

General state of the **BANK OF VIRGINIA,**

Loans and discounts,	Richmond,	2,801,998 38	
	Norfolk,	863,721 07	
	Petersburg,	875,055 20	
	Fredericksburg,	763,698 84	
	Lynchburg,	764,791 88	
	Danville,	466,879 66	
	Charleston,	352,093 16	
	Buchanan,	243,065 52	7,131,303 71
Stocks,	Richmond,	361,700 00	
	Norfolk,	1,181 56	
	Buchanan,	60,000 00	422,881 56
Real estate,	Richmond,	110,267 76	
	Norfolk,	85,358 01	
	Petersburg,	75,658 52	
	Fredericksburg,	23,000 00	
	Lynchburg,	13,571 14	
	Charleston,	7,514 51	
	Buchanan,	557 97	315,927 91
Due from other banks,	Richmond,	318,990 82	
	Norfolk,	229,307 51	
	Petersburg,	55,548 61	
	Fredericksburg,	36,023 05	
	Danville,	39,625 34	
	Charleston,	7,402 56	
	Buchanan,	15,399 39	
		702,297 28	
	Lynchburg owes	9,846 85	692,450 43
Specie,	Richmond,	176,323 24	
	Norfolk,	125,845 37	
	Petersburg,	52,645 66	
	Fredericksburg,	58,162 58	
	Lynchburg,	41,618 50	
	Danville,	39,048 27	
	Charleston,	59,559 20	
	Buchanan,	19,557 83	572,760 65
			232,851 00
Advances made under a contract with the James river and Kanawha company,			95,891 71
Balances in accounts between the bank and its offices,			

\$9,464,066 97

including the Branches, January 1st, 1838.

Capital stock,	-	-	-	-	-	Richmond	1,250,000	00	
						Norfolk,	440,000	00	
						Petersburg,	450,000	00	
						Fredericksburg,	300,000	00	
						Lynchburg,	300,000	00	
						Danville,	150,000	00	
						Charleston,	150,000	00	
						Buchanan,	200,000	00	
									3,240,000 00
Contingent fund,	-	-	-	-	-	Richmond,	638,290	30	
						Lynchburg,	8,865	63	
									647,155 93
Discounts received,	-	-	-	-	-	Norfolk,	1,298	15	
						Petersburg,	1,123	75	
						Fredericksburg,	2,802	77	
						Lynchburg,	3,682	06	
						Danville,	2,384	06	
						Charleston,	1,446	90	
						Buchanan,	891	06	
									13,628 75
Unclaimed dividends,	-	-	-	-	-				110,583 40
Notes payable to the Bank of U. States,	-	-	-	-	-				186,168 60
Bond to the commonwealth of Virginia,	-	-	-	-	-				325,000 00
Deposites—Treasurer U. States, and public officers,	-	-	-	-	-	Richmond,	122,549	85	
						Norfolk,	176,696	52	
						Petersburg,	4,440	00	
						Fredericksburg,	4,321	13	
									308,007 50
									206,667 65
Treasurer commonwealth of Virginia,	-	-	-	-	-	Richmond,	293,655	30	
Individuals,	-	-	-	-	-	Norfolk,	248,301	20	
						Petersburg,	113,858	91	
						Fredericksburg,	116,719	26	
						Lynchburg,	49,959	85	
						Danville,	10,422	40	
						Charleston,	22,756	83	
						Buchanan,	6,563	89	
									862,237 64
Notes in circulation,	-	-	-	-	-	Richmond,	758,245	00	
						Norfolk,	476,585	00	
						Petersburg,	561,305	00	
						Fredericksburg,	437,475	00	
						Lynchburg,	650,652	50	
						Danville,	357,090	00	
						Charleston,	158,875	00	
						Buchanan,	164,390	00	
									3,564,617 50
									<u>\$9,464,066 97</u>

General state of the **BANK OF VIRGINIA,**

Loans and discounts,	7,161,803 71
Stocks,	42,881 56
Real estate,	315,927 91
Due from other banks,	692,450 43
Specie,	572,760 65
Advances under a contract with the James river and Kanawha company,	232,851 00
Balances in accounts between the bank and its offices,	195,891 71
	<u>\$9,464,066 97</u>

CAPITAL EMPLOYED.	Nett Profits.	Per Centage for half year.	Per Centage for year.
Richmond, - - - - \$1,250,000,	\$51,795 35, July 1837, 67,950 33, Jan'y 1838,	4 14 } 5 48 }	9 58
Norfolk, - - - - 440,000,	22,086 42, July 1837, 14,476 81, Jan'y 1838,	5 02 } 3 29 }	8 31
Petersburg, - - - - 450,000,	24,753 43, July 1837, 20,279 44, Jan'y 1838,	5 50 } 4 50 }	10 00
Fredericksburg, - - - - 300,000,	14,877 55, July 1837, 16,354 99, Jan'y 1838,	5 00 } 5 45 }	10 45
Lynchburg, - - - - 300,000,	17,438 24, July 1837, 18,372 14, Jan'y 1838,	5 81 } 6 12 }	11 93
Danville, - - - - 160,000,	11,611 71, July 1837, 159 19, Jan'y 1838,	7 84 }	7 84
Charleston, - - - - 150,000,	10,181 73, July 1837, 9,574 08, Jan'y 1838,	6 79 } 6 38 }	13 17
Buchanan, - - - - 200,000,	6,285 16, July 1837, 6,623 99, Jan'y 1838,	3 14 } 3 31 }	6 45
Capital, - - - - 3,240,000,	159,029 59, July 1837, 153,790 97, Jan'y 1838,	4 91 } 4 75 }	9 66

The balance at the credit of "profit and loss" account, after deducting the dividend of January 1, 1838, 3 per cent.,	647,155 93
The present estimate of bad and doubtful debts,	319,945 30
Estimated surplus over the bad and doubtful debts,	<u>\$327,210 63</u>

including the Branches, January 1st, 1938.

Capital stock,	-	-	-	-	-	3,240,000 00
Contingent fund,	-	-	-	-	-	647,155 93
Discounts received,	-	-	-	-	-	13,628 75
Unclaimed dividends,	-	-	-	-	-	110,583 40
Notes payable Bank United States,	-	-	-	-	-	186,168 60
Bond to commonwealth,	-	-	-	-	-	325,000 00
Deposites—Treasurer United States and public officers,	-	-	-	-	-	309,007 50
Treasurer commonwealth,	-	-	-	-	-	206,667 65
Individuals,	-	-	-	-	-	862,237 64
Notes in circulation,	-	-	-	-	-	1,376,912 79
						3,564,617 50
						\$9,464,066 97

VARIATIONS.

Loans and discounts,	-	-	1837, January 1st,	9,220,051 75		
			" June 1st,	8,064,142 22		1,155,909 53 reduced.
Circulation,	-	-	" January 1st,	3,965,703 37		
			" June 1st,	2,735,870 60		1,229,832 77 "
Deposites,	-	-	" January 1st,	2,416,295 11		
			" June 1st,	2,361,714 60		54,580 51 "
Specie,	-	-	" January 1st,	673,030 05		
			" June 1st,	449,783 33		223,246 72 "
Due from other banks,	-	-	" January 1st,	1,251,341 89		
Due to other banks,	-	-	" June 1st,	18,083 61		1,269,425 50 "
Contingent fund, &c.	-	-	" January 1st,	519,294 60		
			" June 1st,	706,509 59		187,214 99 increased.
Due treasurer U. States and public officers,	-	-	" January 1st,	1,808,338 27		
			" June 1st,	384,461 84		1,423,876 43 reduced.
Loans and discounts,	-	-	1837, June 1st,	8,064,142 22		
			1838, January 1st,	7,131,303 71		932,838 51 "
Circulation,	-	-	1837, June 1st,	2,735,870 60		
			1838, January 1st,	3,564,617 50		828,746 90 increased.
Deposites,	-	-	1837, June 1st,	2,361,714 60		
			1838, January 1st,	1,376,912 79		984,801 81 reduced.
Specie,	-	-	1837, June 1st,	449,783 33		
			1838, January 1st,	572,760 65		122,977 32 increased.
Due to other banks,	-	-	1837, June 1st,	18,083 61		
Due from other banks,	-	-	1838, January 1st,	692,450 43		710,534 04 "
Contingent fund, &c. (exclusive of dividends, \$ 194,400.)	-	-	1837, June 1st,	706,509 59		
			1838, January 1st,	647,155 93		59,353 66 reduced.
Due treasurer U. States and public officers,	-	-	1837, June 1st,	384,461 84		
			1838, January 1st,	308,007 50		76,454 34 "