIVATE BANKERS — BROOKLYN

[1852 Bath avenue; organized 1914]

Members of firm	Residence	Members of firm	Residence
FRANK JENKINS, JR.	Healy avenue, Far Rockaway.	WILLIAM L. RICARD	Richmond Terrace, Port Richmond.

RESOURCES	Statement of condition Dec. 31, 1915	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 29, 1916
Stocks and bonds, viz.:					
Public securities, market value	$5,187	$5,187	.....	.....	.....
Real estate owned	10,000	10,000	.....	.....	.....
Loans and discounts secured by other collateral	500	500	.....	.....	.....
Overdrafts	10	12	.....	.....	.....
Due from trust companies, banks and bankers	3,180	1,137	.....	.....	.....
Specie	277	119	.....	.....	.....
Legal tender notes and notes of national banks	922	1,546	.....	.....	.....
Cash items	599	.....	.....	.....	.....
Other assets	3,208	3,208	.....	.....	.....
Add for cents	2	2	.....	.....	.....
Total resources	$23,885	$21,711	.....	.....	.....
LIABILITIES					
Permanent capital	$5,000	$5,000	.....	.....	.....
Surplus, including all undivided profits (market value)	3,708	3,635	.....	.....	.....
Deposits	12,676	10,575	.....	.....	.....
Other liabilities	2,500	2,500	.....	.....	.....
Add for cents	1	1	.....	.....	.....
Total liabilities	$23,885	$21,711	.....	.....	.....

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MICHAEL JOSEPHSOHN, PRIVATE BANKER — NEW YORK CITY

[105 Stanton street; organized 1914]

RESOURCES	Statement of condition Dec. 31, 1915	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 29, 1916
Stocks and bonds, viz.: Public securities, market value	$5,300	$5,350	$5,337	$7,575	$7,590
Real estate owned	62,500	49,000	49,000	49,000	49,000
Mortgages owned	6,000	500	500	500	500
Loans and discounts secured by real estate collateral	2,000	2,000	4,000	3,500	4,500
Loans and discounts secured by other collateral	48	400	200	400	600
Loans, discounts and bills purchased not secured by collateral	7,898	10,393	9,582	10,830	15,087
Accounts receivable	.....	170	123	1,798	1,798
Due from customers for exchanges, money orders and steamship tickets sold	.....	.....	1,185	.....	.....
Due from trust companies, banks and bankers	19,983	20,418	12,735	18,227	19,386
Specie	25	68	51	55	57
Legal tender notes and notes of national banks	12,000	3,000	6,000	6,500	10,200
Federal reserve notes	2,000	5,000	2,000	1,950	3,450
Foreign currency	315	1,182	3,611	2,472	10,337
Cash items	1,000	5,045	3,300	3,050	4,550
Add for cents	2	1	3	2	2
Total resources	$119,071	$102,527	$97,627	$105,859	$127,057
LIABILITIES					
Permanent capital	$10,000	$10,000	$10,000	$10,000	$10,000
Surplus, including all undivided profits (market value)	8,832	3,036	3,796	3,970	3,666
Deposits	47,239	45,240	43,080	49,075	72,890
Rediscounts	1,000	3,000	.....	1,000	.....
Other liabilities	52,000	41,250	40,750	41,813	40,500
Add for cents	.....	1	1	1	1
Total liabilities	$119,071	$102,527	$97,627	$105,859	$127,057

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JULIUS JOSEPHSON, PRIVATE BANKER — BROOKLYN

[1774 Pitkin avenue; organized 1914]

RESOURCES	Statement of condition Dec. 31, 1915	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 29, 1916
Stocks and bonds, viz.: Private securities, market value	$8,051	$6,702	$6,666	$9,652	$6,015
Real estate owned	21,000	21,000	21,000	21,000	6,057
Mortgages owned	.....	.....	.....	.....	21,000
Loans, discounts and bills purchased not secured by collateral	24,812	26,763	32,045	39,976	45,189
Accounts receivable	.....	.....	33	.....	.....
Due from customers for exchanges, money orders and steamship tickets sold	84	90	93	93	83
Overdrafts	498	333	1,271	1,059	.....
Due from trust companies, banks and bankers	4,322	1,724	6,332	11,110	14,295
Deposits with express and steamship companies	55	.....	.....	.....	.....
Specie	130	169	180	732	631
Legal tender notes and notes of national banks	1,500	2,550	3,000	3,300	4,030
Federal reserve notes	1,000	1,650	1,820	4,100	4,571
Foreign currency	10	8	25	105	989
Cash items	752	.....	1,300	1,706	3,622
Other assets	898	942	884	920	1,093
Add for cents	5	3	3	5	3
Total resources	$63,117	$61,934	$74,652	$93,758	$107,578
LIABILITIES					
Permanent capital	$8,000	$8,000	$8,000	$8,000	$8,000
Surplus, including all undivided profits (market value)	2,724	2,426	3,420	3,619	2,539
Deposits	34,911	36,079	47,473	66,994	81,742
Other liabilities	17,481	15,429	15,759	15,144	15,297
Add for cents	1	.....	.....	1	.....
Total liabilities	$63,117	$61,934	$74,652	$93,758	$107,578

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MIRAN KARAGHEUSIAN, PRIVATE BANKER — NEW YORK CITY

[354 Fourth avenue; organized 1914]

RESOURCES	Statement of condition Dec. 31, 1915	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 29, 1916
Stocks and bonds, viz.: Public securities, market value	$5,000	$5,000	$5,000	$5,000	$5,000
Due from trust companies, banks and bankers	5,793	5,899	5,899	6,005	6,341
Total resources	$10,793	$10,899	$10,899	$11,005	$11,341
LIABILITIES					
Permanent capital	$6,000	$6,000	$6,000	$6,000	$6,000
Surplus, including all undivided profits (market value)	527	633	633	739	739
Bills payable	4,265	4,265	4,265	4,265	4,601
Add for cents	1	1	1	1	1
Total liabilities	$10,793	$10,899	$10,899	$11,005	$11,341

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EMIL KISS, PRIVATE BANKER — NEW YORK CITY

[133 Second avenue; organized 1914]

RESOURCES	Statement of condition Dec. 31, 1915	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 29, 1916
Stocks and bonds, viz.: Public securities, market value	$9,950	$10,300	$11,872	$11,731	$11,475
Loans and discounts secured by real estate collateral	.....	.....	.....	1,546	2,476
Loans and discounts secured by other collateral	.....	1,214	1,918	1,942	2,912
Loans, discounts and bills purchased not secured by collateral	1,921	5,361	2,126	10,003	12,765
Accounts receivable	5,776	7,602	8,840	9,757	8,326
Due from customers for exchanges, money orders and steamship tickets sold	.....	1,353	1,407	224	8,565
Due from trust companies, banks and bankers	20,939	25,177	19,826	41,366	59,086
Deposits with express and steamship companies	250	250	250	250	250
Specie	.....	105	165	265	325
Legal tender notes and notes of national banks	576	697	791	975	1,096
Foreign currency	725	1,065	1,548	1,430	895
Cash items	57	.....	.....	.....	.....
Other assets	5,914	4,405	4,349	4,958	5,148
Add for cents	2	3	4	4	5
Total resources	$46,110	$57,532	$53,096	$84,451	$113,324
LIABILITIES					
Permanent capital	$10,000	$10,000	$10,000	$10,000	$10,000
Surplus, including all undivided profits (market value)	10,281	23,162	22,253	29,214	31,086
Deposits	18,514	19,794	12,683	33,513	63,889
Due to trust companies, banks and bankers	.....	3,003	.....	.....	.....
Bills payable	4,000	.....	.....	4,920	.....
Other liabilities	3,313	1,572	8,159	6,803	8,348
Add for cents	2	1	1	1	1
Total liabilities	$46,110	$57,532	$53,096	$84,451	$113,324

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JOHN KOVACS, PRIVATE BANKER — BROOKLYN

[36 Grand street, Brooklyn and 155 Clinton avenue, Maspeth, L. I.; organized 1914]

RESOURCES	Statement of condition Dec. 31, 1915	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 29, 1916
Stocks and bonds, viz.:					
Public securities, market value	$17,125	$14,991	$15,156	$15,187	$15,412
Private securities, market value	14,460	17,107	17,012	16,342	17,545
Real estate owned	421,850	421,850	421,850	421,850	421,850
Mortgages owned	43,243	43,975	42,875	38,825	37,775
Loans, discounts and bills purchased not secured by collateral	3,396	3,307	2,560	5,249	2,200
Accounts receivable	4	188	13	.....	30
Due from customers for exchanges, money orders and steamship tickets sold	179	387	379	773	483
Due from trust companies, banks and bankers	14,279	18,011	15,272	19,593	30,805
Deposits with express and steamship companies	250	250	250	250	250
Specie	518	19	402	292	100
Legal tender notes and notes of national banks	8,000	4,000	3,500	6,000	8,600
Foreign currency	1,121	1,198	1,159	1,434	1,758
Cash items	200	13	300	614	419
Other assets	6,198	7,960	6,257	6,609	6,520
Add for cents	4	4	4	3	3
Total resources	$530,827	$533,260	$526,989	$533,021	$543,750
LIABILITIES					
Permanent capital	$10,000	$10,000	$10,000	$10,000	$10,000
Surplus, including all undivided profits (market value)	691	4,620	1,213	3,198	6,461
Deposits	218,213	218,630	217,787	226,562	239,185
Due to trust companies, banks and bankers	5,000	.....	.....	.....	.....
Bills payable	4,968	5,000	5,000	5,000	.....
Other liabilities	291,955	295,009	292,989	288,260	288,103
Add for cents	.....	1	.....	1	1
Total liabilities	$530,827	$533,260	$526,989	$533,021	$543,750

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ALBERT KRIMMERT, PRIVATE BANKERS — NEW YORK CITY

[9 Greenwich street; organized 1914]

Members of firm	Residence	Members of firm	Residence
THERESE A. L. KRIMMERT	446 Quincy street, Brooklyn.	MARTHA KRIMMERT	446 Quincy street, Brooklyn.
THERESE KRIMMERT	446 Quincy street, Brooklyn.		

RESOURCES	Statement of condition Dec. 31, 1915	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 29, 1916
Stocks and bonds, viz.: Public securities, market value	$52,925	$54,340	$54,340	$55,142	$55,582
Real estate owned	8,100	8,100	8,100	8,100	8,100
Due from trust companies, banks and bankers	7,262	12,468	11,561	3,777	9,222
Deposits with express and steamship companies	250	250	250	250	250
Specie	64	110	52	54	152
Legal tender notes and notes of national banks	278	520	400	400	600
Federal reserve notes	.....	.....	200	.....	.....
Foreign currency	2,089	1,839	1,812	1,647	891
Other assets	500	500	500	3,181	3,581
Add for cents	.....	1	.....	2	3
Total resources	$71,468	$78,128	$77,215	$72,553	$78,381
LIABILITIES					
Permanent capital	$30,000	$30,000	$30,000	$30,000	$30,000
Surplus, including all undivided profits (market value)	34,817	42,883	42,883	41,129	41,569
Deposits	.....	1,670	.....	1,424	6,812
Other liabilities	6,651	3,574	4,331	.....	.....
Add for cents	.....	1	1	.....	.....
Total liabilities	$71,468	$78,128	$77,215	$72,553	$78,381

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Federal Reserve Bank of St. Louis

JAMES LANZETTA, PRIVATE BANKER — SYRACUSE

[535 North State street; organized 1914.]

RESOURCES	Statement of condition Dec. 31, 1915	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 29, 1916
Stocks and bonds, viz.:					
Public securities, market value	$250	$250	$250	$250	$250
Private securities, market value	4,750	5,202	5,260	5,260	5,260
Real estate owned	30,000	30,000	30,000	30,000	30,000
Due from trust companies, banks and bankers	647	261	284	405	77
Foreign currency	40	.....	.....	.....	.....
Cash items	413	669	1,350	3,557	1,669
Other assets	1,000	1,000	1,000	1,000	1,000
Total resources	$37,100	$37,382	$38,144	$40,472	$38,256
LIABILITIES					
Permanent capital	$7,000	$7,000	$7,000	$7,000	$7,000
Surplus, including all undivided profits (market value)	6,493	9,768	6,122	6,559	6,154
Deposits	12,107	9,114	10,522	13,413	13,002
Bills payable	.....	.....	3,000	2,000	600
Other liabilities	11,500	11,500	11,500	11,500	11,500
Total liabilities	$37,100	$37,382	$38,144	$40,472	$38,256

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RICHARD M. LEDERER, PRIVATE BANKER — NEW YORK CITY

[55 avenue B; organized 1914]

RESOURCES	Statement of condition Dec. 31, 1915	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 29, 1916
Stocks and bonds, viz.:					
Public securities, market value	$20,200	$20,450	$20,400	$20,850	$20,800
Private securities, market value	26,180	32,500	52,300	51,850	69,600
Real estate owned	50,000	45,000	45,000	45,000	45,000
Mortgages owned	38,000	36,000	36,000	36,000	36,000
Loans and discounts secured by other collateral	1,350	.....	150	150	.....
Loans, discounts and bills purchased not secured by collateral	5,351	4,007	7,781	10,306	13,348
Accounts receivable	653	.....	.....	12,977	12,640
Due from customers for exchanges, money orders and steamship tickets sold	.....	2,512	2,035	1,374	.....
Due from trust companies, banks and bankers	36,549	55,133	45,805	32,810	25,102
Deposits with express and steamship companies	250	250	250	250	250
Specie	1,951	205	1,362	947	213
Legal tender notes and notes of national banks	5,261	5,465	5,833	6,603	11,520
Foreign currency	2,548	4,472	1,753	3,578	5,396
Foreign postage	99	105	109	99	265
Cash items	616	473	147	20	1,350
Customers' liability on acceptances (per contra see liabilities)	.....	.....	.....	.....	10,000
Other assets	6,847	6,447	5,750	5,363	4,963
Add for cents	3	4	5	3	4
Total resources	$195,858	$213,023	$224,680	$228,180	$256,451
LIABILITIES					
Permanent capital	$20,000	$20,000	$20,000	$20,000	$20,000
Surplus, including all undivided profits (market value)	28,861	36,203	36,898	38,180	36,160
Deposits	107,111	117,302	98,770	125,841	140,758
Due to trust companies, banks and bankers	.....	.....	17,010	8,425	9,594
Acceptances of drafts payable at a future date or authorized by commercial letters of credit	.....	.....	.....	.....	10,000
Other liabilities	39,886	39,516	52,001	35,732	39,937
Add for cents	.....	2	1	2	2
Total liabilities	$195,858	$213,023	$224,680	$228,180	$256,451

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ANGELO LEGNITI, PRIVATE BANKER — NEW YORK CITY

[64 Mulberry street; organized 1914]

RESOURCES	Statement of condition Dec. 31, 1915	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 29, 1916
Stocks and bonds, viz.: Public securities, market value	$10,000	$10,000	$11,460	$11,460	$7,460
Real estate owned	32,000	32,000	32,000	32,000	32,000
Mortgages owned	290	290	225	225	175
Loans and discounts secured by other collateral	4,040	2,010	.....	.....	.....
Loans, discounts and bills purchased not secured by collateral	.....	.....	2,020	30	.....
Accounts receivable	.....	135	.....	.....	.....
Due from trust companies, banks and bankers	11,242	13,983	17,017	25,266	23,947
Deposits with express and steamship companies	250	250	250	250	250
Specie	156	65	91	21	27
Legal tender notes and notes of national banks	2,050	2,000	2,000	300	2,960
Foreign currency	889	645	461	702	285
Other assets	1,000	1,363	1,178	1,249	2,179
Add for cents	1	2	1	2	1
Total resources	$61,918	$62,743	$66,703	$71,505	$69,284
LIABILITIES					
Permanent capital	$12,000	$12,000	$12,000	$12,000	$12,000
Surplus, including all undivided profits (market value)	3,594	3,594	3,594	3,594	3,594
Deposits	23,659	24,554	26,539	29,842	31,643
Due to trust companies, banks and bankers	.....	71	.....	.....	.....
Bills payable	.....	.....	1,801	.....	.....
Other liabilities	22,663	22,522	22,767	26,068	22,045
Add for cents	2	2	2	1	2
Total liabilities	$61,918	$62,743	$66,703	$71,505	$69,284

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JOSEPH LICCIONE, PRIVATE BANKER — NEW YORK CITY

[125 Mulberry street: organized 1914]

RESOURCES	Statement of condition Dec. 31, 1915	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 29, 1916
Stocks and bonds, viz.: Public securities, market value	$6,000	$6,000	$6,000	$6,000	$6,000
Real estate owned	37,000	37,000	37,000	37,000	37,000
Accounts receivable	250	250	250	250	250
Due from trust companies, banks and bankers	3,915	4,662	9,493	12,588	12,302
Legal tender notes and notes of national banks	899	2,620	370	893	1,347
Foreign currency	2,025	2,199	1,266	626	669
Other assets	1,500	1,500	1,500	1,500	1,500
Add for cents	2	1	1	1	1
Total resources	$51,591	$54,232	$55,880	$58,858	$59,069
LIABILITIES					
Permanent capital	$10,000	$10,000	$10,000	$10,000	$10,000
Surplus, including all undivided profits (market value)	2,320	2,561	2,183	2,385	2,940
Deposits	19,770	22,170	24,197	26,972	26,628
Other liabilities	19,500	19,500	19,500	19,500	19,500
Add for cents	1	1	.....	1	1
Total liabilities	$51,591	$54,232	$55,880	$58,858	$59,069

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Federal Reserve Bank of St. Louis

BENJAMIN H. LICHTMAN, PRIVATE BANKER — AMSTERDAM

[54 East Main street; organized 1915]

RESOURCES	Statement of condition Dec. 31, 1915	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 29, 1916
Stocks and bonds, viz.:					
Public securities, market value	$5,475	$6,480	$6,362	$6,375	$6,530
Private securities, market value	3,315	3,315	3,400	3,400	3,400
Mortgages owned	1,000	1,000	1,000	1,000	1,000
Loans and discounts secured by other collateral	800	600	.....	100	.....
Loans, discounts and bills purchased not secured by collateral	.....	.....	100	.....	.....
Due from trust companies, banks and bankers	485	381	536	467	726
Specie	.....	.....	.....	2	4
Legal tender notes and notes of national banks	57	92	199	160	400
Foreign currency	.....	.....	170	170	170
Other assets	197	250	183	255	230
Add for cents	.....	1	.....	1	1
Total resources	$11,329	$12,119	$11,950	$11,930	$12,461
LIABILITIES					
Permanent capital	$5,000	$5,000	$5,000	$5,000	$5,000
Surplus, including all undivided profits (market value)	5,832	5,837	5,855	5,917	6,072
Deposits	.....	92	199	.....	96
Other liabilities	497	1,189	896	1,013	1,292
Add for cents	.....	1	.....	.....	1
Total liabilities	$11,329	$12,119	$11,950	$11,930	$12,461

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Federal Reserve Bank of St. Louis

LOFARO AND ROSSI, PRIVATE BANKERS — UTICA

[445 Bleecker street; organized 1916]

Members of firm	Residence	Members of firm	Residence
ROCCO LOFARO	519 Blandino street, Utica, N. Y	FRANK ROSSI	400 Rutger street, Utica, N. Y.

RESOURCES	Statement of condition Dec. 31, 1915	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 29, 1916
Stocks and bonds, viz.: Public securities, market value	.....	.....	$5,250	$5,237	$5,268
Loans, discounts and bills purchased, not secured by collateral	.....	.....	.....	.....	2,675
Due from trust companies, banks and bankers	.....	.....	1,661	6,484	6,651
Legal tender notes and notes of national banks	.....	.....	598	680	260
Federal reserve notes	.....	.....	50	.....	.....
Cash items	.....	.....	1	1	.....
Add for cents	.....	.....	1	1	1
Total resources	.....	.....	$7,561	$12,403	$14,855
LIABILITIES					
Permanent capital	.....	.....	$5,000	$5,000	$5,000
Surplus, including all undivided profits (market value)	.....	.....	365	725	1,031
Deposits	.....	.....	2,195	6,678	8,824
Add for cents	.....	.....	1	.....	.....
Total liabilities	.....	.....	$7,561	$12,403	$14,855

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GIOVANNI LORDI, PRIVATE BANKER — NEW YORK CITY

[62 Mulberry street; organized 1914]

RESOURCES	Statement of condition Dec. 31, 1915	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept 20, 1916	Statement of condition Nov. 29, 1916
Stocks and bonds, viz.:					
Public securities, market value	$10,000	$10,000	$10,000	$10,000	$11,000
Private securities, market value	250	250	250	250	250
Real estate owned	151,000	151,000	151,000	151,000	151,000
Due from customers for exchanges, money orders and steamship tickets sold	2	.....	.....	.....	.....
Due from trust companies, banks and bankers	31,173	25,630	33,798	31,557	36,738
Specie	1,456	1,389	802	1,009	2,587
Foreign currency	1,268	1,465	1,508	1,275	1,103
Foreign postage	270	200	90	200	135
Cash items	.....	135	.....	.....	.....
Other assets	2,280	2,514	2,283	2,386	2,475
Add for cents	2	2	2	1	1
Total resources	$197,701	$192,585	$199,733	$197,678	$205,289
LIABILITIES					
Permanent capital	$10,000	$10,000	$10,000	$10,000	$10,000
Surplus, including all undivided profits (market value)	34,751	30,177	38,501	31,396	34,943
Deposits	47,813	47,407	46,231	52,282	56,066
Due to trust companies, banks and bankers	137	.....	.....	.....	1,279
Other liabilities	105,000	105,000	105,000	104,000	103,000
Add for cents	.....	1	1	.....	1
Total liabilities	$197,701	$192,585	$199,733	$197,678	$205,289

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LUNHAM AND MOORE, PRIVATE BANKERS — NEW YORK CITY

[Produce Exchange Building; organized 1915]

Members of firm	Residence	Members of firm	Residence
WILLIAM LUNHAM	Bronxville.	WALTER MOORE	412 West End avenue, New York City.

RESOURCES	Statement of condition Dec. 31, 1915	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 29, 1916
Stocks and bonds, viz.:					
Public securities, market value	$5,107	$5,107	.....	$14,376	$14,376
Private securities, market value	.....	.....	$14,376	.....	.....
Loans and discounts secured by other collateral	16,370	3,545	132,733	155,959	167,200
Loans, discounts and bills purchased not secured by collateral	.....	.....	.....	3,500	8,900
Accounts receivable	2,444	3,306	1,819	4,135	3,229
Due from customers for exchanges, money orders and steamship tickets sold	5,239	.....	.....	.....	87,433
Due from trust companies, banks and bankers	13,196	46,593	90,461	63,017	84,294
Specie	72	.....	3,850	3,600	5,200
Other assets	15,090	17,684	35,300	32,613	222
Add for cents	2	2	2	2	2
Total resources	$57,520	$76,237	$278,541	$277,202	$370,856
LIABILITIES					
Permanent capital	$15,000	$15,000	$15,000	$15,000	$15,000
Surplus, including all undivided profits (market value)	7,752	10,202	18,268	27,788	34,083
Deposits	6,550	37,855	235,750	229,234	309,315
Due to trust companies, banks and bankers	.....	2,330	.....	.....	.....
Bills payable	23,543	6,553	990	510	744
Other liabilities	4,672	4,295	8,533	4,668	11,713
Add for cents	3	2	.....	2	1
Total liabilities	$57,520	$76,237	$278,541	$277,202	$370,856

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WILLIAM MACHOL, PRIVATE BANKER — NEW YORK CITY

[25 Broadway; organized 1915]

RESOURCES	Statement of condition Dec. 31, 1915	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 29, 1916
Stocks and bonds, viz.: Public securities, market value	$5,100	$5,100	$5,100	$5,100	$5,100
Due from trust companies, banks and bankers	2,302	897	2,012	767	1,740
Specie	12	43	187	129	86
Legal tender notes and notes of national banks	80	821	374	360	270
Federal reserve notes	120	210	205	280	150
Foreign currency	1,964	3,205	2,300	4,901	5,001
Add for cents	1	1	1	2	2
Total resources	$9,579	$10,277	$10,179	$11,539	$12,349
LIABILITIES					
Permanent capital	$3,000	$3,000	$3,000	$3,000	$3,000
Surplus, including all undivided profits (market value)	6,579	7,277	7,179	8,539	9,349
Total liabilities	$9,579	$10,277	$10,179	$11,539	$12,349

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R. H. MACY AND COMPANY, PRIVATE BANKERS — NEW YORK CITY

[Corner of Broadway and Thirty-fourth street; organized 1914]

Members of firm	Residence	Members of firm	Residence
JESSE ISIDOR STRAUS	399 Park avenue, New York City.	HERBERT N. STRAUS	1144 Park avenue, New York City.
PERCY S. STRAUS	871 Park avenue, New York City.		

RESOURCES	Statement of condition Dec. 31, 1915	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 29, 1916
Stocks and bonds, viz.:					
Public securities, market value	$126,982	$127,967	$151,546	$150,760	$172,765
Private securities, market value	208,800	205,512	458,077	460,400	581,806
Real estate owned	803,500	747,500	747,500	747,500	747,500
Overdrafts	5,002	4,917	6,411	4,498	5,842
Due from trust companies, banks and bankers	213,754	426,455	216,334	321,381	235,849
Legal tender notes and notes of national banks	17,273	20,626	23,071	24,863	23,501
Other assets	2,055	1,252	4,648	4,982	7,547
Add for cents	1	2	3	.....	1
Total resources	$1,377,367	$1,534,231	$1,607,590	$1,714,384	$1,774,811
LIABILITIES					
Permanent capital	$100,000	$100,000	$100,000	$100,000	$100,000
Surplus, including all undivided profits (market value)	31,536	40,468	47,252	55,469	58,723
Deposits	1,221,030	1,381,952	1,445,846	1,545,253	1,605,090
Other liabilities	24,800	11,810	14,491	13,661	10,998
Add for cents	1	1	1	1	.....
Total liabilities	$1,377,367	$1,534,231	$1,607,590	$1,714,384	$1,774,811

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MARKEL BROTHERS, PRIVATE BANKERS — NEW YORK CITY

[92 Canal street; organized 1914]

Members of firm	Residence	Members of firm	Residence
JACOB L. MARKEL	1119 Forest avenue, New York City.	GERSON MARKEL	81 Seventh street, New York City.

RESOURCES	Statement of condition Dec. 31, 1915	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 29, 1916
Stocks and bonds, viz.:					
Public securities, market value	$15,225	$15,300	$17,440	$17,640	$15,525
Private securities, market value	51,365	51,612	48,360	42,500	46,987
Real estate owned	80,834	80,834	77,833	77,833	77,833
Mortgages owned	28,250	28,250	28,250	28,250	28,250
Loans and discounts secured by other collateral	3,200	3,325	3,675	1,975	1,765
Loans, discounts and bills purchased not secured by collateral	2,712	3,877	5,098	9,218	9,957
Accounts receivable	3,271	3,706	2,819	2,322	2,266
Due from customers for exchanges, money orders and steamship tickets sold	632	961	1,502	1,318	3,195
Due from trust companies, banks and bankers	25,118	27,076	22,322	32,142	33,253
Deposits with express and steamship companies	500	500	500	500	500
Specie	97	106	85	1,060	134
Legal tender notes and notes of national banks	2,378	2,553	2,638	1,401	2,766
Foreign currency	498	589	2,622	2,416	2,451
Cash items	404	528	675	501	1,085
Other assets	2,255	1,327	2,418	1,533	2,114
Add for cents	1	4	2	2	5
Total resources	$216,740	$220,548	$216,239	$220,611	$228,086
LIABILITIES					
Permanent capital	$15,000	$15,000	$15,000	$15,000	$15,000
Surplus, including all undivided profits (market value)	5,948	5,471	8,962	8,863	13,963
Deposits	135,630	141,710	133,517	139,287	151,072
Due to trust companies, banks and bankers	322	155	.....	155	155
Bills payable	10,000	10,000	10,000	10,000	.....
Other liabilities	49,838	48,210	48,759	47,304	47,894
Add for cents	2	2	1	2	2
Total liabilities	$216,740	$220,548	$216,239	$220,611	$228,086

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NICHOLAS MARNELL, PRIVATE BANKER — SYRACUSE

[317 North Franklin street; organized 1914]

RESOURCES	Statement of condition Dec. 31, 1915	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 29, 1916
Stocks and bonds, viz.:					
Public securities, market value	$5,000	$5,000	$5,000	$5,000	$5,000
Private securities, market value	3,400	3,400	3,400	3,400	3,400
Real estate owned	7,000	7,000	7,000	7,000	7,000
Mortgages owned	13,550	13,150	13,000	12,700	12,400
Due from trust companies, banks and bankers	33,010	31,447	37,095	48,364	52,655
Specie	1,682	2,080	2,923	2,860	3,075
Foreign currency	212	.....	.....	.....	.....
Add for cents	.....	1	1	.....	.....
Total resources	$63,854	$62,078	$68,419	$79,324	$83,530
LIABILITIES					
Permanent capital	$7,000	$10,000	$7,000	$7,000	$7,000
Surplus, including all undivided profits (market value)	7,642	6,109	7,899	9,383	9,978
Deposits	49,212	45,969	53,520	62,941	66,552
Total liabilities	$63,854	$62,078	$68,419	$79,324	$83,530

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VINCENZO MARRONE, PRIVATE BANKER — UTICA

[407 Second street; organized 1914]

RESOURCES	Statement of condition Dec. 31, 1915	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 29, 1916
Stocks and bonds, viz.: Public securities, market value	$5,968	$5,968	$6,534	$8,843	$8,843
Real estate owned	4,000	4,000	4,000	4,000	.....
Mortgages owned	4,301	4,256	3,255	3,180	5,280
Loans, discounts and bills purchased not secured by collateral	2,472	2,517	2,793	3,162	3,807
Accounts receivable	.....	113	238	557	537
Due from trust companies, banks and bankers	11,331	10,745	9,674	9,826	9,512
Specie	.....	3	3	9	33
Legal tender notes and notes of national banks	4	7	1,010	77	14
Foreign currency	511	533	439	407	213
Foreign postage	200	163	258	258	332
Cash items	260	847	1,760	3,102	2,770
Other assets	979	1,190	881	793	1,055
Add for cents	3	3	2	2	2
Total resources	$30,029	$30,345	$30,847	$34,216	$32,398
LIABILITIES					
Permanent capital	$5,000	$5,000	$5,000	$5,000	$5,000
Surplus, including all undivided profits (market value)	125	96	46	75	.....
Deposits	21,904	22,248	22,801	26,140	27,398
Other liabilities	3,000	3,000	3,000	3,000	.....
Add for cents	.....	1	.....	1	.....
Total liabilities	$30,029	$30,345	$30,847	$34,216	$32,398

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JOSEPH MARTINIANO, PRIVATE BANKER — BROOKLYN

[201 Columbia street; organized 1914]

RESOURCES	Statement of condition Dec. 31, 1915	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 29, 1916
Stocks and bonds, viz.: Public securities, market value	$9,441	$9,533	$9,548	.....	.....
Real estate owned	39,000	39,000	39,000	.....	.....
Mortgages owned	15,350	14,950	12,650	.....	.....
Loans, discounts and bills purchased not secured by collateral	435	865	1,225	.....	.....
Due from trust companies, banks and bankers	24,456	33,233	41,068	.....	.....
Deposits with express and steamship companies	250	250	250	.....	.....
Specie	1,452	1,331	2,054	.....	.....
Legal tender notes and notes of national banks	10,450	11,550	9,400	.....	.....
Federal reserve notes	7,550	6,850	5,150	.....	.....
Foreign currency	2,490	1,748	1,005	.....	.....
Foreign postage	100	100	100	.....	.....
Cash items	332	566	978	.....	.....
Other assets	2,282	1,976	1,775	.....	.....
Add for cents	4	2	2	.....	.....
Total resources	$113,592	$121,954	$124,205	.....	.....
LIABILITIES					
Permanent capital	$10,000	$10,000	$10,000	.....	.....
Surplus, including all undivided profits (market value)	5,004	5,167	5,365	.....	.....
Deposits	65,742	74,671	77,355	.....	.....
Other liabilities	32,844	32,115	31,484	.....	.....
Add for cents	2	1	1	.....	.....
Total liabilities	$113,592	$121,954	$124,205	.....	.....

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GUISEPPE MOLEA, PRIVATE BANKER — NEW YORK CITY

[175 Hester street; organized 1914]

RESOURCES	Statement of condition Dec. 31, 1915	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 29, 1916
Stocks and bonds, viz.: Public securities, market value	$6,000	$6,000	$6,000	$6,090	$6,120
Real estate owned	110,000	110,000	110,000	110,000	110,000
Mortgages owned	.....	.....	.....	.....	1,000
Loans and discounts secured by real estate collateral	.....	.....	.....	1,000	.....
Loans and discounts secured by other collateral	270	.....	.....	.....	.....
Loans, discounts and bills purchased not secured by collateral	.....	1,270	1,270	2,175	2,135
Accounts receivable	1,000	937	590	610	1,337
Due from trust companies, banks and bankers	1,772	968	1,317	1,288	1,968
Deposits with express and steamship companies	250	250	250	250	250
Legal tender notes and notes of national banks	3,320	648	1,501	2,142	3,659
Foreign currency	17	13	119	1	74
Foreign postage	.....	18	7	92	165
Other assets	1,000	1,000	1,000	1,000	1,000
Add for cents	2	3	2	2	2
Total resources	$123,631	$121,107	$122,056	$124,650	$127,710
LIABILITIES					
Permanent capital	$10,000	$10,000	$10,000	$10,000	$10,000
Surplus, including all undivided profits (market value)	2,525	3,010	1,769	1,769	1,826
Deposits	8,287	7,837	10,489	14,083	17,067
Due to trust companies, banks and bankers	3,527	1,616	1,408	1,797	1,816
Bills payable	2,290	1,642	1,389	.....	.....
Other liabilities	97,000	97,000	97,000	97,000	97,000
Add for cents	2	2	1	1	1
Total liabilities	$123,631	$121,107	$122,056	$124,650	$127,710

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ADOLPH I. NAMM, PRIVATE BANKER — BROOKLYN

[452 Fulton street; organized 1914]

RESOURCES	Statement of condition Dec. 31, 1915	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 29, 1916
Stocks and bonds, viz.:					
Public securities, market value	$5,150	$5,225	.....	.....	.....
Private securities, market value	6,180	.....	.....	.....	.....
Due from trust companies, banks and bankers	3,737	7,194	.....	.....	.....
Legal tender notes and notes of national banks	150	.....	.....	.....	.....
Other assets	140	.....	.....	.....	.....
Add for cents	.....	.....	.....	.....	.....
Total resources	$15,357	$12,419	.....	.....	.....
LIABILITIES					
Permanent capital	$5,000	$5,000	.....	.....	.....
Surplus, including all undivided profits (market value)	619	7,419	.....	.....	.....
Deposits	9,548	.....	.....	.....	.....
Other liabilities	190	.....	.....	.....	.....
Add for cents	.....	.....	.....	.....	.....
Total liabilities	$15,357	$12,419	.....	.....	.....

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B. H. NELSON & SON, PRIVATE BANKERS — BINGHAMTON

[35–39 Eldridge street; organized 1914]

Members of firm	Residence	Members of firm	Residence
GEORGE R. NELSON	448 Chenango street, Binghamton.	JOHN COLSTEN	590 Chenango street, Binghamton.

RESOURCES	Statement of condition Dec. 31, 1915	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 29, 1916
Stocks and bonds, viz.: Public securities, market value	$18,801	$18,771	$15,489	$15,489	$15,489
Real estate owned	1,256	1,270	1,278	1,291	1,294
Mortgages owned	1,500	1,450	1,450	1,450	1,400
Loans and discounts secured by real estate collateral	4,063	5,363	3,363	3,363	3,363
Loans and discounts secured by other collateral	2,450	2,450	2,484	2,859	3,220
Loans, discounts and bills purchased not secured by collateral	15,557	19,024	17,988	17,609	22,172
Due from trust companies, banks and bankers	14,013	5,349	7,198	20,395	8,052
Specie	174	357	357	320	283
Legal tender notes and notes of national banks	701	556	739	1,994	999
Cash items	1,526	232	667	234	202
Add for cents	3	2	3	2	5
Total resources	$60,044	$54,824	$51,016	$65,006	$56,479
LIABILITIES					
Permanent capital	$10,000	$10,000	$10,000	$10,000	$10,000
Surplus, including all undivided profits (market value)	690	184	501	657	910
Deposits	49,353	38,501	40,354	54,127	45,199
Bills payable	.....	6,000	.....	.....	.....
Other liabilities	.....	138	160	221	368
Add for cents	1	1	1	1	2
Total liabilities	$60,044	$54,824	$51,016	$65,006	$56,479

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JOHN NEMETH, PRIVATE BANKER — NEW YORK CITY

[395 Broadway, 457 Washington street and 1597 Second avenue; organized 1914]

RESOURCES	Statement of condition Dec. 31, 1915	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 29, 1916
Stocks and bonds, viz.:					
Public securities, market value	11,437	11,437	11,437	11,437	11,499
Private securities, market value	10,400	.....	.....	.....	7,600
Real estate owned	15,750	15,750	15,750	15,750	15,750
Loans and discounts secured by other collateral	1,960	570	570	570	36,180
Loans, discounts and bills purchased not secured by collateral	300	300	300	300	.....
Accounts receivable	2,768	5,951	18,969	9,242	.....
Due from customers for exchanges, money orders and steamship tickets sold	11,984	18,779	45,560	27,291	.....
Due from trust companies, banks and bankers	71,321	42,781	44,018	74,276	87,884
Deposits with express and steamship companies	750	750	750	750	752
Legal tender notes and notes of national banks	800	800	1,000	1,000	1,300
Foreign currency	11,225	11,425	11,730	15,135	15,138
Other assets	1,800	1,400	1,100	1,100	7,250
Add for cents	3	2	2	1	3
Total resources	$140,498	$109,945	$151,186	$156,852	$183,356
LIABILITIES					
Permanent capital	$25,000	$25,000	$25,000	$25,000	$25,000
Surplus, including all undivided profits (market value)	48,290	59,368	59,659	56,991	71,977
Deposits	48,792	2,919	4,037	46,608	7,205
Due to trust companies, banks and bankers	822	6,914	852	687	32,286
Bills payable	13,131	12,962	59,705	25,489	1,130
Other liabilities	4,461	2,780	1,930	2,076	45,756
Add for cents	2	2	3	1	2
Total liabilities	$140,498	$109,945	$151,186	$156,852	$183,356

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ANDREW J. NEUBAUER PRIVATE BANKER — BROOKLYN

[972 Manhattan avenue; organized 1914]

RESOURCES	Statement of condition Dec. 31, 1915	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 29, 1916
Stocks and bonds, viz.: Public securities, market value	$7,920	$7,920	$7,920	$7,920	$10,105
Loans and discounts secured by other collateral	1,891	671	.....	.....	1,300
Loans, discounts and bills purchased not secured by collateral	.....	.....	1,693	2,616	1,296
Due from trust companies, banks and bankers	2,138	5,989	6,362	6,772	5,977
Deposits with express and steamship companies	250	250	250	250	250
Specie	250	164	170	264	279
Legal tender notes and notes of national banks	750	580	1,180	670	620
Federal reserve notes	580	340	860	580	340
Foreign currency	304	343	372	241	363
Other assets	2,057	2,095	2,095	2,095	2,095
Add for cents	1	1	1	1	2
Total resources	$16,141	$18,353	$20,903	$21,409	$22,627
LIABILITIES					
Permanent capital	$5,000	$5,000	$5,000	$5,000	$5,000
Surplus, including all undivided profits (market value)	1,817	2,555	2,861	2,963	2,861
Deposits	8,987	10,317	10,653	12,765	11,361
Due to trust companies, banks and bankers	.....	.....	1,679	1	2,453
Bills payable	337	480	710	679	365
Other liabilities	.....	.....	.....	.....	585
Add for cents	.....	1	.....	1	2
Total liabilities	$16,141	$18,353	$20,903	$21,409	$22,627

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NIELSEN & LUNDBECK, PRIVATE BANKERS — NEW YORK CITY

[24 State street; organized 1914]

Members of firm	Residence	Members of firm	Residence
SOPHUS NIELSEN	1370 56th street, Brooklyn.	G. HILMER LUNDBECK	363 Sterling Place, Brooklyn

RESOURCES	Statement of condition Dec. 31, 1915	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 29, 1916
Stocks and bonds, viz.: Public securities, market value	$10,879	$10,879	$10,879	$10,879	$10,363
Due from customers for exchanges, money orders and steamship tickets sold	4,328	1,365	3,110	3,940	4,837
Due from trust companies, banks and bankers	98,452	99,208	107,760	75,242	84,232
Deposits with express and steamship companies	1,000	1,000	1,000	1,000	1,000
Specie	24	64	38	20	37
Legal tender notes and notes of national banks	347	804	541	479	53
Foreign currency	2,965	3,191	4,255	4,946	8,206
Cash items	.....	347	526	440	.....
Other assets	662	1,694	1,954	1,954	1,954
Add for cents	3	4	4	4	2
Total resources	$118,660	$118,556	$130,067	$98,904	$110,684
LIABILITIES					
Permanent capital	$12,000	$12,000	$12,000	$12,000	$12,000
Surplus, including all undivided profits (market value)	101,385	101,556	72,737	84,567	73,684
Deposits	5,275	5,000	45,330	2,337	25,000
Total liabilities	$118,660	$118,556	$130,067	$98,904	$110,684

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HARRY OPPENHEIM, PRIVATE BANKER — NEW YORK CITY

[390-392 Grand street; organized 1914]

RESOURCES	Statement of condition Dec. 31, 1915	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 29, 1916
Stocks and bonds, viz.:					
Public securities, market value	$53,762	$53,762	$53,762	$33,850	$33,850
Private securities, market value	8,985	8,985	8,025	8,025	8,025
Accounts receivable	400	400	400	400	400
Due from customers for exchanges, money orders and steamship tickets sold	863	1,334	2,347	2,805	3,750
Due from trust companies, banks and bankers	98,208	108,999	88,241	118,591	137,177
Deposits with express and steamship companies	250	250	250	250	250
Specie	238	97	103	106	108
Legal tender notes and notes of national banks	5,740	2,923	6,968	3,867	3,569
Foreign currency	879	2,504	12,189	12,156	14,244
Foreign postage	59	59	59	69	69
Cash items	409	171	433	483	260
Other assets	2,163	2,326	2,689	2,780	2,438
Add for cents	3	3	4	2	2
Total resources	$171,959	$181,813	$175,470	$183,384	$204,142
LIABILITIES					
Permanent capital	$20,000	$20,000	$20,000	$20,000	$20,000
Surplus, including all undivided profits (market value)	26,877	28,135	32,402	14,865	19,388
Deposits	124,770	133,285	122,604	147,965	164,247
Other liabilities	312	392	463	553	506
Add for cents	.....	1	1	1	1
Total liabilities	$171,959	$181,813	$175,470	$183,384	$204,142

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ENRICO ORTOLANI, PRIVATE BANKER — BUFFALO

[120 Erie street; organized 1914]

RESOURCES	Statement of condition Dec. 31, 1915	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 29, 1916
Stocks and bonds viz.: Public securities, market value	$20,000	$20,000	$20,000	$20,000	$20,000
Real estate owned	4,600	4,600	4,600	4,600	4,600
Mortgages owned	15,150	13,500	13,000	30,400	33,150
Loans and discounts secured by other collateral	3,200	3,000	3,000	3,000	3,000
Due from trust companies, banks and bankers	40,142	41,349	63,965	81,321	91,922
Specie	92	104	234	125	99
Legal tender notes and notes of national banks	2,661	1,631	3,245	2,111	3,263
Foreign postage	.....	.....	100	90	25
Other assets	1,757	925	1,647	925	925
Add for cents	1	1	1	1	1
Total resources	$87,603	$85,110	$109,792	$142,573	$156,985
LIABILITIES					
Permanent capital	$10,000	$10,000	$10,000	$10,000	$10,000
Surplus, including all undivided profits (market value)	5,074	5,623	5,993	6,499	8,881
Deposits	71,892	69,486	92,865	126,074	138,103
Other liabilities	636	.....	933	.....	.....
Add for cents	1	1	1	.....	1
Total liabilities	$87,603	$85,110	$109,792	$142,573	$156,985

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MICHELE G. PASCA, PRIVATE BANKER — NEW YORK CITY

[2072 First avenue; organized 1914]

RESOURCES	Statement of condition Dec. 31, 1915	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 29, 1916
Stocks and bonds, viz.: Public securities, market value	$5,200	$15,177	$15,177	$14,975	$18,960
Real estate owned	87,000	87,000	87,000	87,000	87,000
Mortgages owned	13,400	13,400	13,400	13,400	13,400
Loans and discounts secured by other collateral	42	.....	.....	.....	.....
Loans, discounts and bills purchased not secured by collateral	3,170	2,734	2,064	1,321	1,277
Accounts receivable	.....	.....	2,380	216	.....
Due from customers for exchanges, money orders and steamship tickets sold	30	.....	.....	.....	.....
Due from trust companies, banks and bankers	21,443	23,302	23,478	29,947	26,475
Deposits with express and steamship companies	250	250	250	250	250
Specie	187	48	80	46	172
Legal tender notes and notes of national banks	981	1,051	802	520	2,100
Federal reserve notes	.....	.....	400	223	.....
Foreign currency	147	275	160	162	74
Foreign postage	120	44	177	60	200
Cash items	3,377	2,200	1,580	987	.....
Other assets	2,059	1,791	2,772	1,650	1,850
Add for cents	3	3	4	3	2
Total resources	$137,409	$147,275	$149,724	$150,760	$151,760
LIABILITIES					
Permanent capital	$15,000	$15,000	$15,000	$15,000	$15,000
Surplus, including all undivided profits (market value)	24,517	25,456	27,009	23,377	24,062
Deposits	36,220	44,359	45,576	48,244	48,584
Other liabilities	61,671	62,459	62,137	64,138	64,113
Add for cents	1	1	2	1	1
Total liabilities	$137,409	$147,275	$149,724	$150,760	$151,760

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ALFONSO PEPE & SONS, PRIVATE BANKERS — BUFFALO

[336 Seneca street; organized 1914]

Members of firm	Residence
ALFONSO PEPE	111 Richmond avenue, Buffalo.
FRANK PEPE	111 Richmond avenue, Buffalo.
Member of firm	Residence
ANTHONY PEPE	111 Richmond avenue, Buffalo.

RESOURCES	Statement of condition Dec. 31, 1915	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 29, 1916
Stocks and bonds, viz.:					
Public securities, market value	$7,000	$7,000	$7,000	$7,000	$9,696
Private securities, market value	2,000	2,000	.....	.....	.....
Real estate owned	17,900	17,900	17,900	17,900	17,900
Loans and discounts secured by real estate collateral	7,700	7,600	8,225	12,725	16,125
Loans, discounts and bills purchased not secured by collateral	1,582	1,022	1,427	1,322	1,315
Due from trust companies, banks and bankers	43,442	23,910	36,274	59,158	64,935
Specie	1,047	36	13	55	57
Legal tender notes and notes of national banks	1,960	3,867	2,500	1,382	700
Foreign currency	.....	.....	215	230	.....
Cash items	.....	.....	.....	155	211
Other assets	1,133	660	908	1,132	1,188
Add for cents	2	1	.....	2	2
Total resources	$83,766	$63,996	$74,462	$101,061	$112,129
LIABILITIES					
Permanent capital	$15,000	$15,000	$15,000	$15,000	$15,000
Surplus, including all undivided profits (market value)	3,000	3,000	3,000	2,500	4,000
Deposits	63,579	44,847	55,510	82,837	91,619
Other liabilities	2,186	1,148	952	724	1,510
Add for cents	1	1	.....	.....	.....
Total liabilities	$83,766	$63,996	$74,462	$101,061	$112,129

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LIONELLO PERERA, PRIVATE BANKER — NEW YORK CITY

[69 Wall street and 2261 First avenue; organized 1914]

RESOURCES	Statement of condition Dec. 31, 1915	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 29, 1916
Stocks and bonds, viz.:					
Public securities, market value	$31,392	$52,353	$105,760	$107,470	$108,277
Private securities, market value	273,257	240,881	250,747	358,475	407,004
Real estate owned	78,500	78,500	78,500	78,500	78,500
Mortgages owned	1,500	1,500	1,500	1,500	1,500
Loans and discounts secured by other collateral	98,114	122,967	143,140	138,511	135,522
Loans, discounts and bills purchased not secured by collateral	9,091	13,711	16,822	13,329	23,654
Accounts receivable	10,474	8,523	2,462	4,911	931
Overdrafts	135	113	100	2	34
Due from trust companies, banks and bankers	244,797	276,371	313,543	324,529	443,476
Deposits with express and steamship companies	750	750	750	750	750
Specie	4,844	5,784	3,611	4,463	5,925
Legal tender notes and notes of national banks	9,662	7,282	13,849	15,705	9,997
Federal reserve notes	1,895	3,715	6,050	5,660	6,505
Foreign currency	39,932	43,105	43,273	49,303	47,067
Foreign postage	59	32	443	94	186
Cash items	2,433	12,246	19,189	9,103	24,138
Other assets	6,213	6,281	6,775	8,924	9,712
Add for cents	4	7	4	5	7
Total resources	$813,052	$874,121	$1,006,518	$1,121,234	$1,303,185
LIABILITIES					
Permanent capital	$50,000	$50,000	$50,000	$50,000	$50,000
Surplus, including all undivided profits (market value)	123,013	129,357	134,094	141,961	170,463
Deposits	531,413	601,778	697,391	882,581	950,174
Due to trust companies, banks and bankers	103,050	88,286	.....	.....	.....
Bills payable	798	423	654	406	638
Acceptances of drafts payable at a future date or authorized by commercial letters of credit	.....	.....	.....	.....	3,229
Other liabilities	4,776	4,275	124,379	46,285	128,679
Add for cents	2	2	.....	1	2
Total liabilities	$813,052	$874,121	$1,006,518	$1,121,234	$1,303,185

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ROCCO PERRETTA & COMPANY, PRIVATE BANKERS — UTICA

[400 Kossuth avenue; organized 1916]

Members of firm	Residence	Members of firm	Residence
ROCCO PERRETTA	842 Bleecker street, Utica, N. Y.	GIOVANNI PERRETTA	209 Kossuth avenue, Utica, N. Y.

RESOURCES	Statement of condition Dec. 31, 1915	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 29, 1916
Stocks and bonds, viz.:					
Public securities, market value	.....	.....	$5,000	$5,000	$5,000
Private securities, market value	.....	.....	.....	10,684	10,398
Mortgages owned	.....	.....	2,000	6,000	8,500
Loans, discounts and bills purchased not secured by collateral	.....	.....	.....	1,905	.....
Accounts receivable	.....	.....	.....	.....	7,278
Due from trust companies, banks and bankers	.....	.....	9,925	9,785	7,480
Legal tender notes and notes of national banks	.....	.....	342	680	1,710
Foreign currency	.....	.....	1,054	1,019	1,019
Other assets	.....	.....	343	56	290
Add for cents	.....	.....	1	2	1
Total resources	.....	.....	$18,665	$35,131	$41,676
LIABILITIES					
Permanent capital	.....	.....	$5,000	$5,000	$5,000
Surplus, including all undivided profits (market value)	.....	.....	343	343	880
Deposits	.....	.....	13,321	29,788	35,714
Other liabilities	.....	.....	.....	.....	81
Add for cents	.....	.....	1	.....	1
Total liabilities	.....	.....	$18,665	$35,131	$41,676

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RAFFAELE PRISCO, PRIVATE BANKER — NEW YORK CITY

[73 Mulberry street; organized 1914]

RESOURCES	Statement of condition Dec. 31, 1915	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 29, 1916
Stocks and bonds, viz.: Public securities, market value	$10,000	$10,000	$10,000	$10,000	$10,000
Due from trust companies, banks and bankers	28,724	31,404	39,849	49,701	58,883
Deposits with express and steamship companies	250	250	250	250	250
Foreign currency	.....	.....	1,899	3,280	.....
Cash items	3,553	4,075	2,103	2,473	13,057
Add for cents	.....	1	1	.....	1
Total resources	$42,527	$45,730	$54,102	$65,704	$82,191
LIABILITIES					
Permanent capital	$7,000	$7,000	$7,000	$7,000	$7,000
Surplus, including all undivided profits (market value)	17,323	20,171	19,955	23,755	28,592
Deposits	16,209	17,530	25,992	29,125	35,464
Due to trust companies, banks and bankers	.....	353	.....	.....	.....
Other liabilities	1,995	674	1,154	5,824	11,135
Add for cents	.....	2	1	.....	.....
Total liabilities	$42,527	$45,730	$54,102	$65,704	$82,191

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FRANK SAKSER, PRIVATE BANKER — NEW YORK CITY

[82 Cortland street: organized 1914]

RESOURCES	Statement of condition Dec. 31, 1915	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 29, 1916
Stocks and bonds, viz.:					
Public securities, market value	$15,471	$33,415	$43,109	$48,109	$53,071
Private securities, market value	8,175	250	250	250	250
Real estate owned	58,000	44,000	44,000	49,000	49,000
Loans and discounts secured by real estate collateral	1,100	.....	.....	.....	.....
Loans and discounts secured by other collateral	.....	.....	900	2,230	1,220
Due from trust companies, banks and bankers	44,739	51,505	35,333	25,775	22,727
Foreign currency	736	952	720	816	15
Cash items	1,005	890	1,042	431	338
Other assets	1,600	.....	.....	.....	.....
Add for cents	1	2	1	1	1
Total resources	$130,827	$131,014	$125,355	$126,612	$126,622
LIABILITIES					
Permanent capital	$50,000	$25,000	$25,000	$25,000	$25,000
Surplus, including all undivided profits (market value)	69,987	87,456	92,463	92,304	93,659
Deposits	10,840	18,557	7,891	9,307	7,963
Add for cents	.....	1	1	1	.....
Total liabilities	$130,827	$131,014	$125,355	$126,612	$126,622

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VINCENT SCHIRRIPA, PRIVATE BANKER — ALBANY

[104 Madison avenue; organized 1914]

RESOURCES	Statement of condition Dec. 31, 1915	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 29, 1916
Stocks and bonds, viz.: Public securities, market value	$5,000	$5,000	$5,000	$5,000	$5,000
Due from trust companies, banks and bankers	3,000	3,000	4,000	10,000	12,000
Legal tender notes and notes of national banks	496	500	1,629	1,100	640
Foreign currency	100	200	100	30	300
Foreign postage	200	30	50	100	60
Other assets	1,000	1,000	1,000	1,000	1,000
Total resources	$9,796	$9,730	$11,779	$17,230	$19,000
LIABILITIES					
Permanent capital	$5,000	$5,000	$5,000	$5,000	$5,000
Surplus, including all undivided profits (market value)	1,300	1,545	1,150	2,313	2,725
Deposits	3,496	3,185	5,629	9,917	11,275
Total liabilities	$9,796	$9,730	$11,779	$17,230	$19,000

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HENRY J. SCHNITZER, PRIVATE BANKER — NEW YORK CITY

[141 Washington street; organized 1914]

RESOURCES	Statement of condition Dec. 31, 1915	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 29, 1916
Stocks and bonds, viz.:					
Public securities, market value	$183,442	$186,886	$186,886	$150,331	$150,331
Private securities, market value	85,537	65,825	50,962	102,825	81,800
Real estate owned	55,000	55,000	55,000	55,000	55,000
Due from trust companies, banks and bankers	153,944	174,163	184,374	177,527	244,171
Deposits with express and steamship companies	250	250	250	250	250
Specie	292	202	154	96	206
Legal tender notes and notes of national banks	2,846	8,567	3,732	4,902	5,305
Foreign currency	54,281	47,848	64,444	55,166	50,108
Foreign postage	.....	209	.....	.....	.....
Cash items	986	825	2,078	1,170	1,391
Other assets	693	.....	.....	.....	.....
Add for cents	2	1	1	1	2
Total resources	$537,273	$539,776	$547,881	$547,268	$588,564
LIABILITIES					
Permanent capital	$250,000	$250,000	$250,000	$250,000	$250,000
Surplus, including all undivided profits (market value)	160,688	177,951	189,722	165,927	141,747
Deposits	84,829	97,975	99,219	111,051	172,636
Due to trust companies, banks and bankers	3,029	1,494	547	931	1,474
Other liabilities	38,725	12,355	8,392	19,358	22,706
Add for cents	2	1	1	1	1
Total liabilities	$537,273	$539,776	$547,881	$547,268	$588,564

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SIGMUND GEZA SCHWABACH, PRIVATE BANKER — NEW YORK CITY

[1347 First avenue; organized 1915]

RESOURCES	Statement of condition Dec. 31, 1915	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 29, 1916
Stocks and bonds, viz.:					
Public securities, market value	$5,496	$5,772	$5,566	$5,725	$5,743
Private securities, market value	.....	.....	.....	.....	16,487
Loans and discounts secured by other collateral	.....	.....	.....	985	2,788
Loans, discounts and bills purchased not secured by collateral	.....	.....	.....	660	.....
Accounts receivable	.....	.....	144	144	494
Due from customers for exchanges, money orders and steamship tickets sold	239	273	1,367	972	438
Due from trust companies, banks and bankers	2,986	1,201	17,030	21,334	23,012
Specie	5,014	10,094	5,206	429	564
Legal tender notes and notes of national banks	35	130	750	120	180
Federal reserve notes	40	145	490	145	205
Foreign currency	136	65	35	2,857	343
Cash items	1,982	2,054	10	305	1,077
Other assets	2,038	2,088	1,838	1,891	1,818
Add for cents	3	4	3	2	3
Total resources	$17,969	$21,826	$32,439	$35,569	$53,152
LIABILITIES					
Permanent capital	$5,000	$5,000	$5,000	$5,000	$5,000
Surplus including all undivided profits (market value)	5,082	6,949	3,573	3,879	4,012
Deposits	7,634	8,691	22,919	25,143	43,066
Other liabilities	252	1,185	946	1,546	1,072
Add for cents	1	1	1	1	2
Total liabilities	$17,969	$21,826	$32,439	$35,569	$53,152

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L. SCOTTO & SON AND JOSEPH MARTINIANO, PRIVATE BANKERS — BROOKLYN

[238 Columbia street; organized 1916]

Members of firm	Residence	Members of firm	Residence
RAPHAEL SCOTTO	164 Carroll street, Brooklyn.	JOSEPH MARTINIANO	240 Columbia street, Brooklyn.

RESOURCES	Statement of condition Dec. 31, 1915	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 29, 1916
Stocks and bonds, viz.:					
Public securities, market value	.....	.....	.....	$30,200	$37,325
Real estate owned	.....	.....	.....	72,000	72,000
Mortgages owned	.....	.....	.....	20,160	19,710
Loans and discounts secured by other real estate collateral	.....	.....	.....	1,625	1,625
Loans and discounts secured by other collateral	.....	.....	.....	1,765	1,765
Loans, discounts and bills purchased not secured by collateral	.....	.....	.....	10,526	11,413
Due from trust companies, banks and bankers	.....	.....	.....	169,355	126,380
Deposits with express and steamship companies	.....	.....	.....	500	500
Specie	.....	.....	.....	3,000	4,129
Legal tender notes and notes of National banks	.....	.....	.....	22,500	33,761
Federal reserve notes	.....	.....	.....	6,750	5,967
Foreign currency	.....	.....	.....	6,231	6,338
Foreign postage	.....	.....	.....	371	226
Cash items	.....	.....	.....	1,162	3,134
Other assets	.....	.....	.....	2,700	2,400
Add for cents	.....	.....	.....	1	2
Total resources	.....	.....	.....	$348,846	$326,675
LIABILITIES					
Permanent capital	.....	.....	.....	$25,000	$25,000
Surplus, including all undivided profits (market value)	.....	.....	.....	14,097	13,298
Deposits	.....	.....	.....	265,755	244,385
Other liabilities	.....	.....	.....	43,993	43,991
Add for cents	.....	.....	.....	1	1
Total liabilities	.....	.....	.....	$348,846	$326,675

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Federal Reserve Bank of St. Louis

RAPHAEL SCOTTO, PRIVATE BANKER — BROOKLYN

[238 Columbia street; organized 1914]

RESOURCES	Statement of condition Dec. 31, 1915	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 29, 1916
Stocks and bonds, viz.:					
Public securities, market value	$19,790	$19,790	$19,790	.....	.....
Real estate owned	33,000	33,000	33,000	.....	.....
Mortgages owned	9,875	9,875	9,510	.....	.....
Loans and discounts secured by real estate collateral	1,625	1,625	1,625	.....	.....
Loans and discounts secured by other collateral	1,363	1,763	1,763	.....	.....
Loans, discounts and bills purchased not secured by collateral	8,611	9,704	9,582	.....	.....
Due from trust companies, banks and bankers	15,458	31,916	48,132	.....	.....
Deposits with express and steamship companies	250	250	250	.....	.....
Specie	2,416	2,987	2,089	.....	.....
Legal tender notes and notes of national banks	11,973	9,600	5,470	.....	.....
Federal reserve notes	6,460	2,250	2,380	.....	.....
Foreign currency	3,697	3,875	4,985	.....	.....
Cash items	6,613	126	1,588	.....	.....
Other assets	1,500	1,500	1,500	.....	.....
Add for cents	3	2	2	.....	.....
Total resources	$122,634	$128,263	$141,666	.....	.....
LIABILITIES					
Permanent capital	$15,000	$15,000	$15,000	.....	.....
Surplus, including all undivided profits (market value)	3,315	4,216	2,755	.....	.....
Deposits	85,769	90,230	105,261	.....	.....
Other liabilities	18,549	18,816	18,648	.....	.....
Add for cents	1	1	2	.....	.....
Total liabilities	$122,634	$128,263	$141,666	.....	.....

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JOSEPH SESSA, PRIVATE BANKER — BROOKLYN

[131 Union street, 467 Carroll street and 6323 Fourth street; organized 1914]

RESOURCES	Statement of condition Dec. 31, 1915	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 29, 1916
Stocks and bonds, viz.:					
Public securities, market value	$50,600	$54,926	$66,612	$64,144	$82,794
Real estate owned	17,000	17,000	17,000	17,000	17,000
Mortgages owned	36,900	36,800	48,200	58,700	45,200
Loans and discounts secured by real estate collateral	3,900	4,600	3,600	7,925	5,900
Loans and discounts secured by other collateral	5,847	.....	8,078	4,248	4,321
Loans, discounts and bills purchased not secured by collateral	.....	.....	397	1,752	2,325
Accounts receivable	.....	530	.....	195	.....
Due from customers for exchanges, money orders and steamship tickets sold	307	.....	.....	.....	60
Due from trust companies, banks and bankers	105,393	133,446	172,557	270,059	303,774
Deposits with express and steamship companies	750	750	750	750	750
Specie	1,382	1,396	1,654	856	1,598
Legal tender notes and notes of national banks	18,097	14,057	16,797	13,722	22,031
Foreign currency	405	4,004	278	1,058	262
Foreign postage	750	.....	750	750	750
Cash items	161	758	474	1,146	2,245
Other assets	2,000	2,260	2,000	3,009	3,868
Add for cents	3	3	5	3	4
Total resources	$243,495	$270,530	$339,152	$445,317	$492,882
LIABILITIES					
Permanent capital	$30,000	$30,000	$30,000	$30,000	$30,000
Surplus, including all undivided profits (market value)	13,422	3,064	6,749	8,622	12,600
Deposits	200,073	237,466	302,402	406,694	450,282
Add for cents	.....	.....	1	1	.....
Total liabilities	$243,495	$270,530	$339,152	$445,317	$492,882

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FRANCIS R. STABILE, PRIVATE BANKER — NEW YORK CITY

[189 Grand street; organized 1914]

RESOURCES	Statement of condition Dec. 31, 1915	Statement of condition March 17, 1916	Statement of condition Jun. 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 29, 1916
Stocks and bonds, viz.:					
Public securities, market value	$5,050	$5,149	$7,624	$7,794	$5,841
Loans and discounts secured by other collateral	262	.....	.....	.....	.....
Loans, discounts and bills purchased not secured by collateral	695	577	312	54	127
Accounts receivable	.....	2,908	.....	.....	.....
Due from trust companies, banks and bankers	39,522	43,819	38,088	40,674	41,083
Deposits with express and steamship companies	.....	250	250	250	250
Specie	642	1,164	1,060	793	874
Legal tender notes and notes of national banks	1,589	2,159	2,703	2,197	2,839
Foreign currency	3,728	3,441	1,839	1,142	1,701
Foreign postage	456	213	311	286	265
Cash items	1,111	1,631	2,369	3,220	3,414
Other assets	2,654	1,951	1,601	1,466	1,471
Add for cents	3	4	4	4	4
Total resources	$55,712	$63,266	$56,161	$57,880	$57,869
LIABILITIES					
Permanent capital	$10,000	$10,000	$10,000	$10,000	$10,000
Surplus, including all undivided profits (market value)	6,878	6,991	7,570	8,595	9,321
Deposits	23,483	29,284	28,167	36,585	37,794
Due to trust companies, banks and bankers	1,460	21	.....	.....	.....
Other liabilities	13,890	16,969	10,424	2,699	753
Add for cents	1	1	.....	1	1
Total liabilities	$55,712	$63,266	$56,161	$57,880	$57,869

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MAX STRAUS, PRIVATE BANKER — NEW YORK CITY

[37 Broadway; organized 1916]

RESOURCES	Statement of condition Dec. 31, 1915	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 29, 1916
Stocks and bonds, viz.:					
Public securities, market value	.....	$5,100	$5,100	$5,100	$5,100
Private securities, market value	.....	45,600	45,600	45,600	45,600
Total resources	.....	$50,700	$50,700	$50,700	$50,700
LIABILITIES					
Permanent capital	.....	$5,000	$5,000	$5,000	$5,000
Surplus, including all undivided profits (market value)	.....	45,700	45,700	45,700	45,700
Total liabilities	.....	$50,700	$50,700	$50,700	$50,700

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C. TARABELLA & CO., PRIVATE BANKERS — NEW YORK CITY

[85 Park street and 171 Worth street; organized 1914]

Members of firm	Residence	Members of firm	Residence
JAMES TARABELLA	270 Winthrop street, Brooklyn.	LUCY TARABELLA	270 Winthrop street, Brooklyn.

RESOURCES	Statement of condition Dec. 31, 1915	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 29, 1916
Stocks and bonds, viz.: Public securities, market value	$5,122	$5,122	$5,122	$5,122	$5,122
Loans and discounts secured by real estate collateral	562	1,088	1,388	1,999	.....
Loans and discounts secured by other collateral	.....	930	868	970	988
Loans, discounts and bills purchased not secured by collateral	308	.....	.....	.....	.....
Due from customers for exchanges, money orders and steamship tickets sold	551	378	413	405	262
Due from trust companies, banks and bankers	6,285	4,611	7,663	13,223	15,734
Deposits with express and steamship companies	250	250	250	250	250
Specie	.....	.....	.....	.....	31
Foreign currency	1,179	958	845	1,357	855
Foreign postage	65	218	255	255	12
Cash items	615	749	723	712	833
Other assets	200	200	200	200	200
Add for cents	3	4	3	3	3
Total resources	$15,140	$14,508	$17,730	$24,496	$24,290
LIABILITIES					
Permanent capital	$2,000	$2,000	$2,000	$2,000	$2,000
Surplus, including all undivided profits (market value)	7,509	7,348	7,598	8,307	7,109
Deposits	5,431	5,139	8,009	14,024	15,050
Due to trust companies, banks and bankers	25	.....	.....	.....	.....
Other liabilities	174	21	123	163	129
Add for cents	1	.....	.....	2	2
Total liabilities	$15,140	$14,508	$17,730	$24,496	$24,290

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PAUL TAUSIG & SON, PRIVATE BANKERS — NEW YORK CITY

[104 East 14th street; organized 1916]

Members of firm	Residence	Members of firm	Residence
PAUL TAUSIG	204 West 111th street, New York City.	KARL TAUSIG	200 West 85th street, New York City.

RESOURCES	Statement of condition Dec. 31, 1915	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 29, 1916
Stocks and bonds, viz.: Public securities, market value	.....	$5,100	$5,100	$6,240	$6,240
Loans and discounts secured by other collateral	.....	106	.....	.....	.....
Loans, discounts and bills purchased not secured by collateral	.....	.....	.....	627	506
Accounts receivable	.....	2,344	2,702	1,496	1,015
Due from customers for exchanges, money orders and steamship tickets sold	.....	677	1,520	371	542
Due from trust companies, banks and bankers	.....	10,051	5,302	7,486	10,643
Deposits with express and steamship companies	.....	.....	250	250	250
Legal tender notes and notes of national banks	.....	3,119	640	985	1,875
Foreign currency	.....	7,257	6,381	7,005	6,643
Other assets	.....	717	557	770	775
Add for cents	.....	3	2	1	4
Total resources	.....	$29,374	$22,454	$25,231	$28,493
LIABILITIES					
Permanent capital	.....	$5,000	$5,000	$5,000	$5,000
Surplus, including all undivided profits (market value)	.....	7,487	6,679	7,775	7,800
Deposits	.....	16,887	9,687	11,498	13,871
Bills payable	.....	.....	1,087	956	1,821
Add for cents	.....	.....	1	2	1
Total liabilities	.....	$29,374	$22,454	$25,231	$28,493

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GUISEPPE TERMINI, PRIVATE BANKER — NEW YORK CITY

[3 Mulberry street; organized 1914]

RESOURCES	Statement of condition Dec. 31, 1915	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 29, 1916
Stocks and bonds, viz.: Public securities, market value	$19,832	$19,832	$19,832	$24,564	$34,647
Real estate owned	12,000	12,000	12,000	12,000	12,000
Mortgages owned	500	500	500	500	500
Loans and discounts secured by other collateral	.....	.....	.....	110	.....
Loans, discounts and bills purchased not secured by collateral	.....	.....	.....	700	.....
Accounts receivable	1,229	1,229	1,229	1,229	1,689
Due from trust companies, banks and bankers	6,211	6,737	12,583	17,620	12,753
Deposits with express and steamship companies	250	250	250	250	250
Specie	60	80	200	150	64
Legal tender notes and notes of national banks	2,447	2,802	2,430	3,044	1,294
Federal reserve notes	750	1,020	1,000	1,180	1,520
Foreign currency	201	259	170	149	306
Foreign postage	200	140	150	60	50
Other assets	999	973	700	972	896
Add for cents	3	2	2	3	3
Total resources	$44,682	$45,824	$51,046	$62,531	$65,972
LIABILITIES					
Permanent capital	$2,500	$2,500	$2,500	$2,500	$2,500
Surplus, including all undivided profits (market value)	4,988	4,732	4,078	3,991	4,431
Deposits	31,694	33,014	38,919	50,424	53,457
Other liabilities	5,500	5,577	5,549	5,614	5,582
Add for cents	.....	1	.....	2	2
Total liabilities	$44,682	$45,824	$51,046	$62,531	$65,972

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FELICE TOCCI, PRIVATE BANKERS—NEW YORK CITY

[89 Park street; organized 1914]

RESOURCES	Statement of condition Dec. 31, 1915	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 29, 1916
Stocks and bonds, viz.: Public securities, market value	$36,714	$46,896	.....	.....	.....
Loans and discounts secured by real estate collateral	.....	.....	.....	.....	.....
Loans and discounts secured by other collateral	700	700	.....	.....	.....
Loans, discounts and bills purchased not secured by collateral	9,325	8,850	.....	.....	.....
Accounts receivable	22	67	.....	.....	.....
Due from customers for exchanges, money orders and steamship tickets sold	330	330	.....	.....	.....
Due from trust companies, banks and bankers	27,798	16,493	.....	.....	.....
Deposits with express and steamship companies	250	250	.....	.....	.....
Specie	144	86	.....	.....	.....
Legal tender notes and notes of national banks	2,641	4,018	.....	.....	.....
Foreign currency	664	931	.....	.....	.....
Foreign postage	250	300	.....	.....	.....
Cash items	27	27	.....	.....	.....
Other assets	2,920	3,298	.....	.....	.....
Add for cents	2	2	.....	.....	.....
Total resources	$81,787	$82,248	.....	.....	.....
LIABILITIES					
Permanent capital	$10,000	$10,000	.....	.....	.....
Surplus, including all undivided profits (market value)	37,901	39,973	.....	.....	.....
Deposits	29,338	26,257	.....	.....	.....
Due to trust companies, banks and bankers	527	2,746	.....	.....	.....
Other liabilities	4,020	3,271	.....	.....	.....
Add for cents	1	1	.....	.....	.....
Total liabilities	$81,787	$82,248	.....	.....	.....

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FELICE TOCCI, PRIVATE BANKER — NEW YORK CITY

[89 Park street; organized 1916]

Members of firm	Residence	Members of firm	Residence
FELICE TOCCI	Grasmere, N. Y.	CARLO CALVOSA	Grasmere, N. Y.

RESOURCES	Statement of condition Dec. 31, 1915	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 29, 1916
Stocks and bonds, viz.: Public securities, market value	.....	.....	$52,200	$62,253	$72,655
Loans and discounts secured by real estate collateral	.....	.....	8,913	12,426	10,109
Loans and discounts secured by other collateral	.....	.....	.....	.....	.....
Loans, discounts and bills purchased not secured by collateral	.....	.....	.....	.....	.....
Accounts receivable	.....	.....	362	331	326
Due from customers for exchanges, money orders and steamship tickets sold	.....	.....	.....	.....	.....
Due from trust companies, banks and bankers	.....	.....	22,280	19,614	25,317
Deposits with express and steamship companies	.....	.....	250	250	250
Specie	.....	.....	114	112	188
Legal tender notes and notes of national banks	.....	.....	3,933	4,513	3,347
Foreign currency	.....	.....	1,584	221	277
Foreign postage	.....	.....	200	100	150
Cash items	.....	.....	220	128	698
Other assets	.....	.....	3,187	3,687	3,110
Add for cents	.....	.....	2	3	3
Total resources	.....	.....	$93,245	$103,638	$116,430
LIABILITIES					
Permanent capital	.....	.....	$10,000	$10,000	$10,000
Surplus, including all undivided profits (market value)	.....	.....	48,488	52,383	57,465
Deposits	.....	.....	31,137	36,810	45,338
Due to trust companies, banks and bankers	.....	.....	.....	.....	.....
Other liabilities	.....	.....	3,619	4,443	3,626
Add for cents	.....	.....	1	2	1
Total liabilities	.....	.....	$93,245	$103,638	$116,430

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TOMAINO BROTHERS, PRIVATE BANKERS — UTICA

[214 Mohawk street; organized 1916]

Members of firm	Residence	Members of firm	Residence
OSEPH TOMAINO	214 Mohawk street, Utica, N. Y.	ANTONIO TOMAINO	402 Mohawk street, Utica, N. Y.

RESOURCES	Statement of condition Dec. 31, 1915	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 29, 1916
Stocks and bonds, viz.:					
Public securities, market value	.....	.....	$4,000	$4,250	$4,250
Private securities, market value	.....	.....	16,012	21,282	21,290
Mortgages owned	.....	.....	.....	9,800	10,400
Due from trust companies, banks and bankers	.....	.....	13,917	18,338	29,851
Legal tender notes and notes of national banks	.....	.....	6,647	10,575	9,548
Federal reserve notes	.....	.....	405	4,240	4,000
Other assets	.....	.....	2,537	597	743
Add for cents	.....	.....	1	2	1
Total resources	.....	.....	$43,519	$69,084	$80,083
LIABILITIES					
Permanent capital	.....	.....	$20,000	$20,000	$20,000
Surplus, including all undivided profits (market value)	.....	.....	.....	427	996
Deposits	.....	.....	23,434	48,418	58,751
Other liabilities	.....	.....	84	238	334
Add for cents	.....	.....	1	1	2
Total liabilities	.....	.....	$43,519	$69,084	$80,083

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VERRILLI BROTHERS, PRIVATE BANKERS — NEW YORK CITY

[129 Mulberry street; organized 1914]

Members of firm	Residence	Members of firm	Residence
ROCCO VERRILLI	129 Mulberry street, New York City.	LEONARDO VERRILLI	129 Mulberry street, New York City.

RESOURCES	Statement of condition Dec. 31, 1915	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 29, 1916
Stocks and bonds, viz.: Public securities, market value	$20,300	$20,400	$20,400	$20,600	$20,650
Accounts receivable	1	1	1	1	1
Due from trust companies, banks and bankers	24,419	12,796	14,907	18,423	21,145
Deposits with express and steamship companies	250	250	250	250	250
Specie	59	9	72	24	17
Legal tender notes and notes of national banks	387	449	466	408	651
Federal reserve notes	200	200	160	430	400
Foreign currency	25	55	8	101	25
Foreign postage	36	66	78	78	82
Cash items	66	.....	20	.....	445
Other assets	483	239	483	246	410
Add for cents	3	2	2	3	1
Total resources	$46,229	$34,467	$36,847	$40,564	$44,077
LIABILITIES					
Permanent capital	$4,000	$4,000	$4,000	$4,000	$4,000
Surplus, including all undivided profits (market value)	12,893	2,881	1,775	5,834	7,497
Deposits	29,305	27,585	28,513	30,729	32,580
Other liabilities	30	.....	2,559	.....	.....
Add for cents	1	1	.....	1	.....
Total liabilities	$46,229	$34,467	$36,847	$40,564	$44,077

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ENRICO VIGGIANI, PRIVATE BANKER — NEW YORK CITY

[2167 First street; organized 1914]

RESOURCES	Statement of condition Dec. 31, 1915	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 29, 19
Stocks and bonds, viz.: Public securities, market value	$15,000	$15,000	$15,000	$15,000	$15,000
Loans and discounts secured by other collateral	.....	.....	1,500	1,500	2,500
Due from trust companies, banks and bankers	16,118	18,479	20,104	24,312	26,521
Deposits with express and steamship companies	250	250	250	250	250
Specie	235	132	247	139	98
Legal tender notes and notes of national banks	152	159	584	582	1,155
Foreign currency	3,996	1,688	298	308	653
Foreign postage	313	138	281	444	323
Cash items	90	145	347	907	434
Other assets	1,026	1,168	1,038	1,395	1,015
Add for cents	2	2	2	2	3
Total resources	$37,182	$37,161	$39,651	$44,839	$47,952
LIABILITIES					
Permanent capital	$10,000	$10,000	$10,000	$10,000	$10,000
Surplus, including all undivided profits (market value)	8,668	8,692	9,527	10,796	11,524
Deposits	16,864	17,374	19,631	22,920	25,953
Due to trust companies, banks and bankers	.....	.....	136	703	.....
Bills payable	.....	762	.....	.....	.....
Other liabilities	1,649	331	356	418	475
Add for cents	1	2	1	2	.....
Total liabilities	$37,182	$37,161	$39,651	$44,839	$47,952

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HENRY C. ZARO, PRIVATE BANKER — NEW YORK CITY

[1-3 Third avenue; organized 1914]

RESOURCES	Statement of condition Dec. 31, 1915	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 29, 1916
Stocks and bonds, viz.: Public securities, market value	$10,105	$10,105	$10,105	$10,105	$10,105
Loans and discounts secured by other collateral	.....	.....	1,984	1,475	225
Accounts receivable	.....	.....	6,787	4,311	134
Due from customers for exchanges, money orders and steamship tickets sold	3,009	2,456	.....	.....	.....
Due from trust companies, banks and bankers	400	16,654	4,663	35,021	26,821
Deposits with express and steamship companies	250	250	250	250	250
Specie	55	55	.....	.....	.....
Legal tender notes and notes of national banks	100	100	.....	.....	.....
Foreign currency	1,508	1,088	4,301	4,364	3,803
Foreign postage	27	27	27	27	27
Cash items	.....	1,096	155	155	155
Other assets	121	121	1,292	1,571	632
Add for cents	2	2	3	2	2
Total resources	$15,577	$31,954	$29,567	$57,281	$42,154
LIABILITIES					
Permanent capital	$10,000	$10,000	$10,000	$10,000	$10,000
Surplus, including all undivided profits (market value)	3,178	1,992	5,507	6,254	1,135
Deposits	431	19,961	9,870	36,451	30,590
Other liabilities	1,968	.....	4,189	4,576	427
Add for cents	.....	1	1	.....	2
Total liabilities	$15,577	$31,954	$29,567	$57,281	$42,154

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A. ZWILCHENBART AND MARTIN GASSER AND COMPANY, PRIVATE BANKERS — NEW YORK CITY

[61 Greenwich street; organized 1914]

Members of firm	Residence	Members of firm	Residence
JOHN N. SPANS	60 Beach street, Stapleton.	CARL IM OBERSTEG	Bundestrasse, Basle, Switzerland.

RESOURCES	Statement of condition Dec. 31, 1915	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 29, 1916
Stocks and bonds, viz.: Public securities, market value	$5,392	$5,498	.....	.....	.....
Due from trust companies, banks and bankers	93	87	.....	.....	.....
Specie	21	.....	.....	.....	.....
Legal tender notes and notes of national banks	148	72	.....	.....	.....
Foreign currency	237	394	.....	.....	.....
Add for cents	1	1	.....	.....	.....
Total resources	$5,892	$6,052	.....	.....	.....
LIABILITIES					
Permanent capital	$5,000	$5,000	.....	.....	.....
Surplus, including all undivided profits (market value)	892	1,052	.....	.....	.....
Total liabilities	$5,892	$6,052	.....	.....	.....

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SUMMARY showing the Aggregate Resources and Liabilities of the Private Bankers, as exhibited by their reports to the Superintendent of Banks on the several dates named below

RESOURCES	Statement of condition Dec. 31, 1915	Statement of condition March 17, 1916	Statement of condition June 30, 1916	Statement of condition Sept. 20, 1916	Statement of condition Nov. 29, 1916
Stocks and bonds, viz.:					
Public securities, market value	$2,037,224	$2,025,847	$2,040,625	$2,122,372	$2,341,720
Private securities, market value	2,494,657	2,249,985	2,291,764	2,455,989	2,468,740
Real estate owned	3,534,458	3,474,086	3,451,541	3,457,204	3,454,089
Mortgages owned	1,279,813	1,026,630	945,988	1,046,125	1,023,975
Loans and discounts secured by real estate collateral	155,711	155,760	144,506	156,373	153,854
Loans and discounts secured by other collateral	336,880	365,788	542,809	574,400	724,823
Loans, discounts and bills purchased not secured by collateral	362,391	388,491	406,606	510,817	593,040
Accounts receivable	40,052	49,703	61,283	70,818	123,030
Due from customers for exchanges, money orders and steamship tickets sold	31,224	34,351	65,101	44,651	117,504
Overdrafts	7,259	6,481	8,064	6,892	6,913
Due from trust companies, banks and bankers	3,034,092	3,280,098	3,079,829	3,685,689	3,933,805
Deposits with express and steamship companies	13,067	13,012	48,890	13,762	13,764
Specie	58,891	50,614	48,423	41,195	49,789
Legal tender notes and notes of national banks	254,569	241,412	259,745	251,910	296,258
Federal reserve notes	27,035	27,709	30,416	33,948	36,168
Foreign currency	171,062	175,785	200,431	208,798	215,806
Foreign postage	5,511	3,964	5,355	5,648	5,146
Cash items	59,708	56,242	129,815	72,066	132,840
Customers' liability on acceptances (per contra see liabilities)	.....	.....	.....	.....	15,000
Other assets	206,758	206,373	283,448	318,738	304,526
Add for cents	193	200	194	182	198
Total resources	$14,110,555	$13,832,531	$14,044,833	$15.077,577	$16,070,993
LIABILITIES					
Permanent capital	$1,811,000	$1,599,000	$1,581,000	$1,581,000	$1,582,000
Surplus, including all undivided profits (market value)	1,520,070	1,583,327	1,434,944	1,434,796	1,519,096
Deposits	8,051,991	8,202,936	8,557,197	9,625,607	10,371,800
Due to trust companies, banks and bankers	119,712	122,136	32,005	24,436	88,012
Bills payable	1,009,574	763,166	541,237	490,991	480,176
Rediscounts	24,962	19,556	20,571	19,657	16,069
Acceptances of drafts payable at a future date or authorized by commercial letters of credit	.....	.....	.....	.....	18,229
Other liabilities	1,573,150	1,542,307	1,877,786	1,900,996	1,995,512
Add for cents	96	103	93	94	99
Total liabilities	$14,110,555	$13,832,531	$14,044,833	$15,077,577	$16,070,993

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SUMMARY OF WEEKLY REPORTS OF STATE BANKS AND TRUST COMPANIES IN GREATER NEW YORK

STATE BANKS

1915	October 2	October 9	October 16	October 23	October 30	November 6
Loans and investments	$343,333,500	$344,508,200	$349,641,000	$357,292,800	$361,168,200	$361,838,700
Gold	44,609,600	52,904,500	52,468,300	50,803,900	47,408,400	48,346,100
Currency and bank notes	25,370,600	25,651,800	24,660,400	25,521,000	25,463,600	25,539,400
Deposits	478,615,400	491,905,100	503,180,300	500,191,800	503,799,800	514,216,000
Reserve on deposits	100,435,200	111,893,000	112,469,700	112,817,300	113,009,700	114,469,400
Percentage of reserve	27.5	28.7	29.2	28.8	28.5	28.8
TRUST COMPANIES						
Loans and investments	$1,298,789,000	$1,306,432,300	$1,342,699,400	$1,380,448,700	$1,389,133,100	$1,416,693,400
Gold	115,401,300	115,625,700	119,937,100	130,576,600	124,463,300	134,373,400
Currency and bank notes	18,837,800	15,842,800	23,595,900	14,253,900	15,212,800	17,482,200
Deposits	1,638,234,600	1,623,188,000	1,698,010,300	1,737,455,600	1,760,629,100	1,805,665,300
Reserve on deposits	383,132,000	367,025,600	392,459,800	398,614,800	415,029,400	443,849,400
Percentage of reserve	29.7	28.6	29.7	29.1	29.9	30.9
STATE BANKS AND TRUST COMPANIES NOT INCLUDED IN CLEARING HOUSE FIGURES						
Loans and investments	$580,705,000	$583,772,300	$595,813,000	$602,249,300	$602,803,600	$610,088,200
Gold	49,561,800	51,045,200	51,364,000	51,555,900	52,041,600	52,278,700
Currency and bank notes	8,997,600	8,864,500	9,101,400	9,211,000	9,268,900	9,265,000
Total deposits	758,814,800	758,418,500	782,818,100	781,345,800	794,484,300	812,652,400
Deposits, eliminating amounts due from reserve depositaries and from other banks and trust companies in New York city and exchanges	606,094,200	616,046,000	622,220,300	629,925,900	628,992,700	637,643,800
Reserve on deposits	204,334,500	198,919,300	214,800,500	208,142,500	223,361,900	231,727,400
Percentage of reserve	32.9	32.3	33.7	32.6	34.2	34.9

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SUMMARY OF WEEKLY REPORTS OF STATE BANKS AND TRUST COMPANIES IN GREATER NEW YORK—(*Continued*)

1915	November 13	November 20	November 27	December 4	December 11	December 18
STATE BANKS						
Loans and investments	$363,345,400	$363,144,100	$363,707,800	$362,365,900	$361,912,900	$360,104,500
Gold	47,247,000	47,410,300	45,070,900	44,504,500	43,680,900	41,583,500
Currency and bank notes	25,008,300	24,390,700	24,457,300	24,925,000	23,874,200	23,529,300
Deposits	506,248,500	505,471,500	492,826,600	504,224,600	496,566,200	495,458,200
Reserve on deposits	114,511,300	114,602,900	115,270,500	117,893,600	115,358,700	113,907,900
Percentage of reserve	28.5	28.6	28.6	29.4	28.6	28.5
TRUST COMPANIES						
Loans and investments	$1,438,177,200	$1,443,831,500	$1,452,336,200	$1,460,822,900	$1,469,363,400	$1,485,769,500
Gold	131,263,100	136,606,000	137,511,300	138,836,000	131,950,500	125,214,200
Currency and bank notes	16,418,800	20,914,300	15,988,300	15,692,200	14,378,600	14,233,400
Deposits	1,810,993,600	1,823,895,200	1,820,106,400	1,832,172,900	1,821,889,100	1,830,478,000
Reserve on deposits	446,748,100	449,763,700	443,759,100	441,999,000	438,169,600	416,800,600
Percentage of reserve	30.6	30.4	30.1	29.9	29.7	28.5
STATE BANKS AND TRUST COMPANIES NOT INCLUDED IN CLEARING HOUSE FIGURES						
Loans and investments	$612,829,500	$617,357,300	$615,592,000	$617,558,900	$619,241,500	$622,463,400
Gold	52,375,800	52,341,300	52,589,800	52,662,900	52,804,800	52,889,000
Currency and bank notes	9,408,700	9,467,800	9,532,400	9,868,000	9,996,600	10,083,800
Total deposits	821,328,300	820,045,600	822,102,300	823,497,600	830,851,000	826,895,400
Deposits, eliminating amounts due from reserve depositaries and from other banks and trust companies in New York city and exchanges	639,379,900	645,345,400	642,369,500	642,059,100	645,585,900	648,696,200
Reserve on deposits	238,143,600	231,215,500	234,554,800	235,564,800	241,578,900	232,046,500
Percentage of reserve	35.4	34.3	34.8	35	35.6	34.6

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SUMMARY OF WEEKLY REPORTS OF STATE BANKS AND TRUST COMPANIES IN GREATER NEW YORK—(*Continued*)

STATE BANKS

1915	December 24	December 31	January 8*	January 15*	January 22*	January 29*
Loans and investments	$358,578,300	$360,802,500	$361,212,800	$368,432,600	$366,490,700	$367,516,600
Gold	40,422,400	42,497,200	45,450,900	42,608,200	40,837,600	41,878,900
Currency and bank notes	23,962,600	24,996,900	25,482,400	24,609,800	23,611,500	23,775,100
Deposits	487,388,600	513,331,100	529,705,300	512,156,300	508,656,700	509,578,600
Reserve on deposits	115,255,400	123,649,400	127,369,400	124,487,700	120,985,400	120,686,400
Percentage of reserve	28.9	30.4	31.1	29.9	29.3	29.1
TRUST COMPANIES						
Loans and investments	$1,508,816,400	$1,544,614,400	$1,548,866,300	$1,560,524,300	$1,574,216,600	$1,575,618,700
Gold	125,409,600	128,398,200	130,169,100	136,828,500	138,776,300	139,035,600
Currency and bank notes	15,250,400	18,899,000	18,142,800	33,524,500	24,512,600	29,023,900
Deposits	1,851,073,600	1,917,834,500	1,935,956,900	1,932,427,500	1,947,854,800	1,958,563,300
Reserve on deposits	408,069,400	433,438,300	428,503,900	441,465,300	435,975,100	452,240,200
Percentage of reserve	27.5	28.1	27.7	28.3	27.9	28.6
STATE BANKS AND TRUST COMPANIES NOT INCLUDED IN CLEARING HOUSE FIGURES						
Loans and investments	$627,080,900	$639,101,000	$640,415,200	$648,500,200	$651,752,800	$654,970,600
Gold	53,058,500	53,619,800	55,165,400	55,306,600	55,459,900	55,586,100
Currency and bank notes	10,188,500	10,245,600	10,197,400	9,944,400	9,428,300	9,379,300
Total deposits	829,831,100	853,200,800	865,442,000	865,387,600	863,000,000	861,408,300
Deposits, eliminating amounts due from reserve depositaries and from other banks and trust companies in New York city and exchanges	655,095,200	669,087,400	672,622,600	681,064,700	686,357,600	690,978,100
Reserve on deposits	229,294,300	241,995,400	245,917,100	236,689,800	229,583,600	225,031,800
Percentage of reserve	34.2	34.8	34.8	33.5	32.8	32.3

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SUMMARY OF WEEKLY REPORTS OF STATE BANKS AND TRUST COMPANIES IN GREATER NEW YORK—(*Continued*)

STATE BANKS

1916	February 5	February 11	February 19	February 26	March 4	March 11
Loans and investments	$368,832,400	$374,131,500	$372,290,200	$369,841,100	$367,235,400	$367,071,900
Gold	45,583,700	42,938,900	40,428,500	41,057,000	41,341,400	43,035,500
Currency and bank notes	24,231,900	21,771,400	21,215,400	22,641,800	21,709,000	21,666,100
Deposits	513,705,100	505,756,700	509,389,600	499,191,600	495,748,600	494,074,600
Reserve on deposits	123,899,600	117,131,900	112,439,900	112,985,000	113,145,700	114,371,800
Percentage of reserve	29.7	28.1	27.4	27.6	27.9	28

TRUST COMPANIES

Loans and investments	$1,586,111,700	$1,606,638,800	$1,624,724,000	$1,652,078,000	$1,665,019,300	$1,670,127,300
Gold	147,861,300	146,900,500	141,841,000	135,909,300	140,684,200	138,863,900
Currency and bank notes	24,020,100	18,174,200	18,289,000	23,910,600	14,767,200	14,314,800
Deposits	1,976,217,400	1,976,067,700	1,977,894,900	1,989,891,600	1,997,180,400	1,956,669,100
Reserve on deposits	454,312,700	445,298,900	430,318,500	414,153,700	409,079,100	380,516,900
Percentage of reserve	28.5	27.8	26.7	25.5	25.2	23.7

STATE BANKS AND TRUST COMPANIES NOT INCLUDED IN CLEARING HOUSE FIGURES

Loans and investments	$655,867,900	$658,969,200	$664,090,900	$674,944,400	$680,343,100	$687,618,500
Gold	55,571,600	55,624,700	56,384,700	56,969,100	57,657,700	57,718,700
Currency and bank notes	9,144,300	9,517,200	9,115,200	9,112,400	8,567,400	8,702,100
Total deposits	864,879,600	860,391,400	865,118,200	865,806,000	870,277,000	861,577,400
Deposits, eliminating amounts due from reserve depositaries and from other banks and trust companies in New York city and exchanges	692,100,000	692,213,400	699,077,800	711,199,300	715,246,700	719,978,000
Reserve on deposits	227,428,300	224,586,400	224,388,400	215,302,400	215,057,700	203,966,200
Percentage of reserve	32.5	32.2	31.9	30.6	30.2	28.9

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SUMMARY OF WEEKLY REPORTS OF STATE BANKS AND TRUST COMPANIES IN GREATER NEW YORK—(*Continued*)

STATE BANKS

1916	March 18	March 25	April 1	April 8	April 15	April 22
Loans and investments	$368,973,000	$370,060,200	$374,814,300	$378,334,100	$381,922,600	$370,463,900
Gold	43,217,100	43,642,400	42,558,100	44,719,800	40,723,500	42,970,400
Currency and bank notes	20,899,500	20,954,000	19,773,000	19,912,000	20,968,500	26,278,000
Deposits	510,818,500	500,208,900	494,705,300	510,012,700	505,408,200	500,190,000
Reserve on deposits	113,320,800	113,107,600	110,740,200	114,165,800	110,481,500	118,085,900
Percentage of reserve	28	27.7	27.3	27.5	26.5	28.5
TRUST COMPANIES						
Loans and investments	$1,674,782,500	$1,663,393,900	$1,663,888,400	$1,667,579,100	$1,666,789,600	$1,678,634,200
Gold	140,703,900	144,065,500	140,682,100	140,755,000	139,584,200	139,989,500
Currency and bank notes	28,127,700	14,006,800	14,275,100	14,788,500	13,406,900	15,091,000
Deposits	1,988,444,100	1,980,214,200	1,981,653,800	2,000,768,800	1,969,838,800	1,982,891,200
Reserve on deposits	388,473,100	397,290,700	401,669,600	404,807,900	392,859,800	386,234,000
Percentage of reserve	24.1	24.6	24.9	24.3	24.4	23.9
STATE BANKS AND TRUST COMPANIES NOT INCLUDED IN CLEARING HOUSE FIGURES						
Loans and investments	$692,110,200	$690,120,300	$692,110,100	$692,073,300	$698,258,200	$703,141,500
Gold	57,721,600	57,776,400	58,095,600	58,416,500	58,320,500	58,755,400
Currency and bank notes	8,927,400	8,968,500	8,874,400	8,637,900	8,878,800	8,869,700
Total deposits	859,415,800	870,798,700	875,918,200	880,824,500	874,951,600	878,652,800
Deposits, eliminating amounts due from reserve depositaries and from other banks and trust companies in New York city and exchanges	726,000,600	726,647,800	728,083,700	728,062,500	733,987,700	741,726,700
Reserve on deposits	199,254,300	207,079,200	209,892,900	215,257,100	204,999,100	202,884,700
Percentage of reserve	28.3	29	29.3	29.9	28.6	28.2

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SUMMARY OF WEEKLY REPORTS OF STATE BANKS AND TRUST COMPANIES IN GREATER NEW YORK—(*Continued*)

STATE BANKS

1916	April 29	May 6	May 13	May 20	May 27	June 3
Loans and investments	$365,738,800	$365,576,000	$371,012,000	$378,358,500	$379,571,100	$379,690,100
Gold	46,474,500	46,903,900	47,659,000	45,813,400	41,555,600	41,385,800
Currency and bank notes	28,809,100	28,908,900	26,619,500	20,878,300	21,058,100	22,402,900
Deposits	506,968,200	518,512,300	513,960,500	525,720,600	526,343,700	518,328,300
Reserve on deposits	123,987,000	126,551,700	127,485,300	123,125,500	120,011,100	119,382,500
Percentage of reserve	29.9	30.7	30.3	29.1	28.3	28.5
TRUST COMPANIES						
Loans and investments	$1,698,963,800	$1,715,713,200	$1,703,650,400	$1,711,357,800	$1,723,071,000	$1,720,078,400
Gold	139,484,500	137,892,700	140,394,200	141,011,200	140,552,800	138,657,500
Currency and bank notes	16,493,000	17,315,000	18,803,700	16,925,400	20,717,500	20,884,100
Deposits	1,998,246,800	2,012,505,400	1,996,819,500	2,021,204,300	2,046,124,600	2,045,877,000
Reserve on deposits	385,225,700	368,767,800	389,679,000	401,483,900	401,550,000	388,689,700
Percentage of reserve	23.7	22.7	23.9	24.1	23.9	23.4
STATE BANKS AND TRUST COMPANIES NOT INCLUDED IN CLEARING HOUSE FIGURES						
Loans and investments	$711,916,800	$717,160,900	$715,561,200	$725,750,900	$728,060,800	$718,057,400
Gold	59,408,800	59,383,200	60,139,400	60,842,800	62,031,500	61,209,200
Currency and bank notes	9,297,700	9,038,900	9,248,600	9,155,900	9,105,800	9,057,300
Total deposits	886,804,300	887,838,100	890,399,200	920,045,000	921,608,400	905,015,500
Deposits, eliminating amounts due from reserve depositaries and from other banks and trust companies in New York city and exchanges	749,134,200	754,615,200	749,795,700	762,555,700	769,987,900	756,056,900
Reserve on deposits	205,198,800	199,748,100	208,902,500	221,536,400	215,861,400	214,179,600
Percentage of reserve	28.3	27.5	28.5	29.3	28.7	29

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SUMMARY OF WEEKLY REPORTS OF STATE BANKS AND TRUST COMPANIES IN GREATER NEW YORK—(*Continued*)

STATE BANKS

1916	June 10	June 17	June 24	July 1	July 8	July 15
Loans and investments	$381,422,900	$383,279,100	$381,305,100	$378,753,000	$382,225,100	$384,244,700
Gold	40,366,100	39,110,100	41,025,200	41,103,500	40,617,900	40,570,500
Currency and bank notes	22,203,700	23,791,200	21,747,700	22,288,200	21,778,400	21,807,300
Deposits	518,783,900	511,795,200	501,170,400	499,527,600	508,763,700	506,898,900
Reserve on deposits	113,127,700	110,749,200	109,543,700	110,074,600	108,328,600	107,926,200
Percentage of reserve	27.3	26.8	26.5	26.9	26.4	26.3

TRUST COMPANIES

Loans and investments	$1,716,644,000	$1,721,867,200	$1,712,150,500	$1,713,333,500	$1,707,724,200	$1,693,029,100
Gold	139,248,100	138,477,200	140,927,100	140,912,700	139,978,400	141,374,700
Currency and bank notes	18,725,800	18,100,400	15,788,400	17,987,500	14,229,300	17,113,400
Deposits	1,972,045,100	1,963,738,600	1,944,445,600	1,964,418,500	1,951,413,400	1,919,949,500
Reserve on deposits	344,985,500	337,896,800	333,777,000	341,837,400	322,749,300	314,062,200
Percentage of reserve	21.5	21.1	21.1	21.6	20.5	20 2

STATE BANKS AND TRUST COMPANIES NOT INCLUDED IN CLEARING HOUSE FIGURES

Loans and investments	$716,103,700	$724,073,600	$726,501,800	$728,326,400	$729,416,800	$729,007,500
Gold	60,037,300	59,850,100	59,769,600	59,758,800	60,014,300	60,458,100
Currency and bank notes	9,272,800	9,179,300	9,043,100	9,201,400	9,381,900	9,582,800
Total deposits	863,516,400	868,940,100	869,954,400	875,017,200	873,644,000	864,180,500
Deposits, eliminating amounts due from reserve depositaries and from other banks and trust companies in New York city and exchanges	747,304,200	754,556,400	758,791,300	762,520,000	766,817,000	766,796,100
Reserve on deposits	183,317,300	181,752,300	180,415,600	180,711,800	171,989,900	165,367,300
Percentage of reserve	26.1	25.7	25.6	25.6	24.2	23.4

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SUMMARY OF WEEKLY REPORTS OF STATE BANKS AND TRUST COMPANIES IN GREATER NEW YORK—(*Continued*)

STATE BANKS

1916	July 22	July 29	August 5	August 12	August 19	August 26
Loans and investments	$380,710,400	$383,217,800	$381,385,900	$382,647,500	$383,546,400	$383,721,800
Gold	43,331,200	40,225,100	37,340,600	39,080,700	39,169,200	41,060,200
Currency and bank notes	22,307,500	19,102,600	20,217,500	20,566,600	18,922,800	19,425,200
Deposits	500,294,300	487,957,900	492,200,200	490,854,300	495,311,500	502,749,000
Reserve on deposits	116,921,000	104,047,600	103,189,300	104,574,700	102,858,700	104,698,400
Percentage of reserve	26.8	25.3	25.3	25.3	25	25.3

TRUST COMPANIES

1916	July 22	July 29	August 5	August 12	August 19	August 26
Loans and investments	$1,672,460,200	$1,666,569,200	$1,669,215,900	$1,672,686,800	$1,682,813,500	$1,671,085,500
Gold	138,076,900	135,351,300	131,629,900	131,316,700	133,161,900	135,209,200
Currency and bank notes	15,502,700	16,551,400	22,903,300	22,509,700	17,738,100	23,431,300
Deposits	1,893,206,900	1,904,178,700	1,985,391,700	1,956,269,900	1,941,559,800	1,930,284,100
Reserve on deposits	317,093,900	332,836,100	363,956,900	364,887,700	347,192,700	349,370,300
Percentage of reserve	20.8	21.8	24	23.9	22.7	22.6

STATE BANKS AND TRUST COMPANIES NOT INCLUDED IN CLEARING HOUSE FIGURES

1916	July 22	July 29	August 5	August 12	August 19	August 26
Loans and investments	$723,606,700	$716,283,900	$709,378,600	$706,328,300	$712,178,300	$713,888,500
Gold	60,408,200	60,107,900	59,933,300	60,040,400	59,534,500	59,808,400
Currency and bank notes	9,146,400	9,108,200	8,764,100	8,711,500	8,654,700	8,792,400
Total deposits	862,499,100	865,943,600	867,037,100	873,839,000	878,018,100	874,882,200
Deposits, eliminating amounts due from reserve depositaries and from other banks and trust companies in New York city and exchanges	757,325,700	754,266,500	748,956,700	745,995,700	752,605,100	752,327,900
Reserve on deposits	172,788,200	180,330,300	185,807,100	195,970,100	192,579,000	189,988,900
Percentage of reserve	24.8	25.9	26.8	27.9	27.3	26.8

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SUMMARY OF WEEKLY REPORTS OF STATE BANKS AND TRUST COMPANIES IN GREATER NEW YORK—(*Continued*)

STATE BANKS

1916	September 2	September 9	September 16	September 23	September 30	October 7
Loans and investments	$386,670,400	$387,018,500	$388,902,800	$393,054,000	$397,245,500	$399,200,300
Gold	42,143,600	40,033,500	39,248,700	41,401,300	39,443,300	43,434,300
Currency and bank notes	19,485,600	18,933,900	21,528,400	20,509,000	21,096,500	20,434,500
Deposits	505,590,700	515,926,000	534,915,200	535,613,000	555,773,800	553,987,700
Reserve on deposits	107,385,200	102,683,400	106,456,800	107,194,000	107,112,300	112,286,100
Percentage of reserve	25.7	24.8	25.6	25.8	25.7	26.6
TRUST COMPANIES						
Loans and investments	$1,659,506,300	$1,674,271,000	$1,666,448,200	$1,663,653,000	$1,669,629,800	$1,661,138,300
Gold	133,900,800	135,117,400	135,763,800	133,733,100	136,697,400	133,901,300
Currency and bank notes	17,701,100	16,874,200	16,730,900	21,256,800	20,291,400	16,036,200
Deposits	1,934,626,900	1,927,347,100	1,933,067,300	1,958,901,900	1,993,506,500	1,989,867,800
Reserve on deposits	345,318,100	335,286,700	339,289,500	355,231,600	366,510,000	355,608,400
Percentage of reserve	22.2	21.5	21.9	22.7	23.4	22.9
STATE BANKS AND TRUST COMPANIES NOT INCLUDED IN CLEARING HOUSE FIGURES						
Loans and investments	$714,687,200	$725,669,900	$722,630,000	$721,699,500	$720,381,900	$719,406,600
Gold	59,428,700	60,386,900	60,263,200	60,292,600	59,660,900	58,555,600
Currency and bank notes	8,941,300	9,410,400	9,597,100	9,021,400	9,267,700	9,672,900
Total deposits	881,009,000	893,038,600	897,305,200	908,784,200	912,236,100	907,972,200
Deposits, eliminating amounts due from reserve depositaries and from other banks and trust companies in New York city and exchanges	754,765,400	767,484,100	764,604,900	767,450,900	764,521,000	766,246,400
Reserve on deposits	193,543,600	192,127,700	200,574,400	208,325,300	212,246,100	204,214,700
Percentage of reserve	27	26.7	27.7	28.9	29.5	28.6

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SUMMARY OF WEEKLY REPORTS OF STATE BANKS AND TRUST COMPANIES IN GREATER NEW YORK—(*Continued*)

STATE BANKS

1916	October 14	October 21	October 28	November 4	November 11	November 18
Loans and investments	$401,424,000	$398,501,800	$405,068,100	$406,686,100	$408,083,200	$410,215,300
Gold	42,022,600	39,963,100	42,372,100	43,043,400	43,482,800	42,660,200
Currency and bank notes	20,883,200	22,040,000	21,771,200	21,728,100	20,817,400	21,687,600
Deposits	560,527,000	553,216,500	559,476,100	564,773,600	575,823,300	584,865,200
Reserve on deposits	111,785,100	111,070,900	111,613,500	113,018,700	114,903,900	112,890,600
Percentage of reserve	26.4	26.2	26	26.2	26.5	26.1
TRUST COMPANIES						
Loans and investments	$1,653,867,400	$1,659,213,400	$1,657,777,400	$1,652,266,800	$1,672,195,600	$1,708,914,900
Gold	139,035,500	137,476,700	135,903,000	136,566,100	134,839,300	137,851,600
Currency and bank notes	15,139,300	17,067,200	14,507,600	17,764,900	22,859,000	26,577,800
Deposits	1,974,343,700	1,960,513,200	1,968,637,300	2,004,273,400	2,041,824,400	2,069,357,900
Reserve on deposits	348,911,500	342,159,700	345,515,200	368,665,900	371,319,500	363,747,700
Percentage of reserve	22.7	22.2	22.3	23.6	23.5	22.6
STATE BANKS AND TRUST COMPANIES NOT INCLUDED IN CLEARING HOUSE FIGURES						
Loans and investments	$726,307,500	$731,278,800	$733,848,100	$734,202,300	$736,373,500	$745,244,300
Gold	59,549,100	60,601,600	60,517,700	60,693,500	60,365,300	60,812,600
Currency and bank notes	9,986,900	9,657,300	9,723,600	9,723,600	10,094,000	10,113,900
Total deposits	909,788,300	909,548,700	918,452,700	934,729,100	947,296,100	952,640,000
Deposits, eliminating amounts due from reserve depositaries and from other banks and trust companies in New York city and exchanges	772,215,700	780,883,100	781,601,100	778,374,800	788,052,700	796,512,000
Reserve on deposits	201,984,400	197,605,500	206,953,600	222,279,900	222,979,700	219,723,000
Percentage of reserve	28.2	27.4	28.2	29.6	29.8	29.1

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SUMMARY OF WEEKLY REPORTS OF STATE BANKS AND TRUST COMPANIES IN GREATER NEW YORK—(*Concluded*)

STATE BANKS

1916	November 25	December 2	December 9	December 16	December 23	December 30
Loans and investments	$411,622,200	$413,067,500	$413,393,400	$412,796,300	$410,430,500	$410,493,800
Gold	44,177,000	43,553,500	43,673,600	46,103,000	45,342,100	47,883,800
Currency and bank notes	21,756,000	20,610,800	22,082,900	20,975,400	22,051,100	23,699,400
Deposits	595,211,500	576,366,500	563,375,000	579,546,400	574,771,100	557,341,300
Reserve on deposits	113,242,300	108,441,200	106,983,500	105,584,000	104,998,300	112,885,700
Percentage of reserve	26.2	25.4	25.2	24.8	25.2	26
TRUST COMPANIES						
Loans and investments	$1,713,629,500	$1,713,366,400	$1,704,153,400	$1,716,713,500	$1,707,315,500	$1,690,440,100
Gold	140,255,600	133,213,100	135,170,200	136,881,700	139,165,500	140,632,600
Currency and bank notes	16,670,500	15,977,500	21,489,600	19,388,000	17,604,400	19,502,200
Deposits	2,055,626,600	2,031,522,900	1,991,442,800	1,998,631,900	1,990,081,900	2,000,613,700
Reserve on deposits	348,532,800	323,292,500	316,998,900	328,622,200	327,381,600	344,177,600
Percentage of reserve	21.7	20.5	20.8	20.5	20.8	21.7
STATE BANKS AND TRUST COMPANIES NOT INCLUDED IN CLEARING HOUSE FIGURES						
Loans and investments	$750,695,100	$762,178,400	$768,914,200	$769,696,800	$759,845,900	$753,371,300
Gold	61,607,300	61,703,400	62,738,000	61,882,200	62,700,900	61,905,100
Currency and bank notes	10,352,800	10,482,800	10,822,700	10,947,500	10,805,100	11,163,200
Total deposits	945,253,800	937,033,500	926,332,100	930,667,400	924,890,200	923,911,400
Deposits, eliminating amounts due from reserve depositaries and from other banks and trust companies in New York city and exchanges	803,379,500	811,081,300	810,864,300	812,171,100	805,607,900	799,489,200
Reserve on deposits	208,037,100	194,038,000	183,629,200	186,728,200	188,674,500	195,489,300
Percentage of reserve	27.7	26.1	24.7	25.1	25.6	26.6

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SUMMARY OF WEEKLY REPORTS OF STATE BANKS AND TRUST COMPANIES OUTSIDE OF GREATER NEW YORK

STATE BANKS OUTSIDE OF GREATER NEW YORK

1915	October 2	October 9	October 16	October 23	October 30	November 6	November 13
Loans and discounts	$139,445,600	$139,565,600	$139,489,900	$140,479,400	$141,423,000	$141,868,800	$141,867,000
Total deposits	149,813,100	151,003,900	151,563,000	153,402,100	153,397,500	154,370,500	154,265,600
Total reserve	28,498,600	29,788,500	30,135,600	30,696,000	30,218,300	30,539,000	30,128,700
Average reserve	22.1	22.8	23.2	23.3	22.9	23.2	22.8

TRUST COMPANIES OUTSIDE OF GREATER NEW YORK

Loans and discounts	$202,485,500	$202,433,900	$203,539,400	$205,941,200	$206,643,900	$208,449,200	$208,635,400
Total deposits	216,509,900	218,267,800	219,010,500	220,673,500	220,166,300	222,805,700	223,242,500
Total reserve	32,477,500	34,107,600	33,556,000	33,229,100	31,967,400	32,820,000	33,607,100
Average reserve	18.5	19.2	18.9	18.5	17.8	18.1	18.5

STATE BANKS OUTSIDE OF GREATER NEW YORK

1915	November 20	November 27	December 4	December 11	December 18	December 24	December 31
Loans and discounts	$142,553,500	$142,792,200	$144,695,800	$146,078,100	$146,362,700	$146,832,200	$146,699,400
Total deposits	155,382,700	153,339,200	155,078,300	156,312,800	157,868,900	156,261,000	156,820,400
Total reserve	30,307,800	28,112,590	28,243,760	28,168,890	29,338,600	27,434,200	27,732,500
Average reserve	22.7	21.4	21.2	20.9	21.5	20.4	20.5

TRUST COMPANIES OUTSIDE OF GREATER NEW YORK

Loans and discounts	$209,294,500	$209,623,100	$209,516,800	$210,258,300	$210,538,800	$210,542,000	$211,531,600
Total deposits	222,601,400	221,642,300	221,928,900	223,032,700	222,895,900	222,725,900	222,847,900
Total reserve	32,418,200	31,499,700	31,207,000	31,739,500	31,391,100	31,181,000	30,083,300
Average reserve	17.8	17.5	17.3	17.5	17.3	17.2	16.6

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SUMMARY OF WEEKLY REPORTS OF STATE BANKS AND TRUST COMPANIES OUTSIDE OF GREATER NEW YORK—(*Continued*)

STATE BANKS OUTSIDE OF GREATER NEW YORK

1916	January 8	January 15	January 22	January 29	February 5	February 11	February 19
Loans and discounts	$145,815,900	$146,975,700	$147,355,400	$147,973,600	$147,590,300	$149,267,000	$149,793,000
Total deposits	159,252,400	158,673,700	158,823,300	158,284,200	160,068,900	160,144,100	161,564,800
Total reserve	29,639,600	29,578,100	29,173,400	28,202,200	29,498,900	29,083,900	29,760,100
Average reserve	21.6	21.6	21.3	20.6	21.6	21.1	21.5

TRUST COMPANIES OUTSIDE OF GREATER NEW YORK

Loans and discounts	$209,913,600	$210,128,200	$210,267,100	$210,332,000	$211,187,400	$212,627,500	$213,407,600
Total deposits	225,628,500	224,896,200	225,148,200	225,473,300	230,434,800	230,771,600	231,344,500
Total reserve	33,448,200	33,113,900	33,388,300	33,910,100	36,949,400	36,285,000	36,303,800
Average reserve	18.0	18.0	18.2	18.5	19.7	19.3	19.2

STATE BANKS OUTSIDE OF GREATER NEW YORK

1916	February 26	March 4	March 11	March 18	March 25	April 1	April 8
Loans and discounts	$149,632,800	$150,940,900	$151,278,400	$151,662,800	$150,625,800	$152,073,400	$151,032,800
Total deposits	161,678,900	162,758,500	163,065,800	163,850,300	163,170,500	164,372,000	164,768,100
Total reserve	29,880,900	30,361,500	30,572,900	30,647,100	29,998,200	30,539,200	31,133,100
Average reserve	21.5	21.7	21.7	21.7	21.4	21.6	22.1

TRUST COMPANIES OUTSIDE OF GREATER NEW YORK

Loans and discounts	$214,839,600	$216,197,800	$218,058,800	$218,763,300	219,335,500	$220,063,900	$219,887,100
Total deposits	230,341,900	232,503,900	233,583,200	234,521,100	234,055,500	234,222,500	237,230,300
Total reserve	34,532,400	34,576,200	34,537,100	34,691,100	33,967,600	33,230,900	36,408,200
Average reserve	18.4	18.3	18.1	18.1	17.7	17.4	18.8

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SUMMARY OF WEEKLY REPORTS OF STATE BANKS AND TRUST COMPANIES OUTSIDE OF GREATER NEW YORK — (*Continued*)

STATE BANKS OUTSIDE OF GREATER NEW YORK

1916	April 15	April 22	April 29	May 6	May 13	May 20	May 27
Loans and discounts	$152,360,500	$153,212,300	$154,337,200	$154,497,700	$154,787,800	$155,634,900	$156,257,900
Total deposits	165,412,100	166,451,900	165,876,800	168,488,300	168,894,600	170,532,800	168,993,100
Total reserve	31,029,700	31,070,900	30,182,900	31,967,000	32,411,100	32,958,800	31,568,700
Average reserve	22.0	21.9	21.3	22.3	22.4	22.7	21.8

TRUST COMPANIES OUTSIDE OF GREATER NEW YORK

Loans and discounts	$221,331,700	$222,581,300	$223,007,400	$223,293,800	$225,803,900	$226,605,900	$227,317,500
Total deposits	237,708,200	239,956,200	238,341,700	241,825,300	243,161,800	243,467,200	243,024,900
Total reserve	35,922,400	36,953,100	35,275,500	38,017,300	38,276,000	37,363,100	36,725,100
Average reserve	18.5	18.9	18.3	19.5	19.5	19.0	18.7

STATE BANKS OUTSIDE OF GREATER NEW YORK

1916	June 3	June 10	June 17	June 24	July 1	July 8	July 15
Loans and discounts	$156,606,700	$156,965,800	$157,446,600	$158,114,600	$158,593,900	$158,658,900	$159,515,100
Total deposits	168,608,200	169,605,400	170,543,200	170,883,100	170,242,000	172,756,300	173,125,300
Total reserve	31,145,100	31,291,900	31,722,400	31,229,200	30,000,700	31,673,900	31,388,000
Average reserve	21.5	21.6	21.7	21.5	20.6	21.5	21.3

TRUST COMPANIES OUTSIDE OF GREATER NEW YORK

Loans and discounts	$226,763,400	$227,397,900	$229,513,000	$230,658,400	$233,373,100	$232,989,600	$234,758,200
Total deposits	245,151,700	246,585,700	247,610,500	245,896,200	248,185,100	251,207,300	251,618,000
Total reserve	37,793,600	39,160,200	38,639,700	36,709,700	34,783,900	37,781,100	36,361,500
Average reserve	19.1	19.7	19.3	18.0	17.5	18.8	18.0

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SUMMARY OF WEEKLY REPORTS OF STATE BANKS AND TRUST COMPANIES OUTSIDE OF GREATER NEW YORK — (*Continued*)

STATE BANKS OUTSIDE OF GREATER NEW YORK

1916	July 22	July 29	August 5	August 12	August 19	August 26
Loans and discounts	$160,311,600	$160,660,600	$160,901,500	$161,334,100	$161,749,300	$161,902,200
Total deposits	173,278,600	172,561,200	172,775,300	173,467,100	176,591,200	176,320,200
Total reserve	30,723,300	30,640,700	31,060,000	30,720,200	33,228,200	32,641,300
Average reserve	20.8	20.8	21.2	20.7	22.0	21.7

TRUST COMPANIES OUTSIDE OF GREATER NEW YORK

Loans and discounts	$236,351,500	$239,744,500	$239,696,100	$240,425,800	$241,004,400	$241,082,800
Total deposits	250,942,500	254,008,200	255,066,000	254,847,500	254,443,300	255,090,600
Total reserve	33,967,700	34,628,300	35,950,100	35,270,000	34,935,700	35,056,000
Average reserve	16.8	17.0	17.6	17.3	17.2	17.2

STATE BANKS OUTSIDE OF GREATER NEW YORK

1916	September 2	September 9	September 16	September 23	September 30	October 7
Loans and discounts	$162,524,600	$157,424,900	$156,863,900	$157,277,800	$157,699,700	$158,354,900
Total deposits	176,593,800	167,119,000	169,338,400	170,666,700	171,392,800	173,895,900
Total reserve	32,534,800	29,902,100	31,301,500	32,012,500	32,273,200	33,188,800
Average reserve	21.6	21.0	21.7	22.1	22.1	22.4

TRUST COMPANIES OUTSIDE OF GREATER NEW YORK

Loans and discounts	$240,871,100	$248,552,500	$249,557,900	$250,200,400	$250,448,700	$250,891,000
Total deposits	255,422,800	264,775,200	264,967,000	266,239,800	266,926,200	270,396,100
Total reserve	35,471,400	38,173,700	38,045,800	38,785,200	38,876,100	42,521,200
Average reserve	17.4	18.0	17.9	18.1	18.0	19.6

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SUMMARY OF WEEKLY REPORTS OF STATE BANKS AND TRUST COMPANIES OUTSIDE OF GREATER NEW YORK — (*Concluded*)

STATE BANKS OUTSIDE OF GREATER NEW YORK

1916	October 14	October 21	October 28	November 4	November 11	November 18
Loans and discounts	$159,649,100	$160,768,400	$161,630,100	$161,550,700	$161,976,100	$162,227,900
Total deposits	175,097,800	176,870,600	175,783,400	176,306,400	176,640,500	177,541,900
Total reserve	33,298,600	33,429,300	32,070,700	32,947,000	32,450,900	33,265,800
Average reserve	22.4	22.3	21.5	22.0	21.8	22.1

TRUST COMPANIES OUTSIDE OF GREATER NEW YORK

Loans and discounts	$252,180,200	$253,660,800	$254,980,100	$255,472,200	$256,833,700	$259,252,000
Total deposits	272,019,600	271,358,700	270,813,200	273,292,200	274,736,800	274,163,000
Total reserve	42,897,200	40,638,600	39,091,600	40,366,500	40,997,700	38,504,100
Average reserve	19.5	18.7	18.0	18.4	18.7	17.5

STATE BANKS OUTSIDE OF GREATER NEW YORK

1916	November 25	December 2	December 9	December 16	December 23	December 30
Loans and discounts	$162,820,900	$163,851,100	$165,023,700	$166,584,600	$167,141,700	$167,025,900
Total deposits	178,025,700	177,842,000	178,456,900	179,657,900	178,709,600	177,686,200
Total reserve	33,193,500	31,722,300	31,355,200	30,895,500	29,473,500	28,656,300
Average reserve	22.0	20.9	20.6	20.3	19.5	19.1

TRUST COMPANIES OUTSIDE OF GREATER NEW YORK

Loans and discounts	$259,689,500	$261,433,800	$269,407,800	$271,856,300	$272,779,900	$273,836,800
Total deposits	274,130,200	275,397,400	283,666,700	283,036,700	283,091,600	283,619,300
Total reserve	38,740,900	37,703,700	37,823,600	34,911,100	34,147,000	34,475,400
Average reserve	17.6	17.1	16.6	15.4	15.0	15.2

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