JAN 1, 1839

See note about Brooklyn, Highland & Essex

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,	3,174,705	3,442,702	3,780,591	1,843,383	2,888,243	2,296,403	2,140,891
Real estate,	113,742	89,905	245,500	64,352	46,464	90,000	32,106
Stocks,	20,000	55,616	.....	196,719	.....	219,000	100,000
Overdrafts,	2,580	54,793	1,066	27,990	4,690	6,[illegible]	1,707
Personal estate,	.....	.....	.....	.....	.....	.....	.....
Expenses,	.....	15,149	17,278	.....	.....	2,777	4,290
Bank Fund,	60,036	60,000	12,301	26,123	36,453	30,000	30,000
Specie,	741,029	313,490	572,783	253,417	530,158	334,792	300,159
Notes of other solvent banks,	395,580	36,460	644,625	7,574	.....	8,522	.....
Checks and other cash items,	1,032,290	44,872	27,024	3,017	.....	326,854	.....
Funds on deposite in N. Y. & Albany,	.....	.....	.....	.....	.....	.....	.....
Due from other banks & corporations,	588,837	542,711	781,766	1,279,581	1,795,290	233,598	382,224
	$6,128,799	$4,655,698	$6,082,934	$3,702,156	$5,301,298	$3,548,304	$2,991,377

LIABILITIES.

Capital,	2,001,200	2,000,000	2,000,000	1,500,000	1,490,000	1,000,000	1,000,000
Circulation,	454,034	379,810	247,045	175,641	335,971	415,960	278,927
Loans on time,	56,000	.....	.....	.....	.....	336,111	.....
Profits,	259,187	652,667	89,571	135,300	390,558	229,260	223,352
Deposites on debts,	15,036	19,922	.....	.....	.....	.....	.....
Dividends unpaid,	120,086	8,805	8,709	61,795	24,694	10,115	5,305
Due Canal Fund,	377,900	.....	351,500	.....	262,000	176,700	176,700
Deposites,	1,960,614	1,166,996	1,050,194	810,104	998,096	1,084,525	438,647
Due other banks and corporations,	884,742	427,498	2,335,915	1,019,316	1,799,979	302,633	868,446
	$6,128,799	$4,655,698	$6,082,934	$3,702,156	$5,301,298	$3,548,304	$2,991,377
Dividends the last year,	300,340	100,000	200,000	210,000	247,436	130,000	150,000
Directors' liabilities as principals,	177,888	22,600	45,334	253,636	92,450	92,000	72,882
do do sureties,	139,939	30,215	170,405	22,280	84,870	97,302	108,663
Stock owned by directors,	147,200	45,950	121,800	81,725	31,500	29,900	134,400
Loans and discounts, 1st July, 1838,	4,039,944	3,105,688	2,965,018	1,590,601	2,379,022	2,264,730	2,114,491
Circulation, do	360,151	304,683	341,620	178,186	395,471	517,385	259,919
Specie, do	2,703,283	650,545	611,197	470,746	904,888	355,487	321,003

SAFETY FUND BANKS.

RESOURCES.

	National Bank.	Merchants' Exchange Bank.	City Bank.	Leather Manufacturers' Bank.	Commercial Bank of N. Y.	LaFayette Bank.	Butchers' and Drover's Bank.
Loans and discounts,	1,324,730	1,554,602	1,357,698	1,273,285	752,921	759,628	1,013,410
Real estate,	29,637	20,376	42,047	2,164	23,728	18,700	55,473
Stocks,	60,000	.....	.....	7,866	.....	.....	.....
Overdrafts,	6,245	2,876	2,324	1,368	790	782	424
Personal estate,	.....	.....	.....	.....	.....	.....	.....
Expenses,	5,745	.....	7,045	14,295	.....	.....	10,729
Bank Fund,	22,500	22,500	21,600	18,000	8,109	7,916	14,828
Specie,	222,577	224,544	252,484	201,462	57,207	33,103	123,024
Notes of other solvent banks,	25,547	282,291	6,889	244,790	1,004	9,402	53,818
Checks and other cash items,	21,205	103,803	3,107	.....	2,552	1,143	.....
Funds on deposite in N. Y. & Albany,	.....	.....	.....	.....	.....	.....	.....
Due from other banks & corporations,	251,760	266,563	184,620	229,035	133,689	41,441	58,060
	$1,969,946	$2,477,555	$1,877,814	$1,992,265	$981,000	$872,115	$1,329,766

LIABILITIES.

Capital,.....	750,000	750,000	720,000	600,000	500,000	500,000	500,000
Circulation,.....	172,637	275,085	189,971	327,519	229,817	101,479	234,377
Loans on time,.....	.....	.....	.....	.....	.....	.....	.....
Profits,.....	124,155	134,685	113,795	113,993	33,116	15,514	118,489
Deposites on debts, ...	.....	.....	.....	.....	.....	335	125
Dividends unpaid,.....	3,612	3,644	12,744	3,998	20,456	20,592	1,578
Due Canal Fund,.....	132,618	.....	.....	.....	.....	50,600	.....
Deposites,.....	467,234	430,292	463,765	485,875	84,174	123,839	417,839
Due other banks and corporations,...	318,690	883,849	377,539	460,880	113,437	59,756	57,358
	$1,969,946	$2,477,555	$1,877,814	$1,992,265	$981,000	$872,115	$1,329,766
Dividends the last year,.....	90,000	90,000	166,400	72,000	40,000	60,000	60,000
Directors' liabilities as principals,....	46,750	65,095	62,965	77,000	80,509	157,149	93,634
do do sureties,.....	110,362	86,794	73,904	81,031	44,989	.....	35,133
Stock owned by directors, ...	45,750	57,800	134,730	85,550	29,250	138,400	24,325
Loans and discounts, 1st July, 1838,	1,362,002	1,313,197	1,285,362	1,130,290	740,784	742,251	752,882
Circulation, do	176,658	158,950	355,425	250,777	165,360	78,073	198,315
Specie, do	348,761	255,773	244,655	236,895	62,166	45,884	103,342

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,	918,556	837,987	333,098	321,066	256,967	591,497	390,435
Real estate,	6,105	24,000	41,774	16,923	11,265	37,099	9,400
Stocks,	.....	7,936	.....	500	.....	.....	8,325
Overdrafts,	2,669	442	98	2,743	.....	447	112
Personal estate,	.....	.....	4,481	.....	.....	.....	.....
Expenses,	.....	.....	3,018	1,289	4,595	988	1,078
Bank Fund,	10,595	12,000	6,000	6,000	4,175	5,600	4,339
Specie,	52,868	95,207	64,148	71,993	2,266	31,117	20,286
Notes of other solvent banks,	1,141	10,768	13,836	24,285	2,205	5,132	13,310
Checks and other cash items,	3,835	4,918	35,631	20,915	.....	9,980	1,293
Funds on deposite in N. Y. & Albany,	.....	.....	.....	.....	.....	75,177	18,489
Due from other banks & corporations,	74,215	70,238	22,146	62,344	.....	.....	.....
	$1,069,984	$1,063,496	$524,230	$528,058	$281,473	$757,037	$467,067

LIABILITIES.

Capital,	500,000	400,000	200,000	200,000	200,000	500,000	200,000
Circulation,	185,030	149,375	128,531	112,670	4,267	125,021	187,619
Loans on time,	.....	.....	.....	.....	.....	.....	.....
Profits,	69,225	85,619	16,913	10,058	26,659	9,962	23,925
Deposites on debts,	19,229	.....	.....	.....	.....	.....	.....
Dividends unpaid,	25,644	41,415	2,835	1,366	.....	1,880	1,034
Due Canal Fund,	.....	.....	.....	.....	.....	.....	.....
Deposites,	179,142	341,684	150,639	128,108	39,629	98,755	54,489
Due other banks and corporations,	91,714	45,403	25,312	75,856	10,918	21,418	.....
	$1,069,984	$1,063,496	$524,230	$528,058	$281,473	$757,037	$467,067
	85,000	60,000	28,000	23,000	.....	60,000	30,000
Dividends the last year,	58,873	13,214	2,873	22,719	.....	53,573	19,382
Directors' liabilities as principals,	90,504	59,237	39,193	29,134	.....	35,191	18,581
do do sureties,	104,400	71,040	58,050	29,475	.....	81,050	31,650
Stock owned by directors,	756,467	799,161	344,115	258,802	256,967	567,545	290,711
Loans and discounts, 1st July, 1838,	133,651	123,689	98,092	72,281	4,267	95,001	127,845
Circulation, do	133,017	88,524	60,335	52,715	2,266	48,528	28,591
Specie, do							

SAFETY 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,	320,506	252,137	250,288	1,059,649	493,486	187,567	180,586
Real estate,	16,013	15,000	21,991	13,000	17,827	17,022	6,475
Stocks,	20,000	.....	.....	.....	.....	.....	.....
Overdrafts,	1,578	.....	36	5,756	732	5	.....
Personal estate,	.....	.....	.....	3,000	4,427	.....	.....
Expenses,	91	6,223	211	836	.....	.....	13
Bank Fund,	4,200	3,245	3,081	6,666	5,825	3,000	3,000
Specie,	30,416	30,227	18,744	34,075	38,007	20,572	14,867
Notes of other solvent banks,	15,003	11,782	15,454	16,838	12,085	17,162	10,850
Checks and other cash items,	4,189	13,893	4,021	.....	335	1,722	476
Funds on deposite in N. Y. & Albany,	54,524	55,582	11,409	88,223	55,275	73,395	24,225
Due from other banks & corporations,	8,712	4,625	.....	18,824	12,503	5,734	15,300
	$475,232	$392,714	$325,235	$1,246,867	$640,502	$326,179	$255,911

LIABILITIES.

Capital,	140,000	200,000	105,660	600,000	300,000	100,000	100,000
Circulation,	157,480	111,196	144,938	371,256	247,661	148,588	110,566
Loans on time,	.....	.....	.....	.....	.....	.....	.....
Profits,	45,396	27,325	20,555	52,544	26,058	26,335	12,461
Deposites on debts,	.....	.....	4,234	15,553	4,439	959	.....
Dividends unpaid,	.....	7,371	824	.....	.....	41	1,045
Due Canal Fund,	.....	.....	.....	.....	.....	.....	.....
Deposites,	95,899	35,313	47,885	165,850	42,334	40,837	29,440
Due other banks and corporations,	36,457	11,509	1,139	41,664	20,010	9,419	2,399
	$475,232	$392,714	$325,235	$1,246,867	$640,502	$326,179	$255,911
Dividends the last year,	20,000	.....	14,792	48,000	24,000	12,500	13,000
Directors' liabilities as principals,	25,912	.....	18,974	66,806	54,108	17,417	2,453
do do sureties,	8,685	.....	4,630	127,109	46,067	8,446	6,034
Stock owned by directors,	46,130	.....	26,906	132,800	64,800	31,600	37,300
Loans and discounts, 1st July, 1838,	267,784	252,137	208,587	914,774	369,786	161,642	120,226
Circulation, do	103,328	111,196	121,918	210,635	131,772	101,832	58,203
Specie, do	29,432	30,227	19,174	33,097	49,717	22,759	16,350

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,	319,428	284,255	148,981	307,252	556,831	980,304	760,566
Real estate,	16,205	18,640	5,500	4,000	7,755	20,000	40,319
Stocks,	.....	.....	.....	.....	.....	.....	43,500
Overdrafts,	.....	1,339	.....	376	278	11,036	4,774
Personal estate,	.....	.....	.....	.....	1,561	.....	.....
Expenses,	885	.....	.....	.....	145	.....	.....
Bank Fund,	1,197	4,386	3,000	4,500	7,200	.....	10,601
Specie,	25,744	10,625	12,144	13,995	31,262	33,446	23,558
Notes of other solvent banks,	9,306	36,482	20,100	12,318	56,366	37,690	130,781
Checks and other cash items,	.....	249	6,762	3,523	217	73,112	13,959
Funds on deposite in N. Y. & Albany,	41,155	61,379	132,494	113,515	26,801	202,214	265,636
Due from other banks & corporations,	1,324	9,156	2,344	2,739	2,630	91,591	74,667
	$415,244	$426,511	$331,325	$462,218	$691,046	$1,449,393	$1,368,361

LIABILITIES.

Capital,	200,000	150,000	100,000	150,000	240,000	442,000	369,600
Circulation,	166,304	172,603	146,025	172,267	141,092	272,876	210,120
Loans on time,	.....	.....	.....	.....	.....	.....	.....
Profits,	2,707	28,607	14,157	6,071	53,227	188,266	119,110
Deposites on debts,	.....	2,763	1,522	.....	.....	3,486	.....
Dividends unpaid,	7,136	716	736	6,554	2,162	1,368	1,622
Due Canal Fund,	.....	.....	.....	.....	33,952	97,376	32,695
Deposites,	39,097	60,726	47,705	101,045	196,185	201,917	118,660
Due other banks and corporations,	.....	11,096	21,180	26,281	24,328	242,104	516,554
	$415,244	$426,511	$331,325	$462,218	$691,046	$1,449,393	$1,368,361
Dividends the last year,	23,000	18,000	12,000	30,000	30,000	66,300	51,973
Directors' liabilities as principals,	28,916	19,167	1,659	21,125	67,830	45,493	67,058
do do sureties,	21,748	15,172	7,472	28,677	20,548	20,487	56,929
Stock owned by directors	22,800	30,906	64,200	52,100	34,470	83,402	52,738
Loans and discounts, 1st July, 1838,	268,635	278,900	151,139	254,883	448,898	655,214	576,484
Circulation, do	91,418	109,200	76,237	110,886	75,975	153,842	89,554
Specie, do	20,009	12,002	12,067	20,936	33,645	39,623	18,533

SAFETY FUND BANKS.

RESOURCES.

	Canal Bank.	Albany City Bank.	Watervliet Bank	Bank of Troy	Farmers' Bank.	Merchants' and Mechanics' Bank	Troy City Bank.
Loans and discounts,	738,034	1,229,369	449,746	1,044,023	693,082	733,464	714,357
Real estate,	.....	36,332	33,288	21,105	22,209	24,622	13,800
Stocks,	.....	.....	.....	54,544	.....	1,100	.....
Overdrafts,	398	380	446	100	216	12	5,358
Personal estate,	.....	.....	2,533	.....	.....	.....	.....
Expenses,	3,655	2,656	.....	1,110	3,246	.....	.....
Bank Fund,	9,000	10,625	1,666	13,200	8,340	9,000	6,460
Specie,	35,766	46,766	16,628	30,464	52,530	20,935	19,916
Notes of other solvent banks,	156,830	63,572	2,242	3,296	2,058	7,464	16,190
Checks and other cash items,	1,742	3,561	11,549	27,703	78,376	8,312	10,683
Funds on deposite in N. Y. & Albany,	138,121	152,307	16,117	28,598	55,170	4,258	50,885
Due from other banks & corporations,	111,517	97,237	7,142	69,910	66,777	23,900	38,498
	$1,195,063	$1,642,805	$541,357	$1,294,053	$982,004	$833,067	$876,147

LIABILITIES.

Capital,	300,000	500,000	250,000	440,000	278,000	200,000	300,000
Circulation,	218,732	322,851	161,229	279,389	224,855	188,333	228,468
Loans on time,	.....	.....	.....	.....	.....	100,000	.....
Profits,	58,058	119,597	9,031	102,673	25,220	37,938	53,525
Deposites on debts,	.....	.....	.....	.....	.....	5,523	.....
Dividends unpaid,	1,160	1,948	2,816	2,214	3,946	1,128	895
Due Canal Fund,	71,400	64,448	20,000	102,880	21,632	86,712	43,520
Deposites,	99,751	181,449	52,738	65,196	110,632	56,042	75,245
Due other banks and corporations,	445,962	452,512	45,543	301,701	317,719	57,391	174,494
	.....	.....	.....	.....	.....	.....	.....
	$1,195,063	$1,642,805	$541,357	$1,294,053	$982,004	$833,067	$876,147
	.....	.....	.....	.....	.....	.....	.....
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
Dividends the last year,	36,000	60,000	30,000	59,400	52,600	37,500	48,000
Directors' liabilities as principals,	57,907	65,398	44,009	36,103	25,086	36,990	48,405
do do sureties,	30,625	22,206	26,562	36,677	17,591	21,455	37,746
Stock owned by directors,	51,200	112,500	37,200	79,840	42,410	44,850	75,850
Loans and discounts, 1st July, 1838,	577,429	957,447	402,405	877,113	633,812	562,420	623,812
Circulation, do	70,986	74,441	81,417	101,083	160,796	68,893	123,561
Specie, do	25,482	84,905	15,700	19,290	30,978	20,837	13,105

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,	235,101	220,751	145,016	336,019	209,087	332,282	351,506
Real estate,	7,000	6,995	8,500	6,223	5,539	28,145	.....
Stocks,	.....	.....	.....	.....	.....	.....	.....
Overdrafts,	.....	.....	.....	1,575	648	2,802	133
Personal estate,	.....	429	.....	1,000	.....	.....	695
Expenses,	1,126	9	3,329	.....	.....	639	831
Bank Fund,	3,600	3,000	2,558	1,263	3,000	4,950	4,500
Specie,	12,052	7,741	9,817	10,781	10,501	11,015	16,429
Notes of other solvent banks,	3,020	5,711	13,470	26,236	3,979	2,570	7,852
Checks and other cash items,	.....	10,554	.....	1,412	34,715	503	517
Funds on deposite in N. Y. & Albany,	28,115	.....	.....	4,024	.....	46,467	60,403
Due from other banks & corporations,	45,000	32,463	.....	3,190	35,460	4,737	.....
	$335,014	$287,653	$182,690	$391,723	$302,929	$434,110	$442,866

LIABILITIES.

Capital,	120,000	100,000	100,000	200,000	100,000	165,000	150,000
Circulation,	155,886	144,688	53,954	124,883	148,159	145,429	139,593
Loans on time,	.....	.....	.....	.....	.....	.....	.....
Profits,	11,264	7,010	5,446	11,921	11,113	15,607	18,630
Deposites on debts,	.....	1,808	.....	.....	1,858	600	12,584
Dividends unpaid,	605	412	220	764	1,247	1,225	1,294
Due Canal Fund,	.....	15,840	10,240	30,000	6,880	36,000	20,368
Deposites,	47,259	16,844	12,756	21,066	25,320	70,249	85,252
Due other banks and corporations,	.....	1,051	74	3,089	8,352	.....	15,145
	$335,014	$287,653	$182,690	$391,723	$302,929	$434,110	$442,866
Dividends the last year,	18,000	20,000	10,000	28,000	20,000	14,850	18,000
Directors' liabilities as principals,	18,213	15,332	12,925	32,656	500	12,960	12,492
do do sureties,	16,533	14,711	11,464	31,733	27,828	14,405	16,176
Stock owned by directors,	10,810	33,500	.....	29,900	49,625	32,020	41,400
Loans and discounts, 1st July, 1838,	213,660	154,117	145,016	294,412	200,538	286,087	265,463
Circulation, do	93,548	61,288	53,954	82,491	86,454	88,454	80,856
Specie, do	12,906	11,280	9,817	10,835	11,675	9,933	18,327

SAFETY 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,	177,926	196,948	222,020	399,475	170,739	197,838	203,103
Real estate,	1,910	3,651	3,311	5,500	9,150	4,044	6,069
Stocks,	.....	.....	.....	.....	.....	.....	.....
Overdrafts,	.....	.....	339	.....	.....	52	1,071
Personal estate,	.....	.....	.....	.....	.....	.....	.....
Expenses,	143	346	.....	1,413	.....	41	125
Bank Fund,	3,000	3,600	3,000	5,341	3,000	3,600	3,000
Specie,	12,498	10,172	8,266	14,654	10,502	20,112	12,229
Notes of other solvent banks,	4,880	20,410	9,668	3,627	11,451	21,937	25,817
Checks and other cash items,	20,606	806	.....	.....	439	.....	127
Funds on deposite in N. Y. & Albany,	74,398	68,177	70,341	23,194	65,295	57,837	50,120
Due from other banks & corporations,	.....	116	.....	523	238	3,244	7,529
	$295,361	$304,226	$316,945	$453,727	$270,814	$308,705	$309,190

LIABILITIES.

Capital,	100,000	120,000	100,000	200,000	100,000	120,000	100,000
Circulation,	146,603	144,035	149,281	196,113	132,503	145,475	149,800
Loans on time,	.....	.....	.....	.....	.....	.....	.....
Profits,	16,617	16,680	33,344	11,229	20,229	15,752	8,834
Deposites on debts,	.....	.....	.....	1,100	.....	4,049	2,525
Dividends unpaid,	887	.....	50	987	.....	48	50
Due Canal Fund,	.....	12,800	.....	9,335	.....	.....	.....
Deposites,	31,254	8,530	30,328	20,526	15,723	21,138	33,700
Due other banks and corporations,	.....	2,181	3,942	14,437	2,359	2,243	14,281
	$295,361	$304,226	$316,945	$453,727	$270,814	$308,705	$309,190
Dividends the last year,	15,000	16,800	15,000	30,000	10,000	14,400	20,000
Directors' liabilities as principals,	12,233	16,567	5,950	30,067	21,773	13,105	25,127
do do sureties,	8,750	18,418	24,376	26,579	6,637	12,342	12,096
Stock owned by directors,	50,500	54,570	45,900	67,525	71,550	55,710	48,350
Loans and discounts, 1st July, 1838,	152,733	193,676	202,338	295,440	136,518	171,671	188,347
Circulation, do	70,384	79,645	122,852	175,229	49,583	90,526	140,983
Specie, do	14,574	17,508	9,825	18,463	8,707	15,832	9,433

SAFETY FUND BANKS.

RESOURCES.

	Bank of Utica and Branch.	Oneida Bank.	Bank of Rome.	Lewis County Bank.	Jefferson County Bank.	Sacketts' Harbor Bank.	Ogdensburgh Bank.
Loans and discounts,	1,097,759	549,443	221,098	238,108	317,736	349,339	175,540
Real estate,	45,856	28,035	12,919	2,220	2,000	8,453	26,500
Stocks,	5,947	.....	.....	.....	.....	.....	.....
Overdrafts,	98	2,035	334	629	79	952	500
Personal estate,	.....	7,193	.....	.....	.....	.....	.....
Expenses,	200	25,994	1,678	1,667	.....	4,439	1,456
Bank Fund,	18,000	4,098	2,535	2,057	3,000	2,151	3,000
Specie,	48,520	25,019	12,988	8,105	22,351	13,140	11,001
Notes of other solvent banks,	20,342	30,828	7,735	8,272	23,355	4,562	30,150
Checks and other cash items,	2,408	6,501	29	5,937	7,076	870	5,882
Funds on deposite in N. Y. & Albany,	169,992	140,979	28,919	30,105	129,816	89,571	34,912
Due from other banks & corporations,	89,789	28,254	11,147	11,419	12,688	18,602	22,038
	$1,498,911	$848,379	$299,382	$308,519	$518,101	$492,079	$310,979

LIABILITIES.

Capital,	600,000	400,000	100,000	100,000	200,000	200,000	100,000
Circulation,	493,014	284,707	148,951	139,679	198,811	199,895	116,987
Loans on time,	.....	.....	.....	.....	.....	.....	.....
Profits,	109,768	.....	17,812	19,143	41,443	21,910	28,068
Deposites on debts,	23,624	3,288	1,645	640	1,661	6,834	6,092
Dividends unpaid,	27,697	.....	853	300	25	75	137
Due Canal Fund,	30,040	.....	.....	10,368	.....	14,400	15,344
Deposites,	145,712	147,310	27,675	31,282	61,361	39,551	44,350
Due other banks and corporations,	69,056	12,984	2,446	7,107	14,800	9,414	1
	$1,498,911	$848,379	$299,382	$308,519	$518,101	$492,079	$310,979
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Dividends the last year,	87,000	.....	15,000	15,000	20,000	14,000	5,000
Directors' liabilities as principals,	35,429	49,269	21,627	10,872	14,050	37,600	9,569
do do sureties,	49,813	46,976	6,462	18,092	45,714	23,156	13,119
Stock owned by directors,	100,740	120,400	18,800	26,000	52,070	27,500	47,500
Loans and discounts, 1st July, 1838,	902,795	384,559	187,578	210,213	316,684	254,241	171,659
Circulation, do	390,414	255,718	122,669	112,413	153,786	40,277	49,900
Specie, do	51,148	25,679	16,943	10,131	23,516	3,881	12,443

SAFETY FUND BANKS.

RESOURCES.

	Oswego Bank.	Commercial Bank of Oswego.	Bank of Salina.	Onondaga County Bank.	Bank of Auburn.	Cayuga County Bank.	Seneca County Bank.
Loans and discounts,	352,521	415,900	326,767	294,711	411,656	380,367	421,856
Real estate,	17,908	8,648	6,493	3,219	16,442	20,471	4,963
Stocks,	.....	.....	.....	.....	.....	.....	.....
Overdrafts,	308	371	405	529	2,087	183	465
Personal estate,	.....	950	.....	2,000	.....	.....	.....
Expenses,	1,230	1,862	972	.....	.....	.....	.....
Bank Fund,	4,500	1,558	3,094	4,500	6,000	5,455	4,416
Specie,	12,596	21,154	18,240	21,172	29,261	43,977	11,473
Notes of other solvent banks,	15,526	490	4,071	10,644	18,958	15,660	22,586
Checks and other cash items,	380	1,624	13,159	2,218	14,696	1,431	.....
Funds on deposite in N. Y. & Albany,	41,673	41,752	31,480	114,553	132,883	110,392	36,007
Due from other banks & corporations,	6,385	6,087	18,018	46,254	4,935	14,716	6,526
	$453,027	$500,396	$422,699	$499,800	$636,918	$592,652	$508,292

LIABILITIES.

Capital,	150,000	250,000	150,000	150,000	200,000	250,000	200,000
Circulation,	160,111	182,264	163,878	172,199	196,403	215,462	165,146
Loans on time,	.....	.....	.....	.....	.....	.....	.....
Profits,	41,048	18,598	17,106	23,461	153,638	41,490	32,340
Deposites on debts,	3,616	11,829	.....	6,714	7,582	.....	10,918
Dividends unpaid,	.....	100	1,740	.....	8,000	690	140
Due Canal Fund,	28,650	.....	21,180	33,133	.....	31,548	8,640
Deposites,	32,360	25,888	29,319	94,161	53,854	32,847	38,302
Due other banks and corporations,	37,242	11,717	39,476	20,132	17,441	20,608	52,806
	$453,027	$500,396	$422,699	$499,800	$636,918	$592,652	$508,292
Dividends the last year,	12,000	12,500	22,500	24,000	32,000	30,000	30,000
Directors' liabilities as principals,	18,058	58,616	12,877	23,562	38,888	53,483	28,590
do do sureties,	14,495	23,239	11,162	11,370	22,843	17,248	32,151
Stock owned by directors,	16,700	49,900	36,100	36,000	64,125	61,575	106,950
Loans and discounts, 1st July, 1838,	301,298	338,400	281,736	315,325	401,206	469,886	478,548
Circulation, do	122,232	103,330	143,868	173,716	188,869	222,013	179,694
Specie, do	17,623	12,111	15,881	21,719	47,465	42,923	15,067

SAFETY FUND BANKS.

RESOURCES.

	Bank of Geneva.	Bank of Ithaca.	Tompkins County Bank.	Bank of Owego.	Chemung Canal Bank.	Steuben County Bank.	Yates County Bank.
Loans and discounts,	650,006	370,637	373,521	259,032	358,463	303,750	228,681
Real estate,	8,937	12,696	10,013	3,550	18,621	15,935	3,969
Stocks,	.....	.....	.....	.....	.....	.....	2,000
Overdrafts,	761	103	215	.....	55	20	1,163
Personal estate,	594	.....	.....	.....	921	.....	.....
Expenses,	.....	1,322	424	1,166	.....	.....	.....
Bank Fund,	12,000	6,000	2,678	1,083	5,191	3,663	2,788
Specie,	32,013	20,158	16,917	25,084	21,018	14,616	22,091
Notes of other solvent banks,	46,461	10,944	32,833	27,319	105	26,960	352
Checks and other cash items,	1,317	4,592	.....	.....	3,172	1,250	473
Funds on deposite in N. Y. & Albany,	190,135	68,329	80,859	109,756	66,371	34,892	26,117
Due from other banks & corporations,	18,571	12,966	5,901	420	2,893	5,856	2,198
	$960,795	$507,747	$523,361	$427,410	$476,810	$406,942	$289,832

LIABILITIES.

Capital,	400,000	200,000	250,000	200,000	200,000	150,000	100,000
Circulation,	293,587	199,752	224,983	164,092	191,987	165,758	148,057
Loans on time,	.....	.....	.....	.....	.....	.....	.....
Profits,	144,233	55,114	5,484	16,677	8,515	24,317	5,069
Deposites on debts,	4,870	.....	3,975	12,805	9,391	2,324	2,600
Dividends unpaid,	.....	505	388	.....	3,360	.....	5,000
Due Canal Fund,	3,497	.....	.....	.....	9,113	8,640	10,982
Deposites,	94,730	48,584	37,231	27,854	52,074	48,329	16,047
Due other banks and corporations,	19,878	3,792	1,300	5,982	2,370	7,574	2,077
	$960,795	$507,747	$523,361	$427,410	$476,810	$406,942	$289,832
Dividends the last year,	80,000	30,000	20,000	16,000	40,000	22,500	10,000
Directors' liabilities as principals,	92,409	27,926	54,314	12,684	22,926	19,605	4,636
do do sureties,	13,464	25,868	17,241	43,764	24,398	19,512	21,593
Stock owned by directors,	80,237	54,640	70,300	106,900	35,600	36,850	47,000
Loans and discounts, 1st July, 1838,	602,283	359,957	338,858	242,097	308,763	248,026	200,898
Circulation, do	265,068	161,371	171,858	179,480	132,493	144,923	115,077
Specie, do	40,423	20,397	22,594	23,001	22,770	15,383	28,110

SAFETY FUND BANKS.

RESOURCES.

	Bank of Lyons.	Wayne County Bank.	Ontario Bank and Branch.	Livingston County Bank.	Bank of Genesee	Bank of Monroe.	Rochester City Bank.
Loans and discounts,	342,977	245,791	987,293	242,793	243,871	718,297	705,302
Real estate,	8,278	11,642	44,242	10,768	7,753	14,390	18,195
Stocks,	.....	.....	.....	.....	.....	.....	.....
Overdrafts,	242	257	1,052	10	.....	17	3,500
Personal estate,	.....	.....	.....	.....	.....	.....	.....
Expenses,	4,049	.....	1,323	584	456	.....	.....
Bank Fund,	1,208	3,000	15,000	3,000	3,000	9,000	2,652
Specie,	17,151	9,560	29,707	19,364	17,958	12,754	15,244
Notes of other solvent banks,	14,509	16,723	32,399	167	29,233	25,599	31,107
Checks and other cash items,	357	.....	3,226	1,514	.....	.....	.....
Funds on deposite in N. Y. & Albany,	51,256	16,452	92,969	64,381	91,230	41,120	64,953
Due from other banks & corporations,	8,552	14,886	20,866	29	20,216	6,387	51,124
	$448,579	$318,311	$1,228,077	$342,610	$413,717	$827,564	$892,077

LIABILITIES.

Capital,	200,000	100,000	500,000	100,000	100,000	300,000	400,000
Circulation,	165,968	141,001	371,169	147,381	138,916	216,228	292,611
Loans on time,	.....	.....	.....	.....	.....	.....	.....
Profits,	19,768	23,722	145,657	37,008	30,161	66,200	39,186
Deposites on debts,	7,145	3,080	230	.....	.....	6,454	3,058
Dividends unpaid,	.....	.....	279	42	.....	.....	450
Due Canal Fund,	14,143	21,219	34,560	13,120	.....	91,226	13,952
Deposites,	18,714	23,464	118,562	31,353	125,017	38,973	97,484
Due other banks and corporations,	22,841	5,825	57,620	13,706	19,623	108,483	45,336
	$448,579	$318,311	$1,228,077	$342,610	$413,717	$827,564	$892,077
Dividends the last year,	24,000	15,000	75,000	21,000	20,000	.....	60,000
Directors' liabilities as principals,	30,170	17,626	.....	16,950	19,577	38,626	67,412
do do sureties,	33,302	3,897	13,783	14,730	5,825	2,697	29,510
Stock owned by directors,	26,000	37,300	105,725	20,800	42,600	15,200	90,100
Loans and discounts, 1st July, 1838,	338,849	205,883	827,069	244,931	249,967	573,533	710,420
Circulation, do	165,516	124,643	389,933	126,671	131,590	138,679	281,158
Specie, do	18,539	13,778	44,740	19,000	23,954	18,993	22,167

SAFETY FUND BANKS.

RESOURCES.

	Bank of Orleans.	Bank of Buffalo.	Commercial Bank of Buffalo.	City Bank of Buffalo.	Chautauque County Bank.
Loans and discounts,	378,186	438,739	634,594	655,739	225,126
Real estate,	14,000	50,406	76,226	27,128	10,726
Stocks,	.....	.....	.....	.....	.....
Overdrafts,	994	.....	3,297	684	386
Personal estate,	.....	.....	.....	.....	.....
Expenses,	2,510	.....	8,034	19,510	920
Bank Fund,	3,290	6,000	6,465	2,333	2,823
Specie,	11,126	26,418	30,358	40,623	18,335
Notes of other solvent banks,	5,011	42,921	22,599	48,418	5,513
Checks and other cash items,	.....	.....	4,278	3,195	47
Funds on deposite in N. Y. & Albany,	61,144	51,626	117,326	85,241	12,160
Due from other banks & corporations,	3,764	49,740	50,544	2,792	22,097
	$480,025	$665,850	$953,721	$885,663	$298,133

LIABILITIES.

Capital,	200,000	200,000	400,000	400,000	100,000
Circulation,	189,127	187,075	297,747	298,355	124,869
Loans on time,	.....	.....	.....	.....	.....
Profits,	25,090	39,185	42,919	49,595	14,994
Deposites on debts,	1,182	1,959	.....	.....	14,614
Dividends unpaid,	2,355	132	23,565	.....	.....
Due Canal Fund,	14,695	27,243	32,389	31,801	11,520
Deposites,	28,383	92,296	95,624	57,601	16,595
Due other banks and corporations,	19,193	117,960	61,477	48,311	15,541
	$480,025	$665,850	$953,721	$885,663	$298,133
Dividends the last year,	30,000	16,000	76,000	.....	15,000
Directors' liabilities as principals,	42,807	32,669	90,867	59,004	9,439
do do sureties,	17,709	18,239	29,102	54,578	12,567
Stock owned by directors,	45,300	108,500	101,000	64,100	9,050
Loans and discounts, 1st July, 1838,	422,620	441,337	666,483	667,229	189,260
Circulation, do	165,150	149,173	246,714	204,424	105,353
Specie, do	15,138	31,250	14,879	35,618	23,079

Banks not subject to the Bank Fund Law.

RESOURCES.

	Manhattan Company.	Fulton Bank.	North River Bank.	Chemical Bank.
Loans and discounts,	2,645,973	1,240,812	1,050,449	995,242
Real estate,	375,027	13,206	30,000	3,901
Stocks,	108,570	.....	.....	.....
Overdrafts,	.....	.....	.....	.....
Expenses and personal estate,	.....	4,265	.....	6,536
Specie,	248,908	143,223	97,731	74,046
Notes of other solvent banks,	259,909	25,893	7,570	75,356
Checks and other cash items,	*558,014	.....	7,516	10,475
Due from other banks,	318,456	171,620	54,609	122,740
Other investments,	41,356	.....	.....	.....
	$4,656,213	$1,599,019	$1,247,875	$1,288,296

* Treasury notes.

LIABILITIES.

Capital,	2,050,000	600,000	500,000	400,000
Circulation,	419,317	186,568	210,396	284,083
Profits,	67,304	138,298	115,368	71,307
Dividends unpaid,	12,688	2,964	.....	682
Due Canal Fund,	361,300	.....	.....	.....
Deposites,	1,234,756	404,821	286,236	493,133
Due other banks and corporations,	510,848	266,368	135,875	39,091
	$4,656,213	$1,599,019	$1,247,875	$1,268,296

Banks not subject to the Bank Fund Law.

RESOURCES.

	Long-Island Bank.	Bank of Rochester.	Commercial Bank of Albany.
Loans and discounts,	668,313	607,126	821,452
Real estate,	10,000	11,149	54,870
Stocks,	.....	.....	.....
Overdrafts,	1,443	.....	.....
Expenses and personal estate,	5,208	.....	31,409
Specie,	54,812	22,685	36,241
Notes of other solvent banks,	3,872	56,793	143,716
Checks and other cash items,	21,329	1,470	*177,756
Due from other banks,	67,557	76,344	166,535
Other investments,	18,381	.....	†126,806
	$850,915	$775,567	$1,558,785

* Treasury notes.

† Suspense account.

LIABILITIES.

Capital,	300,000	250,000	300,000
Circulation,	175,390	208,715	208,396
Profits,	119,740	33,197	141,662
Dividends unpaid,	3,941	.....	110
Due Canal Fund,	.....	109,594	44,320
Deposites,	173,113	67,912	558,655
Due other banks and corporations,	78,731	106,149	305,642
	$850,915	$775,567	$1,558,785

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Aggregate Statement of 89 Banks subject to the Bank Fund Law, as reported to the Bank Commissioners, Jan. 1, 1839.

RESOURCES.

	Eighteen New-York City Banks.	Seventy-one Country Banks.	Total.
Loans and-discounts,	30,014,899	30,256,220	60,271,119
Real estate,	962,996	1,096,506	2,059,502
Stocks,	667,637	135,416	803,053
Overdrafts,	119,945	61,730	181,675
Personal estate,	4,481	25,303	29,784
Expenses,	81,615	113,649	195,264
Bank Fund,	404,961	335,256	740,217
Specie,	4,444,445	1,480,617	5,925,062
Notes of other solvent banks,	1,766,532	1,467,496	3,234,028
Checks and other cash items,	1,631,166	430,968	*2,062,134
Funds on deposite in N. Y. & Albany,	.....	4,752,671	4,752,671
Due from other banks & corporations,	6,998,118	1,394,290	8,392,408
			$88,646,917

* 872,401 of this amount in U. S. Treasury notes.

Aggregate Statement of 89 Banks subject to the Bank Fund Law, as reported to the Bank Commissioners, Jan. 1, 1839.

RESOURCES.

	Eighteen New-York City Banks.	Seventy-one Country Banks.	Total.
Loans and-discounts,	30,014,899	30,256,220	60,271,119
Real estate,	962,996	1,096,506	2,059,502
Stocks,	667,637	135,416	803,053
Overdrafts,	119,945	61,730	181,675
Personal estate,	4,481	25,303	29,784
Expenses,	81,615	113,649	195,264
Bank Fund,	404,961	335,256	740,217
Specie,	4,444,445	1,480,617	5,925,062
Notes of other solvent banks,	1,766,532	1,467,496	3,234,028
Checks and other cash items,	1,631,166	430,968	*2,062,134
Funds on deposite in N. Y. & Albany,	.....	4,752,671	4,752,671
Due from other banks & corporations,	6,998,118	1,394,290	8,392,408
			$88,646,917

* 872,401 of this amount in U. S. Treasury notes.

LIABILITIES.

Capital,	16,611,200	15,790,260	32,401,460
Circulation,	4,393,879	13,286,405	17,680,284
Loans on time,	392,111	100,000	492,111
Profits,	2,808,457	2,651,903	5,460,360
Deposites on debts,	54,647	221,133	275,780
Dividends unpaid,	377,393	130,218	507,611
Due Canal Fund,	1,529,018	1,247,481	2,776,499
Deposites,	10,781,767	4,369,651	15,151,418
Due other banks and corporations,	10,148,323	3,753,071	13,901,394
			$88,646,917

Aggregate Statement of all the chartered banks of the State of New-York, on the 1st of January, 1839.

RESOURCES.

	Eighty-nine Safety Fund Banks.	Seven banks not subject to Bank Fund law.	Total.
Loans and discounts,	60,271,119	8,029,367	68,300,486
Real estate,	2,059,502	498,153	2,557,655
Stocks,	803,053	108,570	911,623
Overdrafts,	181,675	1,443	183,118
Personal estate,	29,784	.....	29,784
Expenses,	195,264	47,418	242,682
Bank Fund,	740,217	.....	740,217
Specie,	5,925,062	677,646	6,602,708
Notes of other solvent banks,	3,234,028	673,109	3,907,137
Checks and other cash items,	2,062,134	776,560	2,838,694
Due from other banks & corporations,	13,145,079	977,861	14,122,940
Other investments,	.....	186,543	186,543
	$88,646,917	$11,976,670	$100,623,587

LIABILITIES.

Capital,	32,401,460	4,400,000	36,801,460
Circulation,	17,680,284	1,692,865	19,373,149
Loans on time,	492,111	.....	492,111
Profits,	5,460,360	686,876	6,147,236
Deposites on debts,	275,780	.....	275,780
Dividends unpaid,	507,611	20,385	527,996
Due Canal Fund,	2,776,499	515,214	3,291,713
Deposites,	15,151,418	3,218,626	18,370,044
Due other banks and corporations,	13,901,394	1,442,704	15,344,098
	$88,646,917	$11,976,670	$100,623,587

NOTE.—It is understood that the Dry Dock Company and the Delaware and Hudson Canal Company are both doing banking business under their charters, but not having any returns of their condition, they are not included above.

Aggregate Statement of all the chartered Banks of the State of New-York, distinguishing between those located in the city of New-York and elsewhere, Jan. 1, 1839.

RESOURCES.

	Twenty-two New-York City Banks.	Twenty-eight Long Island and North River Banks.	Forty-six country banks and two branches.	Total.
Loans and discounts,	35,947,375	14,876,763	17,476,348	68,300,486
Real estate,	1,385,130	506,276	666,249	2,557,655
Stocks,	776,207	127,469	7,947	911,623
Overdrafts,	119,945	35,470	27,703	183,118
Personal estate,	4,481	11,521	13,782	29,784
Expenses,	92,416	63,594	86,672	242,682
Bank Fund,	404,961	138,906	196,350	740,217
Specie,	5,008,353	727,962	866,393	6,602,708
Notes of other solvent banks,	2,235,260	829,103	842,774	3,907,137
Checks and other cash items,	2,207,171	509,457	122,066	2,838,694
Due from other banks,	7,665,543	2,752,746	3,704,651	14,122,940
Other investments,	41,356	145,187	.....	186,543
				$100,623,587

LIABILITIES.

Capital,	20,161,200	7,285,260	9,355,000	36,801,460
Circulation,	5,494,243	5,201,567	8,677,339	19,373,149
Loans on time,	392,111	100,000	.....	492,111
Profits,	3,200,734	1,373,287	1,573,215	6,147,236
Deposites on debts,	54,647	40,337	180,796	275,780
Dividends unpaid,	393,727	52,499	81,770	527,996
Due Canal Fund,	1,890,318	625,815	775,580	3,291,713
Deposites,	13,200,713	2,861,166	2,308,165	18,370,044
Due other banks and corporations,	11,100,505	3,184,523	1,059,070	15,344,098
				$100,623,587

TABLE, showing the principal items of the Bank Statements of all the Banks of the State, for the last four years.

	Jan. 1, 1836. 86 Banks.	Jan. 1, 1837. 98 Banks.	Jan. 1, 1838. 95 Banks.	Jan. 1, 1839. 96 Banks.
Capital,	31,281,461	37,101,460	36,611,460	36,801,460
Circulation,	21,127,927	24,198,000	12,432,478	19,373,149
Canal Fund,	3,445,753	3,768,874	4,465,832	3,291,713
Deposites,	19,116,170	19,342,698	15,771,729	18,370,044
U. States deposites,	9,291,539	10,791,596	.....	.....
Due banks,	19,783,482	20,462,823	15,221,487	15,344,098
Loans and discounts,	72,469,282	79,313,188	60,999,770	68,300,486
Stocks,	803,159	1,794,152	2,795,207	911,623
Specie,	6,224,646	6,557,020	4,139,732	6,602,708
Bank notes,	10,237,574	12,487,610	3,616,918	3,907,137
Cash items,	1,277,886	3,268,648	618,277	2,838,694
Due from banks,	15,991,168	18,832,254	18,297,899	14,122,940