Jan 9, 1838

SAFETY FUND BANKS.

RESOURCES.

	Bank of America	Mechanics' Bank	Bank of the State of N. York.	Phenix Bank.	Merchants' Bank	Bank of N. Y.	Union Bank.
Loans and discounts,	3,170,828	3,906,786	3,278,559	1,856,651	2,673,403	2,317,969	1,780,053
Real estate,	113,741	71,570	245,500	63,542	46,464	90,000	32,106
Stocks,	838,570	371	201,500	.....	.....	218,000	179,000
Over-drafts,	6,702	30,428	13,799	.....	6,018	10,580	5,066
Expenses and personal estate,	.....	40,665	5,072	.....	6,418	10,201	7,940
Bank Fund,	60,036	54,356	2,301	26,123	34,051	30,000	29,347
Specie,	670,249	39,832	302,067	216,168	219,039	220,457	124,217
Notes of other solvent banks,	634,856	145,475	183,205	118,025	166,133	85,267	30,945
Checks and other cash items,	51,370	53,001	24,072	.....	.....	6,548	2,000
Funds on deposite in N. Y. & Albany,	.....	.....	.....	.....	.....	.....	.....
Due from other banks & corporations,	1,959,378	758,723	618,338	1,236,430	2,778,351	636,478	473,335
	$7,505,730	$5,101,207	$4,874,413	$3,516,939	$5,929,877	$3,625,500	$2,664,009

LIABILITIES.

Capital,	2,001,200	2,000,000	2,000,000	1,500,000	1,490,000	1,000,000	1,000 000
Circulation,	312,433	588,792	161,740	73,987	521,706	338,822	121,313
Loans on time,	776,000	.....	.....	.....	.....	510,201	.....
Due Canal Fund,	426,806	.....	416,000	.....	310,000	209,000	209,000
Profits,	499,551	747,921	151,493	360,762	480,287	271,527	259,847
Deposites to apply on debts,	.....	16,984	.....	.....	.....	.....	.....
Dividends unpaid,	18,401	8,927	2,996	1,042	4,238	6,190	6,589
Deposites,	2,918,149	670,482	685,754	831,275	789,691	960,669	403,653
Due other banks and corporations,	553,190	1,068,101	1,456,430	749,873	2,333,955	329,091	663,607
	$7,505,730	$5,101,207	$4,874,413	$3,516,939	$5,929,877	$3,625,500	$2,664,009
Dividends the last year,	100,113	120,000	70,000	120,000	.....	40,000	60,000
Directors liabilities as principals,	24,585	75,555	119,844	273,809	146,563	76,350	176,211
do do sureties,	217,520	40,424	46,582	.....	106,612	49,791	93,136
Stock owned by directors,	187,500	62,850	109,800	89,075	32,540	28,000	121,650

SAFETY FUND BANKS.

RESOURCES.

	National Bank.	Merchants' Exchange Bank.	City Bank.	Leather Manufacturers' Bank.	Commercial Bank of N. Y.	La Fayette Bank	Butchers' and Drovers' Bank.
Loans and discounts,	1,091,723	1,454,442	1,090,808	1,005,748	809,493	716,969	772,380
Real estate,	29,637	20,376	42,047	2,164	23,490	8,700	55,473
Stocks,	60,000	.....	.....	4,366	.....	.....	.....
Overdrafts,	6,799	8,489	.....	1,258	1,237	813	584
Expenses and personal estate,	6,524	2,003	4,629	22,980	11,678	.....	4,953
Bank Fund,	22,500	19,942	19,800	15,509	5,609	5,416	12,328
Specie,	117,264	72,214	110,720	76,619	51,702	40,724	38,182
Notes of other solvent banks,	176,560	108,385	11,949	217,211	20,630	5,232	26,733
Checks and other cash items,	800	11,510	7,042	1,458	5,481	2,384	17,804
Funds on deposite in N. Y. & Albany,	.....	.....	.....	.....	.....	.....	.....
Due from other banks & corporations,	242,240	549,287	431,348	353,057	64,309	36,958	187,136
	$1,754,047	$2,246,648	$1,718,343	$1,700,370	$993,629	$817,196	$1,115,573

LIABILITIES.

Capital,	750,000	750,000	720,000	600,000	500,000	500,000	500,000
Circulation,	70,930	56,304	121,512	21,941	183,390	34,086	163,410
Loans on time,	.....	.....	.....	.....	.....	.....	.....
Due Canal Fund,	160,000	.....	.....	.....	.....	32,000	.....
Profits,	158,837	159,215	211,928	128,309	63,580	60,771	129,565
Deposites to apply on debts,	.....	.....	.....	311	.....	.....	.....
Dividends unpaid,	3,550	571	1,911	1,429	362	283	231
Deposites,	407,194	307,563	389,111	382,720	84,717	110,243	253,423
Due other banks and corporations,	203,536	972,995	273,881	565,660	161,580	79,813	68,944
	$1,754,047	$2,246,648	$1,718,343	$1,700,370	$993,629	$817,196	$1,115,573
Dividends the last year,	33,750	37,500	28,800	24,000	20,000	20,000	25,000
Directors liabilities as principals,	530	131,604	176,003	31,800	105,601	168,458	65,956
do do sureties,	108,950	61,190	63,435	91,500	47,120	.....	69,538
Stock owned by directors,	48,250	64,200	108,675	102,850	64,450	141,800	26,900

SAFETY FUND BANKS.

RESOURCES.

	Seventh Ward Bank.	Tradesmens' Bank.	Mechanics' and Traders' Bank.	Greenwich Bank	Brooklyn Bank.	Atlantic Bank.	Westchester County Bank.
Loans and discounts,	781,959	728,524	329,530	291,037	322,063	566,226	273,626
Real estate,	6,105	24,000	21,435	16,923	11,265	37,075	9,400
Stocks,	.....	.....	13,916	.....	.....	.....	.....
Overdrafts,	15,904	1,245	230	1,911	5,250	210	579
Expenses and personal estate,	1,732	.....	2,048	2,986	17,223	15,075	.....
Bank Fund,	8,095	11,000	6,000	6,000	4,175	3,100	3,339
Specie,	76,852	38,560	25,419	31,441	2,455	41,473	35,976
Notes of other solvent banks,	55,196	20,600	16,135	28,085	21,875	14,222	3,580
Checks and other cash items,	5,633	.....	3,211	25,263	847	9,429	2,886
Funds on deposite in N. Y. & Albany,	.....	.....	.....	.....	.....	26,678	5,518
Due from other banks & corporations,	81,074	113,093	23,910	37,260	.....	.....	2,966
	$1,032,550	$937,022	$441,834	$440,906	$385,153	$713,488	$337,870

LIABILITIES.

Capital,	500,000	400,000	200,000	200,000	200,000	500,000	200,000
Circulation,	119,852	14,338	41,344	59,159	9,660	61,895	58,006
Loans on time,	.....	.....	.....	.....	.....	.....	.....
Due Canal Fund,	.....	.....	.....	.....	.....	.....	.....
Profits,	113,074	145,746	26,110	26,462	39,754	50,735	46,075
Deposites to apply on debts,	16,217	.....	.....	.....	.....	.....	.....
Dividends unpaid,	.....	904	87	414	456	.....	212
Deposites,	159,484	284,615	118,519	62,200	116,355	74,022	33,577
Due other banks and corporations,	123,923	91,419	55,774	92,671	18,928	26,836	.....
	$1,032,550	$937,022	$441,834	$440,906	$385,153	$713,488	$337,870
Dividends the last year,	.....	.....	.....	7,000	8,000	.....	.....
Directors liabilities as principals,	55,381	37,504	26,462	23,967	11,495	70,663	16,719
do do sureties,	73,826	74,119	29,516	34,375	14,621	31,572	16,762
Stock owned by directors,	137,700	71,760	53,625	18,425	58,480	77,250	28,630

SAEETY FUND BANKS.

RESOURCES.

	Bank of Newburgh.	Highland Bank.	Orange County Bank.	Dutchess County Bank.	Farmers' and Manufacturers' Bank.	Bank of Poughkeepsie.	Ulster County Bank.
Loans and discounts,	236,643	244,526	209,140	862,795	352,337	147,938	121,720
Real estate,	13,013	15,000	22,741	13,000	17,827	17,023	6,475
Stocks,	20,000	.....	.....	.....	.....	.....	.....
Overdrafts,	1,339	.....	.....	9,983	727	108	.....
Expenses and personal estate,	1,405	3,818	287	3,600	4,966	1,232	49
Bank Fund,	4,200	2,245	2,553	3,666	4,325	3,000	2,600
Specie,	26,783	20,149	17,061	18,114	20,091	10,850	15,417
Notes of other solvent banks,	15,588	2,570	3,850	12,790	3,795	5,932	2,364
Checks and other cash items,	6,538	14,850	2,220	.....	18,724	17	1,148
Funds on deposite in N. Y. & Albany,	73,939	131,382	49,646	61,377	100,068	89,640	13,810
Due from other banks & corporations,	4,175	3,154	741	5,591	3,373	3,245	883
	$403,622	$437,694	$308,239	$990,916	$526,233	$278,985	$164,466

LIABILITIES.

Capital,	140,000	200,000	105,660	600,000	300,000	100,000	100,000
Circulation,	145,626	180,057	148,150	232,773	152,423	118,508	27,835
Loans on time,	.....	.....	.....	.....	.....	.....	.....
Due Canal Fund,	.....	.....	.....	.....	.....	.....	.....
Profits,	49,640	22,999	24,908	49,496	26,100	28,271	18,412
Deposites to apply on debts,	.....	.....	6,288	12,717	1,380	50	.....
Dividends unpaid,	.....	7,647	472	.....	.....	249	10
Deposites,	49,357	19,729	22,634	64,768	31,330	27,694	16,037
Due other banks and corporations,	19,000	7,262	127	31,162	15,000	4,213	2,172
	$403,623	$437,694	$308,239	$990,916	$526,233	$278,985	$164,466
Dividends the last year,	6,000	7,000	4,226	27,000	13,500	4,500	5,000
Directors liabilities as principals,	32,008	34,786	15,261	81,936	59,978	19,883	13,052
do do sureties,	9,845	16,532	9,644	110,228	20,502	7,277	11,942
Stock owned by directors,	44,380	53,050	26,906	130,100	77,800	30,100	29,750

SAFETY FUND BANKS.

RESOURCES.

	Kingston Bank.	Catskill Bank.	Tanners' Bank.	Hudson River Bank.	Bank of Albany.	Mechanics' and Farmers' Bank.	New-York State Bank.
Loans and discounts,	195,687	240,808	105,091	255,560	481,395	697,734	631,872
Real estate,	3,153	18,640	5,500	4,000	7,755	20,000	40,319
Stocks,	.....	.....	.....	.....	.....	.....	78,410
Overdrafts,	35	385	.....	61	196	8,986	1,476
Expenses and personal estate,	.....	.....	.....	.....	49	1,680	.....
Bank Fund,	1,197	4,386	3,000	4,500	7,200	.....	10,601
Specie,	20,682	7,875	11,384	20,457	28,204	43,214	22,641
Notes of other solvent banks,	13,652	22,553	7,351	12,892	28,953	47,915	49,901
Checks and other cash items,	.....	1,538	719	2,943	488	41,148	2,026
Funds on deposite in N. Y. & Albany,	46,112	91,016	24,600	89,561	10,771	324,887	227,013
Due from other banks & corporations,	1,643	8,230	464	2,224	102	32,687	111,162
	$282,161	$395,431	$158,109	$392,198	$565,113	$1,218,251	$1,175,421

LIABILITIES.

Capital,	200,000	150,000	100,000	150,000	240,000	442,000	369,600
Circulation,	59,165	150,901	11,427	107,245	73,378	72,021	52,197
Loans on time,	.....	.....	.....	.....	.....	.....	.....
Due Canal Fund,	.....	.....	.....	.....	.....	.....	.....
Profits,	12,727	29,657	19,417	24,023	42,440	189,565	66,172
Deposites to apply on debts,	129	4,822	2,396	.....	59,028	188,879	130,936
Dividends unpaid,	.....	103	247	.....	.....	2,960	100
Deposites,	10,140	50,830	14,947	92,853	1,221	.....	.....
Due other banks and corporations,	.....	9,118	9,675	18,077	118,661	163,877	63,316
					30,285	158,949	493,100
	$282,161	$395,431	$158,109	$392,198	$565,113	$1,218,251	$1,175,421
Dividends the last year,	.....	6,750	4,500	.....	9,600	44,200	14,987
Directors liabilities as principals,	28,310	21,660	9,925	19,949	41,975	43,670	56,976
do do sureties,	16,516	24,481	9,108	19,070	19,331	33,529	66,332
Stock owned by directors,	23,000	30,379	54,700	54,900	32,820	83,402	34,656

SAFETY FUND BANKS.

RESOURCES.

	Canal Bank.	Albany City Bank.	Watervliet Bank	Bank of Troy.	Farmer's Bank.	Merchants' and Mechanics' Bank	Troy City Bank.
Loans and discounts,	543,282	1,040,921	382,524	951,969	611,570	610,555	741,400
Real estate,	.....	35,000	9,434	12,000	22,208	13,368	13,800
Stocks,	.....	15,221	.....	54,544	.....	1,100	.....
Overdrafts,	1,292	833	2,446	505	369	.....	262
Expenses and personal estate,	4,968	1,120	2,148	322	.....	.....	.....
Bank Fund,	9,000	8,125	1,666	13,200	8,340	9,000	4,960
Specie,	18,648	80,793	17,403	21,235	18,177	21,076	16,893
Notes of other solvent banks,	43,185	80,471	5,355	19,342	9,607	13,856	30,011
Checks and other cash items,	17,350	17,177	16,167	29,818	4,406	13,392	8,311
Funds on deposite in N. Y. & Albany,	58,004	196,279	5,971	.....	.....	46,786	.....
Due from other banks & corporations,	93,167	60,595	308	47,199	88,978	69,000	23,885
	$788,896	$1,536,535	$443,422	$1,150,134	$763,655	$798,133	$839,522

LIABILITIES.

Capital,	300,000	500,000	250,000	440,000	278,000	300,000	300,000
Circulation,	19,791	35,340	42,200	43,832	127,047	75,136	138,759
Loans on time,	.....	.....	.....	.....	.....	100,000	.....
Due Canal Fund,	91,750	80,560	20,000	100,000	27,040	105,844	54,400
Profits,	66,980	129,760	22,027	133,151	48,599	61,647	71,384
Deposites to apply on debts,	800	.....	.....	.....	520	.....	.....
Dividends unpaid,	72	1,012	224	307	1,343	204	20
Deposites,	69,029	86,366	35,591	63,256	75,007	41,163	59,712
Due other banks and corporations,	240,474	703,497	73,380	369,588	206,099	114,139	215,247
	$788,896	$1,536,535	$443,422	$1,150,134	$763,655	$798,133	$839,522
Dividends the last year,	12,000	20,000	10,000	19,800	.....	12,000	12,000
Directors liabilities as principals,	68,438	87,504	37,338	45,953	33,036	43,893	41,841
do do sureties,	18,550	46,725	19,168	34,387	29,344	52,495	56,505
Stock owned by directors,	51,660	111,500	35,200	64,200	42,410	44,850	69,850

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SAFETY FUND BANKS.

RESOURCES.

	Lansingburgh Bank.	Bank of Whitehall.	Essex County Bank.	Clinton County Bank.	Saratoga County Bank.	Mohawk Bank.	Schenectady Bank.
Loans and discounts,	239,199	152,950	169,495	248,373	184,841	279,792	307,917
Real estate,	7,000	5,788	8,500	5,832	5,417	28,145	.....
Stocks,	.....	.....	.....	.....	.....	.....	.....
Overdrafts,	.....	.....	591	4,974	1,009	4,558	834
Expenses and personal estate,	994	429	2,240	6,353	2,601	3,047	6,091
Bank Fund,	2,700	3,000	2,059	261	3,000	4,950	3,750
Specie,	12,522	7,340	4,534	10,542	11,011	5,218	8,204
Notes of other solvent banks,	3,103	4,720	2,590	6,232	1,743	4,398	11,856
Checks and other cash items,	.....	806	4,679	1,891	1,235	3,003	708
Funds on deposite in N. Y. & Albany,	40,100	29,273	18,615	30,602	35,496	47,642	13,871
Due from other banks & corporations,	.....	1,487	2,548	3,546	30,025	.....	7,280
	$305,618	$205,793	$215,851	$318,606	$276,378	$380,753	$360,511

LIABILITIES.

Capital,	120,000	100,000	100,000	200,000	100,000	165,000	150,000
Circulation,	130,298	50,765	77,688	54,420	114,175	103,054	73,879
Loans on time,	.....	.....	.....	.....	.....	6,777	.....
Due Canal Fund,	.....	24,471	12,800	20,000	8,644	53,349	22,960
Profits,	18,733	17,056	11,941	23,467	23,005	21,648	28,386
Deposites to apply on debts,	.....	763	.....	3,619	310	.....	12,145
Dividends unpaid,	106	.....	125	.....	.....	417	388
Deposites,	36,163	12,621	12,954	15,029	29,792	30,374	40,676
Due other banks and corporations,	318	117	343	2,071	452	134	32,077
	$305,618	$205,793	$215,851	$318,606	$276,378	$380,753	$360,511
Dividends the last year,	5,400	.....	5,000	.....	.....	4,950	6,000
Directors liabilities as principals,	17,534	15,717	10,944	31,258	10,187	5,700	31,406
do do sureties,	21,512	12,339	7,791	30,776	19,598	19,343	17,515
Stock owned by directors,	10,810	33,500	28,325	28,800	48,500	31,605	41,150

SAEETY FUND BANKS.

RESOURCES.

	Montgomery County Bank.	Central Bank.	Otsego County Bank.	Herkimer County Bank.	Broome County Bank.	Bank of Chenango.	Madison County Bank.
Loans and discounts,	163,739	196,943	231,304	279,951	137,459	151,456	132,949
Real estate,	1,910	6,771	3,311	6,442	11,650	4,044	6,069
Stocks,	.....	.....	.....	.....	.....	.....	.....
Overdrafts,	3	136	.....	200	100	75	269
Expenses and personal estate,	157	281	.....	1,383	.....	22	796
Bank Fund,	3,000	3,600	3,000	4,341	2,583	3,600	2,666
Specie,	3,050	8,375	8,316	18,025	5,682	13,913	17,350
Notes of other solvent banks,	5,555	12,818	13,154	5,689	5,560	9,670	10,511
Checks and other cash items,	1,410	5,413	86	1,184	1,045	.....	125
Funds on deposite in N. Y. & Albany,	54,095	41,897	19,947	38,016	13,003	11,104	63,316
Due from other banks & corporations,	.....	239	599	3,572	.....	1,294	2,131
	$232,919	$276,473	$279,717	$358,803	$177,082	$195,178	$236,182

LIABILITIES.

Capital,	100,000	120,000	100,000	200,000	100,000	120,000	100,000
Circulation,	94,360	111,781	125,281	88,832	43,131	37,053	88,194
Loans on time,	.....	.....	.....	.....	.....	.....	.....
Due Canal Fund,	.....	16,000	.....	10,706	45	502	.....
Profits,	20,075	22,606	41,002	28,567	20,206	18,810	18,272
Deposites to apply on debts,	5,520	.....	.....	716	6,410	8,488	3,591
Dividends unpaid,	.....	.....	.....	.....	19	208	.....
Deposites,	12,814	4,113	11,752	21,396	5,530	7,901	22,421
Due other banks and corporations,	150	1,973	1,682	8,586	1,741	2,216	3,704
	$232,919	$276,473	$279,717	$358,803	$177,082	$195,178	$236,182
Dividends the last year,	.....	7,200	5,000	8,000	5,000	5,400	.....
Directors liabilities as principals,	18,825	15,083	8,050	25,603	22,971	10,535	10,000
do do sureties,	6,615	7,641	24,228	25,451	2,930	15,608	13,855
Stock owned by directors,	49,250	68,610	49,400	66,775	61,550	52,930	44,350

SAFETY FUND BANKS.

RESOURCES.

	Bank of Utica and Branch.	Oneida Bank.	Bank of Rome.	Lewis County Bank.	Jefferson County Bank.	Ogdensburgh Bank.	Bank of Oswego.
Loans and discounts,	792,937	347,798	167,805	196,890	286,839	188,759	292,804
Real estate,	48,261	28,035	12,731	2,220	2,000	6,500	12,447
Stocks,	13,918	.....	.....	.....	.....	.....	.....
Overdrafts,	.....	770	54	145	979	322	201
Expenses and personal estate,	454	58,476	2,758	840	.....	8,071	7,734
Bank Fund,	18,000	98	2,035	1,557	3,000	3,000	3,961
Specie,	33,985	16,517	10,492	5,405	12,282	10,004	8,736
Notes of other solvent banks,	46,416	25,585	2,212	14,233	15,980	8,910	9,853
Checks and other cash items,	4,045	3,245	333	32,396	5,050	2,104	1,000
Funds on deposite in N. Y. & Albany,	214,813	212,500	72,288	48,774	106,584	25,662	52,740
Due from other banks & corporations,	23,709	19,540	1,230	8,663	1,031	24,675	28,849
	$1,196,538	$712,564	$271,938	$311,123	$433,745	$278,007	$418,325

LIABILITIES.

Capital,	600,000	400,000	100,000	100,000	200,000	100,000	150,000
Circulation,	270,756	244,225	105,136	147,066	144,778	66,780	164,441
Loans on time,	.....	.....	.....	.....	.....	26,000	.....
Due Canal Fund,	32,961	.....	5,277	12,960	.....	19,180	30,601
Profits,	126,605	.....	24,366	21,342	38,392	27,400	42,547
Deposites to apply on debts,	27,078	4,113	404	410	4,326	5,965	828
Dividends unpaid,	352	.....	303	150	.....	150	.....
Deposites,	103,328	60,363	22,007	16,796	34,019	25,310	17,355
Due other banks and corporations,	35,458	3,863	14,445	12,399	12,230	7,222	12,553
	$1,196,538	$712,564	$271,938	$311,123	$433,745	$278,007	$418,325
Dividends the last year,	.....	.....	5,000	.....	.....	5,000	7,500
Directors liabilities as principals,	42,216	61,254	24,627	12,781	15,449	5,500	12,266
do do sureties,	77,789	30,877	6,387	15,911	35,600	8,187	13,376
Stock owned by directors,	97,210	65,800	16,200	37,350	52,500	47,500	13,200

SAFETY FUND BANKS.

RESOURCES.

	Commercial Bank of Oswego.	Bank of Salina.	Onondaga County Bank.	Bank of Auburn.	Cayuga County Bank.	Seneca County Bank.	Bank of Geneva.
Loans and discounts,	361,152	181,921	308,633	320,602	350,028	381,123	509,873
Real estate,	1,856	6,493	3,218	17,127	20,430	4,963	8,787
Stocks,	.....	.....	.....	.....	.....	.....	.....
Overdrafts,	142	331	1,049	6,573	2,732	1,829	45
Expenses and personal estate,	7,241	6,595	4,950	5,710	.....	.....	594
Bank Fund,	308	2,344	4,500	6,000	4,205	3,416	12,000
Specie,	11,085	14,223	13,386	57,115	24,140	4,191	32,877
Notes of other solvent banks,	6,650	1,140	5,150	4,930	9,336	16,556	17,858
Checks and other cash items,	5,746	11,833	1,303	2,204	656	.....	.....
Funds on deposite in N. Y. & Albany,	33,128	86,026	104,838	131,932	169,370	53,786	266,835
Due from other banks & corporations,	6,025	12,182	21,088	2,000	3,153	4,479	22,726
	$433,333	$323,088	$468,115	$554,193	$584,050	$470,343	$872,595

LIABILITIES.

Capital,	250,000	150,000	150,000	200,000	250,000	200,000	400,000
Circulation,	143,695	100,183	133,690	146,144	192,096	157,653	209,545
Loans on time,	.....	.....	.....	.....	.....	.....	.....
Due Canal Fund,	.....	18,511	62,631	.....	52,005	10,800	.....
Profits,	16,401	26,985	28,806	162,598	53,409	38,885	168,699
Deposites to apply on debts,	5,747	.....	6,062	6,496	.....	8,777	6,368
Dividends unpaid,	316	355	547	21	210	75	.....
Deposites,	14,491	26,165	74,055	30,750	13,012	30,918	32,943
Due other banks and corporations,	2,683	889	12,324	8,184	23,318	23,235	55,040
	$433,333	$323,088	$468,115	$554,193	$584,050	$470,343	$872,595
Dividends the last year,	10,000	7,500	7,500	.....	10,000	10,000	.....
Directors liabilities as principals,	50,103	10,464	21,300	30,437	39,361	27,790	78,532
do do sureties,	31,012	14,197	11,902	13,394	4,446	32,351	22,866
Stock owned by directors,	95,500	34,600	36,000	61,425	57,125	98,050	80,100

SAFETY FUND BANKS.

RESOURCES.

	Bank of Ithaca.	Tompkins County Bank.	Bank of Owego.	Chemung Canal Bank.	Steuben County Bank.	Yates County Bank.	Bank of Lyons.
Loans and discounts,	327,525	249,290	236,265	329,987	247,823	196,733	354,878
Real estate,	12,696	.....	3,534	27,447	15,734	6,369	2,002
Stocks,	.....	.....	.....	.....	.....	.....	.....
Overdrafts,	2,208	305	.....	185	520	2,898	67
Expenses and personal estate,	1,352	691	.....	921	.....	2,320	6,205
Bank Fund,	6,000	178	1,083	4,191	2,913	2,540	208
Specie,	9,724	9,495	17,420	10,804	6,631	11,139	8,813
Notes of other solvent banks,	11,629	14,263	10,823	15,003	8,076	4,101	5,053
Checks and other cash items,	275	.....	.....	2,413	.....	4,773	1,000
Funds on deposite in N. Y. & Albany,	97,058	182,834	90,916	34,467	68,903	61,478	51,679
Due from other banks & corporations,	8,895	8,280	892	1,846	15,692	902	4,774
	$477,362	$465,336	$360,933	$427,264	$366,292	$293,253	$434,679

LIABILITIES.

Capital,	200,000	250,000	200,000	200,000	150,000	100,000	200,000
Circulation,	162,297	164,135	122,215	118,831	142,872	129,993	172,450
Loans on time,	.....	.....	.....	.....	.....	.....	.....
Due Canal Fund,	16,900	.....	.....	7,877	11,310	13,646	5,248
Profits,	63,153	10,661	13,751	29,175	26,875	9,393	27,768
Deposites to apply on debts,	.....	10,498	11,087	8,023	2,113	.....	7,558
Dividends unpaid,	.....	.....	.....	.....	.....	.....	.....
Deposites,	29,112	14,919	11,872	36,817	27,275	34,778	13,945
Due other banks and corporations,	5,900	15,123	2,008	26,541	5,847	5,443	7,710
	$477,362	$465,336	$360,933	$427,264	$366,292	$293,253	$434,679
Dividends the last year,	10,000	10,000	.....	.....	10,500	6,000	.....
Directors liabilities as principals,	28,276	43,187	13,448	22,065	19,293	7,875	31,627
do do sureties,	23,847	26,501	31,184	25,490	17,964	19,500	26,971
Stock owned by directors,	56,390	75,000	109,700	32,300	35,000	47,000	34,000

SAFETY FUND BANKS.

RESOURCES.

	Wayne County Bank.	Ontario Bank and Branch.	Livingston County Bank.	Bank of Genesee	Bank of Monroe.	Rochester City Bank.	Bank of Orleans.
Loans and discounts,	224,156	781,029	185,425	205,295	649,580	611,617	362,103
Real estate,	17,131	44,887	6,596	7,701	13,479	17,799	14,000
Stocks,	.....	.....	.....	.....	.....	.....	.....
Overdrafts,	227	138	149	.....	54	443	1,846
Expenses and personal estate,	.....	1,799	655	2,576	.....	.....	.....
Bank Fund,	3,000	15,000	3,000	3,000	9,000	652	2,291
Specie,	9,645	13,034	12,431	14,023	6,833	23,943	8,352
Notes of other solvent banks,	5,138	17,720	4,133	43,750	10,876	14,300	4,448
Checks and other cash items,	.....	4,098	5,218	.....	.....	2,043	178
Funds on deposite in N. Y. & Albany,	17,522	239,478	83,863	64,231	61,364	118,666	49,557
Due from other banks & corporations,	17,103	24,186	.....	3,161	8,886	24,365	2,415
	$293,922	$1,141,369	$301,470	$343,737	$760,072	$813,828	$445,190

LIABILITIES.

Capital,	100,000	500,000	100,000	100,000	300,000	400,000	200,000
Circulation,	114,238	303,347	103,174	97,100	162,570	262,415	158,632
Loans on time,	.....	.....	.....	.....	.....	.....	.....
Due Canal Fund,	26,278	43,200	16,400	.....	119,940	17,440	19,250
Profits,	25,861	160,120	42,329	38,573	37,445	52,674	32,132
Deposites to apply on debts,	15,202	4,148	.....	221	6,513	.....	4,650
Dividends unpaid,	.....	20	.....	8	36,480	.....	.....
Deposites,	10,772	80,105	24,435	92,588	38,157	51,272	15,382
Due other banks and corporations,	1,571	50,429	15,132	15,247	58,967	30,027	15,144
	$293,922	$1,141,369	$301,470	$343,737	$760,072	$813,828	$445,190
Dividends the last year,	.....	25,000	7,500	8,000	60,000	.....	10,000
Directors liabilities as principals,	19,394	19,517	25,153	26,300	49,750	54,641	42,452
do do sureties,	8,613	.....	5,287	5,445	15,250	33,942	20,413
Stock owned by directors,	34,250	111,525	20,700	34,280	15,075	57,300	48,150

SAFETY FUND BANKS.

RESOURCES.

	Bank of Buffalo.	Commercial Bank of Buffalo.	City Bank of Buffalo.	Chautauque County Bank.
Loans and discounts,	416,873	622,190	661,424	184,294
Real estate,	34,998	59,634	.....	10,051
Stocks,	32,500	.....	.....	.....
Overdrafts,	2,628	1,738	.....	511
Expenses and personal estate,	.....	6,297	1,363	725
Bank Fund,	5,333	4,454	333	2,422
Specie,	21,870	20,540	18,976	4,996
Notes of other solvent banks,	39,999	36,185	18,063	14,832
Checks and other cash items,	.....	16,524	.....	627
Funds on deposite in N. Y. & Albany,	30,486	44,962	38,364	36,566
Due from other banks & corporations,	38,607	44,823	5,570	40,359
	$623,293	$857,347	$744,093	$295,383

LIABILITIES.

Capital,	200,000	400,000	400,000	100,000
Circulation,	180,929	236,707	235,285	121,717
Loans on time,	.....	.....	.....	.....
Due Canal Fund,	33,800	40,000	.....	14,400
Profits,	51,807	81,719	21,251	22,712
Deposites to apply on debts,	424	.....	.....	2,990
Dividends unpaid,	152	.....	.....	.....
Deposites,	53,998	51,073	50,165	15,925
Due other banks and corporations,	102,183	47,848	37,392	17,639
	$623,293	$857,347	$744,093	$295,383
Dividends the last year,	8,000	.....	.....	5,000
Directors liabilities as principals,	40,116	90,920	87,622	16,722
do do sureties,	22,894	26,133	43,834	10,622
Stock owned by directors,	94,500	94,000	44,700	9,500

Banks not subject to the Bank Fund Law.

RESOURCES.

	Manhattan Company.	Fulton Bank.	North River Bank.	Chemical Manufacturing Company.
Loans and discounts,	3,209,105	885,622	940,365	965,175
Real estate,	375,027	13,206	30,000	.....
Stocks,	1,063,791	.....	.....	.....
Overdrafts,	.....	1,732	.....	4,000
Expenses and personal estate,	36,596	3,925	.....	7,123
Specie,	245,401	82,756	30,629	44,523
Notes of other solvent banks,	348,483	54,543	19,651	19,719
Checks and other cash items,	.....	.....	23,276	.....
Due from other banks,	697,653	315,705	53,718	187,176
Other investments,	.....	.....	.....	.....
Suspense account,	.....	.....	.....	.....
	$5,976,056	$1,357,489	$1,097,639	$1,227,716

LIABILITIES.

Capital,	2,050,000	600,000	500,000	400,000
Circulation,	162,834	67,197	128,731	243,716
Profits,	56,476	167,582	90,593	94,208
Dividends unpaid,	7,497	1,290	56	223
Due Canal Fund,	971,120	.....	.....	.....
Deposites,	1,862,664	302,577	193,074	319,426
Due other banks and corporations,	865,465	218,843	185,185	170,143
	$5,976,056	$1,357,489	$1,097,639	$1,227,716

Banks not subject to the Bank Fund Law.

RESOURCES.

	Long-Island Bank.	Commercial Bank, Albany.	Bank of Rochester.
Loans and discounts,	564,559	437,461	673,220
Real estate,	10,000	65,924	10,818
Stocks,	.....	.....	.....
Overdrafts,	1,250	1,828	6,625
Expenses and personal estate,	9,432	6,946	3,431
Specie,	33,253	17,904	29,300
Notes of other solvent banks,	9,999	64,791	16,700
Checks and other cash items,	33,198	2,035	1,400
Due from other banks,	19,340	230,906	63,393
Other investments,	15,602	22,654	.....
Suspense account,	.....	127,075	.....
	$696,633	$977,524	$804,887

LIABILITIES.

Capital,	300,000	300,000	250,000
Circulation,	50,819	42,585	180,159
Profits,	137,576	89,933	143,307
Dividends unpaid,	1,753	110	.....
Due Canal Fund,	.....	55,400	99,243
Deposites,	140,299	175,617	80,721
Due other banks and corporations,	66,186	313,879	51,457
	$696,633	$977,524	$804,887

STOP HERE

State of the Sackett's Harbor and Lockport Banks, on the first of January, 1838.

ASSETS.

	Sackett's Harbor Bank.	Lockport Bank.
Debts due the bank,	219,516	189,187
Real estate,	7,706	8,000
Overdrawn accounts,	491	
Bank Fund,	2,113	3,000
Specie,	224	1,188
Bills of other banks,	8,721	1,906
Items counted as cash,	555	1,181
Due from banks,	8,979	5,998
	$248,305	$210,460

LIABILITIES.

Notes in circulation,	14,491	*40,033
Due Canal Fund,	18,000	30,415
Dividends unpaid,	115	84
Due to depositors,	767	4,164
Due to other banks,	1,037	9,669
	$34,410	$84,365
Balance, being capital and profits,	213,895	126,095
	$248,305	$210,460

* About $30,000 of this amount has been redeemed by and is due to the Bank Fund.

Aggregate Statement of 88 Banks subject to the Bank Fund Law, as reported to the Bank Commissioners, January 1, 1838.

RESOURCES.

	Eighteen New-York City Banks.	Seventy Country Banks.	Total.
Loans and discounts,	28,056,862	25,267,401	53,324,263
Real estate,	913,273	938,001	1,851,274
Stocks,	1,515,723	215,693	1,731,416
Overdrafts,	111,063	76,880	187,943
Expenses and personal estate,	129,829	210,663	340,492
Bank Fund,	368,413	300,910	669,323
Specie,	2,471,726	1,184,240	3,655,966
Notes of solvent banks,	2,050,622	1,032,410	3,083,032
Checks and other cash items,	217,577	340,791	558,368
Funds in N. Y. & Albany,	.....	5,101,704	5,101,704
Due from other banks & corporations,	10,580,705	1,047,599	11,628,304
	$46,415,793	$35,716,292	$82,132,085

LIABILITIES.

Capital,	16,611,200	15,600,260	32,211,460
Circulation,	5,005,059	8,551,378	11,556,437
Loans on time,	1,286,201	132,777	1,418,978
Due Canal Fund,	1,762,806	1,577,263	3,340,069
Profits,	3,994,985	3,192,213	7,187,198
Deposites to apply on debts,	33,512	223,725	257,237
Dividends unpaid,	58,125	54,901	113,026
Deposites,	9,819,462	2,877,889	12,697,351
Due other banks and corporations,	9,844,443	3,505,886	13,350,329
	$46,415,793	$35,716,292	$82,132,085

Aggregate Statement of all the Banks of the State of New-York, on the first of January, 1838.

RESOURCES.

	Eighty-eight Safety Fund Banks.	Seven banks not subject to Bank Fund law.	Total.
Loans and discounts,	53,324,263	7,675,507	60,999,770
Real estate,	1,851,274	504,975	2,356,249
Stocks,	1,731,416	1,063,791	2,795,207
Overdrafts,	187,943	15,435	203,378
Expenses and personal estate,	340,492	67,453	407,945
Bank Fund,	669,323	.....	669,323
Specie,	3,655,966	483,766	4,139,732
Notes of other solvent banks,	3,083,032	533,886	3,616,918
Checks and other cash items,	558,368	59,909	618,277
Due from other banks and corporations,	16,730,008	1,567,891	18,297,899
Other investments,	.....	38,256	38,256
Suspence account,	.....	127,075	127,075
	$82,132,085	$12,137,944	$94,270,029

LIABILITIES.

Capital,	32,211,460	4,400,000	36,611,460
Circulation,	11,556,437	876,041	12,432,478
Loans on time,	1,418,978	.....	1,418,978
Due Canal Fund,	3,340,069	1,125,763	4,465,832
Profits,	7,187,198	779,675	7,966,873
Deposites to apply on debts,	257,237	.....	257,237
Dividends unpaid,	113,026	10,929	123,955
Due depositors,	12,697,351	3,074,378	15,771,729
Due other banks and corporations,	13,350,329	1,871,158	15,221,487
	$82,132,085	$12,137,944	$94,270,029

Aggregate Statement of all the Banks of the State of New-York, distinguishing between those located in the city of New-York and elsewhere, January 1, 1838.

RESOURCES.

	Twenty-two N. Y. city Banks.	Twenty-eight L. Island and North River Banks.	Forty-Five country Banks & two branches.	Total.
Loans and discounts,	34,057,129	12,283,442	14,659,209	60,999,770
Real estate,	1,331,506	456,337	568,406	2,356,249
Stocks,	2,579,514	169,275	46,418	2,795,207
Over-drafts,	116,795	39,129	47,454	203,378
Expenses and personal estate,	177,473	77,915	152,557	407,945
Bank Fund,	368,413	134,078	166,832	669,323
Specie,	2,875,035	641,741	622,956	4,139,732
Notes of other banks,	2,493,018	551,246	572,654	3,616,918
Checks and other cash items,	240,853	248,610	128,814	618,277
Funds in N. Y. & Albany,	.....	1,768,654	3,333,050	5,101,704
Due from other banks,	11,834,957	844,043	517,195	13,196,195
Other investments,	.....	38,256	.....	38,256
Suspence account	.....	127,075	.....	127,075
				$94,270,029

LIABILITIES.

Capital,	20,161,200	7,295,260	9,155,000	36,611,460
Circulation,	3,607,537	2,481,249	6,343,692	12,432,478
Loans on time,	1,286,201	100,000	32,777	1,418,978
Due Canal Fund,	2,733,926	841,215	890,691	4,465,832
Profits,	4,403,844	1,623,852	1,939,177	7,966,873
Deposites on debts,	33,512	32,472	191,253	257,237
Dividends unpaid,	67,191	16,468	40,296	123,955
Deposites,	12,497,203	1,842,122	1,432,404	15,771,729
Due other banks,	11,284,079	3,147,163	790,245	15,221,487
				$94,270,029