BANK REPORTS.

State of the NORTH-WESTERN BANK and BANK OF THE VALLEY IN VIRGINIA, and their BRANCHES, for the year 1824.

COUNCIL CHAMBER, December 16, 1824.

SIR,

I have the honor to lay before the General Assembly copies of the returns made to this department, in conformity with the law on that subject, by the North-Western Bank and Bank of the Valley in Virginia, and their branches, giving an account of the state of those institutions at different periods during the present year.

I am, with great respect, your obedient servant,

JAMES PLEASANTS.

The Honorable the Speaker of the House of Delegates.

Statement of the NORTH-WESTERN BANK OF VIRGINIA, January 29th, 1824.

Bills discounted,	$ 191,344 33	Capital stock,	$ 177,100 00
Of which $ 7,125 is in suit, 1,300 doubtful.		Notes in circulation,	89,960 00
Real estate,	4,020 00	Profit and loss,	1,157 11
Due by president and directors for stock,	15,300 00	Discount received, and premiums,	586 62
" Commonwealth of Virginia,	15,400 00	Due to the Commonwealth of Va. div'ds.	433 06
" other banks,	1,526 64	" other banks,	855 85
Expense,	12 96	" depositors,	23,448 06
Specie,	39,415 71		
Notes of other banks,	26,521 00		
	$ 293,540 64		$ 293,540 64

April 1, 1824.

Bills discounted,	$ 216,069 73	Capital stock,	$ 177,100 00
Of which $8,925 is in suit, 1,300 doubtful.		Notes in circulation,	88,570 00
Real estate,	4,020 00	Profit and loss,	1,157 11
Due by president and directors for stock,	15,300 00	Discount received and premiums,	2,853 62
" Commonwealth of Virginia,	15,400 00	Due to Commonwealth of Va. div'ds.	386 37
" other banks,	664 17	" other banks,	490 29
Expense,	12 96	" depositors,	24,274 12
Specie on hand,	31,532 65		
Notes of other banks,	11,831 00		
	$ 294,830 51		$ 294,830 51

Statement of the NORTH-WESTERN BANK OF VIRGINIA, June 3, 1824.

Bills and notes discounted,	$209,730 17	Capital stock,	$177,100 00
Of which $8,295 is in suit, 1,300 doubtful.		Notes in circulation,	86,670 00
Real estate,	4,020 00	Profit and loss,	1,174 45
Due by the president and directors, for stock,	15,300 00	Discount received, and premiums,	4,396 52
" Commonwealth of Virginia,	15,300 00	Due to other banks,	786 02
" other banks,	3,929 69	Depositors,	24,503 90
Expense,	400 95		
Specie on hand,	24,104 07		
Notes of other banks,	21,750 00		
	$294,630 89	(E. E.)	$294,630 89

True statements.

T. WOODS, *Cashier.*

Ohio county, to wit:

Personally came before me, Josiah Chaplin, a justice of the peace for said county, Thomas Woods, cashier of the North-Western Bank of Virginia, and made oath that the foregoing statements of said bank were true and correct. Given under my hand this 12th day of June, 1824.

JOSIAH CHAPLIN.

Statement of the NORTH-WESTERN BANK OF VIRGINIA, July 19, 1824.

Bills discounted,	$195,449 42	Capital stock,	$177,100
Of which $6,934 is in suit, 1,078 doubtful.		Bills in circulation,	97,310
Real estate,	4,020	Profit and loss,	866 76
Due by president and directors for stock,	15,300	Discount received, and premiums,	750 31
" Commonwealth of Virginia,	14,630	Due to other banks,	889 21
" other banks,	18,894 18	" depositors,	25,151 58
Specie on hand,	26,537 26		
Notes of other banks,	27,237		
(E. E.)	$302,067 86	(E. E.)	$302,067 87

September 30th, 1824.

Bills discounted,	$199,782 66	Capital stock,	$177,100
Of which $6,924 is in suit, 1,008 doubtful.		Notes in circulation,	99,500
Real estate,	4,020	Profit and loss,	866 76
Due by president and directors for stock,	15,300	Discount received, and premiums,	2,401 47
" Commonwealth of Virginia,	14,630	Due to other banks,	6,720 37
" other banks,	15,764 34	" depositors,	26,502 48
Expense,	17 34		
Specie on hand,	27,875 68		
Notes of other banks,	35,761		
(E. E.)	$313,151 02	(E. E.)	$313,151 02

Statement of the NORTH-WESTERN BANK OF VIRGINIA, December 2d, 1824.

Bills discounted, (of which $ 6,934 is in suit, and $ 1,078 doubtful,)		$ 209,420	61
Real estate,	-	4,020	00
Due by President and Directors for stock,		15,300	00
" Commonwealth of Virginia,		14,630	00
" Other Banks,	-	17,800	55
Expense,	-	377	09
Specie on hand,	-	27,287	68
Notes of other Banks,	-	22,130	00
(E. E.)		$ 310,965	93

Stock,	-	$ 177,100 00
Notes in circulation,	-	91,255 00
Profit and Loss,	-	904 26
Discount received and premiums,		4,616 43
Due other Banks,	-	674 66
" Depositors,	-	36,415 58
(E. E.)		$ 310,965 93

Ohio county, Set:

Personally appeared before me Josiah Chapline, a justice of the peace for the county aforesaid, Thomas Woods, cashier of the North-Western Bank of Virginia, and made oath, that the three foregoing, are true and correct statements of said Bank. Given under my hand and seal, this 3d day of December, 1824.

JOSIAH CHAPLINE, (SEAL.)

The State of the BANK OF THE VALLEY IN VIRGINIA, on the 31st day of January, 1824.

Specie,	-		$ 21,202 42
Foreign notes, checks and drafts, &c.			20,055 29
Office notes,	-		2,070 00
Office in Charlestown, capital stock,			130,000 00
Office in Romney, " "			130,000 00
Office in Leesburg, " "			130,000 00
Commonwealth of Virginia,	-		57,000 00
Real estate,	-		8,000 00
Bills and notes discounted,		$ 265,402 30	
Bad debts,	-	1,490 00	
Doubtful debts,	-	6,189 00	
			273,081 30
David English,	Cashier,	-	206 06
John Jack,	do.	-	15,262 46
John Hooff,	do.	-	705 21
Thomas R. Mott,	do.	-	2,141 24
Wm. Brown,	do.	-	2,110 64
Charles Chapin,	do.	-	118 39
John Duer,	do.	-	403 47
The president and directors for bank stock,			30,629 00
			$ 822,985 48

Capital stock,	-	-	$ 690,000 00
Notes in circulation,		-	96,825 00
Isaac Baker,	Cashier,	-	5,955 47
Wm. J. Roberts,	do.	-	1,250 27
Discount,	-	-	1,564 82
Deposit money,	-	-	27,389 92
			$ 822,985 48

Frederick county, Set:

This day Lewis Hooff, cashier of the Bank of the Valley in Virginia, appeared before me a justice of the peace for the county aforesaid, and made oath, that the above statement exhibits the true state of the Parent Bank at Winchester, on the 31st day of January, 1824, to the best of his knowledge and belief. Given under my hand this 7th day of February, 1824.

JOHN BELL.

The State of the BANK OF THE VALLEY IN VIRGINIA, on the 1st of April, 1824.

pecie,			$ 24,811 06
Foreign notes,			14,004 74
Office do.			3,185 00
Office in Charlestown, capital stock,			130,000 00
Office in Romney,			130,000 00
Office in Leesburg,			130,00 00
Commonwealth of Virginia,			57,000 00
Real estate,			8,000 00
The president and directors for bank stock,			30,629 00
Bills and notes discounted,	$ 263,293 10		
Bad debts,	1,490 00		
Doubtful ditto,	6,189 00		
			270,972 10
John Jack, cashier,			15,385 46
John Hooff, cashier,			2,104 71
Thomas R. Mott, cashier,			803 96
Wm. Brown, cashier,			18 64
John Duer, cashier,			11,574 77
Isaac Baker, cashier,			2,235 03
Charles Chapin, cashier,			175 16
			$ 830,899 63

Capital stock,	$ 690,000 00
Notes in circulation,	109,095 00
David English, cashier,	222 58
Wm. J. Roberts, cashier,	3,570 06
Discount,	3,688 38
Deposit money,	24,323 61
	$ 830,899 63

Frederick county, Sct.

This day, Lewis Hooff, cashier of the Bank of the Valley in Virginia, appeared before me, a justice of the peace for the county aforesaid, and made oath, that the above statement exhibits the true state of the parent bank at Winchester, on the 1st day of April, 1824, to the best of his knowledge and belief. Given under my hand, this 9th day of April, 1824.

JOHN BELL.

The state of the BANK OF THE VALLEY IN VIRGINIA, on the 1st day of June, 1824.

Specie,			$ 21,976 25
Foreign notes,			19,566 29
Office do.			3,400 00
Office in Charlestown capital stock,			130,000 00
Office in Romney do. do.			130,000 00
Office in Leesburg do. do.			130,000 00
Commonwealth of Virginia,			57,000 00
Real estate,			8,000 00
The president and directors for bank stock,			30,629 00
Bills and notes discounted,	$ 259,330 29		
Bad debts,	1,490 00		
Doubtful debts,	6,189 00		
			267,009 29
John Jack, cashier,			10,617 52
John Hooff, cashier,			881 13
Thomas R. Mott, cashier,			656 63
Isaac Baker, cashier,			3,887 49
David English, cashier,			50 83
			$ 813,674 43

Capital stock,	$ 690,000 00
Notes in circulation,	87,130 00
John Duer, cashier,	3,626 74
Wm. J. Roberts, cashier,	3,570 06
Wm. Brown, cashier,	695 30
Charles Chapin, cashier,	288 74
Discount,	6,245 09
Deposit money,	22,118 50
	$ 813,674 43

Frederick county, Sct.

This day Lewis Hoff, cashier of the Bank of the Valley in Virginia, appeared before me a justice of the peace for the county aforesaid, and made oath that the above statement exhibits the true state of the parent Bank at Winchester on the first day of June, 1824, to the best of his knowledge and belief. Given under my hand this 7th day of June, 1824.

JOHN BELL.

The state of the BANK OF THE VALLEY IN VIRGINIA, including the Offices of Discount and Deposit, on the 31st day of January, the 1st day of April and June, 1824.

1824—Jan. 31,	Bills and notes discounted, outstanding,	$852,533 23	Capital stock,	$690,000 00
	Specie,	82,374 58	Notes in circulation,	374,030 00
	Notes of other banks,	60,807 29	Due to other banks,	14,444 30
	Due from other banks,	25,652 73	Discount,	6,462 94
	Commonwealth of Virginia,	57,000 00	Deposit money,	78,425 01
	Bank Stock,	48,720 00		
	Real estate,	36,274 42		
		$1,163,362 25		$1,163,362 25
1824—April 1,	Bills and notes discounted, outstanding,	$842,840 42	Capital stock,	690,000 00
	Specie,	88,245 37	Notes in circulation,	440,486 00
	Notes of other banks,	99,258 24	Due to other banks,	10,543 52
	Due from other banks,	55,931 67	Discount,	13,468 05
	Commonwealth of Virginia,	57,000 00	Deposit money,	73,772 55
	Bank stock,	48,720 00		
	Real estate,	36,274 42		
		$1,228,270 12		$1,228,270 12
1824—June 1,	Bills and notes discounted, outstanding,	$829,637 65	Capital stock,	$690,000 00
	Specie,	88,494 30	Notes in circulation,	373,710 00
	Notes of other banks,	58,455 19	Due to other banks,	13,481 28
	Due from other banks,	31,864 85	Discount,	20,816 63
	Commonwealth of Virginia,	57,000 00	Deposit money,	52,435 30
	Bank stock,	48,720 00		
	Real estate,	36,274 42		
		$1,150,443 41		$1,150,443 41

LEWIS HOFF, *Cashier.*

State of the OFFICE OF DISCOUNT AND DEPOSIT LEESBURG, 1st February, 1824.

Specie,	$18,576 75	Capital stock,	$130,000 00
Notes of other banks,	15,393 00	Office notes in circulation,	75,967 50
John Jack, cashier,	444 80	Wm. Nekervis, cashier,	427 69
John Hooff, cashier,	618 67	David English, cashier,	176 29
Bank stock,	12,691 00	D. Kurtz, cashier,	79 88
C. Page, cashier,	129 89	James L. McKenna, cashier,	2,985 10
Real estate,	13,491 16	Lewis Hoff, cashier,	2,231 24
S. J. Honeywell, cashier,	1,691 92	J. J. Stull, cashier,	235 15
Bills and notes,	172,347 10	Discount,	1,675 78
		Deposit money,	21,605 46
	$235,384 29		$235,384 29

THOS. R MOTT, *Cashier.*

Loudoun county, to wit:

This day Thos. R. Mott, cashier Office of Discount and Deposit of the Bank of the Valley at Leesburg, personally appeared before me, and made oath that the above exhibits a true statement of said office, on 1st February, 1824. Given under my hand this 2d day of February, 1824.

WILSON C. SELDEN, *J. P.*

State of the OFFICE OF DISCOUNT AND DEPOSIT OF THE BANK OF THE VALLEY IN VIRGINIA, AT LEESBURG, 1st April, 1824.

Specie,	$19,645 65	Capital stock,	$130,000 00
Notes of other banks,	28,693 00	Office notes in circulation,	91,028 50
Bills and notes discounted,	170,240 99	Discount account,	3,041 29
President and directors, for bank stock purchased,	12,691 00	Due to Chas. Page, cashier,	1,046 30
Real estate,	13,491 16	Ditto to Wm. Nekervis, cashier,	364 72
Due to this office by S. J. Honeywell, cash'r.	6,256 84	Ditto to David English, cashier,	426 69
Ditto by John Jack, cashier,	300 60	Ditto to Wm. Brown, cashier,	574 70
Ditto by George Baer, cashier,	125 00	Ditto to John Hooff, cashier,	738 10
		Ditto to James L. McKenna, cashier,	3,463 63
		Ditto to Lewis Hooff, cashier,	598 24
		Ditto to Jno. J. Stull, cashier,	100 85
		Deposit money,	20,061 42
	$251,444 44		$251,444 44

THOMAS R. MOTT, *Cashier.*

Loudoun county, to wit:

This day Thomas R. Mott, cashier of the Office of Discount and Deposit of the Bank of the Valley at Leesburg, personally appeared before me the subscriber, a justice of the peace for said county, and made oath that the within exhibits a true statement of said office on the 1st April, 1824. Given under my hand this 3d day of April, 1824.

JAMES H. HAMILTON.

State of the OFFICE OF DISCOUNT AND DEPOSIT AT LEESBURG, June 1st, 1824.

Specie,	$20,814 01	Capital stock,	$690,000 00
Notes of other banks,	4,611 00	Office notes in circulation,	65,637 50
Wm. Nekervis, cashier,	36 02	David English, cashier,	232 35
Wm. Brown, cashier,	33 34	John Hooff, cashier,	425 60
Bank stock,	12,691 00	Lewis Hooff, cashier,	694 63
Charles Page, cashier,	186 15	John J. Stull, do.	746 78
Geo. Baer, cashier,	125 00	Discount,	4,725 28
Bills and notes discounted,	168,367 27	S. J. Honeywell, cashier,	3,639 87
Real estate,	13,491 16	James L. McKenna, cashier,	721 16
		Deposit money,	13,531 78
	$220,354 95		$220,354 95

THOS. R. MOTT, *Cashier.*

Loudoun county, to wit:

This day Thomas R. Mott, cashier Office Discount and Deposit of the Bank of the Valley at Leesburg, personally appeared before me a justice of the peace, and made oath that the above exhibits the true state of said office on this day. Given under my hand this 1st June, 1824.

SAML. M. EDWARDS.

State of the OFFICE OF DISCOUNT AND DEPOSIT AT ROMNEY, January 31, 1824.

Bills and notes discounted,	$231,067 17	Capital Stock,	$130,000 00
Notes of other banks,	7,227 00	Notes in circulation,	111,202 50
Real estate,	8,537 56	Thomas R. Mott, cashier,	444 80
Bad debts, none.		Lewis Hooff, "	15,262 46
Doubtful debts, P. McCarty, $1,242.		William Brown, "	11,085 00
D. English, cashier,	306 54	J. L. McKenna, "	1 50
William Dandridge,	100 00	Deposit money,	10,819 44
J. Pinkney,	8,681 12	Discount,	1,520 10
J. Baker,	78 82		
Specie,	18,937 59		
Bank stock,	5,400 00		
	$280,335 80		$280,335 80

Hampshire county, Sct.

This day, John Jack, cashier of the Office of Discount and Deposit of the Bank of the Valley in Virginia at Romney, made oath before me, a justice of the peace for the county aforesaid, that the above statement exhibits the true state of the said office on the 31st day of January, 1824. Given under my hand, this 4th day of February, 1824.

JOHN McDOWELL.

The state of the OFFICE OF DISCOUNT AND DEPOSIT AT ROMNEY, *April 1st*, 1824.

Bills and notes discounted,	$222,241 67	Capital stock,	$130,000 00
J. Pinkney, jr. cashier,	19,117 12	Notes in circulation,	126,087 50
Specie,	19,670 64	Thos. R. Mott, cashier,	108 80
Bank stock,	5,400 00	Lewis Hooff, cashier,	15,942 46
Notes of other banks,	21,847 50	Wm. Brown, cashier,	11,085 00
Real estate,	8,537 56	Isaac Baker, cashier,	216 63
Bad debts, none,		J. L. McKenna,	1 50
Doubtful debts, P. McCarty, $1,242,		Deposit money,	10,515 79
		Discount,	3,456 21
	$296,813 89		$296,813 89

Hampshire county, Set.

This day John Jack, cashier of the Office of Discount and Deposit of the Bank of the Valley in Virginia, at Romney, came before me a justice of the peace for the county aforesaid, and made oath that the above statement exhibits the true state of the said office on the 1st day of April, 1824. Given under my hand this 2d day of April, 1824.

JOHN McDOWELL.

State of the OFFICE OF DISCOUNT AND DEPOSIT AT ROMNEY, *June 1st*, 1824.

Bills and notes discounted,		$213,974 93	Capital stock,	$130,000 00
Notes of other banks,		16,594 90	Notes in circulation,	110,932 50
J. Pinkney, jr. cashier,		4,464 12	Lewis Hooff, cashier,	11,373 52
Isaac Baker, do.		139 37	Wm. Brown, do.	11,085 00
Thos. R. Mott,		11 20	J. L. McKenna, cashier,	1 75
Bad debts, none			Discount,	4,778 90
Doubtful debts, P. McCarty,	$1,242		Deposit money,	2,074 40
Real estate,		8,537 56		
Specie,		21,129 99		
Bank stock,		5,400 00		
		$270,246 07		$270,246 07

Hampshire county, Set:

This day John Jack, cashier of the Office of Discount and Deposit of the Bank of the Valley in Virginia, at Romney, came before me a justice of the peace for the county aforesaid, and made oath, that the above statement exhibits the true state of the said office, on the 1st day of June, 1824. Given under my hand this 2d day of June, 1824.

JOHN McDOWELL.

State of the OFFICE OF DISCOUNT AND DEPOSIT OF THE BANK OF THE VALLEY IN VIRGINIA AT CHARLESTOWN, *on Saturday 31st of January,* 1824.

Specie,		$23,657 82	Stock,		$130,000 00
Foreign notes,		18,132 00	Circulation,		92,105 00
Real estate,		6,245 70	Discount,		1,702 24
Bills and notes discounted,		176,037 66	Due Lewis Hooff, cashier,		2,150 72
Due from James Cox, cashier,		7,524 45	" George T. Dunbar,		9,245 32
" Isaac Baker, do.		2 81	" Charles Page, cashier,		87 43
" James L. McKenna, cashier,		156 46	Deposits,		18,480 11
" John J. Stull, do.		28 92			
" John Jack, do.		11,085 00			
" S. Honeywell, do.		5,000 00			
Doubtful debts,	$1030				
		$247,770 82			$247 770 82

Jefferson county, Sct:

This day, William Brown cashier of the *Office of Discount and Deposit* of the Bank of the Valley in Virginia at Charlestown, appeared before me, a justice of the peace for the county aforesaid, and made oath, that the above statement exhibits the true state of the said office, (errors excepted,) on the 31st day of January, 1824. Given under my hand this 3d day of January, 1824.

GEO. W. HUMPHREYS.

State of the OFFICE OF DISCOUNT AND DEPOSIT OF THE BANK OF THE VALLEY IN VIRGINIA AT CHARLESTOWN, *1st April,* 1824.

Specie,		$24,118 62	Stock,		$130,000 00
Foreign notes,		34,713 00	Circulation,		117,460 00
Bills and notes discounted,		179,385 66	Discount,		3,282 17
Real estate,		6,245 70	Lewis Hoff, cashier,		58 72
James Cox, cashier,		6,086 81	Charles Page, "		87 43
Geo. T. Dunbar, "		2,798 85	James L. McKenna, "		161 03
John Hooff, "		180 95	David English, "		144 00
John J. Stull, "		214 92	Deposits,		19,469 96
John Jack, "		11,085 00			
S. Honeywell, "		4,491 70			
Thomas R. Mott, "		772 29			
Isaac Baker, "		569 81			
Doubtful debts,	$1030.				
		$270,663 31			$270,663 31

Jefferson county, Sct:

This day, William Brown, cashier of the Office of Discount and Deposit of the Bank of the Valley in Virginia at Charlestown, appeared before me, a justice of the peace for the county aforesaid, and made oath that the above statement exhibits the true state of the said office (errors excepted) on the 1st day of April, 1824. Given under my hand, this 3d day of June, 1824.

GEO. W. HUMPHREYS.

State of the OFFICE OF DISCOUNT AND DEPOSIT OF THE BANK OF THE VALLEY IN VIRGINIA AT CHARLESTOWN, *1st day of June,* 1824.

Specie,	$24,574 05	Stock,	$130,000 00
Foreign notes,	17,683 00	Circulation,	113,410 00
Real estate,	6,245 70	Discount,	5,067 36
Bills and notes discounted,	180,286 16	Due Charles Page, cashier,	84 23
Due from John Hooff, cashier,	680 95	" D. English, "	144 00
" John J. Stull "	361 90	Deposits,	13,836 91
" John Jack, "	11,085 00		
" Tho. R. Mott, "	223 39		
" Isaac Baker, "	194 69		
" Lewis Hooff, "	347 46		
" J. L. McKenna, "	188 42		
" G. T. Dunbar, "	16,255 91		
" Ely Beatty, "	295 50		
" S. Honeywell, "	4,120 37		
	$262,542 50		$262,542 50

Jefferson county, Set:

This day Wm. Brown, cashier of the Office of Discount and Deposit of the Bank of the Valley in Virginia at Charlestown, appeared before me, a justice of the peace for the county aforesaid, and made oath, that the above statement exhibits the true state of the said Office, (errors excepted) on the 1st day of June, 1824. Given under my hand, the day and date above written.

GEO. W. HUMPHREYS.