

ANNUAL REPORT

OF THE

Superintendent of Banks

OF THE

STATE OF NEW YORK

TRANSMITTED TO THE LEGISLATURE JANUARY 2, 1918

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STATE OF NEW YORK

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IN SENATE

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SUPERINTENDENT OF BANKS

STATE OF NEW YORK

BANKING DEPARTMENT,

ALBANY, *December 31, 1917*

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 1917.

Very respectfully, your obedient servant,

GEORGE I. SKINNER,
Superintendent of Banks.

REPORT

To the Legislature

Although the year 1917 has been made memorable by the entry of the United States into the World War, the wonderful growth and development of the State banking institutions, which was referred to in the last legislative report of this Department, has continued. The State system has met all the demands made upon it and has co-operated with the Federal Reserve Bank of New York and with the national banks along all lines of patriotic endeavor. With these institutions it has assisted in financing the National Government through the purchase and sale of Liberty bonds and has in various ways extended to the business men of the State greater facilities for the promotion of the business and commerce of the State, both foreign and domestic, than ever before.

From September 20, 1916, to November 14, 1917, the total resources of the trust companies of the State increased from \$2,626,431,407 to \$3,164,170,014, a gain of \$537,738,607. Their total deposits increased from \$2,241,832,017 to \$2,630,083,223, and their capitalization from \$94,200,000 to \$115,260,700. The number of trust companies increased from 89 to 99.

The total resources of State banks during the same period increased from \$840,704,210 to \$932,437,232, an increase in total resources of \$91,733,022. There was an increase in their total deposits from \$739,038,716 to \$819,341,180, while their aggregate capital increased from \$35,326,000 to \$36,549,600. The number of State banks on November 14, 1917, was 212 as compared with 202 State banks on September 20, 1916.

From July 1, 1916, to July 1, 1917, the date of their last report to this Department, the aggregate resources of the savings banks of the State increased from \$2,053,171,981 to \$2,172,916,413, and their deposits from \$1,883,242,203 to \$1,991,469,146. The total resources of these three classes of corporations, therefore, accord-

ing to their last reports to this Department were nearly six billions two hundred and seventy millions of dollars.

The total resources of the authorized private bankers on November 14, 1917, were \$15,505,206 and their deposits \$10,069,544.

The total resources of the savings and loan associations of the State at the time of their last report to this Department were \$79,629,881 and it is estimated that on this basis the total resources of all the corporations and individuals subject to the supervision of this Department aggregate \$6,410,015,687.

RECORD OF STATE INSTITUTIONS

I am pleased to report that during the year it has not been found necessary to close any trust company, savings bank or bank incorporated under the provisions of the Banking Law. In fact, no such institution has been closed by this Department in the last five years with the exception of one small State bank having a capital of \$25,000 and total deposits of \$44,783. The depositors with this institution have already received 50 per centum of their claims and a further payment will be made. It will be seen, therefore, that, figured upon a percentage basis, losses to depositors with State banks, trust companies and savings banks during these years have been almost infinitesimal.

The record of the trust companies and the savings banks of the State for long periods of time are even more remarkable. Since trust companies were first placed under the supervision of this Department in 1874 but seven such companies have been permanently closed by the Superintendent of Banks. Two of these companies paid depositors in full; another has already paid to depositors 70 per centum of their claims; and a fourth was swept away in the panic of 1907 so soon after its authorization that it never reported to or was examined by this Department.

Since 1880 but three savings banks have been permanently closed by the Department. The depositors with two of these institutions were paid approximately 95 and 70 per centum of their claims respectively, and the depositors with the third, which is still in liquidation, have received 63 per centum of the amounts due them.

During the year it became necessary to close one comparatively small savings and loan association with total reported resources of less than four hundred thousand dollars on account of crimes committed by trusted officers of the association, who had been connected with it during the greater portion of its existence of nearly thirty years. This was the first savings and loan association closed by the Department since 1912. The liquidation of this institution has progressed so rapidly that the Department can pay to shareholders at least 30 per centum of the amounts standing to their credit upon the books of the association as soon as the necessary order from the Supreme Court can be obtained.

It was also found necessary to close two institutions conducted by private bankers. Their failure was the result of investments made before the Banking Law was applicable to them. It will be necessary to have these institutions liquidated in accordance with the Bankruptcy Law of the United States as private bankers have not been excepted from the operations of that statute.

STATE INSTITUTIONS AND THE FEDERAL RESERVE SYSTEM

Acting under emergency messages from the Governor, the Legislature of 1917 in the very last days of the session passed amendments to the Banking Law which have enabled the State institutions, without becoming members of the Federal Reserve System, to co-operate with the Federal Reserve Bank of New York to the fullest extent in mobilizing the gold of the country for the purpose of strengthening the financial structure of the nation in its time of need. It is almost needless to call attention to the fact that existing conditions have given the Federal Reserve System exceptional opportunities to demonstrate its strength and its usefulness to the country. The patriotic action of the State institutions in taking advantage of the opportunities presented by the amendments which permit such institutions, even when not members of the Federal Reserve System, to deposit all their gold with the Federal Reserve Bank of New York, thereby strengthening the gold reserves of that institution and affording a basis for such additional issues of federal reserve notes as are needed to meet the demands of the National Government and at the same time carry on the business and commerce of the nation, is deserving of

the highest commendation. State institutions are also permitted by these amendments to carry as reserves on hand with the Federal Reserve Bank all the reserves which they are required to keep under the State law with the exception of such cash as they should have in their own vaults for current needs.

It has been believed by many that such State institutions as were eligible could still further strengthen the Federal Reserve System by becoming members of the Federal Reserve Bank of New York and, as a result of the consequent appeal to their patriotism, twenty-three banks and trust companies located in the City of New York, including some of the largest institutions in the State system, and eight institutions located outside of Greater New York, have recently joined the Federal Reserve System, and in many of these cases this action was taken entirely from patriotic motives and, as they believe, at a considerable pecuniary loss to themselves.

LIBERTY LOAN BONDS

By their action in connection with the two issues of Liberty Loan bonds which have already been necessary, the State institutions have even more fully demonstrated their devotion to their country and their support of the National Government in the present crisis. At the time of the issue of the first Liberty Loan the quota demanded of the State was believed to be exceptionally large in view of the large proportion of its banking resources held by mutual institutions. Mutual investment institutions, like savings banks and savings and loan associations, from the fact that most of their funds are invested in long term securities and that the appeal to the patriotism of small savers will not only deprive them of future deposits from their patrons but may lead to the withdrawal of savings already accumulated and invested, are at a disadvantage in responding to appeals of this character. The necessity, however, of financing the government from future savings instead of using the accumulated capital of the country, so much needed in these days of business expansion, was emphasized throughout the campaign in which the officers of savings banks generally joined to the utmost of their ability, and the Banking Law was amended so as to permit even the savings and loan associations to issue "National Defense Savings Shares" and fully participate in the great effort that was made to place the

loan without embarrassing the business of the State and the country. As a result, the subscriptions of the State institutions and their patrons to the first loan aggregated \$467,597,423, and the total subscriptions greatly exceeded the amount requested.

When the second Liberty Loan was placed, even more strenuous efforts on behalf of the State institutions became necessary, and the total subscriptions made by the State institutions and their patrons reached a total of \$640,541,150, making total subscriptions to the two Liberty Loans of over a billion dollars. The following tables show the amounts subscribed for these loans by the different classes of corporations and individuals subject to the supervision of the Banking Department, together with the amount of subscriptions which they received from their patrons, and the total of such subscriptions:

FIRST LOAN

	Amount subscribed by institutions	Other subscriptions obtained	Total subscriptions
Banks of deposit and discount	\$25,752,575	\$79,016,635	\$104,769,210
Trust companies	56,581,400	262,719,850	319,301,250
Savings banks	23,250,340	12,832,563	36,082,903
Agencies of foreign banks	3,233,300	425,000	3,658,300
Private bankers	612,050	677,660	1,289,710
Safe deposit companies	80,300	116,250	196,550
Savings and loan associations	1,127,800	344,100	1,471,900
Credit unions	16,300	197,450	213,750
Investment companies	393,550	201,600	595,150
Personal loan companies and brokers	18,700	.....	18,700
	\$111,066,315	\$356,531,108	\$467,597,423

SECOND LOAN

Banks of deposit and discount	\$17,587,200	\$131,187,050	\$148,774,250
Trust companies	100,755,450	324,172,100	424,927,550
Savings banks	31,462,450	24,129,900	55,592,350
Agencies of foreign banks	2,972,000	2,634,300	5,606,300
Private bankers	576,800	821,300	1,398,100
Safe deposit companies	362,500	16,550	379,050
Savings and loan associations	707,650	986,600	1,694,250
Credit unions	3,850	239,300	243,150
Investment companies	1,395,250	526,300	1,921,550
Personal loan companies and brokers	3,600	1,000	4,600
	\$155,826,750	\$484,714,400	\$640,541,150

There are two subjects to which I think I ought to call attention in connection with these loans. The first is the disinclination of some of our ultra-conservative bankers, with whose views at most times and upon most questions I wholly agree, to use to the fullest extent the rediscount privileges that have been so freely offered in connection with these loans. Our past experience has fully demonstrated that the currency of the country should be elastic and adjusted to current needs, and the old notion that a rediscount by a financial institution is necessarily a sign of weakness, is inconsistent with the theory upon which the present currency of the country is based. The combination of gold and of commercial paper as a basis for our currency is believed to render it both safe and adjustable, and the experience of the Federal Reserve Bank of New York in connection with the placing of these loans would seem to demonstrate its elasticity.

If currency be considered simply as an instrument, a means of facilitating business, it is evident that an adequate supply of it is necessary to carry on the business and commerce of the country at a time when such great demands are being made upon the financial system to meet the needs of the National Government. Unless advantage is taken of the rediscount privilege, contraction and a denial of credit to persons engaged in carrying on the ordinary and necessary business and commerce of the country seems unavoidable.

I think I should also call attention to the sale of Liberty bonds at less than par within a few days of their issue. I am firmly convinced that no person or institution should subscribe for Liberty bonds unless prepared to take advantage, if necessary, of the means afforded of carrying them practically without cost until such time as they can be fully paid for or they can be sold at par or more. Any other course seems to me unpatriotic. On account of their convertible features, it is evident that they must be worth par before another issue can be placed and they can be carried with little or no loss of interest. Under such circumstances their sale at less than par tends to destroy confidence in them and also leads to undue depreciation in the prices of other securities.

In order to facilitate the placing of the next Liberty Loan I would suggest that the Banking Law be so amended that loans

upon Liberty bonds may be made by the State institutions, as well as by the National banks, without diminishing the credit which they may extend to their patrons for the purpose of carrying on their usual business and meeting such further demands as are made upon them through the necessities of the war.

ACCEPTANCES

Among the means of promoting foreign trade and extending necessary credit provided for both in the Federal Reserve Act and in the recent revision of the Banking Law of this State, is the power to deal in acceptances, and this power has been exercised by many of the large State institutions for the extension of our foreign commerce with great apparent advantage, both to themselves and the nation. The investment article of the Banking Law was amended during the last session of the Legislature in such a manner as to make it possible to organize companies for the especial purpose of developing our foreign trade and assisting the country in maintaining in foreign lands the prominent position that she is now for the first time attaining, both by dealing in acceptances and by exercising other powers heretofore monopolized by foreign banks and discount companies. The advantages of the use of trade acceptances in domestic commerce, however, do not appear to have been as yet fully realized. It is believed by most progressive bankers that they will prove not only a safe and convenient method of extending credit, but that the use of such acceptances will eliminate losses incident to the old system of giving credit upon open book accounts with infrequent settlements and frequent loss of interest, if not of principal.

AMENDMENTS TO THE BANKING LAW

While many minor amendments to the Banking Law might properly be made for the purpose of eliminating misprints, slight errors, ambiguities or contradictions, I have already mentioned the only material amendment which it seems necessary to suggest at this time.

STATE BANKS

Ten new banks were authorized during the period covered by this report, including the John Nemeth State Bank and the Henry J. Schnitzer State Bank, which had previously been operated, as their names indicate, by private bankers. Three banks discon-

tinued business. One was taken over as a branch by a large New York city trust company; another was voluntarily liquidated, the depositors being paid in full; and a third was converted into a national bank.

Two hundred and twelve State banks reported to this Department, as of the close of business, November 14, 1917, total resources of \$932,437,232, a gain of \$30,591,984, since November 29, 1916, when two hundred and four banks reported. Deposits totaled on November 14th last \$819,341,180 as against \$796,615,675 on November 29, 1916, an increase for the year of \$22,725,505. The patriotic response made by the banks to the call of the National Government in connection with the two Liberty Loans is shown in the item of "public securities." The amount of such investments held on November 14, 1917, totaled \$89,222,511, an increase since November 29, 1916, of \$63,844,646.

A consolidated statement of the condition of State banks at the close of business on November 14, 1917, compared with a similar statement as of the close of business on November 29, 1916, follows:

RESOURCES	1916	1917
Stocks and bonds, viz.:		
Public securities.....	\$25,377,865	\$89,222,511
Private securities.....	107,650,086	95,463,137
Real estate owned.....	20,790,561	21,521,528
Mortgages owned.....	13,456,003	13,999,813
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....	10,290,553	10,083,992
Loans and discounts secured by other collateral.....	202,156,129	169,467,578
Loans, discounts and bills purchased not secured by collateral.....	216,593,931	250,678,380
Overdrafts.....	125,607	220,471
Due from trust companies, banks and bankers.....	101,128,596	100,143,930
Specie.....	51,306,770	33,780,536
Other currency authorized by the Laws of the United States.....		21,440,313
Legal tender notes and notes of national banks.....	17,917,608	.....
Federal reserve notes.....	1,240,151	.....
Cash items.....	125,979,585	78,043,868
Due from the Federal Reserve Bank of New York, less offsets.....		35,635,182
Customers' liability on acceptances (per contra, see liabilities).....	4,233,669	7,214,091
Assets not included in any of the above heads.....	3,547,325	5,516,011
Add for cents.....	809	891
Total resources.....	\$901,845,248	\$932,437,232

LIABILITIES	1916	1917
Capital.....	\$35,781,300	\$36,549,600
Surplus, including all undivided profits.....	58,386,261	57,618,443
Preferred deposits, viz.:		
Due New York State savings banks.....	27,279,102	27,719,277
Due New York State savings and loan associations, credit unions and land bank.....	938,736	810,628
Deposits by the State of New York.....	8,915,109	9,192,308
Deposits by Superintendent of Banks of the State of New York.....	464,109	420,068
Other deposits secured by a pledge of assets.....	2,824,013	10,485,691
Deposits otherwise preferred.....	95,762	258,206
Due depositors, not preferred.....	690,299,139	710,674,341
Due to trust companies, banks and bankers.....	65,799,705	59,780,661
Bills payable.....	370,000	2,900,815
Rediscounts.....	49,420	388,822
Acceptances of drafts payable at a future date or authorized by commercial letters of credit.....	4,794,972	6,207,256
Other liabilities.....	5,847,223	9,340,715
Add for cents.....	397	401
Total liabilities.....	\$901,845,248	\$932,437,232
Total deposits.....	\$796,615,675	\$819,341,180

PRIVATE BANKERS' BUREAU

During the period covered by this report nine private bankers were authorized, two were closed by this Department, and one authorization certificate refused. An affidavit embodying a claim for partial exemption by one private banker was refused. One personal loan broker and eleven credit unions were authorized.

This Bureau had under its supervision on November 14th last eighty private bankers, exclusive of ten claiming partial exemption. The total banking resources of these eighty private bankers on that date were \$15,505,206. The Bureau also has under its supervision twenty-three personal loan companies, three personal loan brokers and forty-one credit unions.

In addition to the regular examinations, totaling two hundred and sixty-one, required by statute, this Bureau made one hundred and fourteen special investigations of alleged violations of the Banking Law and other matters.

A summary of the condition of private bankers on November 14, 1917, in comparison with their condition at the close of business on November 29, 1916, follows:

RESOURCES	1916	1917
Stock and bond investments:		
Public securities	\$2,341,720	\$2,757,179
Private securities	2,468,740	1,907,606
Real estate owned	3,454,089	2,570,868
Mortgages owned	1,023,975	527,278
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	153,854	126,127
Loans and discounts secured by other collateral	724,823	1,195,840
Loans, discounts and bills purchased not secured by collateral	593,040	501,747
Accounts receivable	183,030	618,125
Due from customers for exchange, money orders and steamship tickets sold	117,504	196,379
Overdrafts	6,918	10,617
Due from trust companies, banks and bankers	3,933,805	4,334,602
Deposits with express and steamship companies	13,764	13,512
Specie	49,789	57,876
Other currency authorized by the laws of the United States		318,642
United States legal tender notes and notes of national banks	296,258	
Federal reserve notes	36,168	
Foreign currency	215,806	119,824
Foreign postage	5,146	6,419
Cash items, viz.: exchanges and checks for next day's clearings, other cash items	132,840	68,789
Customers' liability on acceptances (per contra, see liabilities)	15,000	2,000
Other assets	304,526	171,564
Add for cents	198	212
	\$16,070,993	\$15,505,206
LIABILITIES		
Permanent capital	\$1,582,000	\$1,186,000
Surplus, including all undivided profits	1,519,096	2,693,255
Deposits	10,371,800	9,520,284
Due trust companies, banks and bankers	88,012	549,260
Bills payable	480,176	159,847
Rediscounts	16,069	18,734
Acceptances of drafts payable at a future date or authorized by commercial letters of credit	18,229	2,000
Other liabilities	1,995,512	1,375,727
Add for cents	99	99
	\$16,070,993	\$15,505,206

TRUST COMPANIES

The resources of the 99 trust companies reporting to the Superintendent of Banks at the close of business, November 14, 1917, totaled \$3,164,170,014 as against resources of \$2,744,317,081 reported on November 29, 1916, a gain for the year of \$419,852,933. The increase in deposits during this period was \$304,709,599, the total on November 14 last being \$2,630,085,223.

The public securities held by trust companies increased during the year \$277,253,213, the total amount held on November 14th last being \$443,486,907.

The following is a comparative table showing in aggregate the important items included in the reports of all the trust companies of the State as made to this Department as of November 29, 1916, and November 14, 1917:

	1916	1917
Number of companies reporting	90	99
Total capital	\$94,600,000	\$115,260,700
Total deposits	2,325,375,624	2,630,085,223
Deposits by the State of New York	16,055,819	20,898,759
Surplus and undivided profits	198,865,173	183,176,027
Due from trust companies, banks and bankers	272,481,082	207,548,077
Cash on hand	164,774,830	69,550,586
Due from Federal Reserve Bank of New York less offsets		147,732,182
Total resources	2,744,317,081	3,164,170,014
Loans and discounts secured by real estate collateral	16,073,587	14,212,664
Loans and discounts secured by other collateral	960,764,762	900,975,589
Loans, discounts and bills purchased not secured by collateral	346,273,321	508,697,327
Stock and bond investments	572,086,881	860,684,288
Mortgages owned	90,575,141	94,131,424
Real estate owned	44,089,906	45,353,210

SAVINGS BANKS

During the year from July 1, 1916, to July 1, 1917, the reported resources of the savings banks of this State increased \$119,744,432, the total on July 1, 1917, being \$2,172,916,413.91. The amount due depositors increased \$108,226,943, the total being \$1,991,469,146.62. The following statistics are taken from the reports of the 141 savings banks of the State as of July 1, 1917:

	Total	Increases during the year
Resources.....	\$2,172,916,413	\$119,744,432
Due depositors.....	1,991,469,146	108,226,943
Estimated market value surplus.....	179,274,939	10,288,013
Par value surplus.....	201,619,592	12,425,548
Dividends paid or credited.....	71,022,361	4,412,341
Amount deposited during year.....	503,048,944	57,031,022
Amount withdrawn during year.....	465,850,758	44,955,030
Number of open accounts.....	3,452,111	116,573

TOTAL RESOURCES

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

INSTITUTION	Date	Deposits	Resources
212 banks of deposit and discount	Nov. 14, 1917	\$819,341,180	\$932,437,232
141 savings banks.....	July 1, 1917	1,991,469,146	2,172,916,413
99 trust companies.....	Nov. 14, 1917	2,630,085,223	3,164,170,014
80 private bankers.....	Nov. 14, 1917	10,069,544	15,505,206
48 safe deposit companies.....	Jan. 1, 1917	.....	8,900,505
17 investment companies.....	Jan. 1, 1917	.....	32,624,312
2 security companies.....	Jan. 1, 1917	.....	2,189,654
252 savings and loan associations.	Jan. 1, 1917	.....	79,629,881
1 building lot association.....	Jan. 1, 1917	.....	6,902
1 Land Bank of the State of New York.....	Jan. 1, 1917	.....	475,570
14 credit unions.....	Jan. 1, 1917	.....	211,960
19 personal loan companies.....	Jan. 1, 1917	.....	932,631
2 personal loan brokers.....	Jan. 1, 1917	.....	15,408
888			\$6,410,015,688
184 branches			
9 branches of trust companies in Europe			
24 foreign agencies			
1,105 total institutions			

Increase in resources since September 20, 1916, \$768,451,068.

Including the national banks of this State, the combined resources of 1583 banking institutions under supervision is over ten and one-half billion dollars, not considering the enormous resources of the private bankers and brokers not under supervision, especially those of international reputation.

CO-OPERATION WITH OTHER STATE DEPARTMENTS AND WITH
BANKING INSTITUTIONS OF THIS STATE

As has been customary, this Department was represented at the Sixteenth Annual Convention of the National Supervisors of State Banks which was held at Burlington, Vermont, on the 18th, 19th and 20th days of June, 1917. This meeting was well attended and the papers and discussions were very instructive. Among the subjects considered was the creation of a bureau to furnish appraisals of securities and credit information to the departments of all the states participating in the organization of such central bureau. The organization of such a central bureau would result not only in all the departments being able to obtain more accurate information with reference to the solvency of corporations and individuals located in distant states but would also prevent a duplication of work by the various departments and incidentally result in economy of expenditures. It would be especially helpful to those states having so-called "blue-sky" laws. I understand that this subject is also being given consideration by the national department.

Another subject of considerable importance to State institutions which was given careful consideration, was the organization of associations of state institutions in the different states, similar to those existing in this State and the creation of a national association or council representing such institutions, for the purpose of procuring the enactment of proper laws, for the development of the banking resources of the country and the better protection of depositors.

Both of these subjects were referred to committees, on which this Department is represented.

The relations which have been formed between the different members of the National Association of Supervisors of State Banks have led to a constantly increasing interchange of ideas and greater co-operation between the different state departments between annual meetings.

The Department was also represented at the Thirtieth Annual Convention of the New York State League of Local Savings and Loan Associations, held at Ithaca on the 14th and 15th days of June, 1917, and at various meetings of bankers in different parts of the State.

The organization in this State of an association of State banks and the creation of a council representing the three associations of State banks, savings banks and trust companies, has proved exceedingly beneficial and has led to constantly increasing co-operation between the Department and the institutions supervised. This co-operation will, in my judgment, result in the general adoption of modern banking methods, in the continued growth and development along safe lines of the State system, the enactment of better laws, more capable supervision and increased protection to the depositors with State institutions.

THE NATIONAL BANKS

The Comptroller of the Currency reports that thirteen national banks in New York State, with a total capital of \$1,250,000, have been authorized since October 1, 1916. During the same period eleven such institutions, with a capital of \$2,782,500, went into voluntary liquidation, and one national bank with a capital of \$100,000 went out of existence on account of the expiration of its charter. During the period covered by this report no national bank was placed in the hands of receivers.

It may be of interest to note that of the thirteen new national banks authorized only one is the conversion of a State institution, whereas of the twelve national banks which have left the system during this period two were taken over by State institutions and five others are now operating as trust companies.

The whole number of national banks in the State of New York reporting to the Comptroller of the Currency on September 11, 1917, was four hundred and seventy-eight, with a total capital of \$175,448,000; surplus and undivided profits of \$276,402,000; total deposits of \$3,441,508,000; and resources aggregating \$4,141,677,000.

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.....	52 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.
Royal Bank 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..	120 Broadway, New York, N. Y.
Banco Di Napoli.....	Naples, Italy.....	526-528 Broadway and 88-94 Spring st., 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....	38 Pine st., 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..	100 Beaver st., New York, N. Y.
Philippine National Bank.....	Manila, P. I.....	442-444 Woolworth Building, New York, N. Y.
Union Bank of Canada.....	Winnipeg, Canada..	49 Wall st., New York, N. Y.
Bank of Taiwan, Ltd.....	Taihoku, Island of Taiwan.....	165 Broadway, New York, N. Y.

NEW STATE BANKS

NAME	Location	Certificate approved	Date of authorization	Capital
Bank of Williamsville.....	Williamsville.....	Nov. 20, 1916	Jan. 27, 1917	\$25,000
John Nemeth State Bank.....	New York.....	Jan. 12, 1917	Feb. 2, 1917	100,000
State Bank of Newfane.....	Newfane.....	Sept. 29, 1916	Feb. 3, 1917	25,000
Exchange Bank.....	Oakfield.....	Dec. 29, 1916	Feb. 21, 1917	30,000
Solvay Bank.....	Solvay.....	Mar. 6, 1917	Mar. 20, 1917	75,000
Central Mercantile Bank of New York.....	New York.....	April 13, 1917	April 16, 1917	100,000
Osborne Bank.....	East Hampton....	April 21, 1917	May 22, 1917	100,000
Henry J. Schnitzer State Bank..	New York.....	June 21, 1917	July 3, 1917	100,000
The Bank of Castile.....	Castile.....	July 27, 1917	Aug. 2, 1917	35,000
State Bank of Churchville.....	Churchville.....	Oct. 26, 1917	Nov. 13, 1917	25,000

BANKS THAT HAVE DISCONTINUED BUSINESS

NAME	Location	Date of closing
*Fidelity Bank.....	New York.....	May 15, 1917
†Citizens' Bank of Westfield.....	Westfield.....	Feb. 26, 1917

* Fidelity Bank of New York discontinued active business on this date having sold the major portion of its assets to the United States Mortgage and Trust Company of New York, although not legally merged with that company.

† Citizens' Bank of Westfield ceased to do active business on this date having sold the major portion of its assets to the National Bank of Westfield although not legally merged with that bank.

INCREASE OF CAPITAL — BANKS

NAME	Location	Date of approval of increase	Amount of increase
Bank of Steuben.....	Hornell.....	Jan. 10, 1917	\$50,000
Oyster Bay Bank.....	Oyster Bay.....	Feb. 17, 1917	50,000
Glen Cove Bank.....	Glen Cove.....	Feb. 23, 1917	25,000
The Germania Bank of the City of New York.....	New York.....	April 19, 1917	200,000
State Bank of Kenmore.....	Kenmore.....	May 16, 1917	25,000
Merchants Bank of Rochester.....	Rochester.....	May 29, 1917	200,000
West Side Bank.....	New York.....	June 14, 1917	300,000
The Colonial Bank.....	New York.....	Aug. 9, 1917	100,000
Bank of Rockville Center.....	Rockville Center	Aug. 14, 1917	50,000
Ogdensburg Bank.....	Ogdensburg.....	Aug. 14, 1917	100,000

EXTENSION OF CORPORATE EXISTENCE OF BANK

NAME	Location	Period of extension
First State Bank of Canisteo, N. Y.....	Canisteo.....	February 3, 1917, corporate existence extended twenty years beyond April 4, 1917.

NEW BRANCHES OF BANKS

NAME	Location	Location of new branch
The Corn Exchange Bank..	New York....	Northwest corner of Park ave. and 52d st., Borough of Manhattan.
Mechanics Bank.....	Brooklyn.....	5101 Third ave., Borough of Brooklyn.
The Public Bank.....	New York....	Northwest corner of Siegel st. and Graham ave., Borough of Brooklyn.
The Colonial Bank.....	New York....	Northeast corner Broadway and 91st st., Borough of Manhattan.
Colonial Bank.....	New York....	Northeast corner of Broadway and 68th st., Borough of Manhattan.
Columbia Bank.....	New York....	415 Broadway, corner of Canal st., Borough of Manhattan.
Bank of Long Island.....	Jamaica.....	Laurel Hill Boulevard and Broadway, Elmhurst, Borough of Queens.
Bank of Long Island.....	Jamaica.....	Corner Sackett st. and 46th st., Corona, Borough of Queens.

BRANCHES OF BANKS CLOSED

NAME	Location	Location of closed branch
Columbia Bank.....	New York....	407-409 Broadway.
Colonial Bank.....	New York....	Northeast corner of Broadway and 66th st., Borough of Manhattan.
Mechanics Bank.....	Brooklyn.....	5024 Third ave., Borough of Brooklyn.
Bank of Long Island.....	Jamaica.....	18 Grand ave., Corona, Borough of Queens.
Bank of Long Island.....	Jamaica.....	Whitney ave. and Broadway, Elmhurst, Borough of Queens.

NEW TRUST COMPANIES

NAME	Location	Certificate approved	Date of authorization	Capital
Oswego County Trust Company..	Fulton.....	Jan. 3, 1917	Jan. 27, 1917	\$100,000
Lackawanna Trust Company....	Lackawanna....	Sept. 9, 1916	Feb. 9, 1917	100,000
The Herkimer County Trust Company.....	Little Falls.....	Dec. 7, 1916	April 26, 1917	350,000
Mercantile Trust and Deposit Company.....	New York.....	April 27, 1917	April 30, 1917	1,000,000
Scandinavian Trust Company....	New York.....	Feb. 10, 1917	June 5, 1917	1,000,000
The First Trust Company of Wellsville, New York.....	Wellsville.....	Feb. 20, 1917	July 21, 1917	150,000
The Corporation Trust Company..	New York.....	Mar. 12, 1917	July 30, 1917	500,000
Trust Company of Fulton County	Gloversville....	July 10, 1917	Sept. 8, 1917	200,000
Ontario County Trust Company..	Canandaigua....	Sept. 14, 1917	Sept. 28, 1917	100,000

INCREASE OF CAPITAL—TRUST COMPANIES

NAME	Location	Date of approval of increase	Amount of increase
The Farmers Loan and Trust Company.....	New York.....	Jan. 11, 1917	\$4,000,000
Fidelity Trust Company of Rochester.....	Rochester.....	Jan. 18, 1917	300,000
The Schenectady Trust Company..	Schenectady....	Jan. 19, 1917	50,000
Union Trust Company of Rochester.	Rochester.....	Jan. 22, 1917	500,000
The Equitable Trust Company of New York.....	New York.....	Jan. 23, 1917	3,000,000
Bankers Trust Company.....	New York.....	April 19, 1917	1,250,000
Guaranty Trust Company of New York.....	New York.....	June 26, 1917	5,000,000
The First Trust Company of Wellsville.....	Wellsville.....	Aug. 29, 1917	150,000
Utica Trust and Deposit Company..	Utica.....	Dec. 19, 1917	200,000

CHANGE OF NAME OF TRUST COMPANY

October 20, 1917. Name of "Broadway Trust Company" of New York, N. Y., changed to "Irving Trust Company," effective on and after November 30, 1917.

TRUST COMPANY MERGER

Names of Companies	Location	Name after Merger	Date of Merger
Astor Trust Company } Bankers Trust Company }	New York....	Bankers Trust Company	Apr. 20, 1917

NEW TRUST COMPANY BRANCHES

NAME	Location	Location of new branch
Bankers Trust Company...	New York....	389 Fifth ave., Borough of Manhattan.
Bankers Trust Company...	New York....	Southeast corner of Fifth ave. and 42d st., Borough of Manhattan.
Citizens Commercial Trust Company.....	Buffalo.....	74 Grant st., Buffalo.
United States Mortgage and Trust Company.....	New York....	Corner 75th st. and Madison ave. Borough of Manhattan.

TRUST COMPANY BRANCHES CLOSED

NAME	Location	Location of closed branch
Bankers Trust Company...	New York....	389 Fifth ave., Borough of Manhattan.
Citizens Commercial Trust Company.....	Buffalo.....	Corner Grant and Ferry sts., Buffalo.

APPLICATION FOR TRUST COMPANY REFUSED

NAME	Location	Date of refusal
Kingston Trust Company.....	Kingston.....	June 14, 1917

NEW SAFE DEPOSIT COMPANIES

NAME	Location	Certificate approved	Date of authorization	Capital
Fidelity Safe Deposit Company.....	New York....	Nov. 23, 1916	Jan. 2, 1917	\$100,000
Metropolis Safe Deposit Company.....	New York....	Feb. 20, 1917	Mar. 6, 1917	100,000
Bank of Long Island Safe Deposit Co.....	Jamaica.....	Dec. 19, 1917	Dec. 24, 1917	100,000

INCREASE OF CAPITAL OF SAFE DEPOSIT COMPANY

NAME	Location	Amount of increase	Date of approval of increase
The Bronx Safe Deposit Co.....	New York....	\$10,000	April 19, 1917

CHANGE OF NAME OF SAFE DEPOSIT COMPANY

April 26, 1917. "Security Safe Deposit Company" of Buffalo, N. Y., authorized to assume the name "Citizens Commercial Safe Deposit Company" on or after June 1, 1917.

SAFE DEPOSIT COMPANY VOLUNTARILY CLOSED

NAME	Location	Date of withdrawal	Capital
Wall Street Safe Deposit Co.....	New York....	*Feb. 1, 1917	\$100,000

* Certified copy of final order of dissolution filed.

NEW SAFE DEPOSIT COMPANY BRANCHES

NAME	Location	Location of new branch
Colonial Bank Safe Deposit Company.....	New York....	Northeast corner of Broadway and 68th st., Borough of Manhattan.
Colonial Bank Safe Deposit Company.....	New York....	Northeast corner of Broadway and 91st st., Borough of Manhattan.
The Corn Exchange Safe Deposit Company.....	New York....	376 Fordham Road, Borough of Bronx
United States Safe Deposit Company.....	New York....	Corner 75th st. and Madison ave., Borough of Manhattan.
Corn Exchange Safe Deposit Company.....	New York....	Park ave. and 52d st., Borough of Manhattan.

SAFE DEPOSIT COMPANY BRANCHES CLOSED

NAME	Location	Date of closing
Colonial Bank Safe Deposit Company.....	Northeast corner of Broadway and 66th st.	Feb. 6, 1917

PRIVATE BANKERS AUTHORIZED

NAME	Location	Certificate approved	Date of authorization	Permanent capital
David C. Goodman.....	New York....	Dec. 22, 1916	Jan. 6, 1917	\$10,000
Alexander Chechilla, Leonid Turkewich, Peter Kohanik, Sergius Saegireff, Peter Popoff (Russian National St. Vladimir's Home Unincorporated Association)....	New York....	Jan. 5, 1917	Jan. 27, 1917	10,000
Eugene Ruttkay.....	New York....	Jan. 17, 1917	Mar. 1, 1917	5,000
Michael Angelo Lunghino.....	Buffalo.....	Feb. 23, 1917	Mar. 19, 1917	5,000
Charles William Schreiber.....	Ridgewood...	Feb. 19, 1917	Mar. 23, 1917	5,000
R. Lavante Bigelow, Chester W. Bigelow and Eugene S. Bigelow (Bigelow & Co.).....	New York....	Mar. 15, 1917	April 5, 1917	10,000
Sebastian Lunghino, Anthony S. Lunghino and Donatus L. Lunghino (S. Lunghino & Sons).....	Rochester and Buffalo.....	April 17, 1917	April 19, 1917	20,000
John H. Scheidt.....	Brooklyn....	June 25, 1917	Aug. 31, 1917	5,000
James V. Lago.....	New York....	Oct. 31, 1917	Nov. 24, 1917	5,000

AUTHORIZATION OF PRIVATE BANKERS REVOKED

NAME	Location	Date of revocation
William Machol.....	New York.....	Mar. 24, 1917
John Kovacs.....	Brooklyn and Maspeth, L. I....	July 30, 1917
*James Lanzetta.....	Syracuse.....	Sept. 14, 1917

*Assets sold to Trust and Safe Deposit Company of Onondaga.

PRIVATE BANKERS CLOSED BY SUPERINTENDENT

NAME	Location	Date of closing	Permanent capital
Louis Jarmulowsky and Harry Jarmulowsky (S. Jarmulowsky).....	New York.....	May 11, 1917	\$100,000
John Kovacs.....	Brooklyn and Maspeth, L. I.	July 12, 1917	10,000

REDUCTION OF PERMANENT CAPITAL OF PRIVATE BANKERS

NAME	Location	Date of approval	Amount of decrease
Frank X. Jagocki.....	Brooklyn.....	July 18, 1917	\$5,000
J. B. Greenhut & Company.....	New York....	Aug. 6, 1917	95,000
D. Boffa & D. Di Sesa.....	New York....	Dec. 11, 1917	3,000
Henry J. Schnitzer.....	New York....	Dec. 11, 1917	225,000
Guiseppe Molea.....	New York....	Dec. 11, 1917	5,000

AUTHORIZATION OF PRIVATE BANKERS REFUSED

NAME	Location	Date of refusal
Benjamin Louis Pulver and Max Kirschner (Pulver & Kirschner).....	New York....	April 13, 1917

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

NAME	Location	Affidavit accepted	Permanent capital
William H. Seward and William H. Seward, Jr. (Wm. H. Seward & Co.).....	Auburn.....	Jan. 1, 1917	\$100,000
Edwin R. Fay, Fred H. Fay and Charles R. Fay (Edwin R. Fay & Sons).....	Auburn.....	Jan. 1, 1917	100,000
Charles Frazier and Charles W. Frazier (Chas. Frazier & Company).....	New York....	Jan. 1, 1917	100,000
Jacob Rothschild, Isaac Rothschild and Daniel Rothschild (Rothschild Bros. & Company).....	Ithaca.....	Jan. 1, 1917	25,000
Julius Frank and Leo Frank (Nathan Frank's Sons).....	Ogdensburg...	Jan. 1, 1917	25,000
William W. Robertson and Frederick Robertson (Fred'k Robertson & Company).....	North Tona- wanda.....	Jan. 1, 1917	50,000
Moses Packard and Nathan J. Packard (Packard & Company).....	New York....	Jan. 1, 1917	125,000
Oscar L. Richard.....	New York....	Jan. 1, 1917	100,000
Quincy W. Wellington and Benjamin W. Wellington (Q. W. Wellington & Co.'s Bank).....	Corning.....	Jan. 1, 1917	100,000
Philip Sugerman, Mark H. Sugerman and Frank C. Straat (The Royal Company of New York).....	New York....	Jan. 1, 1917	100,000
Oscar L. Richard, Leonard W. Simmons, Albert F. Egelhoff and G. N. Richard (C. B. Richard & Company).....	New York....	Feb. 7, 1917	100,000

**AFFIDAVIT OF PRIVATE BANKER CLAIMING PARTIAL EXEMPTION
REFUSED**

Josiah W. Place.....	New York....	Jan. 1, 1917	

NEW SAVINGS AND LOAN ASSOCIATIONS

NAME	Location	Certificate approved	Date of authorization
Schiller Park Savings and Loan Association.....	Buffalo.....	Sept. 4, 1917	Sept. 5, 1917
Northern Westchester Savings and Loan Association.....	Pleasantville..	Sept. 14, 1917	Sept. 14, 1917
Cooperstown Savings and Loan Association.....	Cooperstown..	Dec. 26, 1917	Dec. 26, 1917

SAVINGS AND LOAN ASSOCIATION CLOSED

NAME	Location	Date of withdrawal
Model Building and Loan Association of Mott Haven.	New York....	Mar. 9, 1917

INCREASE OF CAPITAL OF PERSONAL LOAN COMPANY

NAME	Location	Date of approval of increase	Amount of increase
The Utica Provident Loan Association..	Utica.....	Feb. 16, 1917	\$25,000

AUTHORIZATION OF PERSONAL LOAN COMPANY REFUSED

NAME	Location	Date of refusal
Broadway Personal Loan Company.....	New York....	Mar. 26, 1917

PERSONAL LOAN BROKER AUTHORIZED

NAME	Location	Certificate approved	Date of authorization	Capital
Charles C. Truesdell....	Syracuse.....	July 9, 1917	July 23, 1917	\$10,000

AUTHORIZATION OF PERSONAL LOAN BROKER REFUSED

NAME	Location	Date of refusal
Michael Rubenstein.....	New York....	Sept. 25, 1917

NEW CREDIT UNIONS

NAME	Location	Certificate approved	Date of authorization
New York Life Employees' Credit Union.....	New York....	Jan. 12, 1917	Jan. 17, 1917
Austrian Hungarian Credit Union....	Brooklyn....	Nov. 14, 1916	Jan. 24, 1917
American Mutual Credit Union.....	New York....	Feb. 19, 1916	Mar. 22, 1917
Star Credit Union	Rochester....	April 25, 1917	May 9, 1917
Riverside Businessmen Credit Union of New York City.....	New York....	April 25, 1917	May 3, 1917
Jewish Farmers Cooperative Credit Union of Mountaintale, New York.	Mountaintale	Mar. 24, 1917	May 9, 1917
The Tribune Credit Union, Inc.	New York....	April 13, 1917	June 7, 1917
Metals Credit Union.....	New York....	June 11, 1917	June 13, 1917
Homler Credit Union.....	New York....	June 22, 1917	July 17, 1917
Japanese Credit Union.....	New York....	June 11, 1917	June 23, 1917
Madison Avenue Credit Union.....	New York....	May 23, 1917	Sept. 27, 1917

AUTHORIZATION OF CREDIT UNIONS REFUSED

NAME	Location	Date of refusal
Industrial Credit Union	New York....	Jan. 16, 1917
Independent Williamsburgh Credit Union.....	Brooklyn....	Mar. 24, 1917
National Credit Union	Brooklyn....	April 21, 1917
Divinner Credit Union	New York....	May 12, 1917
Industrial Credit Union	New York....	June 13, 1917
Brisk De Liau Credit Union.....	New York....	June 21, 1916
The Workmen's Circle, Branch 501, Credit Union....	New York....	July 13, 1917
Howard Young Men's Credit Union.....	Brooklyn....	July 30, 1917
Sam Brenner Association Credit Union	New York....	Sept. 4, 1917
Merchants Credit Union.....	Brooklyn....	Sept. 4, 1917
Merchants Credit Union.....	Brooklyn....	Nov. 23, 1917

NEW INVESTMENT COMPANIES

NAME	Location	Certificate approved	Date of authorization	Capital
National Thrift Bond Corporation.....	New York....	Feb. 3, 1917	April 20, 1917	\$250,000
Commercial Security Company, Inc.	New York....	May 19, 1917	May 21, 1917	1,000,000
American Foreign Banking Corporation.....	New York....	July 13, 1917	Sept. 7, 1917	2,000,000

INCREASE OF CAPITAL OF INVESTMENT COMPANIES

NAME	Location	Date of approval of increase	Amount of increase
Bankers Commercial Corporation	New York....	Mar. 30, 1917	\$500,000
The Thrift	Brooklyn....	June 26, 1917	250,000
American Foreign Banking Corporation.	New York....	Oct. 11, 1917	500,000

THRIFT FUNDS AUTHORIZED

NAME	Location	Name of head of philanthropic agency	Date of authorization
Boys' Club	New York....	Louis DeForest Downer..	May 24, 1917
Young Men's Christian Association of the City of New York	New York....	Edwin S. Kassing	May 18, 1917

LIQUIDATION BUREAU

During the year it was necessary to close two private banking institutions, one known as S. Jarmulowsky's Bank, doing business at 54 Canal street, New York City, and the other conducted by John Kovacs at 36 Grand street, Brooklyn, and 155 Clinton avenue, Maspeth, L. I. S. Jarmulowsky's Bank, which was closed on May 10, 1917, had deposit liabilities of over \$1,000,000 while the Kovacs institution, which was closed on July 12th, had deposit liabilities of about \$225,000.

Marked progress was made in the liquidation of the various institutions in charge of this Bureau. Dividends were paid during the year to the creditors of several liquidations including final dividends to the creditors of the Bank of Wayne and the State Savings Bank. The liquidation of the affairs of L. W. Schwenk, a private banker, was also completed under the bankruptcy law.

Despite the unsettled condition of the real estate market, particularly in Greater New York, the Real Estate Bureau of this

Department has made a very creditable record. It has disposed of one hundred and forty parcels of real estate consisting of improved properties made up of one and two family houses, apartment houses, tenements, theatres and factories, and unimproved properties located in Greater New York, adjoining towns and cities, and farms located in New York and New Jersey. These parcels were sold for over a million and a quarter dollars. There were mortgage liens upon a large portion of the property sold and it was necessary to take back purchase money mortgages with the result that the total amount realized in cash was about \$205,000.

In addition to these sales there was a very successful auction sale of all of the remaining real estate of the Industrial Savings and Loan Company and the New York Mortgage Company, both of which are in liquidation. These sales, which were authorized by the Supreme Court, were held during the latter part of October and the total amount realized was approximately \$215,000. A considerable portion of this amount was received in the form of purchase money bonds and mortgages and, when these securities are converted into cash further dividends to shareholders and creditors will be paid. Another immediate benefit of the sale is the prevention of an accumulation of taxes, assessments and other carrying charges on more than two thousand lots. This large saving, considered in connection with the prices obtained, made the sale a very satisfactory one from a liquidating point of view.

The Liquidation Bureau at present is administering the affairs of sixteen failed incorporated institutions with creditors numbering approximately forty-six thousand seven hundred and fifty-one. In addition, the Bureau has assisted in the liquidation of various private bankers, whose business was closed by this department, although the liquidation of these private bankers, with two exceptions, is directly under the control of the United States District Court. The names of the incorporated institutions in charge of the Bureau, the date of closing, and the percentage of dividends paid to date, follow:

NAME OF INSTITUTION	Date of closing	Dividends paid Per cent
Afro-American Investment and Building Co.	July 13, 1911	*43
Bank of Cape Vincent.	May 4, 1915	50
Binghamton Trust Co.	April 9, 1909	70
The Borough Bank of Brooklyn.	April 7, 1910	23
Carnegie Safe Deposit Co.	Sept. 23, 1911	61
Empire Savings and Loan Association.	July 29, 1912	*10
European-American Bank.	Aug. 6, 1910	81
Excelsior Building and Loan Association.	Jan. 30, 1912	*
Knickerbocker Savings and Loan Co.	May 20, 1911	*48
Lafayette Trust Co.	Nov. 30, 1908	55
Newmark Dwinsker Co-operative Savings and Loan Ass'n	July 13, 1911	.....
Northern Bank of New York.	Dec. 24, 1910	70
Sea Cliff Bank.	Nov. 23, 1911	89
Universal Trust Co.	Feb. 16, 1912	*5
Washington Savings Bank.	Dec. 28, 1910	63
Woodhaven Bank.	Oct. 28, 1912	85

* General creditors paid in full.

Since the organization of this bureau preferred creditors of liquidations placed in its charge have received \$292,615.30 and dividends aggregating \$8,815,357.09 have been paid to other creditors. During the past year creditors of such institutions have been paid \$404,139.94 in dividends, while creditors of private bankers have received \$124,123.27.

The following table gives the percentage of dividends paid the depositors with private bankers whose business was closed by this Department:

NAME OF INSTITUTION	Date of closing	Dividends paid Per cent
Deutsch Bros.	July 31, 1914	35
Adolf Mandel.	Aug. 3, 1914	20
Oliner Bros.	Nov. 23, 1914	*5
L. W. Schwenk.	July 23, 1914	27

* General creditors paid in full.

TOTAL CASH DIVIDENDS PAID

The following table gives detailed information concerning the dividends paid to the creditors of the incorporated institutions that have been liquidated through this bureau:

INSTITUTION	Preferred creditors	Total dividends paid
Afro-American Investment and Building Co.....	\$25 23	\$1,922 39
Bank of Cape Vincent.....	1,777 58	35,398 24
Binghamton Trust Co. (\$250,062.72)†.....	34,971 48	1,933,509 89
The Borough Bank of Brooklyn.....	47,649 04	215,625 08
Carnegie Safe Deposit Co.....		286,126 29
Empire Savings and Loan Association.....	180 11	1,262 13
European-American Bank.....	600 00	143,452 93
Excelsior Building and Loan Association.....	5,235 89	
Knickerbocker Savings and Loan Co.....	570 52	46,538 95
Lafayette Trust Co.....	65,883 10	766,989 52
Newmark Dwiner Co-operative Savings and Loan Association.....		
Northern Bank of New York.....	129,977 04	3,883,889 12
Sea Cliff Bank.....		86,551 85
Universal Trust Company.....	2,191 27	1,073 98
Washington Savings Bank.....	1,271 45	896,322 51
Woodhaven Bank.....	2,232 59	516,694 21
	\$292,615 30	\$8,815,357 09

† Payment by order of court to William M. Gregory as trustee for Knapp Bros., bankrupts, for assets in possession of Binghamton Trust Co., title to which was held to be in Knapp Bros. by decision of Court of Appeals.

The following table gives the total cash payments made to the creditors of the private bankers referred to:

INSTITUTION	Preferred creditors	Total divi- dends paid
Deutsch Bros.....	\$327 62	\$76,070 53
Adolf Mandel.....	9,418 79	383,906 11
Oliner Bros.....	6,534 95	6,607 62
L. W. Schwenk.....	20,147 78	182,332 91
	\$36,479 14	\$648,917 17

DIVIDENDS

Every effort has been made during the period covered by this report to pay additional dividends to depositors of closed institutions with the result that from September 30th, 1916, to December 31st, 1917, \$1,188,805.59 was paid to the creditors of corporations which are being liquidated by the Department and nearly \$125,000 to the creditors of insolvent private bankers. A final dividend of 3.22%, making a total of 93.22%, was paid to the creditors of the Bank of Wayne on February 9th, 1917, and a final dividend of one-half of one per centum to the creditors of the State Savings Bank on September 17th, 1917, making the total dividends paid to its depositors 69½%. A final dividend of 2% was paid to the creditors of L. W. Schwenk on January 5th, 1917, making a total of 27% in dividends paid. The following table gives a list of payments during the period to the creditors of incorporated institutions in liquidation.

INSTITUTIONS	Date paid	Amount	Per cent
Bank of Wayne (Final)	Feb. 9, 1917	\$1,551 81	3.22
The Borough Bank of Brooklyn	Feb. 26, 1917	64,282 63	7
Carnegie Trust Co.	Former dividends	7,320 46	.....
	Feb. 23, 1917	277,833 54	4
Industrial Savings and Loan Company ..	Feb. 10, 1917	240,270 62	10
New York Mortgage Co.	April 25, 1917	72,271 64	15
Northern Bank of New York	Nov. 14, 1916	277,889 27	5
State Savings Bank	Jan. 18, 1917	20,366 81	11
	June 9, 1917	7,402 64	4
(Final)	Sept. 17, 1917	922 65	½
Union Bank	Former dividends	7,663 61	.....
	Mar. 20, 1917	179,306 78	5
Universal Trust Co.:			
(Shareholders)	June 27, 1917	1,073 98	5
(Creditors)	June 27, 1917	2,191 27	In full
Washington Savings Bank	Aug. 31, 1917	28,458 88	2
		\$1,188,806 59	

The payments made to creditors of insolvent private bankers were as follows:

INSTITUTIONS	Date paid	Amount	Per cent
Deutsch Brothers.....	Former dividends.....	\$694 16	.....
Adolf Mandel.....	Participation in \$100,000 bond.....	2,729 16	.....
	Former dividends.....	3,416 86	.....
Oliner Brothers.....	Mar. 7, 1917	95,870 10	5
	June 28, 1917	6,607 62	5
	General creditors.....	1,298 60	.....
L. W. Schwenk (Final).....	Jan. 5, 1917	13,506 76	2
		\$124,123 26	.....

UNION BANK OF BROOKLYN

The greater part of the real estate holdings of the Union Bank of Brooklyn has been disposed of. As a result of the efforts made to sell the properties held by this liquidation, an additional 5% dividend was paid during the year to the depositors of this bank, the dividend disbursed amounting to \$179,291.58. In addition, preferred claims of \$10,803.70 were paid pursuant to court order. This liquidation has now paid 10% in dividends. The sales of real estate held by the Union Bank during the year totaled over a million dollars but, as there were heavy mortgage liens against the property, the cash realized totaled slightly in excess of \$100,000. The loans payable and bills payable have been entirely liquidated so that all that is realized from its remaining assets will go to the depositors. Preparations have been made to bring the stockholders' suit to trial in the early part of 1918.

BOROUGH BANK OF BROOKLYN

During the year a settlement was made of the so-called Gow litigation which had been pending for several months and as a result of this settlement it was possible to pay an additional

7% to the creditors of this bank. The settlement effected involved the liability of Mr. Gow as a stockholder of the Borough Bank as well as the claim of the bank against him upon other grounds. Several of the parcels of real estate held by the bank were disposed of and the remaining properties owned by the bank have been appraised and authorization obtained from the Supreme Court to sell them at auction. The stockholders' action has been prepared for trial and is expected to be disposed of early in January.

SECURITIES

The Superintendent of Banks on December 31, 1917, held securities in trust for the banks of deposit and discount, individual bankers, private bankers, investment companies and trust companies as follows:

Bonds and mortgages.....		\$149,687 39
United States 2 per cent bonds.....	\$40,000	
United States 3 per cent bonds.....	20,000	
United States 3½ per cent bonds.....	48,000	
United States 4 per cent bonds.....	20,000	
		128,000 00
New York State 3 per cent bonds.....	\$226,000	
New York State 4 per cent bonds.....	474,000	
New York State 4½ per cent bonds.....	33,000	
New York State 4½ per cent bonds.....	218,000	
		951,000 00
New York County 3.3 per cent bonds.....		18,000 00
New York City 2½ per cent bonds.....	\$330,000	
New York City 3 per cent bonds.....	702,500	
New York City 3½ per cent bonds.....	2,608,500	
New York City 4 per cent bonds.....	1,191,300	
New York City 4½ per cent bonds.....	5,702,000	
New York City 4½ per cent bonds.....	1,842,500	
		12,376,800 00
Brooklyn City 3½ per cent bonds.....		240,000 00
Albany City 3½ per cent bonds.....	\$10,600	
Albany City 4½ per cent bonds.....	2,000	
		12,600 00
Buffalo City 3½ per cent bonds.....	\$60,000	
Buffalo City 4 per cent bonds.....	20,000	
Buffalo City 4½ per cent bonds.....	5,800	
Buffalo City 4½ per cent bonds.....	58,000	
		143,800 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
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

Securities — *Continued*

Syracuse City 4½ per cent bonds.....	\$250 00	
Troy City 4½ per cent bonds.....	25,000 00	
Utica City 4 per cent bonds.....	\$8,000	
Utica City 4½ per cent bonds.....	5,000	
		13,000 00
Watertown City 4½ per cent bonds.....		40,000 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.....		2,000 00
Livingston County 4½ per cent bonds.....		25,000 00
Schoharie County 4½ per cent bonds.....		2,000 00
Canandaigua Village 4 per cent bonds.....		2,000 00
Kenmore Village 4.4 per cent bonds.....		2,000 00
Little Valley Village 4.95 per cent bonds.....		4,190 40
Moravia Village 4 per cent bonds.....		500 00
Solvay Village 4½ per cent bonds.....		6,000 00
White Plains Village 5 per cent bonds.....		5,274 00
School District 5 per cent bonds.....		5,000 00
Railroad 3 per cent bonds.....	\$2,000	
Railroad 3½ per cent bonds.....	39,000	
Railroad 4 per cent bonds.....	223,000	
Railroad 4½ per cent bonds.....	216,000	
Railroad 5 per cent bonds.....	25,000	
		505,000 00
Total.....		<u>\$14,859,251 79</u>

FUNDS OF CLOSED INSTITUTIONS OTHER THAN SAVINGS BANKS

During the period from October 1, 1916, to December 31, 1917, payments aggregating \$474.52 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 the following institutions:

Albany County Bank, Albany; Birkbeck Investment Savings and Loan Company of America, New York; Brooklyn Bank, Brooklyn; Cooper Exchange Bank, New York; Gansevoort Bank, New York; Greenpoint Polish Co-Operative Savings and Loan Association, Brooklyn; Washington Trust Company, New York; Williamsburgh Trust Company, Brooklyn, and the Williamsburgh Co-Operative Savings and Loan Association, Brooklyn.

The following table contains a statement of the funds still held by the Superintendent of Banks in trust for unknown creditors of closed institutions other than savings banks and also shows the amounts originally deposited with him and the total payments to claimants.

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	\$239 41	\$2,164 22
1885	1903	Bank of Staten Island.....		2,161 71	91 29	2,070 42
1895	1910	Bank of Wayne of Lyons, N. Y.....	93.22	48 16		48 16
1892	1912	Birkbeck Investment Savings and Loan Company of America.....	100	994 79	120 46	874 33
1860	1911	Brooklyn Bank*.....	100	2,534 94	40 18	2,494 76
1852	1863	Buffalo Trust Company.....		378 98		378 98
1868	1893	Commercial Bank of Brooklyn.....	89½	981 20	2 83	978 32
1903	1905	Cooper Exchange Bank.....	87½	1,346 23	2 37	1,343 86
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	243 01	495 81
1904	1911	Greenpoint Polish Cooperative Savings and Loan Association.....	67	656 76	29 75	627 01
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	45 42	485 40
1905	1909	Williamsburgh Co-operative Savings and Loan Association.....	36.55	21 89	20 11	1 78
1899	1911	Williamsburgh Trust Company*.....	100	14,182 70	7,562 36	6,620 34
		Total.....		\$37,768 42	\$16,101 51	\$21,666 91

* Voluntary liquidation.

† Paid to shareholders.

COST OF MAINTAINING DEPARTMENT

The total expenses of the department during the fiscal year which ended June 30, 1917, amounted to \$241,190.48 as against

\$182,975.41 during the preceding nine months, the difference in time being caused by the change in the fiscal year of the state.

The total number of institutions, including branches, under the supervision of the department at the close of the last fiscal year was 1150 as compared with 1071 in 1916.

The expenses of the department are paid in the first instance out of the state treasury and are repaid to the state treasury through assessments by the Superintendent of Banks upon the various institutions under his supervision. The account of the Banking Department on the books of the State Comptroller shows that from the date of the department's organization in 1851 to June 30, 1917, the department has received from the State Treasurer an aggregate of \$3,804,766.66 and has paid into the state treasury in the same time a total of \$3,682,869.53. The balance which was due the state treasury on July 1, 1917, has since been paid. It will thus be seen that the cost of maintaining this department since its organization in 1851 has been paid entirely by the institutions under its supervision.

The appropriations and expenses paid during the fiscal year ended June 30, 1917, follow:

GENERAL FUND

Dr.

Appropriation, Chapter 725, Laws of 1915

Balance July 1, 1916.....	\$6,010 3 ²

Cr.

Eugene Lamb Richards' expenses.....	\$35 35
George I. Skinner's expenses.....	95 54
Edward R. Anker's expenses.....	62 10
George A. Plant's expenses.....	63
Guernsey R. Jewett, small bills paid for department....	9 70
Printing.....	3,728 52
Furniture and furnishings.....	37 34
Law books, newspapers, financial periodicals, etc.....	122 00
Stationery and office supplies.....	743 23
Water and ice.....	26 13
Towel service.....	11 90
Expressage.....	51 49
Telephone and telegraph.....	435 79
General plant service.....	2 00

	\$5,361 77
Lapsed appropriations.....	648 53

6,010

2

ANNUAL REPORT OF THE

FURNITURE FOR NEW OFFICES

Dr.

Appropriation, Chapter 723, Laws of 1915

Balance July 1, 1916..... \$1,116 13

Cr.

Furniture and furnishings.....	\$133 24	
Lapsed appropriation.....	677 80	
	<u> </u>	1,116 13

CONTINGENT FUND

Dr.

Appropriation, Chapter 725, Laws of 1915

Balance July 1, 1916..... \$1,743 72

Cr.

Furniture and furnishings.....	\$316 78	
Law books, newspapers, financial periodicals, etc.....	35 00	
General plant service, reports of financial agencies, etc..	83 33	
	<u> </u>	\$935 11
Lapsed appropriation.....	803 61	
	<u> </u>	1,743 72

EXAMINER'S FUND

Dr.

Appropriation, Chapter 725, Laws of 1915

Balance July 1, 1916..... \$10,763 31

Cr.

Adams, G. S.....	\$239 70
Allen, W. S.....	336 25
Andrews, H. S.....	416 09
Barber, A. S.....	335 16
Blackford, C. E., Jr.....	210 72
Bullock, B. B.....	287 25
Campbell, A. T.....	463 00
Dodge, E. L.....	365 60
Egbert, G. W.....	301 00
Eshelman, E. T.....	428 64
Fairbanks, Benj., Jr.....	208 60
Frazer, J. S.....	252 54
Howe, E. F.....	285 25
Humphrey, R. W.....	343 30
Hutchins, Claude.....	366 00
Kennedy, H. B.....	346 43
Kennedy, J. J.....	52 00
Killip, N. T.....	316 75
Kinney, J. M.....	259 35
Love, J. S.....	338 50
MacCallum, W. A.....	424 85
Macdonald, N. J.....	345 29
Mesick, J. I.....	237 22
Moreland, Andrew.....	402 68
Morey, A. H.....	323 40
O'Shaughnessy, J. J.....	313 00
Piderit, F. W.....	214 74

SUPERINTENDENT OF BANKS

41

Satterlee, E. K.	\$309 90	
Scott, I. V.	132 50	
Smith, G. F.	386 90	
Taylor, R. W.	163 10	
Tompkins, H. L.	299 00	
Van Pelt, A. J.	231 35	
Wheeler, A. B.	265 87	
Young, H. J.	470 72	
Telephone and telegraph.	5 75	
		<u>\$10,768 31</u>

PRIVATE BANKER'S FUND

Dr.

Balance July 1, 1915.		\$338 17

Cr.

Crane, F. G.	\$338 00	
Eshelman, E. T.	1 75	
Morsland, Andrew.	30 32	
Taylor, R. W.	72 00	
Tompkins, H. L.	39 00	
Price, C. E., expenses.	2 90	
De Lisser, Albert, expenses.	13 80	
Printing.	98 02	
Water and ice.	5 20	
Towel service.	3 00	
	\$603 99	
Lapsed appropriation.	234 18	
		<u>838 17</u>

PERSONAL SERVICE

Appropriation, Chapter 646, Laws of 1916

Dr.

Administration

General

Salaries, regular

Superintendent.	\$10,000
First deputy superintendent.	6,000
Second deputy superintendent.	5,500
Third deputy superintendent.	5,000
Land and opinion clerk.	3,900
Hearing stenographer.	1,700
Stenographer and clerk.	1,500

Accounts

Salaries, regular

Chief clerk and examiner.	3,250
Bookkeeper.	1,200
Junior clerk.	810

Bureau of Savings and Loan

Salaries, regular

Stenographer.	1,500

New York office

Salaries, regular

Confidential stenographer.	1,800
Stenographer.	1,500
Clerk.	1,350

Bureau of Bank Examination

Salaries, regular

Stenographer.	1,700

Bureau of Credit and Verification**Salaries, regular**

Examiner.....	\$1,800
Clerk and stenographer.....	1,400
Stenographer and clerk.....	1,100
Typewriter copyist and clerk.....	1,000

Bureau of Bank Examination

For salaries and expenses of examiners in connection with the examination of corporations and individual bankers pursuant to the Banking Law under the following bureaus: Bureau of Savings and Loan, Bureau of Credit and Verification, Metropolitan district, Central district, Eastern district and Savings Banks.....	150,000

Private Bankers' Bureau**Salaries, regular**

Confidential clerk and private secretary.....	2,500
Confidential messenger.....	1,500
Stenographer.....	900
Inspector, three at \$1,500.....	4,500

Examiners

For salaries and expenses of examiners, including examiner in charge in connection with the examination of private bankers.....	7,500

\$218,910*Cr.***Salaries of**

Eugene Lamb Richards, superintendent.....	\$10,000 00
George I. Skinner, first deputy superintendent.....	6,000 00
Guernsey R. Jewett, second deputy superintendent.....	5,500 00
Frank S. Kenyon, third deputy superintendent.....	5,000 00
Edward R. Anker, land and opinion clerk.....	3,900 00
Caroline M. Clancy, hearing stenographer.....	1,700 00
Blanche M. Borthwick, stenographer and clerk.....	1,500 00
Ambrose J. Delaney, bookkeeper.....	914 30
John J. Sullivan, junior clerk.....	810 00
Mary H. Shields, stenographer.....	1,500 00
Harry S. Briarly, confidential stenographer.....	1,450 00
Florence Sellvin, stenographer.....	1,500 00
Harriett B. Kennedy, clerk.....	1,350 00
Clinton D. Ganse, stenographer.....	1,700 00
Joseph Meltsner, examiner.....	1,800 00
Arthur I. Rand, clerk and stenographer.....	1,400 00
Louis Neimann, stenographer and clerk.....	183 33
Hazel Sullivan, stenographer and clerk.....	795 85
Ottilia M. Dinsenhacher, typewriter copyist and clerk.....	1,000 00

Salaries and expenses of

Adams, G. S., examiner.....	\$3,134 49
Allen, W. S., examiner.....	356 50
Andrews, H. S., examiner.....	4,529 00
Barber, A. S., examiner.....	3,826 37
Blackford, C. E., Jr., examiner.....	2,377 50
Bullock, B. B., examiner.....	3,152 94
Campbell, A. T., examiner.....	4,952 90
Chittenden, S. I., examiner.....	303 01
Dodge, E. L., examiner.....	3,962 27
Duerr, E. A., examiner.....	1,026 63
Egbert, G. W., examiner.....	2,863 00
Eshelman, E. T., examiner.....	4,716 77
Fairbanks, Benj., Jr., examiner.....	1,199 50
Frazer, J. S., examiner.....	2,726 34
Haight, Benj. D., examiner.....	483 00
Hendrickson, G. R., examiner.....	2,062 74

Tompkins, H. L., examiner.....	\$84 50	
Young, H. J., examiner.....	43 81	
	<u>\$6,795 04</u>	
	\$199,933 15	
Lapsed appropriations.....	<u>5,301 89</u>	
		<u>\$205,205 04</u>
Available balance July 1, 1917.....		<u>\$13,704 96</u>

RETIRED EMPLOYEES

<i>Dr.</i>		
Appropriation, chapter 646, Laws of 1916.....		\$1,625 00
<i>Cr.</i>		
Pension of John D. Moriarty.....	\$8 74	
Lapsed appropriation.....	<u>1,616 26</u>	
		<u>1,625 00</u>

MAINTENANCE AND OPERATION

<i>Dr.</i>		
Appropriation, Chapter 646, Laws of 1916, as follows:		
Printing.....	\$7,700	
Advertising.....	2,000	
Equipment.....	1,700	
Supplies.....	1,800	
Traveling expenses, other than examiners.....	3,500	
Communication.....	6,500	
General plant service.....	3,000	
Rent.....	<u>7,500</u>	
		\$33,700 00
<i>Cr.</i>		
Printing.....	\$2,168 92	
Advertising (publication of summaries of reports).....	<u>2,000 00</u>	
Equipment:		
Furniture and furnishings.....	259 43	
Law books, newspapers, financial periodicals, etc.....	739 32	
Stationery and office supplies, towel service and water and ice.....	<u>805 30</u>	
Traveling expenses:		
Eugene Lamb Richards, expenses.....	331 79	
George I. Skinner, expenses.....	249 04	
Guernsey R. Jewett, expenses.....	9 20	
Frank S. Kenyon, expenses.....	22 40	
Edward R. Anker, expenses.....	<u>539 32</u>	
John A. Murray, expenses.....	29 64	
Albert De Lisser, expenses.....	15 77	
C. E. Price, expenses.....	<u>14 65</u>	
Communication		
Expressage and cartage.....	229 36	
Telephone and telegraph.....	3,586 24	
Stamps and stamped envelopes.....	<u>2,343 40</u>	
General plant service (reports of financial agencies, rental of safe deposit vaults, etc.).....	992 40	
Rent of New York office.....	<u>7,500 00</u>	
	\$21,836 18	
Lapsed appropriations.....	<u>5,057 54</u>	
		<u>\$26,893 72</u>
Available balance July 1, 1917.....		<u>\$3,803 28</u>

LOUIS L. BABCOCK — SERVICES AND DISBURSEMENTS

<i>Dr.</i>	
Appropriation, Chapter 181, Laws of 1917.....	\$1,335 00
<i>Cr.</i>	
Louis L. Babcock.....	1,335 00

PETTY FUND — FEES FOR COPYING, ETC.

<i>Dr.</i>	
Balance July 1, 1916.....	\$8 20
Received during the year.....	152 64
	<u>\$160 84</u>
<i>Cr.</i>	
Payments to State Treasurer.....	131 09
Balance July 1, 1917.....	<u>\$29 75</u>

INTEREST FUND, FAILED SAVINGS INSTITUTIONS

<i>Dr.</i>	
Balance July 1, 1916.....	\$15,515 59
Interest September 30, 1916.....	630 14
Interest December 31, 1916.....	1,254 20
Interest March 31, 1917.....	642 70
Interest June 30, 1917.....	1,291 09
	<u>\$19,333 72</u>
<i>Cr.</i>	
Paid State Treasurer, interest credited during the year.....	3,818 13
Balance.....	<u>\$15,515 59</u>

INTEREST FUND, OTHER FAILED INSTITUTIONS

<i>Dr.</i>	
Interest received during the year.....	\$467 70
<i>Cr.</i>	
Payments to State Treasurer.....	<u>467 70</u>

DEPARTMENT ROSTER

The statutory term of office of Hon. Eugene Lamb Richards as Superintendent of Banks expired on July 1st, 1917, at which time I assumed office. The only permanent appointment which I have made except from lists furnished by the Civil Service Commission, is that of J. Johnson Ray, of Norwich, N. Y., as Confidential Clerk and Private Secretary.

During the year 1917, four examiners attached to the Department resigned to accept important positions with various financial institutions and one vacancy resulting from death existed at the beginning of the year. To fill the vacancies thus caused and partially enable the Department to meet the greater demands made upon it as a result of the increase, both in the number and size of the institutions under its supervision, the following exam-

iners were appointed from the eligible list established by the State Civil Service Commission: Edward A. Duerr, Arthur H. Snodgrass, William T. McCaffrey, Arthur B. Clark, John C. O'Byrne, Godfrey F. Berger, Sidney I. Chittenden, Frank A. Gallagher and Emmet W. Irving.

Another examiner appointed during the year resigned in a few months in order to resume his work as a certified public accountant.

One examiner, T. Arthur Pyterman, has entered the Federal Military Service. Inspector John A. Murray has enlisted in the same service and Charles Clarke of Brooklyn, N. Y., has been given a temporary appointment as inspector from the Civil Service list until such time as Inspector Murray can resume his duties.

The total number of employees on the roster of the Department is seventy-four as compared with sixty-nine a year ago.

NAMES AND TITLES	Year of appointment	Compensation
George I. Skinner, superintendent.....	1897	\$10,000 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
J. Johnson Ray, confidential clerk and private secretary.....	1917	2,820 per annum
Caroline M. Clancy, hearing stenographer.....	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 and clerk, Albany office.....	1907	1,500 per annum
Arthur I. Rand, stenographer and clerk, New York office.....	1900	1,400 per annum
Harriet 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
Lillian F. Carabine, file and index clerk, Albany office.....	1908	1,350 per annum
Ottilia M. Dinsbacher, 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, clerk, Albany office.....	1912	900 per annum
Ambrose J. Delaney, bookkeeper, Albany office...	1916	1,200 per annum
Doris Weinstein, stenographer, New York office..	1917	780 per annum

NAMES AND TITLES	Year of appointment	Compensation
		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
Claude Hutchins, examiner.....	1908	16 and railroad fare
W. A. MacCallum, examiner.....	1908	15 and railroad fare
G. W. Egbert, examiner.....	1910	15 and railroad fare
E. L. Dodge, examiner.....	1904	14 and railroad fare
G. F. Smith, examiner.....	1907	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	14 and railroad fare
H. L. Tompkins, examiner.....	1909	14 and railroad fare
F. G. Crane, examiner.....	1910	14 and railroad fare
Robert W. Humphrey, examiner.....	1902	14 and railroad fare
J. J. O'Shaughnessy, examiner.....	1910	14 and railroad fare
G. V. McLaughlin, examiner.....	1911	14 and railroad fare
I. V. Scott, examiner.....	1911	14 and railroad fare
T. Arthur Pyterman, examiner.....	1910	14 and railroad fare
N. J. Macdonald, examiner.....	1911	13 and railroad fare
James S. Love, examiner.....	1895	13 and railroad fare
George A. Plant, examiner.....	1906	13 and railroad fare
George S. Adams, examiner.....	1905	11 and railroad fare
Benjamin B. Bullock, examiner.....	1911	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	11 and railroad fare
John I. Mesick, examiner.....	1913	11 and railroad fare
Peter N. Shippee, examiner.....	1906	11 and railroad fare
N. T. Killip, examiner.....	1909	10 and railroad fare
F. W. Piderit, examiner.....	1914	10 and railroad fare
Arthur J. Van Pelt, examiner.....	1914	10 and railroad fare
Benjamin Fairbanks, Jr., examiner.....	1914	10 and railroad fare
J. Stuart Frazer, examiner.....	1915	10 and railroad fare
John M. Kinney, examiner.....	1915	10 and railroad fare
C. E. Blackford, Jr., examiner.....	1915	10 and railroad fare
Gilbert R. Hendrickson, examiner.....	1916	8 and railroad fare
E. A. Duerr, examiner.....	1917	8 and railroad fare
A. H. Snodgrass, examiner.....	1917	8 and railroad fare
William T. McCaffrey, examiner.....	1917	8 and railroad fare
Arthur B. Clark, examiner.....	1917	8 and railroad fare
John C. O'Byrne, examiner.....	1917	8 and railroad fare
Sidney I. Chittenden, examiner.....	1917	8 and railroad fare
G. F. Berger, Jr., examiner.....	1917	8 and railroad fare
F. A. Gallagher, examiner.....	1917	8 and railroad fare
E. W. Irving, examiner.....	1917	8 and railroad fare
Nathaniel Orens, examiner.....	1906	\$3,000 per annum
Joseph Meltner, examiner private bankers.....	1914	1,800 per annum
Albert De Lissner, inspector private bankers.....	1915	1,680 per annum
Benedetto A. Palumbo, inspector private bankers.....	1915	1,680 per annum
John A. Murray, inspector private bankers.....	1914	1,680 per annum
Charles Clarke, temporary inspector private bankers.....	1917	1,680 per annum

CONCLUSION

In addition to acknowledging the great assistance that has been rendered to the Department by the intelligent and conservative bankers of the State through their various associations and by individual advice, I think that I ought to call attention to the devoted public service that has been rendered by the employees of the Department itself during my brief incumbency of the office of Superintendent of Banks. It is with great regret that from time to time I have seen some of its most efficient employees leave the service on account of the greater compensation offered elsewhere. The Department is entirely self-supporting and I know that the institutions supervised are not only willing, but desirous, of paying such increased compensation for services rendered as would enable the Department to retain its most capable examiners.

On account of the constant increase, both in the number and the size of the institutions, it is also necessary to largely increase the working force of the Department and I deem it my duty frankly to call the attention of the Legislature to our urgent needs. It would certainly seem that a great banking system with total resources of nearly six and one-half billions of dollars, should be given the privilege of paying such salaries for efficient work, that adequate supervision may be exercised and the services of experienced examiners retained, even in competition with individual institutions or the Federal Reserve system.

Respectfully submitted,

GEORGE I. SKINNER,

Superintendent of Banks.

APPENDIX

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

JANUARY 5, 1917

Jan. 1, 1917. PACKARD & COMPANY

Location: No. 1 Wall street, New York, N. Y.

Permanent capital, \$100,000.

Affidavit of Moses Packard and Nathan J. Packard, constituting the firm of "Packard and Company," private bankers, claiming partial exemption, accepted.

Jan. 1, 1917. FRED'K ROBERTSON & COMPANY

Location: No. 94 Webster street, North Tonawanda, N. Y.

Permanent capital, \$50,000.

Affidavit of William W. Robertson and Frederick Robertson, constituting the firm of "Fred'k Robertson & Company," private bankers, claiming partial exemption, accepted.

Jan. 1, 1917. OSCAR L. RICHARD

Location: No. 31 Broadway, New York, N. Y.

Permanent capital, \$100,000.

Affidavit of Oscar L. Richard, private banker, claiming partial exemption, accepted.

Jan. 1, 1917. CHARLES FRAZIER & Co.

Location: No. 93 Nassau street, New York, N. Y.

Permanent capital, \$100,000.

Affidavit of Charles Frazier and Charles W. Frazier, constituting the firm of "Charles Frazier & Co.," private bankers, claiming partial exemption, accepted.

Jan. 1, 1917. 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, constituting the firm of "The Royal Company of New York," private bankers, claiming partial exemption, accepted.

Jan. 1, 1917. 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., constituting the firm of "Wm. H. Seward & Co.," private bankers, claiming partial exemption, accepted.

Jan. 1, 1917. EDWIN R. FAY & SONS

Location: No. 72 Genesee street, Auburn, N. Y.

Permanent capital, \$100,000.

Affidavit of Edwin R. Fay, Fred H. Fay and Charles R. Fay, constituting the firm of "Edwin R. Fay & Sons," private bankers, claiming partial exemption, accepted.

Jan. 1, 1917. 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, constituting the firm of "Q. W. Wellington & Co.'s Bank," private bankers, claiming partial exemption, accepted.

- Jan. 1, 1917. **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, constituting the firm of "Rothschild Brothers and Company," private bankers, claiming partial exemption, accepted.
- Jan. 1, 1917. **NATHAN FRANK'S SONS**
 Location: No. 46 Ford street, Ogdensburg, N. Y.
 Permanent capital, \$25,000.
 Affidavit of Julius Frank and Leo Frank, constituting the firm of "Nathan Frank's Sons," private bankers, claiming partial exemption, accepted.
- Jan. 1, 1917. **JOSIAH W. PLACE**
 Location: No. 67 Wall street, New York, N. Y.
 Permanent capital, \$256,000.
 Affidavit of Josiah W. Place, a private banker, claiming partial exemption, refused.
- Jan. 2, 1917. **FIDELITY SAFE DEPOSIT COMPANY**
 Location: No. 1 Hudson street, New York, N. Y.
 Capital \$100,000.
 Authorization certificate issued.
 Incorporators: Samuel S. Conover, Hampden E. Tener,
 James H. Killough, Adolph Kastor,
 Daniel W. Whitmore, Jr.
- Jan. 3, 1917. **COLUMBIA BANK**
 Location: No. 507 Fifth avenue, New York, N. Y.
 Application made by the Columbia Bank for approval of the opening of a branch office of said bank at No. 415 Broadway, in the Borough of Manhattan, city of New York, upon discontinuance of branch now located at Nos. 407-409 Broadway, in the same borough and city.
- Jan. 3, 1917. **OSWEGO COUNTY TRUST COMPANY**
 Location: Fulton, N. Y.
 Capital, \$100,000.
 Organization certificate filed for examination in the State Banking Department.
 Incorporators: Charles S. Estabrook, Wilbert L. Smith,
 T. G. Meachem, Ralph S. Bowen,
 Abram F. Nellis, Harral S. Tenney,
 Windsor Morris, Frederick W. Zoller,
 Thaddeus C. Sweet, Thomas D. McChesney,
 Edward Quirk, Louis W. Emerick,
 John R. Sullivan, Ernest W. Rice,
 Bert W. Bennett, Wm. Herbert Robinson,
 Charles W. Tooke.
- Jan. 3, 1917. **MANUFACTURERS TRUST COMPANY OF LANCASTER**
 Location: Lancaster, Erie county, N. Y.
 Capital, \$100,000.
 Notice of intention to organize the Manufacturers Trust Company of Lancaster filed in the State Banking Department.
 The "Enterprise," a newspaper published at Lancaster, N. Y., designated as the newspaper in which to publish notice of such intention to organize.
 Incorporators: Augustus S. Blagden, John F. Patterson,
 Frank C. Johnson, John P. Taaffe,
 Daniel R. Stratton, Benj. H. Eden,
 Myron F. Blackmon, Matt Klepfer,
 Jos. B. Cary.

Jan. 3, 1917. MECHANICS BANK

Location: No. 215 Montague street, Brooklyn, N. Y.

Application made by the Mechanics Bank, of Brooklyn, N. Y. for permission to open a new branch of that bank at No. 5101 Third avenue, at the south-east corner of Third avenue and 51st street in the Borough of Brooklyn, city of New York, upon the discontinuance of the branch of said bank now located at No. 5024 Third avenue, on the northwest corner of Third avenue and 51st street, in the same borough and city.

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 12, 1917

Jan. 5, 1917. SOLVAY BANK

Location: Solvay, Onondaga county, N. Y.

Capital, \$75,000.

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

The "Solvay Express," a newspaper published in the village of Solvay, designated as the newspaper in which to publish notice of such intention to organize.

Jan. 5, 1917. JOHN NEMETH STATE BANK

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

Capital, \$100,000.

Organization certificate filed for examination in the State Banking Department.

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

Jan. 5, 1917. RUSSIAN NATIONAL ST. VLADIMIR HOME, UNINCORPORATED ASSOCIATION — PRIVATE BANKERS

Location: Nos. 231-233 East 17th street, New York, N. Y.

Verified application of Alexander Chechilla, Leonid Turkewich, Peter Kohanik, Sergius Snegireff and Peter Popoff, applying for authorization to engage in business as private bankers, filed for examination in the State Banking Department.

Jan. 6, 1917. DAVID C. GOODMAN, PRIVATE BANKER

Location: No. 61 Broadway, New York, N. Y.

Permanent capital, \$10,000.

Authorization certificate issued.

Jan. 8, 1917. UNION TRUST SAFE DEPOSIT COMPANY

Location: No. 425 Fifth avenue, New York, N. Y.

Approval given to a change of location of the principal office of the Union Trust Safe Deposit Company from No. 425 Fifth avenue, in the Borough of Manhattan, city of New York, to No. 786 Fifth avenue, in the same borough and city, such change of location to take effect on or after January 10, 1917.

Jan. 8, 1917. COLUMBIA BANK

Location: No. 507 Fifth avenue, New York, N. Y.

Consent given to the opening of a branch office by the Columbia Bank, on or after May 1, 1917, at No. 415 Broadway, corner of Canal street, in the Borough of Manhattan, city of New York, upon discontinuance of the branch heretofore maintained by said bank at Nos. 407-409 Broadway, in the same borough and city.

Jan. 10, 1917. BANK OF STEUBEN

Location: Hornell, N. Y.

Approval given to an increase in the capital stock of the Bank of Steuben from \$50,000 to \$100,000.

Jan. 10, 1917. SCANDINAVIAN TRUST COMPANY

Location: New York, N. Y.

Capital, \$1,000,000.

Notice of intention to organize the "Scandinavian Trust Company" 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 to organize.

Incorporators: John E. Berwind,	William R. Coe,
Samuel L. Fuller,	Edward F. Geer,
Edwin O. Holter,	E. A. Cappelen Smith,
Frederick W. Hvoslef.	

Jan. 11, 1917. THE FARMERS LOAN AND TRUST COMPANY

Location: New York, N. Y.

Approval given to an increase in the capital stock of The Farmers Loan and Trust Company from one million dollars to five million dollars.

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, 19, 1917

Jan. 12, 1917. NEW YORK LIFE EMPLOYEES CREDIT UNION

Location: No. 346 Broadway, New York, N. Y.

Organization certificate filed for examination in the State Banking Department.

Incorporators: Leo H. McCall,	Wm. F. Rohlfis,
Hamilton W. Fish,	Gustave A. Loaser,
Edmund T. Minne,	Sydney Wood,
Lemuel C. Sanford,	Henry L. Tolen,
Harry S. Tormey,	Louis H. Cook,
Norman R. Haskell.	

Jan. 15, 1917. THE FIRST TRUST COMPANY OF WELLSVILLE, N. Y.

Location: Wellsville, N. Y.

Capital, \$150,000.

Notice of intention to organize The First Trust Company of Wellsville, New York, filed in the State Banking Department.

The "Wellsville Daily Reporter" and the "Allegany County Democrat," newspapers published at Wellsville, N. Y., designated as the newspapers in which to publish notice of such intention to organize.

Jan. 16, 1917. INDUSTRIAL CREDIT UNION

Location: No. 65 Columbia street, New York, N. Y.

Organization certificate refused.

Jan. 17, 1917. NEW YORK LIFE EMPLOYEES CREDIT UNION

Location: No. 346 Broadway, New York, N. Y.

Authorization certificate issued.

Jan. 18, 1917. S. LUNGHINO & SONS, PRIVATE BANKERS

Location: No. 121 Dante place, Buffalo, N. Y.

Permanent capital, \$20,000.

Verified certificate of Sebastian Lughino, Anthony S. Lughino, Joseph J. Lughino and Donatus L. Lughino, applying for authorization to continue business as private bankers, filed for examination in the State Banking Department.

Jan. 18, 1917. FIDELITY TRUST COMPANY OF ROCHESTER

Location: Powers building, Rochester, N. Y.

Approval given to an increase of the capital stock of the Fidelity Trust Company of Rochester from \$200,000 to \$500,000.

Jan. 18, 1917. MECHANICS' BANK

Location: No. 215 Montague street, Brooklyn, N. Y.

The Mechanics' Bank of Brooklyn authorized to open and occupy a branch office at No. 5101 Third avenue, in the Borough of Brooklyn, city of New York, on or after January 20, 1917, provided that the branch office heretofore maintained by said bank at No. 5024 Third avenue, in the same borough and city be closed at or before the opening of such new branch office.

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 26, 1917.

Jan. 19, 1917. BANK OF MANHASSET

Location: Manhasset, Nassau county, N. Y.

Capital, \$50,000.

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

The "Long Island Globe," a newspaper published in Manhasset, designated as the newspaper in which to publish notice of such intention to organize.

Incorporators: Stimasson M. Powell,	George D. Smith,
Thomas O'Connell,	Stephen H. Mason,
George O. Linkletter,	Charles M. Niesley,
Martin Schenck,	William D. Willetts,
Owen P. Kennedy,	Charles Snedeker.

Jan. 19, 1917. THE SCHENECTADY TRUST COMPANY

Location: Schenectady, N. Y.

Approval given to an increase of the capital stock of The Schenectady Trust Company from \$250,000 to \$300,000.

Jan. 22, 1917. CITIZENS BANK OF LANCASTER

Location: Lancaster, Erie county, N. Y.

Capital, \$50,000.

Notice of intention to organize the Citizens Bank of Lancaster filed in the State Banking Department.

The "Enterprise," a newspaper published in Lancaster, designated as the newspaper in which to publish notice of such intention to organize.

Incorporators: George A. Davis,	Ernest W. Ewell,
Frank S. Cushing,	Michael J. Seeger,
George R. Stephens,	Benjamin Kittinger,
Christian L. Suess,	Peter J. Soemann,
Ralph R. Young,	Elmer J. Nash,
Howard L. Meyer,	Oliver Cabana, Jr.
	William L. Koester.

Jan. 22, 1917. UNION TRUST COMPANY OF ROCHESTER

Location: Rochester, N. Y.

Approval given to an increase in the capital stock of the Union Trust Company of Rochester, from \$500,000 to \$1,000,000.

Jan. 23, 1917. THE EQUITABLE TRUST COMPANY OF NEW YORK

Location: New York, N. Y.

Approval given to an increase in the capital stock of The Equitable Trust Company of New York from \$3,000,000 to \$6,000,000

Jan. 24, 1917. AUSTRIAN HUNGARIAN CREDIT UNION

Location: No. 52 Tompkins avenue, Brooklyn, N. Y.
Authorization certificate issued.

Jan. 24, 1917. SENECA SAVINGS AND LOAN ASSOCIATION

Location: No. 2238 Seneca street, Buffalo, N. Y.
Approval given to a change of location, on or after January 25, 1917, of the office of the Seneca Savings and Loan Association, from No. 2238 Seneca street, in the city of Buffalo, county of Erie, N. Y., to No. 2334 Seneca street in the same city.

Jan. 25, 1917. AMERICAN MUTUAL CREDIT UNION

Location: New York, N. Y.
Organization certificate filed for examination in the State Banking Department.
Incorporators: Benjamin Markowitz, Rockville Center, N. Y.
Harry Danzig, 1350 Stebbins avenue, New York, N. Y.
Morris J. Markowitz, 261 W. 112th street, New York, N. Y.
Julius Goldwag, 530 West 145th street, New York, N. Y.
Abraham Greenberg, 1513 Lincoln place, Brooklyn, N. Y.
Solomon Danzig, 231 Madison street, New York, N. Y.
Max Rosen, 543 Christopher avenue, New York, N. Y.

Jan. 24, 1917. MICHAEL ANGELO LUNGHINO

Location: No. 174 Terrace, Buffalo, N. Y.
Permanent capital, \$5,000.
Verified certificate of Michael Angelo Lunghino applying for authorization to continue business as a private banker, filed for examination in the State Banking Department.

Jan. 24, 1917. CHARLES WILLIAM SCHREIBER

Location: 2340 Myrtle avenue, Ridgewood, Borough of Queens, New York, N. Y.
Permanent capital, \$5,000.
Verified certificate of Charles William Schreiber applying for authorization to engage in business as a private banker, filed for examination in the State Banking Department.

Jan. 26, 1917. BIGELOW & COMPANY

Location: 25 Pinestreet, New York, N. Y.
Permanent capital, \$10,000.
Verified certificate of R. Lavante Bigelow, Chester W. Bigelow and Eugene S. Bigelow, applying for authorization to engage in business as private bankers under the firm name of "Bigelow & Company," 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

FEBRUARY 2, 1917

Jan. 26, 1917. SOUTH PARK BUILDING LOT ASSOCIATION

Location: No. 796 Ellicott street, Buffalo, N. Y.
Approval given to a change of location of the place of business of the South Park Building Lot Association, on and after January 27, 1917, from No. 796 Ellicott street, Buffalo, Erie county, N. Y., to No. 1031 Marine National Bank building, northeast corner of Main and Seneca streets, in the same city.

- Jan. 26, 1917. **HENRY J. SCHNITZER STATE BANK**
 Location: No. 141 Washington street, New York, N. Y.
 Capital: \$100,000.
 Organization certificate filed for examination in the State Banking Department.
 Incorporators: Henry J. Schnitzer, Hotel Colonial, 81st street, New York, N. Y.
 Louis M. Josephthal, 7 East 89th street, New York, N. Y.
 David Taylor, Madison, N. J.
 Jules Charnatz, 2082 Vyse avenue, Bronx, N. Y.
 Alexander Silun, 5010 Twelfth avenue, Brooklyn, N. Y.
- Jan. 27, 1917. **RUSSIAN NATIONAL ST. VLADIMIR'S HOME, UNINCORPORATED ASSOCIATION, PRIVATE BANKERS**
 Location: Nos. 231-233 East 17th street, New York, N. Y.
 Permanent capital: \$10,000.
 Authorization certificate issued.
- Jan. 27, 1917. **BANK OF WILLIAMSVILLE**
 Location: Williamsville, Erie county, N. Y.
 Capital: \$25,000. Surplus: \$5,000.
 Authorization certificate issued.
- Jan. 27, 1917. **OSWEGO COUNTY TRUST COMPANY**
 Location: Fulton, Oswego county, N. Y.
 Capital: \$100,000. Surplus: \$50,000.
 Authorization certificate issued.
- Jan. 29, 1917. **APPOINTMENT OF EXAMINER-BOOKKEEPER**
 Superintendent of Banks appointed Mr. Sydney I. Chittenden, of Hopkinton, St. Lawrence county, N. Y., from the eligible civil service list to a temporary position in the State Banking Department, as examiner-bookkeeper, for a period of three months from January 29, 1917, at a salary of \$100 per month.
- Jan. 30, 1917. **KINGSTON TRUST COMPANY**
 Location: Kingston, N. Y.
 Capital: \$150,000.
 Organization certificate filed for examination in the State Banking Department.
 Incorporators: John R. Millard, Albert H. Cook,
 George J. Schryver, Charles Andres,
 M. Clyde Crosby, Joseph Krieger,
 Peter Barnam, William O'Reilly,
 Ephraim G. Adams, Robert E. Leighton,
 Charles Ramsey, William B. Byrne,
 William O. Schwarzwald, George W. Ross.
- Jan. 29, 1917. **APPOINTMENT OF BANK EXAMINER**
 Superintendent of Banks appointed from the eligible civil service list Mr. Edward A. Duerr, of No. 192 Potter's road, Buffalo, N. Y., a bank examiner in the State Banking Department, at a salary of \$3 per day when actually employed, and railroad fare, the appointment to become effective February 1, 1917.
- Jan. 30, 1917. **APPOINTMENT OF BANK EXAMINER**
 Superintendent of Banks appointed from the eligible civil service list, Mr. Arthur H. Snodgrass, of No. 149 Woodlawn avenue, Auburn, N. Y., a bank examiner in the State Banking Department, at a salary of \$3 per day when actually employed, and railroad fare.
- Feb. 1, 1917. **BROADWAY PERSONAL LOAN COMPANY**
 Location: No. 277 Broadway, New York, N. Y.
 Capital: \$10,000.
 Organization certificate filed for examination in the State Banking Department.
 Incorporators: Harry H. Oshrin, 277 Broadway, New York, N. Y.
 Adolf Guttman, No. 130 West 113th street, New York, N. Y.
 Louis S. Goodman, No. 130 West 113th street, New York, N. Y.

Feb. 1, 1917. WALL STREET SAFE DEPOSIT COMPANY

Location: New York, N. Y.

Certified copy of order granted at a Special Term, Part I of the New York Supreme Court, held in and for the county of New York, at the courthouse thereof, on the 29th day of January, 1917, declaring the Wall Street Safe Deposit Company dissolved and its corporate existence terminated, filed in the State Banking Department.

Feb. 1, 1917. C. B. RICHARD & Co.

Location: Nos. 31 and 33 Broadway, New York, N. Y.

Permanent capital: \$100,000.

Verified certificate of Oscar L. Richard, Leonard W. Simmons, Albert F. Egelhoff and George N. Richard, private bankers, engaged in business under the name "C. B. Richard & Co.", claiming partial exemption, and affidavit of private bankers, engaged in business 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

FEBRUARY 9, 1917

Feb. 2, 1917. JOHN NEMETH STATE BANK

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

Capital: \$100,000. Surplus: \$25,000.

Authorization certificate issued.

Feb. 3, 1917. PHILIPPINE NATIONAL BANK

Location: Nos. 442-444 Woolworth building, New York, N. Y.

Superintendent of Banks granted a license to the Philippine National Bank, of Manila, P. I., permitting it, under the provisions of section 145 of the Banking Law, to maintain a branch of its business at Nos. 442-444 Woolworth building, in the borough of Manhattan, city of New York.

Feb. 3, 1917. STATE BANK OF NEWFANE

Location: Newfane, Niagara county, N. Y.

Capital: \$25,000.

Authorization certificate issued.

Feb. 3, 1917. FIRST STATE BANK, CANISTEO, N. Y.

Location: Canisteo, N. Y.

Approval given to the extension of the corporate existence of the First State Bank, Canisteo, N. Y., to April 4, 1937, twenty years beyond the term specified in its original certificate of association.

Feb. 3, 1917. NATIONAL THRIFT BOND CORPORATION

Location: No. 61 Broadway, New York, N. Y.

Organization certificate filed for examination in the State Banking Department.

Capital: \$250,000. Surplus: \$50,000.

Incorporators: Henry E. Cooper,

Henry W. Bruere,

James Imbrie,

Ingalls Kimball,

Edward C. Delafield,

Charles P. Howland,

Jesse Isidor Straus,

Darwin R. James, Jr.,

Bert V. Smith,

Roswell C. Tripp,

David T. Wells.

Feb. 5, 1917. COLONIAL BANK SAFE DEPOSIT COMPANY

Location: Columbus avenue and 81st street, New York, N. Y.

Application made by the Colonial Bank Safe Deposit Company for permission to open a branch office at the northeast corner of Broadway and 68th street, in the borough of Manhattan, city of New York.

Feb. 5, 1917. COLONIAL BANK

Location: Columbus avenue and 81st street, New York, N. Y.

The Colonial Bank authorized to open and occupy a branch office at the northeast corner of Broadway and 68th street, in the borough of Manhattan, city of New York, on or after April 1, 1917, provided that the branch office heretofore maintained by said company at the northeast corner of Broadway and 66th street, in the same borough and city, shall first be closed.

Feb. 6, 1917. COLONIAL BANK SAFE DEPOSIT COMPANY

Location: Columbus avenue and 81st street, New York, N. Y.

The Colonial Bank Safe Deposit Company authorized to open and occupy a branch office at the northeast corner of Broadway and 68th street, in the borough of Manhattan, city of New York, on or after April 1, 1917, provided that the branch office heretofore maintained by said company at the northeast corner of Broadway and 66th street, in the same borough and city, shall first be closed.

Feb. 6, 1917. STAR CO-OPERATIVE BUILDING AND LOAN ASSOCIATION

Location: No. 257 Broadway, New York, N. Y.

Approval given to a change of location of the office of the Star Co-operative Building and Loan Association, on or after February 7, 1917, from No. 257 Broadway, in the borough of Manhattan, city of New York, to No. 245 Broadway, in the same borough and city.

Feb. 6, 1917. THE CORPORATION TRUST COMPANY

Location: New York, N. Y.

Capital: \$500,000.

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

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

Incorporators: William H. Chesebrough,	Horace S. Gould,
Kenneth K. McLaren,	Charles E. Mitchell,
Raymond Newman,	George R. Sheldon,
	Oakleigh Thorne.

Feb. 7, 1917. C. B. RICHARD & Co.

Location: Nos. 31-33 Broadway, New York, N. Y.

Permanent capital: \$100,000.

Verified application certificate of Oscar L. Richard, Leonard W. Simmons, Alfred F. Engelhoff and George N. Richard, constituting the firm of C. B. Richard & Co., private bankers, claiming partial exemption, approved and filed, and affidavit accepted and filed.

Feb. 8, 1917. STANDARD CREDIT UNION

Location: No. 299 Broadway, New York, N. Y.

Approval given to a change of location of the office of the Standard Credit Union, on or after February 9, 1917, from No. 299 Broadway, in the borough of Manhattan, city of New York, to No. 68 First street, in the same borough and city.

BANKING DEPARTMENT, STATE OF NEW YORK

Weekly bulletin as required by the provisions of section 82 of the Banking Law, chapter 360 of the Laws of 1914

FEBRUARY 16, 1917.

Feb. 9, 1917. LACKAWANNA TRUST COMPANY

Location: Lackawanna, Erie county, N. Y.

Capital: \$100,000. Surplus: \$20,000.

Authorization certificate issued.

Feb. 10, 1917. SCANDINAVIAN TRUST COMPANY

Location: New York, N. Y.

Capital: \$1,000,000. Surplus: \$1,500,000.

Organization certificate filed for examination in the State Banking Department.

Incorporators: John E. Berwind,

William R. Coe,

Samuel L. Fuller,

Edward F. Geer,

Edwin O. Holter,

Frederick W. Hvoslef,

E. A. Cappelen Smith.

Feb. 14, 1917. BROADWAY DRY-GOODS CO-OPERATIVE BUILDING AND LOAN ASSOCIATION

Location: No. 320 Broadway, New York, N. Y.

Verified copy of minutes of special meeting of the stockholders of the Broadway Dry-Goods Co-operative Building and Loan Association directing that said association be closed for the purpose of winding up its affairs, and directing that its business be wound up, filed in the State Banking Department.

Feb. 16, 1917. UTICA PROVIDENT LOAN ASSOCIATION

Location: Utica, N. Y.

Approval given to an increase of the capital stock of the Utica Provident Loan Association from \$10,000 to \$35,000.

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

FEBRUARY 23, 1917.

Feb. 16, 1917. S. LUNGHINO & SONS, PRIVATE BANKERS

Location: No. 121 Dante place, Buffalo, N. Y.

Permanent capital: \$20,000.

Verified certificate of Sebastian Lunghino, Anthony S. Lunghino and Donatus L. Lunghino, applying for authorization to continue business as private bankers, filed for examination in the State Banking Department.

Feb. 17, 1917. OYSTER BAY BANK

Location: Oyster Bay, N. Y.

Approval given to an increase of the capital stock of Oyster Bay Bank from \$50,000 to \$100,000.

Feb. 19, 1917. THE FIRST TRUST COMPANY OF WELLSVILLE, NEW YORK

Location: Wellsville, Allegany county, N. Y.

Capital: \$150,000.

Organization certificate filed for examination in the State Banking Department.

Incorporators: Edward C. Brown,

William Duke, Jr.,

Frank W. Higgins,

George B. Rooth, Jr.,

John Milton Carpenter,

Jesse L. Grantier,

Stanley F. Booth,

Louise A. Brown,

Edmund A. Rathbone,

Frank M. Leonard,

Frank E. Richart,

Francis B. O'Connor,

Lee Fassett,

James Leonard Moore,

Bayard C. Tullar,

Riley Allen.

Feb. 20, 1917. METROPOLIS SAFE DEPOSIT COMPANY

Location: No. 31 Union square, New York, N. Y.

Capital: \$100,000.

Organization certificate filed for examination in the State Banking Department.

Incorporators: Stephen Baker,

Charles Scribner,

Stanley T. Cozzens,

Harold H. Hackett,

Arthur L. Lesher,

John C. Moore,

Edward C. Evans,

Samuel Sloan,

Michael Friedsam.

Feb. 21, 1917. EXCHANGE BANK

Location: Oakfield, Genesee county, N. Y.

Capital: \$30,000. Surplus: \$6,000.

Authorization certificate issued.

Incorporators: Frank E. Wright,

Roy C. Searls,

G. Sherwin Haxton,

Charles C. Avery,

Lorin L. Reed,

Arthur M. Wright.

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 2, 1917**Feb. 23, 1917. GLEN COVE BANK OF GLEN COVE**

Location: Glen Cove, Nassau county, N. Y.

Approval given to an increase of the capital stock of the Glen Cove Bank of Glen Cove from \$50,000 to \$70,000.

Feb. 27, 1917. THE MANUFACTURERS TRUST COMPANY OF LANCASTER

Location: Lancaster, Erie county, N. Y.

Capital: \$100,000.

Organization certificate filed for examination in the State Banking Department.

Incorporators: Augustus S. Blagden,

Myron F. Blackmon,

Benjamin H. Eden,

Frank C. Johnson,

Matt Klepfer,

John F. Patterson,

Daniel R. Stratton,

John P. Taaffe,

Joseph B. Cary.

Feb. 28, 1917. CITIZENS BANK OF LANCASTER

Location: Lancaster, Erie county, N. Y.

Capital: \$50,000. Surplus: \$10,000.

Organization certificate filed in the State Banking Department for examination.

Incorporators: George A. Davis,

Frank S. Cushing,

George R. Stephens,

Christian L. Suess,

Ralph R. Young,

Howard L. Meyer,

Ernest W. Ewell,

Michael J. Seeger,

Benjamin Kittinger,

Peter J. Soemann,

Elmer J. Nash,

William L. Koester,

Oliver Cabana, Jr.

Feb. 28, 1917. G. & S. CAPPELLINO

Location: No. 155 Court street, Buffalo, N. Y.

Permanent capital: \$5,000.

Verified certificate of Salvatore Cappellino and Guiseppina Cappellino, applying for authorization to engage in business as private bankers, filed for examination in the State Banking Department.

Mar. 1, 1917. EUGENE RUTTKAY, PRIVATE BANKER

Location: No. 106 Avenue B, New York, N. Y.

Permanent capital: \$5,000.

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

MARCH 9, 1917**Mar. 2, 1917. CALL FOR REPORTS**

Superintendent of Banks issued a call for the reports of banks, trust companies, individual and private bankers, the close of business on Wednesday, February 28, 1917, being the day designated with reference to which such reports shall be made.

Mar. 6, 1917. SOLVAY BANK

Location: Solvay, Onondaga county, N. Y.

Capital: \$75,000.

Organization certificate filed for examination in the State Banking Department.

Directors: John D. Pennock,	William P. Kanar,
Charles G. Herbert,	George H. Curtis,
Edwin Winkworth,	Maxwell Brace,
Lamont Stilwell,	J. Arthur Distin,
John H. Craig,	Howard L. Bryant,
	Harry W. Jordan.

Mar. 6, 1917. METROPOLIS SAFE DEPOSIT COMPANY

Location: No. 31 Union square, New York, N. Y.

Capital: \$100,000.

Authorization certificate issued.

Incorporators: Stephen Baker,	Arthur L. Leshner,
Charles Scribner,	John C. Moore,
Stanley T. Cozzens,	Edward C. Evans,
Harold H. Hackett,	Samuel Sloan,
Michael Friedman.	

Mar. 8, 1917. RESIGNATION OF BANK EXAMINER

The resignation of Mr. Adolph F. Johnson, of New York, an examiner in the State Banking Department, tendered and accepted to take effect March 31, 1917.

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 16, 1917

Mar. 9, 1917. MODEL BUILDING AND LOAN ASSOCIATION OF MOTT HAVEN

Location: No. 2663 Third avenue, New York, N. Y.

Superintendent of Banks took possession of the business and affairs of the Model Building and Loan Association of Mott Haven.

Mr. Benjamin D. Haight, a State bank examiner, was appointed Special Deputy Superintendent of Banks to assist in the liquidation.

Mar. 12, 1917. THE CORPORATION TRUST COMPANY

Location: New York, N. Y.

Capital: \$500,000.

Organization certificate filed for examination in the State Banking Department.

Incorporators: William H. Chesebrough,	Horace S. Gould,
Kenneth K. McLaren,	Charles E. Mitchell,
Raymond Newman,	George R. Sheldon,
	Oakleigh Thorne.

Mar. 15, 1917. LONG ISLAND SAVINGS AND INVESTMENT ASSOCIATION

Location: No. 89 Main street, Flushing, N. Y.

Approval given to a change of location of the office of the Long Island Savings and Investment Association from No. 89 Main street, Flushing, N. Y., to No. 93 Main street, in the same city, such change to become effective on or after March 15, 1917.

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 23, 1917

Mar. 19, 1917. MICHAEL ANGELO LUNGHINO, PRIVATE BANKER

Location: No. 174 Terrace, Buffalo, N. Y.
Permanent capital: \$5,000.
Authorization certificate issued.

Mar. 20, 1917. SOLVAY BANK

Location: Solvay, Onondaga county, N. Y.
Capital: \$75,000. Surplus: \$18,750.
Authorization certificate issued.

Directors: John D. Pennock,	Charles G. Herbert,
Edwin D. Winkworth,	Lamont Stilwell,
John H. Craig,	William P. Kanar,
George H. Curtis,	Maxwell Brace,
J. Arthur Distin,	Howard B. Bryant,
Harry W. Jordan.	

Mar. 20, 1917. INDEPENDENT WILLIAMSBURG CREDIT UNION

Location: No. 43 Ellery street, Brooklyn, N. Y.
Organization certificate filed for examination in the State Banking Department.

Incorporators: Adolf Berger,	Louis Breines,
Morris Friedman,	Samuel Meltzer,
Philip Balsam,	Max Goldberg,
Philip Reitman,	Isidore Kaplan,
Max List,	Morris Adler,
Max Markowitz	

Mar. 22, 1917. AMERICAN MUTUAL CREDIT UNION

Location: New York, N. Y.
Authorization certificate issued.

Incorporators: Benjamin Markowitz,	Harry Danzig,
Morris J. Markowitz,	Max Rosen,
Julius Goldwag,	Abraham Greenberg,
Solomon Danzig.	

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 30, 1917

Mar. 23, 1917. THE SENECA FALLS SAVINGS BANK

Location: Seneca Falls, N. Y.

Approval given to a change of location of the place of business of The Seneca Falls Savings Bank from its present location to No. 76 Fall street, in the same village. Such change of location is to become effective on or after April 15, 1917.

Mar. 23, 1917. CHARLES WILLIAM SCHREIBER, PRIVATE BANKER

Location: No. 2340 Myrtle avenue, Ridgewood, Queens borough, N. Y.
Permanent capital: \$5,000.
Authorization certificate issued.

Mar. 24, 1917. REVOCATION OF AUTHORIZATION CERTIFICATE

Location: No. 25 Broadway, New York, N. Y.

Upon the application of William Machol, the authorization certificate issued to such private banker, to transact business at No. 25 Broadway, in the borough of Manhattan, city of New York, was revoked.

Mar. 24, 1917. INDEPENDENT WILLIAMSBURGH CREDIT UNION

Location: No. 43 Ellery street, Brooklyn, N. Y.
 Authorization certificate refused.

Mar. 24, 1917. JEWISH FARMERS' CO-OPERATIVE CREDIT UNION OF MOUNTAINDALE, NEW YORK

Location: Mountaindale, N. Y.
 Organization certificate filed for examination.

Incorporators: Leo Wertheim,	Nathan Nesselowitz,
Solomon Weingard,	Philip Raskin,
Aaron Becker,	Elias Kuschman,
Max Forman,	Max Boris,
Sam Weiss,	Marcus Sattell,
Herman Waltuch,	Abraham Schank,
Simon Cohn,	Simon Temes.

Mar. 25, 1917. THE PUBLIC BANK OF NEW YORK CITY

Location: Nos. 89-91 Delancey street, New York, N. Y.
 Formal application received from The Public Bank of New York City for permission to open a branch office of that institution at the corner of Siegel street and Graham avenue, in the borough of Brooklyn, city of New York.

Mar. 26, 1917. BROADWAY PERSONAL LOAN COMPANY

Location: No. 277 Broadway, New York, N. Y.
 Application for authorization refused.

Mar. 26, 1917. MICHAEL VESCERA, PRIVATE BANKER

Location: No. 524 North Salina street, Syracuse, N. Y.
 Permanent capital: \$5,000.
 Verified application of Michael Vescera for authorization to transact business as a private banker, filed for examination in the State Banking Department.

Mar. 26, 1917. THE PUBLIC BANK OF NEW YORK CITY

Location: Nos. 89-91 Delancey street, New York, N. Y.
 Consent given to the opening of a branch of The Public Bank of New York City, on or after March 26, 1917, at the northwest corner of Siegel street and Graham avenue, in the borough of Brooklyn, city of New York.

Mar. 28, 1917. PULVER & KIRSCHNER, PRIVATE BANKERS

Location: 100 Rivington street, New York, N. Y.
 Permanent capital: \$5,000.
 Verified application of Benjamin Louis Pulver and Max Kirschner, applying for authorization to engage in business as private bankers, under the name "Pulver & Kirschner," filed for examination in the State Banking Department.

Mar. 28, 1917. D. J. FAOUR & BROS.

Location: No. 63 Washington street, New York, N. Y.
 Approval given to a change of location of the private banking business of D. J. Faour & Bros., from 63 Washington street, in the borough of Manhattan, city of New York, to Nos. 81-83-85 Washington street and 80 Greenwich street, in the same borough and city. Such change of location becomes effective on or after May 1, 1917.

Mar. 29, 1917. BANKERS TRUST COMPANY

Location: No. 16 Wall street, New York, N. Y.

ASTOR TRUST COMPANY

Location: No. 389 Fifth avenue, New York, N. Y.
 Approval given to the merger of the Astor Trust Company into the Bankers Trust Company.

Mar. 23, 1917. BANKERS TRUST COMPANY

Location: No. 16 Wall street, New York, N. Y.

Application made by the Bankers Trust Company, of New York, for permission to open and occupy a branch office of that company, on or after April 1, 1917, at No. 389 Fifth avenue, in the borough of Manhattan, City of New York.

Mar. 29, 1917. BANKERS TRUST COMPANY

Location: No. 16 Wall street, New York, N. Y.

Application made by the Bankers Trust Company, of New York, N. Y., for permission to open and occupy a branch of said company at the southeast corner of Fifth avenue and 42d street, in the borough of Manhattan, city of New York, conditioned upon the closing of the branch heretofore authorized at No. 389 Fifth avenue, in the same borough and city.

Mar. 30, 1917. UNION BANK OF CANADA

Location: Winnipeg, Dominion of Canada.

The Superintendent of Banks granted a license to UNION BANK OF CANADA, permitting it, under the provisions of section 145 of the Banking Law, to conduct an agency of its business at No. 49 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

APRIL 6, 1917

Mar. 27, 1917. CORN EXCHANGE SAFE DEPOSIT COMPANY

Location: William and Beaver streets, New York, N. Y.

Application made by the Corn Exchange Safe Deposit Company, of New York, N. Y., for approval of the opening of a branch office at No. 376 Fordham road, in the borough of the Bronx, city of New York, to be known as its "Fordham Branch".

Mar. 30, 1917. BANKERS COMMERCIAL CORPORATION

Location: No. 14 Wall street, New York, N. Y.

Approval given to an increase of the capital stock of the Bankers Commercial Corporation from \$500,000 to \$1,000,000.

Mar. 30, 1917. SECURITY SAFE DEPOSIT COMPANY

Location: Ellicott square, Buffalo, N. Y.

Approval given to a change of name of "Security Safe Deposit Company" to "Citizens Commercial Safe Deposit Company," and the "Buffalo Express," a newspaper published in the city of Buffalo, N. Y., designated as the newspaper in which to publish notice of presentation required by section 62 of the General Corporation Law.

Mar. 31, 1917. BANKERS TRUST COMPANY

Location: No. 16 Wall street, New York, N. Y.

Bankers Trust Company, of New York, N. Y., authorized to open and occupy a branch office of said company at No. 389 Fifth avenue, in the borough of Manhattan, city of New York, on or after April 15, 1917.

Mar. 31, 1917. BANKERS TRUST COMPANY

Location: No. 16 Wall street, New York, N. Y.

Bankers Trust Company, of New York, N. Y., authorized to open and occupy a branch office of said company at the southeast corner of Fifth avenue and Forty-second street, in the borough of Manhattan, city of New York, on or after May 1, 1917, provided that the branch office of said company heretofore authorized to be maintained by said company at No. 389 Fifth avenue, in the same borough and city, be at such time closed.

April 2, 1917. PASQUALE DI MEZZA, PRIVATE BANKER

Location: No. 40 Bridge street, Amsterdam, N. Y.

Approval given to a change of location, on or after April 3, 1917, of the private banking business of Pasquale Di Mezza from No. 40 Bridge street, Amsterdam, N. Y., to No. 75 West Main street, in the same city.

April 3, 1917. NATIONAL CREDIT UNION

Location: No. 398 Dumont street, Brooklyn, N. Y.

Organization certificate filed for examination in the State Banking Department.

Incorporators: William Seldin,	Jacob Seldin,
Joseph Schleifer,	Aaron Guttenmacher,
Oscar Rubin,	Sadie Seldin,
Sadie Seldin,	Stella Guttenmacher,
Philip Cutler,	Harry J. Klarman,
Max Karchemsky,	David Alpert,
	Jack H. Sohmers.

April 5, 1917. BIGELOW & COMPANY, PRIVATE BANKERS

Location: No. 25 Fine street, New York, N. Y.

Permanent capital: \$10,000.

Authorization certificate issued to R. Lavante Bigelow, Chester W. Bigelow and Eugene S. Bigelow to transact business as private bankers under the name "Bigelow & Company".

April 5, 1917. STAR CREDIT UNION

Location: No. 164 Chatham street, Rochester, N. Y.

Organization certificate filed for examination in the State Banking Department.

Incorporators: Sam Solomon,	Max Cohen,
Lewis Zeltzer,	Philip Perlestein,
Joseph Posner,	Morris Mayrovitz,
	Hyman Levine.

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

APRIL 13, 1917**April 6, 1917. APPOINTMENT OF BANK EXAMINER**

Mr. Joseph J. McArdle, of No. 601 West 156th street, New York, N. Y., appointed from the eligible civil service list as bank examiner in the State Banking Department, effective April 16, 1917, at a compensation of \$8 per day when actually employed, and railroad fare.

April 6, 1917. THE TRIBUNE CREDIT UNION, INC.

Location: No. 154 Nassau street, New York, N. Y.

Organization certificate filed for examination in the State Banking Department.

Incorporators: Thomas W. Garvin,	William G. Woodward,
Frank A. Eaton,	Charles E. T. Scharpe,
Laura B. Carpenter,	Thomas B. Spencer,
	Stephen T. Clarke.

April 9, 1917. THE CORN EXCHANGE SAFE DEPOSIT COMPANY

Location: Corner William and Beaver streets, New York, N. Y.

Consent given to the opening of a branch office by The Corn Exchange Safe Deposit Company at No. 376 Fordham road, in the borough of the Bronx, city of New York, to be known as the "Fordham Branch," on or after June 1, 1917.

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

APRIL 20, 1917

April 13, 1917. **AUTHORIZATION REFUSED**

The application of Benjamin Louis Pulver and Max Kirschner for authorization to engage in business as private bankers at No. 100 Rivington street, New York, N. Y., refused.

April 14, 1917. **MORRIS B. GOLDBERGER**

Location: 75 Clarkson street, New York, N. Y.

Consent given to a change of location of the place of business of Morris B. Goldberger, a private banker, from No. 75 Clarkson street, in the borough of Manhattan and city of New York, to Nos. 7 and 9 Abingdon square, in the same borough and city.

April 16, 1917. **CENTRAL MERCANTILE BANK OF NEW YORK**

Location: 1 East 14th street, New York, N. Y.

Capital: \$100,000. Surplus, \$50,000.

Authorization certificate issued.

Incorporators: Samuel R. Smith, Lawrence H. Tasker,
George W. Craft, Henderson M. Wolfe,
Mahlon A. Freeman

April 17, 1917. **THE BANK CLERKS' CO-OPERATIVE BUILDING AND LOAN ASSOCIATION**

Location: 26 Broadway, New York, N. Y.

Approval given to a change of location of the office of The Bank Clerks' Co-operative Building and Loan Association, on or after April 18, 1917, from No. 26 Broadway in the borough of Manhattan and city of New York, to No. 60 Beaver street in the same borough and city.

April 17, 1917. **THE MORRIS PLAN COMPANY OF ALBANY**

Location: 55 Maiden Lane, Albany, N. Y.

Approval given to a change of location of the office of The Morris Plan Company of Albany, on or after April 18, 1917, from No. 55 Maiden Lane, Albany, N. Y., to No. 67 State Street in the same city.

April 19, 1917. **S. LUNGHINO & SONS, PRIVATE BANKERS**

Location: 121 Dante Place, Buffalo, N. Y.

523 North Street, Rochester, N. Y.

Permanent capital: \$20,000.

Authorization certificate issued.

April 19, 1917. **THE GERMANIA BANK OF THE CITY OF NEW YORK**

Location: 190 Bowery, New York, N. Y.

Approval given to an increase of the capital stock of The Germania Bank of the City of New York, New York, N. Y., from \$200,000 to \$400,000.

April 19, 1917. **THE BRONX SAFE DEPOSIT COMPANY**

Location: 429 Tremont Avenue, New York, N. Y.

Approval given to an increase of the capital stock of The Bronx Safe Deposit Company, New York, N. Y., from \$100,000 to \$110,000.

April 19, 1917. **BANKERS TRUST COMPANY**

Location: 16 Wall Street, New York, N. Y.

Approval given to an increase of the capital stock of Bankers Trust Company, New York, N. Y., from \$10,000,000 to \$11,250,000.

April 20, 1917. BANKERS TRUST COMPANY

Location: 16 Wall Street, New York, N. Y.

ASTOR TRUST COMPANY

Location: 389 Fifth Avenue, New York, N. Y.

Verified copies of minutes of meetings of the respective stockholders of the Bankers Trust Company and of the Astor Trust Company, of New York, N. Y., held April 17, 1917, for the purpose of merging the Astor Trust Company into the Bankers 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

APRIL 27, 1917**April 20, 1917. NATIONAL THRIFT BOND CORPORATION**

Location: 61 Broadway, New York, N. Y.

Capital: \$250,000. Surplus: \$50,000.

Authorization certificate issued.

Incorporators: Henry E. Cooper,	Henry W. Bruere,
James Imbrie,	Ingalls Kimball,
Edward C. Delafield,	Charles P. Howland,
Jesse Isidor Straus,	Darwin R. James, Jr.
Bert V. Smith,	Roswell C. Tripp,
	David T. Wells.

April 21, 1917. NATIONAL CREDIT UNION

Location: 398 Dumont avenue, Brooklyn, N. Y.

Application for authorization refused.

April 21, 1917. OSBORNE BANK

Location: East Hampton, Suffolk county, New York.

Capital: \$100,000.

Organization certificate filed for examination in the State Banking Department.

Incorporators: Charles W. Osborne,	John D. Stokes,
Nelson C. Osborne,	Samuel A. Gregory,
Austin H. Culver,	Jeremiah H. Mulford,
Nathan N. Tiffany,	Lorenzo E. Woodhouse.

April 25, 1917. RIVERSIDE BUSINESSMEN CREDIT UNION OF NEW YORK CITY

Location: 163 West 98th street, New York, N. Y.

Organization certificate filed for examination in the State Banking Department.

Incorporators: Morris Novik,	Morris Hankin,
Benjamin Alperstein,	David Selikoff,
Samuel Goldberg,	Joseph Freger,
Joshua S. Solomon,	Max Ardarn,
Raphael Pincart,	Abraham London,
Reuben Goldberg,	Morris Mendelsohn,
Anna Pincart,	Frank Fishkin,

Arthur Browda.

April 26, 1917. THE HERKIMER COUNTY TRUST COMPANY

Location: Little Falls, N. Y.

Capital: \$350,000. Surplus: \$350,000.

Authorization certificate issued.

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.

April 26, 1917. **MAX STRAUS**

Location: 37 Broadway, New York, N. Y.

Consent given to a change of location of the place of business of Max Straus, a private banker, from No. 37 Broadway in the Borough of Manhattan and City of New York to No. 55 Broadway in the same borough and city.

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 4, 1917

April 27, 1917. **MERCANTILE TRUST & DEPOSIT COMPANY**

Location: Borough of Manhattan, city of New York.

Capital: \$1,000,000. Surplus: \$550,000.

Organization certificate filed for examination in the State Banking Department.

Incorporators: Chellis A. Austin,	Edward J. Barber,
Henry S. Bowers,	Frank N. B. Close,
Frederick F. Fitzpatrick,	Harvey D. Gibson,
William Giblin,	Thomas Hildt,
Alfred R. Horr,	Herbert P. Howell,
James W. Johnston,	Bertram Lord,
Elgood C. Lufkin,	John McHugh,
Theodore F. Merseles,	Albert G. Milbank,
Samuel H. Miller,	Grayson M. P. Murphy,
Sherburne Prescott,	Jackson E. Reynolds,
Charles S. Sargent, Jr.	

April 30, 1917. **MERCANTILE TRUST & DEPOSIT COMPANY**

Location: Borough of Manhattan, city of New York.

Capital: \$1,000,000. Surplus: \$550,000.

Authorization certificate issued.

May 3, 1917. **HERKIMER CO-OPERATIVE SAVINGS AND LOAN ASSOCIATION**

Location: 147 N. Main street, Herkimer, N. Y.

Approval given to a change of location of the office of the Herkimer Co-operative Savings and Loan Association from No. 147 N. Main street, Herkimer, N. Y., to No. 115 N. Main street, Herkimer, N. Y. Effective on or after May 4, 1917.

May 3, 1917. **RIVERSIDE BUSINESSMEN CREDIT UNION OF NEW YORK CITY**

Location: 163 W. 98th street, New York, N. Y.

Authorization certificate issued.

May 4, 1917. **COLLEGE POINT SAVINGS BANK**

Location: 254 Second avenue, College Point, N. Y.

Consent given to a change of location of the place of business of the College Point Savings Bank from 254 Second avenue, College Point, N. Y., to 313 13th street, College Point, N. Y. Effective on or after May 25, 1917.

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 11, 1917

May 9, 1917. **STAR CREDIT UNION**

Location: No. 164 Chatham street, Rochester, N. Y.

Authorization certificate issued.

- May 9, 1917. JEWISH FARMERS' CO-OPERATIVE CREDIT UNION OF MOUNTAINDALE, N. Y.
 Location: Mountindale, Sullivan county, N. Y.
 Authorization certificate issued.
- May 10, 1917. BRISK DE LITAU CREDIT UNION
 Location: Nos. 79-81 Forsythe street, New York, N. Y.
 Organization certificate filed for examination in the State Banking Department.
 Incorporators: Samuel Jones, room 43 Bible house, New York, N. Y.
 Samuel Gold, No. 429 Seventh avenue, Brooklyn, N. Y.
 Barnet Gerber, No. 1931 Bergen street, Brooklyn, N. Y.
 Morris I. Chobricher, No. 80 Avenue "B," New York, N. Y.
 Joe Feinstein, No. 398 Junius street, Brooklyn, N. Y.
 Ika Jacobson, No. 1747 Sterling place, Brooklyn, N. Y.
 Samuel Gardis, No. 117 East 7th street, New York, 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

MAY 11, 1917

Additional item

- May 11, 1917. LOUIS JARMULOWSKY AND HARRY JARMULOWSKY
 Location: No. 54 Canal street, New York, N. Y.
 Superintendent of Banks took possession of the business and affairs of Louis Jarmulowsky and Harry Jarmulowsky, private bankers, doing business under the title "S. Jarmulowsky."
 Superintendent appointed Mr. Benjamin Fairbanks, Jr., an examiner in the State Banking Department, special deputy superintendent of banks to assist in the liquidation.

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 13, 1917

- May 11, 1917. CITIZENS COMMERCIAL TRUST COMPANY
 Location: Ellicott square, Buffalo, N. Y.
 Application made by the Citizens Commercial Trust Company for permission to open and occupy a branch of said company at No. 74 Grant street, in the city of Buffalo, county of Erie, N. Y.
- May 12, 1917. DIVINER CREDIT UNION
 Location: No. 27 Ludlow street, New York, N. Y.
 Application for authorization refused.
- May 14, 1917. UNITED STATES MORTGAGE & TRUST COMPANY
 Location: No. 55 Cedar street, New York, N. Y.
 Application made by the United States Mortgage & Trust Company for permission to open and occupy a branch of said company at the corner of 75th street and Madison avenue, in the Borough of Manhattan, city of New York.
- May 14, 1917. UNITED STATES SAFE DEPOSIT COMPANY
 Location: No. 32 Liberty street, New York, N. Y.
 Application made by the United States Safe Deposit Company for permission to open and occupy a branch of said company at the corner of 75th street and Madison avenue, in the Borough of Manhattan, city of New York.

May 14, 1917. CITIZENS COMMERCIAL TRUST COMPANY

Location: Ellicott square, Buffalo, N. Y.

Approval given to the opening and occupation of a branch office of the Citizens Commercial Trust Company, on or after June 10, 1917, at No. 74 Grant street, in the city of Buffalo, county of Erie, N. Y., and approval for the opening and maintenance of a branch office by said company at the corner of Grant and Ferry streets, in the same city and county revoked.

May 14, 1917. UNITED STATES MORTGAGE AND TRUST COMPANY

Location: No. 55 Cedar street, New York, N. Y.

Approval given to the opening and maintenance of a branch office of the United States Mortgage and Trust Company, on or after May 15, 1917, at the corner of 75th street and Madison avenue, in the Borough of Manhattan, city of New York.

May 14, 1917. UNITED STATES SAFE DEPOSIT COMPANY

Location: No. 32 Liberty street, New York, N. Y.

Approval given to the opening and maintenance of a branch office of the United States Safe Deposit Company, on or after May 15, 1917, at the corner of 75th street and Madison avenue, in the Borough of Manhattan, city of New York.

May 14, 1917. BUSHWICK CREDIT UNION

Location: No. 366 Hamburg avenue, Brooklyn, N. Y.

Organization certificate filed for examination in the State Banking Department.

Incorporators: Max Mogilevsky, Meyer Simon,
Jacob Cohen, Morris Tashman,
Jacob Baum.**May 16, 1917. STATE BANK OF KENMORE**

Location: Kenmore, N. Y.

Approval given to an increase of the capital stock of the State Bank of Kenmore from \$25,000 to \$50,000.

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

MAY 25, 1917

May 19, 1917. COMMERCIAL SECURITY COMPANY, INC.

Location: New York, N. Y.

Capital: \$1,000,000. Surplus: \$500,000.

Organization certificate filed for examination in the State Banking Department.

Incorporators: George G. Foster, Plaza Hotel, New York, N. Y.
Roland A. Crandall, Chicago, Ill.
Williams Cochran, Englewood, N. J.
George L. Eaton, 1163 East avenue, Rochester, N. Y.
Frederick W. Zoller, 25 State street, Rochester, N. Y.**May 21, 1917. HOMLER CREDIT UNION**

Location: No. 151 Clinton street, New York, N. Y.

Organization certificate filed for examination in the State Banking Department.

Directors: Samuel Zacharin, Louis Rifkin,
Aaron Giasin, Morris Levinson,
Abraham Faber, Louis Helsu,
Benjamin Fine, Herman Sivin,
Joseph Meilekan.

- May 21, 1917. **COMMERCIAL SECURITY COMPANY, INC.**
 Location: New York, N. Y.
 Capital: \$1,000,000. Surplus: \$500,000.
 Authorization certificate issued.
- May 21, 1917. **THE WORKMEN'S CIRCLE BRANCH 501 CREDIT UNION**
 Location: No. 143 East 193d street, New York, N. Y.
 Organization certificate filed for examination in the State Banking Department.
 Incorporators: Harry Graff, Henry Jaffe,
 Wolf Seligman, Hyman Bendetson,
 Isaac Bernstein, David Fræman,
 Louis Kelevsky, George Rubin.
- May 22, 1917. **OSBORNE BANK**
 Location: East Hampton, Suffolk Co., N. Y.
 Capital: \$100,000. Surplus: \$25,000.
 Authorization certificate issued.
- May 22, 1917. **CHARLES C. TRUESDELL**
 Location: No. 119 Bastable Block, Syracuse, N. Y.
 Capital: \$10,000.
 Verified application of Charles C. Truesdell applying for authorization to engage in business as a Personal Loan Broker filed for examination in the State Banking Department.
- May 23, 1917. **INDUSTRIAL CREDIT UNION**
 Location: No. 66 Columbia street, New York, N. Y.
 Organization certificate filed for examination in the State Banking Department.
 Incorporators: Joseph Ganz, Joseph Syrop,
 Louis Feig, Samuel Lebowitz,
 Joseph Pollak, Emanuel C. Breitman,
 Joseph W. Krauss.
- May 23, 1917. **SECURITY SAFE DEPOSIT COMPANY**
 Location: Buffalo, N. Y.
 Certified copy of order of the Supreme Court authorizing the Security Safe Deposit Company, of Buffalo, N. Y., to assume the name "Citizens Commercial Safe Deposit Company," on and after the first day of June, 1917, filed and recorded in the office of the Superintendent of Banks.
- May 23, 1917. **MADISON AVENUE CREDIT UNION**
 Location: No. 921 Madison avenue, New York, N. Y.
 Organization certificate filed for examination in the State Banking Department.
 Incorporators: Charles Brown, Robert E. Lewis,
 Fredrick R. Zierick, H. A. Autenrieth,
 Herman Davidson, Harold A. Hageman,
 John M. Anderson.

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 1, 1917

- May 25, 1917. **METALS CREDIT UNION**
 Location: No. 120 Broadway, New York, N. Y.
 Organization certificate filed for examination in the State Banking Department.
 Incorporators: Benjamin Anderson, Ridgefield Park, N. J.
 John Strayer, Jr., Passaic, N. J.
 Lawrence Eckelkamp, Woodhaven, L. I.
 Edwin A. Leaverty, Brooklyn, N. Y.
 John Baker, Passaic, N. J.
 Emeline H. Schnabel, Bogota, N. J.
 Edith M. Erickson, Brooklyn, N. Y.

- May 29, 1917. **JOHN H. SCHEIDT, PRIVATE BANKER.**
 Location: No. 931 Broadway, Brooklyn, N. Y.
 Permanent capital: \$5,000.
 Verified certificate of John H. Scheidt, applying for authorization to engage in business as a private banker, filed for examination in the State Banking Department.
- May 29, 1917. **MERCHANTS BANK OF ROCHESTER**
 Location: No. 125 East Main street, Rochester, N. Y.
 Approval given to an increase of the capital stock of the Merchants Bank of Rochester from \$300,000 to \$500,000.

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

JUNE 8, 1917

- June 1, 1917. **JAPANESE CREDIT UNION OF NEW YORK**
 Location: No. 41 Park Row, New York, N. Y.
 Organization certificate filed for examination in the State Banking Department.
 Incorporators: Lester S. Kafer, No. 2 Rector street, New York city.
 Percival Wilds, No. 2 Rector street, New York city.
 Albert R. Jube, No. 2 Rector street, New York city.
 Clara Nulle, No. 31 Nassau street, New York city.
 A. J. DeMarrais, Jr., No. 31 Nassau street, New York city.
 Shozo Midzutani, No. 238 Sixth avenue, New York city.
 Enhosuke Jinushi, No. 53 West 23d street, New York city.
- June 5, 1917. **SCANDINAVIAN TRUST COMPANY**
 Location: Borough of Manhattan, City of New York, N. Y.
 Capital: \$1,000,000. Surplus: \$1,500,000.
 Authorization certificate issued.
- June 7, 1917. **THE TRIBUNE CREDIT UNION, INC.**
 Location: No. 154 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

JUNE 15, 1917

- June 8, 1917. **METROPOLITAN CREDIT UNION**
 Location: No. 52 Tompkins avenue, Brooklyn, N. Y.
 Approval given to a change of location of the place of business of the Metropolitan Credit Union from No. 52 Tompkins avenue, Brooklyn, N. Y., to No. 831½ DeKalb avenue, in the same borough and city, such change of location becoming effective on or after June 9th, 1917.
- June 13, 1917. **INDUSTRIAL CREDIT UNION**
 Location: No. 65 Columbia street, New York, N. Y.
 Application for authorization refused.
- June 13, 1917. **PEOPLES TRUST COMPANY OF BINGHAMTON**
 Location: No. 81 Court street, Binghamton, Broome Co., N. Y.
 Approval given to a change of location, on or after June 14, 1917, of the place of business of the Peoples Trust Company of Binghamton from No. 81 Court street, Binghamton, N. Y., to No. 84 Court street, in the same city.

74 REPORT ON BANKS OF DEPOSIT AND DISCOUNT

June 14, 1917. WEST SIDE BANK

Location: 481 Eighth avenue, New York, N. Y.

Consent given to an increase of the capital stock of the West Side Bank from \$200,000 to \$500,000.

June 14, 1917. KINGSTON TRUST COMPANY

Location: Kingston, N. Y.

Application for authorization 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

JUNE 22, 1917

June 15, 1917. THE 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 office on the northwest corner of Park avenue and 52d street, in the Borough of Manhattan, city of New York.

June 18, 1917. METALS CREDIT UNION

Location: No. 120 Broadway, New York, N. Y.

Authorization certificate issued.

June 19, 1917. THE CORN EXCHANGE BANK

Location: No. 13 William street, New York, N. Y.

Approval given to the opening and occupation of a branch office of The Corn Exchange Bank, on or after October 1, 1917, on the northwest corner of Park avenue and 52d street in the Borough of Manhattan, city of New York.

June 21, 1917. BRISK DE LITAU CREDIT UNION

Location: 79-81 Forsythe street, New York, N. Y.

Application for authorization 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

JUNE 29, 1917

June 23, 1917. JAPANESE CREDIT UNION OF NEW YORK

Location: No. 41 Park Row, New York, N. Y.

Authorization certificate issued.

Incorporators: Lester S. Kafer, No. 2 Rector street, New York, N. Y.

Percival Wilds, No. 2 Rector street, New York, N. Y.

Albert R. Jube, No. 2 Rector street, New York, N. Y.

Clara Nulle, No. 31 Nassau street, New York, N. Y.

A. J. DeMarrais, Jr., No. 31 Nassau street, New York, N. Y.

Shozo Midzutani, No. 238 Sixth avenue, New York, N. Y.

Ennosuke Jinushi, No. 53 West 23d street, New York, N. Y.

June 25, 1917. CALL FOR REPORTS

Call issued for quarterly reports by banks, trust companies, individual and private bankers, the close of business on Wednesday, June 23, 1917, being designated as the day with reference to which such reports shall be made.

June 26, 1917. GUARANTY TRUST COMPANY OF NEW YORK

Location: No. 140 Broadway, New York, N. Y.

Approval given to an increase of the capital of the Guaranty Trust Company of New York, from \$20,000,000 to \$25,000,000.

June 26, 1917. THE THRIFT

Location: Brooklyn, N. Y.

Approval given to an increase of the capital stock of The Thrift from \$250,000 to \$500,000.

June 26, 1917. THE BANK OF CASTILE

Location: Castile, Wyoming county, N. Y.

Notice of intention to organize The Bank of Castile to be located at Castile, N. Y., filed in the State Banking Department.

The "Castilian," a newspaper published in the village of Castile, Wyoming county, N. Y., designated as the newspaper in which to publish notice of such intention to organize.

Incorporators: Clara A. R. Van Arsdale,
J. Harry Van Arsdale,
Harlan W. Kellogg,
William W. Metcalf,
Charles A. Van Arsdale,Lucy S. Pierce,
Will B. Bartlett,
Harry A. Beardsley,
Edward F. Davaney,
Robert Holmes.**June 26, 1917. FLATBUSH SAVINGS BANK**

Location: Corner Flatbush avenue and Martense street, Brooklyn, N. Y.

Approval given to a change of location of the place of business of the Flatbush Savings Bank, on or after November 15, 1917, from the corner of Flatbush avenue and Martense street, known as No. 863 Flatbush avenue, in the Borough of Brooklyn, city of New York, to No. 910 Flatbush avenue, on the west side of Flatbush avenue, 265 ft. 6 in. southerly from the south-west corner of Flatbush and Church avenues in the same borough and city.

June 28, 1917. THE BANK OF TAIWAN, LIMITED

Location: No. 66 One-Chome Bumbugai Taihoka, Island of (Formosa) Taiwan, Japan.

Superintendent of Banks has issued a license to The Bank of Taiwan, Limited, permitting it under the provisions of section 145 of the Banking Law, to maintain an agency at No. 165 Broadway, 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 389 of the Laws of 1914

JULY 6, 1917

June 27, 1917. RESIGNATION OF CONFIDENTIAL CLERK AND PRIVATE SECRETARY

The resignation of Mr. Michael Monahan, confidential clerk and private secretary to the Superintendent of Banks, tendered and accepted to take effect July 2, 1917.

June 28, 1917. CITIZENS COMMERCIAL TRUST COMPANY

Location: Ellicott square, Buffalo, N. Y.

Application made by the Citizens Commercial Trust Company, of Buffalo, N. Y., for permission to open and maintain a branch of its business at or near 2213 Seneca Street, Buffalo, N. Y.

June 28, 1917. RESIGNATION OF CONFIDENTIAL STENOGRAPHER

The resignation of Mr. Harry W. Briarly, confidential stenographer to the Superintendent of Banks, tendered and accepted to take effect July 2, 1917.

July 2, 1917. Hon. George I. Skinner, of Bainbridge, N. Y., assumed the duties of Superintendent of Banks of the State of New York.

July 2, 1917. APPOINTMENT OF CONFIDENTIAL CLERK AND PRIVATE SECRETARY

Mr. J. Johnson Ray, of Norwich, N. Y., appointed confidential clerk and private secretary to the Superintendent of Banks, to take effect July 2, 1917, at a compensation of \$2,820 per annum.

July 2, 1917. APPOINTMENT OF CONFIDENTIAL STENOGRAPHER

Mr. Michael Monahan of New York appointed confidential stenographer to the Superintendent of Banks, in the New York office of the Department, at a salary of \$1,800 per annum, to take effect July 2, 1917.

July 2, 1917. RE-APPOINTMENTS OF SPECIAL DEPUTY SUPERINTENDENTS OF BANKS

Mr. T. Arthur Pyterman of New York, N. Y., a State bank examiner, reappointed special deputy superintendent of Banks to assist in the liquidation of the following institutions:

Severio Gallo, private banker, Brooklyn, N. Y.
 Kniekerbocker Savings and Loan Company, New York, N. Y.
 Lafayette Trust Company, Brooklyn, N. Y.
 Newmark Dwinsker Co-operative Savings and Loan Association, New York, N. Y.
 Northern Bank of New York, New York, N. Y.
 Sea Cliff Bank, Sea Cliff, N. Y.
 Woodhaven Bank, Woodhaven, N. Y.
 Washington Savings Bank, New York, N. Y.
 Universal Trust Company, New York, N. Y.
 Afro-American Investment & Building Company, Brooklyn, N. Y.
 State Savings Bank of the City of New York, N. Y.
 M. Di Simone & Son, private banker, Long Island City, N. Y.
 Carnegie Safe Deposit Company, New York, N. Y.
 The Borough Bank of Brooklyn, Brooklyn, N. Y.
 European-American Bank, New York, N. Y.
 Binghamton Trust Company, Binghamton, N. Y.
 Bank of Cape Vincent, Cape Vincent, N. Y.
 Excelsior Building and Loan Association, New York, N. Y.
 Empire Savings and Loan Association, Syracuse, N. Y.
 Mr. George W. Egbert, of New York, N. Y., re-appointed special deputy superintendent of banks to assist in the liquidation of the Carnegie Trust Company, New York, N. Y.
 Mr. George V. McLaughlin, of Brooklyn, N. Y., a State bank examiner, re-appointed special deputy superintendent of banks to assist in the liquidation of the Union Bank of Brooklyn, N. Y.
 Mr. Benjamin D. Haight, of New Berlin, N. Y., a State bank examiner, re-appointed special deputy superintendent of banks to assist in the liquidation of the New York Mortgage Company of New York, Model Building and Loan Association of Mott Haven and Industrial Savings and Loan Company, New York, N. Y.

July 3, 1917. HENRY J. SCHNITZER STATE BANK

Location: No. 141 Washington street, New York, N. Y.
 Capital: \$100,000. Surplus: \$200,000.
 Authorization certificate issued.

July 5, 1917. SAM BRENNER ASSOCIATION CREDIT UNION

Location: New York, N. Y.
 Organization certificate filed for examination in the State Banking Department.
 Incorporators: Meyer J. Katz, Marcus Weingarten,
 Samuel Rubin, Adolph Scheer,
 Hyman Kotlitzski, Abraham Packer,
 Israel Suchman, Samuel Brenner.

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 13, 1917

July 7, 1917. HOWARD YOUNG MEN'S CREDIT UNION

Location: No. 297 Saratoga avenue, Brooklyn, N. Y.

Organization certificate filed for examination in the State Banking Department.

Incorporators: Murray C. Cohan, Moses Shuster,
Isaac Sprinzen, Max Selsky,
Isaac Gilbert, Harry Halpern,
Abraham Rosen, all of Brooklyn, N. Y.

July 9, 1917. AMERICAN FOREIGN BANKING CORPORATION

Location: New York, N. Y.

Capital: \$2,000,000. Surplus: \$1,000,000.

Organization certificate filed for examination in the State Banking Department.

Incorporators: John Sherwin, Cleveland, Ohio.
Eugene V. R. Thayer, Boston, Mass.
Gerhard M. Dahl, New York, N. Y.
Levi L. Rue, Philadelphia, Pa.
H. B. Harris, New York, N. Y.

July 9, 1917. APPOINTMENT OF STENOGRAPHER

Superintendent has appointed Miss Rosamond Trilling, of No. 254 West 112th street, New York, N. Y., from the competitive civil service list, a stenographer at the New York office of the State Banking Department, at a compensation of \$780 per annum. Appointment becomes effective on July 16, 1917.

July 10, 1917. TRUST COMPANY OF FULTON COUNTY

Location: Gloversville, N. Y.

Capital: \$200,000.

Organization certificate filed for examination in the State Banking Department.

Incorporators: Fred Ackel, Adolph Treher, Jr.,
Oscar L. Everest, H. G. Hiltz,
C. H. Leach, G. F. Troutwine,
Edwin C. Naylor, Joseph Bachner,
F. J. Clark, W. S. Cassidy,
Charles Tibbetts, F. S. Houck,
G. E. Van Arnam, W. D. Hyde,
Ralph E. Bradford, W. W. Strong,
J. H. Foster, J. LeRoy Burr,
Alden Hart, H. W. Topp,
A. H. Rogers, Edward Vosburgh.

July 12, 1917. JOHN KOVACS, PRIVATE BANKER

Location: No. 36 Grand street, Brooklyn, N. Y.; No. 155 Clinton avenue, Maspeth, L. I.

Superintendent of Banks took possession of the business and affairs of John Kovacs, private banker.

Mr. George V. McLaughlin, a State bank examiner, appointed Special Deputy Superintendent of Banks to assist in the liquidation.

July 13, 1917. THE WORKMEN'S CIRCLE BRANCH 501 CREDIT UNION

Location: No. 143 East 103d street, New York, N. Y.

Application for authorization 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

JULY 20, 1917

July 13, 1917. THE SYRACUSE LOAN COMPANY

Location: No. 5 Larned building, Syracuse, N. Y.

Approval given to a change of location, on or after July 13, 1917, of the place of business of the Syracuse Loan Company, of Syracuse, N. Y., from No. 5 Larned building, Syracuse, N. Y., to Nos. 315-316 Bastable building, in the same city.

July 16, 1917. TRUST COMPANY OF WYOMING COUNTY

Location: No. 85 Main street, Warsaw, N. Y.

Approval given to a change of location, on or after October 1st, 1917, of the place of business of the Trust Company of Wyoming county from No. 85 Main street, Warsaw, Wyoming county, N. Y., to No. 25 Main street, in the same village and county.

July 17, 1917. HOMLER CREDIT UNION

Location: No. 151 Clinton street, New York, N. Y.

Authorization certificate issued.

July 18, 1917. FRANK X. JAGOCKI, PRIVATE BANKER

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 ten thousand (10,000) dollars to five thousand (5,000) dollars.

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 27, 1917

July 21, 1917. THE FIRST TRUST COMPANY OF WELLSVILLE, NEW YORK

Location: Wellsville, N. Y.

Capital: \$150,000.

Authorization certificate issued.

July 23, 1917. CHARLES C. TRUESDELL, PERSONAL LOAN BROKER

Location: Rooms 118, 119, 132 Bastable block, 201 East Genesee street, Syracuse, N. Y.

Capital: \$10,000.

Authorization certificate issued.

July 23, 1917. NORTHERN WESTCHESTER SAVINGS AND LOAN ASSOCIATION

Location: Pleasantville, Westchester county, N. Y.

Organization certificate filed for examination in the State Banking Department.

Directors:	Jacob Erlich,	Seabury C. Mastick,
	John V. Schaefer,	Frank T. Bailey,
	George W. Bell,	Henry F. Koster,
	William F. Black,	Isaac W. Turner,
	Clark Shelley,	William C. Barrett,
	Isaac M. Beatty,	William Y. McIntosh.

July 26, 1917. THE COLONIAL BANK

Location: Corner Columbus avenue and 81st street, New York, N. Y.

Application made by The Colonial Bank for permission to open and occupy a branch of said institution at the northeast corner of Broadway and 91st street, in the Borough of Manhattan, City of New York.

July 26, 1917. COLONIAL BANK SAFE DEPOSIT COMPANY

Location: Columbus avenue and 81st street, New York, N. Y.

Application made by the Colonial Bank Safe Deposit Company for permission to open and occupy a branch of said institution at the northeast corner of Broadway and 91st street, in the Borough of Manhattan, City of New York.

July 27, 1917. THE BANK OF CASTILE

Location: Castile, N. Y.

Capital: \$35,000.

Organization certificate filed for examination in the State Banking Department.

Incorporators: Clara A. R. Van Arsdale,	Chester A. Van Arsdale,
J. Harry Van Arsdale,	Lucy S. Pierce,
Robert Holmes,	Harlan W. Kellogg,
Will B. Bartlett,	William W. Metcalf,
Harry A. Beardsley,	Edward D. Davaney.

July 27, 1917. MICHAEL RUBENSTEIN, PERSONAL LOAN BROKER

Location: Room 807, 309 Broadway, New York, N. Y.

Permanent capital: \$10,000.

Verified certificate executed by Michael Rubenstein applying for authorization to engage in business as a personal loan broker 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

AUGUST 3, 1917**July 30, 1917. THE CORPORATION TRUST COMPANY**

Location: New York, N. Y.

Capital: \$500,000. Surplus: \$10,000.

Authorization certificate issued.

Incorporators: William H. Chesebrough,	Horace S. Gould,
Kenneth K. McLaren,	Charles E. Mitchell,
Raymond Newman,	George F. Sheldon,
	Oakleigh Thorne.

July 30, 1917. HOWARD YOUNG MEN'S CREDIT UNION

Location: No. 297 Saratoga avenue, Brooklyn, N. Y.

Application for authorization refused.

July 30, 1917. REVOCATION OF AUTHORIZATION CERTIFICATE

The authorization certificate issued to John Kovacs, on October 31, 1914, to transact business as a private banker at No. 36 Grand street, Brooklyn, N. Y., and No. 155 Clinton avenue, Maspeth, Long Island, N. Y., revoked.

Aug. 1, 1917. JEFFERSON SAVINGS AND LOAN ASSOCIATION

Location: No. 1269 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 August 2, 1917, from No. 1269 Jefferson street, Buffalo, N. Y., to No. 1290 Jefferson street, in the same city.

Aug. 2, 1917. THE BANK OF CASTILE

Location: Castile, Wyoming county, N. Y.

Capital: \$35,000. Surplus: \$7,000.

Authorization certificate issued.

Incorporators: Clara A. R. Van Arsdale,	Charles A. Van Arsdale,
J. Harry Van Arsdale,	Lucy S. Pierce,
Robert Holmes,	Harlan W. Kellogg,
Will B. Bartlett,	William W. Metcalf,
Harry A. Beardsley,	Edward F. Davaney.

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 10, 1917

Aug. 6, 1917. J. B. GREENHUT & COMPANY, PRIVATE BANKERS

Location: 294 Sixth avenue, New York, N. Y.

Approval given to a reduction in the permanent capital of J. B. Greenhut & Company, private bankers, from one hundred and five thousand (105,000) dollars to ten thousand (10,000) dollars.

Aug. 6, 1917. CORN EXCHANGE SAFE DEPOSIT COMPANY

Location: William and Beaver streets, New York, N. Y.

Application made by the Corn Exchange Safe Deposit Company for permission to open a branch office at Park avenue and 52nd street, Borough of Manhattan and city of New York, on or about October 1, 1917, to be known as the Park Avenue Branch.

Aug. 7, 1917. CORN EXCHANGE SAFE DEPOSIT COMPANY

Location: William and Beaver streets, New York, N. Y.

Approval given to the opening of a branch office of the Corn Exchange Safe Deposit Company at Park avenue and 52nd street, Borough of Manhattan and city of New York, to be known as the Park Avenue Branch, on or about October 1, 1917.

Aug. 9, 1917. THE COLONIAL BANK

Location: No. 443 Columbus avenue, New York, N. Y.

Approval given to an increase of the capital stock of The Colonial Bank, New York, N. Y., from \$400,000 to \$500,000.

Aug. 9, 1917. RESIGNATION OF BANK EXAMINER

Resignation of Arthur S. Barber, Syracuse, N. Y., a State Bank Examiner accepted to take effect August 15, 1917.

Aug. 10, 1917. ONTARIO COUNTY TRUST COMPANY

Location: Canandaigua, N. Y.

Notice of intention to organize the Ontario County Trust Company filed in the State Banking Department. The "Ontario County Times" designated as the newspaper in which to publish notice of such intention.

Incorporators: G. Bradley Anderson,	Edson T. Case,
J. Edward Dayton,	Edward G. Hayes,
Thomas B. Murray,	Robert F. Thompson,
Frank O. Sisson,	Thomas B. Wilson,
	Heber E. Wheeler.

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 17, 1917

Aug. 11, 1917. BANK OF HICKSVILLE

Location: Hicksville, N. Y.

Approval given to a change of location of the place of business of the Bank of Hicksville, Hicksville, N. Y., from its present quarters on Broadway, Hicksville, N. Y., to its new bank building on Broadway, Hicksville, N. Y.

Aug. 14, 1917. THE OGDENSBURG BANK

Location: Ogdensburg, N. Y.

Approval given to an increase of the capital stock of the Ogdensburg Bank, Ogdensburg, N. Y., from \$100,000 to \$200,000.

Aug. 14, 1917. BANK OF ROCKVILLE CENTRE

Location: Rockville Centre, N. Y.

Approval given to an increase of the capital stock of the Bank of Rockville Centre from \$50,000 to \$100,000.

Aug. 15, 1917. HERKIMER COOPERATIVE SAVINGS & LOAN ASSOCIATION

Location: 115 North Main street, Herkimer, N. Y.

Approval given to a change of location of the office of the Herkimer Cooperative Savings & Loan Association from No. 115 North Main street, Herkimer, N. Y., to the Pryne Building, North Main street, Herkimer, N. Y. Effective on or after August 16, 1917.

Aug. 16, 1917. DAVID C. GOODMAN, PRIVATE BANKER

Location: 61 Broadway, New York, N. Y.

Approval given to a change of location of the private banking business of David C. Goodman, from No. 61 Broadway, New York, N. Y., to No. 80 Broadway, New York, 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

AUGUST 24, 1917

Aug. 21, 1917. THE COLONIAL BANK

Location: Columbus avenue and 81st street, New York, N. Y.

Approval given to the opening and occupation of a branch office of The Colonial Bank, on or after September 3d, 1917, on the northeast corner of Broadway and 91st street, in the Borough of Manhattan, City of New York.

Aug. 21, 1917. THE COLONIAL BANK SAFE DEPOSIT COMPANY

Location: Columbus avenue and 81st street, New York, N. Y.

Approval given to the opening and occupation of a branch office of the Colonial Bank Safe Deposit Company on or after September 3, 1917, at the northeast corner of Broadway and 91st street, in the borough of Manhattan, city of New York.

Aug. 21, 1917. MECHANICVILLE CO-OPERATIVE SAVINGS AND LOAN ASSOCIATION

Location: Mechanicville, N. Y.

Approval given to a change of location of the office of the Mechanicville Co-operative Savings and Loan Association, on or after August 22, 1917, from No. 46½ North Main street, Mechanicville, N. Y., to No. 44 North Main street, in the same city.

Aug. 21, 1917. APPOINTMENT OF BANK EXAMINER

Mr. William T. McCaffrey, of No. 226 Davis street, Syracuse, N. Y., appointed from the eligible civil service list as bank examiner in the State Banking Department, effective August 21, 1917, at a compensation of \$8 per day, when actually employed, and railroad fare.

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 31, 1917

Aug. 29, 1917. THE FIRST TRUST COMPANY OF WELLSVILLE, New York.

Location: Wellsville, N. Y.

Approval given to an increase in the capital stock of The First Trust Company of Wellsville, New York, from \$150,000 to \$300,000.

Aug. 31, 1917. JOHN H. SCHEIDT, PRIVATE BANKER

Location: No. 931 Broadway, Brooklyn, N. Y.

Permanent capital: \$5,000.

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

SEPTEMBER 7, 1917

Sept. 4, 1917. SAM BRENNER ASSOCIATION CREDIT UNION

Location: New York, N. Y.

Application for authorization refused.

Sept. 4, 1917. MERCHANTS' CREDIT UNION

Location: Brooklyn, N. Y.

Application for authorization refused.

Sept. 5, 1917. SCHILLER PARK SAVINGS AND LOAN ASSOCIATION

Location: No. 2117 Genesee street, Buffalo, N. Y.

Authorization certificate issued.

Sept. 6, 1917. FRATERNAL CREDIT UNION

Location: No. 54 Manhattan avenue, Brooklyn, N. Y.

Approval given to a change of location, on or after September 7, 1917, of the office of the Fraternal Credit Union, from No. 54 Manhattan avenue in the borough of Brooklyn, city of New York, to No. 86 Gerry street, in the same borough and city.

Sept. 7, 1917. AMERICAN FOREIGN BANKING CORPORATION

Location: New York, N. Y.

Capital: \$2,000,000. Surplus: \$270,000.

Authorization certificate issued.

Incorporators: John Sherwin, Cleveland, O.

Levi L. Rue, Philadelphia, Pa.

Eugene V. R. Thayer, Boston, Mass.

H. B. Harris, New York, N. Y.

Gerhard M. Dahl, New York, 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

SEPTEMBER 14, 1917

Sept. 8, 1917. TRUST COMPANY OF FULTON COUNTY

Location: Gloversville, N. Y.

Capital: \$200,000. Surplus: \$100,000.

Authorization certificate issued.

Sept. 12, 1917. CALL FOR REPORTS

Call issued for quarterly reports by banks, trust companies, individual and private bankers, the close of business on Saturday, September 8, 1917, being designated as the day with reference to which such reports shall be made.

Sept. 13, 1917. ONTARIO COUNTY TRUST COMPANY

Location: No. 130 Main street, South Canandaigua, N. Y.

Capital: \$100,000.

Organization certificate filed for examination

Incorporators: G. Bradley Anderson,	Edson T. Case,
J. Edward Dayton	Edward G. Hayes,
Thomas P. Murray,	Robert F. Thompson,
Frank O. Sisson,	Thomas B. Wilson,
	Heber E. Wheeler.

Sept. 14, 1917. BANK OF BUFFALO

Location: Nos. 234-236 Main street, Buffalo, N. Y.

Approval given to a change of location, on or after September 15, 1917, of the office of the Bank of Buffalo, from Nos. 234-236 Main street, Buffalo, N. Y., to the northeast corner of Main and North Division streets, in the same city.

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 21, 1917**Sept. 14, 1917. NORTHERN WESTCHESTER SAVINGS AND LOAN ASSOCIATION**

Location: Pleasantville, Westchester county, N. Y.

Authorization certificate issued.

Sept. 14, 1917. REVOCATION OF AUTHORIZATION CERTIFICATE

Authorization certificate issued on September 17, 1914, to James Lanzetta, of Syracuse, N. Y., to transact business as a private banker at No. 535 North State street, Syracuse, N. Y., revoked.

Sept. 15, 1917. RESIGNATION OF STENOGRAPHER

The resignation of Miss Rosamond Trilling, of New York, a stenographer in the New York office of the State Banking Department, tendered and accepted, to take effect on Monday, September 24, 1917.

Sept. 20, 1917. BROADWAY TRUST COMPANY

Location: No. 233 Broadway, New York, N. Y.

Approval given to petition for change of name of the Broadway Trust Company to "Irving Trust Company," in accordance with the provisions of section 60 of the General Corporation Law. "The Sun" and "New York Times," newspapers published in the county of New York, "The Standard Union," a newspaper published in Kings county, and "The Daily Star," a newspaper published in Queens county, designated as the newspapers in which to publish notice of presentation of petition.

Sept. 20, 1917. WATERTOWN SAVINGS, LOAN AND BUILDING ASSOCIATION

Location: No. 3 Flower block, Watertown, N. Y.

Consent given to a change of location, on or after September 21, 1917, of the office of the Watertown Savings, Loan and Building Association from No. 3 Flower block, Watertown, N. Y., to No. 105 Charlebois Bros. building, in the same city.

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 28, 1917**Sept. 25, 1917. MICHAEL RUBENSTEIN**

Location: No. 309 Broadway, New York, N. Y.

Application of Michael Rubenstein for authorization to engage in business as a personal loan broker refused.

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Sept. 27, 1917. MADISON AVENUE CREDIT UNION

Location: No. 921 Madison avenue, New York, N. Y.

Authorization certificate issued.

Incorporators: Charles Brown, John M. Anderson,
 Frederick R. Zierick, Herman Davidson,
 Harold A. Hageman, Robert E. Lewis,
 Herman C. Autenrieth.

Sept. 28, 1917. ONTARIO COUNTY TRUST COMPANY

Location: Canandaigua, N. Y.

Capital: \$100,000. Surplus: \$100,000.

Authorization certificate issued.

Incorporators: G. Bradley Anderson, Edson T. Case,
 J. Howard Dayton, Edward G. Hayes,
 Thomas P. Murray, Robert F. Thompson,
 Frank O. Sisson, Thomas B. Wilson,
 Heber E. Wheeler.

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 5, 1917

Oct. 1, 1917. APPOINTMENT OF STATE BANK EXAMINER

Superintendent of Banks appointed Mr. Arthur B. Clark, of No. 7 DeWitt street, Buffalo, N. Y., from the eligible civil service list, an examiner in the State Banking Department, at a compensation of \$8 per day when actually employed, and railroad fare.

Oct. 1, 1917. CHARLES W. SCHREIBER, PRIVATE BANKER

Location: No. 2340 Myrtle avenue, Ridgewood, Brooklyn, N. Y.

Approval given to a change of location of the place of business of Charles W. Schreiber, a private banker, on or after November 20, 1917, from No. 2340 Myrtle avenue, Ridgewood, Brooklyn, N. Y., to No. 2429 Myrtle avenue, Ridgewood, Brooklyn, N. Y.

Oct. 1, 1917. BUFFALO FRANKLIN CORPORATION

Location: Buffalo, N. Y.

Capital: \$100,000.

Organization certificate filed for examination in the State Banking Department.

Incorporators: Oscar F. Georgi, No. 460 Ashland avenue, Buffalo, N. Y.
 Joseph W. Noble, No. 246 Norwood avenue, Buffalo, N. Y.
 John M. Davis, No. 22 Kamper avenue, Buffalo, N. Y.
 Joseph F. Drummond, No. 312 Bousch street, Norfolk, Va.
 Charles R. Colegrove, No. 126 Indian Church road, Buffalo, N. Y.
 James D. Blakeslee, No. 43 15th street, Buffalo, N. Y.
 Edwin G. Guenther, No. 339 Glenwood avenue, Buffalo, 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, 1917

Oct. 8, 1917. RESIGNATION OF BANK EXAMINER

The resignation of Mr. Joseph J. McArdle, of 601 West 153th street, New York, N. Y., a State bank examiner, tendered and accepted, to take effect immediately.

- Oct. 10, 1917. **RESIGNATION OF CONFIDENTIAL STENOGRAPHER**
The resignation of Mr. Michael Monahan, of No 117 West 61st street, New York, N. Y., confidential stenographer to the Superintendent of Banks, at the New York office of the State Banking Department, tendered and accepted to take effect October 16, 1917.
- Oct. 11, 1917. **AMERICAN FOREIGN BANKING CORPORATION**
Location: No. 61 Broadway, New York, N. Y.
Approval given to an increase in the capital stock of the American Foreign Banking Corporation from \$2,000,000 to \$2,500,000.
- Oct. 11, 1917. **APPOINTMENT OF BANK EXAMINER**
Mr. John C. O'Byrne, of No. 32 Eagle street, Albany, N. Y., appointed from the eligible civil service list an examiner in the State Banking Department, at a compensation of \$3 per day, when actually employed, and railroad fare.
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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 19, 1917

- Oct. 13, 1917. **RESIGNATION OF BANK EXAMINER**
The resignation of Mr. Andrew Moreland, of Albany, N. Y., an examiner in the State Banking Department, tendered and accepted, to take effect November 1, 1917.
- Oct. 17, 1917. **PERMANENT SAVINGS AND LOAN ASSOCIATION**
Location: Nos. 48-50 South Pearl street, Albany, N. Y.
Approval given to a change of location of the place of business of the Permanent Savings and Loan Association from Nos. 48-50 South Pearl street, Albany, N. Y., to No. 106 State street, in the same city, such change of location to become effective on or after October 18, 1917.
- Oct. 19, 1917. **APPOINTMENT OF TEMPORARY STENOGRAPHER**
Superintendent of Banks appointed Miss May E. McDonna, of No. 466 76th street, Brooklyn, N. Y., as temporary stenographer in the New York office of the State Banking Department, at a compensation of \$65 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

OCTOBER 26, 1917

- Oct. 23, 1917. **RESIGNATION OF BANK EXAMINER**
The resignation of Mr. Elmer T. Eshelman, of Niagara Falls, N. Y., an examiner in the State Banking Department, tendered and accepted, to take effect October 25, 1917.
- Oct. 26, 1917. **SYCAMORE AND JOHNSON SAVINGS AND LOAN ASSOCIATION**
Location: No. 621 Sycamore street, Buffalo, N. Y.
Approval given to a change of location of the office of the Sycamore and Johnson Savings and Loan Association from No. 621 Sycamore street, Buffalo, N. Y., to the ground floor of No. 755 Genesee street, in the same city, such change of location to become effective on or after October 27, 1917.

Oct. 26, 1917. DIME SAVINGS AND LOAN ASSOCIATION

Location: No. 56 Main street, Cortland, N. Y.

Approval given to a change of location, on or after October 27, 1917, of the office of the Dime Savings and Loan Association, from No. 56 Main street, Cortland, N. Y., to the New Cortland Savings Bank building, corner north Main street and Clinton avenue, Cortland, 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

NOVEMBER 2, 1917

Oct. 26, 1917. APPOINTMENT OF BANK EXAMINER

Mr. Godfrey F. Berger, Jr., of No. 351 Abbott road, Buffalo, N. Y., appointed from the eligible civil service list a State bank examiner, at a compensation of \$3 per day, when actually employed, and railroad fare.

Oct. 26, 1917. STATE BANK OF CHURCHVILLE

Location: Churchville, Monroe county, N. Y.

Capital: \$25,000.

Organization certificate filed for examination in the State Banking Department.

Incorporators: Charles A. Tupper,	Frank W. Potter,
Harry F. Snyder,	George A. Johnson,
M. Dallas Van Horn,	Michael J. Bruton,
William J. Trimble.	

Oct. 31, 1917. JAMES V. LAGO, PRIVATE BANKER

Location: No. 200 Fifth avenue, New York, N. Y.

Permanent capital: \$5,000.

Verified certificate of James V. Lago, applying for authorization to engage in business as a private banker in the borough of Manhattan, city of New York, 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 9, 1917

Oct. 25, 1917. BANK OF LONG ISLAND

Location: Jamaica, N. Y.

Application received from the Bank of Long Island, for permission to open a branch office at Laurel Hill boulevard and Broadway, Elmhurst, conditioned upon the closing of the branch now maintained by said institution at Whitney avenue and Broadway, Elmhurst, known as the "Elmhurst Branch."

Oct. 25, 1917. BANK OF LONG ISLAND

Location: Jamaica, N. Y.

Application received from the Bank of Long Island for permission to open a branch office at Sackett street and 46th street, Corona, N. Y., conditioned upon the closing of the branch heretofore maintained by said institution at No. 18 Grand avenue, Corona, N. Y., known as its "Corona Branch."

Nov. 3, 1917. RESIGNATION OF STENOGRAPHER

The resignation of Miss May E. McDonna, of No. 466 76th street, Brooklyn, N. Y., employed as temporary stenographer in the New York office of this Department, tendered and accepted.

Nov. 7, 1917. EAST NEW YORK COMMERCIAL CREDIT UNION

Location: Brooklyn, N. Y.

Organization certificate of the East New York Commercial Credit Union filed for examination in the State Banking Department.

Directors: Lazarus Puckhoff,	Frank Warres,
Moses Kerelson,	Louis Snitkoff,
Louis Goldbaum,	Jacob Bootelkoff,
George Belopolsky.	

Nov. 8, 1917. APPOINTMENT OF BANK EXAMINER

Mr. Sidney I. Chittenden, of Hopkinton, St. Lawrence county, N. Y., appointed from the eligible civil service list an examiner in the State Banking Department, at a compensation of \$8 per day, when actually employed, and railroad fare.

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 16, 1917

Nov. 13, 1917. GUARANTY SECURITIES CORPORATION

Location: No. 120 Broadway, New York, N. Y.

Approval given to a change of location of the principal office of the Guaranty Securities Corporation, on or after November 15, 1917, from No. 120 Broadway, in the borough of Manhattan, city of New York, to No. 244 Madison avenue, in the same borough and city.

Nov. 13, 1917. STATE BANK OF CHURCHVILLE

Location: Churchville, Monroe county, N. Y.

Capital: \$25,000. Surplus: \$6,000.

Authorisation certificate issued.

Incorporators: Charles A. Tupper,	Frank W. Potter,
Harry F. Snyder,	George A. Johnson,
M. Dallas Van Horn,	Michael J. Bruton,
William J. Trimble.	

Nov. 13, 1917. BANK OF LONG ISLAND

Location: No. 339 Fulton St., Jamaica, N. Y.

Approval given to the opening and maintenance, on or after November 15, 1917, by the Bank of Long Island of a branch office at Laurel Hill boulevard and Broadway, Elmhurst, borough of Queens and city of New York, conditioned upon the closing of the branch heretofore maintained by said bank at Whitney avenue and Broadway, Elmhurst, in the same borough and city.

Nov. 13, 1917. BANK OF LONG ISLAND

Location: No. 339 Fulton St., Jamaica, N. Y.

Approval given to the opening and maintenance, on or after November 15, 1917, by the Bank of Long Island of a branch office at the corner of Sackett street and Forty-sixth street, Corona, borough of Queens and city of New York, conditioned upon the closing of the branch heretofore maintained by said bank at No. 18 Grand avenue, Corona, in the same borough and city.

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 23, 1917

Nov. 16, 1917. 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, transacting business under the name "Edwin R. Fay & Sons," private bankers, claiming partial exemption, filed for examination in the State Banking Department.

Nov. 16, 1917. FRED'K ROBERTSON & COMPANY

Location: No. 94 Webster street, North Tonawanda, N. Y.

Permanent capital: \$50,000.

Affidavit of William W. Robertson and Frederick Robertson, transacting business under the name "Fred'k Robertson & Company," private bankers, claiming partial exemption, filed for examination in the State Banking Department.

Nov. 16, 1917. PACKARD & COMPANY, PRIVATE BANKERS

Location: No. 1 Wall street, New York, N. Y.

Permanent capital: \$100,000.

Affidavit of Nathan J. Packard and Moses Packard, transacting business under the name "Packard & Company," private bankers, claiming partial exemption, filed for examination in the State Banking Department.

Nov. 16, 1917. 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, transacting business under the name "Nathan Frank's Sons," private bankers, claiming partial exemption, filed for examination in the State Banking Department.

Nov. 16, 1917. CHARLES FRAZIER & COMPANY, PRIVATE BANKERS

Location: No. 93 Nassau street, New York, N. Y.

Permanent capital, \$100,000.

Affidavit of Charles Frazier and Charles W. Frazier, transacting business under the name "Charles Frazier & Company," private bankers, claiming partial exemption, filed for examination in the State Banking Department.

Nov. 16, 1917. ROTHSCHILD BROTHERS & COMPANY, PRIVATE BANKERS

Location: East State and South Tioga streets, Ithaca, N. Y.

Permanent capital: \$25,000.

Affidavit of Jacob Rothschild, Isaac Rothschild and Daniel Rothschild, transacting business under the name "Rothschild Brothers & Company," private bankers, claiming partial exemption, filed for examination in the State Banking Department.

Nov. 16, 1917. WM. H. SEWARD & COMPANY, PRIVATE BANKERS

Location: No. 96 Genesee street, Auburn, N. Y.

Permanent capital: \$100,000.

Affidavit of William H. Seward and William H. Seward, Jr., transacting business under the name "Wm. H. Seward & Co.," private bankers, claiming partial exemption, filed for examination in the State Banking Department.

Nov. 17, 1917. CALL FOR REPORTS

Call issued for quarterly reports by banks, trust companies, individual and private bankers, the close of business on Wednesday, November 14, 1917, being designated as the day with reference to which such reports shall be made.

Nov. 16, 1917. THE PEOPLE'S SAVINGS BANK OF THE TOWN OF YONKERS

Location: Yonkers, N. Y.

Approval given to a change of name of The People's Savings Bank of the Town of Yonkers to "Peoples Savings Bank of Yonkers," in accordance with the provisions of section 60 of the General Corporation Law, and the "Daily News," a newspaper published in the city of Yonkers, designated as the newspaper in which to publish notice of such petition.

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 30, 1917

Nov. 23, 1917. ALFRED MUTUAL LOAN ASSOCIATION

Location: No. 15 North Main street, Alfred, N. Y.

Approval given to a change of location, on or after November 24, 1917, of the office of the Alfred Mutual Loan Association from No. 15 North Main street, Alfred, N. Y., to No. 44 North Main street, in the same village.

Nov. 23, 1917. APPOINTMENT OF BANK EXAMINER

Mr. Frank A. Gallagher, of No. 324 Cornelia street, Brooklyn, N. Y., appointed from the eligible civil service list an examiner in the State Banking Department, at a compensation of \$8 per day when actually employed, and railroad fare.

Nov. 24, 1917. THE THRIFT

Location: No. 207 Ryerson street, Brooklyn, N. Y.

Approval given to a change of location, on or after November 26, 1917, of the office of "The Thrift" from No. 207 Ryerson street, in the borough of Brooklyn, city of New York, to No. 235 Ryerson street, in the same borough and city.

Nov. 24, 1917. C. B. RICHARD & COMPANY, PRIVATE BANKERS

Location: No. 29 Broadway, New York, N. Y.

Permanent capital: \$100,000.

Affidavit executed by Oscar L. Richard, Leonard W. Simmons, Albert F. Egelhoff and George N. Richard, private bankers, claiming partial exemption, filed for examination in the State Banking Department.

Nov. 24, 1917. JAMES V. LAGO, PRIVATE BANKER

Location: No. 200 Fifth avenue, New York, N. Y.

Permanent capital: \$5,000.

Authorization certificate issued.

Nov. 26, 1917. MERCHANTS' CREDIT UNION

Location: Brooklyn, N. Y.

Organization certificate filed for examination in the State Banking Department.

Incorporators:	Bernard Kaplan,	David Markowitz,
	Max Lederman,	Jacob Sand,
	Philip B. Dansiger,	Nathan Weinstock,
	Harry Lipshitz.	

Nov. 26, 1917. APPOINTMENT OF STENOGRAPHER

Miss Doris Weinstein, of No. 1072 Hall place, New York, N. Y., appointed from the eligible civil service list a stenographer in the branch office of this Department, in New York city, at a compensation of \$780 per annum.

Nov. 28, 1917. Q. W. WELLINGTON & Co.'s BANK

Location: Corner Market and Pine streets, Corning, N. Y.

Permanent capital: \$100,000.

Affidavit executed by Quincy W. Wellington and Benjamin W. Wellington, private bankers, transacting business under the name "Q. W. Wellington & Co.'s Bank," claiming partial exemption, filed for examination in the State Banking Department.

Nov. 28, 1917. MERCHANTS' CREDIT UNION

Location: Brooklyn, N. Y.

Application for authorization 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

DECEMBER 7, 1917

Dec. 1, 1917. THE ROYAL COMPANY OF NEW YORK

Location: No. 95 Nassau street, New York, N. Y.

Permanent capital: \$100,000.

Affidavit executed by Philip Sugerman, Mark H. Sugerman and Frank O. Straat, private bankers, claiming partial exemption and transacting business under the name "The Royal Company of New York, Private Bankers," filed for examination in the State Banking Department.

Dec. 3, 1917. BANKERS TRUST COMPANY

Location: No. 242 Main street, Buffalo, N. Y.

Approval given to a change of location, on or after December 3, 1917, of the principal office of the Bankers Trust Company from No. 242 Main street, in the city of Buffalo, county of Erie, N. Y., to No. 236 Main street, in the same city.

Dec. 5, 1917. APPOINTMENT OF SPECIAL DEPUTY SUPERINTENDENT

Mr. George V. McLaughlin appointed Special Deputy Superintendent of Banks to assist in the liquidation of the business and affairs of the following institutions, to succeed Mr. T. Arthur Pyterman, on account of Mr. Pyterman being called into the military service of the national government:

Afro-American Investment and Building Company, New York.

Bank of Cape Vincent, Cape Vincent, N. Y.

The Borough Bank of Brooklyn, Brooklyn, N. Y.

Binghamton Trust Company, Binghamton, N. Y.

Carnegie Safe Deposit Company, New York, N. Y.

M. Di Simone & Son, Long Island City, N. Y.

Empire Savings and Loan Association, Syracuse, N. Y.

European-American Bank, New York, N. Y.

Excelsior Building and Loan Association, New York, N. Y.

Severio Gallo, Private Banker, Brooklyn, N. Y.

Knickerbocker Savings and Loan Association, New York, N. Y.

Lafayette Trust Company, Brooklyn, N. Y.

Newmark Dwinsker Co-operative Savings and Loan Association, Brooklyn, N. Y.

Northern Bank of New York, N. Y.

Sea Cliff Bank, Sea Cliff, N. Y.

State Savings Bank in the City of New York, New York, N. Y.

Universal Trust Company, New York, N. Y.

Washington Savings Bank, New York, N. Y.

Woodhaven Bank, Woodhaven, 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 14, 1917

Dec. 10, 1917. APPOINTMENT OF BANK EXAMINER

Mr. Emmet W. Irving, of No. 330 West 95th street, New York, N. Y., appointed from the eligible civil service list a bank examiner in the State Banking Department, effective December 10, 1917, at a compensation of \$3 per day, when actually employed, and railroad fare.

Dec. 11, 1917. JOHN NEMETH STATE BANK

Location: 395 Broadway, New York, N. Y.

Approval given to a change of location of the place of business of said bank from No. 395 Broadway, borough of Manhattan, city of New York, to No. 1597 Second avenue, in the same borough and city.

Dec. 11, 1917. DONATO BOFFA & DONATO DI SESA, PRIVATE BANKERS

Location: Nos. 114-116 Mulberry street, New York, N. Y.

Approval given to a reduction in the permanent capital of Donato Boffa & Donato Di Sesa, private bankers, from \$10,000 to \$5,000.

Dec. 11, 1917. HENRY J. SCHNITZER, PRIVATE BANKER

Location: No. 141 Washington street, New York, N. Y.

Approval given to a reduction in the permanent capital of Henry J. Schnitzer, private banker, from \$250,000 to \$25,000.

Dec. 11, 1917. GUISEPPE MOLEA, PRIVATE BANKER

Location: 175 Hester street, New York, N. Y.

Approval given to a reduction in the permanent capital of Guiseppe Molea, private banker, from \$10,000 to \$5,000.

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 21, 1917

Dec. 15, 1917. MERCHANTS PERSONAL LOAN COMPANY

Location: No. 44 Court street, Brooklyn, N. Y.

Capital: \$10,000.

Organization certificate filed for examination in State Banking Department.

Incorporators: Nathan Sweedler, Sarah A. Sweedler,
Julius Zweig.

Dec. 18, 1917. UNION BUILDING AND LOAN ASSOCIATION OF THE TOWN OF WOODBURY, COUNTY OF ORANGE, STATE OF NEW YORK

Location: Central Valley, N. Y.

Approval given to change of name of "Union Building and Loan Association of the Town of Woodbury, County of Orange, State of New York," to "Central Valley Savings and Loan Association," in accordance with the provisions of section 60 of the General Corporation Law, and the "Central-Highland Herald," a newspaper published in the village of Central Valley, designated as the newspaper in which to publish notice of the presentation of petition.

Dec. 19, 1917. BANK OF LONG ISLAND SAFE DEPOSIT COMPANY

Location: Jamaica, N. Y.

Capital: \$100,000.

Organization certificate filed for examination in State Banking Department.

Incorporators: Valentine W. Smith, Samuel R. Smith,
Willis B. Inglee, Bernard D. Forster,
George S. Downing, William W. Gillen,
Franklin A. Rogers.

Dec. 19, 1917. UTICA TRUST AND DEPOSIT COMPANY

Location: Nos. 162-164 Genesee street, Utica, N. Y.

Approval given to an increase in the capital stock of the Utica Trust and Deposit Company from \$400,000 to \$600,000.

Dec. 20, 1917. APPOINTMENT OF INSPECTOR

Mr. Charles Clarke, of No. 1737 74th street, Brooklyn, N. Y., appointed from the eligible civil service list, at a salary of \$1,690 per annum, to temporary service in place of Mr. John A. Murray, who has enlisted in the military service of the United States.

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 28, 1917

Dec. 21, 1917. SOLVAY BANK

Location: No. 537 Milton avenue, Solvay, N. Y.

Consent given to a change of location of the place of business of the Solvay Bank from No. 537 Milton avenue, in the village of Solvay, N. Y., to No. 319 Milton avenue, in the same village, the change to become effective on or after January 1, 1918.

Dec. 24, 1917. THE GERMAN EXCHANGE BANK OF THE CITY OF NEW YORK

Location: No. 330 Bowery, New York, N. Y.

Approval given to a change of name of "The German Exchange Bank of the City of New York" to "Commercial Exchange Bank" and "The Sun" and the "New York Tribune," newspapers published in the City of New York, designated as the newspapers in which to publish notice of presentation of petition.

Dec. 24, 1917. BANK OF LONG ISLAND SAFE DEPOSIT COMPANY

Location: Jamaica, N. Y.

Capital: \$100,000.

Authorization certificate issued.

Incorporators: Valentine W. Smith,

Willis B. Inglee,

George S. Downing,

Franklin A. Rogers.

Samuel R. Smith,

Bernard D. Forster,

William W. Gillen,

Dec. 24, 1917. THE GERMANIA BANK OF THE CITY OF NEW YORK

Location: Nos. 190-194 Bowery, New York, N. Y.

Approval given to a change of name of "The Germania Bank of the City of New York" to "Commonwealth Bank," and "The Sun" and the "New York Tribune," newspapers published in the city of New York, designated as the newspapers in which to publish the notice of presentation of petition.

Dec. 26, 1917. APPOINTMENT

Mr. George A. White, of Albany, N. Y., appointed by the State Comptroller and the 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. 26, 1917. COOPERSTOWN SAVINGS AND LOAN ASSOCIATION

Location: Cooperstown, N. Y.

Authorization certificate issued.

Directors: Charles A. Scott,

William P. K. Fuller,

Will. W. Hovey,

Edward D. Lindsay,

Melvin C. Bundy,

Hubbard L. Brazee,

Ralph W. Ellsworth,

Ralph S. Baker,

B. Frank Murdock, Jr.

Charles L. Stone,

James J. Byard, Jr.,

Frank B. Shipman.

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, 1917.

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 4½ per cent.....	10,000
Baltimore and Ohio Railroad Co. 5 per cent.....	10,000
	\$70,000
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 4½ 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 4½ per cent.....	8,000
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 Castile, The, Castile, 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 Hamburg, Hamburg, 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
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

Statement of Securities, Etc.—(Continued)

NAME OF BANK OR BANKER AND DESCRIPTION OF BONDS	Amount of bonds held
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 Williamsville, Williamsville, 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
Bigelow & Company, New York, Monongahela River R. R. Co. 5 per cent..	\$3,000
Pennsylvania R. R. Co. 4½ per cent.....	5,000
Greenwich & Johnsonville Ry. Co. 4 per cent.....	7,000
	15,000
Bingham State Bank, Mount Morris, New York State 4 per cent.....	1,000
Bloomington Brothers, New York, New York City 4½ per cent.....	\$11,000
New York City 4½ per cent.....	50,000
New York Central & Hudson River R. R. Co. 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
Central Mercantile Bank of New York, New York, 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, Fleischmanns, 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

Statement of Securities, Etc.—(Continued)

NAME OF BANK OR BANKER AND DESCRIPTION OF BONDS	Amount of bonds held
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
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
Pennsylvania R. R. Co. 4½ per cent.....	2,000
	7,500
De Luca, Vincenzo, 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.....	6,000
Del Papa, Michael, New York, New York City 4½ per cent.....	6,000
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
New York City 4½ per cent.....	500
	6,500
Dey Brothers, Syracuse, Northern Pacific Ry. Co. 4 per cent.....	\$5,000
New York City 4½ per cent.....	4,000
	9,000
Di Mezza, 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.....	10,000
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
Exchange Bank, Oakfield, New York State 4 per cent.....	1,000
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.....	6,000
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

Statement of Securities, Etc.—(Continued)

NAME OF BANK OR BANKER AND DESCRIPTION OF BONDS	Amount of bonds held
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.....	50,000
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
Goodman, David C., New York, New York City 4½ per cent.....	\$1,000
New York City 4½ per cent.....	4,000
	5,000
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
Guarini & Candela, New York, New York City 4½ per cent.....	\$10,000
New York City 4½ per cent.....	15,000
New York City 4 per cent.....	25,000
	50,000
Hempstead Bank, Hempstead, New York State 3 per cent.....	1,000
Henry J. Schmitzer State Bank, New York, New York State 4½ per cent.....	1,000
Herz, 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
Hillside Bank, Richmond Hill, United States 2 per cent.....	1,000
Homestead Bank of Brooklyn, The, Brooklyn, United States 4 per cent.....	1,000
Hurwitz, A. & J., Brooklyn, New York City 4½ per cent.....	5,000
Hurwitz, A. & J., Brooklyn, New York City 4½ per cent.....	5,000
International Bank, New York, New York State 4 per cent.....	1,000
Jagocki, Frank X., Brooklyn, New York City 4½ per cent.....	6,000
Jefferson Bank, New York, United States 2 per cent.....	1,000
John Nemeth State Bank, New York, New York State 4 per cent.....	1,000
Johnstown Bank, Johnstown, United States 3 per cent.....	1,000
Josephsohn, Michael, New York, New York City 4½ per cent.....	\$6,000
New York City 4½ per cent.....	2,000
Pennsylvania R. R. Co., 4½ per cent.....	1,000
	9,000
Josephson, Julius, New York, New York City 4 per cent.....	\$7,000
New York City 4½ per cent.....	1,000
Louisville & Nashville R. R. Company 4 per cent.....	5,000
Chicago, Milwaukee & St. Paul R. R. Company 4½ per cent.....	1,000
	14,000
Juliand Bank, The, Greene, New York State 4 per cent.....	1,000
Karagheusian, Miran, New York, New York City 4½ per cent.....	5,000
Kiss, Emil, New York, New York City 4½ per cent.....	6,000
Kovacs, John, Brooklyn, New York City 4 per cent.....	\$10,000
New York City 4½ 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
Lago, James V., New York, Southern Pacific Ry. Co. 4 per cent.....	\$4,000
Pennsylvania R. R. Co. 4½ per cent.....	3,000
	7,000
Lanzetta, James, Syracuse, Syracuse City 4½ per cent.....	\$250
Northern Pacific Railway 4½ per cent.....	5,000
	5,250
Lederer, Richard M., New York, New York City 4½ per cent.....	15,000
Legniti, Angelo, New York, New York City 4½ per cent.....	6,000
Liccione, Joseph, New York, Baltimore and Ohio R. R. Co 3½ per cent.....	6,000

Statement of Securities, Etc.—(Continued)

NAME OF BANK OR BANKER AND DESCRIPTION OF BONDS		Amount of bonds held
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	
Baltimore & Ohio R. R. Co. 5 per cent.....	1,000	
		\$7,000
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
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	
New York City 4½ per cent.....	5,000	
Pennsylvania R. R. Co. 4½ per cent.....	5,000	
		26,000
Lunghino, Michael A., Buffalo, Chicago, Milwaukee & St. Paul R. R. Co. 4½ per cent.....		
	\$5,000	
New York Central & Hudson River R. R. Co. 4½ per cent.....	6,000	
		11,000
Lunghino, S. & Sons, Buffalo, New York City 4½ per cent.....		
	\$5,000	
Chicago, Milwaukee & St. Paul R. R. Co. 4 per cent.....	6,000	
Baltimore & Ohio R. R. Co. 4½ per cent.....	5,000	
Pennsylvania R. R. Co. 4½ per cent.....	4,000	
		20,000
Macy, R. H. & Company, New York, Southern Pacific Railway Company 4 per cent.....		
	\$52,000	
Chicago, Milwaukee & St. Paul Railway Company 4 per cent.....	70,000	
Delaware & Hudson Railway Company 4 per cent.....	6,000	
Baltimore & Ohio Railroad Company 4½ per cent.....	25,000	
New York Central & Hudson River Railroad Company 4½ per cent.....	30,000	
New York City 4½ per cent.....	25,000	
Pennsylvania R. R. Co. 4½ per cent.....	25,000	
		233,000
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.....		
	5,000	
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	
New York City 4½ per cent.....	3,000	
United States 3½ per cent.....	1,000	
		9,000
Marrone, Vincenzo, Utica, Chicago, Burlington & Quincy Railway Company 3½ per cent.....		
	\$5,000	
New York city 3 per cent.....	1,000	
Moravia Village 4 per cent.....	500	
Baltimore & Ohio R. R. Co. 5 per cent.....	1,000	
		7,500
Martiniano, Joseph G., Brooklyn, New York City 4 per cent.....		
	7,000	
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	

Statement of Securities, Etc.—(Continued)

NAME OF BANK OR BANKER AND DESCRIPTION OF BONDS	Amount of bonds held
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
Ortolani, Enrico, Buffalo, New York City 4½ per cent.	\$10,000
New York City 4 per cent.	10,000
	20,000
Osborne Bank, East Hampton, New York State 4 per cent.	1,000
Oyster Bay Bank, Oyster Bay, United States 4 per cent.	1,000
Pacific Bank, The, New York, New York State 3 per cent.	1,000
Pasca, Michael G., New York, New York City 4½ per cent.	\$5,000
Chicago, Milwaukee & St. Paul Ry 4½ per cent.	1,000
	6,000
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 Hamburg, The, Hamburg, 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, 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
Chicago, Milwaukee & St. Paul 4½ per cent.	2,000
Buffalo City 4½ per cent.	2,000
	14,000
Perera, Lionello & Company, New York, New York City 4½ per cent.	\$50,000
New York City 4½ per cent.	50,000
Chicago, Milwaukee & St. Paul Railway 4½ per cent.	20,000
United States 3½ per cent.	20,000
	140,000
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
Rensselaer County Bank, Rensselaer, New York State 4 per cent.	1,000
Rushville State Bank, Rushville, New York State 4 per cent.	1,000
Russian National St. Vladimir Home Unincorporated Association, New York, New York City 4 per cent.	6,000

Statement of Securities, Etc.—(Continued)

NAME OF BANK OR BANKER AND DESCRIPTION OF BONDS	Amount of bonds held
Ruttkay, Eugene, New York, New York City 4 per cent.....	\$5,000
New York City 4½ per cent.....	500
	\$5,500
Sakser, Frank, New York, New York State 4 per cent.....	5,000
Saugerties Bank, The, Saugerties, New York State 4 per cent.....	1,000
Scheidt, John H., Brooklyn, New York City 4½ per cent.....	6,000
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
Schreiber, Charles William, Ridgewood, Buffalo City 4½ per cent.....	5,800
Schwabach, Sigmund Geza, 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 4 per cent.....	\$3,000
New York City 4½ per cent.....	18,000
	21,000
Scotto, Raphael, New York, New York City 4½ per cent.....	7,000
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.....	19,000
Chicago, Milwaukee & St. Paul Ry. Co. 4½ per cent.....	10,000
Baltimore & Ohio R. R. Co. 4½ per cent.....	5,000
	65,000
Solvay Bank, Solvay, New York State 4 per cent.....	1,000
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
New York City 4½ per cent.....	2,000
	7,000
State Bank of Avon, Avon, New York State 3 per cent.....	1,000
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 Churchville, Churchville, 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 of Newfane, Newfane, 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

Statement of Securities, Etc.—(Continued)

NAME OF BANK OR BANKER AND DESCRIPTION OF BONDS	Amount of bonds held
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.....	6,000
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.....	5,000
Baltimore and Ohio R. R. Co. 5 per cent.....	2,000
	16,000
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, 1917:

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

STATEMENTS

SHOWING THE

**Condition of the Banks of Deposit and Discount Operating
under the Laws of this State on February 28, 1917,
June 20, 1917, September 8, 1917 and November 14, 1917**

ALDEN STATE BANK — ALDEN

CHARLES H. DOLD, *President.*

[Main street; organized 1916]

BERNIS L. BENSLEY, *Cashier.*

DIRECTORS

JOHN W. KIRK,
TITUS B. YAGER,

PHILIP B. DOLD,
BENJAMIN A. GIPPLE,

HOWARD L. WRIGHT,
FRANK A. ALGER,

ALBERT E. FRANTZ,
CHARLES H. DOLD.

CLARENCE L. EGBERT,

RESOURCES	Statement of condition Feb. 28, 1917	Statement of condition June 20, 1917	Statement of condition Sept. 8, 1917	Statement of condition Nov. 14, 1917
Stocks and bonds, viz.:				
Public securities	\$15,447	\$10,406	\$16,136	\$19,463
Private securities		6,758	6,658	7,880
Mortgages owned	10,300	19,800	23,700	24,900
Loans and discounts secured by bond and mortgage, deed or other real estate collateral		1,850		
Loans and discounts secured by other collateral	9,000	19,500	20,550	20,750
Loans, discounts and bills purchased not secured by collateral	17,133	28,135	36,674	49,214
Overdrafts			94	31
Due from trust companies, banks and bankers	56,240	38,290	44,270	36,341
Specie	2,640	1,650	1,358	3,096
Other currency authorized by the laws of the United States				6,000
Legal tender notes and notes of national banks	3,700	4,000	4,000	
Federal reserve notes	200	300	200	
Assets not included in any of the above heads	3,496	4,358	3,911	4,325
Add for cents	2	3	3	3
Total resources	\$118,158	\$135,050	\$157,554	\$172,003
LIABILITIES				
Capital	\$25,000	\$25,000	\$25,000	\$25,000
Surplus, including all undivided profits	5,682	6,275	6,663	7,373
Due depositors, not preferred	86,799	102,582	125,021	138,063
Other liabilities	675	1,191	869	1,565
Add for cents	2	2	1	2
Total liabilities	\$118,158	\$135,050	\$157,554	\$172,003

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ALLIANCE BANK—ROCHESTER

JAMES G. CUTLER, *President.*

[183 East Main street; organized, 1893]

FRANK S. THOMAS, *Cashier.*

JAMES G. CUTLER,
THOMAS E. LANNIN,

WALTER S. HUBBELL,
GEORGE W. ROBESON,
F. HARPER SIBLEY,

DIRECTORS
HENRY A. STRONG,
FRANK S. NOBLE,
ANDREW J. TOWNSON,

ALBERT B. EASTWOOD,
J. HUNGERFORD SMITH,
HERBERT J. WINN.

EDWARD G. MINER,
JOSEPH T. ALLING,

RESOURCES	Statement of condition Feb. 28, 1917	Statement of condition June 20, 1917	Statement of condition Sept. 8, 1917	Statement of condition Nov. 14, 1917
Stocks and bonds, viz.:				
Public securities	\$3,401	\$10,151	\$43,701	\$359,051
Private securities	779,439	943,329	936,721	941,199
Real estate owned	200,000	200,000	200,000	200,000
Mortgages owned	1,500	1,200	1,200	1,200
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	66,007	46,619	53,031	57,372
Loans and discounts secured by other collateral	4,380,686	3,503,450	3,891,443	4,792,908
Loans, discounts and bills purchased not secured by collateral	2,108,653	3,397,547	3,917,226	3,749,294
Overdrafts	540	937	3,831	6,798
Due from trust companies, banks and bankers	3,658,731	2,431,325	2,640,728	2,557,910
Specie	192,431	182,176	191,457	192,568
Other currency authorized by the laws of the United States				334,881
Legal tender notes and notes of national banks	275,102	301,038	164,199	
Federal reserve notes	34,510	27,845	49,310	
Cash items	80,806	115,206	66,677	162,417
Assets not included in any of the above heads	60,701	32,705	39,735	58,000
Add for cents	4	5	5	4
Total resources	\$11,842,511	\$11,193,533	\$12,199,264	\$13,413,602
LIABILITIES				
Capital	\$500,000	\$500,000	\$500,000	\$500,000
Surplus, including all undivided profits	607,121	609,645	636,442	620,416
Preferred deposits, viz.: Deposits by the Superintendent of Banks of the State of New York	303	83	53	
Due depositors, not preferred	10,391,403	9,781,345	10,766,121	11,815,388
Due to trust companies, banks and bankers	277,661	264,637	219,287	346,298
Other liabilities	66,016	37,821	77,358	131,499
Add for cents	2	2	3	1
Total liabilities	\$11,842,511	\$11,193,533	\$12,199,264	\$13,413,602

ANDOVER STATE BANK — ANDOVER

[38 South Main street; organized 1894]

DIRECTORS

A. C. FRISBEY, *President.*

J. M. BRUNDAGE, *Cashier.*

J. M. BRUNDAGE,

FRANK S. CLARK,

CRATTON L. EARLEY,
HENRY HORAN.

A. C. FRISBEY,

J. C. GREEN,

RESOURCES	Statement of condition Feb. 28, 1917	Statement of condition June 20, 1917	Statement of condition Sept. 8, 1917	Statement of condition Nov. 14, 1917
Stocks and bonds, viz.:				
Public securities	\$1,045	\$1,025	\$8,992	\$12,192
Private securities	82,005	75,966	71,923	72,874
Real estate owned	2,500	2,500	2,500	2,500
Mortgages owned	26,825	27,895	26,935	25,935
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	13,519	14,735	16,468	15,810
Loans and discounts secured by other collateral	37,850	33,274	43,224	57,371
Loans, discounts and bills purchased not secured by collateral	39,544	54,011	45,615	41,548
Overdrafts	76	26	177	43
Due from trust companies, banks and bankers	27,144	32,722	33,128	42,543
Specie	4,066	3,769	3,969	3,586
Other currency authorized by the laws of the United States				7,195
Legal tender notes and notes of national banks	4,107	4,850	6,517	
Federal reserve notes	30	5	140	
Cash items	185	389	25	20
Assets not included in any of the above heads	2,210	1,742	1,421	1,319
Add for cents	4	5	4	4
Total resources	\$241,110	\$252,914	\$261,038	\$282,940
LIABILITIES				
Capital	\$25,000	\$25,000	\$25,000	\$25,000
Surplus, including all undivided profits	26,209	25,965	26,000	27,610
Due depositors, not preferred	186,550	198,311	205,985	192,905
Other liabilities	3,350	3,633	4,053	37,424
Add for cents	1			1
Total liabilities	\$241,110	\$252,914	\$261,038	\$282,940

QUARTERLY REPORT

ARKPORT STATE BANK — ARKPORT

JOHN D. TAYLOR, *President.*

[Organized 1916]

ROY EDGAR, *Cashier.*

DIRECTORS

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

RESOURCES	Statement of condition Feb. 28, 1917	Statement of condition June 20, 1917	Statement of condition Sept. 8, 1917	Statement of condition Nov. 14, 1917
Stocks and bonds, viz.: Public securities.....	\$42,942	\$46,892	\$50,972	\$54,922
Real estate owned.....	6,500	8,000	8,000	8,000
Mortgages owned.....	700	.....	1,600	1,600
Loans, discounts and bills purchased not secured by collateral.....	6,508	12,064	14,553	26,904
Overdrafts.....	74	.....	17	.....
Due from trust companies, banks and bankers.....	32,897	38,091	48,423	46,535
Specie.....	114	366	65	624
Other currency authorized by the laws of the United States.....	.....	.....	.....	1,590
Legal tender notes and notes of national banks.....	1,890	1,625	500	.....
Federal reserve notes.....	200	.....	.....	.....
Cash items.....	23	.....	.....	735
Assets not included in any of the above heads.....	2,134	2,000	2,000	2,000
Add for cents.....	2	.....	1	1
Total resources.....	\$93,984	\$109,038	\$126,131	\$142,911
LIABILITIES				
Capital.....	\$25,000	\$25,000	\$25,000	\$25,000
Surplus, including all undivided profits.....	306	2,391	2,640	3,358
Preferred deposits, viz.: Deposits otherwise preferred.....	6,500	.....	.....	.....
Due depositors, not preferred.....	62,137	81,647	98,491	114,552
Other liabilities.....	40	.....	.....	.....
Add for cents.....	1	.....	.....	1
Total liabilities.....	\$93,984	\$109,038	\$126,131	\$142,911

BALDWIN'S BANK OF PENN YAN — PENN YAN

A. FLAG ROBSON, *President.*

[127 Main street; organized 1881]

LARS P. NIELSON, *Cashier.*

DIRECTORS

E. R. BORDWELL,

F. M. COLLIN,

O. G. SHEARMAN,

W. N. WISE,

A. FLAG ROBSON.

RESOURCES	Statement of condition Feb. 28, 1917	Statement of condition June 20, 1917	Statement of condition Sept. 8, 1917	Statement of condition Nov. 14, 1917
Stocks and bonds, viz.: Public securities.....	\$221,771	\$207,651	\$191,351	\$247,693
Private securities.....	170,719	157,908	154,500	153,000
Real estate owned.....	14,585	18,585	18,585	18,585
Mortgages owned.....	167,996	169,747	169,947	170,947
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....	33,208	26,872	27,397	27,447
Loans and discounts secured by other collateral.....	32,876	32,870	44,073	32,288
Loans, discounts and bills purchased not secured by collateral.....	234,847	269,074	300,123	249,069
Overdrafts.....	116	635	378	4,913
Due from trust companies, banks and bankers.....	144,654	85,642	85,105	265,384
Specie.....	13,965	10,578	10,680	10,872
Other currency authorized by the laws of the United States.....	.....	.....	.....	19,856
Legal tender notes and notes of national banks.....	25,641	23,116	15,748	.....
Federal reserve notes.....	.....	3,000	1,500	.....
Cash items.....	660	2,363	1,145	5,197
Assets not included in any of the above heads.....	10,508	10,233	8,862	7,923
Add for cents.....	4	6	4	3
Total resources.....	\$1,071,550	\$1,018,280	\$1,029,398	\$1,213,177
LIABILITIES				
Capital.....	\$50,000	\$50,000	\$50,000	\$50,000
Surplus, including all undivided profits.....	180,722	168,564	172,707	171,752
Preferred deposits, viz.: Deposits by the State of New York.....	45,000	55,000	50,000	50,000
Other deposits secured by pledge of assets.....	15,967	28,574	29,040	14,933
Due depositors, not preferred.....	771,193	658,717	665,051	839,450
Due to trust companies, banks and bankers.....	967	273	.....	3,144
Bills payable.....	.....	50,000	55,000	.....
Other liabilities.....	7,700	7,150	7,600	83,897
Add for cents.....	1	2		1
Total liabilities.....	\$1,071,550	\$1,018,280	\$1,029,398	\$1,213,177

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THE BALDWINVILLE STATE BANK — BALDWINVILLE

OTIS M. BIGELOW, *President.*

[Oswego street: organized 1875]

E. H. MARVIN, *Cashier.*

DIRECTORS

OTIS M. BIGELOW,

L. W. CONNELL,
E. H. MARVIN,

J. E. CONNELL,

J. CARL CONNELL,
JOHN T. SKINNER.

E. G. HEATON,

RESOURCES	Statement of condition Feb. 28, 1917	Statement of condition June 20, 1917	Statement of condition Sept. 8, 1917	Statement of condition Nov. 14, 1917
Stocks and bonds, viz.:				
Public securities	\$1,000	\$1,000	\$1,000	\$1,000
Private securities	30,747	55,069	55,069	55,069
Real estate owned	6,095	6,095	6,095	6,095
Mortgages owned	104,717	124,372	124,172	133,797
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	11,665	11,665	11,665	13,961
Loans and discounts secured by other collateral	25,289	28,505	28,042	23,622
Loans, discounts and bills purchased not secured by collateral	367,831	396,941	402,168	396,284
Overdrafts	1,676	148	101	340
Due from trust companies, banks and bankers	109,456	34,763	61,051	72,332
Specie	1,313	998	651	804
Other currency authorized by the laws of the United states				28,385
Legal tender notes and notes of national banks	25,807	26,651	21,007	
Federal reserve notes	1,000	1,000	1,000	
Cash items	916	445	314	987
Assets not included in any of the above heads	5,000	5,000	7,996	7,615
Add for cents	4	3	4	4
Total resources	\$692,516	\$692,655	\$720,335	\$745,295
LIABILITIES				
Capital	\$60,000	\$60,000	\$60,000	\$60,000
Surplus, including all undivided profits	52,894	53,826	54,553	52,297
Due depositors, not preferred	575,589	575,742	582,781	599,555
Due to trust companies, banks and bankers	1,032			103
Bills payable			20,000	10,000
Other liabilities	3,000	3,086	3,000	23,339
Add for cents	1	1	1	1
Total liabilities	\$692,516	\$692,655	\$720,335	\$745,295

THE BANK OF AMERICA — NEW YORK CITY

WM. H. PERKINS, *President.*

[44-46 Wall street; organized 1852]

WALTER M. BENNETT, *Cashier.*

WALTER M. BENNETT,

AUGUSTUS D. JUILLIARD,
WM. R. PETERS,

WM. H. PERKINS,
JAMES N. JARVIE,

DIRECTORS

CORNELIUS N. BLISS,
DALLAS B. PRATT.

JAMES N. WALLACE,

RESOURCES	Statement of condition Feb. 28, 1917	Statement of condition June 20, 1917	Statement of condition Sept. 8, 1917	Statement of condition Nov. 14, 1917
Stocks and bonds, viz.:				
Public securities.....	\$889,192	\$1,579,032	\$1,527,673	\$2,348,113
Private securities.....	3,602,761	3,342,806	3,086,835	3,035,145
Real estate owned.....	900,000	900,000	900,000	900,000
Loans and discounts secured by bond and mtge., deed or other real estate coll.	5,000	7,500	5,000	7,500
Loans and discounts secured by other collateral.....	18,618,829	17,840,731	17,577,699	14,703,249
Loans, discounts and bills purchased not secured by collateral.....	10,802,445	8,865,801	10,062,518	7,831,607
Overdrafts.....	47	18,292	2,379	138
Due from trust companies, banks and bankers.....	1,419,327	1,480,011	4,863,815	1,195,751
Specie.....	5,108,315	3,721,806	2,813,926	846,886
Other currency authorized by the laws of the United States.....				567,360
Legal tender notes and notes of national banks.....	1,504,168	1,352,681	916,758	.....
Federal reserve notes.....	330,000	10,000	40,500	.....
Cash items.....	11,570,894	26,455,662	3,049,991	15,879,150
Due from the Federal Reserve Bank of New York, less offsets.....				5,632,033
Customers' liability on acceptances (per contra, see liabilities).....	900,000	900,000	900,000	150,000
Assets not included in any of the above heads.....	52,900	76,700	110,300	45,600
Add for cents.....	4	4	1	4
Total resources.....	\$55,703,882	\$66,551,026	\$45,857,395	\$53,142,536
LIABILITIES				
Capital.....	\$1,500,000	\$1,500,000	\$1,500,000	\$1,500,000
Surplus, including all undivided profits.....	6,598,928	6,854,549	6,706,238	6,572,540
Preferred deposits, viz.:				
Due New York State savings banks.....	3,809,771	4,183,183	4,309,643	4,106,599
Other deposits secured by pledge of assets.....		446,000	539,000	250,000
Due depositors, not preferred.....	27,036,155	42,414,359	20,050,895	30,043,680
Due to trust companies, banks and bankers.....	15,839,151	10,219,634	11,794,218	10,465,148
Acceptances of drafts payable at a future date or authorized by commercial letters of credit.....	900,000	900,000	900,000	150,000
Other liabilities.....	19,875	33,300	57,400	49,568
Add for cents.....	2	1	1	1
Total liabilities.....	\$55,703,882	\$66,551,026	\$45,857,395	\$53,142,536

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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 Feb. 28, 1917	Statement of condition June 20, 1917	Statement of condition Sept. 8, 1917	Statement of condition Nov. 14, 1917
Stocks and bonds, viz.:				
Public securities	\$34,722	\$36,755	\$40,205	\$42,240
Private securities	134,035	126,279	124,955	117,832
Real estate owned	35,039	32,922	32,851	32,910
Mortgages owned	46,700	48,250	48,250	53,075
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	18,436	17,635	13,840	15,533
Loans and discounts secured by other collateral	44,963	53,019	69,548	89,467
Loans, discounts and bills purchased not secured by collateral	132,783	177,780	131,561	119,027
Overdrafts	542	728	282	224
Due from trust companies, banks and bankers	40,692	33,173	44,252	102,092
Specie	5,652	6,456	8,062	3,510
Other currency authorized by the laws of the United States				17,806
Legal tender notes and notes of national banks	15,317	14,115	11,858	
Cash items	244	203	124	312
Assets not included in any of the above heads	10,366	10,300	9,812	10,335
Add for cents	3	3	5	4
Total resources	\$519,494	\$557,618	\$535,605	\$604,367
LIABILITIES				
Capital	\$25,000	\$25,000	\$25,000	\$25,000
Surplus, including all undivided profits	64,107	62,563	61,822	68,050
Preferred deposits, viz.:				
Deposits by the State of New York	15,000	15,000	15,000	15,000
Other deposits secured by pledge of assets	1,579	1,579	1,599	1,599
Due depositors, not preferred	410,457	451,675	430,983	493,216
Other liabilities	3,350	1,800	1,200	1,500
Add for cents	1	1	1	2
Total liabilities	\$519,494	\$557,618	\$535,605	\$604,367

BANK OF ANGELICA — ANGELICA

A. H. HOOKER, *President.*

[Main street; organized 1890]

J. H. ROOK, *Cashier.*

DIRECTORS

A. H. HOOKER,

D. D. DICKSON,

C. C. OSGOOD,

JOHN S. ROCKWELL,

J. H. ROOK.

RESOURCES	Statement of condition Feb. 28, 1917	Statement of condition June 20, 1917	Statement of condition Sept. 8, 1917	Statement of condition Nov. 14, 1917
Stocks and bonds, viz.:				
Public securities	\$6,000	\$6,000	\$8,000	\$8,650
Private securities	26,009	26,049	23,509	24,509
Real estate owned	8,100	8,100	8,100	8,100
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	15,789	15,789	15,789	15,789
Loans and discounts secured by other collateral	39,876	43,561	38,971	39,347
Loans, discounts and bills purchased not secured by collateral	105,363	96,805	94,259	97,598
Overdrafts	1,099	651	695	1,382
Due from trust companies, banks and bankers	19,610	31,257	38,484	85,126
Specie	9,102	9,474	7,317	13,202
Other currency authorized by the laws of the United States				2,520
Legal tender notes and notes of national banks	2,615	1,865	1,315	
Federal reserve notes		1,130	865	
Cash items			206	59
Assets not included in any of the above heads	675	725	750	725
Add for cents	3	3	4	4
Total resources	\$234,241	\$241,409	\$238,264	\$297,011
LIABILITIES				
Capital	\$25,000	\$25,000	\$25,000	\$25,000
Surplus, including all undivided profits	30,450	32,189	30,752	32,885
Due depositors, not preferred	178,041	183,444	181,710	238,372
Other liabilities	750	775	801	753
Add for cents		1	1	1
Total liabilities	\$234,241	\$241,409	\$238,264	\$297,011

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BANK OF ANGOLA — ANGOLA

W. W. CHAMBERLAIN, *President.*

[Commercial street; organized 1906]

GEO. L. PECK, *Cashier.*

DIRECTORS

W. W. CHAMBERLAIN,
GEO. A. BRITTING,B. I. HARTSHORN,
JULIUS M. SCHWERT,ALLEN J. BUNDY,
HENRY P. BURGARD,E. L. BENJAMIN,
JOHN C. GLAS.

B. E. SMITH,

RESOURCES	Statement of condition Feb. 28, 1917	Statement of condition June 20, 1917	Statement of condition Sept. 8, 1917	Statement of condition Nov. 14, 1917
Stocks and bonds, viz.: Public securities	\$51,591	\$37,470	\$34,855	\$36,140
Real estate owned	4,000	4,000	4,000	4,000
Mortgages owned	6,328	6,278	6,278	6,278
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	27,129	30,999	43,963	39,561
Loans and discounts secured by other collateral	40,341	67,435	66,200	52,861
Loans, discounts and bills purchased not secured by collateral	171,067	151,171	132,544	160,148
Overdrafts	708	1,537	258	1,712
Due from trust companies, banks and bankers	14,892	26,038	63,502	61,168
Specie	7,516	7,397	12,580	9,906
Other currency authorized by the laws of the United States				4,565
Legal tender notes and notes of national banks	4,385	9,435	4,020	
Federal reserve notes	610	1,280	890	
Cash items	431	492	339	1,759
Assets not included in any of the above heads	735	1,180	1,060	12,852
Add for cents	4	4	4	4
Total resources	\$329,737	\$344,716	\$370,493	\$390,954
LIABILITIES				
Capital	\$25,000	\$25,000	\$25,000	\$25,000
Surplus, including all undivided profits	41,096	41,201	44,323	44,809
Preferred deposits, viz.				
Deposits by the State of New York	13,000	18,000	18,000	18,000
Other deposits secured by pledge of assets	10,000	25,000	23,680	23,868
Due depositors, not preferred	205,545	215,334	252,367	269,048
Due to trust companies, bank and bankers	1,240			
Bills payable	5,000			
Rediscounts	25,000	15,000		
Other liabilities	3,855	5,180	2,121	10,228
Add for cents	1	1	2	1
Total liabilities	\$329,737	\$344,716	\$370,493	\$390,954

BANK OF ANTWERP — ANTWERP

WILLARD S. AUGSBURY, *President.*

[Main street; organized 1910]

F. B. WHEELER, *Cashier.*

WILLARD S. AUGSBURY,
ELBERT C. HUNT,

FRANK J. BAUMERT,
CHAS. E. MARSH,

DIRECTORS
GEORGE E. BAILEY,
F. B. WHEELER,

ALEXANDER COPLEY,
CHAS. H. WILLARD.

GAYLORD W. HALL,

RESOURCES	Statement of condition Feb. 28, 1917	Statement of condition June 20, 1917	Statement of condition Sept. 8, 1917	Statement of condition Nov. 14, 1917
Stocks and bonds, viz.:				
Public securities	\$23,638	\$23,638	\$55,598	\$33,568
Private securities	91,380	93,345	124,217	122,017
Real estate owned	9,900	9,900	9,900	9,900
Mortgages owned	20,550	18,450	18,450	18,450
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	12,900	12,750	12,700	12,700
Loans and discounts secured by other collateral	36,849	44,591	43,698	38,413
Loans, discounts and bills purchased not secured by collateral	96,300	100,820	99,172	108,396
Overdrafts	553	969	230	1,032
Due from trust companies, banks and bankers	27,024	72,889	35,515	78,191
Specie	4,700	5,312	6,241	2,312
Other currency authorized by the laws of the United States				16,294
Legal tender notes and notes of national banks	1,733	3,047	2,210	
Federal reserve notes		330		
Cash items	2,542	163	159	643
Assets not included in any of the above heads	2,600	2,700	2,500	2,700
Add for cents	4	4	4	4
Total resources	\$330,673	\$388,908	\$410,594	\$444,620
LIABILITIES				
Capital	\$25,000	\$25,000	\$25,000	\$25,000
Surplus, including all undivided profits	31,362	34,459	35,689	35,660
Due depositors, not preferred	272,818	325,131	348,634	381,718
Due to trust companies, banks and bankers	491	3,317	470	1,242
Other liabilities	1,000	1,000	800	1,000
Add for cents	2	1	1	
Total liabilities	\$330,673	\$388,908	\$410,594	\$444,620

QUARTERLY REPORT

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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 Feb. 28, 1917	Statement of condition June 20, 1917	Statement of condition Sept. 8, 1917	Statement of condition Nov. 14, 1917
Stocks and bonds, viz.:				
Public securities	\$1,050	\$28,100	\$23,091	\$9,252
Private securities	80,224	111,158	112,778	117,763
Real estate owned	19,983	19,971	19,971	19,936
Mortgages owned	39,264	38,289	38,289	36,389
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	33,969	28,890	26,537	26,537
Loans and discounts secured by other collateral	25,302	39,747	24,250	23,856
Loans, discounts and bills purchased not secured by collateral	212,519	224,339	230,357	222,848
Overdrafts	800	571	190	1,676
Due from trust companies, banks and bankers	81,892	31,423	50,924	72,095
Specie	9,069	7,757	7,220	6,519
Other currency authorized by the laws of the United States				8,338
Legal tender notes and notes of national banks	5,273	3,656	3,356	
Federal reserve notes	135		150	
Cash items	1,012	772	2,586	3,541
Assets not included in any of the above heads	8,485	8,000	8,300	8,300
Add for cents	2	4	3	3
Total resources	\$518,979	\$542,677	\$548,002	\$557,053
LIABILITIES				
Capital	\$40,000	40 000	\$40,000	\$40,000
Surplus, including all undivided profits	33,039	8 642	24,425	30,937
Due depositors, not preferred	444,617	, 035	482,026	483,016
Other liabilities	1,323	4,000	1,550	3,100
Add for cents			1	
Total liabilities	\$518,979	\$542,677	\$548,002	\$557,053

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

E. W. FEATHERSTON, *President.*

[Main street; organized 1910]

V. K. MOORE, *Cashier.*

DIRECTORS

E. W. FEATHERSTON,
J. W. NYE,

S. G. PRIME,
L. F. ROBERT,

W. A. MCKENZIE,
G. H. SMITH,
R. T. MACE.

O. E. GARSO,
V. K. MOORE,

R. L. TRUMBULL,
E. W. PARKER,

RESOURCES	Statement of condition Feb. 28, 1917	Statement of condition June 20, 1917	Statement of condition Sept. 8, 1917	Statement of condition Nov. 14, 1917
Stocks and bonds, viz.:				
Public securities	\$8,000	\$7,000	\$8,000	\$8,000
Private securities	118,585	142,354	157,241	193,029
Mortgages owned	38,372	39,522	39,222	34,612
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	11,075	10,550	11,820	17,100
Loans and discounts secured by other collateral	82,397	81,360	81,960	68,548
Loans, discounts and bills purchased not secured by collateral	212,437	237,769	227,918	260,352
Overdrafts	7	410	244	1,393
Due from trust companies, banks and bankers	61,816	48,235	67,784	51,835
Specie	1,620	1,086	1,068	1,373
Other currency authorized by the laws of the United States				35,130
Legal tender notes and notes of national banks	23,000	26,148	31,696	
Federal reserve notes	510	1,000	2,000	
Assets not included in any of the above heads	5,500	5,925	5,850	6,600
Add for cents	2	2	2	4
Total resources	\$563,321	\$601,361	\$634,805	\$677,976
LIABILITIES				
Capital	\$50,000	\$50,000	\$50,000	\$50,000
Surplus, including all undivided profits	33,726	36,042	35,571	38,655
Preferred deposits, viz.:				
Deposits by the State of New York	18,000	25,000	25,000	25,000
Other deposits secured by pledge of assets	5,225	4,621	3,779	3,654
Due depositors, not preferred	452,682	482,023	515,505	546,609
Bills payable				9,000
Other liabilities	3,686	3,675	4,950	5,057
Add for cents	2			1
Total liabilities	\$563,321	\$601,361	\$634,805	\$677,976

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BANK OF AVOCA — AVOCA

[60 Main street; organized 1901]

GEORGE C. SILSBEE, *President.*WARREN H. LEE, *Cashier.*

DIRECTORS

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

S. M. ALMY,

RESOURCES	Statement of condition Feb. 28, 1917	Statement of condition June 20, 1917	Statement of condition Sept. 8, 1917	Statement of condition Nov. 14, 1917
Stocks and bonds, viz.:				
Public securities	\$65,028	\$89,480	\$100,380	\$99,745
Private securities	70,237	69,854	56,869	63,838
Real estate owned	2,150	2,000	2,000	2,000
Mortgages owned	13,608	13,594	13,594	13,858
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	2,950	2,950	2,950	2,950
Loans and discounts secured by other collateral	40,459	45,459	41,459	41,459
Loans, discounts and bills purchased not secured by collateral	93,769	89,266	117,778	115,275
Overdrafts	147	11	51	72
Due from trust companies, banks and bankers	107,823	93,005	110,196	148,453
Specie	6,230	7,043	6,226	4,689
Other currency authorized by the laws of the United States				2,019
Legal tender notes and notes of national banks	5,710	4,302	3,026	.....
Federal reserve notes	530	247	220	.....
Assets not included in any of the above heads	2,000	2,000	2,000	2,500
Add for cents	3	2	3	2
Total resources	\$410,644	\$419,213	\$456,752	\$496,860
LIABILITIES				
Capital	\$25,000	\$25,000	\$25,000	\$25,000
Surplus, including all undivided profits	36,627	40,837	41,264	44,707
Preferred deposits, viz.:				
Other deposits secured by pledge of assets	8,453	7,065	6,990	43,862
Due depositors, not preferred	334,563	340,310	377,178	374,789
Due to trust companies, banks and bankers			319	.....
Other liabilities	6,000	6,000	6,000	8,500
Add for cents	1	1	1	2
Total liabilities	\$410,644	\$419,213	\$456,752	\$496,860

BANK OF BABYLON — BABYLON

JOHN CLINTON ROBBINS, *President.*

[Deer Park avenue; organized 1913]

EMSLIE J. HEARTT, *Cashier.*

DIRECTORS

JOHN H. ARINK,
ALBERT D. HAFF,

JAMES BARBER,
WILLIAM E. MAGEE,

HENRY S. BLACHLY,
JOHN CLINTON ROBBINS,

JAMES W. EATON,
EUGENE P. SMITH,

WILLIAM GEIGER,
THOMAS F. TIERNEY.

RESOURCES	Statement of condition Feb. 28, 1917	Statement of condition June 20, 1917	Statement of condition Sept. 8, 1917	Statement of condition Nov. 14, 1917
Stocks and bonds, viz.:				
Public securities	\$24,793	\$31,523	\$35,185	\$40,269
Private securities	89,751	88,041	80,625	86,848
Mortgages owned	13,833	14,730	14,360	13,450
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	1,800	1,800	1,827	2,227
Loans and discounts secured by other collateral	5,550	2,975	7,630	7,730
Loans, discounts and bills purchased not secured by collateral	41,732	54,105	53,078	56,649
Overdrafts	38	210	837	58
Due from trust companies, banks and bankers	22,425	24,308	29,306	26,447
Specie	9,310	12,256	12,812	8,627
Other currency authorized by the laws of the United States				10,375
Legal tender notes and notes of national banks	4,290	6,196	4,200	
Federal reserve notes	2,675	520	1,475	
Cash items	616	1,181	180	255
Assets not included in any of the above heads	4,437	4,375	4,292	4,459
Add for cents	3	3	5	4
Total resources	\$221,253	\$242,223	\$245,812	\$257,398
LIABILITIES				
Capital	\$50,000	\$50,000	\$50,000	\$50,000
Surplus, including all undivided profits	16,192	15,251	12,994	15,422
Due depositors, not preferred	154,502	176,277	182,268	191,325
Other liabilities	558	694	550	650
Add for cents	1	1		1
Total liabilities	\$221,253	\$242,223	\$245,812	\$257,398

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BANK OF BATAVIA — BATAVIA

HOLDEN T. MILLER, *President.*

[69 Main street; organized 1876]

HERBERT T. BOOTH, *Cashier.*

DIRECTORS

HOLDEN T. MILLER,

ARTHUR G. HOUGH,

NEWELL K. CONE,

DANIEL W. TOMLINSON, JR.,

HERBERT T. BOOTH.

RESOURCES	Statement of condition Feb. 28, 1917	Statement of condition June 20, 1917	Statement of condition Sept. 8, 1917	Statement of condition Nov. 14, 1917
Stocks and bonds, viz.:				
Public securities	\$82,100	\$129,720	\$129,170	\$129,220
Private securities	34,500	34,500	34,500	34,500
Real estate owned	75,340	70,840	70,840	65,840
Mortgages owned	92,063	93,818	93,553	93,273
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	369,967	340,200	355,478	370,589
Loans and discounts secured by other collateral	667,297	461,500	482,396	500,518
Loans, discounts and bills purchased not secured by collateral	859,800	997,260	994,129	1,014,687
Overdrafts	3,793	3,795	3,951	1,574
Due from trust companies, banks and bankers	267,790	266,966	299,306	370,559
Specie	13,658	14,650	14,349	8,187
Other currency authorized by the laws of the United States				74,798
Legal tender notes and notes of national banks	69,189	99,395	83,929	
Federal reserve notes	1,000	1,000	1,000	
Cash items	5,663	4,789	8,311	11,757
Due from the Federal Reserve Bank of New York, less offsets				7,000
Assets not included in any of the above heads	22,500	22,000	22,000	21,000
Add for cents	1	3	5	4
Total resources	\$2,564,661	\$2,540,436	\$2,592,917	\$2,703,506
LIABILITIES				
Capital	\$150,000	\$150,000	\$150,000	\$150,000
Surplus, including all undivided profits	212,860	202,079	208,721	214,039
Preferred deposits, viz.:				
Deposits by the State of New York	25,000	78,000	73,000	78,000
Other deposits secured by pledge of assets	76,378	75,323	74,690	75,832
Due depositors, not preferred	2,068,574	2,010,903	2,048,921	2,161,014
Due to trust companies, banks and bankers	10,348	3,130	16,583	3,619
Other liabilities	21,500	21,000	21,000	21,000
Add for cents	1	1	2	2
Total liabilities	\$2,564,661	\$2,540,436	\$2,592,917	\$2,703,506

BANK OF BELFAST — BELFAST

N. C. SAUNDERS, *President.*

Main street; organized 1914]

W. B. MANLEY, *Cashier.*

N. C. SAUNDERS,
PETER B. LOFTIS,

J. H. MEINEKA,
J. EATON KINNEY,

J. S. SMITH,
W. B. MANLEY,

W. J. Fox,
R. P. Ross.

A. E. PERRY,

RESOURCES	Statement of condition Feb. 28, 1917	Statement of condition June 20, 1917	Statement of condition Sept. 8, 1917	Statement of condition Nov. 14, 1917
Stocks and bonds, viz.:				
Public securities	\$71,728	\$66,006	\$67,006	\$71,506
Private securities	77,095	81,117	76,162	85,012
Real estate owned	9,100	9,100	9,100	9,100
Mortgages owned	30,113	28,558	27,558	27,558
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	7,531	7,473	3,677	7,737
Loans and discounts secured by other collateral	28,703	31,760	26,998	29,886
Loans, discounts and bills purchased not secured by collateral	103,986	116,216	120,626	102,084
Overdrafts	69	115	356	164
Due from trust companies, banks and bankers	65,252	69,785	75,943	72,986
Specie	18,758	14,253	18,460	17,547
Other currency authorized by the laws of the United States				2,080
Legal tender notes and notes of national banks	2,485	4,360	2,000	
Federal reserve notes	35	15		
Cash items	447	247	34	773
Assets not included in any of the above heads	4,000	4,000	4,000	4,000
Add for cents	5	3	4	4
Total resources	\$419,307	\$433,008	\$431,924	\$430,437
LIABILITIES				
Capital	\$30,000	\$30,000	\$30,000	\$30,000
Surplus, including all undivided profits	45,409	46,473	47,651	46,238
Preferred deposits, viz.:				
Deposits by the State of New York	15,000	20,000	20,000	20,000
Due depositors, not preferred	322,376	329,695	327,504	328,498
Due to trust companies, banks and bankers	321	639	568	
Other liabilities	6,200	6,200	6,200	5,700
Add for cents	1	1	1	1
Total liabilities	\$419,307	\$433,008	\$431,924	\$430,437

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THE BANK OF BUFFALO — BUFFALO

ELLIOTT C. McDOUGAL, *President.*

[343-345 Main street; organized 1873]

JOHN L. DANIELS, *Cashier.*

DIRECTORS

EDWARD H. BUTLER,
CHARLES KENNEDY,RALPH CROY,
ELLIOTT C. McDOUGAL,JOHN L. DANIELS,
ROBERT K. ROOT,GEORGE J. HAGER,
CARLTON M. SMITH,GEORGE J. HOWARD,
GEORGE URBAN, JR.

RESOURCES	Statement of condition Feb. 28, 1917	Statement of condition June 20, 1917	Statement of condition Sept. 8, 1917	Statement of condition Nov. 14, 1917
Stocks and bonds, viz.:				
Public securities	\$2,540,312	\$2,839,436	\$2,104,943	\$2,818,865
Private securities	7,653,803	7,301,829	7,970,080	6,711,003
Real estate owned	356,962	446,823	465,701	557,948
Loans and discounts secured by bond and mortgage, deed or other real estate col.	246,783	233,567	231,159	266,483
Loans and discounts secured by other collateral	4,789,524	4,791,438	4,584,130	5,370,323
Loans, discounts and bills purchased not secured by collateral	6,303,714	6,842,842	7,730,932	7,773,820
Overdrafts	946	289	1,741	253
Due from trust companies, banks and bankers	2,898,648	2,561,297	3,799,041	3,530,020
Specie	499,753	1,048,950	372,621	710,692
Other currency authorized by the laws of the United States				844,473
Legal tender notes and notes of national banks	461,204	238,731	225,125	
Federal reserve notes	129,710	337,820	135,000	
Cash items	347,634	125,958	285,609	220,103
Due from the Federal Reserve Bank of New York, less offsets				25,000
Customers' liability on acceptances		200,000	200,000	200,000
Assets not included in any of the above heads	143,833	163,089	137,371	133,913
Add for cents	4	4	6	6
Total resources	\$26,372,830	\$27,132,073	\$28,243,459	\$29,162,902
LIABILITIES				
Capital	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000
Surplus, including all undivided profits	1,601,265	1,628,888	1,508,134	1,498,450
Preferred deposits, viz.:				
Due New York State savings banks	2,317,522	2,650,381	2,790,766	2,469,998
Due New York State savings and loan associations, credit unions and land bank	44,741	73,712	57,199	52,835
Deposits by the State of New York	665,000	834,000	730,000	834,000
Deposits by the superintendent of banks of the State of New York	10,000	10,000	10,000	10,000
Due depositors, not preferred	15,322,730	14,683,898	16,272,150	17,195,618
Due to trust companies, banks and bankers	5,280,970	5,865,169	5,497,626	5,739,863
Acceptances of drafts payable at a future date or auth'd by com'l letters of credit		200,000	200,000	200,000
Other liabilities	130,600	186,022	177,582	162,135
Add for cents	2	3	2	3
Total liabilities	\$26,372,830	\$27,132,073	\$28,243,459	\$29,162,902

THE BANK OF CASTILE — CASTILE

CHAS. A. VAN ARSDALE, *President.*

[Organized 1917]

J. HARRY VAN ARSDALE, *Cashier.*

DIRECTORS

W. B. BARTLETT,
W. W. METCALF,

H. A. BEARDSLEY,
LUCY S. PIERCE,

E. F. DAVANEY,
CLARA A. R. VAN ARSDALE,

ROBERT HOLMES,
CHAS. A. VAN ARSDALE,

H. W. KELLOGG,
J. HARRY VAN ARSDALE.

RESOURCES	Statement of condition Feb. 28, 1917	Statement of condition June 20, 1917	Statement of condition Sept. 8, 1917	Statement of condition Nov. 14, 1917
Stocks and bonds, viz.: Public securities			\$16,980	\$26,957
Mortgages owned			98,641	116,716
Loans, discounts and bills purchased not secured by collateral			212,587	209,833
Overdrafts			199	297
Due from trust companies, banks and bankers			38,643	45,442
Specie			1,971	2,246
Other currency authorized by the laws of the United States				3,421
Legal tender notes and notes of national banks			6,823	.....
Cash items			92	294
Assets not included in any of the above heads			17,888	13,651
Add for cents			4	4
Total resources			\$393,828	\$418,861
LIABILITIES				
Capital			\$35,000	\$35,000
Surplus, including all undivided profits			6,293	6,813
Due depositors, not preferred			349,669	362,809
Other liabilities			2,865	14,238
Add for cents			1	1
Total liabilities			\$393,828	\$418,861

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BANK OF CATTARAUGUS—CATTARAUGUS

[Main street; organized 1892]

DIRECTORS

H. C. RICH, *President*.F. E. JOHNSON, *Cashier*.D. F. RUNDALL,
F. E. JOHNSON,MILTON LITTLE,
G. A. MATTESON,WARREN H. LEE,
E. O. WILLSON,HERBERT C. RICH,
J. W. WATSON.

J. J. MCCARTHY,

RESOURCES	Statement of condition Feb. 28, 1917	Statement of condition June 20, 1917	Statement of condition Sept. 8, 1917	Statement of condition Nov. 14, 1917
Stocks and bonds, viz.:				
Public securities	\$224,730	\$228,480	\$276,167	\$302,121
Private securities	49,970	48,245	60,846	70,495
Real estate owned	13,750	13,750	13,750	13,750
Mortgages owned	26,525	27,175	27,175	25,825
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	55,000	54,500	55,000	57,000
Loans and discounts secured by other collateral	66,000	66,700	64,000	79,500
Loans, discounts and bills purchased not secured by collateral	332,105	319,873	341,106	322,825
Overdrafts		109	13	11
Due from trust companies, banks and bankers	69,441	151,671	116,920	116,391
Specie	31,359	36,064	37,637	22,452
Other currency authorized by the laws of the United States				31,000
Legal tender notes and notes of national banks	17,000	17,000	8,000	
Federal reserve notes	1,000	1,000	6,500	
Assets not included in any of the above heads	2,000	2,000	2,000	2,000
Add for cents	2	1	3	
Total resources	\$888,882	\$966,568	\$1,009,117	\$1,043,370
LIABILITIES				
Capital	\$33,000	\$33,000	\$33,000	\$33,000
Surplus, including all undivided profits	164,982	165,602	169,857	166,779
Preferred deposits, viz.:				
Due New York State savings and loan associations, credit unions and land bank	20,746	29,687	26,040	31,940
Deposits by the State of New York	23,000	34,000	34,000	34,000
Other deposits secured by pledge of assets	2,100	2,233	2,223	2,055
Due depositors, not preferred	625,937	683,131	724,777	756,624
Due to trust companies, banks and bankers	81		470	642
Other liabilities	19,033	18,913	18,747	18,328
Add for cents	3	2	3	2
Total liabilities	\$888,882	\$966,568	\$1,009,117	\$1,043,370

THE BANK OF CINCINNATUS — CINCINNATUS

B. R. CORNING, *President.*

[Organized 1899]

GEO. A. HASKINS, *Cashier.*

DIRECTORS

B. R. CORNING,

GEO. A. HASKINS,

MAUDE L. CORNING,

MARY C. MINER,

J. BELLE HASKINS.

RESOURCES	Statement of condition Feb. 28, 1917	Statement of condition June 20, 1917	Statement of condition Sept. 8, 1917	Statement of condition Nov. 14, 1917
Stocks and bonds, viz.:				
Public securities	\$4,045	\$4,120	\$9,020	\$29,016
Private securities	107,907	110,782	132,181	150,716
Real estate owned	12,811	13,125	12,500	12,500
Mortgages owned	54,375	56,125	55,652	57,452
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	8,995	10,517	10,517	10,517
Loans and discounts secured by other collateral	2,204	7,200	7,016	6,957
Loans, discounts and bills purchased not secured by collateral	155,662	170,017	164,829	167,489
Overdrafts	1,618	715	747	1,874
Due from trust companies, banks and bankers	40,273	59,429	68,827	58,042
Specie	6,900	7,337	8,898	8,956
Other currency authorized by the laws of the United States				1,682
Legal tender notes and notes of national banks	1,840	2,006	3,626	.....
Cash items	6	6	6	6
Assets not included in any of the above heads	4,787	4,893	4,954	5,118
Add for cents	2	5	3	4
Total resources	\$401,425	\$446,277	\$478,776	\$510,329
LIABILITIES				
Capital	\$25,000	\$25,000	\$25,000	\$25,000
Surplus, including all undivided profits	58,429	57,916	57,137	62,938
Preferred deposits, viz.: Other deposits secured by pledge of assets				11,180
Due depositors, not preferred	313,694	358,140	392,881	337,730
Other liabilities	4,301	5,221	3,757	23,481
Add for cents	1		1	
Total liabilities	\$401,425	\$446,277	\$478,776	\$510,329

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BANK OF CONEY ISLAND — CONEY ISLAND

WILLIAM J. WARD, *President.*

[Surf avenue; organized 1909]

G. H. MAILEY, *Cashier.*

DIRECTORS

WILLIAM C. COURTNEY,
JAMES T. KENT,HARRY M. DE MOTT,
FRED W. KISTER,
LEWIS M. POTTER,CHARLES L. FELTMAN,
G. H. MAILEY,JAMES M. GRAY,
P. I. NASH,
WILLIAM J. WARD.STEPHEN E. JACKMAN,
W. A. NORWOOD,

RESOURCES	Statement of condition Feb. 28, 1917	Statement of condition June 20, 1917	Statement of condition Sept. 8, 1917	Statement of condition Nov. 14, 1917
Stocks and bonds, viz.:				
Public securities	\$56,965	\$105,655	\$225,400	\$251,300
Private securities	478,963	468,578	707,740	659,869
Real estate owned	23,409	26,533	28,553	28,553
Mortgages owned	7,675	7,550	7,425	7,125
Loans and discounts secured by bond and mortgage, deed or other real estate col.	4,050	4,550	4,050	3,950
Loans and discounts secured by other collateral	40,464	60,880	294,170	162,930
Loans, discounts and bills purchased not secured by collateral	139,483	184,908	205,147	197,792
Overdrafts	28	342	734	104
Due from trust companies, banks and bankers	106,283	117,567	181,534	77,420
Specie	40,214	70,521	197,877	80,000
Other currency authorized by the laws of the United States				75,354
Legal tender notes and notes of national banks	29,000	45,000	100,000	.....
Federal reserve notes	3,000	10,000	15,000	.....
Cash items	988	562	202	199
Assets not included in any of the above heads	13,151	17,316	17,800	19,579
Add for cents	3	3	4	4
Total resources	\$943,676	\$1,119,985	\$1,985,636	\$1,564,179
LIABILITIES				
Capital	\$100,000	\$100,000	\$100,000	\$100,000
Surplus, including all undivided profits	55,943	36,681	39,163	62,043
Preferred deposits, viz.:				
Due New York State savings banks	41,051	36,201	36,656	36,812
Deposits by the State of New York	43,000	48,000	40,000	48,000
Other deposits secured by pledge of assets	42,820	42,820	58,000	150,900
Due depositors, not preferred	644,498	835,263	1,683,804	1,134,207
Due to trust companies, banks and bankers	1,211	5,702	10,443	13,850
Other liabilities	15,152	15,316	17,570	18,365
Add for cents	1	2	.....	2
Total liabilities	\$943,676	\$1,119,985	\$1,985,636	\$1,564,179

BANK OF CORFU — CORFU

CYRUS W. CARRIER, *President.*

[Organized 1908]

ALBERT F. BANGERT, *Cashier.*

DIRECTORS

CYRUS W. CARRIER,
ORLO W. WRIGHT,

ERNEST T. SUMNER,
LEONARD D. WAGNER,

DALLAS A. SUMNER,
DE FOREST HASKELL,
ALBERT F. BANGERT.

JEROME SUMNER,
DAVID J. SCOTT,

MICHAEL DILLON,
FERRY E. WURST,

RESOURCES	Statement of condition Feb. 28, 1917	Statement of condition June 20, 1917	Statement of condition Sept. 8, 1917	Statement of condition Nov. 14, 1917
Stocks and bonds, viz.:				
Public securities	\$26,860	\$41,848	\$31,450	\$26,427
Private securities	45,657	49,165	34,695	40,575
Mortgages owned	56,986	70,090	64,115	59,215
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	33,956	37,150	36,082	40,129
Loans and discounts secured by other collateral	11,887	11,862	9,746	13,765
Loans, discounts and bills purchased not secured by collateral	218,357	231,364	255,597	259,571
Overdrafts	599	185	579	306
Due from trust companies, banks and bankers	70,179	53,952	55,313	65,730
Specie	6,283	5,204	5,900	5,877
Other currency authorized by the laws of the United States				12,256
Legal tender notes and notes of national banks	10,816	10,640	9,642	
Federal reserve notes	150	500	100	
Assets not included in any of the above heads	3,000	5,500	4,000	5,912
Add for cents	3	3	4	3
Total resources	\$484,733	\$517,463	\$507,223	\$529,766
LIABILITIES				
Capital	\$25,000	\$25,000	\$25,000	\$25,000
Surplus, including all undivided profits	29,657	28,940	30,221	32,914
Preferred deposits, viz.:				
Deposits by the State of New York	15,000	16,000	16,000	16,000
Other deposits secured by pledge of assets		9,000		
Due depositors, not preferred	413,075	429,023	422,467	451,017
Due to trust companies, banks and bankers			10,000	
Other liabilities	2,000	9,500	3,535	4,835
Add for cents	1			
Total liabilities	\$484,733	\$517,463	\$507,223	\$529,766

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BANK OF CUBA IN NEW YORK—NEW YORK

W. A. MERCHANT, *President.*

[No. 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 Feb. 28, 1917	Statement of condition June 20, 1917	Statement of condition Sept. 8, 1917	Statement of condition Nov. 14, 1917
Stocks and bonds, viz.: Public securities.....	\$48,797	\$74,585	\$68,218	\$52,640
Loans and discounts secured by other collateral.....	258,927	177,362	203,387	426,387
Loans, discounts and bills purchased not secured by collateral.....	363,331	453,383	462,049	367,490
Overdrafts.....		6		
Due from trust companies, banks and bankers.....	23,653	37,290	666,154	88,714
Specie.....	80,000	80,000	80,000	80,000
Other currency authorized by the laws of the United States.....				22,375
Legal tender notes and notes of national banks.....	8,366	17,927	11,350	
Customers' liability on acceptances (per contra, see liabilities).....	19,214	4,510	21,338	31,438
Assets not included in any of the above heads.....	4,776	36,715	1,754	2,190
Add for cents.....	3	3	3	3
Total resources.....	\$807,067	\$881,781	\$1,514,253	\$1,071,237
LIABILITIES				
Capital.....	\$100,000	\$100,000	\$100,000	\$100,000
Surplus, including all undivided profits.....	66,450	73,281	72,721	79,336
Due depositors, not preferred.....	519,868	702,458	1,317,948	859,286
Bills payable.....	100,000			
Acceptances of drafts payable at a future date or authorized by commercial letters of credit.....	19,214	4,510	21,338	31,438
Other liabilities.....	1,534	1,531	2,244	1,176
Add for cents.....	1	1	2	1
Total liabilities.....	\$807,067	\$881,781	\$1,514,253	\$1,071,237

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 Feb. 28, 1917	Statement of condition June 20, 1917	Statement of condition Sept. 8, 1917	Statement of condition Nov. 14, 1917
Stocks and bonds, viz.: Public securities.....	\$21,200	\$21,200	\$31,849	\$36,300
Real estate owned.....	1,000	1,000	1,000	1,000
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....	8,350	8,350	8,350	8,350
Loans and discounts secured by other collateral.....	13,000	13,000	14,500	14,500
Loans, discounts and bills purchased not secured by collateral.....	112,330	121,860	108,698	110,141
Overdrafts.....	8	194	379	118
Due from trust companies, banks and bankers.....	14,739	26,246	29,803	30,929
Specie.....	502	936	519	950
Other currency authorized by the laws of the United States.....	.....	.....	.....	5,287
Legal tender notes and notes of national banks.....	3,564	3,020	5,921	.....
Federal reserve notes.....	180	195	220	.....
Cash items.....	409	.....	.....	.....
Assets not included in any of the above heads.....	1,950	1,950	2,500	2,500
Add for cents.....	2	1	3	1
Total resources.....	\$177,234	\$197,952	\$203,742	\$210,076
LIABILITIES				
Capital.....	\$25,000	\$25,000	\$25,000	\$25,000
Surplus, including all undivided profits.....	10,756	12,098	11,776	12,756
Preferred deposits, viz.: Deposits by the State of New York.....	7,000	13,000	13,000	13,000
Due depositors, not preferred.....	113,528	146,903	152,965	153,337
Bills payable.....	20,000	.....	.....	.....
Other liabilities.....	950	950	1,000	5,981
Add for cents.....		1	1	2
Total liabilities.....	\$177,234	\$197,952	\$203,742	\$210,076

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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,MICHAEL D. HYMAN,
JAMES W. PERSONS,ARTHUR E. HAMMOND,
JOHN J. SLY,ARTHUR L. MITCHELL,
ELWYN A. WARNER,HENRY H. PERSONS,
ELBERT HUBBARD, II.

RESOURCES	Statement of condition Feb. 28, 1917	Statement of condition June 20, 1917	Statement of condition Sept. 8, 1917	Statement of condition Nov. 14, 1917
Stocks and bonds, viz.:				
Public securities	\$25,828	\$124,395	\$87,970	\$212,252
Private securities	116,800	81,522	126,126	128,258
Real estate owned	24,215	27,050	27,050	27,050
Mortgages owned	45,483	47,548	46,123	47,573
Loans and discounts secured by bond and mortgage, deed or other real estate col.	98,079	102,199	104,410	104,410
Loans and discounts secured by other collateral	197,713	216,213	219,425	217,314
Loans, discounts and bills purchased not secured by collateral	384,392	413,720	421,230	416,430
Overdrafts	538	61	130	1,502
Due from trust companies, banks and bankers	86,813	43,614	40,715	50,715
Specie	18,054	17,076	16,925	16,682
Other currency authorized by the laws of the United States				13,130
Legal tender notes and notes of national banks	7,790	7,076	7,226	
Cash items	1,145	2,940	6,604	1,714
Customers' liability on acceptances (per contra, see liabilities)		2,082		
Assets not included in any of the above heads	8,987	4,000	8,800	8,500
Add for cents	6	5	3	6
Total resources	\$1,015,843	\$1,089,501	\$1,112,737	\$1,245,536
LIABILITIES				
Capital	\$75,000	\$75,000	\$75,000	\$75,000
Surplus, including all undivided profits	47,853	48,692	45,048	45,845
Preferred deposits, viz.:				
Due New York State savings banks	45,000	44,800	45,000	40,000
Deposits by the State of New York	20,000	22,000	30,000	30,000
Other deposits secured by pledge of assets	15,000	25,000	35,000	10,000
Due depositors, not preferred	806,890	865,008	877,488	1,015,965
Bills payable				20,000
Other liabilities	6,100	9,000	5,200	8,725
Add for cents		1	1	1
Total liabilities	\$1,015,843	\$1,089,501	\$1,112,737	\$1,245,536

BANK OF ELBA — ELBA

SAMUEL PARKER, *President.*

{Organized 1916}

W. E. SMITH, *Cashier.*

DIRECTORS

SAMUEL PARKER,

EDWARD A. WASHBURN,
LEONARD BURR,

WM. H. COLE,

JOSEPH S. WILFORD,
W. E. SMITH.

EARL W. HUNDREDMARK,

RESOURCES

	Statement of condition Feb. 28, 1917	Statement of condition June 20, 1917	Statement of condition Sept. 8, 1917	Statement of condition Nov. 14, 1917
Stocks and bonds, viz.: Public securities	\$18,002	\$31,652	\$32,660	\$37,497
Mortgages owned	900	900	2,800	3,800
Loans and discounts secured by bond and mortgage, deed or other real estate collateral		2,518	2,518	2,518
Loans, discounts and bills purchased not secured by collateral	42,488	59,796	65,585	75,758
Overdrafts	25	53	91	125
Due from trust companies, banks and bankers	8,641	14,895	13,593	37,020
Specie	528	739	620	367
Other currency authorized by the laws of the United States				3,689
Legal tender notes and notes of national banks	6,886	3,557	2,154	
Federal reserve notes		115	375	
Cash items	4,457	278	610	1,212
Assets not included in any of the above heads	2,259	2,355	2,657	2,844
Add for cents	3	3	2	2
Total resources	\$84,189	\$116,861	\$123,665	\$164,832

LIABILITIES

Capital	\$25,000	\$25,000	\$25,000	\$25,000
Surplus, including all undivided profits	3,373	4,762	4,864	4,634
Preferred deposits, viz.: Deposits by the State of New York		10,000	10,000	10,000
Due depositors, not preferred	54,217	76,326	82,076	122,760
Other liabilities	1,599	772	1,723	2,437
Add for cents		1	2	1
Total liabilities	\$84,189	\$116,861	\$123,665	\$164,832

QUARTERLY REPORT

THE BANK OF ELLICOTTVILLE — ELLICOTTVILLE

[Organized 1891]

DIRECTORS

C. A. CASE, *President.*GRANT F. SMITH, *Cashier.*

C. A. CASE,

W. D. WALRATH,
W. J. WELLER,

J. O. CLARK,

IRA T. GLEASON,
W. W. CLARK.

FRANK FITZPATRICK,

RESOURCES	Statement of condition Feb. 28, 1917	Statement of condition June 20, 1917	Statement of condition Sept. 8, 1917	Statement of condition Nov. 14, 1917
Stocks and bonds, viz.: Public securities.....	\$26,000	\$28,000	\$28,000	\$31,150
Real estate owned.....	3,700	3,700	3,700	3,700
Mortgages owned.....	23,900	23,900	23,650	23,650
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....	30,566	25,466	26,102	21,102
Loans and discounts secured by other collateral.....	95,976	67,130	130,594	145,475
Loans, discounts and bills purchased not secured by collateral.....	204,627	241,581	223,400	263,862
Overdrafts.....	433	81	339	296
Due from trust companies, banks and bankers.....	120,270	129,159	135,776	157,554
Specie.....	5,256	5,767	5,639	3,534
Other currency authorized by the laws of the United States.....				30,495
Legal tender notes and notes of national banks.....	18,482	10,115	11,751	
Federal reserve notes.....		5,000	5,000	
Cash items.....	279	458	996	269
Add for cents.....	2	3	3	3
Total resources.....	\$529,491	\$540,360	\$594,950	\$681,090
LIABILITIES				
Capital.....	\$50,000	\$50,000	\$50,000	\$50,000
Surplus, including all undivided profits.....	39,104	43,770	42,607	44,766
Due depositors, not preferred.....	440,387	446,590	502,343	586,324
Total liabilities.....	\$529,491	\$540,360	\$594,950	\$681,090

BANK OF EUROPE—NEW YORK CITY

THOS. CAPEK, *President.*

[1429 First avenue; organized 1910]

VINCENT W. WOYTISEK, *Cashier.*

DIRECTORS

JOS. APPEL,
MICHAEL FILNACEK,

FRANK BRODSKY,
EMIL POLAK,

THOS. CAPEK,

JOHN FICA,
ALBERT WINTERNITZ,

WM. H. J. EHLE,
VINCENT W. WOYTISEK.

RESOURCES	Statement of condition Feb. 28, 1917	Statement of condition June 20, 1917	Statement of condition Sept. 8, 1917	Statement of condition Nov. 14, 1917
Stocks and bonds, viz.:				
Public securities	\$184,327	\$177,012	\$200,585	\$205,452
Private securities	1,655,389	1,519,139	1,436,807	1,426,853
Real estate owned	3,300	3,300	3,300	3,300
Mortgages owned	351,078	361,078	359,578	359,078
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	52,722	30,550	18,405	30,250
Loans and discounts secured by other collateral	101,653	155,450	227,418	188,388
Loans, discounts and bills purchased not secured by collateral	256,321	386,441	378,970	465,748
Overdrafts		14	91	67
Due from trust companies, banks and bankers	208,235	102,266	188,424	258,144
Specie	252,647	247,244	235,030	245,592
Other currency authorized by the laws of the United States				95,000
Legal tender notes and notes of national banks	82,000	82,300	80,500	.....
Federal reserve notes	3,540	9,500	9,200	.....
Cash items	26	59	60	81
Assets not included in any of the above heads	34,440	31,742	24,239	28,378
Add for cents	4	4	7	5
Total resources	\$3,185,682	\$3,106,099	\$3,162,614	\$3,306,336
LIABILITIES				
Capital	\$150,000	\$150,000	\$150,000	\$150,000
Surplus, including all undivided profits	80,723	65,331	40,357	109,894
Preferred deposits, viz.:				
Due New York State savings and loan associations, credit unions and land bank	237	655	244	831
Due depositors, not preferred	2,940,920	2,855,585	2,952,129	3,012,718
Due to trust companies, banks and bankers	3,601	3,477	4,193	4,201
Other liabilities	10,200	31,000	15,690	28,690
Add for cents	1	1	1	2
Total liabilities	\$3,185,682	\$3,106,099	\$3,162,614	\$3,306,336

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BANK OF FARMINGDALE — FARMINGDALE

[Main street; organized 1907]

MARTIN MEYER, *President*.PERCY L. HALL, *Cashier*.

DIRECTORS

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

RESOURCES	Statement of condition Feb. 28, 1917	Statement of condition June 20, 1917	Statement of condition Sept. 8, 1917	Statement of condition Nov. 14, 1917
Stocks and bonds, viz.:				
Public securities	\$40,205	\$40,263	\$49,780	\$50,396
Private securities	59,517	62,807	59,523	57,505
Real estate owned	12,968	12,968	12,968	12,968
Mortgages owned	56,300	55,300	63,200	55,200
Loans and discounts secured by bond and mortgage, deed or other real estate col.	13,212	10,940	10,502	12,525
Loans and discounts secured by other collateral	7,055	11,754	17,124	18,349
Loans, discounts and bills purchased not secured by collateral	94,093	111,193	111,074	95,603
Overdrafts	32	509	67	85
Due from trust companies, banks and bankers	25,549	9,872	7,499	52,979
Specie	8,604	8,036	6,576	8,841
Other currency authorized by the laws of the United States				2,420
Legal tender notes and notes of national banks	3,816	3,175	4,490	
Federal reserve notes			3,480	
Cash items	74	329	109	671
Assets not included in any of the above heads	6,604	6,916	7,062	7,033
Add for cents	3	5	5	4
Total resources	\$328,032	\$334,067	\$353,459	\$374,579
LIABILITIES				
Capital	\$25,000	\$25,000	\$25,000	\$25,000
Surplus, including all undivided profits	17,582	16,004	15,052	19,011
Preferred deposits, viz.:				
Due New York State savings banks	5,000	5,000	5,000	5,000
Deposits by the State of New York	8,000	14,000	14,000	14,000
Due depositors, not preferred	269,625	261,144	290,741	309,383
Due to trust companies, banks and bankers	24	518	564	33
Bills payable		10,000		
Other liabilities	2,800	2,400	3,100	2,151
Add for cents	1	1	2	1
Total liabilities	\$328,032	\$334,067	\$353,459	\$374,579

THE BANK OF FLATBUSH — BROOKLYN

WILLIAM D. BUCKNER, *President.*

[885 Flatbush avenue; organized 1904]

CHARLES STRAUB, *Cashier.*

DIRECTORS

WILLIAM D. BUCKNER,
HARRY M. DE MOTT,

WALTER CRITCHLEY,
WILLIAM E. HARMON,

HENRY HESTERBERG,
CLINTON R. JAMES,
BERNARD STERN.

BENJAMIN H. KNOWLES,
LEWIS H. LOSEE,

FRANK H. NEWCOMB,
CHARLES OBERMAYER,

RESOURCES	Statement of condition Feb. 23, 1917	Statement of condition June 20, 1917	Statement of condition Sept. 8, 1917	Statement of condition Nov. 14, 1917
Stocks and bonds, viz.:				
Public securities	\$127,665	\$134,140	\$121,942	\$135,832
Private securities	598,254	599,591	583,453	582,625
Real estate owned	70,209	75,825	80,387	80,266
Mortgages owned	244,954	287,352	294,257	273,007
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	55,589	47,943	35,438	29,433
Loans and discounts secured by other collateral	58,223	63,504	57,835	184,410
Loans, discounts and bills purchased not secured by collateral	200,667	198,962	188,497	215,779
Overdrafts	546	78	10	120
Due from trust companies, banks and bankers	150,540	94,473	192,492	152,646
Specie	39,193	35,684	30,333	37,784
Other currency authorized by the laws of the United States				144,085
Legal tender notes and notes of national banks	121,964	103,611	105,617	.....
Federal reserve notes	21,800	22,840	29,640	.....
Cash items	4,303	3,940	3,085	2,531
Assets not included in any of the above heads	43,830	46,581	45,388	43,146
Add for cents	3	4	5	6
Total resources	\$1,737,740	\$1,714,528	\$1,768,379	\$1,881,670
LIABILITIES				
Capital	\$100,000	\$100,000	\$100,000	\$100,000
Surplus, including all undivided profits	64,190	37,422	19,640	33,877
Preferred deposits, viz.:				
Due New York State savings banks	53,940	39,510	42,712	48,408
Deposits by the State of New York	40,000	40,000	38,000	40,000
Other deposits secured by pledge of assets	44,000	41,296	46,800	42,530
Due depositors, not preferred	1,419,949	1,383,107	1,498,202	1,551,124
Bills payable		50,000	.....	40,000
Other liabilities	15,659	23,191	23,024	25,729
Add for cents	2	2	1	2
Total liabilities	\$1,737,740	\$1,714,528	\$1,768,379	\$1,881,670

QUARTERLY REPORT

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THE BANK OF GENESEE — BATAVIA

W. G. POLLARD, *President.*

[97 Main street; organized 1888]

GEORGE E. PERRIN, *Cashier.*

DIRECTORS

FRANK W. BALLARD,
F. B. GLEASON,
E. P. MOYNIHAN,W. COLLINS CASEY,
E. D. HICKOX,
W. G. POLLARD,
LOUIS WIARD,FRANK J. DE COT,
J. A. HAWKINS,
GEORGE E. PERRIN,GEORGE A. FARRALL,
E. A. JUDD,
JOHN W. PRATT,
GEO. A. BRIDGE.E. A. FRIEDLEY,
G. E. LOWN,
G. H. PADDOCK,

RESOURCES	Statement of condition Feb. 28, 1917	Statement of condition June 20, 1917	Statement of condition Sept. 8, 1917	Statement of condition Nov. 14, 1917
Stocks and bonds, viz.:				
Public securities	\$53,454	\$150,405	\$120,805	\$100,405
Private securities	19,831	39,755	36,555	21,592
Real estate owned	29,000	29,000	29,000	29,000
Mortgages owned	22,030	22,030	22,030	22,030
Loans and discounts secured by bond and mortgage, deed or other real estate col.	153,619	165,379	169,725	170,417
Loans and discounts secured by other collateral	144,004	139,842	180,405	208,828
Loans, discounts and bills purchased not secured by collateral	513,625	530,529	491,078	480,191
Overdrafts	1,540	664	138	780
Due from trust companies, banks and bankers	68,625	125,347	63,720	88,183
Specie	15,204	16,293	18,254	9,658
Other currency authorized by the laws of the United States				28,672
Legal tender notes and notes of national banks	14,196	37,742	13,667	
Federal reserve notes	1,000	2,000	2,000	
Cash items	1,726	1,521	4,384	2,026
Due from the Federal Reserve Bank of New York, less offsets				5,000
Assets not included in any of the above heads	10,364	11,276	6,970	5,176
Add for cents	4	4	5	4
Total resources	\$1,048,222	\$1,271,787	\$1,158,736	\$1,171,962
LIABILITIES				
Capital	\$100,000	\$100,000	\$100,000	\$100,000
Surplus, including all undivided profits	92,288	100,039	106,739	108,375
Preferred deposits, viz.:				
Due New York State savings and loan associations, credit unions and land bank	24,088	13,133	27,232	34,467
Deposits by the State of New York	41,000	58,000	50,000	58,000
Other deposits secured by pledge of assets	1,130	1,130	1,144	1,144
Due depositors, not preferred	743,214	988,088	817,167	863,207
Bills payable	37,000		50,000	
Other liabilities	9,500	11,395	6,452	6,766
Add for cents	2	2	2	3
Total liabilities	\$1,048,222	\$1,271,787	\$1,158,736	\$1,171,962

BANK OF GOUVERNEUR -- GOUVERNEUR

HERBERT G. ALDRICH, *President.*

[93 Main street; organized 1879]

JAMES O. SHELDON, *Cashier.*

DIRECTORS

WARREN W. HARVEY,

HERBERT G. ALDRICH,

JAMES O. SHELDON,
JAMES C. DOLAN.

DAVID G. SCHOLTON,

ARCHIE F. McALLASTER,

RESOURCES	Statement of condition Feb. 28, 1917	Statement of condition June 20, 1917	Statement of condition Sept. 8, 1917	Statement of condition Nov. 14, 1917
Stocks and bonds, viz.:				
Public securities	\$101,242	\$134,852	\$135,097	\$205,570
Private securities	399,207	395,996	388,581	403,875
Real estate owned	18,000	18,000	18,000	18,000
Mortgages owned	38,400	42,200	42,140	38,840
Loans and discounts secured by bond and mortgage, deed or other real estate col.	39,567	45,799	45,399	48,889
Loans and discounts secured by other collateral	220,273	270,576	284,863	307,075
Loans, discounts and bills purchased not secured by collateral	309,099	324,668	319,890	331,719
Overdrafts	409	348	1,154	246
Due from trust companies, banks and bankers	97,744	144,476	98,791	106,214
Specie	21,714	24,243	13,479	14,447
Other currency authorized by the laws of the United States				32,274
Legal tender notes and notes of national banks	24,335	17,895	34,055	
Federal reserve notes	500	3,000	1,000	
Cash items	8,693	7,612	10,132	4,255
Assets not included in any of the above heads	10,861	12,928	14,091	89,116
Add for cents	5	4	3	4
Total resources	\$1,290,049	\$1,442,597	\$1,406,675	\$1,600,524
LIABILITIES				
Capital	\$100,000	\$100,000	\$100,000	\$100,000
Surplus, including all undivided profits	97,710	91,413	89,192	111,215
Preferred deposits, viz.:				
Due New York State savings and loan associations, credit unions and land bank	18,919	41,178	9,344	31,262
Deposits by the State of New York	45,000	60,000	55,000	55,000
Other deposits secured by pledge of assets		21,000		120,000
Due depositors, not preferred	998,446	1,105,981	1,142,337	1,166,355
Due to trust companies, banks and bankers	672	7,298	249	291
Bills payable	20,000			
Other liabilities	9,300	15,725	10,550	16,400
Add for cents	2	2	3	1
Total liabilities	\$1,290,049	\$1,442,597	\$1,406,675	\$1,600,524

BANK OF GOWANDA — GOWANDA

[8 Main street; organized 1890]

WM. H. BARD, *President*.FRANKLIN E. BARD, *Cashier*.

DIRECTORS

RICHARD WILHELM,
IRVING R. LEONARD,FRANKLIN E. BARD,
DANIEL B. FORRUSH,

WM. H. BARD,

WALTER WELSH,
EDWARD C. MURGRIDGE,GEORGE J. MENTLEY,
CARL W. GULLEY.

RESOURCES	Statement of condition Feb. 28, 1917	Statement of condition June 20, 1917	Statement of condition Sept. 8, 1917	Statement of condition Nov. 14, 1917
Stocks and bonds, viz.:				
Public securities	\$12,295	\$99,319	\$140,850	\$206,338
Private securities	38,390	37,940	36,760	37,750
Real estate owned	20,000	20,000	20,000	20,000
Mortgages owned	56,751	49,876	49,676	48,626
Loans and discounts secured by bond and mortgage, deed or other real estate col.	50,422	49,628	52,820	48,903
Loans and discounts secured by other collateral	107,719	142,843	149,898	160,857
Loans, discounts and bills purchased not secured by collateral	164,626	182,495	186,789	163,096
Overdrafts	3	2	2	4
Due from trust companies, banks and bankers	101,045	80,891	57,822	269,053
Specie	8,073	7,943	9,118	1,608
Other currency authorized by the laws of the United States				23,000
Legal tender notes and notes of national banks	13,300	19,600	11,800	
Federal reserve notes	700	3,000	4,300	
Cash items	710	1,246	1,458	1,111
Assets not included in any of the above heads	4,412	5,833	2,789	4,150
Add for cents	4	5	3	4
Total resources	\$578,450	\$700,621	\$724,085	\$984,500
LIABILITIES				
Capital	\$30,000	\$30,000	\$30,000	\$30,000
Surplus, including all undivided profits	100,595	101,060	102,467	108,163
Preferred deposits, viz.:				
Due New York State savings and loan associations, credit unions and land bank	2,704	6,059	3,154	3,612
Other deposits secured by pledge of assets	10,000	10,000	25,000	25,000
Due depositors, not preferred	429,238	536,349	555,666	760,295
Due to trust companies, banks and bankers		9,000		50,000
Other liabilities	5,912	8,152	7,796	7,428
Add for cents	1	1	2	2
Total liabilities	\$578,450	\$700,621	\$724,085	\$984,500

BANK OF GREAT NECK — GREAT NECK

ROSWELL ELDREDGE, *President.*

[Organized 1906]
DIRECTORS

AUSTIN HICKS, *Cashier.*

EDGAR H. COOK,
CHAS. H. GREGORY,

ROSWELL ELDREDGE,
AUSTIN HICKS,

WALTER E. FREW,
CHAS. G. MEYER,
DANIEL S. WOOLLEY.

J. FRED FAIGLE,
MOSES R. SCHENCK,

W. R. GRACE,
J. LOUIS SCHAEFER,

RESOURCES	Statement of condition Feb. 28, 1917	Statement of condition June 20, 1917	Statement of condition Sept. 8, 1917	Statement of condition Nov. 14, 1917
Stocks and bonds, viz.:				
Public securities	\$15,990	\$65,960	\$15,970	\$218,348
Private securities	486,087	175,432	176,950	218,023
Real estate owned	34,209	42,305	42,198	42,007
Mortgages owned	85,900	85,200	86,700	85,900
Loans and discounts secured by other collateral	66,317	440,417	472,408	133,723
Loans, discounts and bills purchased not secured by collateral	31,812	27,567	26,396	31,484
Overdrafts	226	109	91	160
Due from trust companies, banks and bankers	223,054	60,462	138,469	222,010
Specie	4,509	4,665	5,824	7,109
Other currency authorized by the laws of the United States				16,434
Legal tender notes and notes of national banks	18,100	18,361	19,879	.....
Cash items	340	95	1,073	65
Assets not included in any of the above heads	7,832	30,029	11,712	10,967
Add for cents	4	4	4	4
Total resources	\$974,380	\$950,606	\$997,674	\$986,239
LIABILITIES				
Capital	\$50,000	\$50,000	\$50,000	\$50,000
Surplus, including all undivided profits	67,780	53,624	54,171	67,770
Due depositors, not preferred	853,352	838,809	890,386	810,581
Other liabilities	3,247	8,172	3,116	57,887
Add for cents	1	1	1	1
Total liabilities	\$974,380	\$950,606	\$997,674	\$986,239

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BANK OF HAMBURG — HAMBURG

[Main street; organized 1883]

DIRECTORS

D. C. PIERCE, *President.*OTHO CHURCHILL, *Cashier.*D. C. PIERCE,
JACOB PEPPER,ANDREW STEIN,
WM. KRONENBERG,

C. W. BOERNE,

JACOB HAUCK,
JOHN SCHOEFFLIN,GEORGE J. BRENDEN,
GEO. L. POMEROY.

RESOURCES	Statement of condition Feb. 28, 1917	Statement of condition June 20, 1917	Statement of condition Sept. 8, 1917	Statement of condition Nov. 14, 1917
Stocks and bonds, viz.:				
Public securities	\$121,419	\$115,655	\$182,074	\$315,396
Private securities	290,421	278,739	264,988	284,585
Real estate owned	25,000	25,000	27,100	39,197
Mortgages owned	170,510	162,835	161,655	152,405
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	60,753	64,663	53,985	54,210
Loans and discounts secured by other collateral	83,095	82,229	133,633	130,535
Loans, discounts and bills purchased not secured by collateral	357,753	376,906	344,062	332,574
Overdrafts	443	224	144	48
Due from trust companies, banks and bankers	121,175	112,135	151,161	120,480
Specie	7,538	10,568	8,586	9,387
Other currency authorized by the laws of the United States				43,100
Legal tender notes and notes of national banks	40,652	39,407	45,700	
Federal reserve notes	450	250	500	
Assets not included in any of the above heads	7,084	7,000	7,000	12,657
Add for cents	4	2	5	3
Total resources	\$1,286,297	\$1,275,613	\$1,380,593	\$1,494,577
LIABILITIES				
Capital	\$50,000	\$50,000	\$50,000	\$50,000
Surplus, including all undivided profits	133,440	129,968	121,723	150,614
Preferred deposits, viz.:				
Due New York State savings and loan associations, credit unions and land bank	792	12,251	9,052	10,696
Deposits by the State of New York	25,000	25,000	25,000	25,000
Other deposits secured by pledge of assets	4,035	19,035	34,074	94,074
Due depositors, not preferred	1,036,704	1,025,624	1,133,887	1,152,845
Bills payable	30,000			
Other liabilities	6,324	13,733	6,855	11,347
Add for cents	2	2	2	1
Total liabilities	\$1,286,297	\$1,275,613	\$1,380,593	\$1,494,577

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 Feb. 28, 1917	Statement of condition June 20, 1917	Statement of condition Sept. 8, 1917	Statement of condition Nov. 14, 1917
Stocks and bonds, viz.:				
Public securities	\$28,261	\$58,251	\$130,714	\$104,812
Private securities	302,668	318,599	322,387	309,411
Real estate owned	4,400	4,400	4,400	4,400
Mortgages owned	63,837	64,557	66,957	65,666
Loans and discounts secured by bond and mortgage, deed or other real estate col.	37,889	20,214	19,814	16,014
Loans and discounts secured by other collateral	69,724	77,321	70,586	68,536
Loans, discounts and bills purchased not secured by collateral	178,582	190,780	183,190	220,318
Overdrafts	316	329	102	304
Due from trust companies, banks and bankers	142,095	120,851	167,736	306,832
Specie	6,188	6,058	5,898	2,208
Other currency authorized by the laws of the United States				25,086
Legal tender notes and notes of national banks	21,591	23,465	12,000	
Federal reserve notes	500		6,371	
Cash items	969	445	1,462	1,841
Due from the Federal Reserve Bank of New York, less offsets				13,500
Assets not included in any of the above heads	9,665	10,379	9,462	9,370
Add for cents	2	5	3	4
Total resources	\$866,687	\$895,654	\$1,001,082	\$1,148,302
LIABILITIES				
Capital	\$50,000	\$50,000	\$50,000	\$50,000
Surplus, including all undivided profits	75,450	76,379	80,726	82,205
Preferred deposits, viz.:				
Due New York State savings and loan associations, credit unions and land bank	3,826	3,584	716	39
Deposits by the State of New York		20,000	20,000	20,000
Other deposits secured by pledge of assets	23,224	23,199	23,866	54,402
Due depositors, not preferred	705,549	718,473	817,904	931,032
Due to trust companies, banks and bankers	2,927	1,162	1,906	974
Other liabilities	5,710	2,854	5,962	9,646
Add for cents	1	3	2	4
Total liabilities	\$866,687	\$895,654	\$1,001,082	\$1,148,302

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BANK OF HEMPSTEAD HARBOR — ROSLYN

(Organized 1906)

JOSEPH H. BOGART, *President.*HOWARD C. HEGEMAN, *Cashier.*

DIRECTORS

JOHN A. ALBERTSON,
W. P. L. DAVIS,
WILLIAM MCCARTHY,THOMAS W. ALBERTSON,
EDWARD L. FROST,
JOTHAM POST,JOHN C. BAKER,
HOWARD C. HEGEMAN,
JOHN F. REMSEN,
WILLIAM WITTE.JOSEPH H. BOGART,
FREDERICK C. HICKS,
RALPH TURRY,JAMES K. DAVIS,
SAMUEL HOOPER,
FREDERICK E. WEILLITS,

RESOURCES	Statement of condition Feb. 28, 1917	Statement of condition June 20, 1917	Statement of condition Sept. 8, 1917	Statement of condition Nov. 14, 1917
Stocks and bonds, viz.:				
Public securities.....	\$1,000	\$985	\$992	\$1,000
Private securities.....	331,300	339,512	397,178	420,462
Real estate owned.....	11,315	11,315	11,315	11,315
Mortgages owned.....	60,100	60,100	61,050	61,050
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....	20,275	13,275	8,775	9,075
Loans and discounts secured by other collateral.....	43,185	43,647	39,021	42,650
Loans, discounts and bills purchased not secured by collateral.....	114,193	144,567	182,845	179,193
Due from trust companies, banks and bankers.....	78,036	147,415	274,529	216,079
Specie.....	19,029	20,955	15,670	13,619
Other currency authorized by the laws of the United States.....				15,520
Legal tender notes and notes of national banks.....	14,340	2,400	9,320	
Federal reserve notes.....	2,750	1,430	1,230	
Cash items.....	62	44	53	56
Assets not included in any of the above heads.....	7,963	7,062	9,105	8,205
Add for cents.....	2	3	2	3
Total resources.....	\$703,550	\$792,710	\$1,011,085	\$978,227
LIABILITIES				
Capital.....	\$30,000	\$30,000	\$30,000	\$30,000
Surplus, including all undivided profits.....	79,998	71,509	69,635	85,068
Preferred deposits, viz.: Due New York State savings banks.....	24,759	18,862	15,766	14,225
Due depositors, not preferred.....	563,305	667,523	891,051	841,196
Due to trust companies, banks and bankers.....	4,184	2,468	3,297	5,828
Other liabilities.....	1,302	2,347	1,335	1,907
Add for cents.....	2	1	1	3
Total liabilities.....	\$703,550	\$792,710	\$1,011,085	\$978,227

BANK OF HICKSVILLE — HICKSVILLE

CHAS. E. FASSBENDER, *President.*

[Broadway; organized 1903]

JOSEPH J. ULMER, *Acting Cashier.*

DIRECTORS

CHAS. E. FASSBENDER,
HENRY W. UNDERHILL,

ROBERT SEAMAN,
S. S. UNDERHILL, JR.,

HENRY SENGSTACKEN,

HENRY C. STOLZ,
JAS. K. ATKINSON,

G. EDWIN BARTOW,
BYRON RUSHMORE.

RESOURCES	Statement of condition Feb. 28, 1917	Statement of condition June 20, 1917	Statement of condition Sept. 8, 1917	Statement of condition Nov. 14, 1917
Stocks and bonds, viz.:				
Public securities	\$36,275	\$86,634	\$118,569	\$93,179
Private securities	111,280	115,675	117,589	167,033
Real estate owned	21,169	24,809	27,984	30,231
Mortgages owned	63,850	63,150	61,700	61,700
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	8,200	8,200	8,200	8,200
Loans and discounts secured by other collateral	30,711	22,510	18,885	22,485
Loans, discounts and bills purchased not secured by collateral	273,186	242,973	260,335	315,877
Overdrafts		15	10	12
Due from trust companies, banks and bankers	128,589	70,632	63,640	148,160
Specie	2,389	2,059	2,243	3,006
Other currency authorized by the laws of the United States				34,067
Legal tender notes and notes of national banks	34,677	24,461	32,795	
Assets not included in any of the above heads	3,000	2,500	2,000	3,500
Add for cents	3	2	3	4
Total resources	\$713,329	\$663,620	\$713,953	\$887,454
LIABILITIES				
Capital	\$25,000	\$25,000	\$25,000	\$25,000
Surplus, including all undivided profits	74,392	77,205	78,700	78,999
Due depositors, not preferred	608,567	551,527	605,000	775,854
Due to trust companies, banks and bankers	869	2,887	252	2,100
Other liabilities	4,500	7,000	5,000	5,500
Add for cents	1	1	1	1
Total liabilities	\$713,329	\$663,620	\$713,953	\$887,454

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BANK OF HOLLAND — HOLLAND

[Organized 1893]
DIRECTORSROBERT J. WATSON, *President*.EARL J. BANGERT, *Cashier*.H. B. BENNION,
L. D. O'DELL,FRANK S. COOPER,
WM. N. SHREFFER,ASHER CUTLER,
C. M. SILL,
R. J. WATSON.WM. F. FRANTZ,
PAUL J. WURST,A. H. GRIGGS,
PERRY E. WURST,

RESOURCES	Statement of condition Feb. 28, 1917	Statement of condition June 20, 1917	Statement of condition Sept. 8, 1917	Statement of condition Nov. 14, 1917
Stocks and bonds, viz.:				
Public securities	\$14,900	\$26,250	\$22,200	\$23,100
Private securities	76,365	84,710	81,925	76,825
Real estate owned	6,000	6,000	6,000	6,000
Mortgages owned	46,962	48,262	52,812	52,727
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	9,787	13,400	11,212	7,212
Loans and discounts secured by other collateral	13,550	9,787	13,495	20,900
Loans, discounts and bills purchased not secured by collateral	158,605	193,891	188,088	182,281
Overdrafts	653	517	504	2,121
Due from trust companies, banks and bankers	42,852	39,644	33,860	34,705
Specie	3,160	2,910	2,574	2,651
Other currency authorized by the laws of the United States				15,250
Legal tender notes and notes of national banks	8,027	7,159	11,890	
Federal reserve notes	625	750	1,100	
Assets not included in any of the above heads	5,022	6,477	5,565	5,839
Add for cents	3	3	2	2
Total resources	\$386,511	\$439,760	\$431,227	\$429,613
LIABILITIES				
Capital	\$25,000	\$25,000	\$25,000	\$25,000
Surplus, including all undivided profits	28,219	28,422	29,135	29,455
Preferred deposits, viz.:				
Deposits by the State of New York	16,000	18,000	18,000	18,000
Other deposits secured by pledge of assets	768	768	777	777
Due depositors, not preferred	313,536	361,527	355,095	351,426
Other liabilities	2,986	6,041	3,219	4,953
Add for cents	2	2	1	2
Total liabilities	\$386,511	\$439,760	\$431,227	\$429,613

THE BANK OF HUNTINGTON — HUNTINGTON

DOUGLASS CONKLIN, *President.*

[Main street; organized 1888]

ROSS W. DOWNS, *Cashier.*

WILLARD N. BAYLIS,
AUGUST HECKSCHER,

HENRY S. BRUSH,
THELON H. SAMMIS,

CARLL S. BURR, JR.,
HENRY F. SAMMIS,

GEO. WOODHULL CONKLIN,
ADDISON W. SAMMIS,

DOUGLASS CONKLIN,
THOMAS YOUNG.

RESOURCES	Statement of condition Feb. 28, 1917	Statement of condition June 20, 1917	Statement of condition Sept. 8, 1917	Statement of condition Nov. 14, 1917
Stocks and bonds, viz.:				
Public securities	\$79,612	\$80,420	\$81,367	\$497,618
Private securities	465,992	495,897	488,388	72,772
Real estate owned	84,782	77,782	77,782	77,782
Mortgages owned	163,918	170,018	180,953	180,953
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	90,403	104,103	94,043	108,643
Loans and discounts secured by other collateral	118,761	112,661	117,639	130,235
Loans, discounts and bills purchased not secured by collateral	705,782	718,715	723,887	742,638
Overdrafts	2,247	1,146	1,541	2,545
Due from trust companies, banks and bankers	204,852	173,492	233,022	369,766
Specie	22,575	20,414	21,099	25,341
Other currency authorized by the laws of the United States				67,561
Legal tender notes and notes of national banks	75,268	86,121	66,949	.....
Federal reserve notes	3,000	1,000	1,000	.....
Cash items	449	210	21,271	513
Assets not included in any of the above heads	8,000	8,000	8,000	5,000
Add for cents	6	5	6	6
Total resources	\$2,027,647	\$2,049,984	\$2,116,947	\$2,281,373
LIABILITIES				
Capital	\$30,000	\$30,000	\$30,000	\$30,000
Surplus, including all undivided profits	261,915	262,644	247,829	264,997
Preferred deposits, viz.:				
Deposits by the State of New York	12,000	12,000	12,000	12,000
Due depositors, not preferred	1,717,718	1,731,339	1,821,117	1,963,375
Due to trust companies, banks and bankers	14	.....	.....	.....
Other liabilities	6,000	14,000	6,000	11,000
Add for cents		1	1	1
Total liabilities	\$2,027,647	\$2,049,984	\$2,116,947	\$2,281,373

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BANK OF JAMESTOWN — JAMESTOWN
[216 Main street; organized 1903]
DIRECTORS

BREWER D. PHILLIPS, President. **WM. R. BOTSFORD, Cashier.**

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

RESOURCES	Statement of condition Feb. 28, 1917	Statement of condition June 20, 1917	Statement of condition Sept. 8, 1917	Statement of condition Nov. 14, 1917
Stocks and bonds, viz.:				
Public securities	\$133,100	\$133,000	\$225,500	\$218,483
Private securities	115,101	118,000	121,434	118,434
Real estate owned	45,000	45,000	45,000	47,789
Mortgages owned	137,990	138,153	143,353	143,292
Loans and discounts secured by bond and mortgage, deed or other real estate col.	59,280	57,255	68,905	43,855
Loans and discounts secured by other collateral	231,213	224,168	207,347	249,853
Loans, discounts and bills purchased not secured by collateral	1,090,503	1,134,174	1,113,293	1,128,693
Overdrafts	1,442	2,741	2,568	11,314
Due from trust companies, banks and bankers	563,523	580,189	488,886	533,237
Specie	62,402	64,076	66,431	43,423
Other currency authorized by the laws of the United States				24,022
Legal tender notes and notes of national banks	33,956	22,872	42,162	
Cash items	13,797	13,069	9,822	18,781
Assets not included in any of the above heads	6,600	8,500	5,300	4,200
Add for cents	3	2	5	5
Total resources	\$2,493,910	\$2,541,199	\$2,540,006	\$2,585,381
LIABILITIES				
Capital	\$100,000	\$100,000	\$100,000	\$100,000
Surplus, including all undivided profits	296,079	309,617	313,748	324,000
Preferred deposits, viz.:				
Deposits by the State of New York	40,000	40,000	40,000	40,000
Other deposits secured by pledge of assets	64,768	81,250	61,194	63,795
Due depositors, not preferred	1,973,747	1,968,612	1,984,772	2,019,346
Due to trust companies, banks and bankers	4,314	26,719	25,291	23,238
Other liabilities	15,000	15,000	15,000	15,000
Add for cents	2	1	1	2
Total liabilities	\$2,493,910	\$2,541,199	\$2,540,006	\$2,585,381

BANK OF LAKE PLACID — LAKE PLACID

GEORGE A. STEVENS, *President.*

[Main street; organized 1909]

CLARENCE H. WATSON, *Cashier.*

DIRECTORS

GEORGE A. STEVENS,
JAMES W. FLEMING,

FORREST B. GUILD,
WILLIAM C. FEATHERS,

JAMES B. HURLEY,

CLARENCE H. WATSON,
HENRY C. STEVENS,

FRED C. DAY,
J. CHESTER JUBIN.

RESOURCES	Statement of condition Feb. 28, 1917	Statement of condition June 20, 1917	Statement of condition Sept. 8, 1917	Statement of condition Nov. 14, 1917
Stocks and bonds, viz.:				
Public securities	\$1,020	\$1,015	\$1,000	\$970
Private securities	59,300	57,756	122,728	119,474
Real estate owned	21,477	20,000	20,000	20,000
Mortgages owned	31,950	40,467	48,317	51,167
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	31,930	45,282	40,781	29,456
Loans and discounts secured by other collateral	33,806	28,952	25,421	91,369
Loans, discounts and bills purchased not secured by collateral	219,755	263,878	258,612	284,810
Overdrafts	11	.....	.....	1
Due from trust companies, banks and bankers	100,751	30,058	136,212	96,662
Specie	17,097	21,458	28,212	6,048
Other currency authorized by the laws of the United States .....	.....	.....	.....	15,636
Legal tender notes and notes of national banks	4,165	2,470	6,165	.....
Federal reserve notes	205	3,060	11,490	.....
Cash items .....	.....	836	756	425
Assets not included in any of the above heads	9,335	9,520	9,723	18,451
Add for cents	4	4	4	5
Total resources	\$530,806	\$524,756	\$709,421	\$734,474
LIABILITIES				
Capital	\$25,000	\$25,000	\$25,000	\$25,000
Surplus, including all undivided profits	22,914	19,316	22,061	21,326
Preferred deposits, viz.: Deposits by the State of New York	9,000	15,000	15,000	15,009
Due depositors, not preferred	460,027	407,688	641,506	663,774
Due to trust companies, banks and bankers .....	.....	1,441	1,114	1,815
Bills payable .....	.....	50,000	.....	.....
Other liabilities	4,863	6,309	4,739	7,557
Add for cents	2	2	1	2
Total liabilities	\$530,806	\$524,756	\$709,421	\$734,474

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THE BANK OF LANCASTER — LANCASTER

J. O. GARRETSEE, *President*.

[49 Central avenue: organized 1894]

JOSEPH F. SCHAEFER, *Cashier*.

DIRECTORS

ARTHUR D. BISSELL,
GEO. P. ZURBRICK,HERMAN B. VAN PEYMA,
JOHN G. MILLER,

T. E. IDSARDI,

C. F. KING,
JACOB C. WEIL,THOMAS LEARY,
J. O. GARRETSEE.

RESOURCES	Statement of condition Feb. 28, 1917	Statement of condition June 20, 1917	Statement of condition Sept. 8, 1917	Statement of condition Nov. 14, 1917
Stocks and bonds, viz.:				
Public securities	\$55,303	\$67,563	\$61,188	\$51,813
Private securities	291,647	319,697	295,816	288,321
Real estate owned	15,905	19,012	22,994	23,630
Mortgages owned	9,750	9,750	9,750	9,750
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	50,915	48,415	63,239	64,568
Loans and discounts secured by other collateral	236,548	204,623	233,575	245,568
Loans, discounts and bills purchased not secured by collateral	384,157	450,216	404,327	402,574
Overdrafts	291	224	369	149
Due from trust companies, banks and bankers	179,618	153,645	91,179	112,718
Specie	25,450	6,386	22,248	37,035
Other currency authorized by the laws of the United States				21,280
Legal tender notes and notes of national banks	33,590	45,196	20,706	.....
Cash items	107	320	441	113
Assets not included in any of the above heads	3,909	7,410	48,677	49,535
Add for cents	6	5	4	6
Total resources	\$1,287,196	\$1,332,462	\$1,274,513	\$1,307,060
LIABILITIES				
Capital	\$100,000	\$100,000	\$100,000	\$100,000
Surplus, including all undivided profits	55,406	53,393	51,947	42,291
Preferred deposits, viz.:				
Deposits by the State of New York	16,000	16,000	16,000	16,000
Other deposits secured by pledge of assets	27,674	30,740	32,361	27,154
Due depositors, not preferred	1,084,114	1,112,209	1,070,204	1,091,269
Other liabilities	4,000	20,119	4,000	30,345
Add for cents	2	1	1	1
Total liabilities	\$1,287,196	\$1,332,462	\$1,274,513	\$1,307,060

BANK OF LAWRENCE — LAWRENCE

[Central avenue; organized 1903]

DIRECTORS

J. CARL SCHMUCK, *President*.

JOHN A. RUTH, *Cashier*

J. CARL SCHMUCK,

JOHN H. SMITH,
W. S. VANDEWATER,

JAS. W. SAFFORD,

MORRIS F. CRAFT,
JOHN A. RUTH.

DIVINE HEWLETT,

RESOURCES	Statement of condition Feb. 28, 1917	Statement of condition June 20, 1917	Statement of condition Sept. 8, 1917	Statement of condition Nov. 14, 1917
Stocks and bonds, viz.:				
Public securities	\$1,042	\$1,020	\$99,400	\$43,013
Private securities	109,316	91,867	90,368	34,890
Real estate owned	55,022	52,522	50,022	50,022
Mortgages owned	116,750	119,800	119,750	119,750
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	61,052	46,380	60,063	60,063
Loans and discounts secured by other collateral	54,207	43,823	53,026	53,026
Loans, discounts and bills purchased not secured by collateral	392,023	525,406	514,707	518,657
Overdrafts	477	430	380	531
Due from trust companies, banks and bankers	62,505	85,581	166,187	434,128
Specie	1,791	11,677	13,560	3,577
Other currency authorized by the laws of the United States				49,767
Legal tender notes and notes of national banks	36,090	38,406	27,708	.....
Federal reserve notes	1,500	1,500	5,000	.....
Cash items	1,170	1,972	3,297	2,932
Assets not included in any of the above heads	5,533	7,675	5,998	6,925
Add for cents	6	6	6	5
Total resources	\$898,484	\$1,028,065	\$1,209,472	\$1,377,286
LIABILITIES				
Capital	\$50,000	\$50,000	\$50,000	\$50,000
Surplus, including all undivided profits	64,881	67,021	64,069	63,556
Preferred deposits, viz.:				
Deposits by the State of New York	20,000	32,000	32,000	32,000
Due depositors, not preferred	761,252	873,943	1,059,642	1,228,230
Other liabilities	2,350	5,100	3,760	3,500
Add for cents	1	1	1	
Total liabilities	\$898,484	\$1,028,065	\$1,209,472	\$1,377,286

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THE BANK OF LE ROY — LE ROY

[49 Main street; organized 1889]

DIRECTORS

D. C. H. PRENTICE, *President.*A. R. DAVIS, *Cashier.*GEORGE I. CARR,
D. J. O'SHEA,F. F. CHADDOCK,
D. C. H. PRENTICE,E. M. HARMON,
J. P. SAMSON,
J. G. GILFILLAN.A. G. LOWE,
C. D. GRANEY,AMBROSE MULLER,
E. M. PERKINS,

RESOURCES	Statement of condition Feb. 28, 1917	Statement of condition June 20, 1917	Statement of condition Sept. 8, 1917	Statement of condition Nov. 14, 1917
Stocks and bonds, viz.:				
Public securities	\$11,000	\$11,000	\$11,000	\$12,000
Private securities	39,508	23,008	24,208	19,808
Real estate owned	5,000	5,000	5,000	5,000
Mortgages owned	56,304	55,718	54,782	58,746
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	36,554	30,573	34,305	29,893
Loans and discounts secured by other collateral	152,471	140,072	163,852	199,875
Loans, discounts and bills purchased not secured by collateral	190,750	208,573	213,419	205,364
Overdrafts	1,693	869	2,398	2,495
Due from trust companies, banks and bankers	45,640	38,849	30,913	54,587
Specie	14,531	10,420	12,838	3,634
Other currency authorized by the laws of the United States				18,563
Legal tender notes and notes of national banks	2,930	2,680	2,940	.....
Federal reserve notes	460	320	280	.....
Cash items	1,231	677	1,967	83
Assets not included in any of the above heads	4,000	3,400	3,300	3,450
Add for cents	4	3	3	4
Total resources	\$562,076	\$531,162	\$561,205	\$613,502
LIABILITIES				
Capital	\$100,000	\$100,000	\$100,000	\$100,000
Surplus, including all undivided profits	22,926	26,016	26,836	25,401
Due depositors, not preferred	401,122	401,341	413,960	447,714
Due to trust companies, banks and bankers	527	903	2,608	2,436
Bills payable	35,000	.....	15,000	35,000
Other liabilities	2,500	2,900	2,800	2,950
Add for cents	1	2	1	1
Total liabilities	\$562,076	\$531,162	\$561,205	\$613,502

BANK OF LIMA — LIMA

SMITH L. PARMELE, *President.*

[West Main street; organized 1905]

CHARLES R. PIERCE, *Cashier.*

DIRECTORS

WILLIAM F. HARVEY,
GEO. W. ATWELL,

CHARLES R. PIERCE,
JOHN A. MACKENZIE,

SMITH L. PARMELE,

ALEXANDER MARTIN,
EDWARD F. DIBBLE,

JAMES E. LOCKINGTON,
C. D. GOODRICH.

RESOURCES	Statement of condition Feb. 28, 1917	Statement of condition June 20, 1917	Statement of condition Sept. 8, 1917	Statement of condition Nov. 14, 1917
Stocks and bonds, viz.: Public securities.....	\$30,785	\$20,898	\$34,043	\$36,391
Real estate owned.....	3,500	3,500	3,500	3,500
Mortgages owned.....	49,800	40,500	40,500	40,500
Loans and discounts secured by other collateral.....			1,965	6,557
Loans, discounts and bills purchased not secured by collateral.....	75,511	74,067	95,869	87,620
Due from trust companies, banks and bankers.....	39,073	73,867	32,477	48,604
Specie.....	4,618	4,702	4,304	5,322
Other currency authorized by the laws of the United States.....				4,005
Legal tender notes and notes of national banks.....	4,535	2,830	2,640	
Cash items.....		110		
Assets not included in any of the above heads.....	3,207	2,002	2,967	2,961
Add for cents.....	2	3	3	2
Total resources.....	\$211,031	\$231,479	\$218,268	\$235,462
LIABILITIES				
Capital.....	\$25,000	\$25,000	\$25,000	\$25,000
Surplus, including all undivided profits.....	14,245	12,547	12,254	14,619
Due depositors, not preferred.....	171,229	193,310	180,405	195,205
Other liabilities.....	556	621	609	637
Add for cents.....	1	1		1
Total liabilities.....	\$211,031	\$231,479	\$218,268	\$235,462

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THE BANK OF LONG ISLAND — JAMAICA

[359 Fulton street; organized 1902]

DIRECTORS

S. R. SMITH, *President*.JOHN ADIKES,
B. D. FORSTER,
R. W. KELLOGG,
P. A. ROWLEY,C. R. BETTES,
W. W. GILLEN,
G. H. LEAVITT,
SAMUEL R. SMITH,
ANDREW J. VAN SICLEN,STEPHEN BAKER,
JOHN F. GALVIN,
V. EVERIT MACY,
VALENTINE W. SMITH,JOSEPH DYKES,
W. J. HAMILTON,
ANDREW MCTIGUE,
D. L. STARKS,
CHARLES A. WILLETS.GEO. S. DOWNING, *Cashier*.W. H. FITZPATRICK,
PERCY G. JAMES,
NEWMAN J. PETTIT,
RUDOLPH STUTZMANN,

RESOURCES	Statement of condition Feb. 28, 1917	Statement of condition June 20, 1917	Statement of condition Sept. 8, 1917	Statement of condition Nov. 14, 1917
Stocks and bonds, viz.:				
Public securities	\$464,210	\$815,840	\$824,326	\$1,325,951
Private securities	1,179,960	1,135,424	1,200,424	1,193,494
Real estate owned	553,879	564,628	577,783	595,218
Mortgages owned	628,989	579,018	539,028	545,595
Loans and discounts secured by bond and mortgage, deed or other real estate col.	713,219	708,576	676,911	635,954
Loans and discounts secured by other collateral	2,055,132	1,982,808	2,911,553	3,161,245
Loans, discounts and bills purchased not secured by collateral	3,749,305	4,642,787	5,358,241	4,586,278
Overdrafts	424	360	1,353	1,004
Due from trust companies, banks and bankers	2,186,221	1,992,335	2,208,876	2,360,834
Specie	114,101	140,026	142,075	127,180
Other currency authorized by the laws of the United States				567,004
Legal tender notes and notes of national banks	462,533	390,921	412,575	
Federal reserve notes	27,730	21,000	44,650	
Cash items	13,419	9,355	21,767	10,195
Customers' liability on acceptances	3,233	2,608	2,400	
Assets not included in any of the above heads	85,986	91,656	75,472	93,081
Add for cents	7	5	5	3
Total resources	\$12,238,348	\$13,077,347	\$14,997,439	\$15,203,036
LIABILITIES				
Capital	\$900,000	\$900,000	\$900,000	\$900,000
Surplus, including all undivided profits	608,755	620,513	665,235	685,234
Preferred deposits, viz.:				
Due New York State savings banks	293,388	306,106	312,689	362,772
Due New York State savings and loan associations, credit unions and land bank	6,717	3,096	2,199	3,246
Deposits by the superintendent of banks of the State of New York	192	277	259	338
Other deposits secured by pledge of assets	133,649	149,374	166,750	171,655
Due depositors, not preferred	9,430,524	10,342,293	12,039,952	12,191,223
Due to trust companies, banks and bankers	799,387	644,766	791,192	745,606
Acceptances of drafts payable at a future date or auth'd by com'l letters of credit	3,233	2,608	2,400	
Other liabilities	62,500	108,311	116,761	142,960
Add for cents	3	3	2	2
Total liabilities	\$12,238,348	\$13,077,347	\$14,997,439	\$15,203,036

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,

CHAS. SCRIBNER,
HAROLD H. HACKETT,
STEPHEN BAKER,

GEO. MCNEIR,
ED. C. EVANS,
SAMUEL SLOAN,

ARTHUR L. LESHER,
CHAS. I. TIFFANY,
MICHAEL FRIEDSAM.

STANLEY T. COZZENS,
WM. SCHRAMM,

RESOURCES	Statement of condition Feb. 28, 1917	Statement of condition June 20, 1917	Statement of condition Sept. 8, 1917	Statement of condition Nov. 14, 1917
Stocks and bonds, viz.:				
Public securities	\$1,000	\$251,000	\$12,150	\$8,185
Private securities	1,072,594	979,442	959,996	920,311
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	1,000	750	500	500
Loans and discounts secured by other collateral	2,855,911	2,963,396	2,485,942	3,054,154
Loans, discounts and bills purchased not secured by collateral	11,611,532	11,511,154	11,338,123	10,832,379
Overdrafts	610	191	762	1,125
Due from trust companies, banks and bankers	2,236,408	1,390,401	743,762	4,582,741
Specie	1,632,929	1,407,701	1,200,512	1,048,176
Other currency authorized by the laws of the United States				794,908
Legal tender notes and notes of national banks	484,153	395,371	259,907	
Federal reserve notes	50,000	100,000	150,000	
Cash items	939,352	1,003,062	751,823	1,185,479
Customers' liability on acceptances			57,381	80,812
Assets not included in any of the above heads	32,561	25,000	28,195	17,001
Add for cents	4	2	5	3
Total resources	\$20,918,054	\$20,027,470	\$17,989,148	\$22,525,774
LIABILITIES				
Capital	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000
Surplus, including all undivided profits	2,214,062	2,244,324	2,302,211	2,353,615
Preferred deposits, viz.:				
Due New York State savings banks	1,127,149	1,371,041	1,156,746	1,131,365
Due depositors, not preferred	16,232,907	15,130,701	13,149,284	17,702,210
Due to trust companies, banks and bankers	202,479	115,114	167,123	131,882
Acceptances of drafts payable at a future date or authorized by commercial letters of credit			57,381	80,812
Other liabilities	141,455	166,288	156,399	125,889
Add for cents	2	2	4	1
Total liabilities	\$20,918,054	\$20,027,470	\$17,989,148	\$22,525,774

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BANK OF MILLBROOK — MILLBROOK

[Organized 1891]

DIRECTORS

JAMES REARDON, *President*.WALTER F. HAIGHT, *Cashier*.WILLIAM R. ANDERSON,
JAMES H. HAIGHT,ELBERT A. BURCH,
JAY HAIGHT,
FRANKLIN SUTTON,ALFRED E. DIETERICH,
WALTER F. HAIGHT,G. HOWARD DAVISON,
JAMES REARDON,
OAKLEIGH THORNE.EUGENE HAM,
CORNELIUS B. REARDON,

RESOURCES	Statement of condition Feb. 28, 1917	Statement of condition June 20, 1917	Statement of condition Sept. 8, 1917	Statement of condition Nov. 14, 1917
Stocks and bonds, viz.:				
Public securities	\$70,450	\$67,290	\$76,725	\$76,750
Private securities	313,882	333,519	324,103	339,822
Real estate owned	4,500	4,500	4,500	4,500
Mortgages owned	25,650	25,100	25,100	24,550
Loans and discounts secured by bond and mortgage, deed or other real estate collateral		1,000		
Loans and discounts secured by other collateral	50,963	66,825	64,054	71,363
Loans, discounts and bills purchased not secured by collateral	56,319	56,981	53,879	55,408
Overdrafts	93	70	1,345	788
Due from trust companies, banks and bankers	94,893	120,685	60,113	107,447
Specie	16,593	16,032	14,527	4,175
Other currency authorized by the laws of the United States				16,030
Legal tender notes and notes of national banks	3,000	4,000	775	
Federal reserve notes	2,755	1,630	2,000	
Cash items	137	503	587	167
Assets not included in any of the above heads	4,240	5,667	5,637	6,300
Add for cents	3	3	5	1
Total resources	\$643,483	\$703,805	\$633,350	\$707,351
LIABILITIES				
Capital	\$50,000	\$50,000	\$50,000	\$50,000
Surplus, including all undivided profits	75,552	67,523	57,997	76,541
Preferred deposits, viz.: Deposits otherwise preferred		23,323		
Due depositors, not preferred	504,498	551,799	514,128	571,017
Due to trust companies, banks and bankers	11,955	7,563	8,622	6,047
Other liabilities	1,477	3,597	2,601	3,745
Add for cents	1		2	1
Total liabilities	\$643,483	\$703,805	\$633,350	\$707,351

BANK OF NASSAU COUNTY — GREAT NECK STATION

J. LOUIS SCHAEFER, *President.*

[Organized 1916]

GEORGE D. SMITH, *Cashier.*

DIRECTORS

ROS WELL ELDRIDGE,
GEORGE O. LINKLETTER,

HAROLD H. O'CONNOR,
J. EDWARD MEYER,

FREDERICK RUSSELL,

HERBERT GREGORY,
J. LOUIS SCHAEFER,

AUSTIN HICKS,
DANIEL S. WOOLLEY.

RESOURCES	Statement of condition Feb. 28, 1917	Statement of condition June 20, 1917	Statement of condition Sept. 8, 1917	Statement of condition Nov. 14, 1917
Stocks and bonds, viz.:				
Public securities	\$1,000	\$21,020	\$2,160	\$135,693
Private securities	185,225	25,350	34,175	38,822
Mortgages owned	3,150	11,150	11,150	11,150
Loans and discounts secured by other collateral	11,750	226,375	351,250	189,800
Loans, discounts and bills purchased not secured by collateral	3,657	6,379	2,725	8,570
Overdrafts	15			
Due from trust companies, banks and bankers	60,962	88,213	59,112	95,987
Specie	8,390	782	888	1,441
Other currency authorized by the laws of the United States				19,784
Legal tender notes and notes of national banks	1,438	12,248	14,844	
Federal reserve notes	170	2,255	115	
Cash items				50
Assets not included in any of the above heads	4,204	2,917	3,718	4,218
Add for cents	1		2	2
Total resources	\$279,962	\$396,689	\$480,139	\$505,517
LIABILITIES				
Capital	\$50,000	\$50,000	\$50,000	\$50,000
Surplus, including all undivided profits	12,486	9,578	10,764	18,468
Due depositors, not preferred	217,225	336,600	418,983	436,479
Other liabilities	250	511	390	569
Add for cents	1		2	1
Total liabilities	\$279,962	\$396,689	\$480,139	\$505,517

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BANK OF NIAGARA — NIAGARA FALLS

[201 Fall street; organized 1882]

GEORGE J. HOWARD, *President.*JAMES C. MOAKLER, *Cashier.*

DIRECTORS

ALEXANDER J. PORTER,
EUGENE CAHY,FREDERICK L. PRATT,
GEORGE F. NYE,

BURTON J. MITCHELL,

GEORGE J. HOWARD,
A. H. HOOKER,PHILIP P. BARTON,
DE LANCY RANKINE.

RESOURCES	Statement of condition Feb. 28, 1917	Statement of condition June 20, 1917	Statement of condition Sept. 8, 1917	Statement of condition Nov. 14, 1917
Stocks and bonds, viz.:				
Public securities	\$6,078	\$8,130	\$59,462	\$83,673
Private securities	548,840	647,055	679,073	660,859
Mortgages owned	76,285	77,885	66,135	66,135
Loans and discounts secured by bond and mortgage, deed or other real estate col.	228,861	224,239	228,462	175,906
Loans and discounts secured by other collateral	1,717,017	1,616,623	1,738,975	1,949,514
Loans, discounts and bills purchased not secured by collateral	357,029	503,466	409,563	351,122
Overdrafts	187	4	55	353
Due from trust companies, banks and bankers	468,719	787,341	657,309	567,749
Specie	83,316	73,052	74,994	26,678
Other currency authorized by the laws of the United States				169,038
Legal tender notes and notes of national banks	58,347	90,605	70,222	
Federal reserve notes	1,100	2,100	2,300	
Cash items	18,436	16,670	7,207	21,389
Due from Federal Reserve Bank of New York, less offsets				3,500
Assets not included in any of the above heads	40,140	47,490	44,385	37,114
Add for cents	6	4	5	5
Total resources	\$3,604,361	\$4,094,664	\$4,038,147	\$4,113,035
LIABILITIES				
Capital	\$200,000	\$200,000	\$200,000	\$200,000
Surplus, including all undivided profits	148,523	137,819	142,413	177,486
Preferred deposits, viz.:				
Due New York State savings banks	274,000	235,000	260,000	260,600
Deposits by the State of New York	90,000	120,000	95,000	120,000
Due depositors, not preferred	2,728,683	3,137,725	3,047,460	3,079,104
Due to trust companies, banks and bankers	148,178	228,917	274,773	147,894
Bills payable				100,000
Other liabilities	14,975	35,202	18,500	27,950
Add for cents	2	1	1	1
Total liabilities	\$3,604,361	\$4,094,664	\$4,038,147	\$4,113,035

THE BANK OF NORTH COLLINS — NORTH COLLINS

W. S. LAWTON, *President.*

[Organized 1895]

C. A. TWICHELL, *Cashier.*

DIRECTORS

W. S. LAWTON,
GEORGE LEHLEY,

W. M. WARD,
W. W. MERRILL,

A. H. KIMBLE,

JOHN VAN EPPS,
FRANK J. LEHLEY,

H. G. PARKER,
D. A. DILLINGHAM.

RESOURCES	Statement of condition Feb. 28, 1917	Statement of condition June 20, 1917	Statement of condition Sept. 8, 1917	Statement of condition Nov. 14, 1917
Stocks and bonds, viz.: Public securities	\$7,822	\$13,638	\$13,638	\$40,872
Real estate owned	4,000	4,000	4,000	4,000
Mortgages owned	125,973	126,210	123,421	119,979
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	16,000	40,000	20,000	39,000
Loans and discounts secured by other collateral .....	.....	3,500	.....	2,500
Loans, discounts and bills purchased not secured by collateral	228,017	234,225	250,079	210,452
Overdrafts	28	.....	470	17
Due from trust companies, banks and bankers	63,412	72,614	174,630	193,726
Specie	3,860	3,655	3,415	3,366
Other currency authorized by the laws of the United States .....	.....	.....	.....	7,016
Legal tender notes and notes of national banks	19,277	14,036	13,308	.....
Cash items .....	.....	210	.....	.....
Assets not included in any of the above heads	1,000	1,000	1,000	1,000
Add for cents	4	3	3	3
Total resources	\$469,393	\$513,091	\$603,964	\$621,931
LIABILITIES				
Capital	\$25,000	\$25,000	\$25,000	\$25,000
Surplus, including all undivided profits	75,654	78,378	79,400	82,168
Preferred deposits, viz.: Deposits by the State of New York	22,500	30,000	30,000	30,000
Due depositors, not preferred	345,238	378,712	468,564	483,762
Other liabilities	1,000	1,000	1,000	1,000
Add for cents	1	1		1
Total liabilities	\$469,393	\$513,091	\$603,964	\$621,931

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THE BANK OF NORTH HEMPSTEAD — PORT WASHINGTON

HEWLETT R. SMITH, *President.*

[286-288 Main street; organized 1901]

BURTIS H. MONFORT, *Cashier.*

A. C. BAYLES,

I. B. SMULL,
CHARLES F. LEWIS,

HENRY S. MOTT,

HARRY P. FURNESS,
CLARENCE L. THOMPSON,

HEWLETT R. SMITH,

RESOURCES	Statement of condition Feb. 23, 1917	Statement of condition June 20, 1917	Statement of condition Sept. 8, 1917	Statement of condition Nov. 14, 1917
Stocks and bonds, viz.:				
Public securities	\$79,750	\$92,418	\$108,794	\$113,794
Private securities	154,012	154,159	130,250	174,099
Real estate owned	15,660	15,660	15,660	15,660
Mortgages owned	44,550	48,250	48,250	48,250
Loans and discounts secured by bond and mortgage, deed or other real estate col.	9,817	8,417	8,417	8,417
Loans and discounts secured by other collateral	46,117	55,509	55,342	50,273
Loans, discounts and bills purchased not secured by collateral	175,839	185,923	206,457	251,659
Overdrafts	129	171	123	302
Due from trust companies, banks and bankers	121,750	55,808	145,326	139,560
Specie	11,752	9,796	11,446	3,942
Other currency authorized by the laws of the United States				35,964
Legal tender notes and notes of national banks	17,566	17,712	10,071	
Federal reserve notes	1,000	5,000	1,750	
Cash items		1,587	85	
Assets not included in any of the above heads	9,677	9,945	9,650	10,042
Add for cents	3	4	3	4
Total resources	\$687,672	\$660,359	\$751,624	\$851,966
LIABILITIES				
Capital	\$25,000	\$25,000	\$25,000	\$25,000
Surplus, including all undivided profits	33,097	33,135	29,146	36,388
Preferred deposits, viz.:				
Due New York State savings and loan associations, credit unions and land bank	7,169	3,055	1,093	8,796
Deposits by the State of New York	10,000	25,000	25,000	25,000
Due depositors, not preferred	608,348	569,556	662,250	749,613
Due to trust companies, banks and bankers	1,285	1,096	6,553	3,969
Other liabilities	2,771	3,516	2,580	3,199
Add for cents	2	1	2	1
Total liabilities	\$687,672	\$660,359	\$751,624	\$851,966

BANK OF ONONDAGA — ONONDAGA VALLEY

J. B. HINE, *President.*

[153 West Seneca street; organized 1912]

H. R. WEEKS, *Cashier.*

DIRECTORS

S. E. CRANE,
H. K. SEELEY,

E. P. BOYLE,
J. T. ROBERTS,

J. B. HINE,

H. W. CLARK,
R. H. GERE,

W. H. SCAMMELL,
R. L. WOOD.

RESOURCES	Statement of condition Feb. 28, 1917	Statement of condition June 20, 1917	Statement of condition Sept. 8, 1917	Statement of condition Nov. 14, 1917
Stocks and bonds, viz:				
Public securities	\$1,030	\$1,030	\$1,579	\$1,283
Private securities	29,298	33,308	31,338	35,178
Real estate owned	10,884	10,920	12,356	12,357
Mortgages owned	3,900	15,749	15,243	15,485
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	4,125	7,022	7,572	8,139
Loans and discounts secured by other collateral	39,443	41,286	31,317	34,000
Loans, discounts and bills purchased not secured by collateral	23,639	35,782	44,482	55,981
Overdrafts	282	268	290	447
Due from trust companies, banks and bankers	7,776	5,055	6,710	11,859
Specie	1,270	1,055	1,702	202
Other currency authorized by the Laws of the United States				5,260
Legal tender notes and notes of national banks	5,974	3,153	3,000	
Federal reserve notes	205	200	110	
Cash items	1,725	605	600	600
Assets not included in any of the above heads	1,546	969	969	995
Add for cents	5	4	5	4
Total resources	\$131,102	\$156,406	\$157,273	\$181,790
LIABILITIES				
Capital	\$25,000	\$25,000	\$25,000	\$25,000
Surplus, including all undivided profits	9,132	9,582	9,578	10,404
Preferred deposits, viz.: Deposits by the State of New York	9,000	15,000	15,000	15,000
Due depositors, not preferred	87,970	104,424	107,695	131,386
Bills payable		2,400		
Total liabilities	\$131,102	\$156,406	\$157,273	\$181,790

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BANK OF ORCHARD PARK — ORCHARD PARK

LEWIS E. WILLET, *President*.

[Organized 1916]

GEORGE L. COLBY, *Cashier*

DIRECTORS

LEWIS E. WILLET,
FRANK F. HOLMWOOD,ALBERT C. DUDLEY,
MASON H. HOLMWOOD,

COLON J. DUDLEY,

WILLIAM G. ARTHUR,
GEORGE S. WASSON,JOHN D. BACHMAN,
HENRY R. STRATEMEIER.

RESOURCES	Statement of condition Feb. 28, 1917	Statement of condition June 20, 1917	Statement of condition Sept. 8, 1917	Statement of condition Nov. 14, 1917
Stocks and bonds, viz.:				
Public securities	\$1,058	\$11,828	\$13,605	\$40,935
Private securities	5,970	8,973	12,893	17,768
Mortgages owned	2,350	20,050	31,150	38,150
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	7,105	6,060	6,000	5,500
Loans and discounts secured by other collateral	5,000	11,342	11,872	14,181
Loans, discounts and bills purchased not secured by collateral	14,144	31,675	55,665	59,461
Overdrafts		4	77	123
Due from trust companies, banks and bankers	71,628	51,206	41,194	42,869
Specie	1,028	567	1,312	1,771
Other currency authorized by the laws of the United States				7,609
Legal tender notes and notes of national banks	10,258	6,589	6,576	
Federal reserve notes	530	430	520	
Cash items	64	219		80
Assets not included in any of the above heads	2,118	5,979	5,576	6,180
Add for cents	1	2	2	3
Total resources	\$121,254	\$155,014	\$186,442	\$234,630
LIABILITIES				
Capital	30,000	30,000	30,000	30,000
Surplus, including all undivided profits	6,158	6,361	6,589	7,246
Preferred deposits, viz.:				
Deposits by the State of New York		10,000	10,000	10,000
Other deposits secured by pledge of assets		6,000	6,000	6,000
Deposits otherwise preferred				10,214
Due depositors, not preferred	85,001	102,014	133,353	170,170
Other liabilities	95	639	500	1,000
Total liabilities	\$121,254	\$155,014	\$186,442	\$234,630

BANK OF PHILADELPHIA — PHILADELPHIA

A. C. COMSTOCK, *President.*

[Main street; organized 1888]

C. D. REED, *Cashier.*

DIRECTORS

A. C. COMSTOCK,

W. A. MARKWICK,
W. J. GUTHRIE,

A. E. BULLARD,

J. F. LARUE,
W. H. GARDNER.

WM. STRICKLAND,

RESOURCES	Statement of condition Feb. 28, 1917	Statement of condition June 20, 1917	Statement of condition Sept. 8, 1917	Statement of condition Nov. 14, 1917
Stocks and bonds, viz.:				
Public securities	\$23,591	\$22,700	\$39,546	\$39,545
Private securities	79,586	78,263	74,447	77,884
Real estate owned	8,000	8,000	8,000	8,000
Mortgages owned	6,025	6,025	6,225	6,225
Loans and discounts secured by bond and mortgage, deed or other real estate col.	2,831	2,831	2,830	2,830
Loans and discounts secured by other collate al.	11,187	10,172	10,966	10,966
Loans, discounts and bills purchased not secured by collateral	79,220	93,598	78,350	83,952
Overdrafts	87	257	235	275
Due from trust companies, banks and bankers	19,438	21,610	19,016	31,165
Specie	6,425	5,782	5,976	4,467
Other currency authorized by the laws of the United States				4,000
Legal tender notes and notes of national banks	3,000	3,000	3,000	
Federal reserve notes	150	200	1,000	
Cash items	260	177	208	26
Assets not included in any of the above heads	3,700	3,900	3,700	4,000
Add for cents	4	2	3	3
Total resources	\$243,504	\$256,517	\$253,502	\$273,338
LIABILITIES				
Capital	\$25,000	\$25,000	\$25,000	\$25,000
Surplus, including all undivided profits	21,354	21,261	18,105	23,030
Preferred deposits, viz.:				
Deposits by the State of New York	10,000	17,000	17,000	17,000
Deposits otherwise preferred		5,259	9,471	
Due depositors, not preferred	174,928	165,160	182,545	204,727
Due to trust companies, banks and bankers	722	1,336	181	2,080
Bills payable	10,000	20,000		
Other liabilities	1,500	1,500	1,200	1,500
Add for cents		1		1
Total liabilities	\$243,504	\$256,517	\$253,502	\$273,338

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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,
FRANK F. DARLING,H. M. RANDALL,
FORREST RAYNOB,

JAS. E. BAYLES,

H. E. DAVIS,
J. E. OVERTON,F. H. TOTHILL,
R. B. DAYTON.

RESOURCES	Statement of condition Feb. 28, 1917	Statement of condition June 20, 1917	Statement of condition Sept. 8, 1917	Statement of condition Nov. 14, 1917
Stocks and bonds, viz.:				
Public securities	\$77,767	\$82,030	\$82,108	\$89,641
Private securities	82,585	79,810	79,322	87,137
Real estate owned	10,310	12,960	12,960	9,660
Mortgages owned	31,750	35,700	35,650	36,950
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	4,334	4,284	3,566	2,266
Loans and discounts secured by other collateral	16,102	9,310	10,095	23,486
Loans, discounts and bills purchased not secured by collateral	204,362	205,111	231,633	232,368
Overdrafts	5	2	4	8
Dues from trust companies, banks and bankers	28,035	59,162	96,827	111,503
Specie	10,706	10,296	7,455	8,592
Other currency authorized by the laws of the United States				12,255
Legal tender notes and notes of national banks	5,276	9,483	14,459	
Federal reserve notes	10	105	500	
Cash items	121	103	655	110
Assets not included in any of the above heads	3,634	4,161	3,950	4,487
Add for cents	4	2	4	4
Total resources	\$475,001	\$512,519	\$579,218	\$618,467
LIABILITIES				
Capital	\$25,000	\$25,000	\$25,000	\$25,000
Surplus, including all undivided profits	60,885	57,668	57,874	66,159
Preferred deposits, viz.: Deposits by the State of New York	15,000	21,000	21,000	21,000
Due depositors, not preferred	370,270	403,362	468,638	498,391
Due to trust companies, banks and bankers	775	408	2,985	2,465
Other liabilities	3,069	5,080	3,720	5,450
Add for cents	2	1	1	2
Total liabilities	\$475,001	\$512,519	\$579,218	\$618,467

BANK OF RICHMONDVILLE — RICHMONDVILLE

A. D. FRASIER, *President.*

[Main street; organized 1893]

J. D. HOLMES, *Cashier.*

DIRECTORS

A. D. FRASIER,

O. R. MANN,
SMITH FOX,

H. S. LEWIS,

JOHN HOLMES,
JOHN D. HOLMES.

WM. E. LEWIS,

RESOURCES	Statement of condition Feb. 23, 1917	Statement of condition June 20, 1917	Statement of condition Sept. 8, 1917	Statement of condition Nov. 14, 1917
Stocks and bonds, viz.:				
Public securities	\$129,781	\$131,982	\$128,966	\$142,518
Private securities	330,860	341,618	367,545	392,546
Mortgages owned	36,202	36,720	32,620	31,295
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	968	3,693	2,918	2,918
Loans and discounts secured by other collateral	12,483	8,475	11,084	10,830
Loans, discounts and bills purchased not secured by collateral	58,270	65,558	60,499	65,776
Overdrafts	136	95	197	783
Due from trust companies, banks and bankers	63,113	78,000	99,811	112,068
Specie	20,063	20,003	20,802	22,248
Other currency authorized by the laws of the United States				2,395
Legal tender notes and notes of national banks	1,500	1,000	2,000	
Federal reserve notes	670	400	300	
Cash items	152	625	170	1,318
Assets not included in any of the above heads	6,634	8,798	7,529	8,167
Add for cents	3	3	4	4
Total resources	\$660,815	\$696,970	\$734,445	\$792,866
LIABILITIES				
Capital	\$25,000	\$25,000	\$25,000	\$25,000
Surplus, including all undivided profits	50,038	50,120	44,606	59,729
Preferred deposits, viz.:				
Deposits by the State of New York	14,000	21,000	21,000	21,000
Other deposits secured by pledge of assets				1,106
Due depositors, not preferred	553,953	596,526	635,213	680,468
Other liabilities	7,823	4,323	8,625	5,562
Add for cents	1	1	1	1
Total liabilities	\$660,815	\$696,970	\$734,445	\$792,866

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BANK OF ROCKVILLE CENTRE — ROCKVILLE CENTRE

FRANK T. DELANO, *President.*

[1 and 3 North Village avenue; organized 1890]

J. FRANK SIMONSON, *Cashier.*

DIRECTORS

FRANK P. BATLIS,
GEORGE D. A. COMBES,
ALFRED E. IVES, JR.,TREADWELL D. CARPENTER,
FRANK T. DELANO,
WESLEY B. SMITH,HERBERT C. DAVISON,
WM. H. KNIFFEN, JR.,FRANK D. MOUNT,
JACOB BROUWER,
EDWARD T. THURSTON,EARL J. BENNETT,
WALLACE H. CORNWELL,
PETER H. WOODWARD.

RESOURCES	Statement of condition Feb. 28, 1917	Statement of condition June 20, 1917	Statement of condition Sept. 8, 1917	Statement of condition Nov. 14, 1917
Stocks and bonds, viz.:				
Public securities	\$269,398	\$292,085	\$290,272	\$240,438
Private securities	203,541	195,525	190,093	269,157
Real estate owned	153,039	156,189	155,054	155,054
Mortgages owned	146,978	156,115	167,442	175,862
Loans and discounts secured by bond and mortgage, deed or other real estate col.	97,057	94,158	86,206	33,080
Loans and discounts secured by other collateral	48,527	64,558	67,823	45,061
Loans, discounts and bills purchased not secured by collateral	314,417	286,818	260,143	481,217
Overdrafts	146	226	519	539
Due from trust companies, banks and bankers	70,925	100,480	95,411	157,838
Specie	67,523	52,205	49,393	10,207
Other currency authorized by the laws of the United States				53,866
Legal tender notes and notes of national banks	6,507	4,986	8,649	.....
Federal reserve notes	2,680	1,680	5,045	.....
Cash items	559	737	411	247
Assets not included in any of the above heads	11,909	12,800	10,400	13,720
Add for cents	6	4	6	5
Total resources	\$1,393,212	\$1,418,566	\$1,386,867	\$1,636,291
LIABILITIES				
Capital	\$50,000	\$50,000	\$50,000	\$100,000
Surplus, including all undivided profits	55,171	49,504	39,213	79,322
Perferred deposits, viz.:				
Due New York State savings banks	15,000	15,000	15,000	15,000
Deposits by the State of New York	45,000	50,000	45,000	45,000
Other deposits secured by pledge of assets	5,016	5,016	5,078	5,078
Due depositors, not preferred	1,215,777	1,213,819	1,204,375	1,377,319
Due to trust companies, banks and bankers	1,353	726	1,299	1,971
Bills payable		20,000	20,000	.....
Other liabilities	5,892	14,500	6,900	12,600
Add for cents	3	1	2	1
Total liabilities	\$1,393,212	\$1,418,566	\$1,386,867	\$1,636,291

BANK OF SOUTH DAYTON — SOUTH DAYTON

F. S. PEEK, *President.*

[Park street; organized 1914]

E. T. TWICHELL, *Cashier.*

DIRECTORS

F. S. PEEK,
A. C. WHITE,

E. A. HALE,
N. W. BURKHARDER,

GEO. W. ROOD,

A. M. HOWLETT,
F. J. PEACOCK,

J. A. PARKE,
F. R. SCOTT.

RESOURCES	Statement of condition Feb. 28, 1917	Statement of condition June 20, 1917	Statement of condition Sept. 8, 1917	Statement of condition Nov. 14, 1917
Stocks and bonds, viz.:				
Public securities	\$1,000	\$1,022	\$2,522	\$13,800
Private securities				9,404
Real estate owned	14,069	14,069	14,069	13,000
Mortgages owned	52,517	52,347	52,267	51,237
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	41,350	41,350	41,350	41,350
Loans and discounts secured by other collateral		2,500	2,700	2,700
Loans, discounts and bills purchased not secured by collateral	149,235	154,335	154,713	148,003
Overdrafts	187	223	176	239
Due from trust companies, banks and bankers	19,059	34,713	55,799	66,413
Specie	849	1,085	1,335	1,226
Other currency authorized by the laws of the United States				8,800
Legal tender notes and notes of national banks	9,300	8,462	10,764	.....
Federal reserve notes	200	300	1,000	.....
Cash items	524	33	23	323
Assets not included in any of the above heads	3,577	5,773	7,874	9,693
Add for cents	3	4	3	4
Total resources	\$291,870	\$316,216	\$344,595	\$366,252
LIABILITIES				
Capital	\$30,000	\$30,000	\$30,000	\$30,000
Surplus, including all undivided profits	12,136	12,136	12,136	12,136
Preferred deposits, viz.: Deposits by the State of New York	13,500	20,000	20,000	20,000
Due depositors, not preferred	229,607	247,435	271,352	292,449
Other liabilities	6,626	6,643	11,105	11,666
Add for cents	1	2	2	1
Total liabilities	\$291,870	\$316,216	\$344,595	\$366,252

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BANK OF SOUTHDOLD—SOUTHDOLD

[Organized 1908]

DIRECTORS

ALBERT A. FOLK, *President.*ALBERT T. DICKERSON, *Cashier.*ALBERT A. FOLK,
JOSEPH H. MARSHALL,
WILLIAM H. GLOVER,S. LESTER ALBERTSON,
SILAS A. H. DAYTON,
HOWARD G. TUTHILL,LEWIS W. KORN,
THOMAS FARLEY,
W. COREY ALBERTSON,JOSEPH N. HALLOCK,
ALBERT T. DICKERSON,
JESSE L. CASE,SAMUEL DICKERSON,
JOHN H. YOUNG,
JOHN KENNEY.

RESOURCES	Statement of condition Feb. 28, 1917	Statement of condition June 20, 1917	Statement of condition Sept. 8, 1917	Statement of condition Nov. 14, 1917
Stocks and bonds, viz.:				
Public securities	\$6,390	\$6,120	\$11,060	\$11,200
Private securities	35,107	34,020	33,746	56,033
Real estate owned	3,000	3,000	3,000	3,000
Mortgages owned	11,020	11,020	12,520	12,820
Loans and discounts secured by bond and mortgage, deed or other real estate col.	1,950	1,500	1,500	1,500
Loans and discounts secured by other collateral	54,672	43,012	42,609	44,380
Loans, discounts and bills purchased not secured by collateral	46,700	58,801	54,560	48,403
Overdrafts	77	119	19	203
Due from trust companies, banks and bankers	32,272	16,389	47,915	42,374
Specie	1,428	886	745	1,940
Other currency authorized by the laws of the United States				9,954
Legal tender notes and notes of national banks	6,401	3,922	7,317	
Federal reserve notes	3,000	2,000	4,300	
Cash items	124	5,093	1,004	11,444
Assets not included in any of the above heads	1,150	1,575	1,035	1,750
Add for cents	2	3	3	3
Total resources	\$203,293	\$187,460	\$221,333	\$245,004
LIABILITIES				
Capital	\$25,000	\$25,000	\$25,000	\$25,000
Surplus, including all undivided profits	10,140	9,443	9,659	10,766
Preferred deposits, viz.:				
Due New York State savings banks	6,000	6,000	6,000	6,000
Deposits by the State of New York	5,000	5,000	5,000	5,000
Due depositors, not preferred	156,361	132,567	175,173	197,321
Due to trust companies, banks and bankers	191			417
Bills payable		8,900		
Other liabilities	600	550	500	500
Add for cents	1		1	
Total liabilities	\$203,293	\$187,460	\$221,333	\$245,004

THE BANK OF SPENCERPORT, SPENCERPORT, N. Y.

GEORGE M. COLE, *President.*

[Union street; organized 1907]

HARRY A. FREEMAN, *Cashier.*

DIRECTORS

EDWIN E. AUSTIN,

GEORGE M. COLE,

HARRY A. FREEMAN,

JOHN A. TALBOTT,

FRANK N. WEBSTER.

RESOURCES	Statement of condition Feb. 28, 1917	Statement of condition June 20, 1917	Statement of condition Sept. 8, 1917	Statement of condition Nov. 14, 1917
Stocks and bonds, viz.:				
Public securities	\$36,630	\$38,384	\$34,880	\$32,971
Private securities	35,846	35,154	32,052	33,987
Real estate owned	2,067	2,067	2,083	2,091
Mortgages owned	6,500	8,000	9,500	9,000
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	16,750	17,258	16,040	16,040
Loans and discounts secured by other collateral	1,948	450	450	4,500
Loans, discounts and bills purchased not secured by collateral	150,106	166,676	196,505	174,639
Overdrafts	421	75	52	336
Due from trust companies, banks and bankers	60,713	26,261	25,737	95,676
Specie	3,481	2,466	2,326	2,953
Other currency authorized by the laws of the United States				13,964
Legal tender notes and notes of national banks	8,902	6,258	4,876	
Federal reserve notes	125	50		
Cash items			1	1
Assets not included in any of the above heads	5,395	5,809	5,478	6,318
Add for cents	5	5	1	4
Total resources	\$328,889	\$308,913	\$330,071	\$392,530
LIABILITIES				
Capital	\$25,000	\$25,000	\$25,000	\$25,000
Surplus, including all undivided profits	23,284	22,031	22,571	26,430
Preferred deposits, viz.: Deposits by the State of New York	10,000	10,000	10,000	10,000
Due depositors, not preferred	268,504	244,881	234,325	311,800
Bills payable		6,000	36,000	15,000
Other liabilities	2,100	1,000	2,175	4,300
Add for cents	1	1		
Total liabilities	\$328,889	\$308,913	\$330,071	\$392,530

QUARTERLY REPORT

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BANK OF STEUBEN — HORNEILL

L. WILSON ROCKWELL, *President*.

[82 Main street; organized 1902]

C. W. ETZ, *Cashier*.SHIRLEY E. BROWN,
WM. G. HOLLANDS,B. C. DEWITT,
SAMUEL S. KARR,
JAS. E. SCHWARZENBACH,CHARLES W. ETZ,
HORACE G. PIERSON,
DON L. SHARP,W. H. GREENHOW,
L. WILSON ROCKWELL,
CLYDE E. SHULTS.GEORGE HOLLANDS,
J. LESTER ROCKWELL,

RESOURCES	Statement of condition Feb. 28, 1917	Statement of condition June 20, 1917	Statement of condition Sept. 8, 1917	Statement of condition Nov. 14, 1917
Stocks and bonds, viz.:				
Public securities	\$59,875	\$54,137	\$103,462	\$62,462
Private securities	61,711	70,156	70,731	70,731
Real estate owned	57,700	57,700	57,700	57,700
Mortgages owned	41,690	46,027	46,587	47,698
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	11,600	11,600	11,600	11,600
Loans and discounts secured by other collateral	145,700	150,700	156,800	159,700
Loans, discounts and bills purchased not secured by collateral	830,372	895,451	878,559	898,905
Overdrafts	255	208	559	695
Due from trust companies, banks and bankers	173,155	169,760	115,059	247,418
Specie	17,046	16,821	17,108	10,298
Other currency authorized by the laws of the United States				22,689
Legal tender notes and notes of national banks	36,015	27,587	27,961	
Federal reserve notes	2,600	5,000	10,000	
Cash items	3,549	8,876	9,092	8,095
Assets not included in any of the above heads	5,900	5,900	5,900	7,600
Add for cents	3	2	3	4
Total resources	\$1,447,171	\$1,519,925	\$1,511,721	\$1,605,595
LIABILITIES				
Capital	\$100,000	\$100,000	\$100,000	\$100,000
Surplus, including all undivided profits	123,482	126,300	129,960	132,848
Due depositors, not preferred	1,210,689	1,280,625	1,235,905	1,357,746
Due to trust companies, banks and bankers			230	
Rediscounts			32,625	
Other liabilities	13,000	13,000	13,000	15,000
Add for cents			1	1
Total liabilities	\$1,447,171	\$1,519,925	\$1,511,721	\$1,605,595

BANK OF SUFFOLK COUNTY — STONY BROOK

WM. P. YOUNGS, *President.*

[Main street; organized 1907]

GEORGE HELLEN, *Cashier.*

DIRECTORS

FRANK D. ARTHUR,

BENJ. F. POWELL,
C. L. ROSSITER,

F. L. JOHANNES,

H. E. ROBINSON,
WM. P. YOUNGS.

ARCHIBALD McLAREN,

RESOURCES	Statement of condition Feb. 28, 1917	Statement of condition June 20, 1917	Statement of condition Sept. 8, 1917	Statement of condition Nov. 14, 1917
Stocks and bonds, viz:				
Public securities	\$6,230	\$6,120	\$6,000	\$6,250
Private securities	176,056	152,800	177,240	182,697
Real estate owned	15,000	15,000	15,000	15,000
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	4,307	4,292	5,292	5,275
Loans and discounts secured by other collateral	18,180	30,112	28,440	35,282
Loans, discounts and bills purchased not secured by collateral	77,037	85,064	99,527	94,975
Overdrafts		13	6	198
Due from trust companies, banks and bankers	25,114	21,449	23,303	26,079
Specie	10,188	8,026	10,247	7,437
Other currency authorized by the laws of the United States				5,362
Legal tender notes and notes of national banks	1,455	3,040	4,300	
Federal reserve notes	200	800	250	
Cash items			16	13
Assets not included in any of the above heads	4,570	4,268	5,750	4,401
Add for cents	2	3	4	5
Total resources	\$338,339	\$330,987	\$375,375	\$382,974
LIABILITIES				
Capital	\$25,000	\$25,000	\$25,000	\$25,000
Surplus, including all undivided profits	20,145	12,252	8,142	18,873
Preferred deposits, viz.: Deposits by the State of New York	5,000	5,000	5,000	5,000
Due depositors, not preferred	286,165	267,546	334,684	329,900
Bills payable		17,000		
Other liabilities	2,028	4,187	2,548	4,200
Add for cents	1	2	1	1
Total liabilities	\$338,339	\$330,987	\$375,375	\$382,974

QUARTERLY REPORT

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JOS. S. MARCUS, *President.*

THE BANK OF UNITED STATES — NEW YORK CITY

[77-79 Delancey street; organized 1913]

BERNARD K. MARCUS, *Cashier.*

JOS. S. MARCUS,

C. LIONEL MARCUS,

DIRECTORS
WM. F. H. KOELSCH,
BERNARD K. MARCUS.

HENRY LOEB,

WM. TAGER,

RESOURCES	Statement of condition Feb. 28, 1917	Statement of condition June 30, 1917	Statement of condition Sept. 8, 1917	Statement of condition Nov. 14, 1917
Stocks and bonds, viz.:				
Public securities	\$99,637	\$260,041	\$285,402	\$303,495
Private securities	502,843	449,170	387,185	364,004
Real estate owned	215,500	213,500	212,000	211,000
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	13,500	14,500	14,000	12,000
Loans and discounts secured by other collateral	468,597	482,337	361,432	576,588
Loans, discounts and bills purchased not secured by collateral	700,557	666,237	706,802	652,414
Overdrafts	879	863	1,610	234
Due from trust companies, banks and bankers	1,486,121	1,134,818	1,043,988	1,307,676
Specie	268,064	185,426	175,763	245,715
Other currency authorized by the laws of the United States				52,773
Legal tender notes and notes of national banks	81,900	48,933	45,678	.....
Federal reserve notes	11,850	10,500	11,000	.....
Cash items	29,241	25,050	16,202	42,730
Customers' liability on acceptances (per contra, see liabilities)	205,068	164,637	205,228	278,872
Assets not included in any of the above heads	33,311	47,611	32,054	42,330
Add for cents	5	4	4	5
Total resources	\$4,122,073	\$3,703,632	\$3,498,348	\$4,089,835
LIABILITIES				
Capital	\$200,000	\$200,000	\$200,000	\$200,000
Surplus, including all undivided profits	134,045	150,747	141,012	163,417
Preferred deposits, viz.:				
Deposits by the State of New York	35,000	135,000	115,000	135,000
Other deposits secured by pledge of assets	25,000	89,000	34,000	33,000
Due depositors, not preferred	3,381,397	2,752,307	2,652,349	3,155,653
Due to trust companies, banks and bankers	68,142	94,534	85,026	82,291
Acceptances of drafts payable at a future date or authorized by commercial letters of credit	239,545	246,370	240,230	293,433
Other liabilities	23,942	35,670	29,828	28,090
Add for cents	2	4	3	2
Total liabilities	\$4,122,073	\$3,703,632	\$3,498,348	\$4,089,886

BANK OF WASHINGTON HEIGHTS — NEW YORK CITY

JOHN WHALEN, *President.*

[1915 Amsterdam avenue; organized 1901]

WALTER B. POGGENBURG, *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 Feb. 28, 1917	Statement of condition June 30, 1917	Statement of condition Sept. 3, 1917	Statement of condition Nov. 14, 1917
Stocks and bonds, viz.:				
Public securities	\$185,086	\$330,270	\$294,520	\$263,478
Private securities	557,370	570,050	598,270	636,552
Real estate owned	252,612	252,612	252,612	252,612
Mortgages owned	8,773	8,773	8,768	8,768
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	63,109	61,799	61,346	60,886
Loans and discounts secured by other collateral	300,929	335,452	339,597	369,911
Loans, discounts and bills purchased not secured by collateral	820,242	871,209	842,148	888,097
Overdrafts	478	1,395	592	300
Due from trust companies, banks and bankers	214,375	129,957	191,710	153,043
Specie	196,306	190,464	208,363	207,834
Other currency authorized by the laws of the United States				785
Legal tender notes and notes of national banks	29,004	40,155	590	
Federal reserve notes	3,000	2,500	2,000	
Cash items	54,517	47,268	54,043	62,529
Assets not included in any of the above heads	10,032	4,791	18,177	16,943
Add for cents	6	5	5	7
Total resources	\$2,695,839	\$2,846,700	\$2,872,741	\$2,921,795
LIABILITIES				
Capital	\$100,000	\$100,000	\$100,000	\$100,000
Surplus, including all undivided profits	443,337	453,342	458,244	466,979
Preferred deposits, viz.:				
Due New York State savings banks	4,733	5,071	5,912	
Deposits by the State of New York	173,000	188,000	145,000	213,000
Deposits by the Superintendent of Banks of the State of New York	5,000	5,000	5,000	5,000
Due depositors, not preferred	1,743,315	1,769,193	1,941,200	1,920,218
Due to trust companies, banks and bankers	12,953	14,037	9,383	10,097
Bills payable		100,000		
Other liabilities	213,500	212,000	208,000	206,500
Add for cents	1	2	2	1
Total liabilities	\$2,695,839	\$2,846,700	\$2,872,741	\$2,921,795

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BANK OF WESTBURY — WESTBURY STATION

FRANK POWERS, *President.*

[Post avenue; organized 1910]

ROBT. W. McCORD, *Cashier.*

DIRECTORS

ELLSWORTH T. BURGESS,
HAROLD E. HAWKHURST,
FRANK POWERS,S. MARVIN BARLEY,
WILLIAM P. KELSEY,
PETER E. SMALL,EUGENE W. DENTON,
GEO. W. LASCELLE,HENRY HICKS,
THOS. J. McCORD,
CHRISTIAN SCHWICKER,JOHN R. HILL,
ROBERT W. McCORD,
SAMUEL VELSOR.

RESOURCES	Statement of condition Feb. 28, 1917	Statement of condition June 20, 1917	Statement of condition Sept. 8, 1917	Statement of condition Nov. 14, 1917
Stocks and bonds, viz.:				
Public securities	\$21,285	\$20,580	\$33,445	\$33,000
Private securities	175,605	188,280	180,039	175,640
Real estate owned	5,000	5,000	5,000	7,433
Mortgages owned	52,925	52,925	52,925	47,925
Loans and discounts secured by bond and mortgage, deed or other real estate col.	13,984	9,429	11,279	9,429
Loans and discounts secured by other collateral	7,140	14,899	11,726	16,800
Loans, discounts and bills purchased not secured by collateral	75,640	65,006	59,482	63,214
Overdrafts	72	443	120	49
Due from trust companies, banks and bankers	29,518	32,501	51,807	133,890
Specie	4,652	4,733	5,305	4,378
Other currency authorized by the laws of the United States				18,334
Legal tender notes and notes of national banks	18,865	11,011	10,048	
Federal reserve notes	1,000	500	2,000	
Cash items	57	190	109	466
Assets not included in any of the above heads	4,939	5,220	4,323	4,703
Add for cents	2	2	4	3
Total resources	\$410,684	\$410,708	\$427,612	\$515,264
LIABILITIES				
Capital	\$25,000	\$25,000	\$25,000	\$25,000
Surplus, including all undivided profits	24,101	22,916	19,039	20,784
Preferred deposits, viz.:				
Due New York State 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
Other deposits secured by pledge of assets	4,217	4,535	6,706	7,857
Due depositors, not preferred	345,313	336,957	369,370	453,603
Bills payable		8,000		
Other liabilities	2,051	3,300	2,495	3,018
Add for cents	2		2	2
Total liabilities	\$410,684	\$410,708	\$427,612	\$515,264

BANK OF WILLIAMSVILLE — WILLIAMSVILLE

E. H. HUTCHINSON, *President.*

[Organized 1917]

HOWARD G. BRITTING, *Cashier.*

E. H. HUTCHINSON,
HOWARD BISSELL,
JOHN F. SECRIST,

A. D. BISSELL,
MICHAEL FISCHER,
HOWARD B. LONG,

L. P. MEYER,
THEODORE SCHUECKLER,
HOWARD G. BRITTING,
CHAS. S. BURKHARDT,

ALBERT H. MEYER,
JAMES CHALMERS, Jr.,
L. P. SNYDER,

LAFAYETTE L. GROVE,
GEO. L. HELPFER,
B. W. CORNWALL,

RESOURCES	Statement of condition Feb. 28, 1917	Statement of condition June 20, 1917	Statement of condition Sept. 8, 1917	Statement of condition Nov. 14, 1917
Stocks and bonds, viz.:				
Public securities		\$9,688	\$2,175	\$28,240
Private securities.....		53,622	117,536	102,583
Real estate owned.....			9,650	9,650
Mortgages owned.....		21,955	40,780	43,480
Loans and discounts secured by bond and mortgage, deed or other real estate col.		1,500	1,500	7,200
Loans and discounts secured by other collateral.....		13,321	6,425	11,575
Loans, discounts and bills purchased not secured by collateral.....		40,712	69,413	78,697
Overdrafts.....				1
Due from trust companies, banks and bankers.....		64,740	27,697	27,091
Specie.....		1,385	1,190	1,375
Other currency authorized by the laws of the United States.....				10,400
Legal tender notes and notes of national banks.....		4,460	5,000	
Federal reserve notes.....		600	700	
Cash items.....		53		149
Assets not included in any of the above heads.....		3,584	4,935	5,035
Add for cents.....		3	2	4
Total resources.....		\$215,632	\$287,003	\$325,480
LIABILITIES				
Capital.....		\$25,000	\$25,000	\$25,000
Surplus, including all undivided profits.....		5,503	5,907	7,288
Preferred deposits, viz.:				
Due New York State savings banks.....		7,500	7,500	7,500
Due New York State savings and loan associations, credit unions and land bank.....				3,063
Due depositors, not preferred.....		176,298	246,881	256,489
Bills payable.....				25,000
Other liabilities.....		1,330	1,714	1,138
Add for cents.....		1	1	2
Total liabilities.....		\$215,632	\$287,003	\$325,480

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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 Feb. 28, 1917	Statement of condition June 20, 1917	Statement of condition Sept. 8, 1917	Statement of condition Nov. 14, 1917
Stocks and bonds, viz.:				
Public securities	\$59,563	\$78,992	\$71,518	\$74,292
Private securities	99,436	96,478	102,951	116,521
Real estate owned	500	500	500	500
Mortgages owned	139,050	138,050	130,950	124,650
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	4,500	4,500	4,500	4,500
Loans and discounts secured by other collateral	21,035	25,754	23,899	21,969
Loans, discounts and bills purchased not secured by collateral	214,088	238,001	227,334	237,129
Overdrafts	687	404	600	942
Due from trust companies, banks and bankers	35,299	43,274	43,410	100,321
Specie	9,759	8,831	8,176	805
Other currency authorized by the laws of the United States				13,137
Legal tender notes and notes of national banks	650	500	2,250	
Federal reserve notes	200	1,160	2,000	
Cash items	138	412	1,173	47
Due from Federal Reserve Bank of New York less offsets				3,437
Assets not included in any of the above heads	5,000	9,000	8,000	8,000
Add for cents	4	3	3	3
Total resources	\$589,909	\$645,859	\$627,264	\$706,253
LIABILITIES				
Capital	\$30,000	\$30,000	\$30,000	\$30,000
Surplus, including all undivided profits	97,774	98,007	99,992	107,582
Preferred deposits, viz.: Deposits by the State of New York	22,500	35,000	35,000	35,000
Due depositors, not preferred	436,634	473,333	458,752	529,295
Other liabilities	3,000	9,518	3,518	4,376
Add for cents	1	1	2	
Total liabilities	\$589,909	\$645,859	\$627,264	\$706,253

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. SLAUGHT,

RESOURCES	Statement of condition Feb. 28, 1917	Statement of condition June 20, 1917	Statement of condition Sept. 8, 1917	Statement of condition Nov. 14, 1917
Stocks and bonds, viz.:				
Public securities	\$1,000	\$1,027	\$1,000	\$1,000
Private securities	29,875	29,150	28,687	30,162
Mortgages owned	46,950	49,625	49,425	49,200
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	7,525	9,766	8,966	8,741
Loans and discounts secured by other collateral	11,590	12,880	18,625	64,641
Loans, discounts and bills purchased not secured by collateral	196,654	220,669	233,430	225,133
Overdrafts	126	47	288	232
Due from trust companies, banks and bankers	37,338	48,936	37,167	103,659
Specie	14,241	14,318	13,836	13,257
Other currency authorized by the laws of the United States				5,801
Legal tender notes and notes of national banks	6,220	4,509	7,237	.....
Federal reserve notes	280	320	420	.....
Cash items	742	310	386	694
Assets not included in any of the above heads	3,667	3,060	3,760	3,724
Add for cents	3	5	4	3
Total resources	\$356,211	\$394,622	\$403,231	\$506,297
LIABILITIES				
Capital	\$50,000	\$50,000	\$50,000	\$50,000
Surplus, including all undivided profits	16,512	15,690	13,736	16,855
Due depositors, not preferred	284,978	309,975	302,720	421,176
Due to trust companies, banks and bankers	573	1,957	1,919	.....
Bills payable		12,000	24,000	12,000
Rediscounts			5,000	.....
Other liabilities	4,146	4,998	5,855	6,265
Add for cents	2	2	1	1
Total liabilities	\$356,211	\$394,622	\$403,231	\$506,297

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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,
WM. F. KAMMERER,MARTIN S. PAINE,
W. F. NORTON.

EUGENE COLEMAN SAVIDGE,

RESOURCES	Statement of condition Feb. 28, 1917	Statement of condition June 30, 1917	Statement of condition Sept. 8, 1917	Statement of condition Nov. 14, 1917
Stocks and bonds, viz.:				
Public securities	\$38,000	\$133,085	\$34,750	\$147,530
Private securities	2,434,264	2,442,038	2,498,445	2,546,679
Real estate owned	298,000	298,000	298,000	298,000
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	6,967	6,717	5,000	5,200
Loans and discounts secured by other collateral	231,576	282,340	116,808	158,425
Loans, discounts and bills purchased not secured by collateral	1,144,501	1,212,898	1,204,647	1,262,321
Overdrafts		8		20
Due from trust companies, banks and bankers	1,038,055	553,764	698,756	734,880
Specie	405,009	422,993	387,685	302,826
Other currency authorized by the laws of the United States				199,300
Legal tender notes and notes of national banks	92,225	87,300	55,000	
Federal reserve notes	16,275	17,000	30,000	
Cash items	183,719	88,953	80,698	120,840
Assets not included in any of the above heads	29,468	33,106	32,188	36,358
Add for cents	4	4	2	3
Total resources	\$5,918,063	\$5,578,206	\$5,441,979	\$5,812,382
LIABILITIES				
Capital	\$250,000	\$250,000	\$250,000	\$250,000
Surplus, including all undivided profits	803,424	806,181	817,205	812,888
Preferred deposits, viz.: Due New York State savings banks	64,703	83,751	63,462	99,537
Due depositors, not preferred	4,699,055	4,313,393	4,208,418	4,477,799
Due to trust companies, banks and bankers				50,000
Other liabilities	100,881	124,879	102,893	122,157
Add for cents		2	1	1
Total liabilities	\$5,918,063	\$5,578,206	\$5,441,979	\$5,812,382

BROADWAY CENTRAL BANK -- NEW YORK CITY

FRANK WILLIAMS, *President.*

[2574 Broadway; organized 1914]

FRANCIS CRAVE, *Cashier.*

DIRECTORS

T. J. McLAUGHLIN,
HARRY E. FIELD,

J. S. BRETZ,
CHARLES B. TOOLE,

FRANK WILLIAMS,
SIMON MEYER,
LEW C. WALLICK.

GEO. KERN,
E. J. DOWLING,

FRANCIS CRAVE,
DAVID FEUER,

RESOURCES	Statement of condition Feb. 28, 1917	Statement of condition June 20, 1917	Statement of condition Sept. 8, 1917	Statement of condition Nov. 14, 1917
Stocks and bonds, viz.: Public securities.....	\$74,775	\$128,022	\$135,172	\$139,085
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....	17,450	.....	.....	.....
Loans and discounts secured by other collateral.....	301,219	313,470	348,047	362,526
Loans, discounts and bills purchased not secured by collateral.....	730,799	722,326	782,195	788,487
Overdrafts.....	302	785	3,564	3,434
Due from trust companies, banks and bankers.....	175,309	140,034	81,778	197,647
Specie.....	81,805	123,597	124,330	132,700
Other currency authorized by the laws of the United States.....	.....	.....	.....	40,304
Legal tender notes and notes of national banks.....	32,700	41,200	36,900	.....
Federal reserve notes.....	1,800	1,100	1,500	.....
Assets not included in any of the above heads.....	15,980	17,589	17,012	16,009
Add for cents.....	2	4	3	2
Total resources.....	\$1,432,141	\$1,488,105	\$1,530,501	\$1,680,194
LIABILITIES				
Capital.....	\$100,000	\$100,000	\$100,000	\$100,000
Surplus, including all undivided profits.....	39,409	40,794	44,438	40,567
Preferred deposits, viz.:				
Deposits by the State of New York.....	45,000	50,000	50,000	50,000
Deposits otherwise preferred.....	2,402	2,416	2,431	2,441
Due depositors, not preferred.....	1,239,142	1,285,575	1,324,884	1,470,186
Due to trust companies, banks and bankers.....	.....	.....	.....	7,955
Other liabilities.....	6,187	9,318	8,745	9,043
Add for cents.....	1	2	3	2
Total liabilities.....	\$1,432,141	\$1,488,105	\$1,530,501	\$1,680,194

QUARTERLY REPORT

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C. A. BECKER, *President.*

BRONX BOROUGH BANK—NEW YORK CITY

[440 East Tremont avenue; organized 1893]

WM. S. GERMAIN, *Cashier.*

DIRECTORS

HENRY L. STODDARD,

C. ADELBERT BECKER,
CHAS. A. BERRIAN,

JOHN P. DUNN,

ED. A. POLAK,
FRANK GASS.

ARTHUR H. MURPHY,

RESOURCES	Statement of condition Feb. 28, 1917	Statement of condition June 20, 1917	Statement of condition Sept. 8, 1917	Statement of condition Nov. 14, 1917
Stocks and bonds, viz.:				
Public securities.....	\$54,467	\$76,960	\$65,524	\$67,490
Private securities.....	418,711	437,102	430,405	474,636
Real estate owned.....	271,120	265,744	262,980	262,417
Mortgages owned.....	206,950	206,950	206,750	206,750
Loans and discounts secured by bond and mortgage, deed or other real estate col.	21,231	26,948	26,946	27,743
Loans and discounts secured by other collateral.....	174,175	192,710	103,348	128,523
Loans, discounts and bills purchased not secured by collateral.....	921,610	989,015	1,001,863	951,908
Overdrafts.....	106	267	252	1,097
Due from trust companies, banks and bankers.....	129,243	78,796	123,275	125,570
Specie.....	21,620	20,949	15,462	17,615
Other currency authorized by the laws of the United States.....				176,365
Legal tender notes and notes of national banks.....	161,385	93,971	123,543	.....
Federal reserve notes.....	15,250	45,718	20,000	.....
Cash items.....	128,837	89,335	104,276	100,123
Due from the Federal Reserve Bank of New York less offsets.....				2,108
Assets not included in any of the above heads.....	32,227	90,933	33,734	38,722
Add for cents.....	4	8	4	4
Total resources.....	\$2,556,936	\$2,615,401	\$2,518,362	\$2,581,071
LIABILITIES				
Capital.....	\$150,000	\$150,000	\$150,000	\$150,000
Surplus, including all undivided profits.....	67,206	56,525	58,300	63,811
Preferred deposits, viz.:				
Due New York State savings banks.....	61,136	69,121	73,293	78,860
Deposits by the State of New York.....	140,000	162,000	145,000	162,000
Other deposits secured by pledge of assets.....	40,000	20,000	10,000	10,000
Due depositors, not preferred.....	1,960,611	1,868,345	1,921,651	1,942,722
Due to trust companies, banks and bankers.....	21,612	14,932	45,042	17,446
Bills payable.....		100,000		
Other liabilities.....	116,370	174,476	115,075	156,231
Add for cents.....	1	2	1	1
Total liabilities.....	\$2,556,936	\$2,615,401	\$2,518,362	\$2,581,071

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 REISENWEGER,
W. W. WARNER,

EUGENE E. HINKLE,
JULIUS WEBER,

JACOB LOEWER,
WINFIELD S. WESER.

RESOURCES	Statement of condition Feb. 28, 1917	Statement of condition June 20, 1917	Statement of condition Sept. 8, 1917	Statement of condition Nov. 14, 1917
Stocks and bonds, viz.:				
Public securities	\$41,790	\$191,800	\$82,217	\$191,000
Private securities	63,131	87,018	85,330	81,500
Loans and discounts secured by bond and mortgage, deed or other real estate collateral			16,500	16,500
Loans and discounts secured by other collateral	415,990	477,234	452,298	531,900
Loans, discounts and bills purchased not secured by collateral	923,663	1,040,215	974,793	939,457
Overdrafts	1,106	653	414	858
Due from trust companies, banks and bankers	478,139	289,222	332,722	360,728
Specie	245,643	203,176	199,021	136,477
Other currency authorized by the laws of the United States				146,400
Legal tender notes and notes of national banks	38,300	6,700	36,300	.....
Federal reserve notes	1,700	1,200	2,500	.....
Cash items	15,995	7,923	17,607	19,876
Assets not included in any of the above heads	22,066	25,856	22,088	20,247
Add for cents	4	4	4	1
Total resources	\$2,247,527	\$2,331,001	\$2,221,794	\$2,444,944
LIABILITIES				
Capital	\$200,000	\$200,000	\$200,000	\$200,000
Surplus, including all undivided profits	155,402	161,041	153,449	148,989
Preferred deposits, viz.:				
Deposits by the State of New York	35,000	35,000	35,000	35,000
Other deposits secured by pledge of assets	2,670	129,704	2,745	2,745
Due depositors, not preferred	1,831,609	1,782,789	1,809,925	1,909,298
Due to trust companies, banks and bankers	13,081	8,096	8,157	8,207
Other liabilities	9,763	14,370	12,516	140,704
Add for cents	2	1	2	1
Total liabilities	\$2,247,527	\$2,331,001	\$2,221,794	\$2,444,944

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CATTARAUGUS COUNTY BANK — LITTLE VALLEY

E. E. KELLEY, *President.*

[Main street; organized 1902]

FLOYD J. DAVIS, *Cashier.*

DIRECTORS

J. B. F. CHAMPLIN,
D. E. WHIPPLE,C. J. CLAIR,
HENRY MARSH,

W. C. PARKER,

E. E. KELLEY,
TINT CHAMPLIN,EARL S. PARK,
FLOYD J. DAVIS.

RESOURCES	Statement of condition Feb. 28, 1917	Statement of condition June 20, 1917	Statement of condition Sept. 8, 1917	Statement of condition Nov. 14, 1917
Stocks and bonds, viz.:				
Public securities	\$45,049	\$43,619	\$49,351	\$49,351
Private securities	35,317	34,042	34,085	34,897
Real estate owned	6,000	6,000	6,000	6,000
Mortgages owned	28,525	34,242	38,542	40,392
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	32,000	27,000	35,000	35,000
Loans and discounts secured by other collateral	65,000	55,000	70,000	75,000
Loans, discounts and bills purchased not secured by collateral	145,071	140,558	136,595	113,503
Due from trust companies, banks and bankers	35,537	40,421	27,826	38,524
Specie	6,203	6,850	10,602	6,000
Other currency authorized by the laws of the United States				10,475
Legal tender notes and notes of national banks	8,680	7,172	12,105	
Federal reserve notes	1,200	2,000	3,000	
Cash items	225	267	435	394
Assets not included in any of the above heads	1,389	2,000	1,500	31,995
Add for cents	3	3	2	3
Total resources	\$410,199	\$399,174	\$425,043	\$441,521
LIABILITIES				
Capital	\$25,000	\$25,000	\$25,000	\$25,000
Surplus, including all undivided profits	37,546	38,321	38,932	39,783
Preferred deposits, viz.:				
Deposits by the State of New York	6,000	6,000	6,000	6,000
Other deposits secured by pledge of assets	1,776	1,799	1,712	1,672
Due depositors, not preferred	334,875	323,052	348,398	363,768
Other liabilities	5,000	5,000	5,000	5,300
Add for cents	2	2	1	1
Total liabilities	\$410,199	\$399,174	\$425,043	\$441,521

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 Feb. 28, 1917	Statement of condition June 20, 1917	Statement of condition Sept. 8, 1917	Statement of condition Nov. 14, 1917
Stocks and bonds, viz.:				
Public securities	\$990	\$970	\$970	\$970
Private securities	178,220	138,125	142,644	156,367
Mortgages owned	41,050	40,400	41,400	40,400
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	1,918	1,918	1,918	1,918
Loans and discounts secured by other collateral	15,250	21,800	101,800	98,310
Loans, discounts and bills purchased not secured by collateral	84,897	112,066	81,703	82,405
Overdrafts	71	56	359	61
Due from trust companies, banks and bankers	30,995	54,944	82,817	71,053
Specie	10,534	11,359	10,436	12,000
Other currency authorized by the laws of the United States				14,258
Legal tender notes and notes of national banks	3,500	3,000	3,000	
Federal reserve notes	1,000	2,500	2,500	
Cash items			10	7
Assets not included in any of the above heads	2,664	2,697	3,160	23,281
Add for cents	3	3	3	5
Total resources	\$371,092	\$389,838	\$472,720	\$501,035
LIABILITIES				
Capital	\$25,000	\$25,000	\$25,000	\$25,000
Surplus, including all undivided profits	25,930	25,673	24,499	29,451
Due depositors, not preferred	318,304	333,932	418,917	441,847
Other liabilities	1,857	5,233	4,303	4,736
Add for cents	1		1	1
Total liabilities	\$371,092	\$389,838	\$472,720	\$501,035

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CENTRAL BANK OF MEDINA — MEDINA

[514 Main street; organized 1909]

WATSON F. BARRY, *President.*E. ROLAND CLARK, *Cashier.*

DIRECTORS

LeROY J. SKINNER,

WM. L. BENNETT,
CHAS. F. HURD,

LOUIS LANDAUER,

E. ROLAND CLARK,
ERWIN RANDS.

WATSON F. BARRY,

RESOURCES	Statement of condition Feb. 28, 1917	Statement of condition June 20, 1917	Statement of condition Sept. 8, 1917	Statement of condition Nov. 14, 1917
Stocks and bonds, viz.:				
Public securities	\$7,237	\$7,237	\$13,142	\$13,437
Private securities	46,156	42,656	40,430	40,636
Real estate owned	13,372	13,372	13,372	13,372
Mortgages owned	10,361	10,575	9,725	9,725
Loans and discounts secured by bond and mortgage, deed or other real estate col.	88,568	101,042	103,776	105,056
Loans and discounts secured by other collateral	119,718	97,053	97,400	102,361
Loans, discounts and bills purchased not secured by collateral	108,270	129,914	142,293	123,217
Overdrafts	146	162	362	1,303
Due from trust companies, banks and bankers	18,699	40,127	31,270	132,014
Specie	6,734	6,885	6,443	7,040
Other currency authorized by the laws of the United States				18,182
Legal tender notes and notes of national banks	14,958	11,611	13,428	
Federal reserve notes	1,000	600	500	
Cash items	668	6,023	1,008	23,730
Assets not included in any of the above heads	8,179	8,579	8,500	7,500
Add for cents	6	5	6	4
Total resources	\$444,072	\$475,841	\$481,645	\$597,577
LIABILITIES				
Capital	\$50,000	\$50,000	\$50,000	\$50,000
Surplus, including all undivided profits	26,961	28,705	28,376	31,706
Preferred deposits, viz.:				
Deposits by the State of New York		25,000	25,000	25,000
Other deposits secured by pledge of assets	5,707	5,707	5,776	5,776
Due depositors, not preferred	359,476	363,117	344,434	481,911
Bills payable			25,000	
Other liabilities	1,927	3,311	3,058	3,182
Add for cents	1	1	1	2
Total liabilities	\$444,072	\$475,841	\$481,645	\$597,577

THE CENTRAL BANK OF ROCHESTER — ROCHESTER

JOHN H. GREGORY, *President.*

[3, 5 and 7 Main street East; organized 1888]

LOUIS F. STUPP, *Cashier.*

WM. FITKIN,
FREDERICK WILL,

BERNARD DUNN,
HOWARD H. CLAPP,
JOHN H. GREGORY,

JOHN P. BOWMAN,
W. H. MATHEWS,

WM. H. BRIGGS,
MORTIMER R. MILLER,
JOHN B. WEGMAN.

NATHAN G. WILLIAMS,
CHAS. E. HOYT,

DIRECTORS

RESOURCES	Statement of condition Feb. 28, 1917	Statement of condition June 20, 1917	Statement of condition Sept. 8, 1917	Statement of condition Nov. 14, 1917
Stocks and bonds, viz.:				
Public securities	\$73,968	\$73,513	\$52,181	\$63,813
Private securities	996,781	962,070	928,829	884,936
Mortgages owned	91,229	113,219	112,469	112,409
Loans and discounts secured by bond and mortgage, deed or other real estate col.	266,251	246,233	217,518	279,208
Loans and discounts secured by other collateral	2,852,895	3,078,486	3,565,794	3,693,261
Loans, discounts and bills purchased not secured by collateral	2,509,675	2,431,814	2,381,183	2,009,089
Overdrafts	2,233	1,613	2,848	2,206
Due from trust companies, banks and bankers	1,388,519	1,006,224	780,783	1,737,255
Specie	236,290	194,829	198,828	274,049
Other currency authorized by the laws of the United States				54,600
Legal tender notes and notes of national banks	112,670	111,015	40,440	
Federal reserve notes	8,000	5,000	3,500	
Cash items	89,503	102,158	64,586	82,262
Assets not included in any of the above heads	50,637	59,537	56,563	45,516
Add for cents	5	4	6	3
Total resources	\$8,678,656	\$8,385,715	\$8,405,528	\$9,238,607
LIABILITIES				
Capital	\$300,000	\$300,000	\$300,000	\$300,000
Surplus, including all undivided profits	331,486	331,939	316,688	298,792
Preferred deposits, viz.:				
Due New York State Savings banks	115,000	115,000	105,000	105,000
Deposits by the State of New York	195,000	223,000	180,000	223,000
Deposits by the Superintendent of Banks of the State of New York	15,000	15,000	15,000	50,000
Due depositors, not preferred	7,335,830	7,009,686	7,072,212	7,540,219
Due to trust companies, banks and bankers	316,815	360,980	333,626	611,390
Other liabilities	70,025	30,108	83,001	110,204
Add for cents		2	1	2
Total liabilities	\$8,678,656	\$8,385,715	\$8,405,528	\$9,238,607

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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 Feb. 28, 1917	Statement of condition June 20, 1917	Statement of condition Sept. 8, 1917	Statement of condition Nov. 14, 1917
Stocks and bonds, viz.:				
Public securities	\$42,610	\$37,400	\$38,080	\$133,690
Private securities	561,242	570,016	560,956	557,431
Real estate owned	35,000	35,000	35,000	35,000
Mortgages owned	101,100	107,100	111,600	111,600
Loans and discounts secured by bond and mortgage, deed or other real estate col.	22,915	26,915	23,000	20,905
Loans and discounts secured by other collateral	55,227	74,290	62,382	160,590
Loans, discounts and bills purchased not secured by collateral	136,950	203,692	144,982	156,278
Overdrafts		23	2	
Due from trust companies, banks and bankers	259,153	134,326	825,343	108,723
Specie	3,360	3,030	4,823	6,235
Other currency authorized by the laws of the United States				26,084
Legal tender notes and notes of national banks	20,803	27,974	23,911	
Federal reserve notes	2,740	2,870	5,125	
Cash items	3,363	1,408	3,531	4,784
Assets not included in any of the above heads	10,317	10,422	9,345	9,068
Add for cents	3	2	3	4
Total resources	\$1,254,783	\$1,234,468	\$1,848,083	\$1,330,392
LIABILITIES				
Capital	\$100,000	\$100,000	\$100,000	\$100,000
Surplus, including all undivided profits	150,885	142,330	131,880	133,756
Preferred deposits, viz.:				
Due New York State Savings banks	15,921	21,189	21,189	21,189
Deposits by the State of New York	62,000	69,000	66,000	69,000
Other deposits secured by pledge of assets	15,125	15,125	13,829	63,829
Due depositors, not preferred	905,056	876,746	1,503,381	925,714
Due to trust companies, banks and bankers	31	989	3,901	5,856
Other liabilities	5,762	9,087	7,901	11,046
Add for cents	3	2	2	2
Total liabilities	\$1,254,783	\$1,234,468	\$1,848,083	\$1,330,392

CENTRAL MERCANTILE BANK OF NEW YORK — NEW YORK CITY

GEORGE W. CRAFT, *President.*

[1 East 14th street; organized 1917]

FRANK L. FISHER, *Cashier.*

DIRECTORS

ARNI BJORNSON,
DOUGLAS I. MCKAY,

GEORGE W. CRAFT,
ALFRED W. RICHARDSON,
MORRIS L. WILLETS,

GEORGE ETHEIDGE,
FRANK L. SHELDON,

GEORGE M. FOWLES,
SAMUEL R. SMITH,
HENDERSON M. WOLFE.

MAHLON A. FREEMAN,
LAWRENCE H. TASKER,

RESOURCES	Statement of condition Feb. 28, 1917	Statement of condition June 20, 1917	Statement of condition Sept. 8, 1917	Statement of condition Nov. 14, 1917
Stocks and bonds, viz.: Public securities		\$1,050	\$1,050	\$2,202
Loans and discounts secured by other collateral		13,040	16,000	55,000
Loans, discounts and bills purchased not secured by collateral		155,615	263,725	398,851
Overdrafts		2	6	95
Due from trust companies, banks and bankers		63,181	82,787	149,908
Specie		2,634	21,677	43,543
Other currency authorized by the laws of the United States				15,130
Legal tender notes and notes of national banks		22,646	6,250	.....
Federal reserve notes		1,000	3,000	.....
Assets not included in any of the above heads		52,216	53,046	53,054
Add for cents		2	3	1
Total resources		\$316,386	\$447,544	\$717,784
LIABILITIES				
Capital		\$100,000	\$100,000	\$100,000
Surplus, including all undivided profits		47,307	47,825	47,094
Due depositors, not preferred		165,665	297,296	565,538
Other liabilities		3,413	2,422	5,151
Add for cents		1	1	1
Total liabilities		\$316,386	\$447,544	\$717,784

QUARTERLY REPORT

CHELSEA EXCHANGE BANK — NEW YORK CITY

[266 West 34th street; organized 1903]

A. E. STILGER, *President.*WM. A. LOBB, *Cashier.*

DIRECTORS

LEOPOLD BROWN,
JOHN N. WILLIAMS,
GEO. KERN,JOHN P. WINDOLPH,
WM. WEST SHAW,
MICHAEL H. BLAKE,E. C. STRIFFLER,
IRVING M. SHAW,JOSEPH S. HOUSE,
A. E. STILGER,
WM. A. LOBB,LONDON I. WALLICE,
EUGENE F. MCGIRR,
B. L. ATWATER.

RESOURCES	Statement of condition Feb. 28, 1917	Statement of condition June 20, 1917	Statement of condition Sept. 3, 1917	Statement of condition Nov. 14, 1917
Stocks and bonds, viz.:				
Public securities	\$266,750	\$367,041	\$353,375	\$394,250
Private securities	11,725	11,725	11,725	11,725
Real estate owned	297,706	81,900	81,900	81,900
Mortgages owned	69,679	124,095	146,964	146,964
Loans and discounts secured by bond and mortgage, deed or other real estate cal.	30,000	30,000	30,000	30,000
Loans and discounts secured by other collateral	692,479	719,278	704,288	700,110
Loans, discounts and bills purchased not secured by collateral	1,955,637	1,970,671	2,240,650	2,358,469
Overdrafts	4,739	13,030	11,164	2,894
Due from trust companies, banks and bankers	412,804	512,694	634,396	696,980
Specie	326,354	342,817	344,602	26,000
Other currency authorized by the laws of the United States				564,134
Legal tender notes and notes of national banks	25,000	25,000	25,000	
Federal reserve notes	85,000	75,000	75,000	
Cash items	16,829	15,080	13,133	15,396
Assets not included in any of the above heads	30,026	34,688	28,790	31,961
Add for cents	5	3	3	4
Total resources	\$4,224,733	\$4,323,022	\$4,700,990	\$5,060,787
LIABILITIES				
Capital	\$400,000	\$400,000	\$400,000	\$400,000
Surplus, including all undivided profits	120,760	77,016	94,556	97,861
Preferred deposits, viz.:				
Due New York State savings and loan associations, credit unions and land bank	2,710	4,563	4,737	6,219
Deposits by the State of New York	260,000	300,000	245,000	300,000
Deposits by the Superintendent of Banks of the State of New York	2,046	2,036	2,029	1,891
Deposits otherwise preferred	25,361	25,546	25,738	24,863
Due depositors, not preferred	3,220,882	3,212,572	3,543,451	3,671,276
Due to trust companies, banks and bankers	157,242	261,141	155,526	126,435
Bills payable			200,000	400,000
Other liabilities	35,730	40,145	29,949	32,239
Add for cents	2	3	4	3
Total liabilities	\$4,224,733	\$4,323,022	\$4,700,990	\$5,060,787

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 Feb. 28, 1917	Statement of condition June 20, 1917	Statement of condition Sept. 8, 1917	Statement of condition Nov. 14, 1917
Stocks and bonds, viz.:				
Public securities	\$1,000	\$1,000	\$36,194	\$30,287
Private securities	47,930	47,930	47,930	47,930
Real estate owned	8,100	12,596	12,596	12,596
Mortgages owned	28,600	28,450	28,450	28,350
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	39,749	38,131	37,547	37,497
Loans and discounts secured by other collateral	40,575	31,508	36,100	58,329
Loans, discounts and bills purchased not secured by collateral	474,147	535,013	537,739	522,841
Overdrafts	1,725	1,111	545	409
Due from trust companies, banks and bankers	105,845	120,894	92,681	223,660
Specie	3,947	3,861	3,617	3,720
Other currency authorized by the laws of the United States				23,269
Legal tender notes and notes of national banks	17,839	20,477	20,473	.....
Federal reserve notes	180	170	210	.....
Cash items	890	705	770	589
Add for cents	4	3	4	4
Total resources	\$770,531	\$841,849	\$854,856	\$989,481
LIABILITIES				
Capital	\$60,000	\$60,000	\$60,000	\$60,000
Surplus, including all undivided profits	33,234	39,386	43,351	45,653
Preferred deposits, viz.: Deposits by the State of New York	9,000	10,000	10,000	10,000
Due depositors, not preferred	653,296	722,462	729,392	863,828
Due to trust companies, banks and bankers			2,112	.....
Other liabilities	10,000	10,000	10,000	10,000
Add for cents	1	1	1	
Total liabilities	\$770,531	\$841,849	\$854,856	\$989,481

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THE CITIZENS BANK —ATTICA

[6 Main street; organized 1911]

DIRECTORS

ELON P. SPINK, *President*.B. T. SANDS, *Cashier*.JOHN MATTESON,
F. M. RICHARDS,R. J. TILTON,
E. P. SPINK,E. T. GAY,
B. T. SANDS,
JASON D. CAFE.J. H. SMITH,
H. T. BRAMER,B. F. FRENCH,
AUGUSTUS W. SMITH,

RESOURCES	Statement of condition Feb. 28, 1917	Statement of condition June 20, 1917	Statement of condition Sept. 8, 1917	Statement of condition Nov. 14, 1917
Stocks and bonds, viz.:				
Public securities	\$14,102	\$33,024	\$37,102	\$28,159
Private securities	29,937	39,637	38,587	39,637
Real estate owned	10,000	10,000	10,000	10,000
Mortgages owned	27,545	26,645	26,645	26,645
Loans and discounts secured by bond and mortgage, deed or other real estate col.	19,557	13,171	19,086	18,543
Loans and discounts secured by other collateral	16,550	35,322	17,488	15,660
Loans, discounts and bills purchased not secured by collateral	248,589	272,016	294,397	262,628
Overdrafts	478	238	829	777
Due from trust companies, banks and bankers	68,454	44,344	34,409	118,928
Specie	3,073	2,403	3,025	2,839
Other currency authorized by the laws of the United States				11,982
Legal tender notes and notes of national banks	12,149	9,663	10,708	
Federal reserve notes	150	220	1,120	
Cash items	1,345	545	1,057	504
Assets not included in any of the above heads	4,500	4,500	4,500	4,500
Add for cents	3	3	4	4
Total resources	\$456,432	\$491,731	\$498,957	\$540,806
LIABILITIES				
Capital	\$30,000	\$30,000	\$30,000	\$30,000
Surplus, including all undivided profits	19,307	20,845	21,952	23,487
Preferred deposits, viz.:				
Deposits by the State of New York	9,000	16,000	16,000	16,000
Other deposits secured by pledge of assets	3,226	2,484	2,538	2,394
Due depositors, not preferred	391,398	418,901	403,966	420,540
Due to trust companies, banks and bankers				2,200
Bills payable			20,000	15,000
Other liabilities	3,500	3,500	4,500	31,185
Add for cents	1	1	1	
Total liabilities	\$456,432	\$491,731	\$498,957	\$540,806

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. CURICK,
LOUIS M. WEED,

J. A. STACK,
NORMAN G. KRISER,
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 Feb. 28, 1917	Statement of condition June 20, 1917	Statement of condition Sept. 8, 1917	Statement of condition Nov. 14, 1917
Stocks and bonds, viz.: Public securities.....	\$208,773	\$198,778	\$238,374	\$219,411
Mortgages owned.....	127,486	130,436	127,553	126,053
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....	63,500	65,750	71,750	67,800
Loans and discounts secured by other collateral.....	293,081	305,785	175,998	162,713
Loans, discounts and bills purchased not secured by collateral.....	372,794	404,572	520,624	551,874
Overdrafts.....	386	189	386	673
Due from trust companies, banks and bankers.....	136,283	83,614	110,745	160,016
Specie.....	12,399	8,260	7,428	11,492
Other currency authorized by the laws of the United States.....	.....	.....	.....	28,045
Legal tender notes and notes of national banks.....	22,780	18,711	19,932	.....
Federal reserve notes.....	4,500	5,300	4,700	.....
Cash items.....	14,294	13,917	22,805	11,098
Assets not included in any of the above heads.....	14,950	15,300	15,900	16,100
Add for cents.....	3	3	3	3
Total resources.....	\$1,271,229	\$1,250,615	\$1,316,198	\$1,355,278
LIABILITIES				
Capital.....	\$100,000	\$100,000	\$100,000	\$100,000
Surplus, including all undivided profits.....	63,299	68,591	69,272	70,039
Preferred deposits, viz.:				
Due New York State savings and loan associations, credit unions and land bank.....	1,284	1,741	284	648
Deposits by the Superintendent of Banks of the State of New York.....	23,284	.....	.....	.....
Due depositors, not preferred.....	919,161	934,682	967,792	1,033,603
Due to trust companies, banks and bankers.....	160,000	140,000	174,549	145,386
Other liabilities.....	4,200	5,600	4,300	5,600
Add for cents.....	1	1	1	2
Total liabilities.....	\$1,271,229	\$1,250,615	\$1,316,198	\$1,355,278

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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,
C. W. McNAIR,H. FRANK DYER,
F. FIELDER,

JOHN J. BAILEY,

WM. H. HARTMAN,
PHILIP E. BLUM,FRANK H. JOHANTGEN,
E. R. GRISWOLD.

RESOURCES	Statement of condition Feb. 28, 1917	Statement of condition June 20, 1917	Statement of condition Sept. 8, 1917	Statement of condition Nov. 14, 1917
Stocks and bonds, viz :				
Public securities	\$42,777	\$41,330	\$53,665	\$85,318
Private securities	94,367	102,870	87,645	82,366
Real estate owned	6,000	6,000	6,000	6,000
Mortgages owned	10,888	11,488	11,488	10,888
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	15,542	15,745	23,045	25,062
Loans and discounts secured by other collateral	17,354	21,941	22,191	42,695
Loans, discounts and bills purchased not secured by collateral	170,704	190,145	194,321	190,209
Overdrafts	80	246	150	353
Due from trust companies, banks and bankers	111,600	105,119	62,488	55,522
Specie	10,687	17,749	12,340	11,161
Other currency authorized by the laws of the United States				11,480
Legal tender notes and notes of national banks	3,000	5,000	2,855	.....
Federal reserve notes	1,000	2,000	3,000	.....
Cash items	746	1,585	407	4,054
Assets not included in any of the above heads	2,219	2,275	1,875	2,415
Add for cents	4	4	5	4
Total resources	\$486,968	\$523,497	\$481,475	\$527,527
LIABILITIES				
Capital	\$50,000	\$50,000	\$50,000	\$50,000
Surplus, including all undivided profits	30,010	28,322	25,202	35,492
Due depositors, not preferred	404,158	440,774	401,672	403,524
Due to trust companies, banks and bankers				13,735
Bills payable				20,000
Other liabilities	2,800	4,400	4,600	4,775
Add for cents		1	1	1
Total liabilities	\$486,968	\$523,497	\$481,475	\$527,527

THE CITIZENS BANK OF GRIFFIN CORNERS, N. Y.—FLEISCHMANN'S

JOEL L. KEATOR, *President.*

[Main street; organized 1910]

R. W. PAWLING, *Cashier.*

JOEL L. KEATOR,
FRANK DOOLITTLE,

H. S. VERMILYA,
O. F. BALLARD,

DIRECTORS
CLARENCE WILSON,

E. L. HINCKLEY,

C. H. VERMILYA,
R. W. PAWLING.

RESOURCES	Statement of condition Feb. 28, 1917	Statement of condition June 20, 1917	Statement of condition Sept. 8, 1917	Statement of condition Nov. 14, 1917
Stocks and bonds, viz.:				
Public securities	\$1,085	\$1,125	\$6,000	\$1,080
Private securities	8,485	8,210	7,950	13,646
Real estate owned	12,370	10,670	10,700	10,700
Mortgages owned	8,725	11,700	11,386	14,786
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	7,520	7,520	8,015	7,916
Loans and discounts secured by other collateral	8,408	9,829	10,284	10,214
Loans, discounts and bills purchased not secured by collateral	95,619	115,672	111,026	124,165
Overdrafts	94	74	39	139
Due from trust companies, banks and bankers	10,467	11,204	68,084	6,340
Specie	3,818	4,216	8,000	4,595
Other currency authorized by the laws of the United States				860
Legal tender notes and notes of national banks	1,690	140	1,815	
Federal reserve notes		30	180	
Cash items	91	513	1,183	1,107
Assets not included in any of the above heads	2,138	4,035	4,293	6,773
Add for cents	3	2	3	4
Total resources	\$160,493	\$184,940	\$248,938	\$202,325
LIABILITIES				
Capital	\$25,000	\$25,000	\$25,000	\$25,000
Surplus, including all undivided profits	12,498	12,208	8,802	10,574
Preferred deposits, viz.: Deposits by the State of New York	8,000	14,000	14,000	14,000
Due depositors, not preferred	110,080	111,208	199,942	151,366
Bills payable		10,000		
Rediscounts	4,000	11,420		
Other liabilities	915	1,103	1,193	1,385
Add for cents		1	1	
Total liabilities	\$160,493	\$184,940	\$248,938	\$202,325

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THE CITIZENS BANK OF LOCKE, N. Y.—LOCKE

[Organized 1895]
DIRECTORSC. J. HEWITT, *President.*N. LOWE, *Cashier.*

J. L. WHITE,

E. G. MASTERS,
J. MELVILLE STEWART,

HORTON METZGAR,

A. C. McINTOSH,
GILES M. STODDARD.

C. J. HEWITT,

RESOURCES	Statement of condition Feb. 28, 1917	Statement of condition June 20, 1917	Statement of condition Sept. 8, 1917	Statement of condition Nov. 14, 1917
Stocks and bonds, viz.:				
Public securities	\$1,100	\$1,100	\$1,100	\$1,100
Private securities	14,734	22,549	33,479	30,479
Real estate owned	3,000	3,000	3,000	3,000
Mortgages owned	41,786	39,236	39,236	40,173
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	5,000	4,000	4,000	4,000
Loans and discounts secured by other collateral	3,000			
Loans, discounts and bills purchased not secured by collateral	36,521	60,059	56,391	58,632
Overdrafts	753	171	545	848
Due from trust companies, banks and bankers	31,929	7,837	6,087	21,170
Specie	646	872	1,196	940
Other currency authorized by the laws of the United States				917
Legal tender notes and notes of national banks	5,519	4,323	4,263	
Cash items	4	128		65
Assets not included in any of the above heads	3,530	4,530	5,230	4,030
Add for cents	4	4	1	2
Total resources	\$147,526	\$147,809	\$154,528	\$168,356
LIABILITIES				
Capital	\$25,000	\$25,000	\$25,000	\$25,000
Surplus, including all undivided profits	14,222	15,690	15,721	15,079
Preferred deposits, viz.:				
Deposits by the State of New York	10,000	11,000		
Deposits by the Superintendent of Banks of the State of New York			21,000	21,000
Due depositors, not preferred	97,303	94,918	91,907	106,276
Other liabilities	1,000	1,200	900	1,000
Add for cents	1	1		1
Total liabilities	\$147,526	\$147,809	\$154,528	\$168,356

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 Feb. 28, 1917	Statement of condition June 20, 1917	Statement of condition Sept. 8, 1917	Statement of condition Nov. 14, 1917
Stocks and bonds viz.:				
Public securities	\$1,160	\$3,737	\$1,088	\$5,681
Private securities	58,031	61,225	69,727	60,772
Mortgages owned	8,050	13,050	10,800	10,300
Loans and discounts secured by other collateral	23,816	26,269	22,222	25,282
Loans, discounts and bills purchased not secured by collateral	181,092	193,070	203,150	226,160
Overdrafts	40	124	65	185
Due from trust companies, banks and bankers	50,446	22,985	38,241	89,186
Specie	11,300	9,146	15,587	9,605
Other currency authorized by the laws of the United States				11,678
Legal tender notes and notes of national banks	4,335	3,530	5,515	
Federal reserve notes	600	250	4,000	
Cash items	93	49	407	1,378
Assets not included in any of the above heads	9,672	10,300	9,523	8,700
Add for cents	4	2	4	2
Total resources	\$348,639	\$343,737	\$380,329	\$448,929
LIABILITIES				
Capital	\$25,000	\$25,000	\$25,000	\$25,000
Surplus, including all undivided profits	29,045	28,641	27,922	29,912
Due depositors, not preferred	286,879	284,106	320,123	382,302
Due to trust companies, banks and bankers	6,811	2,860	5,591	8,814
Other liabilities	902	3,130	1,691	2,900
Add for cents	2		2	1
Total liabilities	\$348,639	\$343,737	\$380,329	\$448,929

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THE CITIZENS BANK OF PENN YAN — PENN YAN
 [140 Main street; organized 1899]

JOHN H. JOHNSON, *President.*J. A. UNDERWOOD, *Cashier.*

JOHN H. JOHNSON,

HENRY M. PARMELE,
CHARLES T. ANDREWS,

L. GEROME OGDEN,

HOWARD L. WOODRUFF,
J. A. UNDERWOOD.

H. C. TALLMADGE,

RESOURCES	Statement of condition Feb. 28, 1917	Statement of condition June 20, 1917	Statement of condition Sept. 8, 1917	Statement of condition Nov. 14, 1917
Stocks and bonds, viz.:				
Public securities	\$27,140	\$41,063	\$30,640	\$22,035
Private securities	172,187	155,114	152,657	162,914
Real estate owned	25,369	25,369	25,369	25,369
Mortgages owned	58,672	67,222	66,922	69,522
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	79,750	84,388	82,035	87,659
Loans and discounts secured by other collateral	118,999	123,802	112,433	100,606
Loans, discounts and bills purchased not secured by collateral	258,349	261,729	276,270	276,490
Overdrafts	266	413	815	532
Due from trust companies, banks and bankers	100,681	51,139	53,965	191,967
Specie	28,968	17,988	17,144	19,006
Other currency authorized by the laws of the United States				24,194
Legal tender notes and notes of national banks	14,769	11,635	3,472	
Federal reserve notes	500	500	3,000	
Cash items	503	1,398	2,186	2,015
Assets not included in any of the above heads	9,676	8,669	11,471	11,548
Add for cents	5	5	5	6
Total resources	\$895,834	\$850,434	\$838,384	\$993,863
LIABILITIES				
Capital	\$50,000	\$50,000	\$50,000	\$50,000
Surplus, including all undivided profits	77,439	76,784	74,220	78,063
Preferred deposits, viz.:				
Due New York State savings and loan associations, credit unions and land bank	5,496	3,577	2,655	2,028
Deposits by the State of New York	22,000	35,000	35,000	35,000
Other deposits secured by pledge of assets		6,000		
Due depositors, not preferred	734,908	653,741	622,390	822,839
Bills payable		19,000	48,500	
Other liabilities	5,989	6,331	5,618	5,931
Add for cents	2	1	1	2
Total liabilities	\$895,834	\$850,434	\$838,384	\$993,863

THE CITIZENS BANK OF PERRY — PERRY

G. M. TRABER, *President.*

[20 Main street; organized 1888]

C. M. SMITH, *Cashier.*

DIRECTORS

WM. W. GRIEVE,

C. M. SMITH,
B. A. NEVIN,

JOHN F. GRIEVE,

W. T. OLIN,
G. M. TRABER.

J. N. WYCKOFF,

RESOURCES	Statement of condition Feb. 28, 1917	Statement of condition June 20, 1917	Statement of condition Sept. 8, 1917	Statement of condition Nov. 14, 1917
Stocks and bonds, viz.:				
Public securities	\$41,287	\$50,887	\$51,803	\$29,600
Private securities	238,818	239,242	181,887	144,550
Real estate owned	18,100	18,100	18,100	18,100
Mortgages owned	166,790	173,202	175,752	175,977
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	46,254	42,921	47,421	50,221
Loans and discounts secured by other collateral	43,750	39,980	38,120	48,400
Loans, discounts and bills purchased not secured by collateral	251,441	286,579	311,081	403,374
Overdrafts	50	.....	.....	20
Due from trust companies, banks and bankers	125,211	84,075	117,761	181,510
Specie	7,532	6,015	6,573	6,851
Other currency authorized by the laws of the United States .....	.....	.....	.....	19,620
Legal tender notes and notes of national banks	18,635	15,356	7,768	.....
Federal reserve notes	1,000	.....	1,000	.....
Cash items	1,277	335	434	1,408
Assets not included in any of the above heads	2,000	3,400	6,000	8,000
Add for cents	4	3	4	4
Total resources	\$962,149	\$960,095	\$963,704	\$1,087,635
LIABILITIES				
Capital	\$50,000	\$50,000	\$50,000	\$50,000
Surplus, including all undivided profits	56,576	58,088	58,732	45,699
Preferred deposits, viz.: Deposits by the State of New York	23,000	31,000	31,000	31,000
Due depositors, not preferred	828,570	808,150	789,279	923,009
Bills payable .....	.....	10,000	27,815	27,815
Other liabilities	4,002	2,857	6,877	10,110
Add for cents	1		1	2
Total liabilities	\$962,149	\$960,095	\$963,704	\$1,087,635

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CITIZENS BANK OF ROCHESTER — ROCHESTER

JAMES L. HOTCHKISS, *President.*

[14 East avenue; organized 1916]

JOHN C. FRANKLAND, *Cashier.*

DIRECTORS

JAMES L. HOTCHKISS,
WM. W. CLARK,
JEREMIAH G. MENIHAN,
JAMES L. WHITLEY,EUGENE J. CHAPMAN,
JOHN L. KEENAN,
WM. H. VICINUS,
FRANK E. WOODWORTH,CHAS. A. GREEN,
GEORGE L. SWAN,
CHAS. M. BAYER,HENRY M. STERN,
BRADLEY W. FENN,
EUGENE J. DWYER,
PHILIP H. YAWMAN,GEORGE G. FORD,
PHILIP CONBOY,
WILBERT A. NARAMORE,
WM. F. DWYER.

RESOURCES	Statement of condition Feb. 28, 1917	Statement of condition June 20, 1917	Statement of condition Sept. 8, 1917	Statement of condition Nov. 14, 1917
Stocks and bonds, viz.:				
Public securities	\$50,575	\$95,010	\$99,105	\$121,959
Private securities	229,075	252,402	296,310	339,880
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	16,987	27,687	38,936	42,717
Loans and discounts secured by other collateral	226,693	292,250	375,181	326,922
Loans, discounts and bills purchased not secured by collateral	255,149	555,712	587,713	554,506
Overdrafts			4	148
Due from trust companies, banks and bankers	148,482	120,819	145,059	204,259
Specie	4,357	4,335	4,165	6,527
Other currency authorized by the laws of the United States				53,470
Legal tender notes and notes of national banks	38,780	58,250	38,300	
Federal reserve notes	2,000	3,500	3,000	
Cash items	12,359	10,375	7,826	26,602
Assets not included in any of the above heads	26,338	20,613	20,309	27,627
Add for cents	3	5	3	3
Total resources	\$1,010,798	\$1,440,958	\$1,615,911	\$1,704,620
LIABILITIES				
Capital	\$250,000	\$250,000	\$250,000	\$250,000
Surplus, including all undivided profits	125,000	108,077	105,921	125,941
Preferred deposits, viz.:				
Due New York State savings banks	25,000	25,000	25,000	25,000
Deposits by the State of New York	25,000	28,000	28,000	28,000
Due depositors, not preferred	581,698	1,014,751	1,196,296	1,255,129
Due to trust companies, banks and bankers		10,066		2,506
Other liabilities	4,100	5,062	10,693	18,043
Add for cents		2	1	1
Total liabilities	\$1,010,798	\$1,440,958	\$1,615,911	\$1,704,620

THE CITIZENS BANK — WAVERLY

[331 Broad street; organized 1874]

DIRECTORS

FRED A. SAWYER, *President.*

LOUIS J. BULEY, *Cashier.*

JAMES H. OWEN,
JOHN C. VAN ATTA,

FREDERICK E. HAWKES,
THEO. MILLS,

FRED A. SAWYER,

ELLEN S. HALSTEAD,
HORACE H. KINNEY,

EDWIN W. HORTON,
E. S. HANFORD.

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RESOURCES	Statement of condition Feb. 28, 1917	Statement of condition June 20, 1917	Statement of condition Sept. 8, 1917	Statement of condition Nov. 14, 1917
Stocks and bonds, viz.:				
Public securities	\$86,100	\$134,790	\$138,500	\$185,654
Private securities	450,222	418,950	423,066	428,721
Real estate owned	8,000	8,000	8,000	8,000
Mortgages owned	27,277	27,242	26,887	25,817
Loans and discounts secured by bond and mortgage, deed or other real estate col.	32,948	33,418	22,098	18,290
Loans and discounts secured by other collateral	110,307	136,517	132,941	143,559
Loans, discounts and bills purchased not secured by collateral	132,713	133,480	142,909	136,458
Overdrafts	422	83	246	1,283
Due from trust companies, banks and bankers	83,070	74,876	84,896	71,376
Specie	7,603	3,831	2,951	4,649
Other currency authorized by the laws of the United States				11,916
Legal tender notes and notes of national banks	12,003	14,914	13,494	
Federal reserve notes	2,210	1,540	2,000	
Cash items	2,167	803	3,189	577
Assets not included in any of the above heads	8,649	9,214	9,105	9,498
Add for cents	3	5	4	3
Total resources	\$963,694	\$997,663	\$1,010,286	\$1,045,801
LIABILITIES				
Capital	\$50,000	\$50,000	\$50,000	\$50,000
Surplus, including all undivided profits	93,102	88,372	93,015	101,728
Preferred deposits, viz.:				
Due New York State savings and loan associations, credit unions and land bank	2,026	341	722	
Deposits by the State of New York	20,000	20,000	20,000	20,000
Other deposits secured by pledge of assets				30,000
Due depositors, not preferred	791,284	832,949	840,258	837,073
Due to trust companies, banks and bankers	1,281		289	
Other liabilities	6,000	6,000	6,000	7,000
Add for cents	1	1	2	
Total liabilities	\$963,694	\$997,663	\$1,010,286	\$1,045,801

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. WINSOR,JAMES M. McCULLOUGH,
JOS. B. SELLARS,

RESOURCES	Statement of condition Feb. 28, 1917	Statement of condition June 20, 1917	Statement of condition Sept. 8, 1917	Statement of condition Nov. 14, 1917
Stocks and bonds, viz.:				
Public securities	\$25,606	\$125,606	\$56,606	\$307,746
Private securities	640,283	617,652	661,795	694,723
Real estate owned	8,580	40,030	53,185	59,174
Mortgages owned	75,800	70,800	69,800	69,800
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	8,900	10,800	10,400	10,250
Loans and discounts secured by other collateral	7,850	9,250	8,600	12,400
Loans, discounts and bills purchased not secured by collateral	405,669	407,031	404,934	404,205
Overdrafts	17	40	316	23
Due from trust companies, banks and bankers	162,949	146,606	185,671	130,630
Specie	33,888	33,293	32,479	66,405
Legal tender notes and notes of national banks	15,000	18,000	20,100	.....
Federal reserve notes	3,000	6,000	4,589	.....
Cash items	12,563	4,499	5,388	3,616
Assets not included in any of the above heads	20,658	21,184	19,420	22,960
Add for cents	3	1	3	3
Total resources	\$1,420,766	\$1,510,792	\$1,533,286	\$1,781,935
LIABILITIES				
Capital	\$100,000	\$100,000	\$100,000	\$100,000
Surplus, including all undivided profits	61,480	43,132	34,560	68,619
Preferred deposits, viz.: Deposits by the State of New York	35,000	83,000	74,000	83,000
Due depositors, not preferred	1,210,022	1,256,245	1,310,366	1,506,144
Due to trust companies, banks and bankers	6,187	12,858	5,458	7,001
Other liabilities	8,075	15,555	8,901	17,170
Add for cents	2	2	1	1
Total liabilities	\$1,420,766	\$1,510,792	\$1,533,286	\$1,781,935

CITIZENS STATE BANK — LYNDONVILLE

F. B. HOUSEL, *President.*

[Main street; organized 1911]

JAY B. OAKES, *Cashier.*

DIRECTORS

FRANK B. HOUSEL,

JOHN WARD,

GEO. RESSEGUIE,

JAY B. OAKES,

ALBERT B. HISE.

RESOURCES	Statement of condition Feb. 28, 1917	Statement of condition June 20, 1917	Statement of condition Sept. 8, 1917	Statement of condition Nov. 14, 1917
Stocks and bonds, viz.:				
Public securities	\$22,451	\$32,457	\$16,575	\$31,270
Private securities	82,780	50,936	47,499	67,142
Real estate owned	9,000	9,000	9,000	9,000
Mortgages owned	36,124	59,494	58,944	60,944
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	21,425	24,600	27,000	33,010
Loans and discounts secured by other collateral	54,479	10,026	5,160	101,657
Loans, discounts and bills purchased not secured by collateral	133,519	163,115	175,233	155,500
Overdrafts	342	2	72	218
Due from trust companies, banks and bankers	36,268	39,740	30,811	56,219
Specie	2,847	3,108	2,688	2,948
Other currency authorized by the laws of the United States				22,360
Legal tender notes and notes of national banks	10,493	9,632	5,270	
Federal reserve notes	1,000	2,000	2,000	
Cash items	6,147	781	1,246	2,902
Assets not included in any of the above heads	3,700	3,633	6,554	6,634
Add for cents	3	4	3	4
Total resources	\$420,578	\$408,528	\$388,055	\$549,817
LIABILITIES				
Capital	\$50,000	\$50,000	\$50,000	\$50,000
Surplus, including all undivided profits	9,128	11,373	11,043	13,319
Due depositors, not preferred	360,449	346,155	285,262	483,998
Bills payable			40,000	
Other liabilities	1,000	1,000	1,750	2,500
Add for cents	1			
Total liabilities	\$420,578	\$408,528	\$388,055	\$549,817

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THE CITY BANK OF SYRACUSE — SYRACUSE

ARTHUR N. ELLIS, *President.*

[120 East Genesee street; organized 1909]

C. H. SANDFORD, *Cashier.*

DIRECTORS

WARREN C. BRAYTON,
LEVI S. CHAPMAN,
FRANK A. BARTON,
STEWART F. HANCOCK,
WALTER A. RIDINGS,
EDWARD V. BRYANT,

RICHARD C. BROWN,
DANIEL M. EDWARDS,
AUGUST C. HOFFMAN, 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. BEBLER,
HARLEY J. CHURCHILL,
CHAS. M. BEDELL,
HAMLET WORKER,

HERMAN CASLER,
EARL E. ELLIS,
MARTIN G. CROSSMAN,
ALBERT A. KESLER,
DANIEL C. WEBSTER,
HENRY E. MILLS.

RESOURCES	Statement of condition Feb. 28, 1917	Statement of condition June 20, 1917	Statement of condition Sept. 8, 1917	Statement of condition Nov. 14, 1917
Stocks and bonds, viz.:				
Public securities	\$48,525	\$111,012	\$451,459	\$694,335
Private securities	695,227	784,903	737,415	990,401
Real estate owned	887,750	979,436	1,041,491	1,094,290
Loans and discounts secured by bond and mortgage, deed or other real estate col.	65,544	59,533	61,131	58,331
Loans and discounts secured by other collateral	1,649,298	1,765,671	1,816,904	2,052,199
Loans, discounts and bills purchased not secured by collateral	2,194,398	2,392,650	2,601,877	2,615,213
Overdrafts	111	480	808	558
Due from trust companies, banks and bankers	340,841	413,793	360,606	383,297
Specie	42,289	41,602	28,715	20,770
Other currency authorized by the laws of the United States				165,239
Legal tender notes and notes of national banks	99,339	135,778	103,419	
Federal reserve notes	5,000	5,000		
Cash items	37,495	45,498	70,131	58,808
Assets not included in any of the above heads	10,203	16,784	22,113	18,883
Add for cents	4	2	7	6
Total resources	\$6,076,024	\$6,752,142	\$7,301,076	\$8,152,330
LIABILITIES				
Capital	\$500,000	\$500,000	\$500,000	\$500,000
Surplus, including all undivided profits	231,202	233,105	216,475	221,832
Preferred deposits, viz.:				
Due New York State savings and loan associations, credit unions and land bank	3,408	808	7,377	9,817
Deposits by the State of New York	140,000	228,000	195,000	240,000
Other deposits secured by pledge of assets				772,965
Due depositors, not preferred	4,283,491	5,037,334	5,456,903	5,496,997
Due to trust companies, banks and bankers	99,302	69,767	68,047	82,561
Bills payable	180,000		200,000	150,000
Other liabilities	638,620	683,127	657,273	678,157
Add for cents	1	1	1	1
Total liabilities	\$6,076,024	\$6,752,142	\$7,301,076	\$8,152,330

CLYMER STATE BANK — CLYMER

ALBERT NECKERS, Jr., *President.*

[Main street; organized 1910]

H. F. YOUNG, *Cashier.*

DIRECTORS

HENRY MEYERINCK,
WM. TENHOUSEN,

ALBERT NECKERS, JR.,
JOHN G. WEYERS,

BENJ. WASSINK,

GEORGE GROSS,
HARRY TENHAKEN,

H. F. YOUNG,
LUCAS C. GLEASON.

RESOURCES	Statement of condition Feb. 28, 1917	Statement of condition June 20, 1917	Statement of condition Sept. 8, 1917	Statement of condition Nov. 14, 1917
Stocks and bonds, viz.:				
Public securities	\$1,000	\$1,000	\$4,000	\$3,000
Private securities	11,430	8,130	7,930	10,010
Real estate owned	2,365	2,365	2,365	2,365
Mortgages owned	6,497	6,500	6,400	6,000
Loans and discounts secured by bond and mortgage, deed or other real estate col.	24,819	24,519	28,455	14,981
Loans and discounts secured by other collateral	5,781	3,288	2,482	1,146
Loans, discounts and bills purchased not secured by collateral	142,238	137,270	153,333	186,695
Overdrafts	860	461	716	1,392
Due from trust companies, banks and bankers	17,506	48,602	40,871	44,146
Specie	6,923	3,429	8,227	4,364
Other currency authorized by the laws of the United States				13,246
Legal tender notes and notes of national banks	4,010	2,489	7,200	
Federal reserve notes	300		970	
Cash items	76	127	693	536
Assets not included in any of the above heads	1,500	1,400	1,300	1,500
Add for cents	4	5	4	2
Total resources	\$225,309	\$239,585	\$264,946	\$289,383
LIABILITIES				
Capital	\$25,000	\$25,000	\$25,000	\$25,000
Surplus, including all undivided profits	8,856	10,124	10,405	11,027
Preferred deposits, viz.: Deposits by the State of New York	8,000	9,000	9,000	9,000
Due depositors, not preferred	165,545	187,700	217,040	240,856
Rediscounts	14,907	4,859		
Other liabilities	3,000	2,900	3,500	3,500
Add for cents	1	2	1	
Total liabilities	\$225,309	\$239,585	\$264,946	\$289,383

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COHOCTON STATE BANK — COHOCTON

A. L. SHULTS, *President*.

[Maple avenue; organized 1915]

GEORGE A. WENTWORTH, *Cashier*.

DIRECTORS

ANDREW L. SHULTS,
JENNIE C. OLIVER,EDWIN S. BROWN,
WM. J. FAULKNER,

SIMON P. COOLEY,

W. HEALY CLARK,
GEO. A. WENTWORTH,ARTHUR E. CONLEY,
CHARLES LARROWE.

RESOURCES	Statement of condition Feb. 28, 1917	Statement of condition June 20, 1917	Statement of condition Sept. 8, 1917	Statement of condition Nov. 14, 1917
Stocks and bonds, viz.:				
Public securities	\$11,030	\$33,722	\$44,127	\$36,494
Private securities	10,936	36,742	33,621	36,742
Real estate owned	2,700	2,700	2,700	2,700
Mortgages owned	2,725	4,303	4,903	4,903
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	10,988	20,206	18,143	18,143
Loans and discounts secured by other collateral	63,080	34,641	44,970	55,347
Loans, discounts and bills purchased not secured by collateral	110,135	110,668	114,797	107,064
Overdrafts	204	316	1,282	1,185
Due from trust companies, banks and bankers	41,196	42,943	29,891	11,527
Specie	7,142	8,333	4,735	7,721
Other currency authorized by the laws of the United States				3,950
Legal tender notes and notes of national banks	2,535	1,593	2,020	
Federal reserve notes	175	225	370	
Assets not included in any of the above heads	1,925	1,760	1,920	2,160
Add for cents	5	5	5	5
Total resources	\$264,776	\$298,157	\$303,484	\$287,941
LIABILITIES				
Capital	\$25,000	\$25,000	\$25,000	\$25,030
Surplus, including all undivided profits	11,921	15,065	15,233	16,149
Due depositors, not preferred	226,634	257,072	256,830	230,031
Bills payable			5,000	15,000
Other liabilities	1,220	1,020	1,370	1,760
Add for cents	1		1	1
Total liabilities	\$264,776	\$298,157	\$303,484	\$287,941

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. ORVIS,
WM. WOODWARD,

GEORGE S. CARR,
GEO. REUTER,

CHAS. H. SMITH,
ALEXANDER C. WALKER,
JOHN J. HOPPER.

ARTHUR W. WATSON,
WILLIAM CRAWFORD,

RESOURCES	Statement of condition Feb. 28, 1917	Statement of condition June 20, 1917	Statement of condition Sept. 8, 1917	Statement of condition Nov. 14, 1917
Stocks and bonds, viz.:				
Public securities	\$1,000	\$101,000	\$69,082	\$226,357
Private securities	250,556	250,556	250,384	270,797
Real estate owned	50,000	50,000	50,000	50,000
Loans and discounts secured by other collateral	3,107,893	1,982,946	2,150,247	3,369,860
Loans, discounts and bills purchased not secured by collateral	5,192,394	6,202,728	6,068,880	5,784,526
Overdrafts	1,074	1,731	3,620	2,720
Due from trust companies, banks and bankers	1,253,442	1,019,580	1,250,256	1,073,062
Specie	1,222,318	964,784	992,759	1,035,172
Other currency authorized by the laws of the United States				310,000
Legal tender notes and notes of national banks	272,900	209,300	216,735	
Federal reserve notes	29,700	27,000	27,595	
Cash items	570,150	455,417	586,653	540,084
Assets not included in any of the above heads	2,000	3,500	4,357	6,000
Add for cents	3	2	4	3
Total resources	\$11,953,430	\$11,268,544	\$11,670,572	\$12,668,581
LIABILITIES				
Capital	\$400,000	\$400,000	\$500,000	\$500,000
Surplus, including all undivided profits	949,767	1,003,380	933,212	970,771
Preferred deposits, viz.:				
Due New York State Savings banks	106,184	106,184	107,237	107,237
Other deposits secured by pledge of assets	65,343	13,436	63,387	120,976
Due depositors, not preferred	10,276,415	9,495,370	9,919,920	10,185,337
Due to trust companies, banks and bankers	94,609	189,036	82,966	710,190
Other liabilities	61,110	61,136	63,848	74,068
Add for cents	2	2	2	2
Total liabilities	\$11,953,430	\$11,268,544	\$11,670,572	\$12,668,581

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COLUMBIA BANK — NEW YORK CITY

[507 Fifth avenue; organized 1883]

ELI H. BERNHEIM, *President.*W. S. GRIFFITH, *Cashier.*

DIRECTORS

JOSEPH FOX,
JOHN P. STEVENS,ROBERT E. SIMON,
ELI H. BERNHEIM,JOSEPH STEINER,
SAMUEL K. JACOBS.W. S. GRIFFITH,
MORTIMER J. FOX,SIMMON FORD,
FRED A. MACK,

RESOURCES	Statement of condition Feb. 28, 1917	Statement of condition June 20, 1917	Statement of condition Sept. 8, 1917	Statement of condition Nov. 14, 1917
Stocks and bonds, viz.:				
Public securities	\$1,000	\$51,000	\$31,000	\$2,420
Private securities	807,895	834,572	833,037	768,737
Real estate owned	43,047	43,047	42,797	42,797
Loans and discounts secured by bond and mortgage, deed or other real estate col.	12,000	11,000	11,000	10,000
Loans and discounts secured by other collateral	891,857	785,063	868,367	964,010
Loans, discounts and bills purchased not secured by collateral	7,720,542	7,750,569	8,736,526	8,381,819
Overdrafts	495	258	381	841
Due from trust companies, banks and bankers	825,948	922,541	973,804	1,367,150
Specie	1,166,908	1,027,527	941,139	1,029,553
Other currency authorized by the laws of the United States				354,700
Legal tender notes and notes of national banks	82,300	135,850	91,490	
Federal reserve notes	70,000	24,000	75,000	
Cash items	564,737	444,583	484,712	600,233
Customers' liability on acceptances (per contra, see liabilities)	114,600			
Assets not included in any of the above heads	4,130	18,854	21,022	32,140
Add for cents	6	5	3	6
Total resources	\$12,305,465	\$12,048,869	\$13,110,278	\$13,554,406
LIABILITIES				
Capital	\$300,000	\$300,000	\$300,000	\$300,000
Surplus, including all undivided profits	674,097	725,120	672,972	748,915
Preferred deposits, viz.:				
Due New York State savings banks	114,499	131,558	135,638	122,513
Deposits by the State of New York	112,000	125,000	100,000	125,000
Due depositors, not preferred	10,322,566	9,700,169	9,804,529	11,377,492
Due to trust companies, banks and bankers	71,951	52,770	83,993	61,099
Bills payable	500,000	910,000	1,910,000	700,000
Acceptances of drafts payable at a future date or authorized by commercial letters of credit	114,600			
Other liabilities	95,750	104,250	103,144	119,386
Add for cents	2	2	2	1
Total liabilities	\$12,305,465	\$12,048,869	\$13,110,278	\$13,554,406

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 Feb. 28, 1917	Statement of condition June 20, 1917	Statement of condition Sep. 8, 1917	Statement of condition Nov. 14, 1917
Stocks and bonds, viz.:				
Public securities	\$1,172,065	\$10,181,976	\$9,362,140	\$38,111,302
Private securities	19,396,099	17,161,374	19,323,640	16,031,244
Real estate owned	3,639,100	3,667,028	3,681,320	3,645,734
Mortgages owned	625,813	814,616	813,116	806,816
Loans and discounts secured by bond and mortgage, deed or other real estate col.	353,101	409,946	406,813	384,133
Loans and discounts secured by other collateral	31,586,225	38,067,199	28,323,820	29,015,946
Loans, discounts and bills purchased not secured by collateral	31,222,517	35,711,824	42,949,795	27,340,864
Overdrafts	3,989	7,521	4,884	5,997
Due from trust companies, banks and bankers	12,421,145	20,096,923	22,074,782	4,364,705
Specie	18,217,845	11,071,710	4,076,668	6,326,350
Other currency authorized by the laws of the United States				571,495
Legal tender notes and notes of national banks	910,360	1,524,760	494,095	.....
Federal reserve notes	2,291,510	1,998,190	1,185,990	.....
Cash items	12,864,844	16,551,995	6,996,582	15,963,689
Due from the Federal Reserve bank of New York, less offsets				16,849,837
Customers' liability on acceptances (per contra, see liabilities)	2,476,396	2,723,266	2,217,241	1,961,148
Assets not included in any of the above heads	307,038	348,365	378,268	458,958
Add for cents	6	4	4	6
Total resources	\$137,488,062	\$160,336,697	\$142,199,158	\$161,838,224
LIABILITIES				
Capital	\$3,500,000	\$3,500,000	\$3,500,000	\$3,500,000
Surplus, including all undivided profits	7,294,189	6,875,939	7,077,526	7,510,211
Preferred deposits, Viz.:				
Due New York State savings banks	6,846,932	6,483,431	5,524,997	6,756,321
Due New York State savings and loan associations, credit unions and land bank	132,734	101,263	90,752	58,238
Deposits by the Superintendent of Banks of the State of New York	199,055	40,603	53,533	93,699
Due depositors, not preferred	106,835,962	124,338,851	113,535,042	132,879,439
Due to trust companies, banks and bankers	9,800,928	15,472,933	9,632,326	8,703,439
Acceptances of drafts payable at a future date or auth'd by com'l letters of credit	2,476,396	2,723,266	2,217,241	1,961,148
Other liabilities	401,862	800,408	567,737	375,725
Add for cents	4	3	4	4
Total liabilities	\$137,488,062	\$160,336,697	\$142,199,158	\$161,838,224

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COSMOPOLITAN BANK — NEW YORK CITY

GEORGE B. WILLIAMS, *President.*

[803 Prospect avenue; organized 1906]

WM. F. McLAUGHLIN, *Cashier.*

SIEGFRIED KARLBACH,

LEWIS DORFMAN,
MORRIS LEVY,

JOS. E. BUTTERWORTH,

WM. D. CAMERON,
ROBT. F. SEIFFERT.

GEO. B. WILLIAMS,

RESOURCES	Statement of condition Feb. 28, 1917	Statement of condition June 20, 1917	Statement of condition Sept. 8, 1917	Statement of condition Nov. 14, 1917
Stocks and bonds, viz.:				
Public securities	\$64,460	\$60,744	\$63,071	\$59,313
Private securities			11,293	36,091
Real estate owned	5,746	5,746	5,746	5,746
Mortgages owned	8,600	10,597	10,347	10,597
Loans and discounts secured by bond and mortgage, deed or other real estate col.	37,185	53,439	60,276	48,477
Loans and discounts secured by other collateral	331,041	241,899	262,238	230,722
Loans, discounts and bills purchased not secured by collateral	652,258	715,590	678,484	663,233
Overdrafts	991	862	2,292	842
Due from trust companies, banks and bankers	152,512	233,849	201,357	235,701
Specie	6,211	6,565	12,683	12,121
Other currency authorized by the laws of the United States				51,154
Legal tender notes and notes of national banks	26,333	34,480	22,789	.....
Federal reserve notes	20,000	15,000	15,000	.....
Cash items	4,979	7,102	14,529	16,181
Assets not included in any of the above heads	7,608	6,763	6,449	6,200
Add for cents	2	4	5	5
Total resources	\$1,317,926	\$1,392,640	\$1,366,559	\$1,376,436
LIABILITIES				
Capital	\$100,000	\$100,000	\$100,000	\$100,000
Surplus, including all undivided profits	33,874	33,972	33,289	38,899
Preferred deposits, viz.:				
Deposits by the State of New York	48,000	54,000	54,000	54,000
Deposits by the Superintendent of Banks of the State of New York	15,000	5,500	5,500	5,500
Other deposits secured by pledge of assets	25,000	25,000	25,000	10,000
Due depositors, not preferred	1,060,790	1,090,663	1,144,229	1,160,524
Due to trust companies, banks and bankers	31,123	72,800	.....	.....
Other liabilities	4,138	5,704	4,540	7,512
Add for cents	1	1	1	1
Total liabilities	\$1,317,926	\$1,392,640	\$1,366,559	\$1,376,436

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 Feb. 28, 1917	Statement of condition June 20, 1917	Statement of condition Sept. 8, 1917	Statement of condition Nov. 14, 1917
Stocks and bonds, viz.:				
Public securities.....	\$1,055	\$1,050	\$1,010	\$1,000
Private securities.....	272,720	268,427	260,708	237,880
Real estate owned.....	9,000	9,000	9,000	9,000
Mortgages owned.....	3,700	3,700	3,700	3,700
Loans and discounts secured by bond and mortgage, deed or other real estate col.	8,224	8,074	15,834	15,014
Loans and discounts secured by other collateral.....	22,364	21,933	24,579	29,004
Loans, discounts and bills purchased not secured by collateral.....	60,477	90,994	70,543	67,659
Overdrafts.....			128	
Due from trust companies, banks and bankers.....	78,464	161,344	77,518	157,151
Specie.....	15,210	16,155	9,878	4,286
Other currency authorized by the laws of the United States.....				18,763
Legal tender notes and notes of national banks.....	10,736	8,291	11,294	
Federal reserve notes.....	400	500	300	
Cash items.....	10	41	70	
Assets not included in any of the above heads.....	499	561	294	606
Add for cents.....	1	2	3	3
Total resources.....	\$488,860	\$590,072	\$484,859	\$544,066
LIABILITIES				
Capital.....	\$100,000	\$100,000	\$100,000	\$100,000
Surplus, including all undivided profits.....	47,286	38,740	34,173	21,446
Preferred deposits, viz.:				
Due New York State savings banks.....	24,523	12,984	10,125	9,863
Due New York State savings and loan associations, credit unions and land bank.....	6,036	8,035	4,253	4,920
Due depositors, not preferred.....	303,194	419,433	321,553	394,946
Due to trust companies, banks and bankers.....	6,542	9,288	13,144	11,060
Rediscounts.....	50			
Other liabilities.....	1,227	1,589	1,608	1,829
Add for cents.....	2	3	3	2
Total liabilities.....	\$488,860	\$590,072	\$484,859	\$544,066

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DUNDEE STATE BANK — DUNDEE

[Organized 1882]

DIRECTORS

WM. C. SWORTS, *President.*R. B. SWORTS, *Cashier.*

WM. C. SWORTS,

H. C. HARPENDING,

F. R. VOSBURGH,

R. B. SWORTS,

URSULA SWORTS.

RESOURCES	Statement of condition Feb. 28, 1917	Statement of condition June 20, 1917	Statement of condition Sept. 8, 1917	Statement of condition Nov. 14, 1917
Stocks and bonds, viz.:				
Public securities	\$4,002	\$3,995	\$3,992	\$4,118
Private securities	5,425	5,175	5,162	5,225
Real estate owned	2,000	2,000	2,000	2,000
Mortgages owned	87,130	82,582	80,635	81,985
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	8,795	9,095	9,815	9,735
Loans and discounts secured by other collateral	1,059	5,355	10,623	11,623
Loans, discounts and bills purchased not secured by collateral	95,325	119,387	109,895	106,536
Overdrafts	490	1,357	1,124	912
Due from trust companies, banks and bankers	77,238	17,273	35,270	73,113
Specie	4,485	3,940	4,177	4,235
Other currency authorized by the laws of the United States				10,958
Legal tender notes and notes of national banks	8,301	12,281	9,513	.....
Federal reserve notes			1,340	.....
Cash items	104	102	91	467
Assets not included in any of the above heads	4,033	4,515	4,406	4,384
Add for cents	5	5	4	5
Total resources	\$298,392	\$267,062	\$278,047	\$315,296
LIABILITIES				
Capital	\$50,000	\$50,000	\$50,000	\$50,000
Surplus, including all undivided profits	25,963	24,428	24,401	25,079
Preferred deposits, viz.: Other deposits secured by pledge of assets	1,390	1,390	1,407	1,407
Due depositors, not preferred	219,431	189,781	190,785	237,114
Bills payable			10,000	.....
Other liabilities	1,607	1,461	1,453	1,695
Add for cents	1	2	1	1
Total liabilities	\$298,392	\$267,062	\$278,047	\$315,296

EXCHANGE BANK — OAKFIELD

FRANK E. WRIGHT, *President.*

[Organized 1917]

ARTHUR M. WRIGHT, *Cashier.*

DIRECTORS

CHARLES C. AVERY,

G. SHERWIN HAXTON,

LOREN L. REED,
FRANK E. WRIGHT.

ROY C. SEARLS,

ARTHUR M. WRIGHT,

RESOURCES	Statement of condition Feb. 28, 1917	Statement of condition June 20, 1917	Statement of condition Sept. 8, 1917	Statement of condition Nov. 14, 1917
Stocks and bonds, viz.: Public securities.....		\$67,515	\$68,255	\$69,955
Real estate owned.....		4,500	4,500	4,500
Mortgages owned.....		13,200	13,200	13,200
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....		500	1,000	5,000
Loans and discounts secured by other collateral.....		3,511	4,772	11,801
Loans, discounts and bills purchased not secured by collateral.....		138,465	148,549	126,015
Overdrafts.....		20	240	145
Due from trust companies, banks and bankers.....		50,175	26,111	67,011
Specie.....		12,385	10,380	11,477
Other currency authorized by the laws of the United States.....				8,030
Legal tender notes and notes of national banks.....		1,570	815	
Federal reserve notes.....		115	230	
Cash items.....		6	101	46
Assets not included in any of the above heads.....		4,250	5,385	4,870
Add for cents.....		4	4	2
Total resources.....		\$296,216	\$283,542	\$322,052
LIABILITIES				
Capital.....		\$30,000	\$30,000	\$30,000
Surplus, including all undivided profits.....		8,046	10,068	10,555
Preferred deposits, viz.: Deposits by the State of New York.....		10,000	10,000	10,000
Due depositors, not preferred.....		246,645	230,247	267,155
Due to trust companies, banks and bankers.....			1,410	2,141
Other liabilities.....		1,525	1,815	2,200
Add for cents.....			2	1
Total liabilities.....		\$296,216	\$283,542	\$322,052

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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 Feb. 28, 1917	Statement of condition June 20, 1917	Statement of condition Sept. 8, 1917	Statement of condition Nov. 14, 1917
Stocks and bonds, viz.:				
Public securities	\$344,247	\$338,455	\$353,159	\$338,384
Private securities	1,000	1,000	4,000	10,000
Real estate owned	16,500	17,732	17,972	17,972
Mortgages owned	48,671	63,621	61,621	62,071
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	20,000	25,000	25,000	25,000
Loans and discounts secured by other collateral	15,000	15,000	15,000	15,000
Loans, discounts and bills purchased not secured by collateral	426,952	436,056	429,094	486,023
Overdrafts	642	264	606	580
Due from trust companies, banks and bankers	117,181	107,140	155,110	145,897
Specie	22,809	21,425	22,768	22,684
Other currency authorized by the laws of the United States				31,036
Legal tender notes and notes of national banks	22,425	15,839	22,640	
Cash items	1,484	1,592	1,060	1,537
Add for cents	2	2	4	2
Total resources	\$1,036,913	\$1,043,126	\$1,108,034	\$1,156,236
LIABILITIES				
Capital	\$50,000	\$50,000	\$50,000	\$50,000
Surplus, including all undivided profits	99,694	105,626	103,238	108,789
Preferred deposits, viz.:				
Deposits by the State of New York	15,000	15,000	15,000	15,000
Deposits by the Superintendent of Banks of the State of New York	10,000			10,942
Other deposits secured by pledge of assets		15,000	15,942	
Due depositors, not preferred	857,218	852,266	918,619	959,666
Other liabilities	5,000	5,234	5,234	11,837
Add for cents	1		1	2
Total liabilities	\$1,036,913	\$1,043,126	\$1,108,034	\$1,156,236

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 Feb. 28, 1917	Statement of condition June 20, 1917	Statement of condition Sept. 8, 1917	Statement of condition Nov. 14, 1917
Stocks and bonds, viz.:				
Public securities	\$32,240	\$32,240	\$32,240	\$32,240
Private securities	104,075	189,891	189,233	172,806
Real estate owned	31,815	29,615	29,615	29,615
Mortgages owned	21,070	17,178	17,148	17,131
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	37,590	49,987	53,275	61,724
Loans and discounts secured by other collateral	76,790	50,848	47,102	53,709
Loans, discounts and bills purchased not secured by collateral	524,184	545,625	540,749	505,009
Overdrafts	1,137	1,506	1,519	4,803
Due from trust companies, banks and bankers	207,964	241,681	211,115	318,241
Specie	19,719	8,667	6,042	2,180
Other currency authorized by the laws of the United States				37,440
Legal tender notes and notes of national banks	26,625	29,904	33,428	
Cash items	1,546	727	1,992	3,178
Add for cents	3	4	5	3
Total resources	\$1,084,758	\$1,197,873	\$1,163,463	\$1,238,079
LIABILITIES				
Capital	\$50,000	\$50,000	\$50,000	\$50,000
Surplus, including all undivided profits	79,846	84,486	85,689	85,177
Preferred deposits, viz.:				
Due New York State savings and loan associations, credit unions and land bank	8,567	2,891	6,570	4,558
Deposits by the State of New York	15,000	17,000	17,000	17,000
Other deposits secured by pledge of assets	24,413	26,881	24,358	26,103
Due depositors, not preferred	906,930	1,016,613	978,845	1,051,589
Other liabilities			1,000	3,650
Add for cents	2	2	1	2
Total liabilities	\$1,084,758	\$1,197,873	\$1,163,463	\$1,238,079

FARMERS AND MECHANICS' BANK — FORT PLAIN

F. W. BAUDER, *President.*

[Organized 1887]

CHAS. G. ZIELLEY, *Cashier.*

DIRECTORS

F. W. BAUDER,
FRANK J. EBLE,FAYETTE WAGNER,
LESTER GETMAN,

JOHN SALTSMAN,

A. L. GROS,
A. H. ECKLER,W. C. HACKNEY,
JOHN W. SALTSMAN.

RESOURCES	Statement of condition Feb. 28, 1917	Statement of condition June 20, 1917	Statement of condition Sept. 8, 1917	Statement of condition Nov. 14, 1917
Stocks and bonds, viz.:				
Public securities	\$99,316	\$108,091	\$107,193	\$105,903
Private securities	65,588	81,671	74,910	79,399
Real estate owned	30,400	30,400	30,400	30,400
Mortgages owned	32,783	42,383	42,333	47,958
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	25,495	24,248	25,278	26,839
Loans and discounts secured by other collateral	107,499	87,161	82,445	85,803
Loans, discounts and bills purchased not secured by collateral	329,457	330,027	322,310	336,855
Overdrafts	128	1,130	444	428
Due from trust companies, banks and bankers	119,541	93,488	136,736	150,446
Specie	25,678	28,728	29,309	29,047
Other currency authorized by the laws of the United States				19,210
Legal tender notes and notes of national banks	10,235	5,200	6,850	
Federal reserve notes	500	500	4,500	
Cash items	924	2,333	3,462	3,148
Assets not included in any of the above heads	5,497	5,531	5,311	6,020
Add for cents	5	4	6	5
Total resources	\$853,046	\$840,895	\$871,487	\$921,461
LIABILITIES				
Capital	\$100,000	\$100,000	\$100,000	\$100,000
Surplus, including all undivided profits	46,152	44,488	35,511	41,550
Preferred deposits, viz.: Other deposits secured by pledge of assets	10,127	8,704	8,713	8,816
Due depositors, not preferred	689,251	673,373	720,759	749,494
Due to trust companies, banks and bankers	1,594	5,885	453	9,472
Other liabilities	5,919	8,444	6,048	12,127
Add for cents	3	1	3	2
Total liabilities	\$853,046	\$840,895	\$871,487	\$921,461

FARMERS AND MECHANICS' BANK — JAMESTOWN

O. N. RUSHWORTH, *President.*

[215 Main street; organized 1891]

A. E. APPELYARD, *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,
A. A. GOULD,
A. F. WEBER.

JOHN W. JOHNSON,
FRANK A. WILCOX,
ED. J. GREEN,

ALBERT PETERSON,
O. N. RUSHWORTH,
N. OSCAR JOHNSON,

RESOURCES	Statement of condition Feb. 28, 1917	Statement of condition June 20, 1917	Statement of condition Sept. 8, 1917	Statement of condition Nov. 14, 1917
Stocks and bonds, viz.:				
Public securities	\$62,075	\$62,075	\$101,275	\$113,299
Private securities	51,703	45,703	51,703	47,203
Real estate owned	74,325	76,125	73,025	73,028
Mortgages owned	163,350	167,300	187,585	194,485
Loans and discounts secured by bond and mortgage, deed or other real estat col.	64,259	67,405	60,419	53,519
Loans and discounts secured by other collateral	262,635	306,410	327,217	424,983
Loans, discounts and bills purchased not secured by collateral	1,531,927	1,547,710	1,507,649	1,536,650
Overdrafts	509	499	267	819
Due from trust companies, banks and bankers	234,730	243,683	245,236	254,303
Specie	76,150	76,970	63,128	85,982
Other currency authorized by the laws of the United States				30,000
Legal tender notes and notes of national banks	28,000	30,000	30,000	
Federal reserve notes	800	900	700	
Cash items	10,744	13,687	6,714	18,404
Assets not included in any of the above heads	9,100	3,844	12,300	8,000
Add for cents	3	4	5	4
Total resources	\$2,570,310	\$2,642,315	\$2,667,223	\$2,840,679
LIABILITIES				
Capital	\$200,000	\$200,000	\$200,000	\$200,000
Surplus, including all undivided profits	144,940	159,560	157,984	153,938
Preferred deposits, viz.:				
Deposits by the State of New York	90,000	101,000	86,000	101,000
Other deposits secured by pledge of assets	7,152	7,152	7,241	7,241
Due depositors, not preferred	2,106,665	2,098,271	2,137,814	2,283,202
Due to trust companies, banks and bankers	1,881	13,556	8,182	13,297
Bills payable			50,000	50,000
Other liabilities	19,670	62,775	20,000	32,000
Add for cents	2	1	2	1
Total liabilities	\$2,570,310	\$2,642,315	\$2,667,223	\$2,840,679

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FARMERS AND MERCHANTS' BANK — COBLESKILL

WELLINGTON D. BECKER, *President.*

[Main street; organized 1893]

JOHN R. BECKER, *Cashier.*WELLINGTON D. BECKER,
WILLIAM E. LEWIS,JOHN R. BECKER,
VERNON M. BELLINGER,DIRECTORS
ALEXANDER McMILLEN,JUDSON BURHANS,
CHAS. A. WIETING,WARREN F. LIDDLE,
WILLARD LARKIN.

RESOURCES	Statement of condition Feb. 28, 1917	Statement of condition June 20, 1917	Statement of condition Sept. 8, 1917	Statement of condition Nov. 14, 1917
Stocks and bonds, viz.:				
Public securities	\$139,816	\$152,883	\$148,411	\$138,948
Private securities	569,387	561,443	561,850	551,487
Real estate owned	8,500	8,500	8,500	8,500
Mortgages owned	9,100	8,000	8,000	8,000
Loans and discounts secured by bond and mortgage, deed or other real estate collateral		615	615	618
Loans and discounts secured by other collateral	17,780	18,311	14,411	33,919
Loans, discounts and bills purchased not secured by collateral	137,437	157,074	145,765	145,048
Overdrafts	8	8	8	9
Due from trust companies, banks and bankers	168,007	133,534	148,412	205,417
Specie	10,618	9,672	11,920	12,414
Other currency authorized by the laws of the United States				27,695
Legal tender notes and notes of national banks	22,750	26,205	29,970	
Federal reserve notes	1,555	1,895	2,785	
Cash items	339	197	60	8,328
Assets not included in any of the above heads	10,296	11,382	9,512	9,208
Add for cents	5	4	2	4
Total resources	\$1,095,598	\$1,089,723	\$1,090,221	\$1,149,595
LIABILITIES				
Capital	\$50,000	\$50,000	\$50,000	\$50,000
Surplus, including all undivided profits	46,652	37,941	23,505	15,566
Preferred deposits, viz.: Deposits by the State of New York	5,000	5,000	5,000	5,000
Due depositors, not preferred	973,012	983,278	985,110	1,068,239
Due to trust companies, banks and bankers	6,738	5,032	11,182	4,900
Other liabilities	14,194	8,471	15,423	5,889
Add for cents	2	1	1	1
Total liabilities	\$1,095,598	\$1,089,723	\$1,090,221	\$1,149,595

FARMERS AND MERCHANTS' BANK OF GENEVA — GENEVA

JOHN W. MELLEN, *President.*

[24 Linden street; organized 1914]

HARRY D. MARSHALL, *Cashier.*

DIRECTORS

JOHN W. MELLEN,

WALTER HOWARD,
C. WILLARD RICE,

GEORGE S. FAIRFAX,

WILLIAM C. MEAD,
THOMAS C. CARSON.

JOHN PARMENTER,

RESOURCES	Statement of condition Feb. 28, 1917	Statement of condition June 20, 1917	Statement of condition Sept. 8, 1917	Statement of condition Nov. 14, 1917
Stocks and bonds, viz.:				
Public securities	\$63,248	\$102,948	\$6,032	\$96,973
Private securities	7,987	6,032	107,811	6,670
Real estate owned	29,439	29,439	29,439	29,439
Mortgages owned	60,850	79,700	83,500	84,250
Loans and discounts secured by bond and mortgage, deed or other real estate col.	47,534	42,479	44,298	38,340
Loans and discounts secured by other collateral	32,901	112,081	118,233	119,139
Loans, discounts and bills purchased not secured by collateral	340,767	347,979	385,139	422,010
Overdrafts		7		
Due from trust companies, banks and bankers	35,890	77,179	41,563	123,872
Specie	1,875	3,436	4,317	4,079
Other currency authorized by the laws of the United States				20,239
Legal tender notes and notes of national banks	18,691	20,891	16,732	
Federal reserve notes	400	400	500	
Cash items	3,397	3,339	4,801	6,573
Customers' liability on acceptances (per contra, see liabilities)	1,677	168	1,320	7,612
Assets not included in any of the above heads	7,793	8,561	9,235	10,522
Add for cents	4	6	4	5
Total resources	\$652,453	\$834,645	\$852,924	\$969,723
LIABILITIES				
Capital	\$100,000	\$100,000	\$100,000	\$100,000
Surplus, including all undivided profits	13,080	16,083	17,908	21,949
Preferred deposits, viz.:				
Due New York State savings banks	25,000	25,485	25,485	26,000
Deposits by the State of New York	16,000	26,500	26,500	26,500
Due depositors, not preferred	492,161	662,325	652,115	783,935
Bills payable			22,000	
Acceptances of drafts payable at a future date or authorized by commercial letters of credit	1,677	168	1,320	7,612
Other liabilities	4,533	4,083	7,595	3,724
Add for cents	2	1	1	3
Total liabilities	\$652,453	\$834,645	\$852,924	\$969,723

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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. L. JONES,

A. MAX FISHER,

H. H. FISHER,
G. F. BUTTS.

M. B. FERRIS,

RESOURCES	Statement of condition Feb. 28, 1917	Statement of condition June 20, 1917	Statement of condition Sept. 8, 1917	Statement of condition Nov. 14, 1917
Stocks and bonds, viz.:				
Public securities	\$1,000	\$1,000	\$1,000	\$1,000
Private securities	25,000	32,000	32,000	32,000
Real estate owned	846	846	846	846
Mortgages owned	9,990	9,990	9,990	9,990
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	2,500	2,000	2,500	2,500
Loans, discounts and bills purchased not secured by collateral	67,072	74,770	71,924	72,638
Overdrafts	200	300	200	300
Due from trust companies, banks and bankers	37,135	20,446	22,406	20,840
Specie	452	968	952	800
Other currency authorized by the laws of the United States				13,000
Legal tender notes and notes of national banks	8,300	8,000	6,500	
Federal reserve notes	500	400	1,500	
Assets not included in any of the above heads	250	195	250	275
Add for cents	1	3	2	2
Total resources	\$153,246	\$150,918	\$150,070	\$154,191
LIABILITIES				
Capital	\$25,000	\$25,000	\$25,000	\$25,000
Surplus, including all undivided profits	11,971	13,149	13,648	14,361
Due depositors, not preferred	116,024	112,573	111,171	114,554
Other liabilities	250	195	250	275
Add for cents	1	1	1	1
Total liabilities	\$153,246	\$150,918	\$150,070	\$154,191

FIDELITY BANK — NEW YORK CITY

EDWARD H. PEASLEE, *President.*

[Madison avenue and 75th street; organized 1900]

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 Feb. 28, 1917	Statement of condition June 20, 1917	Statement of condition Sept. 8, 1917	Statement of condition Nov. 14, 1917
Stocks and bonds, viz.:				
Public securities	\$990			
Private securities	445,456			
Real estate owned	137,000			
Mortgages owned	20,350			
Loans and discounts secured by other collateral	372,650			
Loans, discounts and bills purchased not secured by collateral	569,527			
Overdrafts	36			
Due from trust companies, banks and bankers	280,500			
Specie	160,693			
Legal tender notes and notes of national banks	17,000			
Federal reserve notes	8,000			
Cash items	117,391			
Assets not included in any of the above heads	6,700			
Add for cents	2			
Total resources	\$2,136,295			
LIABILITIES				
Capital	\$200,000			
Surplus, including all undivided profits	191,290			
Due depositors, not preferred	1,685,630			
Due to trust companies, banks and bankers	54,578			
Other liabilities	4,796			
Add for cents	1			
Total liabilities	\$2,136,295			

QUARTERLY REPORT

THE FIFTH AVENUE BANK OF NEW YORK — NEW YORK CITY

THEO. HETZLER, *President.*

[530 Fifth avenue; organized 1875]

W. G. GASTON, *Cashier.*THEO. HETZLER,
B. H. FANCHER,A. S. FRISSELL,
HENRY R. ICKELHEIMER,DIRECTORS
ROLLAND G. MONROE,
HOWARD C. SMITH,
T. FRANK MANVILLE.THOS. S. VAN VOLKENBURGH,
CORNELIUS N. BLISS, JR.,WM. H. PORTER,
ALFRED E. MARLING,

RESOURCES	Statement of condition Feb. 28, 1917	Statement of condition June 20, 1917	Statement of condition Sept. 8, 1917	Statement of condition Nov. 14, 1917
Stocks and bonds, viz.:				
Public securities	\$769,006	\$882,883	\$1,112,696	\$3,476,750
Private securities	5,600	5,600	5,600	5,600
Real estate owned	552,066	552,066	552,066	552,066
Loans and discounts secured by bond and mortgage, deed or other real estate col.	187,450	166,450	116,450	159,450
Loans and discounts secured by other collateral	12,636,454	9,687,491	9,637,934	8,589,592
Loans, discounts and bills purchased not secured by collateral	3,845,510	5,665,582	5,459,011	5,163,910
Overdrafts	13,657	7,622	10,706	11,809
Due from trust companies, banks and bankers	538,464	539,437	1,025,776	902,553
Specie	3,761,684	3,312,231	2,731,133	2,023,563
Other currency authorized by the laws of the United States				801,550
Legal tender notes and notes of national banks	268,000	731,200	267,250	
Federal reserve notes			50,000	
Cash items	1,363,700	885,735	301,554	766,029
Due from the Federal Reserve Bank of New York, less offsets				2,010,219
Assets not included in any of the above heads	54,039	44,670	41,379	33,726
Add for cents	5	4	4	4
Total resources	\$23,995,665	\$22,480,971	\$21,311,559	\$24,496,821
LIABILITIES				
Capital	\$100,000	\$100,000	\$100,000	\$100,000
Surplus, including all undivided profit	2,303,573	2,430,983	2,320,702	2,300,169
Preferred deposits, viz.:				
Due New York State Savings banks	28,154	39,879	36,279	31,985
Due New York State savings and loan associations, credit unions and land bank	4,759	3,119	1,368	10,728
Due depositors, not preferred	21,106,762	19,455,799	18,394,293	21,464,754
Due to trust companies, banks and bankers	41,050	42,058	32,610	133,617
Other liabilities	411,364	409,129	426,305	455,566
Add for cents	3	4	2	2
Total liabilities	\$23,995,665	\$22,480,971	\$21,311,559	\$24,496,821

THE FIRST STATE BANK -- CANISTEO

[Main street organized 1897]

DIRECTORS

D. C. HUNTER, *President.*

H. W. CLOOS, *Cashier.*

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,
H. W. CLOOS,

RESOURCES	Statement of condition Feb. 28, 1917	Statement of condition June 20, 1917	Statement of condition Sept. 8, 1917	Statement of condition Nov. 14, 1917
Stocks and bonds, viz.:				
Public securities	\$15,250	\$29,900	\$37,800	\$22,850
Private securities	81,998	94,316	82,641	82,757
Real estate owned	22,450	21,850	21,850	22,245
Mortgages owned	3,875	3,875	4,875	3,875
Loans and discounts secured by bond and mortgage, deed or other real estate col.	2,270	7,255	7,250	5,250
Loans and discounts secured by other collateral	41,684	37,252	47,366	50,692
Loans, discounts and bills purchased not secured by collateral	177,104	193,488	170,289	174,262
Overdrafts	1,052	1,583	668	2,132
Due from trust companies, banks and bankers	47,708	35,930	32,457	77,732
Specie	7,176	7,221	7,133	8,353
Other currency authorized by the laws of the United States				8,000
Legal tender notes and notes of national banks	9,500	7,334	4,500	
Federal reserve notes	700	800	700	
Cash items	281	584	253	247
Assets not included in any of the above heads	3,370	4,088	2,820	3,321
Add for cents	3	2	3	4
Total resources	\$414,419	\$450,528	\$420,605	\$461,720
LIABILITIES				
Capital	\$50,000	\$50,000	\$50,000	\$50,000
Surplus, including all undivided profits	27,128	28,163	23,729	29,421
Preferred deposits, viz.:				
Deposits by the State of New York	15,000	22,000	22,000	22,000
Other deposits secured by pledge of assets	3,112	3,082	2,955	2,633
Due depositors, not preferred	314,524	312,274	316,042	351,010
Bills payable		30,000		
Other liabilities	4,654	5,008	5,877	6,655
Add for cents	1	1	2	1
Total liabilities	\$414,419	\$450,528	\$420,605	\$461,720

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FLORAL PARK BANK — FLORAL PARK

[Tyson avenue and Jericho turnpike; organized 1908]

EDWARD L. FROST, *President.*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 Feb. 28, 1917	Statement of condition June 20, 1917	Statement of condition Sept. 8, 1917	Statement of condition Nov. 14, 1917
Stocks and bonds, viz.:				
Public securities	\$21,590	\$23,355	\$15,965	\$15,000
Private securities	257,473	231,306	241,350	280,973
Real estate owned	22,500	22,250	22,250	22,250
Mortgages owned	70,845	70,545	76,345	77,950
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	9,469	11,009	10,979	8,181
Loans and discounts secured by other collateral	20,612	22,323	15,962	23,724
Loans, discounts and bills purchased not secured by collateral	43,896	59,434	67,629	85,952
Due from trust companies, banks and bankers	57,422	40,264	48,445	62,453
Specie	1,199	2,372	2,061	1,262
Other currency authorized by the laws of the United States				23,968
Legal tender notes and notes of national banks	22,644	20,576	21,262	
Federal reserve notes	250	510	950	
Cash items		364	938	52
Assets not included in any of the above heads	6,614	5,948	5,483	7,365
Add for cents	4	4	3	3
Total resources	\$534,518	\$510,260	\$529,622	\$609,133
LIABILITIES				
Capital	\$25,000	\$25,000	\$25,000	\$25,000
Surplus, including all undivided profits	37,198	24,458	23,559	38,662
Due depositors, not preferred	468,530	415,466	476,655	536,357
Due to trust companies, banks and bankers	289	603		338
Bills payable		35,000		
Other liabilities	3,600	9,731	4,407	8,775
Add for cents	1	2	1	1
Total liabilities	\$534,518	\$510,260	\$529,622	\$609,133

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,
HARVEY B. SMITH,

WM. E. GOLDBER,
COLES PETTIT,

WM. S. HALL,
JOHN J. RANDALL,
GEORGE M. RANDALL.

EDGAR JACKSON,
DANIEL B. RAYNOR,

RESOURCES	Statement of condition Feb. 28, 1917	Statement of condition June 20, 1917	Statement of condition Sept. 8, 1917	Statement of condition Nov. 14, 1917
Stocks and bonds, viz.:				
Public securities	\$57,560	\$58,575	\$73,680	\$95,547
Private securities	162,723	155,865	151,836	162,002
Real estate owned	33,700	33,700	33,700	33,700
Mortgages owned	105,769	108,333	129,483	130,626
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	40,866	42,778	61,098	63,880
Loans and discounts secured by other collateral	73,388	103,923	103,714	86,551
Loans, discounts and bills purchased not secured by collateral	280,171	251,519	273,240	284,818
Overdrafts	85	5		2
Due from trust companies, banks and bankers	164,220	197,508	164,977	114,334
Specie	12,364	12,817	15,568	13,013
Other currency authorized by the laws of the United States				29,903
Legal tender notes and notes of national banks	28,879	36,742	36,925	
Federal reserve notes	1,200	1,210		
Cash items	144	761	1,262	736
Assets not included in any of the above heads	4,525	8,807	5,175	8,400
Add for cents	4	4	3	3
Total resources	\$965,658	\$1,012,547	\$1,050,661	\$1,023,515
LIABILITIES				
Capital	\$30,000	\$30,000	\$30,000	\$30,000
Surplus, including all undivided profits	91,817	89,914	86,392	100,576
Preferred deposits, viz.: Deposits by the State of New York	10,000	12,000	12,000	12,000
Due depositors, not preferred	826,647	870,063	917,030	871,824
Due to trust companies, banks and bankers	344			
Other liabilities	6,850	10,570	5,238	9,114
Add for cents			1	1
Total liabilities	\$965,658	\$1,012,547	\$1,050,661	\$1,023,515

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 Feb. 28, 1917	Statement of condition June 20, 1917	Statement of condition Sept. 8, 1917	Statement of condition Nov. 14, 1917
Stocks and bonds, viz.:				
Public securities	\$249,000	\$2,733,897	\$680,225	\$565,225
Private securities	2,592,764	119,225	2,989,417	3,042,689
Real estate owned	479,800	479,800	479,800	478,750
Mortgages owned	11,725	11,725	11,725	11,725
Loans and discounts secured by bond and mortgage, deed or other real estate col.	441,970	549,352	597,800	488,940
Loans and discounts secured by other collateral	4,183,577	2,939,498	3,426,279	5,110,034
Loans, discounts and bills purchased not secured by collateral	6,412,339	7,442,984	6,341,395	5,973,584
Overdrafts	3,068	3,636	11,689	11,273
Due from trust companies, banks and bankers	3,595,693	2,961,991	3,679,033	3,034,487
Specie	547,921	347,055	304,861	291,969
Other currency authorized by the laws of the United States				251,300
Legal tender notes and notes of national banks	226,761	242,563	251,685	
Federal reserve notes	6,000	5,500	7,200	
Cash items	152,029	151,319	153,865	227,348
Assets not included in any of the above heads	68,657	87,802	70,504	77,371
Add for cents	4	3	3	4
Total resources	\$18,971,308	\$18,076,350	\$19,005,481	\$19,564,699
LIABILITIES				
Capital	\$500,000	\$500,000	\$500,000	\$500,000
Surplus, including all undivided profits	729,019	751,351	697,156	691,202
Preferred deposits, viz.:				
Due New York State savings banks	727,498	695,264	652,460	601,633
Due New York State savings and loan associations, credit unions and land bank	84,337	88,765	76,527	69,331
Deposits by the State of New York	435,000	500,000	425,000	500,000
Other deposits secured by pledge of assets	733,921	452,193	854,527	466,665
Due depositors, not preferred	11,108,977	11,277,164	12,411,313	12,541,691
Due to trust companies, banks and bankers	4,578,132	3,708,954	3,220,639	4,049,458
Other liabilities	74,420	102,657	167,855	144,716
Add for cents	4	2	4	3
Total liabilities	\$18,971,308	\$18,076,350	\$19,005,481	\$19,564,699

THE GERMAN AMERICAN BANK — NEW YORK CITY

ALBERT TAG, *President.*

[23 Broad street; organized 1870]

J. F. FREDERICH, *Cashier.*

DIRECTORS

HENRY BLOCK,
W. SEGEL,
BERNARD RENTROP,

OSCAR DRESSLER,
ED. SCHAFER,
LOUIS WATJEN,

J. F. FREDERICH,
SAMUEL M. SCHAFER,

HARMON W. HENDRICKS,
D. SCHNAKENBERG,

MARTIN J. QUINN,
ALBERT TAG,
T. ELLETT HODGSKIN.

RESOURCES	Statement of condition Feb. 28, 1917	Statement of condition June 20, 1917	Statement of condition Sept. 8, 1917	Statement of condition Nov. 14, 1917
Stocks and bonds, viz.:				
Public securities	\$97,030	\$201,030	\$272,500	\$412,294
Private securities	889,809	891,899	886,850	930,086
Real estate owned	28,497	28,668	28,292	28,647
Loans and discounts secured by other collateral	3,536,270	3,876,327	3,808,190	3,321,740
Loans, discounts and bills purchased not secured by collateral	1,749,491	1,619,962	1,355,497	1,512,620
Due from trust companies, banks and bankers	671,788	637,986	582,620	609,296
Specie	730,086	734,941	889,779	392,042
Other currency authorized by the laws of the United States				90,126
Legal tender notes and notes of national banks	261,941	294,287	102,586	
Federal reserve notes	10,000	5,000	5,000	
Cash items	4,077,299	6,154,216	372,637	3,715,078
Due from the Federal Reserve Bank of New York, less offsets				716,468
Assets not included in any of the above heads	20,000	25,000	20,000	15,000
Add for cents	3	3	3	3
Total resources	\$12,072,214	\$14,469,319	\$8,323,954	\$11,743,400
LIABILITIES				
Capital	\$750,000	\$750,000	\$750,000	\$750,000
Surplus, including all undivided profits	824,760	847,972	803,283	885,893
Preferred deposits, viz.:				
Due New York State savings banks	397,724	386,018	390,450	391,035
Other deposits secured by pledge of assets		85,000	118,000	34,783
Due depositors, not preferred	9,799,318	11,960,404	6,036,483	9,277,221
Due to trust companies, banks and bankers	258,142	160,078	147,127	96,807
Other liabilities	42,269	279,845	78,608	307,660
Add for cents	1	2	3	1
Total liabilities	\$12,072,214	\$14,469,319	\$8,323,954	\$11,743,400

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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, CARL G. AMEND, GEO. M. ADRIAN, THOMAS ROTHMANN, JACOB A. ZIMMERMANN,
LOUIS HAUPT, HENRY A. PETERSON, JOS. FREY, LOUIS A. FAHS, LOUIS J. ADRIAN.

GEO. L. DEGENER.

RESOURCES	Statement of condition Feb. 28, 1917	Statement of condition June 20, 1917	Statement of condition Sept. 8, 1917	Statement of condition Nov. 14, 1917
Stocks and bonds, viz.:				
Public securities	\$445,625	\$431,750	\$473,175	\$538,675
Private securities	1,852,236	1,736,210	1,622,510	1,599,355
Real estate owned	185,000	185,000	185,000	180,000
Mortgages owned	5,000	5,000	5,000	61,000
Loans and discounts secured by bond and mortgage, deed or other real estate col.	96,325	83,246	78,959	76,569
Loans and discounts secured by other collateral	313,385	225,045	200,285	258,885
Loans, discounts and bills purchased not secured by collateral	2,307,245	2,468,274	2,852,481	2,617,547
Overdrafts	13	45	53	264
Due from trust companies, banks and bankers	548,143	187,719	142,009	1,027,426
Specie	627,308	667,521	387,013	569,637
Other currency authorized by the laws of the United States				329,285
Legal tender notes and notes of national banks	251,345	172,740	98,614	
Cash items	220,446	209,191	193,887	360,030
Customers liability on acceptances (per contra, see liabilities)		10,000	10,000	
Assets not included in any of the above heads	22,381	30,248	23,837	28,972
Add for cents	3	4	4	5
Total resources	\$6,874,455	\$6,411,993	\$6,281,827	\$7,647,650
LIABILITIES				
Capital	\$200,000	\$200,000	\$200,000	\$200,000
Surplus, including all undivided profits	860,588	831,953	818,882	868,275
Preferred deposits, viz.: Due New York State savings and loan associations				
credit unions and land bank	635	230	517	626
Due depositors, not preferred	5,715,231	5,264,575	5,021,558	6,465,583
Bills payable			125,000	
Acceptances of drafts payable at a future date or authorized by commercial				
letters of credit		10,000	10,000	
Other liabilities	98,000	105,233	105,868	113,163
Add for cents	1	2	2	3
Total liabilities	\$6,874,455	\$6,411,993	\$6,281,827	\$7,647,650

THE GERMANIA BANK OF THE CITY OF NEW YORK — NEW YORK CITY
EDWARD C. SCHAEFER, President. [190 Bowery; organized 1869] **JOHN BURCKHARDT, Cashier.**

DIRECTORS

ED. C. SCHAEFER, LOUIS P. BACH, JOHN RHEINFRANK,	DANIEL BRUBACHER, OSCAR F. ZOLLIKOFFER, CHAS. A. STADLER,	BERNHARD BEINECKE, GUSTAV LINDENMEYER, J. CHR. G. HUFFEL,	CHAS. A. KING, EDWARD BENNECHE, THOS. G. O'CONNOR.	OTTO M. EIDLITZ, WM. H. SCHMIDT, FRANK GULDEN.

RESOURCES	Statement of condition Feb. 28, 1917	Statement of condition June 20, 1917	Statement of condition Sept. 8, 1917	Statement of condition Nov. 14, 1917
Stocks and bonds, viz.:				
Public securities.....	\$329,267	\$818,015	\$281,687	\$929,844
Private securities.....	1,796,132	1,683,641	1,612,422	1,668,841
Real estate owned.....	493,000	483,000	483,000	473,000
Mortgages owned.....	30,000			
Loans and discounts secured by bond and mortgage, deed or other real estate col	1,000	500	500	
Loans and discounts secured by other collateral.....	1,412,119	1,304,295	2,165,060	945,649
Loans, discounts and bills purchased not secured by collateral.....	2,260,449	2,362,637	2,198,972	2,495,231
Overdrafts.....	35	32	24	178
Due from trust companies, banks and bankers.....	703,383	548,249	998,819	956,917
Specie.....	1,030,312	942,593	933,023	1,015,158
Other currency authorized by the laws of the United States.....				60,500
Legal tender notes and notes of national banks.....	79,500	60,500	48,000	
Cash items.....	387,073	408,337	483,216	431,086
Assets not included in any of the above heads.....	32,106	43,682	36,981	30,697
Add for cents.....	4	4	3	5
Total resources.....	\$8,554,380	\$8,655,485	\$9,241,707	\$9,007,106
LIABILITIES				
Capital.....	\$200,000	\$400,000	\$400,000	\$400,000
Surplus, including all undivided profits.....	1,072,054	778,066	761,289	816,440
Preferred deposits, viz.:				
Due New York State savings banks.....	1,041,169	1,035,060	994,676	942,584
Other deposits secured by pledge of assets.....	50,000	50,000	50,000	50,000
Due depositors, not preferred.....	6,157,600	6,167,320	7,016,974	6,775,572
Due to trust companies, banks and bankers.....	16,350	6,555	1,637	2,581
Bills payable.....		200,000		
Other liabilities.....	17,205	18,482	17,129	19,927
Add for cents.....	2	2	2	2
Total liabilities.....	\$8,554,380	\$8,655,485	\$9,241,707	\$9,007,106

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THE GLEN COVE BANK OF GLEN COVE — GLEN COVE

DAVID N. GAY, *President.*[Organized 1892]
DIRECTORSJOHN C. SMALL, *Cashier.*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 Feb. 28, 1917	Statement of condition June 20, 1917	Statement of condition Sept. 8, 1917	Statement of condition Nov. 14, 1917
Stocks and bonds, viz.:				
Public securities	\$143,955	\$195,496	\$382,316	\$301,817
Private securities	825,739	807,113	788,837	844,318
Real estate owned	53,000	53,000	53,000	53,000
Mortgages owned	250,100	237,626	228,626	232,826
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	26,500	34,100	34,700	33,600
Loans and discounts secured by other collateral	25,392	32,393	21,961	20,549
Loans, discounts and bills purchased not secured by collateral	358,115	370,746	300,332	346,173
Overdrafts	433	494	482	786
Due from trust companies, banks and bankers	226,856	386,782	498,789	239,712
Specie	60,934	55,865	55,478	44,057
Other currency authorized by the laws of the United States				63,384
Legal tender notes and notes of national banks	6,900	24,600	14,050	
Federal reserve notes	1,500	8,615	3,800	
Cash items	1,278	5,342	1,612	7,591
Assets not included in any of the above heads	23,465	29,575	24,031	35,599
Add for cents	4	4	7	4
Total resources	\$2,004,171	\$2,241,751	\$2,408,021	\$2,223,416
LIABILITIES				
Capital	\$50,000	\$70,000	\$70,000	\$70,000
Surplus, including all undivided profits	107,529	62,463	41,754	99,979
Preferred deposits, viz.: Other deposits secured by pledge of assets	8,956	10,191	138,920	7,771
Due depositors, not preferred	1,832,110	2,080,629	2,147,486	2,027,667
Due to trust companies, banks and bankers			863	839
Other liabilities	5,575	18,467	8,997	17,158
Add for cents	1	1	1	2
Total liabilities	\$2,004,171	\$2,241,751	\$2,408,021	\$2,223,416

THE GREENWICH BANK OF THE CITY OF NEW YORK — NEW YORK CITY
H. WARD FORD, President. [402 Hudson street; organized 1855] **FRANK HAMMOND, Cashier.**

DIRECTORS

WM. W. BARBOUR, JULIUS MAUTNER, JAMES M. DONALD,	EDWIN W. ORVIS, LEE SHUBERT, H. WARD FORD,	GEO. RAMSEY, ALEXANDER WALKER, PAUL E. MOLLER,	CHAS. HERBERT SMITH, WILLIAM H. BALDWIN, WM. DEFOREST MANICE,	CHAS. SHONINGER, HENRY R. CARSE, JOHN J. HOPPER.

RESOURCES	Statement of condition Feb. 28, 1917	Statement of condition June 20, 1917	Statement of condition Sept. 8, 1917	Statement of condition Nov. 14, 1917
Stocks and bonds, viz.:				
Public securities	\$202,364	\$273,065	\$305,653	\$803,322
Private securities	283,154	258,228	227,306	212,656
Real estate owned	88,000	87,000	87,000	87,000
Mortgages owned	13,533	13,533	13,283	13,283
Loans and discounts secured by other collateral	4,676,023	2,843,385	2,765,248	2,271,766
Loans, discounts and bills purchased not secured by collateral	7,282,969	8,588,884	9,229,627	9,129,909
Overdrafts	6	22	78	112
Due from trust companies, banks and bankers	1,645,970	1,687,191	1,346,987	2,515,521
Specie	1,691,044	1,681,757	1,292,458	1,380,908
Other currency authorized by the laws of the United States				608,040
Legal tender notes and notes of national banks	475,000	480,000	435,000	
Federal reserve notes	20,000	52,000	90,000	
Cash items	1,562,362	854,635	665,800	1,230,029
Customers liability on acceptances (per contra, see liabilities)				23,616
Assets not included in any of the above heads	7,000	7,000	33,424	410,897
Add for cents	3	4	5	5
Total resources	\$17,947,428	\$16,826,704	\$16,491,869	\$18,687,064
LIABILITIES				
Capital	\$500,000	\$500,000	\$500,000	\$500,000
Surplus, including all undivided profits	1,280,368	1,337,589	1,343,985	1,372,719
Preferred deposits, viz.:				
Due New York State savings banks	463,991	447,605	508,383	278,402
Deposits by the superintendent of banks of the State of New York	118,791	63,376	76,018	123,232
Other deposits secured by pledge of assets	5,715	5,689	57,844	672,502
Due depositors, not preferred	13,640,578	12,893,754	12,407,272	14,225,580
Due to trust companies, banks and bankers	1,862,004	1,498,744	1,495,213	1,386,964
Acceptances of drafts payable at a future date or authorized by commercial letters of credit				23,616
Other liabilities	75,978	79,944	103,151	104,045
Add for cents	3	3	3	4
Total liabilities	\$17,947,428	\$16,826,704	\$16,491,869	\$18,687,064

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HEMPSTEAD BANK — HEMPSTEAD

EDWARD COOPER, *President.*

[52 Main street; organized 1877]

CHARLES E. PATTERSON, *Cashier.*

DIRECTORS

EDWARD COOPER,

WM. S. HALL,
CHARLES E. PATTERSON,

WM. POST,

JOHN K. VAN VRANKEN,
MARTIN V. W. HALL.

ARTHUR W. BRIERLEY,

RESOURCES	Statement of condition Feb. 28, 1917	Statement of condition June 20, 1917	Statement of condition Sept. 8, 1917	Statement of condition Nov. 14, 1917
Stocks and bonds, viz.:				
Public securities	\$300,388	\$477,602	\$484,534	\$508,594
Private securities	365,523	362,681	359,258	384,100
Real estate owned	80,000	80,000	80,000	80,000
Mortgages owned	327,750	324,750	330,050	342,050
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	7,551	3,948	10,347	10,347
Loans and discounts secured by other collateral	31,425	19,195	18,995	37,959
Loans, discounts and bills purchased not secured by collateral	225,776	210,553	190,073	198,844
Overdrafts	17	197	90	347
Due from trust companies, banks and bankers	273,260	183,360	234,950	276,261
Specie	41,106	48,962	48,856	57,092
Other currency authorized by the laws of the United States				88,448
Legal tender notes and notes of national banks	32,123	39,774	43,772	
Cash items	4,257	5,881	8,834	5,417
Assets not included in any of the above heads	11,362	30,464	14,411	26,592
Add for cents	3	3	3	5
Total resources	\$1,700,541	\$1,787,370	\$1,824,173	\$2,016,056
LIABILITIES				
Capital	\$30,000	\$30,000	\$30,000	\$30,000
Surplus, including all undivided profits	192,157	197,167	187,104	220,832
Due depositors, not preferred	1,467,182	1,535,339	1,595,729	1,741,243
Due to trust companies, banks and bankers	4,621	9,958	4,146	11,800
Other liabilities	6,580	14,905	7,193	12,178
Add for cents	1	1	1	3
Total liabilities	\$1,700,541	\$1,787,370	\$1,824,173	\$2,016,056

HENRY J. SCHNITZER STATE BANK—NEW YORK CITY

JULES CHARMATZ, *President.*

[141 Washington street ; organized 1917]

ALEXANDER SILUN, *Cashier.*

DIRECTORS

HENRY J. SCHNITZER,

LOUIS M. JOSEPHthal,

JULES CHARMATZ,

DAVID TAYLOR,

ALEXANDER SILUN.

RESOURCES	Statement of condition Feb. 28, 1917	Statement of condition June 20, 1917	Statement of condition Sept. 8, 1917	Statement of condition Nov. 14, 1917
Stocks and bonds, viz.: Public securities.....			\$159,098	\$165,146
Real estate owned.....			55,000	55,000
Loans and discounts secured by other collateral.....				30,000
Due from trust companies, banks and bankers.....			153,372	85,854
Specie.....			211	144
Other currency authorized by the laws of the United States.....				6,616
Legal tender notes and notes of national banks.....			15,844	.....
Federal reserve notes.....			625	.....
Cash items.....			31,481	23,359
Add for cents.....			1	2
Total resources.....			\$415,632	\$366,121
LIABILITIES				
Capital.....			\$100,000	\$100,000
Surplus, including all undivided profits.....			204,587	217,793
Due depositors, not preferred.....			83,058	36,374
Due to trust companies, banks and bankers.....			1,165	1,096
Bills payable.....			21,600	.....
Other liabilities.....			5,219	10,856
Add for cents.....			3	2
Total liabilities.....			\$415,632	\$366,121

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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 KERR,

RESOURCES	Statement of condition Feb. 28, 1917	Statement of condition June 20, 1917	Statement of condition Sept. 8, 1917	Statement of condition Nov. 14, 1917
Stocks and bonds, viz.:				
Public securities	\$990	\$17,570	\$31,170	\$100,970
Private securities	248,157	265,313	273,847	282,270
Real estate owned	44,299	44,299	44,299	44,299
Mortgages owned	16,059	16,059	16,059	16,059
Loans and discounts secured by bond and mortgage, deed or other real estate col.	61,510	56,427	51,312	44,273
Loans and discounts secured by other collateral	47,362	51,420	63,850	44,387
Loans, discounts and bills purchased not secured by collateral	286,076	272,552	258,036	284,603
Overdrafts	59	51	33	32
Due from trust companies, banks and bankers	111,394	129,395	160,612	79,512
Specie	58,499	52,191	32,192	45,133
Other currency authorized by the laws of the United States				39,000
Legal tender notes and notes of national banks	17,500	14,800	14,500	.....
Federal reserve notes	2,300	1,200	3,200	.....
Cash items	1,530	1,066	6,212	1,614
Assets not included in any of the above heads	2,800	4,300	3,500	3,000
Add for cents	4	4	1	3
Total resources	\$898,589	\$926,647	\$958,823	\$985,155
LIABILITIES				
Capital	\$100,000	\$100,000	\$100,000	\$100,000
Surplus, including all undivided profits	46,209	39,696	40,187	40,869
Due depositors, not preferred	749,579	782,162	814,818	840,318
Other liabilities	2,800	4,788	3,818	3,968
Add for cents	1	1	.....	.....
Total liabilities	\$898,589	\$926,647	\$958,823	\$985,155

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. RUTL,

SAMUEL PALLEY,
J. V. N. SIMONSON,
WM. F. RYERSON,

E. L. ROCKEFELLER,
OSCAR W. SWIFT,
G. S. HICE.

RESOURCES	Statement of condition Feb. 28, 1917	Statement of condition June 20, 1917	Statement of condition Sept. 8, 1917	Statement of condition Nov. 14, 1917
Stocks and bonds, viz.:				
Public securities	\$93,920	\$120,006	\$91,994	\$167,858
Private securities	209,716	241,273	226,848	257,262
Real estate owned	98,158	98,158	98,158	98,158
Mortgages owned	53,450	53,125	51,775	57,275
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	24,573	31,819	31,926	25,385
Loans and discounts secured by other collateral	47,637	44,115	34,644	47,900
Loans, discounts and bills purchased not secured by collateral	439,675	487,561	432,882	404,487
Overdrafts	14	16	6	4
Due from trust companies, banks and bankers	161,352	91,003	165,200	204,019
Specie	67,602	60,788	66,505	65,843
Other currency authorized by the laws of the United States				34,599
Legal tender notes and notes of national banks	28,100	18,500	30,470	
Federal reserve notes	3,000	3,000	5,000	
Cash items	11,853	11,871	11,550	12,509
Assets not included in any of the above heads	11,691	11,887	10,508	16,224
Add for cents	4	5	3	3
Total resources	\$1,250,745	\$1,273,127	\$1,257,469	\$1,391,526
LIABILITIES				
Capital	\$200,000	\$200,000	\$200,000	\$200,000
Surplus, including all undivided profits	50,758	54,050	41,933	60,182
Due depositors, not preferred	987,302	924,896	1,002,091	1,117,628
Bills payable		80,000		
Other liabilities	12,684	14,180	13,445	13,715
Add for cents	1	1		1
Total liabilities	\$1,250,745	\$1,273,127	\$1,257,469	\$1,391,526

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THE INTERNATIONAL BANK—NEW YORK CITY

LAWRENCE M. JACOBS *President.*

[17 Battery Place, organized 1902]

ALFRED J. McGRATH, *Cashier.*

GUY CARY,

R. L. FARNHAM,
WM. S. KIES,EDWARD W. HARDEN,
JOHN E. GARDIN,LAWRENCE M. JACOBS,
WILLARD STRAIGHT.

ARTHUR KAVANAGH,

RESOURCES	Statement of condition Feb. 28, 1917	Statement of condition June 20, 1917	Statement of condition Sept. 8, 1917	Statement of condition Nov. 14, 1917
Stocks and bonds, viz.:				
Public securities	\$291,168	\$491,367	\$469,106	\$936,918
Private securities	78,900	77,670	73,341	72,057
Loans and discounts secured by other collateral	1,907,416	1,060,068	1,734,528	2,040,733
Loans, discounts and bills purchased not secured by collateral	1,246,342	2,422,682	1,849,750	1,964,775
Overdrafts	670	1,202	2,703	8
Due from trust companies, banks and bankers	576,874	268,308	405,091	526,716
Specie	371,490	385,172	352,138	370,395
Other currency authorized by the laws of the United States				248,791
Legal tender notes and notes of national banks	16,992	47,314	59,025	
Federal reserve notes	11,750	35,500	125,750	
Cash items	103,027	119,997	166,730	258,092
Customers liability on acceptances (per contra, see liabilities)	45,248		327,849	90,853
Assets not included in any of the above heads	11,549	469,588	16,753	15,690
Add for cents	3	3	5	4
Total resources	\$4,661,429	\$5,378,871	\$5,582,769	\$6,525,032
LIABILITIES				
Capital	\$500,000	\$500,000	\$500,000	\$500,000
Surplus, including all undivided profits	113,517	132,977	125,497	142,829
Preferred deposits, viz.: Other deposits secured by pledge of assets		43,000		36,819
Deposits otherwise preferred		1,500		
Due depositors, not preferred	3,873,697	4,173,205	4,482,695	5,625,547
Due to trust companies, banks and bankers	103,266	82,868	111,723	87,703
Acceptances of drafts payable at a future date or authorized by commercial letters of credits	45,248		327,849	90,853
Other liabilities	25,699	445,320	35,003	41,280
Add for cents	2	1	2	1
Total liabilities	\$4,661,429	\$5,378,871	\$5,582,769	\$6,525,032

JOHN NEMETH STATE BANK — NEW YORK CITY

JOHN NEMETH, *President.*

[395 Broadway; organized 1917]

KARL SCHENK, *Cashier.*

DIRECTORS

JOHN NEMETH,

KARL SCHENK,

JOSEPH B. LEDERER,

JOHN NEMETH, JR.,

RUDOLPH STEIN.

RESOURCES	Statement of condition Feb. 28, 1917	Statement of condition June 20, 1917	Statement of condition Sept. 8, 1917	Statement of condition Nov. 14, 1917
Stocks and bonds, viz.:				
Public securities	\$1,000	\$11,000	\$12,420	\$16,236
Private securities	8,489	15,255	13,600	14,700
Loans and discounts secured by other collateral	4,225	9,065	11,392	15,015
Loans, discounts and bills purchased not secured by collateral	30	84,684	299,076	463,246
Overdrafts				6
Due from trust companies, banks and bankers	256,251	308,942	215,900	163,961
Specie		1	18	52
Other currency authorized by the laws of the United States				2,630
Legal tender notes and notes of national banks	100	4,030	6,730	
Cash items	15,740	11,646	8,038	3,239
Assets not included in any of the above heads	3,150	9,420	7,209	7,211
Add for cents	1	3	3	4
Total resources	\$288,986	\$454,046	\$574,386	\$686,300
LIABILITIES				
Capital	\$100,000	\$100,000	\$100,000	\$100,000
Surplus, including all undivided profits	42,042	40,925	35,873	33,903
Due depositors, not preferred	109,372	266,320	374,108	475,600
Due to trust companies, banks and bankers			19,377	27,937
Other liabilities	37,570	46,800	45,027	48,858
Add for cents	2	1	1	2
Total liabilities	\$288,986	\$454,046	\$574,386	\$686,300

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THE JOHNSTOWN BANK — JOHNSTOWN
 [106 West Main street; organized 1879]
DIRECTORS

JOHN G. FERRES, President.

WILLIAM McKIE, Cashier.

**BORDEN D. SMITH,
F. E. MOYER,**

**JOHN G. FERRES,
MARTIN COLLINS,**

WM. C. HACKNEY,

**WM. J. ADAMS,
WM. McKIE,**

**HENRY VECHTE,
JAMES D. PIERSON.**

RESOURCES	Statement of condition Feb. 28, 1917	Statement of condition June 20, 1917	Statement of condition Sept. 8, 1917	Statement of condition Nov. 14, 1917
Stocks and bonds, viz.:				
Public securities	\$70,491	\$81,151	\$71,151	\$71,151
Private securities	503,475	481,502	473,107	479,095
Real estate owned	31,200	31,200	31,200	31,200
Mortgages owned	24,500	24,500	24,500	24,000
Loans and discounts secured by bond and mortgage, deed or other real estate col.	84,835	84,618	68,862	68,862
Loans and discounts secured by other collateral	110,062	122,760	204,130	234,500
Loans, discounts and bills purchased not secured by collateral	763,816	990,097	974,813	809,813
Overdrafts	572	4,994	326	31
Due from trust companies, banks and bankers	269,255	106,321	115,800	308,760
Specie	39,378	35,301	37,899	21,870
Other currency authorized by the laws of the United States				54,345
Legal tender notes and notes of national banks	40,159	39,575	28,886	
Federal reserve notes	2,500	7,000		
Cash items	1,325	283	1,477	187
Customers' liability on acceptances (per contra, see liabilities)			120,000	120,000
Assets not included in any of the above heads	16,929	20,154	22,588	19,196
Add for cents	4	3	3	5
Total resources	\$1,958,551	\$2,029,459	\$2,174,742	\$2,243,015
LIABILITIES				
Capital	\$100,000	\$100,000	\$100,000	\$100,000
Surplus, including all undivided profits	240,920	248,222	236,111	240,865
Due depositors, not preferred	1,609,101	1,669,377	1,617,483	1,676,871
Due to trust companies, banks and bankers	1,770	1,877	6,349	5,319
Bills payable			85,000	85,000
Acceptances of drafts payable at a future date or authorized by commercial letters of credit			120,000	120,000
Other liabilities	7,759	9,981	9,790	14,958
Add for cents	1	2		2
Total liabilities	\$1,958,551	\$2,029,459	\$2,174,742	\$2,243,015

THE JULIAND BANK — GREENE

[Organized 1893]

DIRECTORS

JOSEPH E. JULIAND, *President.*

WILLIAM J. RUSSELL, *Cashier.*

JOS. E. JULIAND,

WILLIAM J. RUSSELL,
L. R. HARRISON,

C. W. GRAY,

H. T. JULIAND,
H. T. HOAG.

C. H. GRAVES,

RESOURCES	Statement of condition Feb. 28, 1917	Statement of condition June 20, 1917	Statement of condition Sept. 8, 1917	Statement of condition Nov. 14, 1917
Stocks and bonds, viz.:				
Public securities	\$1,010	\$1,010	\$1,005	\$1,000
Private securities	72,070	61,290	67,545	66,770
Real estate owned	7,000	7,000	7,000	7,000
Mortgages owned	42,750	42,650	45,650	45,650
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	2,275	2,075	450	1,800
Loans and discounts secured by other collateral	7,200	7,950	13,802	5,900
Loans, discounts and bills purchased not secured by collateral	105,087	115,163	108,506	109,104
Overdrafts	310	34	312	86
Due from trust companies, banks and bankers	42,617	49,207	64,996	123,775
Specie	6,287	5,927	5,717	1,333
Other currency authorized by the laws of the United States				18,510
Legal tender notes and notes of national banks	9,079	5,868	4,130	
Federal reserve notes	1,300	900	1,200	
Cash items	671	58	169	43
Assets not included in any of the above heads	1,250	1,700	1,800	1,900
Add for cents			1	2
Total resources	\$298,906	\$300,832	\$322,283	\$332,873
LIABILITIES				
Capital	\$35,000	\$35,000	\$35,000	\$35,000
Surplus, including all undivided profits	62,492	61,519	64,865	65,813
Preferred deposits, viz.: Deposits otherwise preferred		9,089		22,619
Due depositors, not preferred	201,114	194,773	221,718	258,690
Other liabilities	300	450	700	750
Add for cents		1		1
Total liabilities	\$298,906	\$300,832	\$322,283	\$382,873

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MADRID BANK — MADRID

[Main street; organized 1896]

A. D. WHITNEY, *President.*FRANK M. PECK, *Cashier.*

A. D. WHITNEY,

F. J. MERRIMAN,

DIRECTORS
O. V. VETCHE,
W. E. GRIFFITH.

JOHN HAIG,

W. C. GAGE,

RESOURCES	Statement of condition Feb. 28, 1917	Statement of condition June 20, 1917	Statement of condition Sept. 8, 1917	Statement of condition Nov. 14, 1917
Stocks and bonds, viz.:				
Public securities	\$11,015	\$25,815	\$57,000	\$76,400
Private securities	124,699	119,883	117,574	124,377
Real estate owned	1,000	1,000	1,000	1,000
Mortgages owned	2,000	2,000	2,000	2,000
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	15,702	14,879	19,170	16,142
Loans and discounts secured by other collateral	12,627	11,907	12,147	13,597
Loans, discounts and bills purchased not secured by collateral	45,785	56,332	49,442	57,327
Overdrafts	60	110	64	137
Due from trust companies, banks and bankers	16,024	20,327	18,823	26,094
Specie	1,769	2,015	995	1,300
Other currency authorized by the laws of the United States				11,057
Legal tender notes and notes of national banks	7,443	7,165	9,358	.....
Cash items	474	101	306	349
Assets not included in any of the above heads	2,414	2,676	2,096	2,600
Add for cents	4	3	4	4
Total resources	\$241,916	\$264,213	\$289,979	\$332,384
LIABILITIES				
Capital	\$25,000	\$25,000	\$25,000	\$25,000
Surplus, including all undivided profits	33,317	33,721	33,062	41,291
Preferred deposits, viz.: Other deposits secured by pledge of assets	2,247	1,939	1,984	2,012
Due depositors, not preferred	178,868	197,164	228,575	222,750
Due to trust companies, banks and bankers	1,033	96	7	.....
Bills payable		5,000	.....	40,000
Other liabilities	1,450	1,290	1,350	1,330
Add for cents	1	3	1	1
Total liabilities	\$241,916	\$264,213	\$289,979	\$332,384

THE MANHATTAN COMPANY — NEW YORK CITY

STEPHEN BAKER, *President.*

[40 Wall street; organized 1799]

D. H. PIERSON, *Cashier.*

DIRECTORS

HENRY K. MCHARG,
SAMUEL SLOAN,

STEPHEN BAKER,
CHARLES H. TENNEY,

FRED'K G. BOURNE,
B. H. BORDEN,
WILLIAM S. TOD.

JAMES SPEYER,
WALTER JENNINGS,

WM. SLOANE,
CHARLES D. DICKEY,

RESOURCES	Statement of condition Feb. 28, 1917	Statement of condition June 20, 1917	Statement of condition Sept. 8, 1917	Statement of condition Nov. 14, 1917
Stocks and bonds, viz.:				
Public securities	\$1,035,250	\$1,997,255	\$3,604,340	\$2,490,023
Private securities	5,120,657	4,804,040	3,774,154	5,099,715
Real estate owned	900,000	900,000	900,000	900,000
Loans and discounts secured by other collateral	20,270,258	17,871,954	13,014,909	13,642,747
Loans, discounts and bills purchased not secured by collateral	13,604,642	13,570,706	21,204,854	15,725,715
Overdrafts	49	.....	.....	961
Due from trust companies, banks and bankers	13,422,241	9,885,121	10,315,893	6,224,231
Specie	11,267,168	4,702,220	4,232,245	1,864,526
Other currency authorized by the laws of the United States .....	.....	.....	.....	870,100
Legal tender notes and notes of national banks	3,502,800	1,753,700	515,800	.....
Federal reserve notes	209,000	111,000	55,000	.....
Cash items	18,568,265	32,183,206	4,911,935	22,641,731
Due from the Federal Reserve Bank of New York, less offsets .....	.....	.....	.....	5,828,043
Customers' liability on acceptances (per contra, see liabilities)	791,782	1,035,588	1,600,888	1,987,048
Assets not included in any of the above heads	86,352	927,496	112,280	77,261
Add for cents	3	2	2	5
Total resources	\$88,778,467	\$89,742,288	\$64,242,300	\$77,352,106
LIABILITIES				
Capital	\$2,050,000	\$2,050,000	\$2,050,000	\$2,050,000
Surplus, including all undivided profits	5,180,117	5,283,783	5,212,087	5,221,208
Preferred deposits, viz.:				
Due New York State savings banks	3,975,793	4,377,551	4,192,539	3,427,819
Deposits by the State of New York	1,000,015	1,058,515	158,515	1,000,015
Deposits by the Superintendent of Banks of the State of New York	15,000	15,000	29,305	29,305
Other deposits secured by pledge of assets .....	.....	1,275,030	1,076,550	231,350
Due depositors, not preferred	48,079,458	52,112,665	29,523,158	43,314,931
Due to trust companies, banks and bankers	27,536,380	21,485,591	20,098,127	20,442,871
Acceptances of drafts payable at a future date or authorized by commercial letters of credit	791,782	1,035,588	1,600,888	1,350,261
Other liabilities	149,919	1,048,562	301,127	284,344
Add for cents	3	3	4	2
Total liabilities	\$88,778,467	\$89,742,288	\$64,242,300	\$77,352,106

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MANUFACTURERS' BANK OF COHOES — COHOES

HARVEY S. GREENE, *President.*

[89-91 Remsen street; organized 1872]

J. S. CLUTE, *Cashier.*HARVEY S. GREENE,
CHAS. F. NORTH,JOHN W. FORD,
JOHN E. MACLEAN,DIRECTORS
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 ¹ Feb. 28, 1917	Statement of condition ² June 20, 1917	Statement of condition ³ Sept. 8, 1917	Statement of condition ⁴ Nov. 14, 1917
Stocks and bonds, viz.:				
Public securities	\$1,000	\$1,000	\$1,000	\$1,000
Private securities	390,747	382,208	378,470	352,879
Real estate owned	50,000	50,000	50,000	50,000
Loans and discounts secured by bond and mortgage, deed or other real estate col.	43,304	43,725	42,860	41,307
Loans and discounts secured by other collateral	207,524	237,618	235,259	220,985
Loans, discounts and bills purchased not secured by collateral	466,336	503,051	505,361	548,589
Overdrafts	20	309	858	1,306
Due from trust companies, banks and bankers	152,183	83,722	122,102	287,563
Specie	14,550	15,870	13,668	19,742
Other currency authorized by the laws of the United States				58,899
Legal tender notes and notes of national banks	50,561	43,539	36,438	.....
Federal reserve notes	2,000	2,400	4,400	.....
Cash items	1,663	3,868	6,732	3,767
Assets not included in any of the above heads	5,149	8,034	13,382	2,190
Add for cents	4	4	1	3
Total resources	\$1,385,041	\$1,375,348	\$1,410,531	\$1,538,230
LIABILITIES				
Capital	\$100,000	\$100,000	\$100,000	\$100,000
Surplus, including all undivided profits	109,048	114,771	98,460	91,047
Preferred deposits, viz.:				
Due New York State savings banks	72,223	69,723	63,223	59,223
Deposits by the State of New York	65,000	73,000	65,000	73,000
Other deposits secured by pledge of assets	3,750	3,750	3,750	3,750
Due depositors, not preferred	1,027,861	953,634	970,201	1,210,180
Due to trust companies, banks and bankers	1,475	3,319	2,196	5,617
Bills payable		50,000	100,000	.....
Other liabilities	5,683	7,149	7,700	45,412
Add for cents	1	2	1	1
Total liabilities	\$1,385,041	\$1,375,348	\$1,410,531	\$1,588,230

MARKET BANK OF BUFFALO — BUFFALO

ELLIOTT C. McDOUGAL, *President.*

[585 Main street; organized 1903]

SAMUEL M. JOHNSON, *Cashier.*

DE WITT CLINTON,

LAURENS ENOS,
CARLTON M. SMITH,

ELLIOTT C. McDOUGAL,
GEO. URBAN, JR.,

GEO. MEADWAY,
JOS. M. WILKINSON.

ROBERT K. ROOT,

RESOURCES	Statement of condition Feb. 28, 1917	Statement of condition June 20, 1917	Statement of condition Sept. 8, 1917	Statement of condition Nov. 14, 1917
Stocks and bonds, viz.:				
Public securities	\$308,609	\$353,241	\$340,241	\$365,241
Private securities	361,048	316,106	322,356	328,643
Real estate owned	90,000	90,000	90,000	90,000
Loans and discounts secured by bond and mortgage, deed or other real estate col.	3,450	2,450	2,200	11,097
Loans and discounts secured by other collateral	296,887	404,890	404,228	480,899
Loans, discounts and bills purchased not secured by collateral	983,602	1,069,678	1,231,076	1,126,972
Overdrafts	71	626	58	96
Due from trust companies, banks and bankers	287,703	337,669	508,134	518,733
Specie	74,133	80,757	82,135	69,225
Other currency authorized by the laws of the United States				27,700
Legal tender notes and notes of national banks	10,200	12,800	9,500	
Federal reserve notes	3,100	5,000	7,500	
Cash items	49,547	35,143	39,475	53,404
Assets not included in any of the above heads	21,080	27,055	22,491	28,729
Add for cents	3	3	3	5
Total resources	\$2,489,433	\$2,735,418	\$3,059,397	\$3,100,744
LIABILITIES				
Capital	\$100,000	\$100,000	\$100,000	\$100,000
Surplus, including all undivided profits	75,686	79,550	74,311	77,826
Preferred deposits, viz.:				
Due New York State savings banks	105,000	105,000	105,000	95,000
Due New York State savings and loan associations, credit unions and land bank	37,950	84,465	21,993	26,248
Deposits by the State of New York	68,000	126,000	105,000	126,000
Due depositors, not preferred	2,068,104	2,222,501	2,633,947	2,659,226
Due to trust companies, banks and bankers	23,750			
Other liabilities	10,942	17,902	19,145	16,443
Add for cents	1		1	1
Total liabilities	\$2,489,433	\$2,735,418	\$3,059,397	\$3,100,744

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THE MATTITUCK BANK — MATTITUCK

[Pike street; organized 1905]

DIRECTORS

JOHN M. LUPTON, *President.*E. D. CORWIN, *Cashier.*JOHN M. LUPTON,
ARTHUR L. DOWNS,
FRANK D. PETERSON,NAT. S. TUTHILL,
GEO. E. PENNY,
GILBERT E. ALDRICH,CHAS. GILDERALEEVE,
CHAS. J. McNULTY,
OLIVER B. GOLDSMITH,WM. M. HUDSON,
PHILIP R. TUTHILL,
HENRY KAEHLIN,HERBERT R. CONKLING,
GEO. H. TERRY,
ERNEST D. CORWIN.

RESOURCES	Statement of condition Feb. 28, 1917	Statement of condition June 20, 1917	Statement of condition Sept. 8, 1917	Statement of condition Nov. 14, 1917
Stocks and bonds, viz.:				
Public securities	\$1,000	\$1,020	\$1,000	\$1,000
Private securities	120,960	110,095	103,800	98,622
Real estate owned	16,000	16,000	16,000	16,000
Mortgages owned	5,700	5,700	5,700	5,700
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	1,000	1,000	975	975
Loans and discounts secured by other collateral	11,290	21,300	19,495	30,831
Loans, discounts and bills purchased not secured by collateral	127,132	130,521	133,986	123,853
Overdrafts	309	173	127	325
Due from trust companies, banks and bankers	47,146	11,577	52,157	165,660
Specie	1,563	1,249	1,649	1,783
Other currency authorized by the laws of the United States				14,973
Legal tender notes and notes of national banks	10,592	9,508	8,599	
Federal reserve notes	900	800	800	
Cash items	25	581	488	155
Assets not included in any of the above heads	2,089	1,598	1,440	1,541
Add for cents	4	3	3	5
Total resources	\$345,710	\$311,125	\$346,219	\$461,423
LIABILITIES				
Capital	\$25,000	\$25,000	\$25,000	\$25,000
Surplus, including all undivided profits	24,478	25,554	25,869	26,916
Preferred deposits, viz.: Due New York State savings banks	8,000	8,000	8,000	8,000
Due depositors, not preferred	276,037	219,493	252,689	386,689
Due to trust companies, banks and bankers	626	952	3,759	2,634
Bills payable		20,000	19,000	
Other liabilities	11,566	12,124	11,900	12,182
Add for cents	3	2	2	2
Total liabilities	\$345,710	\$311,125	\$346,219	\$461,423

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,
PHILIP BERARDINI,

ANGELO L. CASAZZA,
MICHAEL BERARDINI, JR.,

VIRGINIO BIANCHI,
MODEST BERARDINI.

AUGUST CAPONIGRI,

RESOURCES	Statement of condition Feb. 28, 1917	Statement of condition June 20, 1917	Statement of condition Sept. 8, 1917	Statement of condition Nov. 14, 1917
Stocks and bonds, viz.:				
Public securities	\$103,170	\$173,765	\$270,843	\$267,807
Private securities	183,187	176,406	171,756	166,406
Loans and discounts secured by other collateral	200	100	100	200
Loans, discounts and bills purchased not secured by collateral	1,586	2,821	1,670	2,139
Due from trust companies, banks and bankers	444,597	399,681	545,836	821,872
Specie	191	625	615	793
Other currency authorized by the laws of the United States				25,000
Legal tender notes and notes of national banks	12,899	18,100	32,500	.....
Federal reserve notes	5,800	4,500	9,000	.....
Assets not included in any of the above heads	10,299	9,839	4,761	4,761
Add for cents	2	1	1	2
Total resources	\$761,931	\$785,838	\$1,037,082	\$1,288,980
LIABILITIES				
Capital	\$150,000	\$150,000	\$150,000	\$150,000
Surplus, including all individual profits	407,789	426,509	440,032	444,324
Due depositors, not preferred	166,366	161,570	205,960	200,869
Due to trust companies, banks and bankers	2,870	9,224	235,656	352,837
Bills payable	1,698	2,059	.....	.....
Other liabilities	33,206	36,475	5,433	140,948
Add for cents	2	1	1	2
Total liabilities	\$761,931	\$785,838	\$1,037,082	\$1,288,980

QUARTERLY REPORT

MECHANICS' BANK — BROOKLYN

[215 Montague street; organized 1852]

HARRY M. DEMOTT, *President.*

WILTON C. DONN, *Cashier.*

DIRECTORS

JOHN H. HALLOCK,
F. D. MACKAY,
ANDREW D. BAIRD,
D. W. McWILLIAMS,

CHARLES JEROME EDWARDS,
ED. T. HORWILL,
JOS. 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 Feb. 28, 1917	Statement of condition June 20, 1917	Statement of condition Sept. 8, 1917	Statement of condition Nov. 14, 1917
Stocks and bonds, viz.:				
Public securities	\$1,085,053	\$947,883	\$1,418,245	\$2,904,582
Private securities	3,168,207	3,024,911	2,725,416	2,786,726
Real estate owned	2,155,526	2,210,945	2,202,353	2,300,002
Mortgages owned	1,001,916	1,025,322	1,021,729	1,003,410
Loans and discounts secured by bond and mortgage, deed or other real estate col.	585,053	568,107	557,517	477,607
Loans and discounts secured by other collateral	4,040,467	4,788,838	4,952,205	5,683,870
Loans, discounts and bills purchased not secured by collateral	7,447,944	7,905,862	7,257,734	7,057,510
Overdrafts	695	1,357	829	713
Due from trust companies, banks and bankers	4,078,500	4,346,680	4,428,996	4,665,526
Specie	2,611,396	1,502,484	1,615,203	1,379,119
Other currency authorized by the laws of the United States				931,119
Legal tender notes and notes of national banks	636,800	768,071	645,054	
Federal reserve notes	131,450	85,380	135,415	
Cash items	1,542,473	1,063,580	1,132,179	1,608,284
Customers' liability on acceptances (per contra, see liabilities)				16,308
Assets not included in any of the above heads	231,702	189,954	178,503	173,671
Add for cents	5	5	4	4
Total resources	\$28,717,192	\$28,429,379	\$28,271,382	\$30,988,451
LIABILITIES				
Capital	\$1,600,000	\$1,600,000	\$1,600,000	\$1,600,000
Surplus, including all undivided profits	840,840	736,835	728,737	781,644
Preferred deposits, viz.:				
Due New York State savings banks	2,326,039	2,319,108	2,188,899	2,782,635
Due New York State savings and loan associations, credit unions and land bank	161,638	99,355	60,543	106,533
Deposits by the State of New York	595,000	678,000	589,000	778,000
Deposits by the Superintendent of Banks of the State of New York	25,127	37,842	37,969	32,340
Other deposits secured by pledge of assets	627,668	735,532	529,104	1,114,518
Deposits otherwise preferred	15,053	13,709	45,644	54,061
Due depositors, not preferred	21,361,832	20,091,325	21,031,242	21,444,896
Due to trust companies, banks and bankers	989,860	1,084,962	1,167,225	1,095,263
Acceptances of drafts payable at a future date or auth'd by com'l letters of credit				16,308
Other liabilities	174,131	1,032,657	293,016	1,182,247
Add for cents	4	4	3	6
Total liabilities	\$28,717,192	\$28,429,379	\$28,271,382	\$30,988,451

MECHANICS AND FARMERS' BANK OF ALBANY — ALBANY

DUDLEY OLCOTT, *President.*

[63 State street; organized 1868]

ROBERT OLCOTT, *Cashier.*

CHAS. NEWMAN,

DUDLEY OLCOTT,
JAMES N. WALLACE,

DIRECTORS
DONALD McCREDIE,

BENJ. W. ARNOLD,
A. PAGE SMITH.

ROBERT OLCOTT,

RESOURCES	Statement of condition Feb. 28, 1917	Statement of condition June 20, 1917	Statement of condition Sept. 8, 1917	Statement of condition Nov. 14, 1917
Stocks and bonds, viz.:				
Public securities	\$151,000	\$151,000	\$177,100	\$351,000
Private securities	1,175,022	1,125,790	1,107,438	1,010,431
Real estate owned	21,000	21,000	21,000	21,000
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	68,920	67,520	68,520	58,020
Loans and discounts secured by other collateral	637,493	819,796	822,272	848,300
Loans, discounts and bills purchased not secured by collateral	695,049	650,709	527,093	513,859
Overdrafts	207	1,066	3,426	59
Due from trust companies, banks and bankers	727,529	378,993	373,218	727,814
Specie	58,500	70,400	59,900	69,500
Other currency authorized by the laws of the United States				79,500
Legal tender notes and notes of national banks	87,500	47,600	58,600	
Cash items	19,659	48,504	31,682	41,459
Assets not included in any of the above heads	14,844	23,751	18,245	14,930
Add for cents	2	4	4	4
Total resources	\$3,656,725	\$3,406,133	\$3,268,498	\$3,735,876
LIABILITIES				
Capital	\$250,000	\$250,000	\$250,000	\$250,000
Surplus, including all undivided profits (market value)	1,100,736	1,097,097	1,095,052	1,056,625
Preferred deposits, viz.:				
Due New York State savings banks	268,814	216,628	296,431	263,729
Deposits by the State of New York	125,000	150,000	115,000	150,000
Deposits by the Superintendent of Banks of the State of New York	25,054	97,112	32,401	12,209
Due depositors, not preferred	1,872,146	1,576,317	1,441,811	1,949,847
Due to trust companies, banks and bankers	6,092	4,881	19,079	30,304
Other liabilities	8,881	14,096	18,722	23,159
Add for cents	2	2	2	3
Total liabilities	\$3,656,725	\$3,406,133	\$3,268,498	\$3,735,876

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MERCHANTS' BANK OF ROCHESTER — ROCHESTER

PERCY R. McPHAIL, *President.*

[125 East Main street; organized 1883]

JOHN C. RODENBECK, *Cashier.*THOS. J. DEVINE,
CHAS. P. SCHLEGEL,PERCY R. McPHAIL,
GEO. H. PERKINS,DIRECTORS
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 Feb. 28, 1917	Statement of condition June 20, 1917	Statement of condition Sept. 8, 1917	Statement of condition Nov. 14, 1917
Stocks and bonds, viz.:				
Public securities	\$1,066	\$1,000	\$370,296	\$154,335
Private securities	161,489	143,775	141,267	140,028
Real estate owned	220,000	220,000	220,000	220,000
Mortgages owned	192,244	193,214	214,903	215,886
Loans and discounts secured by bond and mortgage, deed or other real estate col.	294,728	266,480	255,195	241,804
Loans and discounts secured by other collateral	1,978,474	2,021,743	2,090,618	2,073,299
Loans, discounts and bills purchased not secured by collateral	3,397,448	3,771,134	4,032,244	4,103,253
Overdrafts	7,655	4,823	5,013	6,228
Due from trust companies, banks and bankers	678,496	399,921	423,678	672,500
Specie	95,115	108,551	100,393	110,995
Other currency authorized by the laws of the United States				221,701
Legal tender notes and notes of national banks	226,415	253,077	199,166	.....
Federal reserve notes	3,100	2,975	2,275	.....
Cash items	65,930	71,657	62,567	65,734
Assets not included in any of the above heads	14,604	21,621	16,953	14,975
Add for cents	4	4	5	4
Total resources	\$7,336,768	\$7,479,975	\$8,134,573	\$8,240,742
LIABILITIES				
Capital	\$300,000	\$300,000	\$500,000	\$500,000
Surplus, including all undivided profits	404,297	410,825	423,839	424,445
Preferred deposits, viz.:				
Due New York State savings banks	80,000	80,291	80,000	80,000
Due New York State savings and loan associations, credit unions and land bank	137,512	166,123	113,363	73,076
Due depositors, not preferred	6,253,942	6,175,116	6,342,098	6,471,475
Due to trust companies, banks and bankers	93,652	105,811	102,196	89,856
Bills payable		200,000	500,000	500,000
Other liabilities	67,362	41,806	73,024	101,887
Add for cents	3	3	3	3
Total liabilities	\$7,336,768	\$7,479,975	\$8,134,573	\$8,240,742

METROPOLITAN BANK — NEW YORK CITY

HENRY OLLESHEIMER, *President.*

[Fourth avenue and 23d street; organized 1905]

AUGUSTUS C. CORBY, *Cashier.*

DIRECTORS

JOHN R. HEGEMAN,
WILLARD E. EDMISTER,
WM. REICHMAN,

HALEY FISKE,
DAVID F. BUTCHER,
MORGAN J. O'BRIEN,

L. EDMUND ZACHER,
WM. M. PERKINS,
BRADLEY L. EATON,
HENRY OLLESHEIMER.

FRED'K H. ECKER,
CHAS. H. PATRICK,
EMIL BEROLZHEIMER,

NEWTON E. STOUT,
GEO. W. ROGERS,
GILBERT B. SAYRES,

RESOURCES	Statement of condition Feb. 28, 1917	Statement of condition June 20, 1917	Statement of condition Sept. 8, 1917	Statement of condition Nov. 14, 1917
Stocks and bonds, viz.:				
Public securities	\$1,000	\$960	\$970	\$3,922,442
Private securities	1,390,966	1,708,785	1,395,098	1,467,073
Real estate owned	988,343	931,959	921,640	916,111
Loans and discounts secured by bond and mortgage, deed or other real estate col.	447,318	438,743	426,151	424,012
Loans and discounts secured by other collateral	2,040,523	2,249,657	2,554,225	2,905,248
Loans, discounts and bills purchased not secured by collateral	10,078,695	11,342,363	13,575,629	14,185,227
Overdrafts	114	98	529	47
Due from trust companies, banks and bankers	6,360,075	2,965,927	6,942,781	10,467,343
Specie	739,195	714,472	546,264	715,073
Other currency authorized by the laws of the United States				1,703,462
Legal tender notes and notes of national banks	2,513,962	2,591,992	1,232,925	
Federal reserve notes	41,500	47,500	167,500	
Cash items	2,023,766	1,540,669	998,682	2,029,614
Due from the Federal Reserve Bank of New York, less offsets				2,834,340
Assets not included in any of the above heads	27,885	42,323	39,402	50,743
Add for cents	5	5	4	6
Total resources	\$26,653,347	\$24,575,453	\$28,801,800	\$41,620,741
LIABILITIES				
Capital	\$2,000,000	\$2,000,000	\$2,000,000	\$2,000,000
Surplus, including all undivided profits	2,120,213	2,109,434	2,055,249	2,128,638
Preferred deposits, viz.:				
Due New York State savings banks	164,669	164,655	164,669	164,250
Due New York State savings and loan associations, credit unions and land bank	35,911	26,056	31,670	33,553
Other deposits secured by pledge of assets				2,000,657
Due depositors, not preferred	21,416,852	19,283,849	23,617,147	34,419,129
Due to trust companies, banks and bankers	809,385	871,912	792,138	712,270
Other liabilities	106,315	119,545	140,925	162,242
Add for cents	2	2	2	2
Total liabilities	\$26,653,347	\$24,575,453	\$28,801,800	\$41,620,741

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MONTAUK BANK — BROOKLYN

[207 Fifth avenue; organized 1907]

DIRECTORS

HENRY M. RANDALL, *President.*THOMAS M. HALSEY, *Cashier.*E. M. DAVIS,
WM. LOCKITT,THEO. C. BOENAU,
GEO. W. MCKENZIE,
HENRY M. RANDALL,MICHAEL FURST,
HENRY S. MOTT,
JOHN S. SCULLY,WM. H. GIESELER,
F. W. H. NELSON,
JOHN S. SORESENSEN.FRED. J. GRISWOLD,
STEPHEN NOONAN,

RESOURCES	Statement of condition Feb. 28, 1917	Statement of condition June 20, 1917	Statement of condition Sept. 8, 1917	Statement of condition Nov. 14, 1917
Stocks and bonds, viz.:				
Public securities	\$1,000	\$1,000	\$1,000	\$146,400
Private securities	371,192	385,971	336,483	317,450
Real estate owned	69,500	68,500	68,500	67,500
Mortgages owned	91,000	144,500	145,750	145,750
Loans and discounts secured by bond and mortgage, deed or other real estate col.	1,475	2,950	2,125	1,875
Loans and discounts secured by other collateral	49,190	59,025	62,913	60,120
Loans, discounts and bills purchased not secured by collateral	184,721	189,298	172,527	162,123
Overdrafts	404	267	12,112	584
Due from trust companies, banks and bankers	122,918	48,324	87,157	110,354
Specie	89,386	84,810	79,621	87,977
Other currency authorized by the laws of the United States				20,100
Legal tender notes and notes of national banks	6,050	1,930	3,050	.....
Federal reserve notes	4,750	1,450	1,900	.....
Cash items	100	42	536	236
Assets not included in any of the above heads	9,908	10,767	11,541	9,375
Add for cents	3	3	4	4
Total resources	\$1,001,597	\$998,837	\$1,035,219	\$1,129,848
LIABILITIES				
Capital	\$100,000	\$100,000	\$100,000	\$100,000
Surplus, including all undivided profits	38,430	28,725	22,714	54,095
Preferred deposits, viz.:				
Deposits by the State of New York	36,000	40,000	36,000	40,000
Other deposits secured by pledge of assets				90,000
Due depositors, not preferred	823,839	795,618	869,512	820,656
Bills payable		30,000		.....
Other liabilities	3,327	4,493	6,992	25,096
Add for cents	1	1	1	1
Total liabilities	\$1,001,597	\$998,837	\$1,035,219	\$1,129,848

MOUNT PLEASANT BANK — PLEASANTVILLE

S. WOOD CORNELL, *President.*

[Wheeler avenue; organized 1885]

B. H. CARMER, *Cashier.*

B. H. CARMER,

S. WOOD CORNELL,
ALFRED ROMER,

ROBERT HAVILAND,
HOWARD R. WASHBURN,

DANIEL P. HAYS,
WM. W. WEED.

HENRY L. HUNTER,

RESOURCES	Statement of condition Feb. 28, 1917	Statement of condition June 20, 1917	Statement of condition Sept. 8, 1917	Statement of condition Nov. 14, 1917
Stocks and bonds, viz.:				
Public securities	\$162,470	\$176,371	\$179,901	\$167,256
Private securities	197,115	195,194	181,256	188,100
Real estate owned	31,000	31,000	31,000	31,000
Mortgages owned	204,050	222,475	225,305	225,990
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	12,500	8,800	8,800	8,800
Loans and discounts secured by other collateral	57,523	73,510	71,852	78,865
Loans, discounts and bills purchased not secured by collateral	122,109	152,949	143,554	156,853
Due from trust companies, banks and bankers	81,896	81,775	97,500	155,582
Specie	30,060	28,294	20,400	9,536
Other currency authorized by the laws of the United States				28,300
Legal tender notes and notes of national banks	8,500	8,600	11,250	
Federal reserve notes	1,280	1,200	6,500	
Cash items	175	210	417	483
Assets not included in any of the above heads	11,427	10,260	10,911	12,548
Add for cents	4	4	3	4
Total resources	\$920,109	\$990,642	\$988,649	\$1,063,317
LIABILITIES				
Capital	\$50,000	\$50,000	\$50,000	\$50,000
Surplus, including all undivided profits	34,061	29,099	25,056	37,898
Preferred deposits, viz.: Deposits by the State of New York	23,000	26,000	26,000	26,000
Due depositors, not preferred	808,456	849,120	882,210	939,753
Due to trust companies, banks and bankers	560	41	107	412
Bills payable		25,000		
Other liabilities	4,030	11,380	5,276	9,253
Add for cents	2	2		1
Total liabilities	\$920,109	\$990,642	\$988,649	\$1,063,317

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THE MUTUAL BANK—NEW YORK CITY

[49-51 West 33d street; organized 1890]

CHARLES A. SACKETT, *President.*HUGH N. KIRKLAND, *Cashier.*

DIRECTORS

RICHARD DELAFIELD,
ANDREW J. CONNICK,
C. W. LUYSTER,THOS. DIMOND,
SAMUEL McMILLAN,
JOHN C. VAN CLEAF,OTTO M. EIDLITZ,
CHAS. A. SACKETT,JOSEPH H. EMERY,
ISADORE SAKS,
THOS. F. VIETOR,A. P. W. KINNAN,
JAMES THOMSON,
HUGH N. KIRKLAND.

RESOURCES	Statement of condition Feb. 28, 1917	Statement of condition June 20, 1917	Statement of condition Sept. 8, 1917	Statement of condition Nov. 14, 1917
Stocks and bonds, viz.:				
Public securities	\$510,490	\$587,987	\$628,070	\$787,129
Private securities	613,682	543,618	540,501	539,606
Real estate owned	507,672	507,626	507,626	485,631
Mortgages owned	50,375	50,350	50,325	50,325
Loans and discounts secured by bond and mortgage, deed or other real estate col.	119,323	89,773	84,573	71,673
Loans and discounts secured by other collateral	2,180,836	3,514,083	1,989,595	2,924,396
Loans, discounts and bills purchased not secured by collateral	2,718,015	2,802,478	3,805,619	4,071,826
Overdrafts	996	412	1,959	6,251
Due from trust companies, banks and bankers	2,100,139	836,140	410,805	1,072,231
Specie	1,118,323	1,000,624	862,981	834,217
Other currency authorized by the laws of the United States				268,936
Legal tender notes and notes of national banks	150,000	100,000	60,000	
Federal reserve notes	45,000	60,000	35,000	
Cash items	480,921	251,362	389,962	409,274
Assets not included in any of the above heads	21,935	34,709	30,000	19,000
Add for cents	4	4	4	4
Total resources	\$10,617,711	\$10,379,166	\$9,397,020	\$11,540,599
LIABILITIES				
Capital	\$200,000	\$200,000	\$200,000	\$200,000
Surplus, including all undivided profits	470,091	500,815	499,349	491,468
Preferred deposits, viz.:				
Due New York State savings banks	232,124	232,569	234,313	228,349
Due New York State savings and loan associations, credit unions and land bank	680	747	747	747
Deposits by the Superintendent of Banks of the State of New York	1,046	1,043	1,045	1,046
Other deposits secured by pledge of assets		43,000	9,000	
Due depositors, not preferred	9,361,537	9,212,537	7,926,362	9,880,212
Due to trust companies, banks and bankers	296,058	123,428	137,273	232,037
Bills payable			300,000	400,000
Other liabilities	56,172	65,024	88,928	106,738
Add for cents	3	3	3	2
Total liabilities	\$10,617,711	\$10,379,166	\$9,397,020	\$11,540,599

THE NASSAU UNION BANK — GLEN COVE

RICHARD DOWNING, *President.*

[Glen street; organized 1903]

H. G. HAYWARD, *Cashier.*

J. K. O. SHERWOOD,
WM. R. MENEELY,
JAMES SHEVLIN,

EDWARD E. CRAFT,
CHESTER W. CHAPIN,
ROBERT C. MESSEROLE,

DIRECTORS
A. BURNSIDE CHESHIRE,
TOWNSEND F. BAILEY,
JAMES H. COCKS,

RICHARD DOWNING,
JOSEPH ROLL,
EDWARD M. UNDERHILL,

ALFRED C. CHAPIN,
SAMUEL Y. BAYLES,
WM. H. M. TCHELL.

RESOURCES	Statement of condition Feb. 28, 1917	Statement of condition June 20, 1917	Statement of condition Sept. 8, 1917	Statement of condition Nov. 14, 1917
Stocks and bonds, viz.:				
Public securities	\$77,490	\$76,970	\$111,169	\$119,550
Private securities	617,825	569,480	559,840	601,262
Real estate owned	14,000	14,000	14,000	14,000
Mortgages owned	2,750	2,750	2,000	2,000
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	9,640	9,615	9,600	9,600
Loans and discounts secured by other collateral	26,632	28,563	22,821	27,213
Loans, discounts and bills purchased not secured by collateral	216,404	170,695	161,474	185,818
Overdrafts .....	.....	2	45	26
Due from trust companies, banks and bankers	406,403	201,460	283,279	154,835
Specie	55,727	59,828	41,003	8,860
Other currency authorized by the laws of the United States .....	.....	.....	.....	51,236
Legal tender notes and notes of national banks	10,610	6,820	20,235	.....
Federal reserve notes	5,000	5,000	3,940	.....
Cash items	396	908	3,244	1,070
Assets not included in any of the above heads	14,238	59,723	17,141	59,554
Add for cents	2	3	4	3
Total resources	\$1,457,117	\$1,205,815	\$1,249,795	\$1,235,027
LIABILITIES				
Capital	\$100,000	\$100,000	\$100,000	\$100,000
Surplus, including all undivided profits	98,549	76,852	75,892	116,139
Preferred deposits, viz.:				
Deposits by the State of New York	45,000	50,000	45,000	45,000
Other deposits secured by pledge of assets .....	.....	.....	.....	50,000
Due depositors, not preferred	1,207,436	971,092	1,024,725	917,096
Due to trust companies, banks and bankers	2,026	1,854	608	988
Other liabilities	4,105	6,015	3,568	5,804
Add for cents	1	2	2	.....
Total liabilities	\$1,457,117	\$1,205,815	\$1,249,795	\$1,235,027

QUARTERLY REPORT

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,
PAUL A. SALEMBIER,HENRY W. SACKETT,
LOUIS K. LIGGETT,UDO M. FLEISCHMANN,
CHAS. M. FLEISCHMANN,
CURTIS J. BEARD,WM. H. SEAICH,
CHAS. A. SPOFFORD,WILLIS TERRY,
J. MCALPIN FYLE,
WILLIAM P. CHAPMAN, JR.

RESOURCES	Statement of condition Feb. 28, 1917	Statement of condition June 20, 1917	Statement of condition Sept. 8, 1917	Statement of condition Nov. 14, 1917
Stocks and bonds, viz.:				
Public securities	\$211,406	\$307,997	\$226,374	\$246,410
Private securities	452,952	470,907	475,166	484,981
Real estate owned	.....	5,439	4,992	4,992
Mortgages owned	64,550	98,700	101,774	96,204
Loans and discounts secured by bond and mortgage, deed or other real estate col.	45,461	43,096	37,000	43,096
Loans and discounts secured by other collateral	1,417,371	1,888,621	1,247,772	1,850,721
Loans, discounts and bills purchased not secured by collateral	2,227,012	2,221,657	2,030,839	1,833,827
Overdrafts	938	1,538	2,740	3,982
Due from trust companies, banks and bankers	766,149	496,674	337,882	453,528
Specie	471,508	421,021	386,714	465,609
Other currency authorized by the laws of the United States	.....	.....	.....	112,410
Legal tender notes and notes of national banks	101,950	107,240	48,075	.....
Federal reserve notes	3,000	5,000	500	.....
Cash items	252,196	228,218	238,322	281,805
Customers' liability on acceptances (per contra, see liabilities)	12,360	11,870	14,700	1,400
Assets not included in any of the above heads	14,866	22,491	17,670	17,572
Add for cents	4	4	6	6
Total resources	\$6,041,723	\$5,830,523	\$5,170,526	\$5,896,543
LIABILITIES				
Capital	\$200,000	\$200,000	\$200,000	\$200,000
Surplus, including all undivided profits	219,010	225,970	200,066	201,054
Preferred deposits, viz.:				
Due New York State savings banks	103,715	62,942	64,308	60,962
Due New York State savings and loan associations, credit unions and land bank	898	2,368	875	2,840
Deposits by the State of New York	88,000	108,000	85,000	108,000
Other deposits secured by pledge of assets	.....	374,420	.....	.....
Due depositors, not preferred	5,358,071	4,796,839	4,557,439	5,262,670
Due to trust companies, banks and bankers	16,823	5,656	5,514	23,447
Acceptances of drafts payable at a future date or auth'd by com'l letters of credit	12,360	11,870	14,700	1,400
Other liabilities	43,345	42,455	42,621	36,166
Add for cents	1	3	3	4
Total liabilities	\$6,041,723	\$5,830,523	\$5,170,526	\$5,896,543

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,
WM. H. CHILDS,

AMBROSE G. TODD,
GATES W. MCGARRAH,

WALTER C. HUBBARD,

JOHN R. WOOD,
JOHN MCHUGH,

JOSEPH S. HOUSE,
CHARLES S. SARGEANT, Jr.

RESOURCES	Statement of condition Feb. 28, 1917	Statement of condition June 20, 1917	Statement of condition Sept. 8, 1917	Statement of condition Nov. 14, 1917
Stocks and bonds, viz.:				
Public securities	\$1,887,807	\$3,196,095	\$2,671,985	\$3,476,822
Private securities	2,338,076	2,088,640	2,088,360	2,023,884
Real estate owned	650,000	625,000	625,000	625,000
Loans and discounts secured by bond and mortgage, deed or other real estate col.	160,500	163,131	137,370	88,120
Loans and discounts secured by other collateral	7,032,037	9,044,239	9,109,744	10,283,900
Loans, discounts and bills purchased not secured by collateral	2,719,697	3,350,936	4,541,504	4,761,431
Overdrafts	2,801	9,566	13,794	3,792
Due from trust companies, banks and bankers	4,660,981	1,594,239	2,647,059	2,715,935
Specie	1,621,341	1,915,455	2,037,667	1,955,869
Other currency authorized by the laws of the United States				978,876
Legal tender notes and notes of national banks	423,673	416,143	521,066	
Federal reserve notes	71,120	70,275	45,400	
Cash items	2,549,182	2,080,150	1,106,087	2,853,689
Customers' liability on acceptances (per contra, see liabilities)	2,320	128,248	159,109	112,879
Assets not included in any of the above heads	228,104	228,295	215,064	214,564
Add for cents	2	3	3	3
Total resources	\$24,347,641	\$24,910,415	\$25,919,212	\$30,094,744
LIABILITIES				
Capital	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000
Surplus, including all undivided profits	1,062,436	977,591	980,790	1,014,144
Preferred deposits, viz.:				
Due New York State savings banks	292,526	313,961	218,539	166,468
Due New York State savings and loan associations, credit unions and land bank	45,400	24,382	51,731	53,925
Deposits by the State of New York	83,000	112,000	90,000	112,000
Other deposits secured by pledge of assets		1,147,294	356,400	911,927
Due depositors, not preferred	21,431,845	20,920,368	22,638,483	26,233,002
Due to trust companies, banks and bankers	367,050	186,309	318,741	353,384
Acceptances of drafts payable at a future date or auth'd by com'l letters of credit	2,320	128,248	159,109	112,879
Other liabilities	63,060	100,257	105,416	137,011
Add for cents	4	5	3	4
Total liabilities	\$24,347,641	\$24,910,415	\$25,919,212	\$30,094,744

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,
CHARLES W. S. WILSON,THEO. WULF,
DOMINICK GIRARDI,CHAS. A. COLE,
J. ALBERT MARLSTEDT,
FRED'K H. SEACORD.ROBERT J. COOPER, JR.,
J. W. SPALDING,

RESOURCES	Statement of condition Feb. 28, 1917	Statement of condition June 20, 1917	Statement of condition Sept. 8, 1917	Statement of condition Nov. 14, 1917
Stocks and bonds, viz.:				
Public securities	\$150,043	\$216,277	\$133,433	\$163,190
Private securities	81,666	104,031	101,458	94,810
Real estate owned			10,975	10,975
Mortgages owned		6,000	6,000	6,000
Loans and discounts secured by bond and mortgage, deed or other real estate col.	19,213	19,213	15,644	15,650
Loans and discounts secured by other collateral	43,845	48,780	46,545	68,255
Loans, discounts and bills purchased not secured by collateral	153,980	178,423	163,883	134,894
Overdrafts		22	88	3
Due from trust companies, banks and bankers	61,699	84,288	86,826	38,083
Specie	10,434	11,518	8,812	9,177
Other currency authorized by the laws of the United States				4,775
Legal tender notes and notes of national banks	4,140	1,980	4,405	
Federal reserve notes	1,440	1,000	1,200	
Cash items	1,609	1,403	2,470	3,303
Assets not included in any of the above heads	4,846	5,334	2,929	3,392
Add for cents	2	3	4	3
Total resources	\$532,917	\$678,272	\$584,672	\$552,510
LIABILITIES				
Capital	\$50,000	\$50,000	\$50,000	\$50,000
Surplus, including all undivided profits	32,280	31,889	28,132	33,814
Preferred deposits, viz.:				
Due New York State savings banks	6,383	8,917	9,692	732
Deposits by the State of New York	48,000	50,000	41,000	50,000
Other deposits secured by pledge of assets	1,517	1,517	1,536	1,536
Due depositors, not preferred	380,489	498,910	349,024	366,751
Due to trust companies, banks and bankers	12,156	9,345	36,454	10,395
Bills payable		25,000	60,000	30,000
Other liabilities	2,089	2,691	8,830	9,278
Add for cents	3	3	4	4
Total liabilities	\$532,917	\$678,272	\$584,672	\$552,510

NORTH SHORE BANK — OYSTER BAY

[South street; organized 1907]

DIRECTORS

WILBUR F. JOHNSON, *President.*

CLAUDE A. CLEWER, *Cashier.*

WILBUR F. JOHNSON,
ANDREW SNOUDER,
CHAS. MILNE,

PHILIP L. JONES,
PETER WATERS, JR.,
FRANCIS X. MOORE,

J. F. BERMINGHAM,
A. BURNSIDE CHESHIRE,
H. A. UTERHART,

CHAS. A. SMITH,
HERBERT G. VAIL,
ROBERT SEAMAN,

C. CHESTER PAINTER,
IRVING F. BARNES,
BENJAMIN W. DOWNING.

RESOURCES	Statement of condition Feb. 28, 1917	Statement of condition June 20, 1917	Statement of condition Sept. 8, 1917	Statement of condition Nov. 14, 1917
Stocks and bonds, viz.:				
Public securities	\$2,646	\$2,586	\$2,520	\$2,586
Private securities	123,341	142,841	135,162	113,602
Mortgages owned	46,900	47,400	50,400	49,400
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	1,500	.....	4,000	4,000
Loans and discounts secured by other collateral	47,058	32,719	27,175	23,470
Loans, discounts and bills purchased not secured by collateral	170,791	180,146	217,832	293,620
Overdrafts	112	11	71	.....
Due from trust companies, banks and bankers	63,042	43,369	117,573	113,510
Specie	11,955	12,988	10,831	12,250
Other currency authorized by the laws of the United States .....	.....	.....	.....	14,000
Legal tender notes and notes of national banks	6,000	5,000	3,000	.....
Federal reserve notes	500	500	3,000	.....
Cash items	490	874	351	1,020
Assets not included in any of the above heads	4,702	8,631	5,943	3,915
Add for cents	4	3	3	3
Total resources	\$479,041	\$477,068	\$577,861	\$631,376
LIABILITIES				
Capital	\$25,000	\$25,000	\$25,000	\$25,000
Surplus, including all undivided profits	22,402	22,504	23,030	26,376
Preferred deposits, viz.: Other deposits secured by pledge of assets	791	1,178	1,294	1,645
Due depositors, not preferred	429,232	426,517	527,306	555,948
Due to trust companies, banks and bankers	611	.....	206	.....
Bills payable .....	.....	.....	.....	20,000
Other liabilities	1,003	1,868	1,024	2,405
Add for cents	2	1	1	2
Total liabilities	\$479,041	\$477,068	\$577,861	\$631,376

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NORTH SIDE BANK OF BROOKLYN — BROOKLYN

PAUL E. BONNER, *President.*

[225-227 Havemeyer street; organized 1889]

HENRY BILLMAN, *Cashier.*ANDREW D. BAIRD,
WALTER H. GAHAGAN,
SAMUEL M. MEEKER,PAUL E. BONNER,
WM. M. TOBIAS,
DANIEL CANTY,T. WILLARD KILEY,
THOS. V. PATTERSON,

DIRECTORS

RALPH H. TIERBOUT,
HENRY DOSCHER,
DANIEL J. LEARY,HENRY BILLMAN,
ED. MCGARVEY,
CHAS. J. SAMUEL.

RESOURCES	Statement of condition Feb. 28, 1917	Statement of condition June 20, 1917	Statement of condition Sept. 8, 1917	Statement of condition Nov. 14, 1917
Stocks and bonds, viz.:				
Public securities	\$274,277	\$259,521	\$228,098	\$231,163
Private securities	1,022,813	801,052	677,192	717,310
Real estate owned	126,000	126,000	126,000	126,000
Mortgages owned	18,500	18,500	16,500	16,500
Loans and discounts secured by bond and mortgage, deed or other real estate col.	118,878	130,267	152,610	129,428
Loans and discounts secured by other collateral	1,005,310	1,821,341	1,511,715	1,354,893
Loans, discounts and bills purchased not secured by collateral	1,447,773	1,546,303	1,793,436	1,757,239
Overdrafts			167	
Due from trust companies, banks and bankers	1,090,335	661,457	515,963	840,352
Specie	479,917	401,856	341,651	307,919
Other currency authorized by the laws of the United States				249,840
Legal tender notes and notes of national banks	68,750	65,000	49,375	
Federal reserve notes	9,050	39,540	31,000	
Cash items	218,577	238,696	224,259	480,953
Assets not included in any of the above heads	28,712	32,251	59,222	27,882
Add for cents	4	4	5	4
Total resources	\$5,908,896	\$6,141,788	\$5,727,193	\$6,239,488
LIABILITIES				
Capital	\$200,000	\$200,000	\$200,000	\$200,000
Surplus, including all undivided profits	184,757	173,428	182,425	210,616
Preferred deposits, viz.:				
Due New York State savings banks	399,425	420,289	353,664	302,137
Deposits by the State of New York	90,000	100,000	85,000	100,000
Deposits by the Superintendent of Banks of the State of New York	3,749	3,761	23,019	23,465
Other deposits secured by pledge of assets	103,967	131,357	153,600	225,344
Due depositors, not preferred	4,849,541	5,029,587	4,673,622	4,594,916
Due to trust companies, banks and bankers	48,548	46,516	27,441	53,149
Other liabilities	28,906	36,847	28,419	529,859
Add for cents	3	3	3	2
Total liabilities	\$5,908,896	\$6,141,788	\$5,727,193	\$6,239,488

THE NORTHVILLE BANK — NORTHVILLE

GEORGE N. BROWN, *President.*

[Main street; organized 1895]

BURDETT EGLIN, *Cashier.*

DIRECTORS

GEO. N. BROWN,
CHAS. B. LAWTON,

BURDETT EGLIN,

CARL L. FRY,
GEO. E. VAN ARNAM,

WM. HARRIS,

JAMES R. WILLARD,
JOHN A. WILLARD.

RESOURCES	Statement of condition Feb. 28, 1917	Statement of condition June 20, 1917	Statement of condition Sept. 8, 1917	Statement of condition Nov. 14, 1917
Stocks and bonds, viz.:				
Public securities	\$80,137	\$86,640	\$68,570	\$67,192
Private securities	111,611	122,512	118,862	122,966
Real estate owned	10,000	10,000	10,000	10,000
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	21,950	21,850	21,550	21,650
Loans and discounts secured by other collateral	72,308	84,829	87,850	111,239
Loans, discounts and bills purchased not secured by collateral	203,863	225,494	250,950	153,921
Overdrafts		20	4	
Due from trust companies, banks and bankers	75,327	38,298	43,807	100,239
Specie	14,754	12,285	7,300	13,012
Other currency authorized by the laws of the United States				12,000
Legal tender notes and notes of national banks	5,000	8,000	7,500	
Federal reserve notes	1,000	1,000	500	
Assets not included in any of the above heads	2,893	3,978	5,125	3,744
Add for cents	2	3	2	2
Total resources	\$598,845	\$614,909	\$622,020	\$615,965
LIABILITIES				
Capital	\$30,000	\$30,000	\$30,000	\$30,000
Surplus, including all undivided profits	71,937	70,314	66,713	72,254
Due depositors, not preferred	494,862	508,881	523,007	508,597
Due to trust companies, banks and bankers	45	112		613
Other liabilities	2,000	5,600	2,300	4,500
Add for cents	1	2		1
Total liabilities	\$598,845	\$614,909	\$622,020	\$615,965

QUARTERLY REPORT

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OGDENSBURG BANK — OGDENSBURG

[63 Ford street; organized 1879]

DIRECTORS

FRANK CHAPMAN, *President.*SAMUEL W. LEONARD, *Cashier.*

FRANK CHAPMAN,

THOS. SPRATT,

JOHN T. HANNAN,
EDWARD L. STRONG.

GEO. HALL,

FRANK C. CHAPMAN,

RESOURCES	Statement of condition Feb. 28, 1917	Statement of condition June 20, 1917	Statement of condition Sept. 8, 1917	Statement of condition Nov. 14, 1917
Stocks and bonds, viz.:				
Public securities	\$43,000	\$138,500	\$161,000	\$346,800
Private securities	274,726	267,582	272,666	295,718
Real estate owned	25,500	25,500	25,500	25,500
Mortgages owned	2,960	2,120	2,080	2,000
Loans and discounts secured by bond and mortgage, deed or other real estate col.	53,613	57,548	57,463	48,723
Loans and discounts secured by other collateral	210,137	143,958	172,013	257,241
Loans, discounts and bills purchased not secured by collateral	570,587	623,509	571,483	524,189
Overdrafts	5,046	3,678	2,612	3,551
Due from trust companies, banks and bankers	39,900	158,477	220,577	173,278
Specie	25,272	24,639	29,054	8,801
Other currency authorized by the laws of the United States				27,119
Legal tender notes and notes of national banks	14,801	17,097	19,946	
Federal reserve notes		2,000	2,000	
Cash items	6,212	5,006	3,089	4,085
Assets not included in any of the above heads	3,150	3,417	3,560	9,125
Add for cents	3	3	3	4
Total resources	\$1,274,907	\$1,473,034	\$1,543,046	\$1,726,134
LIABILITIES				
Capital	\$100,000	\$100,000	\$100,000	\$200,000
Surplus, including all undivided profits	249,367	249,736	251,540	156,700
Preferred deposits, viz.:				
Due New York State savings banks	16,623	39,009	32,552	30,205
Other deposits secured by pledge of assets	27,755	45,635	25,585	186,057
Due depositors, not preferred	836,721	1,004,437	1,091,762	1,118,668
Due to trust companies, banks and bankers	9,782	28,272	35,399	26,776
Rediscouts	29,005			
Other liabilities	5,651	5,944	6,205	7,725
Add for cents	3	1	3	3
Total liabilities	\$1,274,907	\$1,473,034	\$1,543,046	\$1,726,134

OSBORNE BANK — EAST HAMPTON

CHARLES W. OSBORNE, *President.*

[Organized 1917]

NATHAN N. TIFFANY, *Cashier.*

DIRECTORS

CHARLES W. OSBORNE,

NELSON C. OSBORNE,

SAMUEL A. GREGORY,
NATHAN N. TIFFANY.

JOHN D. STOKES,

AUSTIN H. CULVER,

RESOURCES	Statement of condition Feb. 28, 1917	Statement of condition June 20, 1917	Statement of condition Sept. 8, 1917	Statement of condition Nov. 14, 1917
Stocks and bonds, viz.:				
Public securities		\$1,439	\$55,268	\$70,487
Private securities			74,029	79,264
Real estate owned		14,989	19,870	20,787
Mortgages owned		2,250	18,900	27,250
Loans and discounts secured by other collateral			2,080	4,500
Loans, discounts and bills purchased not secured by collateral		32,745	46,520	61,531
Overdrafts				126
Due from trust companies, banks and bankers		126,088	63,563	29,869
Specie		438	753	991
Other currency authorized by the laws of the United States				11,435
Legal tender notes and notes of national banks		6,260	6,540	
Federal reserve notes		1,000	1,500	
Assets not included in any of the above heads		1,356	4,645	5,905
Add for cents		2	4	3
Total resources		\$186,567	\$293,672	\$312,148
LIABILITIES				
Capital		\$100,000	\$100,000	\$100,000
Surplus, including all undivided profits		24,864	25,022	27,501
Due depositors, not preferred		57,609	158,567	174,125
Due to trust companies, banks and bankers		3,925	9,707	9,724
Other liabilities		167	374	797
Add for cents		2	2	1
Total liabilities		\$186,567	\$293,672	\$312,148

OYSTER BAY BANK—OYSTER BAY

E. MORGAN GRIFFIN, *President.*

[Audrey avenue; organized 1890]

EDWARD F. CHESHIRE, *Cashier.*GEO. W. FALLER,
ALBERT CHESHIRE,CHAR. H. BAYLES,
SAMUEL Y. BAYLES,DIRECTORS
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 Feb. 28, 1917	Statement of condition June 20, 1917	Statement of condition Sept. 8, 1917	Statement of condition Nov. 14, 1917
Stocks and bonds, viz.:				
Public securities	\$97,617	\$116,902	\$115,910	\$117,057
Private securities	345,620	325,820	331,977	335,192
Real estate owned	25,000	25,000	25,000	25,000
Mortgages owned	51,750	46,000	46,000	46,000
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	22,504	10,806	14,095	12,500
Loans and discounts secured by other collateral	152,745	116,950	196,350	91,335
Loans, discounts and bills purchased not secured by collateral	148,060	166,171	150,282	153,389
Due from trust companies, banks and bankers	150,594	90,193	101,528	452,863
Specie	15,957	16,999	17,541	6,016
Other currency authorized by the laws of the United States				44,165
Legal tender notes and notes of national banks	31,643	31,897	14,512	
Federal reserve notes	2,000	2,040	12,000	
Cash items	366	8,183	1,570	1,017
Assets not included in any of the above heads	14,969	209,900	83,879	54,767
Add for cents	3	3	3	3
Total resources	\$1,058,828	\$1,166,869	\$1,110,647	\$1,339,359
LIABILITIES				
Capital	\$50,000	\$50,000	\$50,000	\$50,000
Surplus, including all undivided profits	68,316	65,824	60,516	67,313
Preferred deposits, viz.:				
Other deposits secured by pledge of assets		26,000	58,153	315,383
Deposits otherwise preferred		91,162		
Due depositors, not preferred	935,298	925,362	936,171	898,806
Due to trust companies, banks and bankers	1,746	685	584	2,495
Other liabilities	3,467	7,834	5,221	5,361
Add for cents	1	2	2	1
Total liabilities	\$1,058,828	\$1,166,869	\$1,110,647	\$1,339,359

THE PACIFIC BANK — NEW YORK CITY

O. II. CHENEY, *President.*

[470 Broadway; organized 1869]

SNOWDEN MCGAUGHY, *Cashier.*

DIRECTORS

H. W. HOOPS,
GEO. LEGG,
D. G. TENNEY,

WM. SKINNER,
JOHN S. BROWNING,
JAS. A. SMITH,
WILLIAM R. ROSE,

O. H. CHENEY,
CARL VIETOR,
W. H. BENNETT,
FRANCIS R. MASTERS,

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 Feb. 28, 1917	Statement of condition June 20, 1917	Statement of condition Sept. 8, 1917	Statement of condition Nov. 14, 1917
Stocks and bonds, viz.:				
Public securities	\$437,500	\$652,619	\$243,298	\$267,871
Private securities	4,600	.....	4,600	4,600
Real estate owned	85,000	85,000	85,000	75,000
Loans and discounts secured by bond and mortgage, deed or other real estate col.	47,000	45,500	.....	.....
Loans and discounts secured by other collateral	1,878,073	186,504	1,129,766	1,221,298
Loans, discounts and bills purchased not secured by collateral	5,347,563	8,245,696	7,770,443	7,713,291
Overdrafts	370	34	29	410
Due from trust companies, banks and bankers	1,135,377	1,677,839	1,631,676	2,146,107
Specie	722,179	109,357	121,009	83,163
Other currency authorized by the laws of the United States .....	.....	.....	.....	1,454,872
Legal tender notes and notes of national banks	764,851	1,077,882	1,135,624	.....
Cash items	1,007,627	693,714	586,255	1,130,542
Due from the Federal Reserve Bank of New York, less offsets .....	.....	.....	.....	1,104,514
Customers' liability on acceptances (per contra, see liabilities) .....	.....	435,060	1,188,465	1,662,140
Assets not included in any of the above heads	66,560	3,809	11,411	2,942
Add for cents	3	3	3	4
Total resources	\$11,496,703	\$13,213,017	\$13,907,579	\$16,866,754
LIABILITIES				
Capital	\$500,000	\$500,000	\$500,000	\$500,000
Surplus, including all undivided profits	985,302	994,240	1,017,042	1,002,899
Preferred deposits, viz.: Due New York State savings banks	372,302	346,012	336,980	332,556
Due depositors, not preferred	9,065,867	10,488,429	10,337,570	13,137,566
Due to trust companies, banks and bankers	559,076	415,361	486,234	519,915
Rediscounts .....	.....	.....	.....	145,000
Acceptances of drafts payable at a future date or auth'd by com'l letters of credit .....	.....	435,060	1,188,465	1,193,645
Other liabilities	14,154	33,912	41,286	35,170
Add for cents	2	3	2	3
Total liabilities	\$11,496,703	\$13,213,017	\$13,907,579	\$16,866,754

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THE PATCHOGUE BANK — PATCHOGUE

[44 West Main street; organized 1884]

JOHN A. POTTER, *President.*FRANK A. POTTER, *Cashier.*

DIRECTORS

JOHN A. POTTER,
FRANK OVERTON,
JOS. T. LOSEE,
WILLIAM H. ALDRICH,JESSE C. MILLS,
NATHANIEL O. SWEZEY,
JAMES H. MILLS,JOHN M. PRICE,
FRED B. NEWINS,
J. ROBERT BAILEY,JOHN J. ROE,
GEO. H. FURMAN,
DANIEL R. DAVIS,ARCHIBALD S. HAVENS,
HOWARD S. CONKLIN,
CORYDON V. SEABING,
JAMES H. SNEDECOR.

RESOURCES	Statement of condition Feb. 28, 1917	Statement of condition June 20, 1917	Statement of condition Sept. 8, 1917	Statement of condition Nov. 14, 1917
Stocks and bonds, viz.:				
Public securities	\$9,800	\$9,680	\$19,550	\$19,693
Private securities	152,135	146,126	143,035	150,720
Real estate owned	29,457	29,457	29,457	29,457
Mortgages owned	48,525	48,825	48,825	48,675
Loans and discounts secured by bond and mortgage, deed or other real estate col.	22,490	19,850	25,250	26,500
Loans and discounts secured by other collateral	12,854	10,075	49,779	99,800
Loans, discounts and bills purchased not secured by collateral	281,272	298,290	321,973	333,981
Overdrafts	35	.....	1	92
Due from trust companies, banks and bankers	39,334	51,847	93,676	59,598
Specie	12,150	15,200	16,300	19,000
Other currency authorized by the laws of the United States .....	.....	.....	.....	10,028
Legal tender notes and notes of national banks	6,620	7,400	7,500	.....
Federal reserve notes	450	500	6,000	.....
Cash items	885	881	1,718	7,729
Assets not included in any of the above heads	9,672	10,750	9,730	10,450
Add for cents	2	1	2	3
Total resources	\$625,681	\$648,882	\$772,796	\$815,726
LIABILITIES				
Capital	\$75,000	\$75,000	\$75,000	\$75,000
Surplus, including all undivided profits	79,099	75,493	70,644	80,853
Preferred deposits, viz.:				
Due New York State savings banks	12,675	14,895	14,658	23,763
Other deposits secured by pledge of assets	4,641	4,789	5,345	3,829
Due depositors, not preferred	440,555	475,903	603,294	606,760
Bills payable	10,000	.....	.....	.....
Other liabilities	3,710	2,800	3,852	25,519
Add for cents	1	2	3	2
Total liabilities	\$625,681	\$648,882	\$772,796	\$815,726

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 Feb. 28, 1917	Statement of condition June 20, 1917	Statement of condition Sept. 8, 1917	Statement of condition Nov. 14, 1917
Stocks and bonds, viz.:				
Public securities	\$25,612	\$25,612	\$26,952	\$26,952
Private securities	20,981	20,281	19,621	19,621
Mortgages owned	310	1,235	1,235	1,235
Loans and discounts secured by bond and mortgage, deed or other real estate collateral		700	1,000	1,000
Loans and discounts secured by other collateral	35,843	47,748	41,854	52,622
Loans, discounts and bills purchased not secured by collateral	92,376	97,204	90,865	98,011
Overdrafts	409	196	1,008	837
Due from trust companies, banks and bankers	47,006	18,963	44,220	100,343
Specie	2,710	4,317	3,330	3,288
Other currency authorized by the laws of the United States				10,000
Legal tender notes and notes of national banks	7,000	6,000	5,000	
Federal reserve notes	6,000	4,000	3,000	
Cash items	383	1,552	3,482	1,123
Assets not included in any of the above heads	1,561	1,715	1,607	1,774
Add for cents	4	4	3	4
Total resources	\$240,195	\$229,527	\$243,177	\$316,810
LIABILITIES				
Capital	\$25,000	\$25,000	\$25,000	\$25,000
Surplus, including all undivided profits	17,329	20,330	18,347	18,398
Preferred deposits, viz.: Due New York State savings banks	3,516	3,843	3,493	3,855
Due depositors, not preferred	183,165	178,356	192,464	265,468
Due to trust companies, banks and bankers	10,383	1,105	3,054	3,234
Other liabilities	800	892	817	853
Add for cents	2	1	2	2
Total liabilities	\$240,195	\$229,527	\$243,177	\$316,810

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THE PEOPLE'S BANK OF BUFFALO — BUFFALO

[224 Main street; organized 1889]

A. D. BISSELL, *President.*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. SILES,
C. W. GOODYEAR.E. J. NEWELL,
S. B. EAGAN,

RESOURCES	Statement of condition Feb. 28, 1917	Statement of condition June 20, 1917	Statement of condition Sept. 8, 1917	Statement of condition Nov. 14, 1917
Stocks and bonds, viz.:				
Public securities	\$543,055	\$1,098,123	\$1,478,645	\$835,905
Private securities	2,106,348	2,017,910	1,925,176	1,936,650
Real estate owned	250,000	250,000	250,000	250,000
Mortgages owned	23,762	30,361	28,072	27,896
Loans and discounts secured by bond and mortgage, deed or other real estate col.	590,587	652,742	587,782	529,987
Loans and discounts secured by other collateral	4,055,585	4,392,035	4,299,789	4,111,899
Loans, discounts and bills purchased not secured by collateral	3,143,345	3,233,118	3,745,001	3,815,753
Overdrafts	4,109	32,659	8,315	23,523
Due from trust companies, banks and bankers	2,893,458	2,727,761	1,505,203	3,978,643
Specie	408,350	333,009	350,886	429,417
Other currency authorized by the laws of the United States				590,724
Legal tender notes and notes of national banks	562,891	403,307	345,542	
Federal reserve notes		134,435	115,180	
Cash items	214,039	199,536	273,781	479,687
Assets not included in any of the above heads	35,028	57,231	31,664	40,006
Add for cents	5	5	3	4
Total resources	\$14,830,562	\$15,562,232	\$14,945,039	\$17,050,094
LIABILITIES				
Capital	\$600,000	\$600,000	\$600,000	\$600,000
Surplus, including all undivided profits	779,745	782,148	768,396	829,853
Preferred deposits, viz.:				
Due New York State savings banks	812,499	763,463	720,648	731,344
Due New York State savings and loan associations, credit unions and land bank	49,347	44,837	30,066	51,983
Deposits by the State of New York	305,000	310,000	250,000	436,000
Other deposits secured by pledge of assets	361,451	373,528	386,090	386,090
Due depositors, not preferred	10,909,568	11,494,561	11,206,865	12,925,843
Due to trust companies, banks and bankers	933,146	1,080,519	879,743	1,003,038
Other liabilities	79,804	113,172	103,229	85,990
Add for cents	2	4	2	3
Total liabilities	\$14,830,562	\$15,562,232	\$14,945,039	\$17,050,094

THE PEOPLE'S BANK OF HAMBURG — HAMBURG

GEORGE A. DRUMMER, *President.*

[44 Main street; organized 1891]

H. R. STRATEMEIER, *Cashier.*

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 Feb. 28, 1917	Statement of condition June 20, 1917	Statement of condition Sept. 8, 1917	Statement of condition Nov. 14, 1917
Stocks and bonds, viz.:				
Public securities	\$46,505	\$42,260	\$47,161	\$52,310
Private securities	56,815	61,835	56,108	57,008
Real estate owned	11,320	11,670	18,899	23,381
Mortgages owned	105,333	115,558	116,858	126,800
Loans and discounts secured by bond and mortgage, deed or other real estate col.	38,892	36,453	44,600	34,778
Loans and discounts secured by other collateral	53,673	48,120	60,291	66,504
Loans, discounts and bills purchased not secured by collateral	232,344	268,650	267,424	256,927
Overdrafts	376	1,036	544	1,236
Due from trust companies, banks and bankers	37,265	37,067	48,350	93,747
Specie	18,359	15,332	10,314	14,432
Other currency authorized by the laws of the United States				13,431
Legal tender notes and notes of national banks	6,042	17,694	15,420	
Federal reserve notes	205	510	335	
Cash items	178			257
Assets not included in any of the above heads	3,080	5,039	5,016	5,318
Add for cents	3	4	5	6
Total resources	\$610,890	\$661,228	\$691,325	\$746,135
LIABILITIES				
Capital	\$30,000	\$30,000	\$30,000	\$30,000
Surplus, including all undivided profits	51,659	53,731	52,442	55,959
Preferred deposits, viz.:				
Due New York State savings and loan associations, credit unions and land bank	1,138	991	1,377	1,351
Deposits by the State of New York	16,000	26,000	26,000	26,000
Other deposits secured by pledge of assets	766	15,766	16,031	11,031
Due depositors, not preferred	474,997	490,064	559,480	597,299
Due to trust companies, banks and bankers	16,000	16,000		16,000
Bills payable	15,000	17,500		
Other liabilities	5,329	11,174	5,992	8,492
Add for cents	1	2	3	3
Total liabilities	\$610,890	\$661,228	\$691,325	\$746,135

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THE PEOPLE'S BANK OF HAVERSTRAW — HAVERSTRAW

EVERETT FOWLER, *President.*

[1 Broadway; organized 1887]

O. E. REYNOLDS, *Cashier.*

EVERETT FOWLER,

CHARLES F. FREYBOGLE,
DENTON FOWLER,

L. H. WASHBURN,

JAS. H. MORRISSEY,
O. E. REYNOLDS.

E. O. ROSE,

RESOURCES	Statement of condition Feb. 28, 1917	Statement of condition June 20, 1917	Statement of condition Sept. 8, 1917	Statement of condition Nov. 14, 1917
Stocks and bonds, viz.:				
Public securities	\$16,035	\$16,035	\$15,632	\$27,693
Private securities	255,622	243,902	240,178	246,160
Real estate owned	15,000	15,000	15,000	15,000
Loans and discounts secured by bond and mortgage, deed or other real estate col.	8,494	8,494	8,496	8,496
Loans and discounts secured by other collateral	102,751	76,326	61,645	121,452
Loans, discounts and bills purchased not secured by collateral	380,023	388,467	360,766	398,300
Overdrafts	7,327	7,340	7,337	6,803
Due from trust companies, banks and bankers	113,988	68,500	108,984	66,914
Specie	26,642	48,333	52,594	40,906
Other currency authorized by the laws of the United States				15,078
Legal tender notes and notes of national banks	12,000	5,720	16,380	
Federal reserve notes	2,000	2,500	2,670	
Cash items	6,826	3,994	10,101	10,058
Assets not included in any of the above heads	9,356	6,065	5,845	5,878
Add for cents	3	4	4	4
Total resources	\$956,067	\$890,680	\$905,632	\$962,742
LIABILITIES				
Capital	\$50,000	\$50,000	\$50,000	\$50,000
Surplus, including all undivided profits	247,640	238,372	229,839	241,017
Preferred deposits, viz.:				
Due New York State savings and loan associations, credit unions and land bank	4,752	1,761	793	
Deposits by the State of New York	34,377	22,932	50,524	25,793
Due depositors, not preferred	611,012	566,170	555,015	549,460
Due to trust companies, banks and bankers	6,232	9,358	15,098	12,069
Bills payable				80,000
Other liabilities	2,052	2,085	4,360	4,401
Add for cents	2	2	3	2
Total liabilities	\$956,067	\$890,680	\$905,632	\$962,742

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 C. DECKER,

DONALD FRASER,
WM. T. BRIGGS,
E. M. KENNEDY,
WM. H. MATLENDER,

CHAS. O. CROSS,
J. P. ARGERSINGER,
JOHN W. UHLINGER,

FRANK ADAMS,
JAS. S. IRELAND,
RICHARD M. EVANS,
CHARLES KING.

DAVID A. HAYS,
EDWARD WELLS,
FRED H. BEHLEN,

RESOURCES	Statement of condition Feb. 28, 1917	Statement of condition June 20, 1917	Statement of condition Sept. 8, 1917	Statement of condition Nov. 14, 1917
Stocks and bonds, viz.:				
Public securities	\$354,292	\$382,138	\$321,235	\$321,049
Private securities	964,532	936,864	884,797	931,038
Real estate owned	35,000	35,000	35,000	35,000
Mortgages owned	19,900	20,400	20,400	20,400
Loans and discounts secured by bond and mortgage, deed or other real estate col.	54,127	54,579	55,879	59,697
Loans and discounts secured by other collateral	172,218	400,319	508,087	261,183
Loans, discounts and bills purchased not secured by collateral	1,158,022	1,298,563	1,359,534	1,256,022
Overdrafts	73	1,059	393	219
Due from trust companies, banks and bankers	296,627	176,454	335,344	775,023
Specie	44,958	44,450	44,240	46,338
Other currency authorized by the laws of the United States				39,148
Legal tender notes and notes of national banks	70,937	42,965	30,516	
Cash items	10,220	6,019	17,569	13,921
Customers' liability on acceptances (per contra, see liabilities)	6,776	17,000	10,000	5,100
Assets not included in any of the above heads	11,857	12,709	16,940	12,741
Add for cents	5	4	3	6
Total resources	\$3,199,544	\$3,428,523	\$3,639,937	\$3,776,890
LIABILITIES				
Capital	\$200,000	\$200,000	\$200,000	\$200,000
Surplus, including all undivided profits	298,591	293,054	267,890	324,563
Preferred deposits, viz.: Other deposits secured by pledge of assets	6,566	6,348	6,640	6,899
Due depositors, not preferred	2,641,615	2,680,940	2,775,927	3,112,251
Due to trust companies, banks and bankers	35,580	32,036	11,735	44,303
Bills payable			354,500	
Acceptances of drafts payable at a future date or auth'd by com'l letters of credit	6,776	17,000	10,000	5,100
Other liabilities	10,414	199,143	13,244	83,767
Add for cents	2	2	1	2
Total liabilities	\$3,199,544	\$3,428,523	\$3,639,937	\$3,776,890

QUARTERLY REPORT

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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 WIMPFREIMER,** **THEO. W. MORRIS,** **ALFRED B. MACLAY,** **STEVENSON TAYLOR,**
THOS. WILLIAMS, **THEO. TIEDMANN,** **WILLIAM MILNE.**

RESOURCES	Statement of condition Feb. 28, 1917	Statement of condition June 20, 1917	Statement of condition Sept. 8, 1917	Statement of condition Nov. 14, 1917
Stocks and bonds, viz.:				
Public securities	\$1,000	\$2,000	\$8,689	\$12,823
Private securities	127,700	145,897	145,200	127,489
Real estate owned	75,000	75,000	67,500	67,500
Loans and discounts secured by other collateral	264,651	128,397	146,467	124,994
Loans, discounts and bills purchased not secured by collateral	2,404,405	2,612,739	2,833,225	2,606,747
Overdrafts	18	3	203	.....
Due from trust companies, banks and bankers	757,289	721,153	469,507	940,174
Specie	368,560	339,275	220,188	222,262
Other currency authorized by the laws of the United States . . . . .	.....	.....	.....	193,535
Legal tender notes and notes of national banks	89,700	85,400	58,010	.....
Federal reserve notes	7,715	25,775	24,945	.....
Cash items	321,719	316,169	247,633	397,403
Customers' liability on acceptances (per contra, see liabilities) . . . . .	.....	.....	9,000	9,000
Assets not included in any of the above heads	2,875	2,800	3,500	1,800
Add for cents	4	1	4	2
Total resources	\$4,420,636	\$4,454,609	\$4,234,121	\$4,703,784
LIABILITIES				
Capital	\$200,000	\$200,000	\$200,000	\$200,000
Surplus, including all undivided profits	468,706	488,015	486,477	503,454
Due depositors, not preferred	3,739,239	3,654,594	3,525,054	3,977,293
Bills payable . . . . .	.....	100,000	.....	.....
Acceptances of drafts payable at a future date or authorized by commercial letters of credit . . . . .	.....	.....	9,000	9,000
Other liabilities	12,690	12,000	13,590	14,032
Add for cents	1	.....	.....	2
Total liabilities	\$4,420,636	\$4,454,609	\$4,234,121	\$4,703,784

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 Feb. 28, 1917	Statement of condition June 20, 1917	Statement of condition Sept. 8, 1917	Statement of condition Nov. 14, 1917
Stocks and bonds, viz.:				
Public securities	\$119,681	\$128,741	\$159,475	\$247,453
Private securities	232,606	227,944	235,432	157,598
Real estate owned	54,847	54,847	54,847	55,024
Mortgages owned	68,100	77,600	77,600	77,100
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	287,861	282,056	280,331	308,494
Loans and discounts secured by other collateral	291,636	284,545	257,814	308,550
Loans, discounts and bills purchased not secured by collateral	385,102	393,039	378,263	392,664
Overdrafts	10	91	547	121
Due from trust companies, banks and bankers	442,056	436,277	452,863	468,133
Specie	19,354	14,545	16,284	17,699
Other currency authorized by the laws of the United States				58,956
Legal tender notes and notes of national banks	52,793	61,913	50,746	
Federal reserve notes	2,800	3,000	3,500	
Cash items	10,154	6,968	32,974	10,997
Assets not included in any of the above heads	11,832	14,950	12,111	19,550
Add for cents	5	6	6	6
Total resources	\$1,978,837	\$1,986,522	\$2,012,793	\$2,122,345
LIABILITIES				
Capital	\$100,000	100,000	\$100,000	\$100,000
Surplus, including all undivided profits	95,712	106,233	105,172	114,680
Preferred deposits, viz.:				
Due New York State savings banks	40,000			
Deposits by the State of New York	43,000	46,000	46,285	46,000
Due depositors, not preferred	1,636,772	1,672,443	1,697,429	1,779,626
Due to trust companies, banks and bankers	52,331	45,185	52,247	65,392
Other liabilities	11,021	16,659	11,658	16,646
Add for cents	1	2	2	1
Total liabilities	\$1,978,837	\$1,986,522	\$2,012,793	\$2,122,345

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THE PEOPLE'S BANK OF POTSDAM, N. Y.—POTSDAM
[15 Market street; organized 1889]

H. J. SANFORD, President. **DIRECTORS** **F. R. WOODRUFF, Cashier.**

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 Feb. 28, 1917	Statement of condition June 20, 1917	Statement of condition Sept. 3, 1917	Statement of condition Nov. 14, 1917
Stocks and bonds, viz.:				
Public securities	\$50,500	\$156,060	\$156,060	\$72,600
Private securities	213,409	180,068	170,068	208,103
Real estate owned	13,000	13,000	13,000	13,000
Mortgages owned	9,000	9,000	7,450	6,500
Loans and discounts secured by bond and mortgage, deed or other real estate col.	30,500	30,150	30,300	29,800
Loans and discounts secured by other collateral	101,250	110,250	113,587	110,450
Loans, discounts and bills purchased not secured by collateral	350,074	395,849	386,895	390,055
Overdrafts	399	1,349	838	599
Due from trust companies, banks and bankers	136,714	111,361	127,956	190,345
Specie	6,230	5,702	6,230	5,239
Other currency authorized by the laws of the United States				31,166
Legal tender notes and notes of national banks	24,644	20,348	19,959	
Federal reserve notes	650	400	6,000	
Cash items	1,529	2,116	196	1,767
Assets not included in any of the above heads	3,282	6,128	4,103	5,303
Add for cents	4	4	1	4
Total resources	\$941,185	\$1,041,785	\$1,042,643	\$1,064,931
LIABILITIES				
Capital	\$100,000	\$100,000	\$100,000	\$100,000
Surplus, including all undivided profits	67,573	76,973	77,307	80,704
Preferred deposits, viz.:				
Due New York State savings and loan associations, credit unions and land bank	2,567	3,812	3,426	2,522
Other deposits secured by pledge of assets	1,344	38,994	51,060	3,760
Deposits otherwise preferred				112,200
Due depositors, not preferred	764,245	815,690	805,031	758,985
Due to trust companies, banks and bankers	3	814	17	1,008
Other liabilities	5,450	5,500	5,800	5,750
Add for cents	3	2	2	2
Total liabilities	\$941,185	\$1,041,785	\$1,042,643	\$1,064,931

THE PEOPLE'S BANK OF TROY — TROY

[604 Second avenue; organized 1889]

DIRECTORS

J. K. P. PINE, *President.*

A. B. COBDEN, *Cashier.*

J. K. P. PINE,
W. BOLTON,

F. B. TWINING,
W. H. DENNIN,
H. E. NORTHRUP,

J. J. CHILD,
J. H. LYONS,

A. P. MCKEAN,
A. B. COBDEN,
I. A. ROWE.

W. H. DRAPER,
CLARENCE N. FLACK,

RESOURCES	Statement of condition Feb. 28, 1917	Statement of condition June 20, 1917	Statement of condition Sept. 8, 1917	Statement of condition Nov. 14, 1917
Stocks and bonds, viz.:				
Public securities	\$1,000	\$1,000	\$1,000	\$1,000
Private securities	50,849	54,518	66,461	66,062
Real estate owned	5,000	5,000	5,000	5,000
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	24,751	23,615	42,765	21,176
Loans and discounts secured by other collateral	398,734	378,547	364,365	390,499
Loans, discounts and bills purchased not secured by collateral	516,526	485,774	519,565	542,271
Overdrafts		119		
Due from trust companies, banks and bankers	64,777	150,135	113,642	159,321
Specie	27,604	20,923	17,379	13,689
Other currency authorized by the laws of the United States				31,506
Legal tender notes and notes of national banks	19,040	31,062	43,946	
Federal reserve notes	1,000	1,000	1,000	
Cash items	2,178	2,990	1,168	1,554
Assets not included in any of the above heads	8,496	41,956	9,536	34,777
Add for cents	4	3	3	4
Total resources	\$1,119,959	\$1,196,642	\$1,185,830	\$1,266,859
LIABILITIES				
Capital	\$100,000	\$100,000	\$100,000	\$100,000
Surplus, including all undivided profits	143,890	145,331	147,856	135,276
Preferred deposits, viz.: Deposits by the State of New York	45,000	50,000	50,000	50,000
Due depositors, not preferred	813,476	880,044	873,136	962,990
Due to trust companies, banks and bankers	9,569	8,413	4,513	5,058
Other liabilities	8,023	12,803	10,324	13,533
Add for cents	1	1	1	2
Total liabilities	\$1,119,959	\$1,196,642	\$1,185,830	\$1,266,859

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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 Feb. 28, 1917	Statement of condition June 20, 1917	Statement of condition Sept. 8, 1917	Statement of condition Nov. 14, 1917
Stocks and bonds, viz.: Public securities.....	\$1,450	\$1,450	\$1,450	\$1,150
Real estate owned.....	2,500	2,500	2,500	2,500
Mortgages owned.....	3,990	3,990	3,990	3,990
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....	8,584	10,320	10,320	10,320
Loans and discounts secured by other collateral.....	15,076	15,000	19,000	20,000
Loans, discounts and bills purchased not secured by collateral.....	158,273	153,713	141,567	136,728
Overdrafts.....	1,067	649	1,348	1,004
Due from trust companies, banks and bankers.....	50,106	56,958	88,629	103,179
Specie.....	4,579	3,279	2,801	3,531
Other currency authorized by the laws of the United States.....				5,908
Legal tender notes and notes of national banks.....	5,993	7,131	7,104	.....
Cash items.....	486	1,534	351	138
Assets not included in any of the above heads.....	1,022	1,200	1,042	1,200
Add for cents.....	2	2	2	2
Total resources.....	\$253,128	\$257,726	\$280,104	\$289,710
LIABILITIES				
Capital.....	\$25,000	\$25,000	\$25,000	\$25,000
Surplus, including all undivided profits.....	29,012	30,675	30,464	31,867
Due depositors, not preferred.....	196,141	200,461	221,282	231,643
Due to trust companies, banks and bankers.....	1,952	388	2,315	.....
Other liabilities.....	1,022	1,200	1,042	1,200
Add for cents.....	1	2	1	.....
Total liabilities.....	\$253,128	\$257,726	\$280,104	\$289,710

THE PHOENIX BANK — PHOENIX

[Organized 1869]

DIRECTORS

J. A. HAWKS, *President.*

E. G. HUTCHINSON, *Cashier.*

J. A. HAWKS,

C. E. HUTCHINSON,

A. W. HAWKS,

K. N. SWEET,

E. G. HUTCHINSON.

RESOURCES	Statement of condition Feb. 28, 1917	Statement of condition June 20, 1917	Statement of condition Sept. 8, 1917	Statement of condition Nov. 14, 1917
Stocks and bonds, viz.:				
Public securities	\$36,878	\$31,180	\$41,230	\$42,323
Private securities	6,700	42,450	40,550	40,550
Real estate owned	2,500	3,500	4,919	10,313
Mortgages owned	29,040	25,040	25,040	21,040
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	13,828	25,500	24,400	21,400
Loans and discounts secured by other collateral	3,700	9,000	9,000	9,000
Loans, discounts and bills purchased not secured by collateral	127,060	124,221	114,488	114,095
Overdrafts	151	601	614	1,182
Due from trust companies, banks and bankers	109,449	41,065	55,017	71,266
Specie	571	462	321	606
Other currency authorized by the laws of the United States				12,655
Legal tender notes and notes of national banks	8,380	17,485	6,789	
Federal reserve notes	780	1,190	545	
Cash items	120	1,118	869	882
Assets not included in any of the above heads	2,545	3,775	4,800	4,625
Add for cents	3	4	3	4
Total resources	\$341,705	\$326,591	\$328,585	\$349,881
LIABILITIES				
Capital	\$35,000	\$35,000	\$35,000	\$35,000
Surplus, including all undivided profits	19,395	22,033	18,050	20,388
Due depositors, not preferred	285,309	259,670	272,734	291,793
Due to trust companies, banks and bankers		6,387		
Other liabilities	2,000	3,500	2,800	2,700
Add for cents	1	1	1	
Total liabilities	\$341,705	\$326,591	\$328,585	\$349,881

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POWER CITY BANK — NIAGARA FALLS

[207 Falls street; organized 1893]

PAUL A. SCHOELLKOPF, *President.*FRANK A. SCHUMACHER, *Cashier.*

DIRECTORS

PAUL A. SCHOELLKOPF,
MORRIS COHN, JR.,JOS. E. MONTAGUE,
FRANCIS H. SALT,

CHAS. E. HAEERLE,

FRED MASON,
EDSON P. FROHL,FRED J. COE,
F. W. HASKELL.

RESOURCES	Statement of condition Feb. 28, 1917	Statement of condition June 20, 1917	Statement of condition Sept. 8, 1917	Statement of condition Nov. 14, 1917
Stocks and bonds, viz.:				
Public securities	\$235,920	\$262,226	\$157,200	\$450,233
Private securities	737,765	677,709	866,488	613,464
Real estate owned	3,650	3,650	3,650	3,650
Mortgages owned	3,074	3,074	3,074	3,074
Loans and discounts secured by bond and mortgage, deed or other real estate col.	109,594	107,524	111,343	111,945
Loans and discounts secured by other collateral	2,003,722	1,891,930	2,053,713	2,210,173
Loans, discounts and bills purchased not secured by collateral	1,639,789	2,309,285	2,535,512	2,156,192
Overdrafts	14,217	2,117	6,141	3,490
Due from trust companies, banks and bankers	655,923	913,196	451,364	765,091
Specie	29,844	15,588	25,044	19,614
Other currency authorized by the laws of the United States				297,742
Legal tender notes and notes of national banks	221,567	278,295	170,012	
Federal reserve notes	12,500	21,200	24,980	
Cash items	42,791	33,816	42,306	38,461
Assets not included in any of the above heads	35,622	40,733	35,950	29,975
Add for cents	5	5	4	5
Total resources	\$5,745,983	\$6,560,348	\$6,486,781	\$6,703,109
LIABILITIES				
Capital	\$300,000	\$300,000	\$300,000	\$300,000
Surplus, including all undivided profits	309,724	315,499	319,699	349,340
Preferred deposits, viz.:				
Due New York State savings banks	420,033	380,884	399,701	327,325
Due New York State savings and loan associations, credit unions and land bank	96,876	35,310	21,062	14,891
Deposits by the State of New York	200,000	250,000	200,000	225,000
Other deposits secured by pledge of assets	179,798	119,978	145,575	141,640
Due depositors, not preferred	4,204,863	5,100,392	4,750,627	5,054,513
Due to trust companies, banks and bankers	3,173	9,269	6,015	6,435
Bills payable			25,000	25,000
Rediscounts			265,000	225,000
Other liabilities	31,514	49,012	54,098	33,961
Add for cents	2	4	4	4
Total liabilities	\$5,745,983	\$6,560,348	\$6,486,781	\$6,703,109

PRATTSBURGH STATE BANK — PRATTSBURGH

IRA C. PRATT, *President.*

[Organized 1904]

WILLIAM CUFFNEY, *Cashier.*

DIRECTORS

EMMET F. STONE,
WM. McMICHAEL,

IRA C. PRATT,
WM. B. PRATT,

FRED E. BLOOD,

JOS. G. McCONNELL,
HERBERT T. SCOFIELD,

WM. CUFFNEY,
ROBERT J. SCOTT.

RESOURCES	Statement of condition Feb. 28, 1917	Statement of condition June 20, 1917	Statement of condition Sept. 8, 1917	Statement of condition Nov. 14, 1917
Stocks and bonds, viz.: Public securities	\$27,935	\$44,264	\$53,033	\$56,945
Real estate owned	7,410	10,510	10,510	10,510
Mortgages owned	15,815	20,430	20,030	19,930
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	25,947	19,993	20,056	17,971
Loans and discounts secured by other collateral	40,149	33,573	30,845	50,298
Loans, discounts and bills purchased not secured by collateral	145,566	145,042	146,284	122,218
Overdrafts	150	30	40	22
Due from trust companies, banks and bankers	126,218	95,469	93,198	116,979
Specie	3,577	1,849	1,639	1,900
Other currency authorized by the laws of the United States				6,200
Legal tender notes and notes of national banks	4,918	6,831	4,042	
Assets not included in any of the above heads	3,900	6,300	6,600	4,050
Add for cents	2	3	2	2
Total resources	\$401,587	\$384,294	\$386,279	\$407,025
LIABILITIES				
Capital	\$25,000	\$25,000	\$25,000	\$25,000
Surplus, including all undivided profits	40,644	41,583	41,224	43,038
Preferred deposits, viz.:				
Deposits by the State of New York	10,000	16,000	16,000	16,000
Deposits otherwise preferred	10,000	15,000	15,000	3,000
Due depositors, not preferred	313,643	282,110	284,155	317,687
Other liabilities	2,300	4,600	4,900	2,300
Add for cents		1		
Total liabilities	\$401,587	\$384,294	\$386,279	\$407,025

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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,
WM. B. WALKER,EDWARD S. ROTHCHILD,
EDWARD WISE.

RESOURCES	Statement of condition Feb. 28, 1917	Statement of condition June 20, 1917	Statement of condition Sept. 8, 1917	Statement of condition Nov. 14, 1917
Stocks and bonds, viz.:				
Public securities	\$163,313	\$793,188		
Private securities	4,119,176	2,870,005		
Real estate owned	425,190	425,190		
Mortgages owned	52,250	50,950		
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	73,983	86,616		
Loans and discounts secured by other collateral	4,448,603	4,319,645		
Loans, discounts and bills purchased not secured by collateral	3,318,531	4,598,090		
Overdrafts	3,971	4,921		
Due from trust companies, banks and bankers	2,460,153	1,371,005		
Specie	1,026,374	1,069,245		
Legal tender notes and notes of national banks	632,827	637,274		
Federal reserve notes	15,000	20,000		
Cash items	120,186	112,900		
Assets not included in any of the above heads	205,504	155,565		
Add for cents	4	6		
Total resources	\$17,065,065	\$16,514,600		
LIABILITIES				
Capital	\$750,000	\$750,000		
Surplus, including all undivided profits	750,142	797,576		
Preferred deposits, viz.:				
Due New York State savings and loan associations, credit unions and land bank	7,318	1,700		
Deposits by the State of New York	273,000	383,000		
Other deposits secured by pledge of assets	4,986	480,311		
Due depositors, not preferred	15,117,156	13,886,407		
Due to trust companies, banks and bankers	72,113	81,364		
Other liabilities	90,348	134,238		
Add for cents	2	4		
Total liabilities	\$17,065,065	\$16,514,600		

RENSSELAER COUNTY BANK — RENSSELAER

JOHN F. MUNGER, *President.*

[810 Broadway; organized 1906]

E. J. GUILFOIL, *Cashier.*

DIRECTORS

HENRY J. BEST,
WALTER B. McCULLOCK,

LEDYARD COGSWELL,
GEO. A. MARCH,

JAMES GUILFOIL,
CHRISTOPHER W. RILEY,

MATTHEW A. HEERAN,
JOHN K. SPENCER,

JOHN F. MUNGER,
ROBERT G. STEWART.

RESOURCES	Statement of condition Feb. 28, 1917	Statement of condition June 20, 1917	Statement of condition Sept. 8, 1917	Statement of condition Nov. 14, 1917
Stocks and bonds, viz.:				
Public securities	\$65,280	\$65,000	\$65,280	\$64,735
Private securities	384,152	400,151	402,022	446,927
Real estate owned	20,000	22,120	22,521	22,808
Mortgages owned	199,079	194,117	201,990	202,890
Loans and discounts secured by other collateral	243,712	248,388	274,114	312,506
Loans, discounts and bills purchased not secured by collateral	120,015	214,550	193,016	189,227
Overdrafts	1,287	712	264	2,967
Due from trust companies, banks and bankers	130,356	17,582	115,633	15,110
Specie	1,409	754	763	1,111
Other currency authorized by the laws of the United States				18,474
Legal tender notes and notes of national banks	29,560	14,724	22,843	
Cash items			2,607	
Assets not included in any of the above heads	6,123	12,441	7,828	8,000
Add for cents	4	3	3	3
Total resources	\$1,200,977	\$1,190,542	\$1,308,884	\$1,284,758
LIABILITIES				
Capital	\$50,000	\$50,000	\$50,000	\$50,000
Surplus, including all undivided profits	33,194	30,938	39,466	29,434
Preferred deposits, viz.: Deposits by the State of New York	58,000	63,000	55,000	63,000
Due depositors, not preferred	1,049,492	1,036,473	1,156,581	1,133,761
Other liabilities	10,290	10,131	7,836	8,563
Add for cents	1		1	
Total liabilities	\$1,200,977	\$1,190,542	\$1,308,884	\$1,284,758

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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,
FRANK B. LOOMIS,T. CHAUNCEY WILLIAMS,
CHARLES A. LAZARUS,

MILTON J. WILSON,

HENRY C. UNDERWOOD,
L. CASE WILLIAMS,ROBERT G. PERRY,
THALES M. JACKSON.

RESOURCES	Statement of condition Feb. 28, 1917	Statement of condition June 30, 1917	Statement of condition Sept. 8, 1917	Statement of condition Nov. 14, 1917
Stocks and bonds, viz.: Public securities	\$67,642	\$69,500	\$64,300	\$96,597
Real estate owned	4,750	4,750	6,875	6,825
Mortgages owned	2,000	2,000	2,000	2,000
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	6,100	3,500	6,600	4,100
Loans and discounts secured by other collateral	1,764	3,566	3,229	22,558
Loans, discounts and bills purchased not secured by collateral	112,119	144,347	161,122	139,559
Overdrafts	1,141	304	107	363
Due from trust companies, banks and bankers	48,542	17,861	27,210	86,769
Specie	1,792	2,012	1,719	1,124
Other currency authorized by the laws of the United States				10,020
Legal tender notes and notes of national banks	4,851	3,693	9,376	
Federal reserve notes		30	200	
Cash items	30	2,051	69	199
Assets not included in any of the above heads	2,000	2,500	3,000	3,500
Add for cents	3	3	2	2
Total resources	\$252,734	\$256,117	\$285,809	\$373,616
LIABILITIES				
Capital	\$25,000	\$25,000	\$25,000	\$25,000
Surplus, including all undivided profits	14,918	15,166	15,419	18,167
Preferred deposits, viz.:				
Deposits by the State of New York	8,000	14,000		14,000
Deposits by the Superintendent of Banks of the State of New York			14,000	
Due depositors, not preferred	203,816	200,450	204,390	314,449
Bills payable			25,000	
Other liabilities	1,000	1,500	2,000	2,000
Add for cents		1		
Total liabilities	\$252,734	\$256,117	\$285,809	\$373,616

THE SAUGERTIES BANK — SAUGERTIES

[258 Main street; organized 1888]

E. CLARK REED, *President.*

HENRY T. KEENEY, *Cashier.*

JOHN W. SHULTS,
JOHN MCKEEFREY,

E. CLARK REED,
JOHN F. CARNRIGHT,

J. CHARLES SUDDERLY,
NORVIN R. LASSER,

CLINTON VAN BUSKIRK,
GEO. F. KAUFMAN,

RICHARD B. OVERBAGH,
ROBERT MAIN.

DIRECTORS

RESOURCES	Statement of condition Feb. 28, 1917	Statement of condition June 20, 1917	Statement of condition Sept. 8, 1917	Statement of condition Nov. 14, 1917
Stocks and bonds, viz.:				
Public securities	\$61,040	\$61,140	\$70,691	\$73,091
Private securities	7,400	7,400	7,400	7,400
Real estate owned	5,000	5,000	5,000	5,000
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	6,144	13,401	13,451	14,160
Loans and discounts secured by other collateral	89,440	85,315	76,182	84,559
Loans, discounts and bills purchased not secured by collateral	129,626	141,489	144,252	146,798
Overdrafts	288	224	449	341
Due from trust companies, banks and bankers	19,588	13,863	7,900	62,188
Specie	5,803	6,044	6,417	6,699
Other currency authorized by the laws of the United States				9,401
Legal tender notes and notes of national banks	11,018	9,164	9,189	
Federal reserve notes	330	1,540	130	
Cash items	1,099	5,189	2,051	2,287
Assets not included in any of the above heads	882	2,685	6,954	9,419
Add for cents	3	2	4	4
Total resources	\$337,661	\$352,456	\$350,070	\$421,347
LIABILITIES				
Capital	\$125,000	\$125,000	\$125,000	\$125,000
Surplus, including all undivided profits	34,447	38,353	34,162	35,741
Preferred deposits, viz.: Due New York State savings banks	25,423	41,954	36,020	36,472
Due depositors, not preferred	143,926	139,758	134,307	201,634
Due to trust companies, banks and bankers	8,864	7,390	9,778	11,699
Bills payable			10,000	10,000
Other liabilities			800	800
Add for cents	1	1	3	1
Total liabilities	\$337,661	\$352,456	\$350,070	\$421,347

QUARTERLY REPORT

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THE SCHOHARIE COUNTY BANK — SCHOHARIE

CHARLES M. THROOP, *President.*

[Main street; organized 1833]

ROBERT A. DEWEY, *Cashier.*

DIRECTORS

CHARLES M. THROOP,

JOHN P. VAN VECHTEN,
WM. B. COLYER,

ARTHUR WOODS,

CHAS. SHOLTES,
ROBERT A. DEWEY.

ISAAC VAN VECHTEN,

RESOURCES	Statement of condition Feb. 28, 1917	Statement of condition June 20, 1917	Statement of condition Sept. 8, 1917	Statement of condition Nov. 14, 1917
Stocks and bonds, viz.:				
Public securities	\$53,263	\$95,084	\$86,398	\$79,628
Private securities	237,576	265,169	269,183	289,313
Real estate owned	2,500	2,500	2,500	2,500
Mortgages owned	94,607	94,537	94,487	93,597
Loans and discounts secured by other collateral	17,500	16,000	17,000	16,000
Loans, discounts and bills purchased not secured by collateral	109,400	115,369	108,846	133,403
Overdrafts	627	140	1,417	734
Due from trust companies, banks and bankers	101,722	59,871	60,215	110,211
Specie	7,980	9,328	9,175	1,584
Other currency authorized by the laws of the United States				18,204
Legal tender notes and notes of national banks	5,024	5,240	10,450	
Federal reserve notes	600	1,050	1,740	
Cash items	393	631	2,120	1,407
Assets not included in any of the above heads	9,600	9,000	10,400	8,300
Add for cents	2	1	4	3
Total resources	\$640,884	\$673,920	\$673,935	\$754,884
LIABILITIES				
Capital	\$25,000	\$25,000	\$25,000	\$25,000
Surplus, including all undivided profits	33,302	32,641	31,606	41,343
Preferred deposits, viz.: Deposits by the State of New York	10,000	16,000	16,000	16,000
Due depositors, not preferred	563,281	593,779	593,528	666,435
Other liabilities	9,300	6,500	7,800	6,100
Add for cents	1		1	1
Total liabilities	\$640,884	\$673,920	\$673,935	\$754,884

SEASIDE BANK — WEST HAMPTON BEACH

ERASTUS F. POST, *President.*

[Main street organized 1904]

HERMON D. BISHOP, *Cashier.*

ERASTUS F. POST,
ALANSON P. ROGERS,

HENRY GARDINER,
WILLARD F. JAGGER,

DIRECTORS
ERNEST H. BISHOP,
HERMON D. BISHOP,
WM. H. WINTERS.

MORRIS R. PHILLIPS,
SILAS A. TUTTLE,

HERBERT C. TUTTILL,
STEPHEN F. GRIFFING,

RESOURCES	Statement of condition Feb. 28, 1917	Statement of condition June 20, 1917	Statement of condition Sept. 8, 1917	Statement of condition Nov. 14, 1917
Stocks and bonds viz.:				
Public securities	\$1,020	\$1,022	\$1,000	\$5,200
Private securities	41,628	39,345	49,183	30,831
Real estate owned	2,000	2,000	2,000	2,000
Mortgages owned	3,700	3,700	3,700	3,700
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	4,775	4,775	4,775	4,775
Loans and discounts secured by other collateral	5,555	5,700	14,850	37,400
Loans, discounts and bills purchased not secured by collateral	96,312	118,270	114,027	114,805
Overdrafts	35	135	179	353
Due from trust companies, banks and bankers	40,728	11,349	63,186	47,311
Specie	6,201	5,147	10,025	6,936
Other currency authorized by the laws of the United States				5,000
Legal tender notes and notes of national banks	1,500	3,000	1,000	
Federal reserve notes	1,050	2,500	1,500	
Assets not included in any of the above heads	887	1,020	1,944	23,355
Add for cents	3	2	4	3
Total resources	\$205,394	\$197,965	\$267,373	\$281,669
LIABILITIES				
Capital	\$25,000	\$25,000	\$25,000	\$25,000
Surplus, including all undivided profits	15,546	16,448	16,691	19,493
Due depositors, not preferred	164,158	133,480	225,093	236,675
Due to trust companies, banks and bankers	213	352	38	50
Bills payable		22,000		
Other liabilities	475	684	550	450
Add for cents	2	1	1	1
Total liabilities	\$205,394	\$197,965	\$267,373	\$281,669

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SOLVAY BANK — SOLVAY

[Organized 1917]

DIRECTORS

J. D. PENNOCK, *President.*E. R. MULCOCK, *Cashier.*MAXWELL BRACE,
JAMONT STILLWELL,H. B. BRYANT,
J. W. DAWSON,G. H. CURTIS,
J. H. CRAIG,
E. D. WINKWORTH.H. W. JORDAN,
C. G. HERBERT,W. P. KANAR,
J. D. PENNOCK,

RESOURCES	Statement of condition Feb. 28, 1917	Statement of condition June 20, 1917	Statement of condition Sept. 8, 1917	Statement of condition Nov. 14, 1917
Stocks and bonds, viz.:				
Public securities		\$18,621	\$23,679	\$23,179
Private securities		48,735	58,534	93,284
Mortgages owned		15,800	19,800	31,800
Loans and discounts secured by other collateral		142,685	205,824	261,825
Loans, discounts and bills purchased not secured by collateral		44,034	40,962	25,648
Overdrafts		11		
Due from trust companies, banks and bankers		14,191	26,589	18,254
Specie		570	328	601
Other currency authorized by the laws of the United States				13,234
Legal tender notes and notes of national banks		11,710	13,459	
Federal reserve notes		590	890	
Assets not included in any of the above heads		3,118	4,378	6,960
Add for cents		4	2	4
Total resources		\$300,069	\$394,445	\$474,789
LIABILITIES				
Capital		\$75,000	\$75,000	\$75,000
Surplus, including all undivided profits		16,463	17,761	19,129
Preferred deposits, viz. Deposits by the State of New York		25,000	25,000	25,000
Due deposits, not preferred		165,214	274,557	352,217
Other liabilities		18,391	2,126	3,442
Add for cents		1	1	1
Total liabilities		\$300,069	\$394,445	\$474,789

THE SOUTHAMPTON BANK — SOUTHAMPTON

EDGAR A. HILDRETH, *President.*

[Organized 1888]

L. E. TERRY, *Cashier.*

EDGAR A. HILDRETH,

ERASTUS F. POST,
L. EMORY TERRY,

ALFRED E. SCHEERMEHORN,
EDWARD H. FOSTER,

JOHN O. ELLISTON,
WILLIS D. VAN BRUNT.

FRANK H. CORWITZ,

RESOURCES	Statement of condition Feb. 28, 1917	Statement of condition June 20, 1917	Statement of condition Sept. 8, 1917	Statement of condition Nov. 14, 1917
Stocks and bonds, viz.:				
Public securities	\$1,000	\$990	\$970	\$20,546
Private securities	200,725	184,177	219,557	199,573
Real estate owned	10,000	10,000	10,000	10,000
Mortgages owned	6,275	12,815	12,804	12,796
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	27,343	29,704	27,825	28,700
Loans and discounts secured by other collateral	27,442	35,081	70,136	93,096
Loans, discounts and bills purchased not secured by collateral	235,301	258,144	293,876	266,963
Overdrafts	233	113	152	411
Due from trust companies, banks and bankers	44,003	56,131	88,779	84,591
Specie	14,275	14,902	19,531	23,901
Other currency authorized by the laws of the United States				3,320
Legal tender notes and notes of national banks	2,670	2,000	3,000	.....
Federal reserve notes		5,000	8,000	.....
Cash items	857	1,364	1,532	780
Assets not included in any of the above heads	2,536	2,902	2,964	2,822
Add for cents	2	5	4	6
Total resources	\$572,662	\$613,328	\$759,130	\$747,505
LIABILITIES				
Capital	\$100,000	\$100,000	\$100,000	\$100,000
Surplus, including all undivided profits	71,195	75,600	71,579	77,174
Preferred deposits, viz.				
Deposits by the State of New York	25,000	28,000	28,000	28,000
Other deposits secured by pledge of assets	8,970	11,102	11,251	77,251
Due depositors, not preferred	324,234	372,285	541,881	462,355
Due to trust companies, banks and bankers	905	3,398	3,518	.....
Bills payable	40,000	20,000	.....	.....
Other liabilities	2,357	2,940	2,899	2,723
Add for cents	1	3	2	2
Total liabilities	\$572,662	\$613,328	\$759,130	\$747,505

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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 Feb. 28, 1917	Statement of condition June 20, 1917	Statement of condition Sept. 8, 1917	Statement of condition Nov. 14, 1917
Stocks and bonds, viz.:				
Public securities	\$1,050	\$1,000	\$1,000	\$1,000
Private securities	134,407	131,323	159,354	183,144
Real estate owned	14,000	14,000	14,000	14,000
Mortgages owned	26,800	26,800	26,800	26,800
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	19,053	19,170	18,560	18,117
Loans and discounts secured by other collateral	14,824	15,980	22,341	33,850
Loans, discounts and bills purchased not secured by collateral	155,702	154,390	139,486	131,918
Overdrafts	86	17	17	65
Due from trust companies, banks and bankers	36,180	16,854	70,847	72,232
Specie	9,585	8,034	8,163	11,009
Other currency authorized by the laws of the United States				19,346
Legal tender notes and notes of national banks	11,108	11,284	14,281	
Federal reserve notes	500	700	1,000	
Cash items	1,673	1,250	4,286	1,440
Assets not included in any of the above heads	7,061	7,292	5,880	6,312
Add for cents	4	3	5	4
Total resources	\$432,033	\$408,097	\$486,020	\$524,237
LIABILITIES				
Capital	\$25,000	\$25,000	\$25,000	\$25,000
Surplus, including all undivided profits	58,753	59,554	57,082	63,602
Due depositors, not preferred	344,811	310,881	400,365	431,660
Due to trust companies, banks and bankers	1,160	67	118	
Bills payable		10,000		
Other liabilities	2,308	2,593	3,453	3,974
Add for cents	1	2	2	1
Total liabilities	\$432,033	\$408,097	\$486,020	\$524,237

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 Feb. 28, 1917	Statement of condition June 20, 1917	Statement of condition Sept. 8, 1917	Statement of condition Nov. 14, 1917
Stocks and bonds, viz.:				
Public securities	\$42,700	\$102,700	\$69,675	\$90,505
Private securities	46,544	45,689	44,689	44,689
Real estate owned	8,000	8,000	8,000	8,000
Mortgages owned	174,678	191,375	199,975	198,775
Loans and discounts secured by other collateral	58,471	60,817	61,572	57,869
Loans, discounts and bills purchased not secured by collateral	483,589	513,987	549,180	552,212
Overdrafts	1,286	794	928	1,456
Due from trust companies, banks and bankers	97,514	97,374	97,951	125,490
Specie	9,250	7,803	8,566	8,899
Other currency authorized by the laws of the United States				20,064
Legal tender notes and notes of national banks	14,754	15,023	15,858	
Federal reserve notes	130	1,000		
Cash items	406	2,070	5,574	1,901
Assets not included in any of the above heads	314	114	314	
Add for cents	4	3	3	3
Total resources	\$937,640	\$1,046,949	\$1,062,285	\$1,109,863
LIABILITIES				
Capital	\$50,000	\$50,000	\$50,000	\$50,000
Surplus, including all undivided profits	60,813	65,184	65,471	69,772
Due depositors, not preferred	826,827	905,982	926,804	989,284
Due to trust companies, banks and bankers		711	672	806
Rediscounts		25,072	19,337	
Add for cents			1	1
Total liabilities	\$937,640	\$1,046,949	\$1,062,285	\$1,109,863

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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.

RESOURCES	Statement of condition Feb. 28, 1917	Statement of condition June 20, 1917	Statement of condition Sept. 8, 1917	Statement of condition Nov. 14, 1917
<i>Stocks and bonds, viz.:</i>				
Public securities	\$39,000	\$34,000	\$35,000	\$35,000
Private securities	94,500	93,500	98,048	98,048
Real estate owned	15,000	15,000	15,000	15,000
Mortgages owned	41,000	41,000	41,000	41,000
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	1,138	1,088	1,088	938
Loans and discounts secured by other collateral	79,596	69,936	71,369	72,627
Loans, discounts and bills purchased not secured by collateral	74,414	77,547	70,822	108,515
Overdrafts	1,021	872	2,079	471
Due from trust companies, banks and bankers	23,750	67,581	75,952	92,847
Specie	13,415	13,146	10,964	13,295
Other currency authorized by the laws of the United States				6,960
Legal tender notes and notes of national banks	1,900	4,560	1,000	
Federal reserve notes	550	1,500	2,000	
Cash items	397	2,026	1,146	1,262
Assets not included in any of the above heads	3,815	4,015	3,654	3,504
Add for cents	3	3	2	2
Total resources	\$389,499	\$425,774	\$429,124	\$489,469
LIABILITIES				
Capital	\$50,000	\$50,000	\$50,000	\$50,000
Surplus, including all undivided profits	56,134	54,648	53,042	55,068
Preferred deposits, viz.: Other deposits secured by pledge of assets	1,256	1,142	1,154	1,153
Due depositors, not preferred	279,308	316,784	321,803	379,998
Other liabilities	2,800	3,200	3,125	3,250
Add for cents	1			
Total liabilities	\$389,499	\$425,774	\$429,124	\$489,469

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,

GEORGE H. BRADLEY,
E. F. ROOT,

R. N. ANDRUS,
F. C. STREETER.

RESOURCES	Statement of condition Feb. 28, 1917	Statement of condition June 20, 1917	Statement of condition Sept. 8, 1917	Statement of condition Nov. 14, 1917
Stocks and bonds, viz.: Public securities.....	\$18,800	\$18,800	\$18,800	\$18,800
Real estate owned.....	3,000	3,000	3,000	3,000
Mortgages owned.....	386	386	386	386
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....	142,008	132,814	159,737	185,416
Loans and discounts secured by other collateral.....	111,837	126,368	102,346	114,902
Loans, discounts and bills purchased not secured by collateral.....	167,883	168,585	187,272	148,245
Overdrafts.....	86	95	296	700
Due from trust companies, banks and bankers.....	122,832	79,285	252,835	185,496
Specie.....	5,995	6,453	6,010	7,816
Other currency authorized by the laws of the United States.....	.....	.....	.....	22,874
Legal tender notes and notes of national banks.....	22,322	19,571	23,636	.....
Federal reserve notes.....	.....	2,000	.....	.....
Cash items.....	1,957	45	1,000	2,081
Assets not included in any of the above heads.....	500	500	500	250
Add for cents.....	1	2	3	3
Total resources.....	\$597,607	\$557,904	\$755,821	\$689,969
LIABILITIES				
Capital.....	\$30,000	\$30,000	\$30,000	\$30,000
Surplus, including all undivided profits.....	77,590	76,359	75,733	74,481
Due depositors, not preferred.....	488,517	450,044	648,587	583,038
Other liabilities.....	1,500	1,500	1,500	2,450
Add for cents.....		1	1	
Total liabilities.....	\$597,607	\$557,904	\$755,821	\$689,969

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STATE BANK OF BROCTON — BROCTON

J. R. DRONEY, *President.*

[Main street; organized 1892]

L. D. SULLIVAN, *Cashier.*

J. R. DRONEY,

E. BUCKNER,

DIRECTORS
C. F. CRANDALL,
L. D. SULLIVAN.

G. S. A. FARNHAM,

F. D. HARDENBURG,

RESOURCES	Statement of condition Feb. 28, 1917	Statement of condition June 20, 1917	Statement of condition Sept. 8, 1917	Statement of condition Nov. 14, 1917
Stocks and bonds, viz.:				
Public securities	\$6,000	\$11,000	\$16,000	\$11,050
Private securities	15,350	13,350	8,350	11,350
Real estate owned	11,600	11,600	11,600	11,600
Mortgages owned	18,663	18,663	12,663	16,563
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	28,371	30,975	34,001	32,566
Loans and discounts secured by other collateral	48,995	49,312	49,682	72,748
Loans, discounts and bills purchased not secured by collateral	159,571	174,887	189,511	157,181
Overdrafts	864	392	703	607
Due from trust companies, banks and bankers	90,150	28,956	28,290	174,840
Specie	11,167	8,831	5,608	6,947
Other currency authorized by the laws of the United States				13,280
Legal tender notes and notes of national banks	7,300	4,900	3,317	
Federal reserve notes	2,000	1,200	1,800	
Cash items	552	101	191	398
Assets not included in any of the above heads	2,782	2,800	2,514	2,328
Add for cents	5	4	4	5
Total resources	\$403,370	\$356,971	\$364,234	\$511,463
LIABILITIES				
Capital	\$30,000	\$30,000	\$30,000	\$30,000
Surplus, including all undivided profits	31,642	32,207	32,226	31,780
Preferred deposits, viz.: Other deposits secured by pledge of assets	3,665	3,326	3,385	3,565
Due depositors, not preferred	331,554	284,938	247,925	439,479
Due to trust companies, banks and bankers	18		20,000	1,091
Bills payable			25,000	
Other liabilities	6,493	6,498	5,696	5,547
Add for cents	3	2	2	1
Total liabilities	\$403,370	\$356,971	\$364,234	\$511,463

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,
FRANCIS STAFFORD,

JOHN W. WILSON,
F. F. HUBBARD,

JAMES B. DE LANO,

WILLIS P. HUYCK,
S. K. BEMISS,

MILTON DE LANO,
KIRK B. DE LANO.

RESOURCES	Statement of condition Feb. 28, 1917	Statement of condition June 20, 1917	Statement of condition Sept. 8, 1917	Statement of condition Nov. 14, 1917
Stocks and bonds, viz.:				
Public securities	\$36,995	\$40,055	\$40,055	\$50,205
Private securities	3,100	2,900	2,700	2,350
Real estate owned	14,284	14,284	14,284	14,284
Loans and discounts secured by other collateral	24,659	21,870	28,923	25,097
Loans, discounts and bills purchased not secured by collateral	123,441	129,397	113,712	136,442
Overdrafts	29	31	87	17
Due from trust companies, banks and bankers	96,681	54,989	63,308	112,409
Specie	3,754	3,469	3,780	3,394
Other currency authorized by the laws of the United States				19,721
Legal tender notes and notes of national banks	23,161	12,259	9,634	.....
Federal reserve notes	7,000	1,600	1,200	.....
Cash items	1,966	191	1,135	375
Assets not included in any of the above heads	2,060	2,000	1,800	1,800
Add for cents	3	3	3	3
Total resources	337,133	283,048	\$280,621	\$366,097
LIABILITIES				
Capital	\$60,000	\$60,000	\$60,000	\$60,000
Surplus, including all undivided profits	45,213	45,253	46,041	47,615
Preferred deposits, viz.:				
Due New York State savings and loan associations, credit unions and land bank	1,454	1,856	3,480	1,091
Other deposits secured by pledge of assets	9,906	9,905	9,714	9,588
Due depositors, not preferred	217,777	163,532	161,102	245,028
Due to trust companies, banks and bankers	2,721	2,500	282	2,774
Add for cents	2	2	2	1
Total liabilities	\$337,133	\$283,048	\$280,621	\$366,097

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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 Feb. 28, 1917	Statement of condition June 20, 1917	Statement of condition Sept. 8, 1917	Statement of condition Nov. 14, 1917
Stocks and bonds, viz.:				
Public securities	\$197,866	\$234,907	\$216,616	\$212,111
Private securities	587,623	603,030	580,302	608,127
Real estate owned	5,000	5,000	5,000	5,000
Mortgages owned	37,800	37,600	42,600	45,100
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	11,935	11,997	12,347	7,787
Loans and discounts secured by other collateral	97,746	96,146	104,042	113,878
Loans, discount and bills purchased not secured by collateral	198,678	195,600	192,255	194,062
Overdrafts	9	113	69	75
Due from trust companies, banks and bankers	166,961	72,479	81,006	130,752
Specie	9,266	8,414	9,903	1,000
Other currency authorized by the laws of the United States				24,001
Legal tender notes and notes of national banks	38,187	37,348	29,470	
Federal reserve notes	210		2,260	
Cash items	267	261	303	1,004
Assets not included in any of the above heads	2,021	1,725	1,900	2,117
Add for cents	4	6	4	5
Total resources	\$1,353,573	\$1,304,626	\$1,278,077	\$1,345,019
LIABILITIES				
Capital	\$50,000	\$50,000	\$50,000	\$50,000
Surplus, including all undivided profits	99,408	81,502	62,317	87,885
Preferred deposits, viz.:				
Deposits by the State of New York	50,000	61,000	55,000	55,000
Other deposits secured by pledge of assets	4,083	12,687	28,904	3,701
Due depositors, not preferred	1,137,935	982,064	996,261	1,051,485
Due to trust companies, banks and bankers	3,720	1,680	1,929	8,528
Bills payable		100,000	75,000	75,000
Other liabilities	8,426	15,691	8,664	13,418
Add for cents	1	2	2	2
Total liabilities	\$1,353,573	\$1,304,626	\$1,278,077	\$1,345,019

STATE BANK OF CHURCHVILLE—CHURCHVILLE

GEO. A. JOHNSON, *President.*

[Organized 1917]

EARLE W. PARMALEE, *Cashier.*

DIRECTORS

GEO. A. JOHNSON,

M. J. BRUTON,
M. D. VAN HORN,

CHARLES A. TUPPER,

HARRY F. SNYDER,
WILLIAM J. TRIMBLE.

FRANK W. POTTER,

RESOURCES	Statement of condition Feb. 28, 1917	Statement of condition June 20, 1917	Statement of condition Sept. 8, 1917	Statement of condition Nov. 14, 1917
Stocks and bonds, viz.: Public securities				\$1,000
Loans, discounts and bills purchased not secured by collateral				152
Due from trust companies, banks and bankers				44,569
Specie				361
Other currency authorized by the laws of the United States				5,036
Cash items				196
Add for cents				2
Total resources				\$51,316
LIABILITIES				
Capital				\$25,000
Surplus, including all undivided profits				5,007
Due depositors, not preferred				21,306
Other liabilities				2
Add for cents				1
Total liabilities				\$51,316

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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. SHAVER,
JAMES E. CONLEY,
ALBERT C. SCHEPLER.RICHARD C. SHANNON, 2ND,
LOUIS B. SHAY,

RESOURCES	Statement of condition Feb. 28, 1917	Statement of condition June 20, 1917	Statement of condition Sept. 8, 1917	Statement of condition Nov. 14, 1917
Stocks and bonds, viz.:				
Public securities	\$24,480	\$23,920	\$29,450	\$29,000
Private securities	63,707	63,425	61,153	59,853
Real estate owned	3,249	8,047	8,529	8,529
Mortgages owned	163,824	158,514	157,964	157,864
Loans and discounts secured by bond and mortgage, deed or other real estate col.	18,546	11,861	14,361	27,690
Loans and discounts secured by other collateral	64,686	65,533	89,179	58,756
Loans, discounts and bills purchased not secured by collateral	332,751	343,117	357,553	335,296
Overdrafts	323	102	107	1,741
Due from trust companies, banks and bankers	59,967	65,476	39,665	113,483
Specie	6,219	5,231	2,042	2,301
Other currency authorized by the laws of the United States				23,000
Legal tender notes and notes of national banks	15,000	17,000	10,500	
Federal reserve notes	1,500	2,000	1,000	
Cash items	2,559	6,627	689	691
Assets not included in any of the above heads	16,693	15,377	15,006	14,416
Add for cents	6	5	6	6
Total resources	\$773,510	\$786,235	\$787,204	\$832,626
LIABILITIES				
Capital	\$50,000	\$50,000	\$50,000	\$50,000
Surplus, including all undivided profits	31,690	33,911	34,790	34,917
Preferred deposits, viz.:				
Deposits by the State of New York	10,000	20,000	20,000	20,000
Other deposits secured by pledge of assets	10,521	10,521	10,484	10,484
Due depositors, not preferred	597,669	619,621	594,183	689,986
Due to trust companies, banks and bankers	129	480	2,745	1,037
Bills payable	67,000	48,000	69,000	17,000
Other liabilities	6,500	3,700	6,000	9,200
Add for cents	1	2	2	2
Total liabilities	\$773,510	\$786,235	\$787,204	\$832,626

STATE BANK OF FILLMORE — FILLMORE

C. J. HOWDEN, *President.*

[Organized 1889]

C. H. WARD AND J. E. BURGIE, *Asst. Cashiers.*

DIRECTORS

RANSOM L. RICHARDSON,

W. F. PASCO,
N. N. COLBURN,

WM. FOOTE,
W. J. RICHARDSON,

ALBERT B. SMITH,
C. J. HOWDEN.

J. M. DAVIDSON,

RESOURCES	Statement of condition Feb. 28, 1917	Statement of condition June 20, 1917	Statement of condition Sept. 8, 1917	Statement of condition Nov. 14, 1917
Stocks and bonds, viz.:				
Public securities	\$1,000	\$1,000	\$26,000	\$26,400
Private securities	51,000	50,000	50,000	50,000
Real estate owned	3,500	2,000	2,000	2,000
Mortgages owned	3,596	296		
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	73,165	71,842	71,461	80,299
Loans and discounts secured by other collateral	28,562	17,725	27,603	36,361
Loans, discounts and bills purchased not secured by collateral	260,787	284,183	269,776	257,660
Overdrafts	15	39	57	654
Due from trust companies, banks and bankers	59,757	53,076	40,780	80,934
Specie	3,377	3,224	3,863	3,356
Other currency authorized by the laws of the United States				11,283
Legal tender notes and notes of national banks	11,766	8,105	8,688	
Cash items	2,678	1,377	1,877	7,528
Assets not included in any of the above heads	4,000	4,000	4,000	4,000
Add for cents	4	5	3	2
Total resources	\$503,207	\$496,877	\$506,108	\$560,477
LIABILITIES				
Capital	\$25,000	\$25,000	\$25,000	\$25,000
Surplus, including all undivided profits	58,294	58,317	58,566	60,018
Preferred deposits, viz.: Deposits by the State of New York	18,000	25,000	25,000	25,000
Due depositors, not preferred	397,912	374,559	373,542	436,458
Bills payable		10,000	20,000	10,000
Other liabilities	4,000	4,000	4,000	4,000
Add for cents	1	1		1
Total liabilities	\$503,207	\$496,877	\$506,108	\$560,477

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STATE BANK OF HILTON — HILTON

ALLAN B. FRASER, *President.*[Organized 1914]
DIRECTORSMACDONALD G. NEWCOMB, *Cashier.*ALLAN B. FRASER,
F. W. ZOLLER,E. E. FRASER,
JOSEPH KLAFFERN,

JOSEPH INGHAM,

O. A. GREEN,
A. C. SIMMONS,JACOB COSMAN,
A. M. OTTMAN.

RESOURCES	Statement of condition Feb. 28, 1917	Statement of condition June 20, 1917	Statement of condition Sept. 8, 1917	Statement of condition Nov. 14, 1917
Stocks and bonds, viz.:				
Public securities	\$1,000	\$1,300	\$11,000	\$10,650
Private securities	10,000	11,000	11,000	10,000
Mortgages owned	50,877	49,777	49,777	49,777
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	10,000	12,000	12,245	13,200
Loans and discounts secured by other collateral	15,000	11,421	16,991	76,754
Loans, discounts and bills purchased not secured by collateral	301,371	336,756	348,287	333,656
Overdrafts	321	620	606	240
Due from trust companies, banks and bankers	19,405	25,672	15,310	53,659
Specie	1,158	1,115	1,834	1,055
Other currency authorized by the laws of the United States				11,000
Legal tender notes and notes of national banks	6,000	8,000	4,200	
Federal reserve notes	200	500	200	
Cash items		88	11,205	11,205
Assets not included in any of the above heads	1,926	2,836	2,636	4,836
Add for cents	2	3	3	4
Total resources	\$417,260	\$461,088	\$485,294	\$576,036
LIABILITIES				
Capital	\$50,000	\$50,000	\$50,000	\$50,000
Surplus, including all undivided profits	32,010	33,661	36,531	36,320
Preferred deposits, viz.: Deposits by the State of New York		10,000	10,000	10,000
Due depositors, not preferred	293,950	280,273	271,368	425,716
Bills payable	40,000	70,000	100,000	50,000
Rediscounts		15,153	15,594	
Other liabilities	1,300	2,000	1,800	4,000
Add for cents		1	1	
Total liabilities	\$417,260	\$461,088	\$485,294	576,036

STATE BANK OF KENMORE — KENMORE

CLARENCE C. MILLER, *President.*

[2854 Delaware street; organized 1914]

W. B. ALLMAN, *Cashier.*

DIRECTORS

R. E. WINFIELD,
FRELON HUNTER,

L. P. A. EBERHARDT,
C. A. SCHEELER,

E. B. MANG,
MILTON C. GUGGENHEIMER,

C. C. MILLER,
FRANK X. REUTER,

C. J. J. SEAMAN,
GEORGE F. WALLACE.

RESOURCES	Statement of condition Feb. 28, 1917	Statement of condition June 20, 1917	Statement of condition Sept. 8, 1917	Statement of condition Nov. 14, 1917
Stocks and bonds, viz.:				
Public securities	\$40,364	\$49,320	\$45,064	\$51,614
Private securities	62,692	65,010	47,150	71,017
Mortgages owned	1,500	1,500	1,500	1,500
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	3,940	10,410	12,255	9,105
Loans and discounts secured by other collateral	80,082	86,618	95,492	108,342
Loans, discounts and bills purchased not secured by collateral	121,447	134,017	210,262	226,062
Due from trust companies, banks and bankers	22,385	22,426	58,672	33,910
Specie	1,100	2,154	916	739
Other currency authorized by the laws of the United States				11,700
Legal tender notes and notes of national banks	11,142	8,224	5,645	
Federal reserve notes	485	505	545	
Assets not included in any of the above heads	1,364	1,951	841	1,103
Add for cents	3	3	2	2
Total resources	\$346,504	\$382,138	\$478,344	\$515,094
LIABILITIES				
Capital	\$25,000	\$25,000	\$50,000	\$50,000
Surplus, including all undivided profits	13,851	15,116	52,817	56,206
Preferred deposits, viz.:				
Due New York State savings and loan associations, credit unions and land bank	1,173	4,322	3,905	3,747
Deposits by the State of New York	13,000	25,000	25,000	25,000
Due depositors, not preferred	282,389	300,303	330,562	366,411
Due to trust companies, banks and bankers	6,176	5,168	8,460	4,654
Other liabilities	4,913	7,226	7,597	9,075
Add for cents	2	3	3	1
Total liabilities	\$346,504	\$382,138	\$478,344	\$515,094

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THE STATE BANK OF MAYVILLE — MAYVILLE

[Erie street; organized 1894]
DIRECTORSF. W. CRANDALL, *President.*E. D. REAGAN, *Cashier.*

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 Feb. 28, 1917	Statement of condition June 20, 1917	Statement of condition Sept. 8, 1917	Statement of condition Nov. 14, 1917
Stocks and bonds, viz.:				
Public securities	\$46,325	\$34,050	\$43,650	\$32,350
Private securities	30,250	17,750	17,750	12,750
Real estate owned	5,000	5,000	5,000	5,000
Mortgages owned	28,863	30,320	37,460	32,426
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	24,567	18,393	21,104	17,212
Loans and discounts secured by other collateral	72,645	72,805	80,909	85,277
Loans, discounts and bills purchased not secured by collateral	158,933	207,869	208,320	200,809
Overdrafts	446	51	90	372
Due from trust companies, banks and bankers	43,880	30,341	52,933	81,398
Specie	5,915	3,551	4,896	4,758
Other currency authorized by the laws of the United States				10,725
Legal tender notes and notes of national banks	11,206	10,250	15,346	.....
Federal reserve notes	220	560	875	.....
Cash items	171	429	219	765
Assets not included in any of the above heads	2,590	2,590	5,272	2,500
Add for cents	4	4	4	2
Total resources	\$431,015	\$433,963	\$493,828	\$486,344
LIABILITIES				
Capital	\$25,000	\$25,000	\$25,000	\$25,000
Surplus, including all undivided profits	32,788	32,282	34,506	33,706
Preferred deposits, viz.: Deposits by the State of New York	10,000	16,000	16,000	16,000
Due depositors, not preferred	361,726	358,402	416,821	410,137
Due to trust companies, banks and bankers .....	.....	777	.....	.....
Other liabilities	1,500	1,500	1,500	1,500
Add for cents	1	2	1	1
Total liabilities	\$431,015	\$433,963	\$493,828	\$486,344

STATE BANK OF NEWFANE — NEWFANE

CHARLES J. MILLER, *President.*

[Organized 1917]

LEE I. WELLS, *Cashier.*

DIRECTORS

COLUMBUS ROBINSON,

CHARLES J. TOMPKINS,
WESLEY C. TAYLOR,

BERT S. PETTIT,

FRED H. FERGUSON,
LEE I. WELLS.

CHARLES J. MILLER,

RESOURCES	Statement of condition Feb. 28, 1917	Statement of condition June 20, 1917	Statement of condition Sept. 8, 1917	Statement of condition Nov. 14, 1917
Stocks and bonds, viz.: Public securities	\$1,070	\$1,070	\$1,070	\$10,995
Real estate owned	4,996	6,471	6,590	6,590
Mortgages owned				5,200
Loans, discounts and bills purchased not secured by collateral	3,409	50,577	61,690	87,649
Overdrafts			64	163
Due from trust companies, banks and bankers	16,242	1,129	10,067	8,695
Specie	1,017	499	463	1,321
Other currency authorized by the laws of the United States				8,054
Legal tender notes and notes of national banks	4,401	5,595	3,515	
Federal reserve notes	1,500	800	500	
Cash items	50	147	3,721	4,444
Assets not included in any of the above heads	2,149	2,428	2,777	2,927
Add for cents	4	3	5	3
Total resources	\$34,838	\$68,719	\$90,462	\$136,041
LIABILITIES				
Capital	\$25,000	\$25,000	\$25,000	\$25,000
Surplus, including all undivided profits	4,371	4,358	4,511	5,003
Due depositors, not preferred	5,466	39,260	49,851	105,788
Bills payable			11,000	
Other liabilities		100	100	250
Add for cents	1	1		
Total liabilities	\$34,838	\$68,719	\$90,462	\$136,041

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THE STATE BANK—NEW YORK CITY

[374-378 Grand street; organized 1890]

O. L. RICHARD, *President.*A. I. VOORHIS, *Cashier.*O. L. RICHARD,
WALTER L. BURCKETT,ARNOLD KOHN,
ALBERT I. VOORHIS,DIRECTORS
LUCIUS N. LITTAUER,
JOHN KNEISER,
HARRY W. VOGEL.HAROLD C. RICHARD,
WALTER T. KOHN,W. B. ROTH,
ROBERT H. MAINZER,

RESOURCES	Statement of condition Feb. 28, 1917	Statement of condition June 20, 1917	Statement of condition Sept. 8, 1917	Statement of condition Nov. 14, 1917
Stocks and bonds, viz.:				
Public securities	\$2,879,850	\$2,820,290	\$2,352,900	\$2,743,520
Private securities	6,275,411	5,198,350	4,765,616	4,763,316
Real estate owned	1,524,959	1,417,789	1,432,909	1,497,968
Mortgages owned	2,044,280	2,033,150	1,901,481	1,893,088
Loans and discounts secured by bond and mortgage, deed or other real estate col.	270,987	215,635	178,879	165,230
Loans and discounts secured by other collateral	3,979,481	1,341,560	925,106	2,454,708
Loans, discounts and bills purchased not secured by collateral	8,656,934	9,479,323	11,184,616	10,741,814
Overdrafts	2,194	34,538	4,473	3,492
Due from trust companies, banks and bankers	2,966,547	2,196,912	2,300,039	2,640,893
Specie	2,927,975	2,845,710	2,610,791	2,834,000
Other currency authorized by the laws of the United States				1,074,338
Legal tender notes and notes of national banks	738,000	682,000	660,000	
Federal reserve notes	25,000	265,000	207,000	
Cash items	1,505,228	1,211,989	759,782	1,520,210
Customers' liability on acceptances (per contra, see liabilities)	100,000	100,000	105,723	130,115
Assets not included in any of the above heads	193,651	193,850	194,149	195,677
Add for cents	5	4	5	6
Total resources	\$34,090,502	\$30,036,100	\$29,583,469	\$32,658,375
LIABILITIES				
Capital	\$1,500,000	\$1,500,000	\$1,500,000	\$1,500,000
Surplus, including all undivided profits	726,572	587,097	417,962	654,113
Preferred deposits, viz.:				
Deposits by the State of New York	250,000	475,000	370,000	500,000
Deposits by the Superintendent of Banks of the State of New York	525	529	101	101
Other deposits secured by pledge of assets	238,797	238,797	241,594	467,073
Due depositors, not preferred	30,548,272	26,461,446	26,279,782	28,686,103
Due to trust companies, banks and bankers	318,226	294,886	272,271	264,849
Acceptances of drafts payable at a future date or authorized by commercial letters of credit	100,000	100,000	105,723	130,115
Other liabilities	408,110	378,343	396,034	456,020
Add for cents		2	2	1
Total liabilities	\$34,090,502	\$30,036,100	\$29,583,469	\$32,658,375

STATE BANK OF NORWOOD — NORWOOD

[28 South Main street; organized 1887]

DIRECTORS

FRANK L. SMITH, *President.*

JOSEPH B. PRINGLE, *Cashier.*

FRANK L. SMITH,

PAUL E. WALKER,

WILLIS J. FLETCHER,

E. E. WRIGHT.

S. P. PHELPS,

RESOURCES	Statement of condition Feb. 28, 1917	Statement of condition June 20, 1917	Statement of condition Sept. 8, 1917	Statement of condition Nov. 14, 1917
Stocks and bonds, viz.:				
Public securities	\$26,000	\$25,350	\$30,150	\$45,000
Private securities	79,020	82,580	96,480	97,380
Mortgages owned	600	600	600	600
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	29,684	24,116	25,231	30,499
Loans and discounts secured by other collateral	37,108	44,504	51,285	51,352
Loans, discounts and bills purchased not secured by collateral	181,455	190,805	185,527	178,399
Overdrafts	1,895	826	692	828
Due from trust companies, banks and bankers	123,374	175,469	176,664	127,671
Specie	10,119	9,364	8,759	8,638
Other currency authorized by the laws of the United States				22,590
Legal tender notes and notes of national banks	22,475	16,991	12,609	
Federal reserve notes	1,200	2,550	2,615	
Cash items	183	789	1,549	5,951
Assets not included in any of the above heads	1,583	27,172	27,087	20,550
Add for cents	3	3	3	2
Total resources	\$514,699	\$601,119	\$619,251	\$589,460
LIABILITIES				
Capital	\$50,000	\$50,000	\$50,000	\$50,000
Surplus, including all undivided profits	114,576	114,520	115,807	121,467
Preferred deposits, viz.:				
Due New York State savings and loan associations, credit unions and land bank	549	186	2,266	1,060
Other deposits secured by pledge of assets	11,283	32,337	30,439	10,653
Due depositors, not preferred	333,090	398,975	415,638	401,079
Other liabilities	5,200	5,100	5,100	5,200
Add for cents	1	1	1	1
Total liabilities	\$514,699	\$601,119	\$619,251	\$589,460

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STATE BANK OF ONTARIO — ONTARIO

J. S. ALBRIGHT, *President.*

[Organized 1914]

J. LEE SUTHERLAND, *Cashier.*

DAVID P. CRAVEN,

ARTHUR S. PRATT,
JAMES COLWELL,

GLEN C. CONE,

DIRECTORS

J. S. ALBRIGHT,
MARTIN F. MAHER.

W. J. MEPHAM,

RESOURCES	Statement of condition Feb. 28, 1917	Statement of condition June 20, 1917	Statement of condition Sept. 8, 1917	Statement of condition Nov. 14, 1917
Stocks and bonds, viz.:				
Public securities	\$9,425	\$11,323	\$8,857	\$8,913
Private securities	30,732	29,974	23,665	61,792
Real estate owned	10,193	10,193	10,193	10,193
Mortgages owned	46,900	46,640	46,640	49,640
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	7,969	7,869	7,869	7,869
Loans and discounts secured by other collateral	2,983	.....	.....	1,094
Loans, discounts and bills purchased not secured by collateral	123,769	145,727	149,088	137,685
Overdrafts	16	60	1,158	1,036
Due from trust companies, banks and bankers	36,947	10,780	13,001	46,025
Specie	3,972	3,385	2,814	4,140
Other currency authorized by the laws of the United States .....	.....	.....	.....	3,453
Legal tender notes and notes of national banks	6,470	9,922	6,620	.....
Federal reserve notes	1,015	850	950	.....
Cash items	23	8	76	179
Assets not included in any of the above heads	2,906	2,993	3,203	6,665
Add for cents	3	3	3	4
Total resources	\$283,323	\$279,727	\$274,137	\$338,688
LIABILITIES				
Capital	\$30,000	\$30,000	\$30,000	\$30,000
Surplus, including all undivided profits	8,293	7,844	8,441	10,196
Due depositors, not preferred	243,866	223,233	224,461	295,392
Bills payable .....	.....	15,000	10,000	.....
Other liabilities	1,163	3,650	1,235	3,100
Add for cents	1	.....	.....	.....
Total liabilities	\$283,323	\$279,727	\$274,137	\$338,688

THE STATE BANK OF RANDOLPH — RANDOLPH

[33 Main street; organized 1874]

DIRECTORS

J. N. COWEN, *President.*

J. A. CROWLEY, *Cashier.*

J. N. COWEN,
J. H. LYMAN,

W. L. RATHBONE,
H. C. RICH,

G. W. FENTON,
ELVA LEE,

E. D. HOLDRIDGE,
J. A. CROWLEY.

F. L. SEAGER,

RESOURCES	Statement of condition Feb. 28, 1917	Statement of condition June 20, 1917	Statement of condition Sept. 8, 1917	Statement of condition Nov. 14, 1917
Stocks and bonds, viz.:				
Public securities	\$60,530	\$63,190	\$74,050	\$73,150
Private securities	9,550	9,290	9,035	9,037
Real estate owned	2,940	20,440	19,690	19,190
Mortgages owned	70,589	66,859	64,009	64,759
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	33,147	24,207	22,803	23,156
Loans and discounts secured by other collateral	90,208	89,052	90,906	99,989
Loans, discounts and bills purchased not secured by collateral	274,525	280,614	261,447	286,111
Overdrafts	2,188	943	1,227	1,343
Due from trust companies, banks and bankers	68,255	89,987	128,442	146,014
Specie	13,446	12,148	12,301	11,500
Other currency authorized by the laws of the United States				19,572
Legal tender notes and notes of national banks	8,720	13,750	10,160	
Federal reserve notes	1,200	1,660	650	
Cash items	1,555	1,250	4,458	761
Assets not included in any of the above heads	2,800	2,800	2,800	2,800
Add for cents	4	2	3	4
Total resources	\$639,657	\$676,192	\$701,981	\$757,386
LIABILITIES				
Capital	\$30,000	\$30,000	\$30,000	\$30,000
Surplus, including all undivided profits	104,289	118,459	117,202	119,524
Preferred deposits, viz.:				
Deposits by the State of New York	20,000	20,000	20,000	20,000
Other deposits secured by pledge of assets	1,620	1,640	1,730	1,714
Due depositors, not preferred	461,747	481,138	498,473	564,110
Due to trust companies, banks and bankers		2,954	12,575	37
Other liabilities	22,000	22,000	22,000	22,000
Add for cents	1	1	1	1
Total liabilities	\$639,657	\$676,192	\$701,981	\$757,386

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THE STATE BANK OF RANSOMVILLE — RANSOMVILLE

ARTHUR D. NICHOLS, *President.*

[Main street; organized 1911]

W. E. HOLMAN, *Cashier.*

DIRECTORS

F. B. GATES,

W. D. WISNER,

A. D. NICHOLS,
E. W. POTTER,

C. T. YOUNG,

C. C. ROBERTSON,

RESOURCES	Statement of condition Feb. 28, 1917	Statement of condition June 20, 1917	Statement of condition Sept. 8, 1917	Statement of condition Nov. 14, 1917
Stocks and bonds, viz.:				
Public securities	\$2,046	\$2,046	\$2,046	\$5,196
Private securities	27,478	27,478	27,478	27,478
Real estate owned	9,733	9,733	9,733	9,733
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	9,311	5,589	5,609	5,599
Loans and discounts secured by other collateral	12,384	9,759	4,559	6,641
Loans, discounts and bills purchased not secured by collateral	71,540	79,747	82,212	86,162
Overdrafts	77	47	237	80
Due from trust companies, banks and bankers	42,070	12,827	16,667	68,925
Specie	931	166	309	627
Other currency authorized by the laws of the United States				6,915
Legal tender notes and notes of national banks	10,242	6,264	5,601	
Cash items				49
Assets not included in any of the above heads	1,252	814	641	599
Add for cents	2	3	5	5
Total resources	\$187,066	\$154,473	\$155,097	\$218,009
LIABILITIES				
Capital	\$25,000	\$25,000	\$25,000	\$25,000
Surplus, including all undivided profits	8,249	9,325	9,562	10,184
Due depositors, not preferred	151,195	112,486	112,965	180,208
Bills payable		5,000	5,000	
Other liabilities	2,621	2,661	2,569	2,615
Add for cents	1	1	1	2
Total liabilities	\$187,066	\$154,473	\$155,097	\$218,009

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, THOS. W. POLLARD, CHAS. F. HAMMOND, FREDERICK B. SWABY,
FRED L. STORY, WILMOT P. ELWELL.

RESOURCES	Statement of condition Feb. 28, 1917	Statement of condition June 20, 1917	Statement of condition Sept. 8, 1917	Statement of condition Nov. 14, 1917
Stocks and bonds, viz.:				
Public securities	\$23,941	\$25,039	\$33,835	\$24,452
Private securities	159,336	163,746	155,320	162,407
Real estate owned	5,000	5,000	5,000	5,000
Mortgages owned	103,337	104,187	102,162	104,068
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	800	1,535	1,197	2,329
Loans and discounts secured by other collateral	26,249	25,173	34,258	29,104
Loans, discounts and bills purchased not secured by collateral	172,132	219,232	209,806	211,542
Overdrafts	413	.....	27	462
Due from trust companies, banks and bankers	103,974	26,074	48,987	38,245
Specie	8,501	6,043	5,656	5,529
Other currency authorized by the laws of the United States .....	.....	.....	.....	21,863
Legal tender notes and notes of national banks	17,014	26,397	16,571	.....
Federal reserve notes	700	1,000	600	.....
Cash items	1,993	774	1,519	950
Assets not included in any of the above heads	6,754	5,942	7,543	7,200
Add for cents	4	5	5	4
Total resources	\$630,148	\$610,147	\$622,486	\$613,155
LIABILITIES				
Capital	\$50,000	\$50,000	\$50,000	\$50,000
Surplus, including all undivided profits	60,986	55,970	55,485	64,940
Due depositors, not preferred	506,385	495,292	510,153	488,767
Due to trust companies, banks and bankers	6,776	3,384	1,347	3,447
Other liabilities	6,000	5,500	5,500	6,000
Add for cents	1	1	1	1
Total liabilities	\$630,148	\$610,147	\$622,486	\$613,155

THE STATE BANK OF SHERMAN — SHERMAN

[116 Main street; organized 1890]

DIRECTORS

J. L. THAYER, *President.*H. A. THAYER,
L. D. GALE,F. L. CORNISH,
A. B. OTTAWAY,LOUISE PHEAR,
G. F. OTTAWAY,
I. O. OTTAWAY.A. C. IMBRY,
J. L. THAYER,I. O. OTTAWAY, *Cashier.*J. Y. BRIGHTMAN,
O. J. OTTAWAY,

RESOURCES	Statement of condition Feb. 28, 1917	Statement of condition June 20, 1917	Statement of condition Sept. 8, 1917	Statement of condition Nov. 14, 1917
Stocks and bonds, viz.:				
Public securities	\$33,625	\$33,625	\$80,425	\$148,825
Private securities	18,972	19,259	18,972	18,972
Real estate owned	5,900	5,900	5,900	3,200
Mortgages owned	9,890	8,770	8,770	10,270
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	37,800	22,387	22,387	22,387
Loans and discounts secured by other collateral	14,700	12,500	12,700	11,375
Loans, discounts and bills purchased not secured by collateral	148,062	174,420	154,101	167,379
Overdrafts	161	639	1,806	778
Due from trust companies, banks and bankers	81,917	105,215	157,230	74,591
Specie	11,551	7,890	10,960	10,000
Other currency authorized by the laws of the United States				10,442
Legal tender notes and notes of national banks	10,400	6,327	7,480	
Federal reserve notes	200	350	500	
Cash items	193	264	31	191
Assets not included in any of the above heads	2,000	2,000	2,000	2,000
Add for cents	3	1	2	2
Total resources	\$375,374	\$399,511	\$483,264	\$480,412
LIABILITIES				
Capital	\$25,000	\$25,000	\$25,000	\$25,000
Surplus, including all undivided profits	33,439	34,206	35,288	34,865
Preferred deposits, viz.:				
Deposits by the State of New York	9,000	9,000	9,000	9,000
Other deposits secured by pledge of assets	1,672	1,746	5,808	915
Deposits otherwise preferred	5,883	4,007	35,000	5,254
Due depositors, not preferred	298,878	323,587	371,167	403,376
Other liabilities	2,000	2,000	2,000	2,000
Add for cents	2	1	1	2
Total liabilities	\$375,374	\$399,547	\$483,264	\$480,412

STATE BANK OF THERESA — THERESA

JAMES H. SNELL, *President.*

[Organized 1913]

R. W. OAKES, *Cashier.*

DIRECTORS

JAMES H. SNELL,
W. SCOTT SARGHANT,
JACOB S. YOUNG,

WM. D. MORROW,
BURTON BACON,

WM. M. SNELL,
WILLIAM L. ROOT,
C. J. FARRELD,

ISAAC SCHELL,
MORTON J. HOOVER,

WM. DE YOUNG,
HERMAN P. HOUSE,
C. E. YOUNG.

RESOURCES	Statement of condition Feb. 28, 1917	Statement of condition June 20, 1917	Statement of condition Sept. 8, 1917	Statement of condition Nov. 14, 1917
Stocks and bonds, viz.:				
Public securities	\$17,755	\$17,755	\$17,755	\$17,755
Private securities	76,520	85,510	87,885	95,365
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	5,231	5,915	5,352	5,352
Loans and discounts secured by other collateral	13,950	9,409	6,000	15,742
Loans, discounts and bills purchased not secured by collateral	29,009	30,353	34,635	27,725
Overdrafts	96	230	265	71
Due from trust companies, banks and bankers	8,746	13,917	13,892	5,639
Specie	959	654	992	729
Other currency authorized by the laws of the United States				5,915
Legal tender notes and notes of national banks	3,019	1,640	2,670	
Federal reserve notes	300	300	300	
Cash items	14	409	980	927
Assets not included in any of the above heads	6,166	6,676	6,520	6,224
Add for cents	2	3	3	4
Total resources	\$161,767	\$172,771	\$177,249	\$181,448
LIABILITIES				
Capital	\$25,000	\$25,000	\$25,000	\$25,000
Surplus, including all undivided profits	10,080	10,912	10,334	10,771
Preferred deposits, viz.: Deposits by the State of New York	7,000	13,000	13,000	13,000
Due depositors, not preferred	119,454	122,906	123,192	127,811
Other liabilities	233	951	722	4,865
Add for cents		2	1	1
Total liabilities	\$161,767	\$172,771	\$177,249	\$181,448

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THE STATE BANK OF TRUMANSBURG, N. Y.—TRUMANSBURG

C. W. BOWER *President*

[Main street; organized 1905]

G. M. NEWELL, *Cashier*.

JAMES K. WHEELER,

A. T. KELSEY,
C. W. BOWER,

WALTER MEKEEL,

F. H. TUNISON,
ISAAC HOLTON,

F. N. SMITH,

RESOURCES	Statement of condition Feb. 28, 1917	Statement of condition June 20, 1917	Statement of condition Sept. 8, 1917	Statement of condition Nov. 14, 1917
Stocks and bonds, viz.:				
Public securities	\$26,942	\$21,000	\$31,320	\$26,022
Private securities	21,565	27,507	27,490	22,565
Real estate owned	3,500	3,500	3,500	3,500
Mortgages owned	71,774	71,714	71,470	68,430
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	19,211	19,786	15,956	15,417
Loans and discounts secured by other collateral	29,295	26,997	21,870	28,306
Loans, discounts and bills purchased not secured by collateral	105,207	132,437	139,700	138,559
Overdrafts	179	191	533	153
Due from trust companies, banks and bankers	25,186	8,769	15,442	45,240
Specie	955	2,298	2,290	2,094
Other currency authorized by the laws of the United States				5,247
Legal tender notes and notes of national banks	10,027	4,395	6,604	
Federal reserve notes	60	45	200	
Cash items	578	857	271	868
Assets not included in any of the above heads	2,637	2,489	2,476	1,873
Add for cents	5	4	4	4
Total resources	\$317,121	\$321,989	\$339,126	\$358,278
LIABILITIES				
Capital	\$25,000	\$25,000	\$25,000	\$25,000
Surplus, including all undivided profits	16,549	17,878	18,610	18,863
Preferred deposits, viz.:				
Deposits by the State of New York	8,000	13,000	13,000	13,000
Other deposits secured by pledge of assets	294	294	298	298
Due depositors, not preferred	264,487	261,618	265,998	290,847
Due to trust companies, banks and bankers	1,890	1,698	4,719	3,769
Bills payable			10,000	5,000
Other liabilities	900	2,500	1,500	1,500
Add for cents	1	1	1	1
Total liabilities	\$317,121	\$321,989	\$339,126	\$358,278

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,
WM. Z. FISH,

GEO. F. WATERS,
J. P. TEATS,

W. P. ROGERS,

H. V. PEARSALL,
SAMUEL VALORE,

M. O. ENGLESON,
R. S. CARR.

RESOURCES	Statement of condition Feb. 28, 1917	Statement of condition June 20, 1917	Statement of condition Sept. 8, 1917	Statement of condition Nov. 14, 1917
Stocks and bonds, viz.:				
Public securities	\$2,236	\$7,056	\$7,006	\$7,506
Private securities	20,188	37,279	32,886	33,742
Real estate owned	35,000	35,000	35,000	36,500
Mortgages owned	70,970	79,220	64,420	61,690
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	141,140	118,041	165,209	175,193
Loans and discounts secured by other collateral	50,882	64,810	72,741	121,968
Loans, discounts and bills purchased not secured by collateral	365,049	407,403	395,071	337,114
Overdrafts	411	426	90	2,680
Due from trust companies, banks and bankers	128,975	33,299	35,249	70,191
Specie	16,110	8,213	8,262	8,648
Other currency authorized by the laws of the United States				12,961
Legal tender notes and notes of national banks	11,724	6,520	7,380	
Federal reserve notes	2,650	2,515	1,275	
Assets not included in any of the above heads	7,600	6,600	7,500	8,000
Add for cents	4	3	.4	6
Total resources	\$852,959	\$806,385	\$832,093	\$876,199
LIABILITIES				
Capital	\$100,000	\$100,000	\$100,000	\$100,000
Suplus, including all undivided profits	21,444	17,140	15,606	19,951
Preferred deposits, viz.: Deposits by the State of New York	40,000	44,000	40,000	40,000
Due depositors, not preferred	684,214	565,047	555,857	691,464
Bills payable		40,000	40,000	
Rediscouts		28,798	71,529	12,982
Other liabilities	7,800	11,400	9,100	11,800
Add for cents	1		1	2
Total liabilities	\$852,959	\$806,385	\$832,093	\$876,199

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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 Feb. 28, 1917	Statement of condition June 20, 1917	Statement of condition Sept. 8, 1917	Statement of condition Nov. 14, 1917
Stocks and bonds, viz.:				
Public securities	\$18,212	\$39,147	\$65,131	\$39,347
Private securities	36,497	20,562	19,562	19,562
Real estate owned	5,000	5,000	5,000	5,000
Mortgages owned	143,295	134,570	134,570	133,795
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	19,510	15,390	15,390	18,450
Loans and discounts secured by other collateral	109,133	101,586	92,841	94,917
Loans, discounts and bills purchased not secured by collateral	281,065	286,061	337,519	353,984
Overdrafts	896	1,012	3,736	4,045
Due from trust companies, banks and bankers	68,940	80,859	32,241	163,446
Specie	14,061	14,012	13,838	13,997
Other currency authorized by the laws of the United States				15,023
Legal tender notes and notes of national banks	22,504	18,569	11,421	
Cash items	294	223	184	306
Assets not included in any of the above heads	9,844	8,790	9,405	10,856
Add for cents	5	4	3	5
Total resources	\$729,256	\$725,785	\$740,841	\$872,733
LIABILITIES				
Capital	\$60,000	\$60,000	\$60,000	\$60,000
Surplus, including all undivided profits	31,209	30,650	31,917	32,320
Preferred deposits, viz.:				
Deposits by the State of New York	22,500	25,000	25,000	25,000
Other deposits secured by pledge of assets	1,314	1,067	924	924
Due depositors, not preferred	611,232	608,067	593,500	750,988
Bills payable			28,000	
Other liabilities	3,000	1,000	1,500	3,500
Add for cents	1	1		1
Total liabilities	\$729,256	\$725,785	\$740,841	\$872,733

TACONIC VALLEY BANK — BERLIN

WM. C. FEATHERS, *President.*

[Organized 1907]

FRANK B. WELLS, *Cashier.*

DIRECTORS

A. F. BARCOCK,
R. FRANK LEWIS,
HENRY F. BROWN,

ALBERT O. MATTISON,
FRED. D. NICHOLS,
FRANK B. WELLS,

JAMES C. COWEE,
A. C. MAXON,
ARTHUR COWEE,

ED. S. FRARY,
ELLIS M. GARDNER,
LOUIS PINCUS,

WM. C. FEATHERS,
MORRIS WHITNEY,
CHAS. W. GEEL.

RESOURCES	Statement of condition Feb. 28, 1917	Statement of condition June 20, 1917	Statement of condition Sept. 8, 1917	Statement of condition Nov. 14, 1917
Stocks and bonds, viz.:				
Public securities	\$1,065	\$1,060	\$1,060	\$1,097
Private securities	110,315	117,694	117,447	125,758
Real estate owned	4,000	4,000	4,000	4,000
Mortgages owned	67,520	77,155	73,405	71,875
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	12,352	20,162	13,714	10,327
Loans and discounts secured by other collateral	137,832	144,794	143,195	144,331
Loans, discounts and bills purchased not secured by collateral	208,104	218,449	213,474	253,424
Overdrafts	13	.....	78	16
Due from trust companies, banks and bankers	60,891	17,597	58,067	6,155
Specie	6,367	7,352	6,781	5,192
Other currency authorized by the laws of the United States .....	.....	.....	.....	4,400
Legal tender notes and notes of national banks	3,760	3,100	3,700	.....
Federal reserve notes	1,000	500	1,000	.....
Assets not included in any of the above heads	5,536	5,172	5,133	4,453
Add for cents	1	2	2	3
Total resources	\$618,756	\$617,037	\$641,056	\$631,031
LIABILITIES				
Capital	\$25,000	\$25,000	\$25,000	\$25,000
Surplus, including all undivided profits	24,345	25,243	26,661	25,734
Preferred deposits, viz.:				
Deposits by the State of New York	10,000	16,000	16,000	16,000
Other deposits secured by pledge of assets .....	.....	.....	11,959	11,999
Deposits otherwise preferred .....	.....	11,899	.....	.....
Due depositors, not preferred	550,085	533,064	551,155	547,315
Other liabilities	9,325	5,830	10,280	4,983
Add for cents	1	1	1	
Total liabilities	\$618,756	\$617,037	\$641,056	\$631,031

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TWENTY-THIRD WARD BANK OF THE CITY OF NEW YORK—NEW YORK CITY
CHARLES W. BOGART, President. [270 East 137th street; organized 1888] **CHARLES P. BOGART, Cashier.**

WM. S. BECKLEY,
BRIAN G. HUGHES,

CHAS. W. BOGART,
ADOLPH G. HUFFEL,

CHAS. P. BOGART,
J. CLARENCE DAVIES,

OLIN J. STEPHENS,
BRADLEY L. EATON,

JAMES L. WELLS,
JOHN M. HAFEN.

RESOURCES	Statement of condition Feb. 28, 1917	Statement of condition June 20, 1917	Statement of condition Sept. 8, 1917	Statement of condition Nov. 14, 1917
Stock and bonds, viz.: Public securities.....	\$14,635	\$107,735	\$160,600	\$326,155
Real estate owned.....	298,237	298,237	298,237	298,237
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....	57,170	57,483	49,983	43,316
Loans and discounts secured by other collateral.....	493,341	412,297	431,289	509,571
Loans, discounts and bills purchased not secured by collateral.....	1,801,516	1,974,507	1,853,326	1,892,781
Overdrafts.....	14	35	170	44
Due from trust companies, banks and bankers.....	548,913	431,512	593,344	493,421
Specie.....	309,631	265,762	183,182	265,777
Other currency authorized by the laws of the United States.....	.....	.....	.....	93,500
Legal tender notes and notes of national banks.....	89,400	75,000	85,300	.....
Federal reserve notes.....	20,000	20,000	20,000	.....
Cash items.....	125,206	98,923	188,267	355,493
Assets not included in any of the above heads.....	46,001	48,000	47,300	41,800
Add for cents.....	4	4	3	3
Total resources.....	\$3,804,068	\$3,789,495	\$3,911,001	\$4,320,098
LIABILITIES				
Capital.....	\$200,000	\$200,000	\$200,000	\$200,000
Surplus, including all undivided profits.....	141,631	147,640	145,746	135,565
Preferred deposits, viz.: Due New York State savings banks.....	100,713	94,978	99,065	104,057
Due New York State savings and loan associations, credit unions and land bank.....	51,593	60,388	17,768	20,891
Deposits by the State of New York.....	79,000	89,000	89,000	89,000
Due depositors, not preferred.....	3,046,127	3,005,181	3,143,891	3,576,673
Due to trust companies, banks and bankers.....	34,002	36,706	59,528	36,160
Other liabilities.....	151,000	155,600	156,000	157,750
Add for cents.....	2	2	3	2
Total liabilities.....	\$3,804,068	\$3,789,495	\$3,911,001	\$4,320,098

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,

B. EDWARD SLACK.

RESOURCES	Statement of condition Feb. 28, 1917	Statement of condition June 20, 1917	Statement of condition Sept. 8, 1917	Statement of condition Nov. 14, 1917
Stocks and bonds, viz.:				
Public securities	\$115,765	\$114,000	\$118,000	\$157,061
Private securities	102,200	100,400	99,500	99,400
Mortgages owned	150,800	134,850	128,350	127,850
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	117,000	115,000	122,000	124,000
Loans and discounts secured by other collateral	251,646	332,022	287,926	349,727
Loans, discounts and bills purchased not secured by collateral	204,637	234,841	203,361	221,222
Overdrafts	247	81	54	487
Due from trust companies, banks and bankers	197,292	111,747	147,810	219,915
Specie	14,861	25,526	24,470	20,175
Other currency authorized by the laws of the United States				46,457
Legal tender notes and notes of national banks	37,031	26,694	19,524	
Federal reserve notes	2,500	3,000	5,000	
Cash items	1,817	2,020	3,327	7,031
Assets not included in any of the above heads	6,400	8,400	6,900	7,000
Add for cents	1	2	1	4
Total resources	\$1,202,197	\$1,208,583	\$1,166,223	\$1,380,329
LIABILITIES				
Capital	\$100,000	\$100,000	\$100,000	\$100,000
Surplus, including all undivided profits	75,339	75,840	74,986	81,134
Preferred deposits, viz.:				
Due New York State savings and loan associations, credit unions and land bank	6,053	18,055	3,386	6,002
Deposits by the State of New York	25,000	27,000	27,000	27,000
Other deposits secured by pledge of assets	20,001	18,177	18,655	22,435
Due depositors, not preferred	957,192	947,098	922,766	1,117,858
Due to trust companies, banks and bankers	610	1,911	1,028	5,699
Other liabilities	18,000	20,500	18,400	20,200
Add for cents	2	2	2	1
Total liabilities	\$1,202,197	\$1,208,583	\$1,166,223	\$1,380,329

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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,
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.E. E. JOHNSTON,
WM. LANSILL,

RESOURCES	Statement of condition Feb. 28, 1917	Statement of condition June 20, 1917	Statement of condition Sept. 8, 1917	Statement of condition Nov. 14, 1917
Stocks and bonds, viz.:				
Public securities	\$269,409	\$403,730	\$424,072	\$522,727
Private securities	998,998	1,070,840	1,101,291	1,143,666
Real estate owned	25,000	25,000	25,000	25,000
Mortgages owned	6,350	7,930	31,830	30,630
Loans and discounts secured by bond and mortgage, deed or other real estate col.	87,830	95,830	99,830	96,330
Loans and discounts secured by other collateral	872,204	936,262	1,012,616	1,463,706
Loans, discounts and bills purchased not secured by collateral	1,612,659	1,656,400	1,687,216	1,444,164
Overdrafts	444	387	294	296
Due from trust companies, banks and bankers	736,201	584,558	551,002	587,977
Specie	257,800	140,940	168,002	82,133
Other currency authorized by the laws of the United States				168,000
Legal tender notes and notes of national banks	148,500	78,500	101,770	
Federal reserve notes	15,000	15,000	15,000	
Cash items	91,535	67,556	56,992	126,347
Assets not included in any of the above heads	29,917	35,950	32,000	39,000
Add for cents	4	5	5	3
Total resources	\$5,151,851	\$5,118,888	\$5,306,920	\$5,729,979
LIABILITIES				
Capital	\$250,000	\$250,000	\$250,000	\$250,000
Surplus, including all undivided profits	127,341	136,804	142,593	149,636
Preferred deposits, viz.:				
Due New York State savings banks	175,000	180,000	180,000	175,000
Due New York State savings and loan associations, credit unions and land bank	70,327	50,383	43,388	48,640
Deposits by the State of New York	150,000	165,000	135,000	165,000
Other deposits secured by pledge of assets	178,500	178,500	313,160	313,160
Due depositors, not preferred	4,168,002	4,095,617	4,216,750	4,581,136
Due to trust companies, banks and bankers	10,000			3,500
Other liabilities	22,680	62,583	26,028	43,906
Add for cents	1	1	1	1
Total liabilities	\$5,151,851	\$5,118,888	\$5,306,920	\$5,729,979

UNIVERSITY BANK — ALFRED

[15 North Main street; organized 1894]

DIRECTORS

D. S. BURDICK, *President.*

E. A. GAMBLE, *Cashier.*

J. G. ALLEN,

C. C. CHAMPLIN,
M. B. GREENE,

GEO. W. ROSEBUSH,
E. A. GAMBLE,

D. S. BURDICK,
E. E. FENNER.

J. G. ROSEBUSH,

RESOURCES	Statement of condition Feb. 28, 1917	Statement of condition June 20, 1917	Statement of condition Sept. 8, 1917	Statement of condition Nov. 14, 1917
Stocks and bonds, viz.:				
Public securities	\$3,000	\$3,100	\$8,000	\$3,000
Private securities	13,830	13,830	15,825	14,815
Real estate owned	7,074	7,074	7,074	7,074
Mortgages owned	6,125	6,125	7,125	7,125
Loans and discounts secured by bond and mortgage, deed or other real estate col.	12,768	12,688	12,749	12,668
Loans and discounts secured by other collateral	23,096	26,236	24,298	18,521
Loans, discounts and bills purchased not secured by collateral	70,001	72,721	73,850	84,711
Overdrafts	1,189	1,744	542	398
Due from trust companies, banks and bankers	17,240	19,787	12,323	34,086
Specie	2,797	2,676	2,476	2,563
Other currency authorized by the laws of the United States				6,199
Legal tender notes and notes of national banks	5,626	3,574	2,965	
Federal reserve notes		200	340	
Cash items	130	76	378	108
Assets not included in any of the above heads	4,991	5,504	10,250	8,563
Add for cents	3	4	5	4
Total resources	\$167,870	\$175,339	\$178,200	\$199,835
LIABILITIES				
Capital	\$25,000	\$25,000	\$25,000	\$25,000
Surplus, including all undivided profits	11,913	12,873	12,083	12,288
Preferred deposits, viz.:				
Due New York State savings and loan associations, credit unions and land bank	2,259	3,485	700	170
Other deposits secured by pledge of assets	593	593	598	598
Due depositors, not preferred	125,795	131,636	130,255	154,156
Due to trust companies, banks and bankers	660			
Bills payable			8,000	
Rediscounts				5,840
Other liabilities	1,649	1,752	1,562	1,781
Add for cents	1		2	2
Total liabilities	\$167,870	\$175,339	\$178,200	\$199,835

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WATKINS STATE BANK — WATKINS

[313 Franklin street; organized 1911]

DIRECTORS

C. M. DURLAND, President.

W. S. GEORGE, Cashier.

W. N. WISE,

**C. M. DURLAND,
JAMES B. VOCK,**

A. F. ROBSON,

**C. S. WICKHAM,
F. L. SANTAWAY.**

W. S. GEORGE,

RESOURCES	Statement of condition Feb. 28, 1917	Statement of condition June 20, 1917	Statement of condition Sept. 8, 1917	Statement of condition Nov. 14, 1917
Stocks and bonds, viz.:				
Public securities	\$44,062	\$41,589	\$43,612	\$74,375
Private securities	43,403	43,403	43,403	42,403
Mortgages owned	62,376	64,115	64,115	63,865
Loans and discounts secured by bond and mortgage, deed or other real estate col.	26,306	31,879	26,008	26,008
Loans and discounts secured by other collateral	40,403	45,177	43,284	49,357
Loans, discounts and bills purchased not secured by collateral	183,588	228,238	247,570	236,246
Overdrafts	801	508	547	422
Due from trust companies, banks and bankers	68,415	70,386	33,649	93,098
Specie	4,538	4,141	3,983	4,408
Other currency authorized by the laws of the United States				17,721
Legal tender notes and notes of national banks	12,284	12,592	11,354	
Federal reserve notes	1,000	1,100	900	
Cash items	1,062	1,582	2,923	1,334
Assets not included in any of the above heads	5,275	5,275	5,275	5,275
Add for cents	6	4	7	6
Total resources	\$493,519	\$549,989	\$526,630	\$614,518
LIABILITIES				
Capital	\$50,000	\$50,000	\$50,000	\$50,000
Surplus, including all undivided profits	39,325	42,041	44,330	45,492
Preferred deposits, viz.:				
Deposits by the State of New York	16,000	22,000	22,000	22,000
Other deposits secured by pledge of assets		22,554	22,833	22,833
Deposits otherwise preferred	22,554			
Due depositors, not preferred	363,688	411,894	370,918	469,417
Due to trust companies, banks and bankers	451		48	3,275
Bills payable			15,000	
Other liabilities	1,500	1,500	1,500	1,500
Add for cents	1		1	1
Total liabilities	\$493,519	\$549,989	\$526,630	\$614,518

WESTCHESTER AVENUE BANK — NEW YORK CITY

JOHN TATLOCK, *President.*

[1060 Southern Boulevard; organized 1910]

RUSSELL B. SMITH, *Cashier.*

DIRECTIONS

RICHARD BILLINGS,
C. L. LEE,

GEO. H. DANFORTH,
WM. PETERS,
HENRY A. INGRAHAM,

WARREN L. GREEN,
JULIUS SCHWARTZ,

FRANK A. SPENCER,
JOHN L. KEMMERER,
JOHN P. TREADWELL, JR.

JOHN TATLOCK,
R. B. SMITH,

RESOURCES	Statement of condition Feb. 28, 1917	Statement of condition June 20, 1917	Statement of condition Sept. 8, 1917	Statement of condition Nov. 14, 1917
Stocks and bonds, viz.:				
Public securities	\$157,481	\$200,828	\$199,062	\$174,373
Private securities	187,864	193,386	195,022	208,904
Loans and discounts secured by other collateral	129,342	142,067	133,839	147,968
Loans, discounts and bills purchased not secured by collateral	736,393	721,960	715,944	730,806
Overdrafts	1	85	.....	14
Due from trust companies, banks and bankers	106,036	79,150	101,413	235,407
Specie	65,113	70,090	66,355	68,311
Other currency authorized by the laws of the United States .....	.....	.....	.....	42,993
Legal tender notes and notes of national banks	18,219	17,346	15,011	.....
Federal reserve notes	2,500	5,000	6,000	.....
Cash items	46,852	41,005	51,081	47,226
Assets not included in any of the above heads	11,678	14,044	14,017	13,987
Add for cents	4	3	4	3
Total resources	\$1,461,483	\$1,484,964	\$1,497,748	\$1,669,992
LIABILITIES				
Capital	\$100,000	\$100,000	\$100,000	\$100,000
Surplus, including all undivided profits	78,206	77,249	76,833	77,359
Preferred deposits, viz.: Deposits otherwise preferred .....	.....	.....	.....	19,554
Due depositors, not preferred	1,249,209	1,267,436	1,292,804	1,433,004
Due to trust companies, banks and bankers	26,626	34,592	21,944	32,133
Other liabilities	7,441	5,686	6,165	7,940
Add for cents	1	1	2	2
Total liabilities	\$1,461,483	\$1,484,964	\$1,497,748	\$1,669,992

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WEST SIDE BANK — NEW YORK CITY

W. I. LINCOLN ADAMS, *President.*

[481 Eighth avenue; organized 1869]

NATHANIEL MILLS, JR., *Cashier.*

DIRECTORS

JOS. STERN,

AUGUSTUS TIETJEN,
CHAS. ROHE,W. I. LINCOLN ADAMS,
LOUIS F. LELAND,GEO. KARSCH,
ROSWELL C. TRIPP.

THEO. M. BERTINE,

RESOURCES	Statement of condition Feb. 28, 1917	Statement of condition June 20, 1917	Statement of condition Sept. 8, 1917	Statement of condition Nov. 14, 1917
Stocks and bonds, viz.:				
Public securities	\$103,590	\$1,040	\$1,057	\$11,200
Private securities	2,513,307	1,437,776	1,333,815	1,286,060
Real estate owned	665,380	647,380	634,880	634,880
Mortgages owned	2,500	7,250	7,250	7,000
Loans and discounts secured by bond and mortgage, deed or other real estate col.	13,800	12,800	12,800	12,600
Loans and discounts secured by other collateral	274,200	659,125	764,596	946,970
Loans, discounts and bills purchased not secured by collateral	1,025,404	1,065,242	1,186,251	1,094,717
Overdrafts	74	32	109	71
Due from trust companies, banks and bankers	325,890	255,315	288,631	327,222
Specie	420,227	374,332	489,902	364,879
Other currency authorized by the laws of the United States				172,819
Legal tender notes and notes of national banks	165,553	204,153	119,807	.....
Federal reserve notes	10,000	10,000	10,000	.....
Cash items	243,826	236,461	194,771	295,627
Assets not included in any of the above heads	43,138	24,173	25,350	25,357
Add for cents	2	5	2	4
Total resources	\$5,806,891	\$4,935,084	\$5,069,221	\$5,179,406
LIABILITIES				
Capital	\$200,000	\$200,000	\$325,600	\$326,600
Surplus, including all undivided profits	300,959	109,959	64,427	53,985
Preferred deposits, viz.:				
Due New York State savings banks	150,708	27,988	45,000	53,516
Due New York State savings and loan associations, credit unions and land bank	39,008	18,951	14,144	13,508
Other deposits secured by pledge of assets			50,000	.....
Due depositors, not preferred	4,902,974	4,378,147	4,380,339	4,545,072
Other liabilities	213,240	200,037	189,740	186,722
Add for cents	2	2	1	3
Total liabilities	\$5,806,891	\$4,935,084	\$5,069,221	\$5,179,406

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 Feb. 28, 1917	Statement of condition June 20, 1917	Statement of condition Sept. 8, 1917	Statement of condition Nov. 14, 1917
Stocks and bonds, viz.:				
Public securities	\$4,000	\$4,000	\$3,500	\$6,300
Private securities	5,190	5,190	5,190	5,190
Real estate owned	7,900	7,900	7,900	7,900
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	6,600	16,600	16,600	11,600
Loans and discounts secured by other collateral	14,000	12,650	22,600	23,750
Loans, discounts and bills purchased not secured by collateral	119,164	130,610	125,905	135,315
Overdrafts	130	281	592	97
Due from trust companies, banks and bankers	25,016	4,069	19,188	71,014
Specie	1,967	952	962	2,783
Other currency authorized by the laws of the United States				8,360
Legal tender notes and notes of national banks	11,865	5,454	6,090	
Federal reserve notes			200	
Cash items	451	701	1,567	1,904
Assets not included in any of the above heads	2,296	2,441	2,348	2,622
Add for cents	2	3	2	3
Total resources	\$198,581	\$190,851	\$212,644	\$276,838
LIABILITIES				
Capital	\$25,000	\$25,000	\$25,000	\$25,000
Surplus, including all undivided profits	8,798	10,237	10,279	10,789
Preferred deposits, viz.:				
Deposits by the State of New York	6,000	12,000	12,000	12,000
Deposits otherwise preferred	3,729	5,240	5,266	4,000
Due depositors, not preferred	154,354	132,473	141,248	224,198
Bills payable		5,000	18,000	
Other liabilities	700	900	850	850
Add for cents		1	1	1
Total liabilities	\$198,581	\$190,851	\$212,644	\$276,838

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W. R. GRACE & CO.'S BANK — NEW YORK CITY

J. LOUIS SCHAEFER, *President.*

[7 Hanover square; organized 1915]

WM. J. KOEPCHEN, *Cashier.*

DIRECTORS

D. S. IGLEHART,

M. BOUVIER,

J. LOUIS SCHAEFER,
GEORGE C. TOMPKINS.

F. G. FISCHER,

WM. J. KOEPCHEN,

RESOURCES	Statement of condition Feb. 28, 1917	Statement of condition June 30, 1917	Statement of condition Sept. 8, 1917	Statement of condition Nov. 14, 1917
Stocks and bonds, viz.:				
Public securities	\$263,521	\$398,076	\$226,458	\$300,160
Private securities	692,044	1,024,126	1,269,767	1,025,290
Loans and discounts secured by other collateral	647,701	1,657,801	3,806,254	2,062,331
Loans, discounts and bills purchased not secured by collateral	909,032	772,223	568,120	328,809
Overdrafts	55	1,142	.....	1
Due from trust companies, banks and bankers	2,421,571	1,721,881	326,603	1,311,095
Specie	62	68	15	48
Other currency authorized by the laws of the United States .....	.....	.....	.....	24,202
Legal tender notes and notes of national banks	42,064	104,388	301,690	.....
Federal reserve notes	700	.....	1,217	.....
Due from the Federal Reserve Bank of New York, less offsets .....	.....	.....	.....	600,000
Customers' liability on acceptances (per contra, see liabilities)	254,400	255,000	3,650	345,750
Assets not included in any of the above heads	18,671	1,829,013	843,304	1,175,402
Add for cents	4	2	3	2
Total resources	\$5,249,825	\$7,764,320	\$7,347,081	\$7,173,090
LIABILITIES				
Capital	\$500,000	\$500,000	\$500,000	\$500,000
Surplus, including all undivided profits	551,032	562,743	613,062	599,494
Preferred deposits, viz.: Other deposits secured by pledge of assets .....	.....	1,147,000	410,000	261,367
Due depositors, not preferred	2,278,496	5,091,809	5,539,017	5,316,510
Due to trust companies, banks and bankers	68,925	86,529	78,762	40,050
Acceptances of drafts payable at a future date or authorized by commercial letters of credit	1,844,757	359,241	184,966	429,636
Other liabilities	6,614	16,995	21,272	26,030
Add for cents	1	3	2	3
Total liabilities	\$5,249,825	\$7,764,320	\$7,347,081	\$7,173,090

YORKVILLE BANK — NEW YORK CITY

AUGUST ZINSSER, Jr., *President.*

[1511 Third avenue; organized 1892]

ERNEST WOLKWITZ, *Cashier*

DIRECTORS

RICHARD H. ADAMS,
HARRY C. HART,
AUGUST ZINSSER, JR.,

W. J. AMEND,
JACOB RUPPERT,
JOHN A. VIETOR,

HENRY DIEDER,
LEOPOLD SCHMID,
THEODORE HAEBLER,
ADOLPH BLOCH.

J. GEO. GRILL,
GILBERT G. THORNE,
HANCKE HENCKEN,

CHAS. S. GUGGENHEIMER,
H. B. SCHARMANN,
GEORGE S. RUNK.

RESOURCES	Statement of condition Feb. 28, 1917	Statement of condition June 20, 1917	Statement of condition Sept. 8, 1917	Statement of condition Nov. 14, 1917
Stocks and bonds, viz.:				
Public securities	\$79,938	\$440,873	\$93,323	\$81,157
Private securities	1,921,106	1,858,475	1,831,321	1,842,356
Real estate owned	270,000	270,000	270,000	270,000
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	173,450	184,300	215,000	223,600
Loans and discounts secured by other collateral	722,066	689,631	734,842	871,964
Loans, discounts and bills purchased not secured by collateral	3,398,146	3,432,563	3,197,766	3,700,303
Overdrafts	187	285	768	1,197
Due from trust companies, banks and bankers	929,141	691,516	1,394,834	348,423
Specie	809,219	777,528	760,422	744,428
Other currency authorized by the laws of the United States				182,436
Legal tender notes and notes of national banks	185,047	213,804	146,283	
Cash items	282,251	235,293	204,992	709,109
Assets not included in any of the above heads	33,150	39,295	26,200	39,192
Add for cents	3	4	4	3
Total resources	\$8,803,704	\$8,833,567	\$8,875,755	\$9,014,168
LIABILITIES				
Capital	\$100,000	\$100,000	\$100,000	\$100,000
Surplus, including all undivided profits	593,921	564,544	544,115	687,928
Preferred deposits, viz.: Due New York State savings banks	157,712	158,752	159,706	160,442
Due depositors, not preferred	7,888,538	7,911,816	7,996,994	7,833,557
Due to trust companies, banks and bankers	19,957	19,496	25,791	26,481
Other liabilities	43,574	78,958	49,147	205,758
Add for cents	2	1	2	2
Total liabilities	\$8,803,704	\$8,833,567	\$8,875,755	\$9,014,168

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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 Feb. 28, 1917	Statement of condition June 20, 1917	Statement of condition Sept. 8, 1917	Statement of condition Nov. 14, 1917
Stocks and bonds, viz.: Public securities.....	\$87,000	\$97,100	\$98,850	\$98,200
Mortgages owned.....	41,461	46,134	44,034	45,530
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....	3,459	3,459	4,759	5,059
Loans and discounts secured by other collateral.....	5,379	4,249	3,450	2,593
Loans, discounts and bills purchased not secured by collateral.....	72,029	82,200	80,252	86,585
Overdrafts.....	44	4	32	57
Due from trust companies, banks and bankers.....	70,648	59,506	58,638	71,040
Specie.....	1,724	2,500	370	2,007
Other currency authorized by the laws of the United States.....				7,002
Legal tender notes and notes of national banks.....	6,900	4,651	7,795	
Federal reserve notes.....		200	400	
Cash items.....	23	469	81	45
Due from the Federal Reserve Bank of New York less offsets.....				183
Assets not included in any of the above heads.....	4,225	4,425	4,535	4,630
Add for cents.....	4	3	3	4
Total resources.....	\$292,896	\$304,900	\$303,199	\$322,935
LIABILITIES				
Capital.....	\$25,000	\$25,000	\$25,000	\$25,000
Surplus, including all undivided profits.....	9,898	11,330	11,992	11,809
Due depositors, not preferred.....	255,349	265,848	263,512	283,296
Other liabilities.....	2,648	2,722	2,695	2,830
Add for cents.....	1			
Total liabilities.....	\$292,896	\$304,900	\$303,199	\$322,935

by their Reports to the Superintendent of Banks on the several dates named below

RESOURCES	Statement of condition Feb. 28, 1917	Statement of condition June 20, 1917	Statement of condition Sept. 8, 1917	Statement of condition Nov. 14, 1917
Stocks and bonds, viz.:				
Public securities	\$26,717,133	\$48,133,047	\$45,404,258	\$89,222,511
Private securities	108,028,217	97,841,360	98,695,697	95,463,137
Real estate owned	21,687,154	21,492,508	21,261,250	21,521,528
Mortgages owned	13,237,995	13,853,981	13,915,224	13,999,813
Loans and discounts secured by bond and mortgage, deed or other real estate col.	10,607,180	10,600,790	10,451,247	10,083,992
Loans and discounts secured by other collateral	177,499,737	175,517,661	162,059,218	169,467,578
Loans, discounts and bills purchased not secured by collateral	232,001,428	256,739,149	276,578,305	250,678,380
Overdrafts	146,335	225,266	203,671	220,471
Due from trust companies, banks and bankers	106,827,723	92,491,845	105,392,137	100,143,930
Specie	67,226,646	49,016,705	37,061,990	33,780,536
Other currency authorized by the laws of the United States				21,440,313
Legal tender notes and notes of national banks	20,637,215	19,745,605	13,499,294	
Federal reserve notes	3,982,855	3,996,955	3,383,097	
Cash items	65,528,650	95,635,228	27,148,250	78,048,868
Due from Federal Reserve Bank of New York less offsets				35,635,182
Customers' liability on acceptances (per contra, see liabilities)	4,933,074	5,985,527	7,154,292	7,214,091
Assets not included in any of the above heads	3,561,118	7,309,241	4,571,495	5,516,011
Add for cents	821	828	862	891
Total resources	\$862,623,281	\$898,585,696	\$826,780,296	\$932,437,232
LIABILITIES				
Capital	\$36,188,000	\$36,538,000	\$36,373,600	\$36,549,600
Surplus, including all undivided profits	57,538,229	56,897,246	55,456,602	57,618,443
Preferred deposits, viz.:				
Due New York State savings banks	28,396,662	29,032,596	27,690,164	27,719,277
Due New York State savings and loan associations, credit unions and land bank	1,141,334	1,056,276	758,688	810,628
Deposits by the State of New York	7,510,392	9,400,947	7,129,824	9,192,308
Deposits by the Superintendent of Banks of the State of New York	469,177	297,162	326,232	420,068
Other deposits secured by pledge of assets	3,343,028	8,594,899	6,603,992	10,485,691
Deposits otherwise preferred	92,872	208,150	162,790	258,206
Due depositors, not preferred	641,842,106	672,460,054	613,506,687	710,674,341
Due to trust companies, banks and bankers	72,828,482	65,927,331	59,595,388	59,780,661
Bills payable	1,110,698	2,565,800	4,837,415	2,990,815
Rediscounts	72,962	102,361	409,085	388,822
Acceptances of drafts payable at a future date or auth'd by com'l letters of credit	6,557,908	6,162,059	7,355,910	6,207,256
Other liabilities	5,531,045	9,342,410	6,573,512	9,340,715
Add for cents	386	405	407	401
Total liabilities	\$862,623,281	\$898,585,696	\$826,780,296	\$932,437,232

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 Feb. 28, 1917	Statement of condition June 20, 1917	Statement of condition Sept. 8, 1917	Statement of condition Nov. 14, 1917
Stocks and bonds, viz.:				
Public securities	\$12,817,704	\$28,308,769	\$25,871,976	\$04,282,063
Private securities	61,467,267	54,643,418	51,708,637	49,427,618
Real estate owned	13,274,381	12,735,504	12,361,834	12,338,138
Mortgages owned	3,338,181	3,567,495	3,407,539	3,442,526
Loans and discounts secured by bond and mortgage, deed or other real estate col.	2,191,446	2,102,552	1,856,246	1,821,319
Loans and discounts secured by other collateral	129,846,657	126,652,291	109,840,363	111,239,311
Loans, discounts and bills purchased not secured by collateral	149,115,706	164,230,613	182,156,771	158,405,613
Overdrafts	39,903	106,294	67,635	51,304
Due from trust companies, banks and bankers	66,164,484	56,868,897	66,309,254	52,788,477
Specie	59,069,082	41,986,027	30,656,061	27,543,640
Other currency authorized by the laws of the United States				12,943,288
Legal tender notes and notes of national banks	14,336,580	13,772,270	8,141,472	
Federal reserve notes	3,377,960	2,988,540	2,440,222	
Cash items	62,012,509	92,833,450	23,913,318	73,486,063
Due from the Federal Reserve Bank of New York less offsets				35,575,454
Customers' liability on acceptances (per contra, see liabilities)	4,921,388	5,763,669	6,820,572	6,865,071
Assets not included in any of the above heads	1,693,643	4,899,997	2,474,164	3,173,633
Add for cents	125	121	120	132
Total resources	\$583,667,016	\$611,459,907	\$528,026,184	\$613,383,650
LIABILITIES				
Capital	\$20,100,000	\$20,200,000	\$19,775,600	\$19,776,600
Surplus, including all undivided profits	40,099,075	39,607,143	38,506,722	39,760,807
Preferred deposits, viz.:				
Due New York State savings banks	19,454,558	19,957,211	18,649,477	18,561,940
Due New York State savings and loan associations, credit unions and land bank	270,290	184,034	196,755	181,215
Deposits by the State of New York	2,354,015	2,969,515	1,393,515	2,578,015
Deposits by the Superintendent of Banks of the State of New York	341,463	127,587	167,031	254,274
Other deposits secured by pledge of assets	392,511	5,567,681	3,008,520	5,075,199
Deposits otherwise preferred	27,763	29,462	28,169	27,304
Due depositors, not preferred	431,733,052	458,460,845	386,851,016	470,388,278
Due to trust companies, banks and bankers	58,665,890	51,800,881	46,283,170	45,065,790
Bills payable	601,698	1,310,000	2,556,600	1,500,000
Rediscounts		2,059		145,000
Acceptances of drafts payable at a future date or auth'd by com'l letters of credit	6,546,222	5,942,283	7,022,190	5,858,236
Other liabilities	3,080,417	5,301,132	3,587,344	4,210,922
Add for cents	62	74	75	70

S UMMARY showing the Aggregate Resources and Liabilities of State Banks (including individual bankers) outside of the Borough of Manhattan, City of New York, as shown by their reports on the several dates named below

RESOURCES	Statement of condition Feb. 28, 1917	Statement of condition June 20, 1917	Statement of condition Sept. 8, 1917	Statement of condition Nov. 14, 1917
Stocks and bonds, viz.:				
Public securities	\$13,899,429	\$19,824,278	\$19,532,282	\$24,940,448
Private securities	46,560,950	43,197,942	46,987,060	46,035,519
Real estate owned	8,412,773	8,757,004	8,899,425	9,183,390
Mortgages owned	9,899,814	10,286,486	10,507,685	10,557,287
Loans and discounts secured by bond and mortgage, deed or other real estate col.	8,415,734	8,498,238	8,595,001	8,262,673
Loans and discounts secured by other collateral	47,653,080	48,865,370	52,218,855	58,228,267
Loans, discounts and bills purchased not secured by collateral	82,885,722	92,508,536	94,421,534	92,272,767
Overdrafts	106,432	118,972	136,036	169,167
Due from trust companies, banks and bankers	40,663,239	35,622,948	39,082,883	47,355,453
Specie	8,157,564	7,030,678	6,405,929	6,236,896
Other currency authorized by the laws of the United States				8,497,025
Legal tender notes and notes of national banks	6,300,635	5,973,335	5,357,822	
Federal reserve notes	604,895	1,008,415	942,875	
Cash items	3,516,141	2,801,778	3,234,932	4,562,805
Due from the Federal Reserve Bank of New York less offsets				59,728
Customers' liability on acceptance (per contra, see liabilities)	11,686	221,858	333,720	349,020
Assets not included in any of the above heads	1,867,475	2,409,244	2,097,331	2,342,378
Add for cents	592	600	637	656
Total resources	\$278,956,161	\$287,125,682	\$298,754,007	\$319,053,479
LIABILITIES				
Capital	\$16,088,000	\$16,338,000	\$16,598,000	\$16,773,000
Surplus, including all undivided profits	17,439,154	17,290,103	16,949,880	17,857,636
Preferred deposits, viz.:				
Due New York State savings banks	8,942,104	9,075,385	9,040,687	9,157,337
Due New York State savings and loan associations, credit unions and land bank	871,044	872,242	561,933	629,413
Deposits by the State of New York	5,156,377	6,431,432	5,736,309	6,614,293
Deposits by the Superintendent of Banks of the State of New York	127,714	169,575	159,201	168,794
Other deposits secured by pledge of assets	2,950,517	3,027,218	3,595,472	5,410,492
Deposits otherwise preferred	65,109	178,688	134,621	230,902
Due depositors, not preferred	210,109,054	213,999,209	226,655,671	240,286,063
Due to trust companies, banks and bankers	14,162,592	14,126,450	13,312,218	14,714,871
Bills payable	509,000	1,255,800	2,280,815	1,490,815
Rediscounts	72,962	100,302	409,085	243,822
Acceptances of drafts payable at a future date or auth'd by com'l letters of credit	11,686	219,776	333,720	349,020
Other liabilities	2,450,628	4,041,278	2,986,168	5,129,793
Add for cents	220	224	227	228
Total liabilities	\$278,956,161	\$287,125,682	\$298,754,007	\$319,053,479

STATEMENTS

SHOWING THE

**Condition of the Private Bankers Operating under the Laws
of this State on February 28, 1917, June 20, 1917,
September 8, 1917 and November 14, 1917.**

[321]

ADAM MELDRUM AND ANDERSON COMPANY, PRIVATE BANKERS — BUFFALO

[396-408 Main street; organized 1914]

Members of firm
ROBERT B. ADAM..... 46 Norwood avenue, Buffalo.
THOMAS M. GIBSON..... 396 Porter avenue, Buffalo.
Edward FAIRBAIRN..... 539 Ashland avenue, Buffalo.

Residence
MARGARET ADAM RAMSDELL..... 1132 Delaware avenue, Buffalo.
WALTER F. GIBSON, 396 Porter avenue, Buffalo.

RESOURCES	Statement of condition Feb. 28, 1917	Statement of condition June 20, 1917	Statement of condition Sept. 8, 1917	Statement of condition Nov. 14, 1917
Stocks and bonds, viz.: Public securities.....	\$419,785	\$425,239	\$415,401	\$427,364
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....	68,700	68,700	68,650	68,550
Loans and discounts secured by other collateral.....	35,271	35,271	35,271	35,271
Overdrafts.....				14
Due from trust companies, banks and bankers.....	135,784	134,628	128,055	135,389
Specie.....	1,425	1,171	1,711	1,082
Other currency authorized by the laws of the United States.....				12,173
Legal tender notes and notes of national banks.....	9,280	13,400	13,923	.....
Cash items.....	2,983	602	1,564	591
Other assets.....	14,677	17,263	14,296	16,131
Add for cents.....	2	2	1	3
Total resources.....	\$687,907	\$696,276	\$678,872	\$696,568
LIABILITIES				
Permanent capital.....	\$50,000	\$50,000	\$50,000	\$50,000
Surplus, including all undivided profits.....	20,611	12,459	9,544	21,926
Deposits.....	613,600	623,095	614,886	616,642
Other liabilities.....	3,696	10,721	4,442	8,000
Add for cents.....		1		
Total liabilities.....	\$687,907	\$696,276	\$678,872	\$696,568

QUARTERLY STATEMENTS

PIETRO ALVINO, PRIVATE BANKER — NEW YORK CITY
 [387 Broome street and 2242 First avenue; organized 1914]

RESOURCES	Statement of condition Feb. 28, 1917	Statement of condition June 20, 1917	Statement of condition Sept. 8, 1917	Statement of condition Nov. 14, 1917
Stocks and bonds, viz.: Public securities.....	\$24,899	\$24,899	\$25,920	\$26,920
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....	5,500	5,500	.....	.....
Loans, discounts and bills purchased not secured by collateral.....	14,649	21,092	38,405	41,954
Due from customers for exchanges, money orders and steamship tickets sold.....	.....	.....	148	.....
Due from trust companies, banks and bankers.....	25,823	18,702	18,948	18,560
Deposits with express and steamship companies.....	656	500	500	500
Specie.....	380	370	136	538
Other currency authorized by the laws of the United States.....	.....	.....	.....	5,877
Legal tender notes and notes of national banks.....	4,200	3,755	5,876	.....
Federal reserve notes.....	500	1,500	1,120	.....
Foreign currency.....	136	348	384	589
Foreign postage.....	.....	138	193	191
Cash items.....	3,212	5,840	4,620	4,870
Other assets.....	9,217	9,217	9,217	9,217
Add for cents.....	2	2	3	3
Total resources.....	\$89,174	\$91,863	\$105,470	\$109,219
LIABILITIES				
Permanent capital.....	\$15,000	\$15,000	\$15,000	\$15,000
Surplus, including all undivided profits.....	11,565	15,842	23,442	29,585
Deposits.....	62,608	58,521	57,027	60,633
Rediscounts.....	.....	2,500	10,000	4,000
Add for cents.....	1	.....	1	1
Total liabilities.....	\$89,174	\$91,863	\$105,470	\$109,219

GERMANO P. BACCELLI, PRIVATE BANKER — ALBANY
[119 Madison avenue; organized 1915]

RESOURCES	Statement of condition Feb. 28, 1917	Statement of condition June 20, 1917	Statement of condition Sept. 8, 1917	Statement of condition Nov. 14, 1917
Stocks and bonds, viz.: Public securities	\$6,924	\$6,924	\$6,924	\$6,924
Due from trust companies, banks and bankers	60,656	60,656	60,656	60,656
Other currency authorized by the laws of the United States				1,000
Legal tender notes and notes of national banks	1,000	1,000	1,000	
Other assets	500	500	500	500
Total resources	\$69,080	\$69,080	\$69,080	\$69,080
LIABILITIES				
Permanent capital	\$5,000	\$5,000	\$5,000	\$5,000
Surplus, including all undivided profits	19,109	25,663	22,250	17,142
Deposits	44,971	38,417	41,830	46,938
Total liabilities	\$69,080	\$69,080	\$69,080	\$69,080

QUARTERLY STATEMENTS

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VINCENZO BAJARDI, PRIVATE BANKER — NEW YORK CITY
[5 Monroe street; organized 1914]

RESOURCES	Statement of condition Feb. 23, 1917	Statement of condition June 20, 1917	Statement of condition Sept. 8, 1917	Statement of condition Nov. 14, 1917
Stocks and bonds, viz.:				
Public securities	\$36,774	\$36,774	\$42,213	\$41,830
Private securities	1,500	1,500	1,500	1,500
Real estate owned	85,189	85,189	85,189	85,189
Loans and discounts secured by bond and mortgage, deed or other real estate collateral		868	868	868
Loans and discounts secured by other collateral	2,240			
Overdrafts	46			
Due from trust companies, banks and bankers	4,446	6,369	6,028	4,446
Deposits with express and steamship companies	262	262	262	262
Specie	11	2	5	22
Other currency authorized by the laws of the United States				3,680
Legal tender notes and notes of national banks	2,215	1,921	1,135	
Federal reserve notes	1,250	320	1,100	
Foreign currency	651	844	794	629
Foreign postage	45	30	25	20
Other assets	300	300	300	300
Add for cents	1	2	2	2
Total resources	\$134,930	\$134,381	\$139,421	\$138,748
LIABILITIES				
Permanent capital	\$5,000	\$5,000	\$5,000	\$5,000
Surplus, including all undivided profits	2,510	3,858	4,466	4,341
Deposits	58,920	65,023	69,454	67,426
Due to trust companies, banks and bankers				1,480
Other liabilities	68,500	60,500	60,500	60,500
Add for cents			1	1
Total liabilities	\$134,930	\$134,381	\$139,421	\$138,748

SIGMUND W. BARASCH, PRIVATE BANKER — NEW YORK CITY
[77 Ridge street; organized 1914]

RESOURCES	Statement of condition Feb. 28, 1917	Statement of condition June 20, 1917	Statement of condition Sept. 8, 1917	Statement of condition Nov. 14, 1917
Stocks and bonds, viz.:				
Public securities	\$10,800	\$10,195	\$12,200	\$11,570
Private securities	24,243	23,350	22,387	22,504
Real estate owned	77,300	77,300	77,300	77,300
Loans, discounts and bills purchased not secured by collateral	3,035	4,267	3,838	5,615
Accounts receivable	3,397	186	266	.....
Due from customers for exchange, money orders and steamship tickets sold ..	2,089	1,282	762	756
Overdrafts	275	212	34	212
Due from trust companies, banks and bankers	15,837	7,016	14,829	11,687
Deposits with express and steamship companies	250	250	250	250
Specie	334	378	102	488
Other currency authorized by the laws of the United States .....	.....	.....	.....	6,000
Legal tender notes and notes of national banks	7,000	9,000	900	.....
Federal reserve notes .....	.....	1,000	1,100	.....
Foreign currency	2,489	3,683	3,002	2,595
Foreign postage	40	40	40	30
Cash items	165	121	.....	111
Other assets	3,000	3,000	3,000	3,000
Add for cents	5	4	4	3
Total resources	\$150,259	\$141,284	\$140,014	\$142,121
LIABILITIES				
Permanent capital	\$40,000	\$40,000	\$40,000	\$40,000
Surplus, including all undivided profits	5,408	5,435	5,239	5,161
Deposits	61,166	51,851	50,295	52,809
Other liabilities	43,683	43,997	44,478	44,150
Add for cents	2	1	2	1
Total liabilities	\$150,259	\$141,284	\$140,014	\$142,121

QUARTERLY STATEMENTS

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BIGELOW & CO., PRIVATE BANKERS — NEW YORK CITY

[25 Pine street; organized 1917]

Members of firm	Residence	Members of firm	Residence
R. L. BIGELOW	12 West 44th street, New York City.	E. S. BIGELOW	Philadelphia, Pa.
C. W. BIGELOW	14 Carlyl Ave., Yonkers.		

RESOURCES	Statement of condition Feb. 28, 1917	Statement of condition June 20, 1917	Statement of condition Sept. 8, 1917	Statement of condition Nov. 14, 1917
Stocks and bonds, viz.:				
Public securities		\$45,995	\$73,525	\$55,291
Private securities				37,683
Loans and discounts secured by other collateral		39,842	40,072	8,436
Loans, discounts and bills purchased not secured by collateral		1,903	5,153	203
Overdrafts			30	23,860
Due from trust companies, banks and bankers		11,616	145	253
Specie		37	17	1,211
Other currency authorized by the laws of the United States				
Legal tender notes and notes of national banks		2,497	1,265	85
Cash items		56	54	4,481
Other assets		3,913	4,691	4
Add for cents		2	2	
Total resources		\$105,861	\$124,954	\$131,512
LIABILITIES				
Permanent capital		\$10,000	\$10,000	\$10,000
Surplus, including all undivided profits		5,249	5,782	6,096
Deposits		90,293	108,732	114,980
Other liabilities		318	439	435
Add for cents		1	1	1
Total liabilities		\$105,861	\$124,954	\$131,512

[137-139 East 59th street; organized 1914]

Members of firm	Residence
SAMUEL J. BLOOMINGDALE.....	470 Park avenue, New York City.
IRVING I. BLOOMINGDALE	850 Park avenue, New York City.

RESOURCES	Statement of condition Feb. 23, 1917	Statement of condition June 20, 1917	Statement of condition Sept. 8, 1917	Statement of condition Nov. 14, 1917
Stocks and bonds, viz.:				
Public securities	\$64,845	\$113,835	\$78,057	\$64,457
Private securities	264,287	201,363	145,900	145,900
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	95,163	94,719	94,646	9,535
Loans and discounts secured by other collateral	108,161	152,941	119,342	114,746
Loans, discounts and bills purchased not secured by collateral	32,869	27,191	13,247	14,495
Accounts receivable	178,853	303,353	536,257	531,406
Due from trust companies, banks and bankers	106,921	91,696	89,034	231,169
Specie	2,593	3,762	1,958	2,231
Other currency authorized by the laws of the United States				10,607
Legal tender notes and notes of national banks	15,731	9,381	18,519	
Foreign currency	1,985	2,025	1,990	1,855
Cash items	24,907	20,693	28,242	2,691
Customers' liability on acceptances (per contra see liabilities)			2,000	2,000
Other assets	8,701	11,962	8,528	9,031
Add for cents	4	6	4	4
Total resources	\$905,070	\$1,032,927	\$1,137,724	\$1,140,127
LIABILITIES				
Permanent capital	\$100,000	\$100,000	\$100,000	\$100,000
Surplus, including all undivided profits	11,102	104,256	306,826	229,804
Deposits	787,718	816,034	722,914	796,376
Acceptances of drafts payable at a future date or authorized by commercial letters of credit			2,000	2,000
Other liabilities	6,248	12,636	5,983	11,946
Add for cents	2	1	1	1
Total liabilities	\$905,070	\$1,032,927	\$1,137,724	\$1,140,127

D. BOFFA AND D. DI SESA, PRIVATE BANKERS — NEW YORK CITY
 [114-116 Mulberry Street; organized 1914]

Members of firm	Residence	Members of firm	Residence
DONATO BOFFA.....	114 Mulberry street, New York City.	DONATO DI SESA.....	116 Mulberry street, New York City.

RESOURCES	Statement of condition Feb. 28, 1917	Statement of condition June 20, 1917	Statement of condition Sept. 8, 1917	Statement of condition Nov. 14, 1917
Stocks and bonds, viz.: Public securities.....	\$6,015	\$5,970	\$6,640	\$7,000
Real estate owned.....	150,500	150,500	150,500	150,500
Loans, discounts and bills purchased not secured by collateral.....	2,109	2,179	2,112	2,199
Accounts receivable.....	636	474	774	1,091
Due from trust companies, banks and bankers.....	7,681	4,471	5,098	10,438
Deposits with express and steamship companies.....	250	250	250	250
Other currency authorized by the laws of the United States.....	.....	.....	.....	5,724
Legal tender notes and notes of national banks.....	2,894	2,132	4,492	.....
Foreign currency.....	185	92	303	188
Foreign postage.....	40	.....	.....	44
Other assets.....	750	750	750	750
Add for cents.....	3	2	3	2
Total resources.....	\$171,063	\$166,820	\$170,922	\$178,186
LIABILITIES				
Permanent capital.....	\$10,000	\$10,000	\$10,000	\$10,000
Surplus, including all undivided profits.....	1,731	1,918	2,365	11,705
Deposits.....	54,832	53,001	56,657	55,680
Bills payable.....	2,000	2,000	2,000	2,000
Other liabilities.....	102,500	99,900	99,900	98,800
Add for cents.....	.....	1	.....	1
Total liabilities.....	\$171,063	\$166,820	\$170,922	\$178,186

C. AND S. CAPPELINO, PRIVATE BANKERS — ROCHESTER
 [383 North street; organized 1915]

Members of firm	Residence	Members of firm	Residence
CALOGERO CAPPELINO	381 North street, Rochester.	SERAFINA CAPPELINO	381 North street, Rochester.

RESOURCES	Statement of condition Feb. 28, 1917	Statement of condition June 20, 1917	Statement of condition Sept. 8, 1917	Statement of condition Nov. 14, 1917
Stocks and bonds, viz.: Public securities	\$12,602	\$12,472	\$12,265	\$13,000
Due from trust companies, banks and bankers	18,777	17,121	24,082	24,745
Specie	270	205	220	230
Other currency authorized by the laws of the United States				1,205
Legal tender notes and notes of national banks	1,275	1,235	475	
Federal reserve notes	215	568	125	
Other assets	724	1,014	622	777
Add for cents	2	1	1	
Total resources	\$33,865	\$32,616	\$37,790	\$40,007
LIABILITIES				
Permanent capital	\$6,000	\$6,000	\$6,000	\$6,000
Surplus, including all undivided profits	2,299	2,912	3,172	4,499
Deposits	25,514	23,474	28,523	29,288
Other liabilities	51	230	94	220
Add for cents	1		1	
Total liabilities	\$33,865	\$32,616	\$37,790	\$40,007

CESARIO, GIRARDI AND COMPANY, PRIVATE BANKERS — NEW YORK CITY

[106 Bayard street; organized 1914]

Members of firm	Residence	Members of firm	Residence
ANTONIO CESARIO	51½ South Main street, Port Chester.	DOMINICK GIRARDI	Webster and Mayflower avenues, New Rochelle.

RESOURCES	Statement of condition Feb. 28, 1917	Statement of condition June 20, 1917	Statement of condition Sept. 8, 1917	Statement of condition Nov. 14, 1917
Stocks and bonds, viz.:				
Public securities	\$16,208	\$18,633	\$16,708	\$17,708
Private securities	13,005	5,092	8,937	8,937
Loans, discounts and bills purchased not secured by collateral	35	11	250	.....
Accounts receivable	12	12	12	12
Due from trust companies, banks and bankers	4,201	7,433	9,515	9,406
Deposits with express and steamship companies	250	250	250	250
Specie	131	118	122	160
Other currency authorized by the laws of the United States .....	.....	.....	.....	859
Legal tender notes and notes of national banks	766	722	1,153	.....
Foreign currency	71	153	13	4
Foreign postage	5	25	20	20
Cash items	82	233	60	100
Other assets	700	700	700	700
Add for cents	2	2	2	2
Total resources	\$35,468	\$33,384	\$37,742	\$38,158
LIABILITIES				
Permanent capital	\$10,000	\$10,000	\$10,000	\$10,000
Surplus, including all undivided profits	3,421	4,498	3,173	4,091
Deposits	22,047	18,885	24,569	24,067
Add for cents .....	.....	1	.....	.....
Total liabilities	\$35,468	\$33,384	\$37,742	\$38,158

MICHAEL DEL PAPA, PRIVATE BANKER — ELMIRA

[Washington avenue and Canal street; organized 1914]

RESOURCES	Statement of condition Feb. 28, 1917	Statement of condition June 20, 1917	Statement of condition Sept. 8, 1917	Statement of condition Nov. 14, 1917
Stocks and bonds, viz.: Public securities	\$5,000	\$5,000	\$6,000	\$6,000
Other assets	106	66	5	53
Total resources	\$5,106	\$5,066	\$6,005	\$6,053
LIABILITIES				
Permanent capital	\$5,000	\$5,000	\$5,000	\$5,000
Surplus, including all undivided profits			1,000	1,000
Other liabilities	106	66	5	53
Total liabilities	\$5,106	\$5,066	\$6,005	\$6,053

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MICHAEL DEL PAPA, PRIVATE BANKER — NEW YORK CITY
[147 Mott street; organized 1914]

RESOURCES	Statement of condition Feb. 28, 1917	Statement of condition June 20, 1917	Statement of condition Sept. 8, 1917	Statement of condition Nov. 14, 1917
Stocks and bonds, viz.: Public securities	\$10,000	\$10,000	\$10,000	\$10,000
Due from trust companies, banks and bankers	1,360	786	449	1,494
Deposits with express and steamship companies	250	250	250	250
Specie	7	19	10	5
Other currency authorized by the laws of the United States				120
Legal tender notes and notes of national banks	300	100	800	
Federal reserve notes	70		220	
Foreign currency	124			
Other assets	212	132	11	88
Add for cents	1	1	1	1
Total resources	\$12,324	\$11,288	\$11,741	\$11,958
LIABILITIES				
Permanent capital	\$10,000	\$10,000	\$10,000	\$10,000
Surplus, including all undivided profits		56		
Deposits	2,112	1,100	1,729	1,870
Other liabilities	212	132	11	88
Add for cents			1	
Total liabilities	\$12,324	\$11,288	\$11,741	\$11,958

G. DE LUCA AND COMPANY, PRIVATE BANKERS — NEW YORK CITY

[75 Thompson street; organized 1914]

Members of firm
GAETANO DE LUCA.....
VINCENZO DE LUCA.....

Residence
7 Charlton street, New York City.
7 Charlton street, New York City.

Members of firm
MAURIZIO DE FINA.....

Residence
7 Charlton street, New York City.

RESOURCES	Statement of condition Feb. 28, 1917	Statement of condition June 20, 1917	Statement of condition Sept. 8, 1917	Statement of condition Nov. 14, 1917
Stocks and bonds, viz.: Public securities.....	\$29,392	\$32,492	\$32,492	\$28,006
Accounts receivable.....	4,988	4,398	3,037	1,760
Due from customers for exchanges, money orders and steamship tickets sold..	.....	35	16	.....
Due from trust companies, banks and bankers.....	96,011	70,418	86,315	88,455
Deposits with express and steamship companies.....	250	250	250	250
Specie.....	260	963	298	2,218
Other currency authorized by the laws of the United States.....	.....	.....	.....	3,868
Legal tender notes and notes of national banks.....	2,753	2,998	3,407	.....
Foreign currency.....	616	863	518	394
Foreign postage.....	1,430	1,616	1,594	1,250
Cash items.....	4,062	2,922	2,907	1,415
Other assets.....	2,309	2,309	2,309	2,309
Add for cents.....	2	2	2	2
Total resources.....	\$142,073	\$119,266	\$133,145	\$129,927
LIABILITIES				
Permanent capital.....	\$30,000	\$30,000	\$30,000	\$30,000
Surplus, including all undivided profits (market value).....	21,381	24,491	15,517	17,210
Deposits.....	90,691	64,775	87,628	82,716
Add for cents.....	1			1
Total liabilities.....	\$142,073	\$119,266	\$133,145	\$129,927

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VINCENZO DE LUCA, PRIVATE BANKER — NEW YORK CITY
[136 Grand street; organized 1914]

RESOURCES	Statement of condition Feb. 28, 1917	Statement of condition June 20, 1917	Statement of condition Sept. 8, 1917	Statement of condition Nov. 14, 1917
Stocks and bonds, viz.: Public securities	\$20,242	\$19,700	\$24,700	\$25,298
Loans, discounts and bills purchased not secured by collateral .....	.....	.....	487	853
Accounts receivable	480	668	.....	.....
Due from trust companies, banks and bankers	59,776	51,766	59,940	64,320
Deposits with express and steamship companies	250	250	250	250
Specie	200	200	245	269
Other currency authorized by the laws of the United States .....	.....	.....	.....	892
Legal tender notes and notes of national banks	1,564	1,714	1,000	.....
Federal reserve notes .....	.....	.....	300	.....
Foreign currency	118	.....	239	214
Foreign postage	195	30	44	40
Cash items	1,084	4,197	1,408	1,900
Other assets	2,532	2,580	2,580	2,580
Add for cents	2	1	3	3
Total resources	\$86,443	\$81,106	\$91,196	\$96,619
LIABILITIES				
Permanent capital	\$20,000	\$20,000	\$20,000	\$20,000
Surplus, including all undivided profits	4,636	6,036	7,401	7,739
Deposits	36,479	35,134	37,843	39,123
Due to trust companies, banks and bankers	25,327	19,934	25,951	29,756
Add for cents	1	2	1	1
Total liabilities	\$86,443	\$81,106	\$91,196	\$96,619

PASQUALE DE MARCO, PRIVATE BANKER — SCHENECTADY
[106 Jay street; organized 1914]

RESOURCES	Statement of condition Feb. 28, 1917	Statement of condition June 20, 1917	Statement of condition Sept. 8, 1917	Statement of condition Nov. 14, 1917
Stocks and bonds, viz.: Public securities.....	\$6,000	\$11,000	\$11,000	\$13,000
Real estate owned.....	5,600	5,500	5,500	5,350
Mortgages owned.....	50	50,466	55,957	54,100
Loans, discounts and bills purchased not secured by collateral.....	48,237	55	43	51
Due from trust companies, banks and bankers.....	220	1,800	500	1,500
Specie.....				
Other currency authorized by the laws of the United States.....				
Legal tender notes and notes of national banks.....	2,010			1
Add for cents.....				
Total resources.....	\$62,117	\$68,821	\$73,000	\$74,002
LIABILITIES				
Permanent capital.....	\$6,000	\$5,000	\$5,000	\$5,000
Surplus, including all undivided profits.....	7,041	9,612	9,700	10,352
Deposits.....	49,076	54,209	58,300	58,650
Total liabilities.....	\$62,117	\$68,821	\$73,000	\$74,002

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SALVATORE DE VITA, PRIVATE BANKER—NEW YORK CITY

[2105 First avenue; organized 1914]

RESOURCES	Statement of condition Feb. 28, 1917	Statement of condition June 20, 1917	Statement of condition Sept. 8, 1917	Statement of condition Nov. 14, 1917
Stocks and bonds, viz.: Public securities.....	\$13,971	\$13,892	\$14,755	\$13,627
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....	.....	.....	1,500	1,500
Loans and discounts secured by other collateral.....	404	5,818	5,897	3,410
Loans, discounts and bills purchased not secured by collateral.....	.....	.....	1,565	2,044
Accounts receivable.....	3,159	3,651	1,396	1,315
Due from customers for exchanges, money orders and steamship tickets sold..	1,132	1,843	.....	166
Overdrafts.....	82	29	.....	.....
Due from trust companies, banks and bankers.....	19,601	6,483	4,321	10,025
Deposits with express and steamship companies.....	250	250	250	250
Specie.....	85	147	93	75
Other currency authorized by the laws of the United States.....	.....	.....	.....	1,483
Legal tender notes and notes of national banks.....	1,240	1,014	827	.....
Federal reserve notes.....	630	875	920	.....
Foreign currency.....	364	418	398	145
Foreign postage.....	225	395	265	180
Cash items.....	249	.....	1,137	319
Other assets.....	502	1,170	1,451	1,732
Add for cents.....	4	5	2	3
Total resources.....	\$41,898	\$35,990	\$34,777	\$36,274
LIABILITIES				
Permanent capital.....	\$7,000	\$7,000	\$7,000	\$7,000
Surplus, including all undivided profits.....	7,189	1,144	3,060	787
Deposits.....	26,302	25,527	23,674	27,288
Other liabilities.....	1,407	2,318	1,043	1,198
Add for cents.....	.....	1	.....	1
Total liabilities.....	\$41,898	\$35,990	\$34,777	\$36,274

PASQUALE DI MEZZA, PRIVATE BANKER — AMSTERDAM
[75 West Main street; organized 1914]

RESOURCES	Statement of condition Feb. 28, 1917	Statement of condition June 20, 1917	Statement of condition Sept. 8, 1917	Statement of condition Nov. 14, 1917
Stocks and bonds, viz.:				
Public securities	\$1,037	\$1,037	\$1,037	\$1,037
Private securities	5,150	5,150	5,150	5,150
Real estate owned	6,674	9,500	9,500	9,500
Due from trust companies, banks and bankers	1,000	4,000	4,000	3,000
Total resources	\$13,861	\$19,687	\$19,687	\$18,687
LIABILITIES				
Permanent capital	\$5,000	\$5,000	\$5,000	\$5,000
Surplus, including all undivided profits	2,142	4,315	3,442	4,394
Deposits	6,719	10,372	11,245	9,293
Total liabilities	\$13,861	\$19,687	\$19,687	\$18,687

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PIETRO DINELLA, PRIVATE BANKER — BROOKLYN
 [2270 Pacific street; organized 1914]

RESOURCES	Statement of condition Feb. 28, 1917	Statement of condition June 20, 1917	Statement of condition Sept. 8, 1917	Statement of condition Nov. 14, 1917
Stocks and bonds, viz.: Public securities.....	\$34,000	\$38,400	\$40,000	\$57,674
Real estate owned.....	8,300	8,300	8,300	8,300
Mortgages owned.....	4,850	5,300	5,300	5,300
Loans and discounts secured by other collateral.....	75	.....	200	200
Loans, discounts and bills purchased not secured by collateral.....	1,460	1,640	1,680	1,775
Due from trust companies, banks and bankers.....	33,300	32,653	45,111	24,199
Specie.....	1,152	975	850	457
Other currency authorized by the laws of the United States.....	.....	.....	.....	5,050
Legal tender notes and notes of national banks.....	3,500	3,000	250	.....
Federal reserve notes.....	2,500	3,000	1,000	.....
Foreign currency.....	944	682	650	325
Foreign postage.....	265	150	120	38
Cash items.....	1,538	665	128	663
Other assets.....	1,000	1,000	1,000	1,000
Add for cents.....	1	.....	1	2
Total resources.....	\$92,885	\$95,765	\$104,590	\$104,983
LIABILITIES				
Permanent capital.....	\$10,000	\$10,000	\$10,000	\$10,000
Surplus, including all undivided profits.....	8,713	9,061	4,429	7,616
Deposits.....	74,022	76,636	90,077	87,280
Bills payable.....	148	67	83	87
Add for cents.....	2	1	1	.....
Total liabilities.....	\$92,885	\$95,765	\$104,590	\$104,983

MORRIS ENGEL, PRIVATE BANKER — NEW YORK CITY
[129 Greenwich street; organized 1914]

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RESOURCES	Statement of condition Feb. 28, 1917	Statement of condition June 20, 1917	Statement of condition Sept. 8, 1917	Statement of condition Nov. 14, 1917
Stocks and bonds, viz.:				
Public securities	\$15,300	\$16,624	\$16,580	\$17,915
Private securities	100	100		
Accounts receivable	410	443	454	454
Due from customers for exchange, money orders and steamship tickets sold		254		
Due from trust companies, banks and bankers	11,024	14,142	12,029	13,795
Deposits with express and steamship companies	500	500	500	500
Specie	17	35	24	845
Other currency authorized by the laws of the United States				364
Legal tender notes and notes of national banks	1,006	1,037	490	
Foreign currency	2,024	517	299	159
Foreign postage	58	58	58	58
Cash items	319	25	102	192
Other assets	1,491	1,491	1,491	1,491
Add for cents	2	3	3	2
Total resources	\$32,251	\$35,229	\$32,030	\$35,775
LIABILITIES				
Permanent capital	\$10,000	\$10,000	\$10,000	\$10,000
Surplus, including all undivided profits	14,690	13,710	14,050	13,601
Deposits	5,076	9,054	5,412	9,436
Other liabilities	2,484	2,463	2,567	2,738
Add for cents	1	2	1	
Total liabilities	\$32,251	\$35,229	\$32,030	\$35,775

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D. J. FAOUR AND BROTHERS, PRIVATE BANKERS — NEW YORK CITY

[85 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 Feb. 28, 1917	Statement of condition June 20, 1917	Statement of condition Sept. 8, 1917	Statement of condition Nov. 14, 1917
Stocks and bonds, viz.:				
Public securities	\$60,850	\$64,400	\$62,624	\$68,365
Private securities	60,803	51,287	49,742	65,268
Real estate owned	278,266	278,266	278,266	278,266
Loans and discounts secured by other collateral	10,700	1,012	12,401	4,580
Loans, discounts and bills purchased not secured by collateral	11,842	24,593	21,240	28,184
Accounts receivable	2,624	2,115	1,370	498
Overdrafts		53		
Due from trust companies, banks and bankers	29,437	40,748	23,317	26,659
Deposits with express and steamship companies	250	250	250	250
Specie	400	280	161	892
Other currency authorized by the laws of the United States				3,800
Legal tender notes and notes of national banks	2,861	1,949	3,745	
Foreign currency	189	640	468	573
Cash items	1,059	1,307	971	1,546
Customers' liability on acceptances (per contra, see liabilities)			5,250	
Other assets	1,200	5,978	4,169	3,131
Add for cents	3	6	4	5
Total resources	\$460,484	\$472,884	\$463,978	\$482,017
LIABILITIES				
Permanent capital	\$50,000	\$50,000	\$50,000	\$50,000
Surplus, including all undivided profits	31,110	28,930	29,884	50,537
Deposits	212,106	211,864	218,850	212,260
Due to trust companies, banks and bankers			14	
Rediscounts				11,734
Acceptances of drafts payable at a future date or authorized by commercial letters of credit			5,250	
Other liabilities	167,267	182,089	159,978	157,485
Add for cents	1	1	2	1
Total liabilities	\$460,484	\$472,884	\$463,978	\$482,017

LOUIS V. FUGAZY, PRIVATE BANKER — NEW YORK CITY
[153 Bleecker street; organized 1914]

RESOURCES	Statement of condition Feb. 23, 1917	Statement of condition June 20, 1917	Statement of condition Sept. 3, 1917	Statement of condition Nov. 14, 1917
Stocks and bonds: Public securities	\$21,656	\$21,696	\$21,396	\$22,596
Loans, discounts and bills purchased not secured by collateral	2,882	1,469	70	5
Accounts receivable	794	745	1,993	1,851
Due from customers for exchanges, money orders and steamship tickets sold		348	1,831	3,522
Overdrafts				1,169
Due from trust companies, banks and bankers	9,678	13,134	10,278	12,772
Deposits with express and steamship companies	250	250	250	250
Specie	1,096	329	2,707	273
Other currency authorized by the laws of the United States				1,000
Foreign currency	990	284	305	813
Foreign postage	150			
Other assets	500	500	500	679
Add for cents	5	3	3	4
Total resources	\$38,001	\$38,758	\$39,333	\$44,934
LIABILITIES				
Permanent capital	\$10,000	\$10,000	\$10,000	\$10,000
Surplus, including all undivided profits	2,910	3,235	4,335	4,335
Deposits	24,010	24,960	24,395	26,114
Bills payable	489			147
Other liabilities	591	561	602	4,336
Add for cents	1	2	1	2
Total liabilities	\$38,001	\$38,758	\$39,333	\$44,934

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NICOLA GALLO, PRIVATE BANKER — BINGHAMTON
[140 Henry street; organized 1914]

RESOURCES	Statement of condition Feb. 28, 1917	Statement of condition June 20, 1917	Statement of condition Sept. 8, 1917	Statement of condition Nov. 14, 1917
Stocks and bonds, viz.: Public securities.....	\$21,000	\$21,000	\$21,000	\$21,000
Real estate owned.....	12,000	12,000	12,000	12,000
Mortgages owned.....	2,000	2,000	2,000	2,000
Due from trust companies, banks and bankers.....	19,494	19,494	29,023	27,800
Specie.....	58	53	20	24
Other currency authorized by the laws of the United States.....				100
Legal tender notes and notes of national banks.....	2,500	3,350	50	
Foreign currency.....	126	126	126	126
Add for cents.....		1		
Total resources.....	\$57,178	\$58,024	\$64,219	\$63,050
LIABILITIES				
Permanent capital.....	\$5,000	\$5,000	\$5,000	\$5,000
Surplus, including all undivided profits.....	1,477	1,477	2,006	2,165
Deposits.....	47,701	48,546	54,213	52,884
Other liabilities.....	3,000	3,000	3,000	3,000
Add for cents.....		1		1
Total liabilities.....	\$57,178	\$58,024	\$64,219	\$63,050

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	1830 So. Rittenhouse square,	Philadelphia, Pa.	LOUIS S. GIMBEL	555 Park avenue,	New York City.

RESOURCES	Statement of condition Feb. 28, 1917	Statement of condition June 20, 1917	Statement of condition Sept. 8, 1917	Statement of condition Nov. 14, 1917
Stocks and bonds, viz.:				
Public securities	\$51,150	\$70,613	\$51,881	\$142,003
Private securities	58,100	58,100	58,100	.....
Loans and discounts secured by other collateral	500	200	750	1,700
Due from trust companies, banks and bankers	397,710	385,867	383,905	356,587
Specie	8,869	11,409	12,655	11,479
Other currency authorized by the laws of the United States	.....	.....	.....	6,000
Legal tender notes and notes of national banks	4,000	5,000	4,000	.....
Federal reserve notes	2,000	2,000	2,000	.....
Foreign currency	110	.....	126	99
Cash items	1,461	1,498	1,289	1,550
Other assets	21,652	24,780	19,007	21,079
Add for cents	3	2	3	2
Total resources	\$545,555	\$559,469	\$533,716	\$540,499
LIABILITIES				
Permanent capital	\$30,000	\$30,000	\$30,000	\$30,000
Surplus, including all undivided profits	4,301	2,140	2,425	746
Deposits	491,487	501,901	482,278	488,314
Other liabilities	19,766	25,426	19,012	21,439
Add for cents	1	2	1	.....
Total liabilities	\$545,555	\$559,469	\$533,716	\$540,499

MORRIS B. GOLDBERGER, PRIVATE BANKER — NEW YORK CITY
 [7-9 Abingdon square; organized 1916]

RESOURCES	Statement of condition Feb. 28, 1917	Statement of condition June 20, 1917	Statement of condition Sept. 8, 1917	Statement of condition Nov. 14, 1917
Stocks and bonds, viz.: Public securities.....	\$6,060	\$6,300	\$8,151	\$8,551
Due from trust companies, banks and bankers.....	11,401	10,032	10,121	11,195
Deposits with express and steamship companies.....	500	500	500	500
Specie.....	12	7	17	23
Legal tender notes and notes of national banks.....	200	160	100	.....
Federal reserve notes.....	.....	550	.....	.....
Foreign currency.....	871	5,274	3,888	2,877
Other assets.....	230	150	150	216
Add for cents.....	2	2	2	1
Total resources.....	\$19,276	\$22,975	\$22,929	\$23,363
LIABILITIES				
Permanent capital.....	\$10,000	\$10,000	\$10,000	\$10,000
Surplus, including all undivided profits.....	9,276	12,975	12,929	13,363
Total liabilities.....	\$19,276	\$22,975	\$22,929	\$23,363

DAVID C. GOODMAN, PRIVATE BANKER — NEW YORK CITY
[80 Broadway; organized 1917]

RESOURCES	Statement of condition Feb. 28, 1917	Statement of condition June 20, 1917	Statement of condition Sept. 8, 1917	Statement of condition Nov. 14, 1917
Stocks and bonds, viz.:				
Public securities	\$5,315	\$12,687	\$12,687	\$14,687
Private securities	6,766	.....	.....	.....
Loans and discounts secured by other collateral .....	.....	.....	.....	5,000
Loans, discounts and bills purchased not secured by collateral	5,000	5,000	5,000	.....
Due from trust companies, banks and bankers	4,217	6,537	12,161	10,710
Specie .....	.....	.....	.....	56
Other currency authorized by the laws of the United States .....	.....	.....	.....	1,000
Foreign currency	856	4,907	7,666	.....
Other assets .....	.....	1,000	.....	.....
Add for cents	1	1	1	1
Total resources	\$22,155	\$30,132	\$37,515	\$31,454
LIABILITIES				
Permanent capital	\$10,000	\$10,000	\$10,000	\$10,000
Surplus, including all undivided profits	12,146	18,132	25,515	21,454
Deposits		2,000	2,000	
Other liabilities	9			
Total liabilities	\$22,155	\$30,132	\$37,515	\$31,454

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J. B. GREENHUT AND COMPANY, PRIVATE BANKERS — NEW YORK CITY
 [294 Sixth avenue; organized 1914]

Members of firm Residence
 JOSEPH B. GREENHUT..... 325 West End avenue, New York City.
 CHARLES A. COOPER..... 914 South Michigan avenue, Chicago, Ill.

Members of firm Residence
 BENEDICT J. GREENHUT..... 36 West 72d street, New York City.
 NELSON W. GREENHUT..... 49 West 71st street, New York City.

RESOURCES	Statement of condition Feb. 28, 1917	Statement of condition June 20, 1917	Statement of condition Sept. 8, 1917	Statement of condition Nov. 14, 1917
Stocks and bonds, viz.:				
Public securities	\$10,203	\$10,203	\$10,203	\$10,203
Private securities	151,011	151,311	164,178	141,495
Due from trust companies, banks and bankers	23,912	25,064	15,692	37,467
Other currency authorized by the laws of the United States				893
Legal tender notes and notes of national banks	562	668	827	
Add for cents	2	1	1	2
Total resources	\$185,690	\$187,247	\$190,901	\$190,060
LIABILITIES				
Permanent capital	\$105,000	\$105,000	\$10,000	\$10,000
Surplus, including all undivided profits	36,419	38,532	137,219	136,419
Deposits	44,271	43,715	43,681	43,640
Add for cents			1	1
Total liabilities	\$185,690	\$187,247	\$190,901	\$190,060

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 Feb. 28, 1917	Statement of condition June 20, 1917	Statement of condition Sept. 8, 1917	Statement of condition Nov. 14, 1917
Stocks and bonds, viz.:				
Public securities.....	\$156,705	\$166,436	\$161,349	\$177,001
Private securities.....	2,300	2,300	2,300	2,300
Real estate owned.....	156,500	156,500	156,500	156,500
Mortgages owned.....	8,600	8,450	8,450	8,300
Loans and discounts secured by other collateral.....	10,914	17,100	13,943	19,715
Loans, discounts and bills purchased not secured by collateral.....	90,483	109,490	108,461	107,763
Due from customers for exchange, money orders and steamship tickets sold.....	70			
Overdrafts.....	298	312	1,535	1,620
Due from trust companies, banks and bankers.....	111,198	42,654	75,182	71,665
Deposits with express and steamship companies.....	250	250	250	250
Specie.....	812	757	681	2,958
Other currency authorized by the laws of the United States.....				28,337
Legal tender notes and notes of national banks.....	20,062	15,590	19,664	
Foreign currency.....	6,003	3,292	1,947	2,649
Foreign postage.....	3	57	109	129
Cash items.....	4,278	8,510	26,726	15,263
Other assets.....	400	300	200	
Add for cents.....	4	3	3	5
Total resources.....	\$568,880	\$532,001	\$577,300	\$594,455
LIABILITIES				
Permanent capital.....	\$10,000	\$10,000	\$10,000	\$10,000
Surplus, including all undivided profits.,.....	10,188	15,821	14,963	19,695
Deposits.....	447,442	404,930	454,087	466,509
Other liabilities.....	101,250	101,250	98,250	98,250
Add for cents.....				1
Total liabilities.....	\$568,880	\$532,001	\$577,300	\$594,455

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ISIDOR HERZ, PRIVATE BANKER — NEW YORK CITY
 [224 West 34th street; organized 1915]

RESOURCES	Statement of condition Feb. 28, 1917	Statement of condition June 20, 1917	Statement of condition Sept. 8, 1917	Statement of condition Nov. 14, 1917
Stocks and bonds, viz.:				
Public securities	\$5,280	\$6,280	\$6,280	\$7,130
Private securities	702	1,750	583	2,641
Loans and discounts secured by other collateral	106	426	751	756
Loans, discounts and bills purchased not secured by collateral	50	50	100	325
Accounts receivable	1,377	8,467	3,310	3,908
Due from trust companies, banks and bankers	3,077	3,859	6,765	10,212
Deposits with express and steamship companies	500	500	500	500
Other currency authorized by the laws of the United States				2,110
Legal tender notes and notes of national banks	1,663	2,310	2,032	
Foreign currency	3,017	1,822	3,371	3,716
Other assets	489	25	37	22
Add for cents	3	3	2	3
Total resources	\$16,264	\$25,492	\$23,731	\$31,323
LIABILITIES				
Permanent capital	\$7,500	\$7,500	\$7,500	\$7,500
Surplus, including all undivided profits	3,515	5,504	6,934	8,567
Deposits	5,079	12,000	8,812	14,739
Due to trust companies, banks and bankers		47		
Other liabilities	169	441	484	515
Add for cents	1		1	2
Total liabilities	\$16,264	\$25,492	\$23,731	\$31,323

[36 Graham avenue; organized 1914]

Members of firm	Residence
AARON HURWITZ.....	29 South Main street, Wilkesbarre, Pa.

RESOURCES	Statement of condition Feb. 23, 1917	Statement of condition June 20, 1917	Statement of condition Sept. 8, 1917	Statement of condition Nov. 14, 1917
Stocks and bonds, viz.: Public securities.....	\$10,000	\$10,000	\$10,000	\$10,000
Real estate owned.....	21,500	21,500	21,500	21,500
Mortgages owned.....	1,700	1,700	1,600	1,600
Loans and discounts secured by other collateral.....			8,000	8,000
Loans, discounts and bills purchased not secured by collateral.....	10,123	7,016	6,828	7,388
Accounts receivable.....	530		704	318
Due from customers for exchange, money orders and steamship tickets sold.....	714	756	131	71
Due from trust companies, banks and bankers.....	9,744	15,755	14,534	15,539
Deposits with express and steamship companies.....	250	250	250	250
Specie.....	168	125	39	100
Other currency authorized by the laws of the United States.....				632
Legal tender notes and notes of national banks.....	1,090	960	1,187	
Foreign currency.....	209	263	134	73
Cash items.....	86	22	141	
Other assets.....	1,851	1,632	1,535	1,535
Add for cents.....	2	3	4	3
Total resources.....	\$57,967	\$59,982	\$66,587	\$67,009
LIABILITIES				
Permanent capital.....	\$10,000	\$10,000	\$10,000	\$10,000
Surplus, including all undivided profits.....	2,025	5,299	6,161	6,146
Deposits.....	36,742	35,630	41,385	41,301
Other liabilities.....	9,199	9,051	9,040	9,560
Add for cents.....	1	2	1	2
Total liabilities.....	\$57,967	\$59,982	\$66,587	\$67,009

FRANK X. JAGOCKI, PRIVATE BANKER — BROOKLYN
 [707 Third avenue; organized 1914]

RESOURCES	Statement of condition Feb. 28, 1917	Statement of condition June 20, 1917	Statement of condition Sept. 8, 1917	Statement of condition Nov. 14, 1917
Stocks and bonds, viz.: Public securities.....	\$15,450	\$15,318	\$10,200	\$10,000
Real estate owned.....	7,500	7,500	7,500	7,500
Due from trust companies, banks and bankers.....	3,800	1,999	1,065	1,019
Deposits with express and steamship companies.....	250	250	250	250
Specie.....	64	65	73	109
Other currency authorized by the laws of the United States.....				1,435
Legal tender notes and notes of national banks.....	1,006	296	1,209	
Federal reserve notes.....	850	160	800	
Foreign currency.....	487	514	392	308
Cash items.....	102	332	106	196
Other assets.....	900	900	800	800
Add for cents.....	1	2	1	2
Total resources.....	\$30,410	\$27,336	\$22,396	\$21,619
LIABILITIES				
Permanent capital.....	\$10,000	\$10,000	\$5,000	\$5,000
Surplus, including all undivided profits.....	3,921	3,504	3,430	3,196
Deposits.....	11,573	9,083	9,078	8,632
Other liabilities.....	4,915	4,747	4,887	4,790
Add for cents.....	1	2	1	1
Total liabilities.....	\$30,410	\$27,336	\$22,396	\$21,619

S. JARMULOWSKY, PRIVATE BANKER — NEW YORK CITY

[54 Canal street; organized 1914]

Members of firm	Residence	Member of firm	Residence
LOUIS JARMULOWSKY.....	160 West 87th street, New York City.	HARRY JARMULOWSKY.....	418 Central Park West, New York City.

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RESOURCES	Statement of condition Feb. 28, 1917	Statement of condition June 20, 1917	Statement of condition Sept. 8, 1917	Statement of condition Nov. 14, 1917
Stocks and bonds, viz.:				
Public securities.....	\$194,646	.....	.....	.....
Private securities.....	490,700	.....	.....	.....
Real estate owned.....	509,757	.....	.....	.....
Mortgages owned.....	737,005	.....	.....	.....
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....	30,172	.....	.....	.....
Loans and discounts secured by other collateral.....	185,693	.....	.....	.....
Loans, discounts and bills purchased not secured by collateral.....	288,654	.....	.....	.....
Accounts receivable.....	11,252	.....	.....	.....
Due from trust companies, banks and bankers.....	66,542	.....	.....	.....
Specie.....	3,239	.....	.....	.....
Legal tender notes and notes of national banks.....	16,017	.....	.....	.....
Federal reserve notes.....	400	.....	.....	.....
Foreign currency.....	3,145	.....	.....	.....
Cash items.....	3,740	.....	.....	.....
Customers' liability on acceptances (per contra, see liabilities).....	12,000	.....	.....	.....
Other assets.....	153,896	.....	.....	.....
Add for cents.....	3	.....	.....	.....
Total resources.....	\$2,706,861	.....	.....	.....
LIABILITIES				
Permanent capital.....	\$100,000	.....	.....	.....
Surplus, including all undivided profits.....	79,435	.....	.....	.....
Deposits.....	1,435,015	.....	.....	.....
Due to trust companies, banks and bankers.....	26	.....	.....	.....
Bills payable.....	588,947	.....	.....	.....
Rediscounts.....	24,076	.....	.....	.....
Acceptances of drafts payable at a future date or authorized by commercial letters of credit.....	12,000			
Other liabilities.....	467,360			
Add for cents.....	2			
Total liabilities.....	\$2,706,861			

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MICHAEL JOSEPHSOHN, PRIVATE BANKER — NEW YORK CITY
[105 Stanton street; organized 1914]

RESOURCES	Statement of condition Feb. 28, 1917	Statement of condition June 20, 1917	Statement of condition Sept. 8, 1917	Statement of condition Nov. 14, 1917
Stocks and bonds, viz.: Public securities	\$7,423	\$7,000	\$12,500	\$14,325
Real estate owned	49,000	49,000	49,000	49,000
Mortgages owned	500	500	500	500
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	2,000	.....	.....	.....
Loans and discounts secured by other collateral .....	.....	400	2,000	3,750
Loans, discounts and bills purchased not secured by collateral	10,302	13,093	15,291	12,259
Accounts receivable	1,104	250	2,982	2,389
Due from customers for exchange, money orders and steamship tickets sold ..	.....	.....	448	2,250
Due from trust companies, banks and bankers	25,253	19,848	22,050	35,828
Specie	45	42	72	43
Other currency authorized by the laws of the United States .....	.....	.....	.....	17,010
Legal tender notes and notes of national banks	9,000	4,000	8,000	.....
Federal reserve notes	3,500	3,350	4,000	.....
Foreign currency	4,846	3,332	3,898	2,400
Cash items .....	.....	.....	.....	4,290
Add for cents	2	1	2	1
Total resources	\$112,975	\$100,816	\$120,743	\$144,054
LIABILITIES				
Permanent capital	\$10,000	\$10,000	\$10,000	\$10,000
Surplus, including all undivided profits	4,779	5,598	5,925	6,981
Deposits	55,094	46,518	66,568	88,823
Rediscounts	4,101	200	.....	.....
Other liabilities	39,000	38,500	38,250	38,250
Add for cents	1	.....	.....	.....
Total liabilities	\$112,975	\$100,816	\$120,743	\$144,054

JULIUS JOSEPHSON, PRIVATE BANKER — BROOKLYN

[1774 Pitkin Avenue; organized 1914]

RESOURCES	Statement of condition Feb. 28, 1917	Statement of condition June 20, 1917	Statement of condition Sept. 8, 1917	Statement of condition Nov. 14, 1917
Stocks and bonds, viz.:				
Public securities				\$8,700
Private securities	\$11,710	\$11,415	\$11,830	8,000
Real estate owned	15,000	15,000	15,000	15,000
Mortgages owned	3,000	3,786	3,000	8,925
Loans, discounts and bills purchased not secured by collateral	42,676	47,944	55,929	60,647
Due from customers for exchange, money orders and steamship tickets sold ..	142	253	15	237
Overdrafts	413	1,169	1,010	608
Due from trust companies, banks and bankers	18,345	9,809	22,004	22,387
Specie	802	568	455	171
Other currency authorized by the laws of the United States				7,648
Legal tender notes and notes of national banks	6,000	2,000	2,660	
Federal reserve notes	4,200	2,400	3,250	
Foreign currency	42	1,107	153	22
Cash items	2,291	602	1,019	1,014
Other assets	1,046	1,078	973	1,207
Add for cents	3	3	4	3
Total resources	\$105,670	\$97,134	\$117,302	\$134,569
LIABILITIES				
Permanent capital	\$8,000	\$8,000	\$8,000	\$8,000
Surplus, including all undivided profits	1,746	2,205	2,444	4,792
Deposits	85,279	76,339	96,178	110,597
Bills payable				150
Other liabilities	10,643	10,589	10,679	11,030
Add for cents	2	1	1	
Total liabilities	\$105,670	\$97,134	\$117,302	\$134,569

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MIRAN KARAGHEUSIAN, PRIVATE BANKER — NEW YORK CITY

[354 Fourth avenue; organized 1914]

RESOURCES	Statement of condition Feb. 28, 1917	Statement of condition June 20, 1917	Statement of condition Sept. 8, 1917	Statement of condition Nov. 14, 1917
Stocks and bonds, viz.: Public securities.....	\$5,000	\$5,000	\$5,000	\$5,000
Due from trust companies, banks and bankers.....	6,341	6,447	6,554	7,448
Other assets.....	.....	.....	4,491	3,597
Total resources.....	\$11,341	\$11,447	\$16,045	\$16,045
LIABILITIES				
Permanent capital.....	\$6,000	\$6,000	\$6,000	\$6,000
Surplus, including all undivided profits.....	739	846	5,554	6,448
Bills payable.....	4,601	4,601	.....	.....
Other liabilities.....	.....	.....	4,491	3,597
Add for cents.....	1	.....	.....	.....
Total liabilities.....	\$11,341	\$11,447	\$16,045	\$16,045

EMIL KISS, PRIVATE BANKER — NEW YORK CITY
[133 Second avenue; organized 1914]

RESOURCES	Statement of condition Feb. 28, 1917	Statement of condition June 20, 1917	Statement of condition Sept. 8, 1917	Statement of condition Nov. 14, 1917
Stocks and bonds, viz.:				
Public securities	\$13,627	\$17,450	\$17,320	\$20,367
Private securities			967	982
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	2,348		1,102	
Loans and discounts secured by other collateral	11,817	1,943	1,092	1,092
Loans, discounts and bills purchased not secured by collateral	4,147	13,318	13,285	11,256
Accounts receivable	8,301	667	735	941
Due from customers for exchange, money orders and steamship tickets sold ..	4,757	8,496	8,562	8,463
Due from trust companies, banks and bankers	117,930	560,480	560,460	563,872
Deposits with express and steamship companies	250	250	250	250
Specie	272	200	10	150
Other currency authorized by the laws of the United States				598
Legal tender notes and notes of national banks	4,929	575	72	
Foreign currency	2,277	1,055	1,039	1,196
Other assets	4,540	4,748	6,706	5,995
Add for cents	5	3	5	4
Total resources	\$175,200	\$609,185	\$611,605	\$615,166
LIABILITIES				
Permanent capital	\$10,000	\$10,000	\$10,000	\$10,000
Surplus, including all undivided profits	46,053	33,299	32,016	32,192
Deposits	104,054	69,480	72,047	75,827
Due to trust companies, banks and bankers		411,757	411,871	411,812
Bills payable		966	1,313	1,172
Other liabilities	15,092	83,681	84,356	84,160
Add for cents	1	2	2	3
Total liabilities	\$175,200	\$609,185	\$611,605	\$615,166

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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 Feb. 28, 1917	Statement of condition June 20, 1917	Statement of condition Sept. 8, 1917	Statement of condition Nov. 14, 1917
Stocks and bonds, viz.:				
Public securities	\$15,455	\$15,012	.....	.....
Private securities	17,070	15,515	.....	.....
Real estate owned	435,900	435,900	.....	.....
Mortgages owned	37,300	36,700	.....	.....
Loans, discounts and bills purchased not secured by collateral	2,729	3,579	.....	.....
Accounts receivable	250	.....	.....	.....
Due from customers for exchange, money orders and steamship tickets sold ..	281	332	.....	.....
Due from trust companies, banks and bankers	32,337	11,624	.....	.....
Deposits with express and steamship companies	250	250	.....	.....
Specie	356	466	.....	.....
Legal tender notes and notes of national banks	6,000	4,000	.....	.....
Federal reserve notes .....	.....	1,000	.....	.....
Foreign currency	1,422	1,410	.....	.....
Cash items	702	208	.....	.....
Other assets	6,718	7,237	.....	.....
Add for cents	3	2	.....	.....
Total resources	\$556,773	\$533,235	.....	.....
LIABILITIES				
Permanent capital	\$10,000	\$10,000	.....	.....
Surplus, including all undivided profits	9,995	10,396	.....	.....
Deposits	243,556	226,480	.....	.....
Other liabilities	293,222	286,358	.....	.....
Add for cents .....	.....	1	.....	.....
Total liabilities	\$556,773	\$533,235	.....	.....

ALBERT KRIMMERT, PRIVATE BANKER — NEW YORK CITY
[9 Greenwich street; organized 1914]

Members of firm THERESE A. L. KRIMMERT 446 Quincy street, Brooklyn. MARTHA KRIMMERT 446 Quincy street, Brooklyn.	Residence THERESE KRIMMERT 446 Quincy street, Brooklyn.	Members of firm THERESE KRIMMERT 446 Quincy street, Brooklyn.	Residence THERESE KRIMMERT 446 Quincy street, Brooklyn.

RESOURCES	Statement of condition Feb. 28, 1917	Statement of condition June 20, 1917	Statement of condition Sept. 8, 1917	Statement of condition Nov. 14, 1917
Stocks and bonds, viz.: Public securities.....	\$54,570	\$52,203	\$51,080	\$54,527
Real estate owned.....	8,100	8,100	8,100	8,100
Due from trust companies, banks and bankers.....	2,198	2,969	1,494	931
Deposits with express and steamship companies.....	250	250	250	250
Specie.....	21	95	19	61
Other currency authorized by the laws of the United States.....				550
Legal tender notes and notes of national banks.....	850	200	300	
Foreign currency.....	889	891	890	890
Other assets.....	1,796	3,356	1,775	3,078
Add for cents.....	2	3	2	2
Total resources.....	\$68,676	\$68,067	\$63,910	\$68,389
LIABILITIES				
Permanent capital.....	\$30,000	\$30,000	\$30,000	\$30,000
Surplus, including all undivided profits.....	36,110	33,744	29,585	33,033
Deposits.....	566			
Due to trust companies, banks and bankers.....			2,324	2,356
Bills payable.....			2,000	3,000
Other liabilities.....	2,000	4,322		
Add for cents.....		1	1	
Total liabilities.....	\$68,676	\$68,067	\$63,910	\$68,389

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JAMES LANZETTA, PRIVATE BANKER — SYRACUSE
 [535 North State street; organized 1914]

RESOURCES	Statement of condition Feb. 28, 1917	Statement of condition June 20, 1917	Statement of condition Sept. 8, 1917	Statement of condition Nov. 14, 1917
Stocks and bonds, viz.:				
Public securities	\$250	\$250		
Private securities	5,260	5,260		
Real estate owned	30,000	30,000		
Due from trust companies, banks and bankers	216	69		
Cash items	1,328	2,784		
Other assets	1,000	1,000		
Total resources	\$38,054	\$39,363		
LIABILITIES				
Permanent capital	\$7,000	\$7,000		
Surplus, including all undivided profits	6,395	3,663		
Deposits	11,359	13,200		
Bills payable	1,800	4,000		
Other liabilities	11,500	11,500		
Total liabilities	\$38,054	\$39,363		

RICHARD M. LEDERER, PRIVATE BANKER — NEW YORK CITY
[55 Avenue B; organized 1914]

RESOURCES	Statement of condition Feb. 28, 1917	Statement of condition June 20, 1917	Statement of condition Sept. 8, 1917	Statement of condition Nov. 14, 1917
Stocks and bonds, viz.:				
Public securities	\$20,500	\$19,800	\$49,650	\$37,900
Private securities	50,180	43,400	34,825	34,200
Real estate owned	45,000	45,000	45,000	45,000
Mortgages owned	34,000	34,000	34,000	34,000
Loans and discounts secured by bond and mortgage, deed or other real estate col.			18,455	
Loans and discounts secured by other collateral	6,460	15,505	12,695	18,015
Loans, discounts and bills purchased not secured by collateral	19,379	21,728		12,958
Accounts receivable	150	1,993	2,616	1,239
Due from customers for exchange, money orders and steamship tickets sold ..	2,038			
Due from trust companies, banks and bankers	40,303	29,380	31,680	29,904
Deposits with express and steamship companies	250			
Specie	1,950	1,369	1,745	1,170
Other currency authorized by the laws of the United States				10,479
Legal tender notes and notes of national banks	7,825	6,980	9,170	
Foreign currency	4,774	5,520	1,306	
Foreign postage	2,929	2,019	891	739
Cash items	277	1,138		
Customers' liability on acceptances (per contra see liabilities)	24,724	10,000		
Other assets	4,313	3,928	3,295	2,895
Add for cents	4	4	2	3
Total resources	\$265,056	\$241,764	\$245,330	\$228,502
LIABILITIES				
Permanent capital	\$20,000	\$20,000	\$20,000	\$20,000
Surplus, including all undivided profits	33,986	30,727	33,185	28,681
Deposits	121,769	106,251	117,394	111,754
Due to trust companies, banks and bankers	24,415	35,123	35,123	33,348
Acceptances of drafts payable at a future date or authorized by commercial letters of credit	26,524	10,000		
Other liabilities	38,360	39,662	39,627	34,718
Add for cents	2	1	1	1
Total liabilities	\$265,056	\$241,764	\$245,330	\$228,502

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ANGELO LEGNITI, PRIVATE BANKER — NEW YORK CITY
[64 Mulberry street; organized 1914]

RESOURCES	Statement of condition Feb. 28, 1917	Statement of condition June 20, 1917	Statement of condition Sept. 8, 1917	Statement of condition Nov. 14, 1917
Stocks and bonds, viz.: Public securities	\$7,460	\$7,501	\$8,591	\$8,591
Real estate owned	32,000	32,000	32,000	32,000
Due from trust companies, banks and bankers	27,996	25,406	24,513	23,943
Deposits with express and steamship companies	250	250	250	250
Specie	74	21	45	76
Other currency authorized by the laws of the United States				2,200
Legal tender notes and notes of national banks	3,000	506	2,300	
Foreign currency	255	777	302	331
Other assets	1,000	1,000	1,000	1,011
Add for cents	1	1	2	2
Total resources	\$72,036	\$67,552	\$69,003	\$68,404
LIABILITIES				
Permanent capital	\$12,000	\$12,000	\$12,000	\$12,000
Surplus including all undivided profits	5,626	5,626	5,626	5,626
Deposits	31,505	27,994	29,388	23,025
Other liabilities	22,903	21,931	21,988	22,751
Add for cents	2	1	1	2
Total liabilities	\$72,036	\$67,552	\$69,003	\$68,404

JOSEPH LICCIONE, PRIVATE BANKER — NEW YORK CITY
[125 Mulberry street; organized 1914]

RESOURCES	Statement of condition Feb. 28, 1917	Statement of condition June 20, 1917	Statement of condition Sept. 8, 1917	Statement of condition Nov. 14, 1917
Stocks and bonds, viz.: Public securities.....	\$6,000	\$6,500	\$6,500	\$6,500
Real estate owned.....	37,000	37,000	37,000	37,000
Due from trust companies, banks and bankers.....	6,216	5,546	4,571	2,136
Deposits with express and steamship companies.....	250	250	250	250
Other currency authorized by the laws of the United States.....				1,896
Legal tender notes and notes of national banks.....	668	2,094	460	
Foreign currency.....	486	168	330	1,414
Other assets.....	1,500	1,500	1,500	1,000
Add for cents.....	2	1	1	1
Total resources.....	\$52,122	\$53,059	\$50,612	\$50,197
LIABILITIES				
Permanent capital.....	\$10,000	\$10,000	\$10,000	\$10,000
Surplus, including all undivided profits.....	2,950	3,262	3,646	3,626
Deposits.....	27,672	29,297	26,782	26,571
Due to trust companies, banks and bankers.....			184	
Bills payable.....	1,500	500		
Other liabilities.....	10,000	10,000	10,000	10,000
Total liabilities.....	\$52,122	\$53,059	\$50,612	\$50,197

QUARTERLY STATEMENTS

BENJAMIN H. LICHTMAN, PRIVATE BANKER — AMSTERDAM
[54 East Main street; organized 1915]

RESOURCES	Statement of condition Feb. 28, 1917	Statement of condition June 20, 1917	Statement of condition Sept. 8, 1917	Statement of condition Nov. 14, 1917
Stocks and bonds, viz :				
Public securities	\$7,310	\$7,800	\$7,750	\$7,050
Private securities	3,400	3,400	3,400	3,400
Mortgages owned		1,000	1,000	1,000
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	1,000			
Due from trust companies, banks and bankers	367	116	187	60
Other currency authorized by the laws of the United States				179
Legal tender notes and notes of national banks	5	85		
Federal reserve notes	170			
Foreign currency		170	170	170
Other assets	225	200	200	200
Add for cents		1		1
Total resources	\$12,477	\$12,772	\$12,707	\$12,060
LIABILITIES				
Permanent capital	\$5,000	\$5,000	\$5,000	\$5,000
Surplus, including all undivided profits	6,000	6,100	6,000	6,000
Deposits	5			2
Other liabilities	1,472	1,672	1,707	1,058
Total liabilities	\$12,477	\$12,772	\$12,707	\$12,060

LOFARO AND ROSSI, PRIVATE BANKERS — UTICA

[445 Bleecker street; organized 1916]

Members of firm	Residence	Members of firm	Residence
Rocco Lofaro.....	519 Blandina street, Utica.	FRANK ROSSI.....	400 Rutger street, Utica.

RESOURCES	Statement of condition Feb. 28, 1917	Statement of condition June 20, 1917	Statement of condition Sept. 8, 1917	Statement of condition Nov. 14, 1917
Stocks and bonds, viz.: Public securities.....	\$5,268	\$7,297	\$13,822	\$18,822
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....				2,080
Loans, discounts and bills purchased not secured by collateral.....	2,975	3,775	1,710	
Due from trust companies, banks and bankers.....	12,294	8,116	7,349	7,263
Other currency authorized by the laws of the United States.....				80
Legal tender notes and notes of national banks.....	865	570	360	
Federal reserve notes.....			300	
Foreign currency.....		446	449	175
Cash items.....	1	2	3	10
Other assets.....	41			
Add for cents.....	3	2	1	1
Total resources.....	\$21,447	\$20,208	\$23,994	\$28,431
LIABILITIES				
Permanent capital.....	\$5,000	\$5,000	\$5,000	\$5,000
Surplus, including all undivided profits.....	597	947	1,124	1,403
Deposits.....	15,811	14,213	17,870	17,128
Bills payable.....				4,909
Other liabilities.....	38	47		
Add for cents.....	1	1		
Total liabilities.....	\$21,447	\$20,208	\$23,994	\$28,431

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GIOVANNI LORDI, PRIVATE BANKER — NEW YORK CITY
[62 Mulberry street; organized 1914]

RESOURCES	Statement of condition Feb. 28, 1917	Statement of condition June 20, 1917	Statement of condition Sept. 8, 1917	Statement of condition ¹ Nov. 14, 1917
Stocks and bonds, viz.:				
Public securities	\$11,000	\$16,760	\$16,760	\$16,760
Private securities	250	250	250	250
Real estate owned	151,000	151,000	151,000	151,000
Mortgages owned .....	.....	10,000	10,000	10,000
Due from trust companies, banks and bankers	40,013	34,145	36,799	51,018
Specie	1,125	2,656	1,955	1,345
Foreign currency	1,357	1,303	1,209	824
Foreign postage	90	160	245	172
Other assets	2,367	2,536	2,379	2,073
Add for cents	2	2	2	2
Total resources	\$207,204	\$218,812	\$220,599	\$233,444
LIABILITIES				
Permanent capital	\$10,000	\$10,000	\$10,000	\$10,000
Surplus, including all undivided profits	36,276	48,177	48,682	58,965
Deposits	57,927	57,461	58,917	62,479
Due to trust companies, banks and bankers .....	.....	172	.....	.....
Other liabilities	103,000	103,000	103,000	102,000
Add for cents	1	2	.....	.....
Total liabilities	\$207,204	\$218,812	\$220,599	\$233,444

MICHAEL A. LUNGHINO, PRIVATE BANKER — BUFFALO
[174 Terrace; organized 1917]

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RESOURCES	Statement of condition Feb. 28, 1917	Statement of condition June 20, 1917	Statement of condition Sept. 8, 1917	Statement of condition Nov. 14, 1917
Stocks and bonds, viz.:				
Public securities		\$1,000	\$1,000	\$3,000
Private securities		49,180	50,140	45,920
Loans, discounts and bills purchased not secured by collateral		2,567	2,457	2,422
Due from trust companies, banks and bankers		15,800	24,108	28,875
Specie		42	45	68
Other currency authorized by the laws of the United States				2,792
Legal tender notes and notes of national banks		2,038	3,942	
Federal reserve notes		145	1,225	
Foreign currency		75	33	30
Foreign postage		112	45	50
Cash items		213	162	26
Other assets		1,124	1,162	1,093
Add for cents		2	1	
Total resources		\$72,298	\$84,320	\$84,276
LIABILITIES				
Permanent capital		\$5,000	\$5,000	\$5,000
Surplus, including all undivided profits		3,438	2,824	4,936
Deposits		63,025	76,132	73,617
Other liabilities		834	364	722
Add for cents		1		1
Total liabilities		\$72,298	\$84,320	\$84,276

S. LUNGHINO AND SONS, PRIVATE BANKERS — BUFFALO

[121 Dante place; organized 1917]

Members of firm	Residence	Members of firm	Residence
SEBASTIAN LUNGHINO	415 Norwood avenue, Buffalo.	ANTHONY S. LUNGHINO	415 Norwood avenue, Buffalo.
DONATUS L. LUNGHINO	79 S. Union street, Rochester.		

RESOURCES	Statement of condition Feb. 28, 1917	Statement of condition June 20, 1917	Statement of condition Sept. 8, 1917	Statement of condition Nov. 14, 1917
Stocks and bonds, viz.:				
Public securities		\$5,113	\$5,113	\$9,503
Private securities		165,200	162,700	156,933
Real estate owned		196,282	196,282	.....
Mortgages owned		850	850	109,110
Loans and discounts secured by other collateral		3,400	3,400	7,100
Loans, discounts and bills purchased not secured by collateral		2,355	2,239	3,678
Accounts receivable		3,859	4,236	4,306
Due from trust companies, banks and bankers		7,794	20,636	34,765
Specie		237	50	5,025
Legal tender notes and notes of national banks		2,450	7,465	.....
Federal reserve notes		950	2,330	.....
Foreign currency		70	139	432
Foreign postage		50	50	50
Cash items			275	.....
Other assets		6,455	5,957	5,990
Add for cents		4	5	4
Total resources		\$395,069	\$411,727	\$336,896
LIABILITIES				
Permanent capital		\$20,000	\$20,000	\$20,000
Surplus, including all undivided profits		58,620	58,694	56,745
Deposits		140,702	168,161	172,754
Bills payable		96,552	88,162	77,800
Other liabilities		79,193	76,708	9,595
Add for cents		2	2	2
Total liabilities		\$395,069	\$411,727	\$336,896

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.....	320 West 86th street, New York City.

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RESOURCES	Statement of condition Feb. 28, 1917	Statement of condition June 20, 1917	Statement of condition Sept. 8, 1917	Statement of condition Nov. 14, 1917.
Stocks and bonds, viz.: Public securities.....	\$14,376	\$24,382	\$24,382	\$24,382
Loans and discounts secured by other collateral.....	284,209	209,378	200,367	599,354
Loans, discounts and bills purchased not secured by collateral.....	19,500	73,100	62,600	55,900
Accounts receivable.....	4,634	4,038	4,623	10,710
Due from customers for exchange, money orders and steamship tickets sold...	80,309	.....	88,086	174,286
Due from trust companies, banks and bankers.....	102,283	166,832	92,720	71,277
Other currency authorized by the laws of the United States.....	.....	.....	.....	7,000
Legal tender notes and notes of national banks.....	7,200	7,000	7,000	.....
Other assets.....	252	252	252	252
Add for cents.....	2	2	3	3
Total resources.....	\$512,765	\$484,984	\$480,033	\$943,164
LIABILITIES				
Permanent capital.....	\$15,000	\$15,000	\$15,000	\$15,000
Surplus, including all undivided profits.....	41,720	355,827	326,397	760,948
Deposits.....	406,231	107,649	90,751	156,344
Due to trust companies, banks and bankers.....	.....	.....	38,082	.....
Bills payable.....	.....	.....	.....	1,740
Other liabilities.....	49,814	6,506	9,802	9,130
Add for cents.....	.....	2	1	2
Total liabilities.....	\$512,765	\$484,984	\$480,033	\$943,164

WILLIAM MACHOL, PRIVATE BANKER — NEW YORK CITY
 [25 Broadway; organized 1915]

RESOURCES	Statement of condition Feb. 28, 1917	Statement of condition June 20, 1917	Statement of condition Sept. 8, 1917	Statement of condition Nov. 14, 1917
Stocks and bonds, viz.: Public securities.....	\$5,100	.....	.....	.....
Due from trust companies, banks and bankers.....	1,403	.....	.....	.....
Specie.....	125	.....	.....	.....
Legal tender notes and notes of national banks.....	355	.....	.....	.....
Federal reserve notes.....	50	.....	.....	.....
Foreign currency.....	4,129	.....	.....	.....
Total resources.....	\$11,162	.....	.....	.....
LIABILITIES				
Permanent capital.....	\$3,000	.....	.....	.....
Surplus, including all undivided profits.....	8,162	.....	.....	.....
Total liabilities.....	\$11,162	.....	.....	.....

R. H. MACY AND COMPANY, PRIVATE BANKERS — NEW YORK CITY

[Corner Broadway and 34th street; organized 1914]

Members of firm	Residence	Members of firm	Residence
JESSE ISIDOR STRAUS.....	399 Park avenue, New York City.	PERCY S. STRAUS.....	875 Park avenue, New York City.
HERBERT N. STRAUS.....	1144 Park avenue, New York City.		

RESOURCES	Statement of condition Feb. 28, 1917	Statement of condition June 20, 1917	Statement of condition Sept. 8, 1917	Statement of condition Nov. 14, 1917
Stocks and bonds, viz.:				
Public securities		\$183,147	\$175,948	\$204,947
Private securities	\$775,463	605,162	579,281	698,212
Real estate owned	747,500	747,500	747,500	747,500
Overdrafts	6,726	8,580	5,030	6,484
Due from trust companies, banks and bankers	386,453	400,320	528,438	256,196
Other currency authorized by the laws of the United States				26,731
Legal tender notes and notes of national banks	29,977	31,199	33,289	.....
Other assets	5,675	48,046	5,037	9,823
Add for cents	3	2	3	2
Total resources	\$1,951,797	\$2,023,956	\$2,074,526	\$1,949,895
LIABILITIES				
Permanent capital	\$100,000	\$100,000	\$100,000	\$100,000
Surplus, including all undivided profits	36,037	60,000	9,164	45,531
Deposits	1,803,575	1,836,510	1,940,819	1,784,828
Other liabilities	12,184	27,445	24,542	19,535
Add for cents	1	1	1	1
Total liabilities	\$1,951,797	\$2,023,956	\$2,074,526	\$1,949,895

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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 Feb. 28, 1917	Statement of condition June 20, 1917	Statement of condition Sept. 8, 1917	Statement of condition Nov. 14, 1917
Stocks and bonds, viz.:				
Public securities.....	\$15,300	\$15,000	\$14,700	\$15,000
Private securities.....	42,600	41,500	40,572	40,120
Real estate owned.....	77,833	77,833	77,833	77,833
Mortgages owned.....	27,125	27,000	27,000	27,000
Loans and discounts secured by other collateral.....	1,715	1,847	2,111	1,501
Loans, discounts and bills purchased not secured by collateral.....	8,379	9,225	6,366	6,533
Accounts receivable.....	1,754	663	910	910
Due from customers for exchanges, money orders and steamship tickets sold..	3,500	2,210	12,454	2,635
Due from trust companies, banks and bankers.....	26,691	28,090	20,079	24,371
Deposits with express and steamship companies.....	500	500	500	500
Specie.....	200	279	127	296
Other currency authorized by the laws of the United States.....				1,595
Legal tender notes and notes of national banks.....	2,419	1,896	4,170	.....
Foreign currency.....	2,533	683	1,904	91
Cash items.....	970	.....	1,164	538
Other assets.....	1,718	2,300	1,220	1,746
Add for cents.....	4	2	4	3
Total resources.....	\$213,241	\$209,028	\$211,114	\$200,672
LIABILITIES				
Permanent capital.....	\$15,000	\$15,000	\$15,000	\$15,000
Surplus, including all undivided profits.....	17,008	13,155	12,225	13,274
Deposits.....	136,513	118,954	123,437	112,492
Due to trust companies, banks and bankers.....	155	1,740	1,825	1,055
Bills payable.....	.....	10,000	10,000	10,000
Other liabilities.....	44,563	50,178	48,625	48,849
Add for cents.....	2	1	2	2
Total liabilities.....	\$213,241	\$209,028	\$211,114	\$200,672

NICHOLAS MARNELL, PRIVATE BANKER — SYRACUSE

[317 North Franklin street; organized 1914]

RESOURCES	Statement of condition Feb. 28, 1917	Statement of condition June 20, 1917	Statement of condition Sept. 8, 1917	Statement of condition Nov. 14, 1917
Stocks and bonds, viz.:				
Public securities	\$5,000	\$5,000	\$7,000	\$11,400
Private securities	3,400	3,400	3,400	.....
Real estate owned	7,000	7,000	7,000	7,000
Mortgages owned	12,100	10,200	14,350	19,950
Due from trust companies, banks and bankers	51,780	51,377	59,613	57,959
Specie	554	3,088	5,512	4,039
Add for cents	1	.....	1	1
Total resources	\$79,835	\$80,065	\$96,876	\$100,349
LIABILITIES				
Permanent capital	\$7,000	\$7,000	\$7,000	\$7,000
Surplus, including all undivided profits	9,449	8,528	8,562	7,655
Deposits	63,386	64,537	81,314	85,694
Total liabilities	\$79,835	\$80,065	\$96,876	\$100,349

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VINCENZO MARRONE, PRIVATE BANKER — UTICA

[407 Second street; organized 1914]

RESOURCES	Statement of condition Feb. 28, 1917	Statement of condition June 20, 1917	Statement of condition Sept. 8, 1917	Statement of condition Nov. 14, 1917
Stocks and bonds, viz.: Public securities	\$8,843	\$11,033	\$11,531	\$12,436
Mortgages owned	5,115	5,050	4,928	4,903
Loans and discounts secured by other collateral .....	.....	1,965	.....	540
Loans, discounts and bills purchased not secured by collateral	3,540	.....	2,350	3,010
Accounts receivable	235	638	583	1,165
Due from trust companies, banks and bankers	10,728	9,080	9,014	9,416
Specie	32	22	11	15
Other currency authorized by the laws of the United States .....	.....	.....	.....	1,000
Legal tender notes and notes of national banks	20	.....	420	.....
Foreign currency	221	202	198	195
Foreign postage	187	231	298	228
Cash items	1,610	835	1,610	579
Other assets	793	793	793	793
Add for cents	4	4	4	5
Total resources	\$31,328	\$29,853	\$31,740	\$34,285
LIABILITIES				
Permanent capital	\$5,000	\$5,000	\$5,000	\$5,000
Surplus, including all undivided profits	395	63	710	1,500
Deposits	25,932	24,750	25,991	27,745
Other liabilities .....	.....	39	39	39
Add for cents	1	1	.....	1
Total liabilities	\$31,328	\$29,853	\$31,740	\$34,285

GUISEPPE MOLEA, PRIVATE BANKER — NEW YORK CITY
[175 Hester street; organized 1914]

RESOURCES	Statement of condition Feb. 23, 1917	Statement of condition June 20, 1917	Statement of condition Sept. 8, 1917	Statement of condition Nov. 14, 1917
Stocks and bonds, viz.: Public securities.....	\$6,015	\$5,760	\$5,640	\$5,640
Real estate owned.....	110,000	110,000	110,000	110,000
Mortgages owned.....	1,000	1,000	1,000	1,000
Loans, discounts and bills purchased not secured by collateral.....	2,279	2,174	2,102	1,141
Accounts receivable.....	572	.....	.....	99
Due from trust companies, banks and bankers.....	1,341	2,421	3,146	3,234
Deposits with express and steamship companies.....	250	250	250	250
Other currency authorized by the laws of the United States.....	.....	.....	.....	2,320
Legal tender notes and notes of national banks.....	1,649	830	4,233	.....
Foreign currency.....	51	40	.....	.....
Foreign postage.....	54	16	.....	.....
Other assets.....	1,000	1,000	1,000	1,000
Add for cents.....	2	1	1	2
Total resources.....	\$124,213	\$123,492	\$127,372	\$124,686
LIABILITIES				
Permanent capital.....	\$10,000	\$10,000	\$10,000	\$10,000
Surplus, including all undivided profits.....	2,980	735	1,486	1,138
Deposits.....	14,233	13,453	17,891	15,236
Due to trust companies, banks and bankers.....	.....	1,341	.....	1,187
Bills payable.....	.....	962	995	123
Other liabilities.....	97,000	97,000	97,000	97,000
Add for cents.....		1		2
Total liabilities.....	\$124,213	\$123,492	\$127,372	\$124,686

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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 COLSTER.....	590 Chenango street, Binghamton.

RESOURCES	Statement of condition Feb. 28, 1917	Statement of condition June 20, 1917	Statement of condition Sept. 8, 1917	Statement of condition Nov. 14, 1917
Stocks and bonds, viz.: Public securities.....	\$11,611	\$9,611	\$9,611	\$9,611
Real estate owned.....	1,308	1,313	1,327	1,330
Mortgages owned.....	1,400	1,350	1,300	1,300
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....	3,263	3,263	3,110	3,059
Loans and discounts secured by other collateral.....	2,767	1,424	996	1,164
Loans, discounts and bills purchased not secured by collateral.....	21,967	24,487	27,399	22,612
Due from trust companies, banks and bankers.....	8,322	5,829	15,768	8,647
Specie.....	561	434	226	285
Other currency authorized by the laws of the United States.....	.....	.....	.....	374
Legal tender notes and notes of national banks.....	1,555	925	868	.....
Cash items.....	895	548	991	1,363
Add for cents.....	3	4	3	4
Total resources.....	\$53,652	\$49,188	\$61,599	\$49,749
LIABILITIES				
Permanent capital.....	\$10,000	\$10,000	\$10,000	\$10,000
Surplus, including all undivided profits.....	74	442	583	877
Deposits.....	40,434	38,388	50,708	38,420
Bills payable.....	3,000	.....	.....	.....
Other liabilities.....	143	358	307	451
Add for cents.....	1	.....	1	1
Total liabilities.....	\$53,652	\$49,188	\$61,599	\$49,749

JOHN NEMETH, PRIVATE BANKER — NEW YORK CITY
 [227 Tenth avenue and 1597 Second avenue; organized 1914]

QUARTERLY STATEMENTS

RESOURCES	Statement of condition Feb. 28, 1917	Statement of condition June 20, 1917	Statement of condition Sept. 8, 1917	Statement of condition Nov. 14, 1917
Stocks and bonds, viz.: Public securities	\$10,350	\$15,800	\$11,271	\$11,596
Real estate owned	15,250	15,000	15,000	15,000
Loans and discounts secured by other collateral .....	.....	13,699	4,202	3,196
Loans, discounts and bills purchased not secured by collateral	6,100	1,017	6,203	.....
Accounts receivable	17,231	.....	10,658	7,940
Due from trust companies, banks and bankers	2,059	2,461	4,082	13,347
Deposits with express and steamship companies	750	750	750	750
Other currency authorized by the laws of the United States .....	.....	.....	.....	610
Legal tender notes and notes of national banks	1,200	1,500	550	.....
Foreign currency	494	491	537	238
Other assets .....	.....	.....	14	101
Add for cents	1	1	4	2
Total resources	\$53,435	\$50,719	\$53,271	\$52,780
LIABILITIES				
Permanent capital	\$25,000	\$25,000	\$25,000	\$25,000
Surplus, including all undivided profits	22,378	12,792	8,560	9,780
Deposits	5,566	11,902	16,533	16,617
Bills payable	379	.....	.....	.....
Other liabilities	111	1,024	3,177	1,382
Add for cents	1	1	1	1
Total liabilities	\$53,435	\$50,719	\$53,271	\$52,780

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ANDREW J. NEUBAUER, PRIVATE BANKER — BROOKLYN
 [972 Manhattan avenue; organized 1914]

RESOURCES	Statement of condition Feb. 28, 1917	Statement of condition June 20, 1917	Statement of condition Sept. 8, 1917	Statement of condition Nov. 14, 1917
Stocks and bonds, viz.: Public securities.....	\$10,105	\$12,105	\$17,105	\$18,905
Loans and discounts secured by other collateral.....	425	4,780	200	445
Loans, discounts and bills purchased not secured by collateral.....	808	713	551	595
Due from trust companies, banks and bankers.....	3,401	1,925	4,856	2,252
Deposits with express and steamship companies.....	250	250	250	250
Specie.....	535	276	309	378
Other currency authorized by the laws of the United States.....	.....	.....	.....	1,900
Legal tender notes and notes of national banks.....	680	720	410	.....
Federal reserve notes.....	420	560	800	.....
Foreign currency.....	293	244	446	464
Other assets.....	2,042	2,030	2,030	2,030
Add for cents.....	2	3	2	3
Total resources.....	\$18,961	\$23,606	\$26,959	\$27,222
LIABILITIES				
Permanent capital.....	\$5,000	\$5,000	\$5,000	\$5,000
Surplus, including all undivided profits (market value).....	3,522	6,324	6,956	7,131
Deposits.....	8,814	9,467	9,298	9,218
Due to trust companies, banks and bankers.....	1,013	1,829	5,382	5,382
Bills payable.....	611	384	321	480
Other liabilities.....	.....	601	.....	.....
Add for cents.....	1	1	2	1
Total liabilities.....	\$18,961	\$23,606	\$26,959	\$27,222

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 Feb. 28, 1917	Statement of condition June 20, 1917	Statement of condition Sept. 8, 1917	Statement of condition Nov. 14, 1917
Stocks and bonds, viz.:				
Public securities	\$10,363	\$10,363	\$10,239	\$11,363
Private securities			123	
Due from customers for exchange, money orders and steamship tickets sold ..	2,426	9,961	3,318	
Due from trust companies, banks and bankers	77,198	76,224	92,349	79,330
Deposits with express and steamship companies	1,000	1,000	1,000	1,000
Specie	54	16	51	54
Other currency authorized by the laws of the United States				590
Legal tender notes and notes of national banks	993	148	483	
Foreign currency	7,097	3,365	1,007	4,556
Cash items		224	972	3,240
Other assets	1,824	2,219	2,219	2,219
Add for cents	2	3	4	2
Total resources	\$100,957	\$103,523	\$111,768	\$102,354
LIABILITIES				
Permanent capital	\$12,000	\$12,000	\$12,000	\$12,000
Surplus, including all undivided profits (market value)	78,283	76,829	74,825	46,216
Deposits	10,674	14,694	24,943	4,138
Bills payable				40,000
Total liabilities	\$100,957	\$103,523	\$111,768	\$102,354

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HARRY OPPENHEIM, PRIVATE BANKER — NEW YORK CITY

[390-392 Grand street; organized 1914]

RESOURCES	Statement of condition Feb. 28, 1917	Statement of condition June 20, 1917	Statement of condition Sept. 8, 1917	Statement of condition Nov. 14, 1917
Stocks and bonds, viz.:				
Public securities	\$33,850	\$38,850	\$58,870	\$79,890
Private securities	8,025	8,025	8,025	8,025
Accounts receivable	400	400	400	400
Due from customers for exchange, money orders and steamship tickets sold ..	3,454	3,888	2,336	2,731
Due from trust companies, banks and bankers	72,968	81,739	62,478	65,546
Deposits with express and steamship companies	250	250	250	250
Specie	79	295	851	346
Other currency authorized by the laws of the United States				6,127
Legal tender notes and notes of national banks	39,180	18,150	3,975	
Foreign currency	21,420	14,612	20,206	7,982
Foreign postage	69	69	69	69
Cash items	248	122	251	181
Other assets	2,353	2,034	1,551	1,493
Add for cents	3	2	2	3
Total resources	\$182,299	\$168,436	\$159,264	\$173,043
LIABILITIES				
Permanent capital	\$20,000	\$20,000	\$20,000	\$20,000
Surplus, including all undivided profits	25,325	29,211	16,173	21,724
Deposits	136,535	114,154	118,543	127,113
Other liabilities	437	5,071	4,546	4,205
Add for cents	2		2	1
Total liabilities	\$182,299	\$168,436	\$159,264	\$173,043

ENRICO ORTOLANI, PRIVATE BANKER — BUFFALO

[120 Erie street; organized 1914]

RESOURCES	Statement of condition Feb. 28, 1917	Statement of condition June 20, 1917	Statement of condition Sept. 8, 1917	Statement of condition Nov. 14, 1917
Stocks and bonds, viz.: Public securities.....	\$20,000	\$20,100	\$25,007	\$25,507
Real estate owned.....	4,600	4,600	4,600	4,600
Mortgages owned.....	35,724	37,974	34,994	34,744
Loans and discounts secured by other collateral.....	3,200	3,200	2,900	2,700
Due from trust companies, banks and bankers.....	83,599	71,426	93,972	104,125
Specie.....	60	123	65	43
Other currency authorized by the laws of the United States.....	.....	.....	.....	5,328
Legal tender notes and notes of national banks.....	3,220	4,258	8,489	.....
Foreign postage.....	60	72	20	52
Other assets.....	925	925	925	925
Add for cents.....	1	.....	1	1
Total resources.....	\$151,389	\$142,678	\$170,973	\$178,025
LIABILITIES				
Permanent capital.....	\$10,000	\$10,000	\$10,000	\$10,000
Surplus, including all undivided profits.....	10,245	11,258	12,380	15,152
Deposits.....	131,144	121,420	148,593	152,872
Add for cents.....				1
Total liabilities.....	\$151,389	\$142,678	\$170,973	\$178,025

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MICHELE G. PASCA, PRIVATE BANKER — NEW YORK CITY
[2072 First avenue; organized 1914]

RESOURCES	Statement of condition Feb. 28, 1917	Statement of condition June 20, 1917	Statement of condition Sept. 8, 1917	Statement of condition Nov. 14, 1917
Stocks and bonds, viz.:				
Public securities	\$9,050	\$9,000	\$13,845	\$7,050
Private securities	15,820	16,500	15,768	21,165
Real estate owned	87,000	87,000	87,000	87,000
Mortgages owned	13,400	13,400	13,400	13,400
Loans and discounts secured by other collateral				3,000
Loans, discounts and bills purchased not secured by collateral	1,747	1,860	2,795	3,127
Accounts receivable	181		221	
Due from trust companies, banks and bankers	24,164	22,497	17,536	17,889
Deposits with express and steamship companies	250	250	250	250
Specie	131	38	132	58
Other currency authorized by the laws of the United States				2,392
Legal tender notes and notes of national banks	2,720	1,061	1,500	
Federal reserve notes	400	300	500	
Foreign currency	73	211	226	185
Foreign postage	100	66	35	83
Cash items	752	640	1,007	333
Other assets	1,950	6,108	5,860	1,980
Add for cents	3	3	3	3
Total resources	\$157,741	\$158,943	\$160,078	\$157,915
LIABILITIES				
Permanent capital	\$15,000	\$15,000	\$15,000	\$15,000
Surplus, including all undivided profits	23,171	23,339	23,742	25,000
Deposits	55,705	57,793	56,800	51,468
Other liabilities	63,864	62,811	64,535	66,447
Add for cents	1		1	
Total liabilities	\$157,741	\$158,943	\$160,078	\$157,915

ALFONSO PEPE & SONS, PRIVATE BANKERS — BUFFALO

[336 Seneca street; organized 1914]

Members of firm	Residence	Members of firm	Residence
ALFONSO PEPE.....	111 Richmond avenue, Buffalo.	FRANK PEPE.....	111 Richmond avenue, Buffalo.
ANTHONY PEPE.....	111 Richmond avenue, Buffalo.		

RESOURCES	Statement of condition Feb. 28, 1917	Statement of condition June 20, 1917	Statement of condition Sept. 8, 1917	Statement of condition Nov. 14, 1917
Stocks and bonds, viz.: Public securities.....	\$9,696	\$9,696	\$11,526	\$14,096
Real estate owned.....	17,900	17,900	26,400	26,400
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....	13,725	17,850	17,250	21,650
Loans, discounts and bills purchased not secured by collateral.....	1,590	1,580	1,380	2,130
Due from trust companies, banks and bankers.....	70,091	78,591	81,184	82,973
Specie.....	80	81	92	51
Other currency authorized by the laws of the United States.....				4,300
Legal tender notes and notes of national banks.....	2,102	3,673	1,100	
Federal reserve notes.....			1,350	
Other assets.....	1,050	1,834	1,520	647
Add for cents.....	1	2	2	1
Total resources.....	\$116,235	\$131,207	\$141,804	\$152,248
LIABILITIES				
Permanent capital.....	\$15,000	\$15,000	\$15,000	\$15,000
Surplus, including all undivided profits.....	4,463	5,972	4,838	3,886
Deposits.....	95,523	108,403	120,875	132,318
Other liabilities.....	1,249	1,831	1,090	1,044
Add for cents.....		1	1	
Total liabilities.....	\$116,235	\$131,207	\$141,804	\$152,248

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LIONELLO PERERA, PRIVATE BANKER — NEW YORK CITY
 [69 Wall street and 2261 First avenue; organized 1914]

RESOURCES	Statement of condition Feb. 28, 1917	Statement of condition June 20, 1917	Statement of condition Sept. 8, 1917	Statement of condition Nov. 14, 1917
Stocks and bonds, viz.:				
Public securities	\$105,965	\$103,437	\$101,312	\$244,961
Private securities	408,782	403,795	447,543	343,232
Real estate owned	78,500	78,500	78,500	78,500
Mortgages owned	1,500	1,500	1,500	1,500
Loans and discounts secured by other collateral	222,192	329,154	291,187	282,945
Loans, discounts and bills purchased not secured by collateral	13,149	23,230	15,319	50,081
Accounts receivable	5,976	19,131	19,155	11,661
Overdrafts	26	5	.....	287
Due from trust companies, banks and bankers	268,989	263,382	417,905	467,576
Deposits with express and steamship companies	750	750	750	750
Specie	6,127	5,688	12,089	6,708
Other currency authorized by the laws of the United States .....	.....	.....	.....	27,183
Legal tender notes and notes of national banks	15,856	13,568	26,966	.....
Federal reserve notes	10,710	7,230	18,630	.....
Foreign currency	56,401	65,255	58,751	55,767
Foreign postage	317	234	1,473	825
Cash items	39,531	10,355	13,505	9,755
Other assets	11,737	12,097	11,143	11,406
Add for cents	5	7	6	5
Total resources	\$1,246,513	\$1,337,318	\$1,515,734	\$1,593,142
LIABILITIES				
Permanent capital	\$50,000	\$50,000	\$50,000	\$50,000
Surplus, including all undivided profits	158,065	180,797	194,489	214,283
Deposits	1,030,791	975,804	1,105,712	1,175,396
Due to trust companies, banks and bankers .....	.....	121,533	156,871	.....
Bills payable	874	700	481	2,147
Other liabilities	6,782	8,482	8,179	151,314
Add for cents	1	2	2	2
Total liabilities	\$1,246,513	\$1,337,318	\$1,515,734	\$1,593,142

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.	GIOVANNI PERRETTA	935 Rutger street, Utica.

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RESOURCES	Statement of condition Feb. 28, 1917	Statement of condition June 20, 1917	Statement of condition Sept. 8, 1917	Statement of condition Nov. 14, 1917
Stocks and bonds, viz.:				
Public securities	\$5,000	\$5,000	\$9,635	\$23,351
Private securities	13,666	15,566	13,666	.....
Mortgages owned	13,100	13,100	13,100	13,100
Accounts receivable	8,760	9,442	10,133	9,478
Overdrafts .....	.....	.....	.....	15
Due from trust companies, banks and bankers	6,255	2,036	6,179	6,006
Specie .....	.....	.....	10	22
Other currency authorized by the laws of the United States .....	.....	.....	.....	3,200
Legal tender notes and notes of national banks	741	2,551	4,450	.....
Foreign currency	1,175	1,175	1,115	1,115
Other assets	364	.....	.....	191
Add for cents	3	2	2	2
Total resources	\$49,064	\$48,872	\$58,290	\$56,480
LIABILITIES				
Permanent capital	\$5,000	\$5,000	\$5,000	\$5,000
Surplus, including all undivided profits	667	1,557	3,053	3,621
Deposits	42,786	40,515	48,437	47,659
Bills payable		1,800	1,800	
Other liabilities	611			200
Total liabilities	\$49,064	\$48,872	\$58,290	\$56,480

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RAFFAELE PRISCO, PRIVATE BANKER — NEW YORK CITY
 [73 Mulberry street; organized 1914]

RESOURCES	Statement of condition Feb. 28, 1917	Statement of condition June 20, 1917	Statement of condition Sept. 8, 1917	Statement of condition Nov. 14, 1917
Stocks and bonds, viz.: Public securities	\$10,000	\$11,000	\$11,000	\$12,000
Due from trust companies, banks and bankers	51,387	52,077	65,094	69,150
Deposits with express and steamship companies	250	250	250	250
Foreign currency	846	3,633	1,569	2,740
Cash items	2,922	2,139	2,940	3,093
Add for cents	1	1	1	1
Total resources	\$65,406	\$69,100	\$80,854	\$87,234
LIABILITIES				
Permanent capital	\$7,000	\$7,000	\$7,000	\$7,000
Surplus, including all undivided profits	24,653	20,768	24,008	27,035
Deposits	33,753	41,331	49,846	53,198
Add for cents .....	.....	1	.....	1
Total liabilities	\$65,406	\$69,100	\$80,854	\$87,234

RUSSIAN NATIONAL ST. VLADIMIR HOME UNINCORPORATED ASSOCIATION—PRIVATE BANKERS— New York City

[231 East 17th street; organized 1916]

Members of firm	Residence	Members of firm	Residence
A. J. CHECHILLO.....	15 East 97th street, New York City.	I. TURKEWITCH.....	15 East 97th street, New York City.
S. SNEGIREFF.....	15 East 97th street, New York City.	P. KOHANIK.....	15 East 97th street, New York City.
P. S. POPOFF.....	15 East 97th street, New York City.		

RESOURCES	Statement of condition Feb. 28, 1917	Statement of condition June 20, 1917	Statement of condition Sept. 8, 1917	Statement of condition Nov. 14, 1917
Stocks and bonds, viz.:				
Public securities.....	\$6,000	\$6,200	\$6,140	\$7,000
Private securities.....	270	45		
Loans and discounts secured by other collateral.....		2,830	2,630	943
Loans, discounts and bills purchased not secured by collateral.....				2,765
Due from trust companies, banks and bankers.....	17,668	17,287	14,075	13,290
Specie.....	11	9	17	26
Other currency authorized by the laws of the United States.....				1,560
Legal tender notes and notes of national banks.....	401	1,600	1,200	
Federal reserve notes.....	200	1,060	650	
Foreign currency.....	585	1,220	650	418
Foreign postage.....	2			
Cash items.....	578		299	434
Other assets.....	501	1,319	1,240	1,165
Add for cents.....	3	2	4	1
Total resources.....	\$26,219	\$31,572	\$26,905	\$27,602
LIABILITIES				
Permanent capital.....	\$10,000	\$10,000	\$10,000	\$10,000
Surplus, including all undivided profits.....	3,030	1,812	1,819	2,093
Deposits.....	13,176	19,647	15,061	15,340
Due to trust companies, banks and bankers.....		52		
Other liabilities.....	12	60	24	163
Add for cents.....	1	1	1	1
Total liabilities.....	\$26,219	\$31,572	\$26,905	\$27,602

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EUGENE RUTTKAY, PRIVATE BANKER — NEW YORK CITY
[160 Avenue B; organized 1917]

RESOURCES	Statement of condition Feb. 28, 1917	Statement of condition June 20, 1917	Statement of condition Sept. 8, 1917	Statement of condition Nov. 14, 1917
Stocks and bonds, viz.:				
Public securities		\$5,854	\$5,854	\$6,054
Private securities		155	155	155
Real estate owned		2,230	2,230	800
Accounts receivable		6,270	6,071	6,579
Due from customers for exchange, money orders and steamship tickets sold...		206	30	24
Due from trust companies, banks and bankers		3,785	4,651	4,764
Deposits with express and steamship companies		250	250	250
Specie		34	196	140
Other currency authorized by the laws of the United States				598
Legal tender notes and notes of national banks		374	268	
Federal reserve notes			60	
Foreign currency		152	146	90
Other assets		3,422	500	500
Add for cents		2	3	3
Total resources		\$22,734	\$20,414	\$19,957
LIABILITIES				
Permanent capital		\$5,000	\$5,000	\$5,000
Surplus, including all undivided profits		9,069	7,807	7,090
Deposits		2,210	2,977	3,296
Bills payable		4,378	4,629	4,570
Other liabilities		2,075		
Add for cents		2	1	1
Total liabilities		\$22,734	\$20,414	\$19,957

FRANK SAKSER, PRIVATE BANKER — NEW YORK CITY
[82 Cortland street; organized 1914]

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RESOURCES	Statement of condition Feb. 28, 1917	Statement of condition June 20, 1917	Statement of condition Sept. 8, 1917	Statement of condition Nov. 14, 1917
Stocks and bonds, viz.:				
Public securities.....	\$53,071	\$53,271	\$63,106	\$61,071
Private securities.....	250	250	250	250
Real estate owned.....	49,000	49,000	49,000	49,000
Mortgages owned.....		9,500	9,500	9,500
Loans and discounts secured by other collateral.....	1,250	800	600	550
Loans, discounts and bills purchased not secured by collateral.....		11	667	577
Due from trust companies, banks and bankers.....	28,939	21,219	9,126	10,165
Foreign currency.....	18	18	12	12
Cash items.....	928	527	225	431
Add for cents.....	1	2	1	2
Total resources.....	\$133,457	\$134,598	\$132,488	\$131,558
LIABILITIES				
Permanent capital.....	\$25,000	\$25,000	\$25,000	\$25,000
Surplus, including all undivided profits.....	99,691	90,345	87,693	84,561
Deposits.....	2,682	4,049	2,189	3,098
Due to trust companies, banks and bankers.....		10,000	10,000	10,000
Bills payable.....	6,083	5,204	7,605	8,898
Add for cents.....	1		1	1
Total liabilities.....	\$133,457	\$134,598	\$132,488	\$131,558

JOHN H. SCHEIDT, PRIVATE BANKER — BROOKLYN
 [931-933 Broadway; organized 1917]

RESOURCES	Statement of condition Feb. 28, 1917	Statement of condition June 20, 1917	Statement of condition Sept. 8, 1917	Statement of condition Nov. 14, 1917
Stocks and bonds, viz.:				
Public securities			\$19,550	\$20,000
Private securities			400	400
Real estate owned			136,950	136,950
Mortgages owned			88,918	92,618
Accounts receivable			7,538	9,049
Due from trust companies, banks and bankers			23,818	19,210
Specie			47	85
Other currency authorized by the laws of the United States				312
Legal tender notes and notes of national banks			70	
Foreign currency			3,270	3,015
Cash items			61	
Other assets			4,833	5,596
Add for cents			4	1
Total resources			\$285,459	\$287,236
LIABILITIES				
Permanent capital			\$5,000	\$5,000
Surplus, including all undivided profits			240,585	240,351
Deposits			4,914	6,642
Other liabilities			34,959	35,242
Add for cents			1	1
Total liabilities			\$285,459	\$287,236

VINCENT SCHIRRIPA, PRIVATE BANKER — ALBANY
[104 Madison avenue; organized 1914]

RESOURCES	Statement of condition Feb. 28, 1917	Statement of condition June 20, 1917	Statement of condition Sept. 8, 1917	Statement of condition Nov. 14, 1917
Stocks and bonds, viz.: Public securities.....	\$5,000	\$5,000	\$5,000	\$5,000
Due from trust companies banks and bankers.....	9,500	11,056	11,260	12,200
Other currency authorized by the laws of the United States.....				200
Legal tender notes and notes of national banks.....	475	150	300	
Foreign currency.....	230	280	260	250
Foreign postage.....	110	50	30	50
Other assets.....	1,000	300	300	300
Total resources.....	\$16,315	\$16,836	\$17,150	\$18,000
LIABILITIES				
Permanent capital.....	\$5,000	\$5,000	\$5,000	\$5,000
Surplus, including all undivided profits.....	2,332	1,741	1,016	1,878
Deposits.....	8,983	10,095	11,134	11,122
Total liabilities.....	\$16,315	\$16,836	\$17,150	\$18,000

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HENRY J. SCHNITZER, PRIVATE BANKER — NEW YORK CITY
[141 Washington street; organized 1914]

RESOURCES	Statement of condition Feb. 28, 1917	Statement of condition June 20, 1917	Statement of condition Sept. 8, 1917	Statement of condition Nov. 14, 1917
Stocks and bonds, viz.:				
Public securities	\$149,080	\$144,528	.....	.....
Private securities	80,450	80,750	.....	.....
Real estate owned	55,000	55,000	.....	.....
Due from trust companies, banks and bankers	158,224	188,814	.....	.....
Deposits with express and steamship companies	250	250	.....	.....
Specie	191	188	.....	.....
Legal tender notes and notes of national banks	4,009	2,694	.....	.....
Federal reserve notes	400	.....	.....	.....
Foreign currency	61,028	45,114	.....	.....
Cash items	1,423	700	.....	.....
Add for cents	1	2	.....	.....
Total resources	\$510,056	\$518,040	.....	.....
LIABILITIES				
Permanent capital	\$250,000	\$250,000	.....	.....
Surplus, including all undivided profits	150,350	158,311	.....	.....
Deposits	94,252	85,350	.....	.....
Due to trust companies, banks and bankers	438	2,946	.....	.....
Other liabilities	15,016	21,431	.....	.....
Add for cents .....	.....	2	.....	.....
Total liabilities	\$510,056	\$518,040	.....	.....

CHARLES W. SCHREIBER, PRIVATE BANKER — RIDGEWOOD
[2340 Myrtle avenue; organized 1917]

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RESOURCES	Statement of condition Feb. 28, 1917	Statement of condition June 20, 1917	Statement of condition Sept. 8, 1917	Statement of condition Nov. 14, 1917
Stocks and bonds, viz.: Public securities.....		\$5,898	\$6,227	\$6,397
Mortgages owned.....				4,000
Loans and discounts secured by other collateral.....		2,925	200	5,100
Loans, discounts and bills purchased not secured by collateral.....		800	800	760
Accounts receivable.....		114	103	417
Due from trust companies, banks and bankers.....		3,783	6,255	2,523
Specie.....		6	6	8
Other currency authorized by the laws of the United States.....				320
Legal tender notes and notes of national banks.....		170	390	
Foreign currency.....		65	65	67
Other assets.....		111	75	147
Add for cents.....		2	4	2
Total resources.....		\$13,874	\$14,125	\$19,741
LIABILITIES				
Permanent capital.....		\$5,000	\$5,000	\$5,000
Surplus, including all undivided profits.....		1,390	1,243	1,251
Deposits.....		7,447	7,844	8,355
Bills payable.....				2,056
Rediscouts.....				3,000
Other liabilities.....		36	37	77
Add for cents.....		1	1	2
Total liabilities.....		\$13,874	\$14,125	\$19,741

SIGMUND GEZA SCHWABACH, PRIVATE BANKER — NEW YORK CITY
 [1347 First avenue; organized 1915]

RESOURCES	Statement of condition Feb. 23, 1917	Statement of condition June 20, 1917	Statement of condition Sept. 8, 1917	Statement of condition Nov. 14, 1917
Stocks and bonds, viz.:				
Public securities	\$5,622	\$6,331	\$6,331	\$7,333
Private securities	14,550	34,862	37,325	37,205
Loans and discounts secured by other collateral	10,988	1,760	3,423	1,500
Loans, discounts and bills purchased not secured by collateral	1,620	1,420	500	1,370
Accounts receivable	304	254	154	154
Due from customers for exchange, money orders and steamship tickets sold	349	372	287	287
Due from trust companies, banks and bankers	47,943	28,125	23,529	21,662
Specie	410	312	254	43
Other currency authorized by the laws of the United States				222
Legal tender notes and notes of national banks	280	140	185	
Federal reserve notes	310	320	1,200	
Foreign currency	271	626	328	328
Cash items	1,641	150	10	
Other assets	1,777	1,732	1,662	1,641
Add for cents	3	3	2	3
Total resources	\$86,068	\$76,407	\$75,192	\$71,748
LIABILITIES				
Permanent capital	\$5,000	\$5,000	\$5,000	\$5,000
Surplus, including all undivided profits	3,128	4,684	4,469	4,606
Deposits	75,154	54,648	53,653	50,468
Due to trust companies, banks and bankers			10,350	
Other liabilities	2,786	12,074	1,718	11,672
Add for cents		1	2	2
Total liabilities	\$86,068	\$76,407	\$75,192	\$71,748

C. SCONFIETTI AND COMPANY, PRIVATE BANKERS — ROCHESTER

[359 State street; organized 1917]

Members of firm	Residence	Members of firm	Residence
CESARE SCONFIETTI.....	146 Rutgers street, Rochester.	BIAGO ROSSI.....	12 Almira street, Rochester.

RESOURCES	Statement of condition Feb. 28, 1917	Statement of condition June 20, 1917	Statement of condition Sept. 8, 1917	Statement of condition Nov. 14, 1917
Stocks and bonds, viz.:				
Public securities.....		\$40	\$40	\$890
Private securities.....	\$5,955	5,555	5,455	5,100
Due from trust companies, banks and bankers.....	11,651	16,642	21,507	21,275
Specie.....	45	41	3	20
Other currency authorized by the laws of the United States.....				453
Legal tender notes and notes of national banks.....	556	550	200	
Federal reserve notes.....			2,125	
Foreign currency.....	137	211	258	166
Foreign postage.....	50	5	55	75
Cash items.....			309	143
Other assets.....	69	138	144	293
Add for cents.....	1	2	2	2
Total resources.....	\$18,464	\$23,184	\$30,098	\$28,417
LIABILITIES				
Permanent capital.....	\$5,000	\$5,000	\$5,000	\$5,000
Surplus, including all undivided profits.....	3,209	5,056	5,315	5,413
Deposits.....	10,248	13,075	19,732	17,927
Other liabilities.....	7	52	50	76
Add for cents.....		1	1	1
Total liabilities.....	\$18,464	\$23,184	\$30,098	\$28,417

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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 Feb. 28, 1917	Statement of condition June 20, 1917	Statement of condition Sept. 8, 1917	Statement of condition Nov. 14, 1917
Stocks and bonds, viz.: Public securities.....	\$37,325	\$61,603	\$73,953	\$107,900
Real estate owned.....	57,000	56,300	56,300	56,300
Mortgages owned.....	22,385	21,860	18,685	17,885
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....	1,250	1,250	1,750	6,250
Loans and discounts secured by other collateral.....	1,730	5,594	5,311	2,905
Loans, discounts and bills purchased not secured by collateral.....	17,911	20,354	16,387	11,507
Due from trust companies, banks and bankers.....	115,589	91,819	98,772	89,409
Deposits with express and steamship companies.....	250	250	250	250
Specie.....	4,436	3,955	6,000	6,103
Other currency authorized by the laws of the United States.....				34,529
Legal tender notes and notes of national banks.....	52,736	34,653	35,135	
Federal reserve notes.....	7,652	7,900	11,880	
Foreign currency.....	5,667	4,862	4,977	4,796
Foreign postage.....	60	153	76	432
Cash items.....	9,388	8,588	12,866	4,227
Other assets.....	2,200	2,000	2,000	4,352
Add for cents.....	3	3	3	5
Total resources.....	\$335,582	\$321,144	\$344,345	\$346,850
LIABILITIES				
Permanent capital.....	\$25,000	\$25,000	\$25,000	\$25,000
Surplus, including all undivided profits.....	13,167	13,706	15,170	15,199
Deposits.....	262,915	247,666	269,674	265,331
Other liabilities.....	34,500	34,770	34,500	41,319
Add for cents.....		2	1	1
Total liabilities.....	\$335,582	\$321,144	\$344,345	\$346,850

JOSEPH SESSA, PRIVATE BANKER — BROOKLYN
[131 Union street, 467 Carroll street and 6323 Fourth street; organized 1914]

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RESOURCES	Statement of condition Feb. 28, 1917	Statement of condition June 20, 1917	Statement of condition Sept. 8, 1917	Statement of condition Nov. 14, 1917
Stocks and bonds, viz.: Public securities.....	\$98,154	\$98,188	\$93,299	\$134,310
Real estate owned.....	17,000	17,000	17,000	17,000
Mortgages owned.....	52,200	49,000	45,500	54,000
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....	8,000	10,640	13,715	12,635
Loans and discounts secured by other collateral.....	5,661	26,263	20,185	26,961
Loans, discounts and bills purchased not secured by collateral.....	1,050	6,319	3,079	4,327
Accounts receivable.....	84	.....	77	310
Due from customers for exchange, money orders and steamship tickets sold.....	.....	238	.....	.....
Due from trust companies, banks and bankers.....	291,725	273,513	383,715	314,088
Deposits with express and steamship companies.....	750	750	750	750
Specie.....	2,244	1,546	1,807	2,733
Other currency authorized by the laws of the United States.....	.....	.....	.....	13,275
Legal tender notes and notes of national banks.....	10,849	13,173	20,007	.....
Foreign currency.....	444	811	1,151	2,417
Foreign postage.....	750	750	750	750
Cash items.....	4,333	1,465	6,050	3,550
Other assets.....	3,846	6,933	2,929	2,699
Add for cents.....	5	4	3	4
Total resources.....	\$497,095	\$506,593	\$610,017	\$589,809
LIABILITIES				
Permanent capital.....	\$30,000	\$30,000	\$30,000	\$30,000
Surplus, including all undivided profits.....	5,107	14,647	17,137	24,250
Deposits.....	461,887	461,946	562,880	535,558
Due to trust companies, banks and bankers.....	100	.....	.....	.....
Add for cents.....	1	.....	.....	1
Total liabilities.....	\$497,095	\$506,593	\$610,017	\$589,809

FRANCIS R. STABILE, PRIVATE BANKER — NEW YORK CITY
 [189 Grand street; organized 1914]

RESOURCES	Statement of condition Feb. 28, 1917	Statement of condition June 20, 1917	Statement of condition Sept. 8, 1917	Statement of condition Nov. 14, 1917
Stocks and bonds, viz.: Public securities.....	\$5,754	\$7,670	\$9,855	\$16,174
Loans and discounts secured by other collateral.....			200	200
Loans, discounts and bills purchased not secured by collateral.....	27	27	324	
Accounts receivable.....	9,057		7,884	5,578
Due from customers for exchange, money orders and steamship tickets sold.....		41	112	
Due from trust companies, banks and bankers.....	40,039	44,803	56,794	57,978
Deposits with express and steamship companies.....	250	250	250	250
Specie.....	657	929	1,093	1,658
Other currency authorized by the laws of the United States.....				2,730
Legal tender notes and notes of national banks.....	2,777	3,117	6,012	
Foreign currency.....	2,989	3,018	2,000	960
Foreign postage.....	339	446	401	454
Cash items.....	2,778	1,346	3,105	2,093
Other assets.....	1,474	15,425	1,299	1,099
Add for cents.....	5	4	4	3
Total resources.....	\$66,196	\$77,076	\$89,333	\$89,177
LIABILITIES				
Permanent capital.....	\$10,000	\$10,000	\$10,000	\$10,000
Surplus, including all undivided profits.....	8,821	10,683	11,137	12,157
Deposits.....	44,426	45,823	66,739	65,429
Due to trust companies, banks and bankers.....		2,346	1,456	
Other liabilities.....	2,949	8,222		1,591
Add for cents.....		2	1	
Total liabilities.....	\$66,196	\$77,076	\$89,333	\$89,177

MAX STRAUS, PRIVATE BANKER — NEW YORK CITY
[55 Broadway; organized 1916]

RESOURCES	Statement of condition Feb. 28, 1917	Statement of condition June 20, 1917	Statement of condition Sept. 8, 1917	Statement of condition Nov. 14, 1917
Stocks and bonds, viz.:				
Public securities	\$5,100	\$5,100	\$5,100	\$50,700
Private securities	45,600	45,600	40,000	.....
Total resources	\$50,700	\$50,700	\$45,100	\$50,700
LIABILITIES				
Permanent capital	\$5,000	\$5,000	\$5,000	\$5,000
Surplus, including all undivided profits	45,700	45,700	40,100	45,700
Total liabilities	\$50,700	\$50,700	\$45,100	\$50,700

QUARTERLY STATEMENTS

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.....	126 State street, Brooklyn.	LUCY TARABELLA.....	270 Winthrop street, Brooklyn.

RESOURCES	Statement of condition Feb. 28, 1917	Statement of condition June 20, 1917	Statement of condition Sept. 8, 1917	Statement of condition Nov. 14, 1917
Stocks and bonds, viz.: Public securities	\$5,122	\$5,222	\$11,372	\$13,825
Loans and discounts secured by other collateral.....	843	843	818	818
Due from customers for exchange, money orders and steamship tickets sold..	149	245	212	503
Due from trust companies, banks and bankers	10,019	12,246	10,818	8,455
Deposits with express and steamship companies.....	250	250	250	250
Specie	53	45	26	35
Foreign currency.....	1,165	434	616	778
Foreign postage.....	337	40	22	240
Cash items.....	747	521	897	989
Other assets.....	180	180	180	180
Add for cents.....	3	2	2	3
Total resources	\$18,868	\$20,028	\$25,213	\$26,076
LIABILITIES				
Permanent capital.....	\$2,000	\$2,000	\$2,000	\$2,000
Surplus, including all undivided profits	6,192	6,339	6,145	6,672
Deposits.....	10,502	11,551	16,968	17,251
Other liabilities.....	174	137	98	152
Add for cents.....	.....	1	2	1
Total liabilities	\$18,868	\$20,028	\$25,213	\$26,076

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.....	210 West 85th street, New York City.

RESOURCES	Statement of condition Feb. 28, 1917	Statement of condition June 20, 1917	Statement of condition Sept. 8, 1917	Statement of condition Nov. 14, 1917
Stocks and bonds, viz.: Public securities.....	\$6,120	\$5,960	\$5,920	\$6,100
Loans and discounts secured by other collateral.....	670	.....	.....	.....
Loans, discounts and bills purchased not secured by collateral.....	205	.....	.....	.....
Accounts receivable.....	1,288	1,126	1,110	1,470
Due from customers for exchanges, money orders and steamship tickets sold..	1,168	12	826	448
Due from trust companies, banks and bankers.....	5,343	3,763	3,238	4,578
Deposits with express and steamship companies.....	250	250	250	250
Specie.....	54	.....	.....	.....
Other currency authorized by the laws of the United States.....	.....	.....	.....	589
Legal tender notes and notes of national banks.....	1,310	989	833	.....
Foreign currency.....	6,295	3,858	3,360	2,161
Other assets.....	495	666	835	900
Add for cents.....	4	3	2	3
Total resources.....	\$23,202	\$16,627	\$16,374	\$16,499
LIABILITIES				
Permanent capital.....	\$5,000	\$5,000	\$5,000	\$5,000
Surplus, including all undivided profits.....	7,365	6,007	5,820	6,100
Deposits.....	10,391	4,823	4,960	4,830
Bills payable.....	446	796	593	568
Add for cents.....	.....	1	1	1
Total liabilities.....	\$23,202	\$16,627	\$16,374	\$16,499

QUARTERLY STATEMENTS

GUISEPPE TERMINI, PRIVATE BANKER — NEW YORK CITY

[3 Mulberry street; organized 1914]

RESOURCES	Statement of condition Feb. 28, 1917	Statement of condition June 20, 1917	Statement of condition Sept. 8, 1917	Statement of condition Nov. 14, 1917
Stocks and bonds, viz.: Public securities.....	\$28,633	\$35,903	\$35,903	\$36,553
Real estate owned.....	12,000	12,000	12,000	12,000
Mortgages owned.....	500	500	500	500
Loans, discounts and bills purchased not secured by collateral.....	700	450	450	285
Due from trust companies, banks and bankers.....	16,919	8,495	13,040	10,823
Deposits with express and steamship companies.....	250	250	250	250
Specie.....	150	200	500	1,134
Other currency authorized by the laws of the United States.....	.....	.....	.....	7,000
Legal tender notes and notes of national banks.....	2,751	2,800	3,400	.....
Federal reserve notes.....	1,025	1,356	1,500	.....
Foreign currency.....	246	420	315	92
Foreign postage.....	180	40	61	52
Other assets.....	1,121	1,164	1,151	995
Add for cents.....	2	3	1	2
Total resources.....	\$64,477	\$63,581	\$69,071	\$69,686
LIABILITIES				
Permanent capital.....	\$2,500	\$2,500	\$2,500	\$2,500
Surplus, including all undivided profits.....	4,549	6,353	6,620	7,990
Deposits.....	51,185	49,159	54,237	53,212
Other liabilities.....	6,241	5,538	5,714	5,983
Add for cents.....	2	1	.....	1
Total liabilities.....	\$64,477	\$63,581	\$69,071	\$69,686

FELICE TOCCI, PRIVATE BANKERS — NEW YORK CITY

[89 Park street; organized 1916]

Members of firm	Residence	Members of firm	Residence
FELICE TOCCI.....	Grasmere, N. Y.	CARL CALVOSA.....	GRASMERE, N. Y.

RESOURCES	Statement of condition Feb. 28, 1917	Statement of condition June 20, 1917	Statement of condition Sept. 8, 1917	Statement of condition Nov. 14, 1917
Stocks and bonds, viz.: Public securities.....	\$71,708	\$70,295	\$70,367	\$32,801
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....	6,471	7,090	7,672	.....
Loans and discounts secured by other collateral.....	.....	.....	.....	1,000
Loans, discounts and bills purchased not secured by collateral.....	.....	.....	.....	9,041
Accounts receivable.....	382	342	364	37
Due from trust companies, banks and bankers.....	24,838	17,863	24,435	62,578
Deposits with express and steamship companies.....	250	250	250	250
Specie.....	149	135	111	145
Other currency authorized by the laws of the United States.....	.....	.....	.....	7,018
Legal tender notes and notes of national banks.....	2,734	3,346	4,379	.....
Foreign currency.....	404	1,090	691	308
Foreign postage.....	350	180	50	50
Cash items.....	835	368	811	47
Other assets.....	3,944	3,416	4,159	3,153
Add for cents.....	2	2	3	1
Total resources.....	\$112,067	\$104,377	\$113,292	\$116,429
LIABILITIES				
Permanent capital.....	\$10,000	\$10,000	\$10,000	\$10,000
Surplus, including all undivided profits.....	51,104	56,344	58,194	65,225
Deposits.....	41,431	33,214	40,006	37,552
Bills payable.....	6,000	.....	.....	.....
Other liabilities.....	3,531	4,818	5,091	3,652
Add for cents.....	1	1	1	
Total liabilities.....	\$112,067	\$104,377	\$113,292	\$116,429

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TOMAINO BROTHERS, PRIVATE BANKERS — UTICA

[214 Mohawk street; organized 1916]

Members of firm	Residence	Members of firm	Residence
JOSEPH TOMAINO.....	214 Mohawk street, Utica.	ANTONIO TOMAINO.....	402 Mohawk street, Utica.

RESOURCES	Statement of condition Feb. 28, 1917	Statement of condition June 20, 1917	Statement of condition Sept. 8, 1917	Statement of condition Nov. 14, 1917
Stocks and bonds, viz.:				
Public securities.....	\$4,250	\$5,250	\$4,900	\$4,900
Private securities.....	21,312	19,555	19,630	20,270
Mortgages owned.....	20,703	39,163	39,143	45,793
Due from trust companies, banks and bankers.....	37,920	33,891	48,701	53,996
Specie.....	200	125		
Other currency authorized by the laws of the United States.....				7,764
Legal tender notes and notes of national banks.....	7,238	1,528	5,412	
Federal reserve notes.....	3,000	815	1,440	
Other assets.....	1,056	1,518	1,624	1,237
Add for cents.....	3	2	2	1
Total resources.....	\$95,682	\$101,847	\$120,852	\$134,011
LIABILITIES				
Permanent capital.....	\$20,000	\$20,000	\$20,000	\$20,000
Surplus, including all undivided profits.....	1,650	850	1,421	2,473
Deposits.....	73,560	80,477	98,869	110,954
Other liabilities.....	470	519	561	583
Add for cents.....	2	1	1	1
Total liabilities.....	\$95,682	\$101,847	\$120,852	\$134,011

VERRILLI BROTHERS, PRIVATE BANKERS — NEW YORK CITY

[129 Mulberry street; organized 1914]

Members of firm	Residence	Members of firm	Residence
ROCCO VERRILLI	455 East 16th street, New York City.	LEONARDO VERRILLI	129 Mulberry street, New York City.

RESOURCES	Statement of condition Feb. 28, 1917	Statement of condition June 20, 1917	Statement of condition Sept. 8, 1917	Statement of condition Nov. 14, 1917
Stocks and bonds, viz.: Public securities.....	\$20,400	\$20,100	\$20,000	\$20,500
Accounts receivable.....	1	2	.....	.....
Due from trust companies, banks and bankers.....	14,488	20,027	21,908	19,375
Deposits with express and steamship companies.....	250	250	250	250
Specie.....	9	109	80	264
Other currency authorized by the laws of the United States.....	.....	.....	.....	865
Legal tender notes and notes of national banks.....	890	627	3,898	.....
Federal reserve notes.....	400	275	2,640	.....
Foreign currency.....	159	91	501	199
Foreign postage.....	48	31	27	48
Cash items.....	57	.....	65	110
Other assets.....	625	460	218	381
Add for cents.....	2	1	2	3
Total resources.....	\$37,329	\$41,973	\$49,589	\$41,995
LIABILITIES				
Permanent capital.....	\$4,000	\$4,000	\$4,000	\$4,000
Surplus, including all undivided profits.....	3,781	5,080	7,149	5,696
Deposits.....	29,480	32,681	38,440	32,298
Other liabilities.....	67	211		
Add for cents.....	1	1		1
Total liabilities.....	\$37,329	\$41,973	\$49,589	\$41,995

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ENRICO VIGGIANI, PRIVATE BANKER — NEW YORK CITY

[2167 1st avenue; organized 1914]

RESOURCES	Statement of condition Feb. 28, 1917	Statement of condition June 20, 1917	Statement of condition Sept. 8, 1917	Statement of condition Nov. 14, 1917
Stocks and bonds, viz.: Public securities	\$15,000	\$17,391	\$17,391	\$18,321
Loans and discounts secured by other collateral	2,000	1,000	500	.....
Loans, discounts and bills purchased not secured by collateral .....	.....	.....	.....	500
Due from trust companies, banks and bankers	26,364	26,539	29,331	26,587
Deposits with express and steamship companies	250	250	250	250
Specie	259	225	195	190
Other currency authorized by the laws of the United States .....	.....	.....	.....	205
Legal tender notes and notes of national banks	905	981	868	.....
Foreign currency	230	226	230	721
Foreign postage	327	237	.....	.....
Cash items	360	515	543	296
Other assets	1,136	1,328	1,367	1,117
Add for cents	3	3	2	3
Total resources	\$46,834	\$48,695	\$50,677	\$48,190
LIABILITIES				
Permanent capital	\$10,000	\$10,000	\$10,000	\$10,000
Surplus, including all undivided profits	12,449	12,818	13,422	13,935
Deposits	23,466	25,411	26,451	23,822
Due to trust companies, banks and bankers	466	.....	359	.....
Other liabilities	450	465	443	432
Add for cents	3	1	2	1
Total liabilities	\$46,834	\$48,695	\$50,677	\$48,190

HENRY C. ZARO, PRIVATE BANKER — NEW YORK CITY
[1-3 Third avenue; organized 1914]

QUARTERLY STATEMENTS

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RESOURCES	Statement of condition Feb. 28, 1917	Statement of condition June 20, 1917	Statement of condition Sept. 8, 1917	Statement of condition Nov. 14, 1917
Stocks and bonds, viz.: Public securities.....	\$10,105	\$10,105	\$10,105	\$10,105
Loans and discounts secured by other collateral.....	560	.....	.....	.....
Loans, discounts and bills purchased not secured by collateral.....	.....	1,075	2,096	1,230
Accounts receivable.....	476	7,126	380	430
Due from trust companies, banks and bankers.....	30,422	11,867	34,635	62,553
Deposits with express and steamship companies.....	250	250	250	250
Specie.....	.....	55	.....	.....
Legal tender notes and notes of national banks.....	.....	100	.....	.....
Foreign currency.....	4,227	28,957	18,440	3,489
Foreign postage.....	27	27	.....	.....
Cash items.....	155	1,825	3,476	555
Other assets.....	1,221	1,248	1,230	1,412
Add for cents.....	1	3	2	3
Total resources.....	\$47,444	\$62,638	\$70,614	\$80,027
LIABILITIES				
Permanent capital.....	\$10,000	\$10,000	\$10,000	\$10,000
Surplus, including all undivided profits.....	4,159	10,433	17,705	22,759
Deposits.....	14,993	14,614	11,582	17,462
Due to trust companies, banks and bankers.....	.....	.....	6,717	.....
Other liabilities.....	18,291	27,590	24,600	29,805
Add for cents.....	1	1	1	1
Total liabilities.....	\$47,444	\$62,638	\$70,614	\$80,027

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 Feb. 23, 1917	Statement of condition June 20, 1917	Statement of condition Sept. 8, 1917	Statement of condition Nov. 14, 1917
Stocks and bonds, viz.:				
Public securities	\$2,263,040	\$2,481,983	\$2,406,309	\$2,757,179
Private securities	2,602,680	2,075,643	1,934,482	1,907,606
Real estate owned	3,453,377	3,149,513	2,768,577	2,570,868
Mortgages owned	1,046,307	334,883	386,018	527,278
Loans and discounts secured by bond and mortgage, deed or other real estate col.	232,092	209,880	202,591	126,127
Loans and discounts secured by other collateral	910,551	881,320	797,406	1,195,840
Loans, discounts and bills purchased not secured by collateral	646,021	482,779	471,082	501,747
Accounts receivable	269,652	380,159	630,756	618,125
Due from customers for exchange, money orders and steamship tickets sold ..	102,578	30,772	119,574	196,379
Overdrafts	7,866	10,360	7,639	10,617
Due from trust companies, banks and bankers	3,807,157	4,044,958	4,382,981	4,334,602
Deposits with express and steamship companies	14,418	14,262	13,262	13,512
Specie	43,854	45,412	56,646	57,876
Other currency authorized by the laws of the United States				318,642
Legal tender notes and notes of national banks	343,665	266,958	304,015	
Federal reserve notes	40,682	37,634	62,565	
Foreign currency	221,056	224,435	160,160	119,824
Foreign postage	8,892	7,527	7,066	6,419
Cash items	124,077	82,838	122,071	68,789
Customers' liability on acceptances (per contra, see liabilities)	36,724	10,000	7,250	2,000
Other assets	304,713	247,792	166,597	171,564
Add for cents	214	214	216	212
Total resources	\$16,479,616	\$15,019,322	\$15,007,263	\$15,505,206
LIABILITIES				
Permanent capital	\$1,607,000	\$1,621,000	\$1,186,000	\$1,186,000
Surplus, including all undivided profits	1,423,904	1,828,677	2,204,082	2,693,255
Deposits	10,802,202	9,189,201	9,443,599	9,520,284
Due to trust companies, banks and bankers	51,940	608,820	759,266	549,260
Bills payable	616,878	128,309	119,982	159,847
Rediscouts	28,177	2,700	10,000	18,734
Acceptances of drafts payable at a future date or auth'd by com'l letters of credit	38,524	10,000	7,250	2,000
Other liabilities	1,910,895	1,630,509	1,276,987	1,375,727
Add for cents	96	106	97	99
Total liabilities	\$16,479,616	\$15,019,322	\$15,007,263	\$15,505,206

**SUMMARY OF WEEKLY REPORTS OF STATE BANKS AND TRUST COMPANIES IN
GREATER NEW YORK
STATE BANKS**

1917	January 6	January 13	January 20	January 27	February 3	February 10
Loans and investments.....	\$411,798,100	\$420,682,000	\$416,407,200	\$417,720,200	\$418,550,300	\$406,496,600
Gold.....	48,770,100	52,321,600	46,504,200	47,060,900	48,319,500	54,856,100
Currency and bank notes.....	22,793,000	24,212,300	20,348,000	19,755,600	21,745,800	27,236,700
Deposits.....	577,127,700	592,058,000	575,245,200	562,558,400	580,577,800	583,245,700
Reserve on deposits.....	119,875,900	129,416,700	121,605,700	120,331,500	123,994,900	131,868,100
Percentage of reserve.....	27.2	28	26.6	26.1	27.1	29

TRUST COMPANIES

Loans and investments.....	\$1,687,605,000	\$1,671,219,700	\$1,674,118,900	\$1,691,833,200	\$1,708,219,000	\$1,719,712,100
Gold.....	140,582,200	143,755,500	153,486,300	155,054,200	145,728,000	152,910,500
Currency and bank notes.....	17,299,800	17,521,000	21,559,800	14,426,300	15,738,000	15,732,400
Deposits.....	2,047,100,400	2,051,726,300	2,119,491,400	2,163,574,300	2,185,327,500	2,138,840,700
Reserve on deposits.....	363,630,400	384,621,600	444,319,200	465,317,700	463,067,100	428,746,600
Percentage of reserve.....	22.4	23.9	26.9	27.5	27.3	25.6

STATE BANKS AND TRUST COMPANIES NOT INCLUDED IN CLEARING HOUSE FIGURES

Loans and investments.....	\$754,970,900	\$755,269,300	\$745,190,300	\$743,633,900	\$743,659,300	\$752,106,700
Gold.....	62,156,700	62,630,300	63,245,500	63,071,300	64,399,200	65,804,100
Currency and bank notes.....	10,777,500	10,614,500	10,127,800	10,224,000	9,805,700	10,111,600
Total deposits.....	954,949,200	956,060,300	968,241,300	984,043,000	990,908,900	980,356,300
Deposits, eliminating amounts due from reserve depositories and from other banks and trust companies in New York city, exchanges, and United States depositories.....	807,321,300	806,876,000	802,210,000	803,657,300	799,882,200	798,312,500
Reserve on deposits.....	216,615,200	217,053,400	234,350,700	247,116,000	256,851,400	250,424,000
Percentage of reserve.....	28.5	28.6	31.2	32.1	33.3	32.6

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SUMMARY OF WEEKLY REPORTS OF STATE BANKS AND TRUST COMPANIES IN GREATER NEW YORK — (Continued)
STATE BANKS

1917	February 17	February 24	March 3	March 10	March 17	March 24
Loans and investments.....	\$399,210,000	\$398,991,600	\$401,814,800	\$406,199,600	\$408,115,000	\$408,868,800
Gold.....	56,172,100	61,204,800	58,723,000	59,229,500	55,377,500	52,932,600
Currency and bank notes.....	27,399,300	23,452,100	23,079,100	22,483,600	22,310,100	21,563,300
Deposits.....	551,732,800	549,403,100	547,907,200	564,020,600	560,292,200	569,867,900
Reserve on deposits.....	131,849,700	134,656,200	132,690,000	136,304,800	132,274,500	133,793,300
Percentage of reserve.....	29.3	29.9	29.5	29.7	29.1	29.3
TRUST COMPANIES						
Loans and investments.....	\$1,718,385,100	\$1,713,953,000	\$1,717,153,500	\$1,734,898,700	\$1,750,791,100	\$1,754,722,700
Gold.....	160,319,500	167,818,800	162,634,800	175,807,300	179,913,900	172,268,500
Currency and bank notes.....	22,276,900	20,641,200	15,860,500	16,887,300	16,566,600	14,860,600
Deposits.....	2,104,443,300	2,123,357,200	2,135,383,300	2,157,657,800	2,197,900,800	2,219,037,700
Reserve on deposits.....	417,307,400	438,095,300	434,370,200	464,025,400	478,251,400	483,343,300
Percentage of reserve.....	25.3	26.1	26.1	27.2	27.6	27.8
STATE BANKS AND TRUST COMPANIES NOT INCLUDED IN CLEARING HOUSE FIGURES						
Loans and investments.....	\$752,959,900	\$756,143,900	\$758,221,100	\$763,660,600	\$771,974,800	\$772,640,000
Gold.....	66,603,800	67,248,300	67,134,500	67,766,900	69,082,500	67,694,400
Currency and bank notes.....	11,041,700	11,140,500	11,380,300	11,334,400	11,185,500	10,788,900
Total deposits.....	973,933,400	988,024,400	988,809,800	1,003,192,800	1,017,051,200	1,016,939,900
Deposits, eliminating amounts due from reserve depositories and from other banks and trust companies in New York city, exchanges, and United States depositories.....	802,259,200	804,581,500	804,026,000	804,817,800	816,343,500	817,628,000
Reserve on deposits.....	242,883,000	256,209,200	256,704,400	269,449,100	272,711,300	269,654,400
Percentage of reserve.....	31.8	32.9	33	34.1	34.1	34.1

SUMMARY OF WEEKLY REPORTS OF STATE BANKS AND TRUST COMPANIES IN GREATER NEW YORK — (Continued)
STATE BANKS

1917	March 31	April 7	April 14	April 21	April 28	May 5
Loans and investments	\$411,689,600	\$414,803,800	\$421,400,100	\$431,176,900	\$429,406,900	\$436,115,000
Gold	50,156,200	52,253,500	60,471,500	51,240,000	49,286,200	46,734,800
Currency and bank notes	21,283,700	22,193,200	24,726,600	24,138,900	23,958,000	22,111,400
Deposits	562,740,300	571,995,300	597,114,700	584,307,000	595,396,000	588,950,900
Reserve on deposits	131,836,800	134,393,400	148,041,300	134,452,100	138,693,200	122,908,800
Percentage of reserve	28.7	29.2	30.6	28.1	28.8	26.1

TRUST COMPANIES

Loans and investments	\$1,781,792,500	\$1,802,136,300	\$1,814,165,900	\$1,836,396,800	\$1,868,989,800	\$1,867,031,800
Gold	165,795,000	166,736,900	168,142,100	176,345,100	182,523,600	169,168,900
Currency and bank notes	15,482,300	16,204,900	16,460,600	16,572,700	14,597,400	13,746,900
Deposits	2,236,527,500	2,272,719,300	2,264,862,500	2,300,016,800	2,316,681,100	2,278,444,200
Reserve on deposits	459,920,900	455,474,800	451,869,600	457,567,300	449,623,000	413,818,100
Percentage of reserve	26.4	26	25.8	25.8	25.1	23.5

STATE BANKS AND TRUST COMPANIES NOT INCLUDED IN CLEARING HOUSE FIGURES

Loans and investments	\$777,144,400	\$789,755,800	\$799,358,600	\$805,888,600	\$815,945,100	\$826,630,300
Gold	68,110,200	68,396,100	69,022,400	69,242,100	69,214,000	68,618,700
Currency and bank notes	10,777,900	10,926,600	11,773,000	11,263,300	11,270,700	11,057,400
Total deposits	1,014,021,000	1,034,168,700	1,042,521,600	1,047,244,900	1,045,702,700	1,045,199,100
Deposits, eliminating amounts due from reserve depositaries and from other banks and trust companies in New York city, exchanges, and United States deposits	826,312,900	843,500,800	853,089,400	859,654,500	866,757,200	876,059,800
Reserve on deposits	255,227,200	257,404,400	254,857,500	253,831,900	246,156,100	235,036,500
Percentage of reserve	32.4	32.3	32	31.7	30.6	29.4

WEEKLY STATEMENTS

SUMMARY OF WEEKLY REPORTS OF STATE BANKS AND TRUST COMPANIES IN GREATER NEW YORK — (Continued)
STATE BANKS

1917	May 12	May 19	May 26	June 2	June 9	June 16
Loans and investments	\$429,915,000	\$427,538,100	\$430,239,300	\$437,222,600	\$440,288,500	\$445,134,600
Gold	47,643,400	52,770,700	58,504,800	51,431,300	49,571,100	47,002,600
Currency and bank notes	20,719,000	20,184,900	21,001,600	20,653,300	20,552,800	20,466,800
Deposits	568,010,200	578,519,000	596,237,000	591,032,800	568,741,300	576,077,600
Reserve on deposits	123,814,700	130,276,300	129,985,500	116,460,000	114,005,400	106,318,300
Percentage of reserve	27.4	28.5	28	26	25.3	23.8

TRUST COMPANIES

Loans and investments	\$1,832,916,800	\$1,853,497,900	\$1,865,890,400	\$1,879,107,300	\$1,858,910,700	\$1,879,281,200
Gold	176,105,200	187,704,400	184,936,300	171,923,500	162,336,900	157,865,300
Currency and bank notes	13,957,200	14,846,000	15,240,900	13,715,100	13,648,600	15,421,800
Deposits	2,232,375,600	2,257,572,700	2,276,628,900	2,294,752,500	2,209,861,700	2,220,542,700
Reserve on deposits	423,739,100	453,274,900	453,393,100	434,295,600	384,848,400	369,726,700
Percentage of reserve	24.5	25.6	25.1	24.4	22.2	21.4

STATE BANKS AND TRUST COMPANIES NOT INCLUDED IN CLEARING HOUSE FIGURES

Loans and investments	\$329,623,700	\$341,476,000	\$339,927,400	\$349,844,800	\$348,190,200	\$362,227,000
Gold	68,602,500	67,945,900	67,786,900	67,012,800	68,314,700	67,408,400
Currency and bank notes	10,983,700	10,728,700	10,807,400	10,683,100	10,895,300	11,034,700
Total deposits	1,045,348,800	1,055,373,800	1,052,464,100	1,059,373,600	1,032,232,100	1,034,123,700
Deposits eliminating amounts due from reserve depositaries and from other banks and trust companies in New York city, exchanges, and United States depositaries	876,927,800	881,259,200	876,898,300	886,600,200	885,742,400	896,371,200
Reserve on deposits	235,688,800	242,085,900	240,992,700	236,251,300	213,432,400	205,261,500
Percentage of reserve	29.8	30	29.6	28.9	26.4	25.2

SUMMARY OF WEEKLY REPORTS OF STATE BANKS AND TRUST COMPANIES IN GREATER NEW YORK — (Continued)
STATE BANKS

1917	June 23	June 30	July 7	July 14	July 21	July 28
Loans and investments.....	\$434,578,900	\$431,557,400	\$441,664,500	\$423,881,200	\$424,543,700	\$429,793,700
Gold.....	42,379,400	41,361,400	42,793,400	35,247,100	34,019,400	36,251,900
Currency and bank notes.....	20,538,500	20,726,900	20,811,900	19,733,800	18,864,200	19,212,800
Deposits with the Federal Reserve Bank of New York.....			15,830,000	18,391,200	22,204,200	26,797,000
Deposits.....	549,929,300	555,998,100	582,434,400	539,695,800	565,885,200	560,452,300
Reserve on deposits.....	102,719,800	105,436,400	114,692,600	109,135,200	109,467,800	116,943,000
Percentage of reserve.....	23.8	24.7	26.3	26.8	25.6	26.5

TRUST COMPANIES

Loans and Investments.....	\$1,860,314,100	\$1,888,440,500	\$1,899,530,200	\$1,885,911,900	\$1,884,186,200	\$1,875,951,700
Gold.....	142,061,200	149,326,100	145,381,100	146,051,700	148,669,000	163,046,300
Currency and bank notes.....	15,486,700	15,308,700	20,540,900	15,828,400	13,639,000	19,053,300
Deposits with the Federal Reserve Bank of New York.....			6,118,900	4,133,400	3,418,200	4,389,200
Deposits.....	2,155,613,400	2,198,443,300	2,263,020,100	2,227,693,200	2,211,569,100	2,230,434,900
Reserve on deposits.....	333,823,600	352,379,900	379,304,500	367,041,800	351,206,200	413,791,800
Percentage of reserve.....	19.4	21	22.8	22	21.1	24.4

STATE BANKS AND TRUST COMPANIES NOT INCLUDED IN CLEARING HOUSE FIGURES

Loans and investments.....	\$861,034,600	\$862,684,200	\$864,843,800	\$842,567,400	\$841,305,300	\$847,679,200
Gold.....	65,075,000	63,953,700	62,036,200	61,318,400	61,438,100	61,966,700
Currency and bank notes.....	10,791,100	10,390,300	10,676,500	10,161,800	9,888,600	16,048,600
Deposits with the Federal Reserve Bank of New York.....						1,000,000
Total deposits.....	1,008,915,100	1,020,076,500	1,047,640,900	1,022,026,700	1,013,328,800	1,039,923,700
Deposits eliminating amounts due from reserve depositaries and from other banks and trust companies in New York city, exchanges, and United States depositors.....	887,250,600	870,674,600	862,786,500	846,319,500	849,921,400	846,719,900
Reserve on deposits.....	189,384,600	193,072,400	208,334,100	216,856,700	194,744,300	224,224,100
Percentage of reserve.....	24	24.5	26	28.2	25.6	28.7

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SUMMARY OF WEEKLY REPORTS OF STATE BANKS AND TRUST COMPANIES IN GREATER NEW YORK — (Continued)
STATE BANKS

1917	August 4	August 11	August 18	August 25	September 1	September 8
Loans and investments	\$431,103,900	\$433,573,800	\$436,971,400	\$439,294,400	\$433,592,700	\$431,284,300
Gold	34,786,900	35,328,000	33,461,000	31,984,500	30,482,900	30,004,900
Currency and bank notes	17,860,000	18,027,800	17,601,100	16,950,800	17,405,500	17,681,300
Deposits with the Federal Reserve Bank of New York	28,472,400	19,774,400	20,249,900	22,346,900	17,707,700	20,643,300
Deposits	552,800,500	553,701,700	550,989,700	540,138,900	538,531,200	549,253,000
Reserve on deposits	117,833,200	109,961,100	102,384,800	101,663,300	94,958,200	97,886,300
Percentage of reserve	26	25.1	23.7	23.5	21.8	22.7
TRUST COMPANIES						
Loans and investments	\$1,869,618,400	\$1,857,513,000	\$1,864,631,900	\$1,857,319,800	\$1,860,983,600	\$1,840,179,900
Gold	147,770,400	147,299,200	143,303,200	141,581,000	130,286,700	125,520,600
Currency and bank notes	12,639,500	13,257,100	13,780,500	12,890,300	13,229,700	14,375,400
Deposits with the Federal Reserve Bank of New York	5,533,500	9,732,800	13,635,400	13,150,100	21,560,600	25,298,900
Deposits	2,251,876,500	2,234,241,700	2,225,805,100	2,213,907,700	2,230,851,700	2,169,480,800
Reserve on deposits	404,987,100	397,161,000	386,368,300	381,479,800	374,123,200	343,494,600
Percentage of reserve	24	23.6	23.2	22.9	22.5	20
STATE BANKS AND TRUST COMPANIES NOT INCLUDED IN CLEARING HOUSE FIGURES						
Loans and investments	\$833,405,200	\$832,055,800	\$850,593,700	\$848,846,500	\$849,546,200	\$841,724,400
Gold	60,227,100	59,836,200	59,495,800	59,916,800	58,936,800	60,475,500
Currency and bank notes	9,753,700	10,398,900	9,928,600	9,890,900	10,159,100	10,531,500
Deposits with the Federal Reserve Bank of New York	2,166,000	3,166,700	4,000,000	4,500,000	5,167,000	5,107,000
Total deposits	1,038,517,500	1,031,970,100	1,042,343,500	1,033,244,800	1,029,739,500	1,002,722,000
Deposits, eliminating amounts due from reserve depositories and from other banks and trust companies in New York city, exchanges, and United States deposits	832,607,000	835,687,000	850,522,200	849,080,600	863,560,400	863,916,800
Reserve on deposits	226,092,200	225,876,000	216,926,300	214,445,000	209,609,300	192,397,300
Percentage of reserve	29.2	29.2	27.9	27.5	26.6	24.9

SUMMARY OF WEEKLY REPORTS OF STATE BANKS AND TRUST COMPANIES IN GREATER NEW YORK — (Continued)
STATE BANKS

1917	September 15	September 22	September 29	October 6	October 13	October 20
Loans and investments	\$426,155,800	\$432,358,400	\$428,717,100	\$430,726,100	\$430,137,200	\$431,983,000
Gold	30,157,400	28,655,800	27,073,300	26,319,800	26,411,500	26,819,200
Currency and bank notes	19,150,800	18,955,200	19,433,000	19,321,300	19,864,800	20,296,200
Deposits with the Federal Reserve Bank of New York	21,466,300	21,714,900	24,832,400	30,694,900	28,525,200	26,107,600
Deposits	541,017,200	549,419,900	551,033,900	559,678,500	548,133,900	567,114,600
Reserve on deposits	102,854,400	101,183,700	104,486,600	108,689,500	108,689,300	110,272,300
Percentage of reserve	23.5	23.4	24.1	24.6	25	25.3

TRUST COMPANIES

Loans and investments	\$1,835,869,900	\$1,853,732,400	\$1,843,087,900	\$1,836,567,700	\$1,860,594,600	\$1,800,098,700
Gold	120,213,000	116,895,700	110,281,300	101,180,500	86,940,100	82,676,400
Currency and bank notes	14,635,200	14,202,100	13,969,900	13,952,900	14,450,700	14,871,600
Deposits with the Federal Reserve Bank of New York	43,462,600	35,778,600	36,950,300	46,521,900	89,594,300	87,167,200
Deposits	2,151,922,600	2,181,712,400	2,147,385,200	2,148,222,500	2,159,969,300	2,180,812,700
Reserve on deposits	358,460,200	355,572,700	334,314,000	340,153,400	348,162,700	343,118,600
Percentage of reserve	21.5	21.8	20.7	21	21.3	21

STATE BANKS AND TRUST COMPANIES NOT INCLUDED IN CLEARING HOUSE FIGURES

Loans and investments	\$837,422,300	\$847,094,000	\$843,856,500	\$834,241,900	\$838,263,500	\$846,707,400
Gold	60,165,200	59,656,600	59,234,800	57,503,100	57,495,300	56,999,400
Currency and bank notes	11,029,500	11,058,000	10,972,000	10,765,200	11,229,900	11,808,000
Deposits with the Federal Reserve Bank of New York	5,477,000	4,379,000	3,892,000	3,791,000	5,120,800	6,025,000
Total deposits	908,922,800	1,016,471,800	1,000,028,200	994,528,100	997,764,600	1,009,857,900
Deposits, eliminating amounts due from reserve depositaries and from other banks and trust companies in New York city, exchanges, and United States deposits	859,272,100	858,304,500	851,996,100	847,195,300	859,787,100	873,169,400
Reserve on deposits	191,654,500	197,027,300	185,401,100	186,046,800	184,760,000	183,807,400
Percentage of reserve	24.9	25.6	24.5	24.6	24.2	23.9

WEEKLY STATEMENTS

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SUMMARY OF WEEKLY REPORTS OF STATE BANKS AND TRUST COMPANIES IN GREATER NEW YORK — (Continued)
STATE BANKS

1917	October 27	November 3	November 10	November 17	November 24
Loans and investments.....	\$437,808,000	\$444,901,800	\$442,680,500	\$446,645,500	\$458,970,000
Gold.....	25,647,500	23,110,600	22,853,900	21,938,100	22,393,500
Currency and bank notes.....	20,950,300	21,454,500	21,822,600	22,290,400	21,970,800
Deposits with the Federal Reserve Bank of New York.....	27,397,700	28,105,300	29,518,200	34,155,800	36,242,000
Deposits.....	554,206,500	572,784,300	573,449,800	577,598,900	579,044,000
Reserve on deposits.....	110,472,500	107,540,200	111,356,000	115,024,600	109,706,100
Percentage of reserve.....	25	24.7	25.2	26.6	26.3
TRUST COMPANIES					
Loans and investments.....	\$1,921,348,700	\$2,032,172,900	\$2,072,806,100	\$2,096,820,100	\$2,103,327,100
Gold.....	63,043,000	58,287,100	52,863,100	48,855,600	35,987,200
Currency and bank notes.....	15,555,800	15,271,800	15,301,400	13,741,300	15,159,700
Deposits with the Federal Reserve Bank of New York.....	125,674,300	139,518,800	155,095,300	151,640,500	178,933,900
Deposits.....	2,185,428,100	2,274,471,900	2,305,980,700	2,312,641,700	2,301,328,600
Reserve on deposits.....	330,431,100	327,207,900	345,721,300	326,797,200	333,177,200
Percentage of reserve.....	20.2	20.1	21.2	20.3	21.8
STATE BANKS AND TRUST COMPANIES NOT INCLUDED IN CLEARING HOUSE FIGURES					
Loans and investments.....	\$858,881,200	\$917,861,700	\$935,924,200	\$935,580,900	\$927,636,700
Gold.....	45,961,800	44,316,900	40,819,200	38,713,800	33,026,800
Currency and bank notes.....	12,281,300	11,916,700	12,071,600	12,051,700	12,197,400
Deposits with the Federal Reserve Bank of New York.....	30,640,800	38,582,400	47,971,100	47,135,500	48,584,800
Total deposits.....	1,011,755,000	1,055,771,800	1,081,132,200	1,083,779,100	1,054,008,400
Deposits, eliminating amounts due from reserve depositaries and from other banks and trust companies in New York city, exchanges, and United States deposits.....	886,399,900	895,147,600	877,467,000	874,706,200	827,944,100
Reserve on deposits.....	178,538,200	175,573,700	192,479,200	184,993,600	175,094,800
Percentage of reserve.....	23.3	22.9	24.7	24.2	24.3

SUMMARY OF WEEKLY REPORTS OF STATE BANKS AND TRUST COMPANIES IN GREATER NEW YORK — (Concluded)
STATE BANKS

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1917	December 1	December 8	December 15	December 22	December 29
Loans and investments.....	\$452,478,800	\$454,087,400	\$433,870,200	\$419,392,900	\$422,158,300
Gold.....	21,055,800	20,586,900	20,138,100	19,815,000	18,835,800
Currency and bank notes.....	22,101,800	22,806,100	22,734,700	23,723,200	24,734,700
Deposits with the Federal Reserve Bank of New York.....	44,190,400	43,322,500	39,865,600	30,482,700	37,154,200
Deposits.....	580,455,900	579,904,300	554,938,500	523,281,700	532,954,600
Reserve on deposits.....	116,509,300	114,097,900	110,059,200	98,691,700	105,512,800
Percentage on reserve.....	27.7	26.4	25.7	23.6	24

TRUST COMPANIES

Loans and investments.....	\$2,069,371,200	\$2,113,562,000	\$2,050,364,500	\$1,878,591,400	\$1,857,790,700
Gold.....	26,135,900	25,799,700	25,871,000	25,108,400	21,835,500
Currency and bank notes.....	14,598,100	14,829,400	15,169,700	15,685,500	15,212,200
Deposits with the Federal Reserve Bank of New York.....	193,702,600	195,424,000	205,002,300	185,802,200	183,061,200
Deposits.....	2,291,227,900	2,317,848,800	2,232,785,400	2,080,587,200	2,053,907,600
Reserve on deposits.....	350,282,200	373,968,900	361,806,100	317,395,600	315,622,200
Percentage of reserve.....	22.6	23	22.8	20.8	20.6

STATE BANKS AND TRUST COMPANIES NOT INCLUDED IN CLEARING HOUSE FIGURES

Loans and investments.....	\$923,228,400	\$957,699,000	\$937,128,800	\$837,840,000	\$823,848,300
Gold.....	23,365,300	23,454,500	23,286,300	22,898,800	19,261,200
Currency and bank notes.....	12,127,300	12,535,000	12,561,300	12,853,800	13,197,200
Deposits with the Federal Reserve Bank of New York.....	62,156,600	61,955,700	62,217,600	61,489,500	63,267,700
Total deposits.....	1,041,522,000	1,060,106,000	1,025,541,900	965,615,100	951,542,100
Deposits, eliminating amounts due from reserve depositaries and from other banks and trust companies in New York city, exchanges, and United States deposits.....	832,513,100	813,720,100	838,874,100	844,843,800	839,876,000
Reserve on deposits.....	186,460,800	203,200,300	185,198,300	167,858,500	171,996,900
Percentage of reserve.....	25.5	27.7	25.1	23	23.5

WEEKLY STATEMENTS

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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

1917	January 6	January 13	January 20	January 27	February 3	February 10	February 17
Loans and discounts	\$166,119,000	\$166,608,400	\$166,442,800	\$167,386,300	\$167,461,100	\$168,249,800	\$168,816,600
Total deposits	182,396,200	182,395,000	183,094,000	182,467,000	182,328,300	180,836,100	183,773,400
Total reserve	32,866,500	33,066,000	33,929,700	33,341,700	32,762,300	30,752,500	32,694,300
Average reserve	21.4	21.4	21.9	21.6	21.3	20.1	21

TRUST COMPANIES OUTSIDE OF GREATER NEW YORK

Loans and discounts	\$273,304,500	\$273,648,400	\$274,241,200	\$275,342,700	\$276,329,100	\$278,901,600	\$280,895,100
Total deposits	290,809,800	290,354,800	292,569,500	292,512,700	293,525,800	295,515,800	297,642,100
Total reserve	40,433,500	40,702,600	42,559,500	41,466,800	42,098,500	41,709,700	41,786,300
Average reserve	17.4	17.8	18.1	17.7	18	17.6	17.6

STATE BANKS OUTSIDE OF GREATER NEW YORK

1917	February 24	March 3	March 10	March 17	March 24	March 31	April 7
Loans and discounts	\$168,990,400	\$168,874,000	\$169,256,400	\$169,939,800	\$170,166,900	\$170,624,100	\$172,170,300
Total deposits	183,385,400	184,403,900	183,703,200	184,308,300	184,916,100	184,291,700	185,753,100
Total reserve	31,769,500	32,136,000	32,024,600	32,217,900	32,157,500	31,838,400	32,405,200
Average reserve	20.6	20.8	20	20	20.7	20.5	20.8

TRUST COMPANIES OUTSIDE OF GREATER NEW YORK

Loans and discounts	\$281,644,200	\$284,148,600	\$283,361,800	\$283,147,100	\$284,640,100	\$285,175,500	\$287,345,900
Total deposits	297,671,600	297,293,000	299,221,600	299,105,400	299,652,200	300,241,400	303,733,200
Total reserve	40,970,400	39,048,800	41,408,600	40,436,800	40,501,800	39,971,100	41,568,100
Average reserve	17.1	16.4	17.3	16.9	16.9	16.8	17.2

SUMMARY OF WEEKLY REPORTS OF STATE BANKS AND TRUST COMPANIES OUTSIDE OF GREATER
NEW YORK — (Continued)

STATE BANKS OUTSIDE OF GREATER NEW YORK

1917	April 14	April 21	April 28	May 5	May 12	May 19	May 26
Loans and discounts.....	\$171,811,900	\$172,043,900	\$172,300,300	\$173,611,100	\$174,185,900	\$174,992,200	\$175,398,400
Total deposits.....	187,987,400	189,349,600	188,013,000	189,255,300	188,807,600	190,598,300	188,414,000
Total reserve.....	33,577,800	34,488,500	33,270,300	32,992,600	32,577,800	32,984,500	31,953,400
Average reserve.....	20.8	21.9	21.1	20.8	20.6	20.7	20.2

TRUST COMPANIES OUTSIDE OF GREATER NEW YORK

Loans and discounts.....	\$289,576,500	\$291,041,300	\$292,475,700	\$293,229,900	\$296,716,500	\$297,936,200	\$297,195,500
Total deposits.....	306,589,600	307,370,500	306,066,700	307,866,600	310,314,300	310,158,300	307,484,000
Total reserve.....	43,243,600	43,243,600	39,526,700	40,696,300	41,224,300	39,684,500	37,660,500
Average reserve.....	18	17.8	16.4	16.6	16.7	16	15.4

STATE BANKS OUTSIDE OF GREATER NEW YORK

1917	June 2	June 9	June 16	June 23	June 30	July 7	July 14
Loans and discounts.....	\$176,233,500	\$176,692,400	\$177,924,200	\$178,756,900	\$179,719,000	\$179,483,600	\$178,376,700
Total deposits.....	188,737,100	189,815,600	191,957,700	190,267,000	188,825,400	191,220,900	190,850,900
Total reserve.....	32,261,500	33,192,200	32,777,900	30,035,300	27,865,200	29,709,600	30,773,700
Average reserve.....	20.3	20.8	20.2	18.8	17.6	18.7	20.5

TRUST COMPANIES OUTSIDE OF GREATER NEW YORK

Loans and discounts.....	\$297,213,900	\$298,756,100	\$300,502,400	\$302,180,100	\$303,258,000	\$306,585,700	\$306,399,400
Total deposits.....	307,933,100	312,615,100	314,001,500	312,946,000	314,363,200	318,698,000	316,963,500
Total reserve.....	37,693,600	40,783,000	41,493,000	39,249,300	38,225,400	38,070,600	38,701,900
Average reserve.....	15.4	16.4	16.6	15.7	15.3	15.3	15.8

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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

1917	July 21	July 28	August 4	August 11	August 18	August 25
Loans and discounts.....	\$178,413,100	\$179,613,700	\$181,408,200	\$182,205,300	\$183,312,400	\$183,666,500
Total deposits.....	191,558,700	192,148,600	192,723,600	193,543,400	194,772,100	194,331,000
Total reserve.....	31,935,500	31,114,900	30,273,500	31,054,800	31,104,100	30,481,500
Average reserve.....	20.4	19.5	18.8	19.2	19.1	18.7

TRUST COMPANIES OUTSIDE OF GREATER NEW YORK

Loans and discounts.....	\$305,241,800	\$305,107,400	\$301,565,300	\$304,255,200	\$306,796,700	\$305,371,200
Total deposits.....	316,354,300	312,697,800	310,382,300	313,953,000	315,569,300	313,703,200
Total reserve.....	38,739,700	35,372,800	37,951,000	39,065,000	38,823,300	36,674,000
Average reserve.....	15.7	14.5	16	16.2	16.1	15.3

STATE BANKS OUTSIDE OF GREATER NEW YORK

1917	September 1	September 8	September 15	September 22	September 29	October 6
Loans and discounts.....	\$184,701,200	\$185,188,900	\$186,732,400	\$187,489,300	\$188,745,800	\$186,988,600
Total deposits.....	193,729,600	198,048,900	199,953,600	199,955,700	199,210,300	199,825,100
Total reserve.....	30,501,500	32,448,300	33,808,900	32,360,700	31,473,000	31,913,200
Average reserve.....	18.8	19.5	20.1	19.3	18.8	19

TRUST COMPANIES OUTSIDE OF GREATER NEW YORK

Loans and discounts.....	\$307,590,100	\$306,591,100	\$303,755,900	\$306,808,400	\$307,791,600	\$309,082,600
Total deposits.....	312,745,200	314,033,600	314,852,600	314,957,000	315,846,400	319,506,100
Total reserve.....	36,138,700	36,910,800	37,722,100	37,406,400	37,855,200	39,185,800
Average reserve.....	15.1	15.3	15.6	15.5	15.7	16

**SUMMARY OF WEEKLY REPORTS OF STATE BANKS AND TRUST COMPANIES OUTSIDE OF GREATER
NEW YORK — (Concluded)**

STATE BANKS OUTSIDE OF GREATER NEW YORK

1917	October 13	October 20	October 27	November 3	November 10	November 17
Loans and discounts.....	\$187,324,400	\$186,647,700	\$186,668,600	\$187,493,900	\$188,663,500	\$192,841,100
Total deposits.....	201,163,000	204,949,800	204,666,900	207,335,000	207,108,200	211,830,700
Total reserve.....	33,027,400	37,226,200	35,906,300	38,883,700	38,193,500	38,070,800
Average reserve.....	19.6	21.6	20.8	22.2	21.9	21.7

TRUST COMPANIES OUTSIDE OF GREATER NEW YORK

Loans and discounts.....	\$310,228,700	\$308,926,800	\$310,765,600	\$312,672,600	\$313,019,500	\$318,253,800
Total deposits.....	319,263,200	319,513,600	319,718,000	321,304,300	324,038,900	325,945,800
Total reserve.....	39,618,300	39,879,200	40,068,200	39,392,600	42,466,100	40,659,900
Average reserve.....	16	16.3	16.4	16.1	17.2	16.8

STATE BANKS OUTSIDE OF GREATER NEW YORK

1917	November 24	December 1	December 8	December 15	December 22	December 29
Loans and discounts.....	\$200,200,700	\$198,498,400	\$196,346,300	\$195,237,900	\$195,655,100	\$195,276,100
Total deposits.....	214,120,400	210,694,800	207,546,200	202,940,500	203,828,300	202,621,000
Total reserve.....	31,325,100	30,918,200	31,181,300	31,277,000	29,826,400	28,931,600
Average reserve.....	17.5	17.9	17.1	18.7	17.7	17.4

TRUST COMPANIES OUTSIDE OF GREATER NEW YORK

Loans and discounts.....	\$330,375,200	\$330,180,700	\$325,016,300	\$325,175,800	\$327,857,900	\$328,358,200
Total deposits.....	332,160,900	329,238,700	324,517,500	318,430,600	316,403,900	314,297,500
Total reserve.....	39,079,200	37,481,500	37,765,000	36,288,000	35,858,900	35,999,800
Average reserve.....	16.3	15.7	15.8	15.2	14.9	15.4

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