BANKS IN VIRGINIA.

DEAR SIR: BANK OF THE VALLEY IN VIRGINIA, *June* 11, 1834.

I hand, herewith, statements showing the condition of this bank and its offices of discount and deposite, as required by the charter;

And am, very respectfully, your obedient servant,

His Excellency LITTLETON W. TAZEWELL, *Governor of Virginia.* H. M. BRENT, *Cashier.*

State of the Bank of the Valley in Virginia, Saturday, February 1, 1834.

Bank of the Valley, incorporated 15th February, 1817, capital $600,000; afterwards increased to present amount, $690,000.

Office in Charlestown, capital stock,	$130,000 00	Capital stock,	$690,000 00
Office in Romney, capital stock,	130,000 00	Notes in circulation,	261,660 00
Office in Leesburg, capital stock,	130,000 00	William Brown, cashier,	1,244 09
Real estate, (banking house,)	8,000 00	Due to other banks,	7,553 61
Real estate, (purchased to secure debts,)	1,257 50	Reservation to pay new bonus,	3,000 00
Bond account,	1,036 88	Profit and loss,	36,691 18
Bills and notes discounted,	528,065 06	Discount,	2,871 49
Specie,	52,330 99	Deposite money,	48,162 89
Office notes,	2,810 00		
Notes of other banks,	37,961 20		
John Jack, cashier,	3,494 30		
S. M. Edwards, cashier,	4,447 22		
Due from other banks,	21,780 11		
	$1,051,183 26		$1,051,183 26
Bad debts,	$5,879 00		
Doubtful debts,	15,493 10		

VIRGINIA, *scl:*

This day, Henry M. Brent, cashier of the Bank of the Valley in Virginia, personally appeared before the subscriber, a justice of the peace for the county of Frederick, and made oath that the above exhibits a true state of the said bank on the 1st day of February, 1834.

Given under my hand, this 9th day of June, 1834. THOS. CRAMER.

State of the Bank of the Valley in Virginia, Tuesday, April 1, 1834.

Office in Romney, capital stock,	$130,000 00	Capital stock,	$690,000 00
Office in Leesburg, capital stock,	130,000 00	Notes in circulation,	332,685 00
Real estate, (banking house,)	130,000 00	Wm. Brown, cashier,	1,172 54
Real estate, (purchased to secure debts,)	8,000 00	Due to other banks,	5,509 88
Bond account,	1,257 50	Reservation to pay new bonus,	3,000 00
Bills and notes discounted,	1,036 88	Profit and loss,	36,716 18
Specie,	511,942 38	Discount,	7,135 44
Office notes,	53,059 78	Deposite money,	40,132 84
Notes of other banks,	885 00		
John Jack, cashier,	23,371 10		
S. M. Edwards, cashier,	1,128 97		
Due from other banks,	5,265 96		
	20,404 31		
	$1,016,351 88		$1,016,351 88
Bad debts,	$5,879 00		
Doubtful debts,	15,493 10		

VIRGINIA, *sct:*

This day, Henry M. Brent, cashier of the Bank of the Valley in Virginia, personally appeared before the subscriber, a justice of the peace for the county of Frederick, and made oath that the above exhibits a true state of the said bank on the 1st day of April, 1834.

Given under my hand, this 9th day of June, 1834.

THOS. CRAMER.

Office in Charlestown, capital stock,	$130,000 00	Capital stock,	$690,000 00
Office in Romney, capital stock,	130,000 00	Notes in circulation,	162,195 00
Office in Leesburg, capital stock,	130,000 00	Wm. Brown, cashier,	634 69
Real estate, (banking house,)	8,000 00	Due to other banks,	3,758 79
Real estate, (purchased to secure debts,)	1,257 50	Loan from banks,	60,000 00
Bond account,	1,036 88	Reservation to pay new bonus,	500 00
Bills and notes discounted,	481,877 18	Commonwealth of Virginia,	2,500 00
Specie,	20,211 92	Profit and loss,	35,894 29
Office notes,	2,860 00	Discount,	11,680 89
Notes of other banks,	14,370 28	Deposite money,	36,703 26
John Jack, cashier,	2,903 97		
Samuel M. Edwards, cashier,	34,178 44		
Due from other banks,	47,170 75		
	$1,003,866 92		$1,003,866 92
Bad debts,	$5,879 00		
Doubtful debts,	15,493 10		

VIRGINIA, *sct:*

I, Henry M. Brent, cashier of the Bank of the Valley in Virginia, do solemnly swear that the above exhibits a true state of the said bank on the 31st day of May, 1834.

Sworn to before me, a justice of the peace for the county of Frederick, this 9th day of June, 1834. THOS. CRAMER.

State of the Office of Discount and Deposite of the Bank of the Valley in Virginia, at Charlestown, on the 1st day of February, 1834.

Specie,	$23,663 96	Capital stock,	$130,000 00
Notes of other banks,	12,280 00	Circulation,	103,510 00
Real estate,	7,000 00	Discounts,	1,871 85
Bills and notes discounted,	193,188 52	Due to banks,	1,370 79
Due from banks,	28,594 76	Due Samuel M. Edwards, cashier,	596 32
Due from H. M. Brent, cashier,	1,044 09	Deposites,	28,422 37
	$265,771 33		$265,771 33

Errors excepted:

WILLIAM BROWN, *Cashier.*

JEFFERSON COUNTY, *ss:*

This day, William Brown, cashier of the office of discount and deposite 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 February, 1834. Given under my hand, this 4th day of February, 1834.

DAVID HUMPHREYS.

VIRGINIA—Continued.

State of the Office of Discount and Deposite of the Bank of the Valley in Virginia, at Charlestown, on the 1st day of April, 1834.

Specie,	$24,630 59	Capital stock,	$130,000 00
Notes of other banks,	10,865 00	Circulation,	81,110 00
Real estate,	7,000 00	Discounts,	3,566 46
Bills and notes discounted,	191,300 52	Due to banks,	2,402 54
Due from banks,	13,497 22	Deposites,	32,050 15
Due from H. M. Brent, cashier,	1,092 54		
Due from S. M. Edwards, cashier,	743 28		
	$249,129 15		$249,129 15

Errors excepted:

WILLIAM BROWN, *Cashier.*

JEFFERSON COUNTY, ss:

This day, William Brown, cashier of the office of discount and deposite 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 of April, 1834. Given under my hand, this 2d day of April, 1834.

RICHARD WILLIAMS.

State of the Office of Discount and Deposite of the Bank of the Valley in Virginia, at Charlestown, on the last day of May, 1834.

Statement of the Bank of the Valley in Virginia, at Charlestown, on the last day of May, 1834.

Specie,	$18,698 52	Capital stock,	$130,000 00
Notes of other banks,	13,240 00	Circulation,	70,185 00
Real estate, (office,)	7,000 00	Discounts,	5,167 59
Bills and notes discounted,	168,565 52	Due to banks,	217 69
Due from banks,	14,581 98	Deposites,	18,053 70
Due from H. M. Brent, cashier,	784 69		
Due from S. M. Edwards, cashier,	753 27		
	$223,623 98		$223,623 98
Doubtful, in part,	$1,500 00		

Errors excepted:

WILLIAM BROWN, *Cashier.*

JEFFERSON COUNTY, *ss:*

This day, William Brown, cashier of the office of discount and deposite of the Bank of the Valley in Virginia, at Charlestown, appeared before me, a justice of the peace in and for the county aforesaid, and made oath that the above statement exhibits the true state of the said office, (errors excepted,) on the last day of May past, as above stated. Given under my hand, this 2d day of June, 1834.

JOHN YATES.

VIRGINIA—Continued.

State of the Office of Discount and Deposite at Romney, April 1, 1834.

Bills and notes discounted,		$206,306 41	Capital stock,	$130,000 00
Specie,		28,530 15	Notes in circulation,	234,645 00
Notes of other banks,		69,954 87	Due to other banks,	941 53
Real estate, viz:			Due to Henry M. Brent, cashier,	13,074 23
Banking house and lot,	$8,537 56		Discount account,	3,562 20
To secure debts,	42,859 00		Deposite money,	24,819 43
		51,396 56		
Due from other banks,		40,694 98		
Due from Samuel M. Edwards, cashier,		159 41		
		$397,042 38		$397,042 38
Bad debts,		$1,242 00		
Doubtful debts,		6,327 41		

HAMPSHIRE COUNTY, *ss:*

This day, John Jack, cashier of the office of discount and deposite of the Bank of the Valley in Virginia, at Romney, made oath before me, a justice of the peace in and for said county, that the above account exhibits the true state of this office on the 1st day of this instant, (errors excepted.) Given under my hand, this 3d day of April, 1834.

DAVID GIBSON.

State of the Office of Discount and Deposite at Romney, Saturday, February 1, 1834.

Bills and notes discounted,		$219,282 13	Capital stock,	$130,000 00
Specie,		31,784 63	Notes in circulation,	234,250 00
Notes of other banks,		45,563 32	Due to H. M. Brent, cashier,	4,994 40
Real estate, viz:			Due to other banks,	

State of the Office of Discount and Deposite at Romney, Saturday, February 1, 1834.

Bills and notes discounted,		$219,282 13	Capital stock,	$130,000 00
Specie,		31,784 63	Notes in circulation,	234,250 00
Notes of other banks,		45,563 32	Due to H. M. Brent, cashier,	4,994 40
Real estate, viz:			Due to other banks,	100 00
Banking house and lot,	$8,537 56		Discount,	1,991 89
To secure debts,	42,859 00		Deposite money,	13,253 45
		51,396 56		
Due from Samuel M. Edwards, cashier,		420 23		
Due from other banks,		36,142 87		
		$384,589 74		$384,589 74
Bad debts,		$1,242 00		
Doubtful debts,		6,327 41		

HAMPSHIRE COUNTY, *ss:*

This day, John Jack, cashier of the office of discount and deposite of the Bank of the Valley in Virginia, at Romney, made oath before me, a justice of the peace in and for said county, that the above account exhibits the true state of said office on the 1st day of this month, (errors excepted.) Given under my hand, this 13th day of February, 1834.

W. C. WODROW.

VIRGINIA—Continued.

State of the Office of Discount and Deposite at Romney, June 2, 1834.

Bills and notes discounted,		$189,678 41	Capital stock,	$130,000 00
Specie,		26,848 66	Notes in circulation,	157,130 00
Notes of other banks,		14,204 68	Due to other banks,	842 98
Bonds and notes,		30,238 62	Due to H. M. Brent, cashier,	4,738 07
Real estate, viz:			Discount,	5,339 89
Banking house and lot,	$8,537 56		Deposite money,	37,282 98
Bought to secure debts,	42,859 00			
		51,396 56		
Due from other banks,		12,645 28		
Due from S. M. Edwards, cashier,		2,459 41		
Profit and loss,		7,862 30		
		$335,333 92		$335,333 92
Bad debts,		$1,242 00		
Doubtful debts,		6,327 41		

HAMPSHIRE COUNTY, *ss:*

This day, John Jack, cashier of the office of discount and deposite of the Bank of the Valley in Virginia, at Romney, made oath before me, a justice of the peace in and for said county, that the above account exhibits the true state of the said office on the 2d day of this instant, (errors excepted.) Given under my hand, this 3d day of June, 1834.

W. C. WODROW.

State of the Office of Discount and Deposite at Leesburg, February 1, 1834.

Specie,		$28,599 96	Capital,
Notes of other banks,			

State of the Office of Discount and Deposite at Leesburg, February 1, 1834.

Specie,		$28,599 96	Capital,	$130,000 00
Notes of other banks, checks, &c.		36,561 08	Office notes in circulation,	251,870 00
Due from other banks,		122,603 89	John Jack, cashier,	420 23
Real estate,		12,791 85	Due to other banks,	15,848 02
William Brown, cashier,		193 91	Henry M. Brent, cashier,	3,350 33
Bills and notes discounted,	$271,104 30		Discount account,	2,534 65
Doubtful debts,	1,320 48		Deposite money,	69,152 24
		272,424 78		
		$473,175 47		$473,175 47

VIRGINIA, *Loudoun County*, to wit:

This day, Samuel M. Edwards, cashier of the Office of Discount and Deposite of the Bank of the Valley in Virginia, at Leesburg, personally appeared before the subscriber, a justice of the peace in and for said county, and made oath that the above exhibits a true state of the said office on the 1st day of February, 1834.

Given under my hand, this 5th day of February, 1834.

FRANCIS W. LUCKETT.

VIRGINIA—Continued.

State of the Office of Discount and Deposite at Leesburg, March 31, 1834.

Specie,		$24,311 68	Capital,	$130,000 00
Notes of other banks, checks, &c.,		61,128 42	Office notes in circulation,	223,980 00
Due from other banks,		45,296 83	John Jack, cashier,	259 41
Real estate,		12,791 85	Henry M. Brent, cashier,	4,712 73
Bills and notes discounted,	$289,101 65		William Brown, cashier,	750 10
Doubtful debts,	1,320 48		Due to other banks,	7,047 33
		290,422 13	Discount account,	4,560 51
			Deposite money,	62,640 83
		$433,950 91		$433,950 91

VIRGINIA, *Loudoun County*, to wit:

This day, Samuel M. Edwards, cashier of the Office of Discount and Deposite of the Bank of the Valley in Virginia, at Leesburg, personally appeared before the undersigned, a justice of the peace in and for said county, and made oath that the above exhibits a true state of the said office on the 31st day of March, 1834, in the afternoon.

Given under my hand, this 12th day of April, 1834.

FRANCIS W. LUCKETT.

State of the Office of Discount and Deposite at Leesburg, May 31, 1834.

Specie,		$24,972 13	Capital,	$130,000 00
Notes of other banks, checks, &c.,		18,880 20	Office notes in circulation,	139,865 00
Due from other banks,	$6,922 72		John Jack, cashier,	159 41
J. I. Cohen, Jun., & Brothers,	12,817 09		William Brown, cashier,	760 09
Real estate,		19,739 81	Henry M. Brent, cashier,	32,678 43
Bills and notes discounted,	$259,304 18	12,791 85	Due to other banks,	6,737 50
Doubtful debts,	1,320 48		Discount account,	6,288 95
		260,624 66	Deposite money,	20,519 27
		$337,008 65		$337,008 65

VIRGINIA, *Loudoun County*, sct:

This day, Samuel M. Edwards, cashier of the Office of Discount and Deposite of the Bank of the Valley in Virginia, at Leesburg, personally came before the undersigned, a justice of the peace in and for said county, and made oath that the above exhibits a true state of the said office on the 31st day of May, 1834.

Given under my hand, this 4th day of June, 1834.

FRANCIS W. LUCKETT.

State of the Bank of the Valley, in Virginia, including its Offices of Discount and Deposite—February 1, 1834.

Specie,	$136,379 54	Capital stock,	$690,000 00
Notes of other banks,	132,365 60	Notes in circulation,	848,480 00
Due from other banks,	209,121 63	Due to other banks,	24,872 42
Bills and notes discounted,	1,212,960 49	Discount,	9,269 88
Bond account,	1,036 88	Contingent fund,	36,691 18
Real estate,	80,445 91	Reservation to pay new bonus,	3,000 00
		Deposite money,	159,996 57
	$1,772,310 05		$1,772,310 05

VIRGINIA—Continued.

State of the Bank of the Valley, in Virginia, including its Offices of Discount and Deposite, April 1, 1834.

Specie,	$130,532 20	Capital stock,	$690,000 00
Notes of other banks,	165,319 39	Notes in circulation,	771,535 00
Due from other banks,	119,893 34	Due to other banks,	15,901 27
Bills and notes discounted,	1,199,971 44	Discount,	18,824 61
Bond account,	1,036 88	Contingent fund,	36,716 18
Real estate,	80,445 91	Reservation to pay new bonus,	3,000 00
		Deposite money,	161,222 10
	$1,697,199 16		$1,697,199 16

June 1, 1834.

Specie,	$90,731 23	Capital stock,	$690,000 00
Notes of other banks,	60,695 16	Notes in circulation,	526,515 00
Due from other banks,	94,137 82	Loans from banks,	60,000 00
Bills and notes discounted,	1,100,745 77	Due to other banks,	11,556 96
Bond account,	31,275 50	Due to commonwealth of Virginia,	2,500 00
Real estate,	80,445 91	Discount,	28,477 33
Profit and loss,	7,862 30	Contingent fund,	35,894 29
		Reservation to pay new bonus,	500 00
		Deposite money,	110,450 12
	$1,465,893 69		$1,465,893 69

H. M. BRENT, *Cashier.*

A.—State of the Bank of Virginia, including the branches, January 1, 1835.

The Bank of Virginia was incorporated January 30, 1804, with a capital of $1,500,000; extended in January, 1814, and capital increased to $2,740,000. Of this sum the State of Virginia owns $1,048,600, or 10,486 shares.

Debt outstanding:		
Richmond,	$2,134,686 64	
Norfolk,	588,698 87	
Petersburg,	889,612 05	
Fredericksburg,	626,046 13	
Lynchburg,	702,306 95	
Danville,	382,252 24	
Charleston,	252,505 77	
		$5,576,108 65
Specie:		
Richmond,	235,912 90	
Norfolk,	53,286 48	
Petersburg,	60,506 80	
Fredericksburg,	65,702 88	
Lynchburg,	30,230 23	
Danville,	95,958 53	
Charleston,	45,236 66	
		586,834 48
Notes of other banks:		
Richmond,	47,500 00	
Norfolk,	37,455 00	
Petersburg,	24,095 00	
Fredericksburg,	27,940 00	
Lynchburg,	537 00	
Danville,	28,646 91	
Charleston,	33,590 00	
		199,763 91
Balances due from other banks:		
Richmond,	462,088 04	
Norfolk,	77,048 73	
Petersburg,	23,764 31	
Fredericksburg,	28,653 38	

Capital stock at		
Richmond,	$1,000,000 00	
Norfolk,	440,000 00	
Petersburg,	450,000 00	
Fredericksburg,	300,000 00	
Lynchburg,	300,000 00	
Danville,	150,000 00	
Charleston,	100,000 00	
		$2,740,000 00
Notes in circulation:		
Richmond,	772,150 00	
Norfolk,	257,935 00	
Petersburg,	526,865 00	
Fredericksburg,	342,730 00	
Lynchburg,	479,685 00	
Danville,	396,835 00	
Charleston,	208,695 00	
		2,984,895 00
Balances due the treasurer U. States:		
Richmond,	25,360 91	
Petersburg,	20,064 76	
Fredericksburg,	20 98	
Lynchburg,	83 21	
	45,529 86	
Deduct due to Norfolk,	13,120 83	
		32,409 03
Variations between the offices for checks drawn in favor of individuals,		68,687 81
Discounts received at Norfolk,	1,058 43	

VIRGINIA—Continued.

Balances due from other banks:			Discounts received at		
Danville,	$10,228 36		Petersburg,	$1,337 96	
Charleston,	17,853 32		Fredericksburg,	1,857 18	
	619,836 14		Lynchburg,	1,754 30	
Deduct due other banks:			Danville,	1,318 21	
Lynchburgh,	27,554 71		Charleston,	788 27	$8,114 35
		$592,281 43	Deposite money:		
Foreign bills of exchange:			Richmond,	1,096,269 57	
Richmond,	32,459 56		Norfolk,	154,024 00	
Petersburg,	27,038 40		Petersburg,	128,546 31	
		59,497 96	Fredericksburg,	105,134 05	
James River Co'y 6 per cent. stock,		100,000 00	Lynchburg,	54,349 39	
Subscription to James River and Kanawha Company,		5,000 00	Danville,	28,702 75	
Real estate:			Charleston,	31,627 75	1,598,653 82
Richmond,	121,176 32				
Norfolk,	64,783 63				
Petersburg,	78,658 52				
Fredericksburg,	23,000 00				
Lynchburg,	25,655 11				
		313,273 58			
		$7,432,760 01			$7,432,760 01
Amount of surplus fund on hand,		404,582 80			
Amount of bad and doubtful debts reported last year,	384,400 00				
Deduct this sum, applied to extinguish bad debts,	6,997 80				
		377,402 20			
Surplus over the estimated amount of bad and doubtful debt,		27,180 60			
To which may be added whatever the bank may recover of the doubtful debt.					

	Nett profits for the year.	Per centage.
At Richmond,	128,232 02	12 82
Norfolk,	12,538 26	2 84
Petersburg,	45,023 73	10 00
Fredericksburg,	19,285 08	6 42
Lynchburg,	29,078 78	9 69
Danville,	15,744 47	10 49
Charleston,	12,129 11	12 12
	$262,031 45	$9 56

B.

Debts contracted and unpaid during the year 1834:	
Richmond,	$1,059,943 85
Charleston,	267,643 78
Lynchburg,	331,750 00
Petersburg,	498,625 26
Norfolk,	120,266 13
Fredericksburg,	177,742 96
	$2,455,971 98, all of which is considered good.

NOTE.—The office at Danville has made no report of its debts under this head, but reports that all the debts of the office are perfectly good.

C.—*State of the Farmers' Bank of Virginia, including the branches, January 1, 1835.*

Farmers' Bank incorporated February 13, 1812. Capital, $2,000,000. Charter afterwards extended with same capital.

Debt outstanding:			Stock,		$2,000,000 00
Richmond,	$1,321,751 51		Notes in circulation:		
Norfolk,	609,509 32		Richmond,	$585,728 00	
Petersburg,	622,459 25		Norfolk,	132,975 00	
Fredericksburg,	472,209 60		Petersburg,	353,930 00	
Lynchburg,	571,093 99		Fredericksburg,	224,320 00	
Winchester,	356,579 55		Lynchburg,	373,800 00	
Danville,	59,537 41		Winchester,	184,545 00	
		4,013,140 63			1,855,298 00
Specie:			Deposite money:		
Richmond,	202,967 80		Richmond,	898,880 05	
Norfolk,	30,630 97		Norfolk,	82,570 82	
Petersburg,	51,027 21		Petersburg,	83,163 21	
Fredericksburg,	46,964 60		Fredericksburg,	67,883 72	

[illegible]			
Winchester,	-	46,767 35	
Danville,	-	707 08	
			$418,967 01
Foreign notes:			
Richmond,	-	45,376 42	
Norfolk,	-	27,301 12	
Petersburg,	-	2,710 00	
Fredericksburg,	-	6,895 00	
Lynchburg,	-	17,774 49	
Winchester,	-	26,384 52	
Danville,	-	2,105 00	
			128,546 55
Due from other banks:			
Richmond,	-	212,314 06	
Norfolk,	-	15,191 07	
30,392 74 Petersburg.			
Fredericksburg,	-	15,458 47	
Lynchburg,	-	17,619 76	
Winchester,	-	16,430 68	
		277,014 04	
		30,392 74	
			246,621 30
Bank stock:			
Richmond,	-	- -	23,715 50
Real estate:			
Richmond,	-	95,849 91	
Norfolk,	-	39,638 67	
Petersburg,	-	35,631 48	
Fredericksburg,	-	17,421 65	
Lynchburg,	-	23,523 90	
Winchester,	-	24,490 18	
			236,555 79
			$5,067 546 78

Lynchburg,	-	[illegible]3 29	
Winchester,	-	9,705 49	
Danville,	-	182 20	
			$1,212,248 78
			$5,067,546 78

D.

State of the Farmers' Bank of Virginia, including the branches, January 1, 1835.

State of the Farmers' Bank of Virginia, including the branches, January 1, 1835.

Debt outstanding,	$4,013,140 63	Stock,	$2,000,000 00
Specie,	418,967 01	Notes in circulation,	1,855,298 00
Foreign notes,	128,546 55	Deposite money,	1,212,248 78
Due from other banks,	246,621 30		
Bank stock,	23,715 50		
Real estate,	236,555 79		
	$5,067,546 78		$5,067,546 78

Profits of Richmond,	$11 70 per cent.
Norfolk,	2 86 per cent.
Petersburg,	10 70 per cent.
Fredericksburg,	10 06 per cent.
Lynchburg,	9 45 per cent.
Winchester,	4 77 per cent.
Danville,	3 87 per cent.
Aggregate profits,	7 91 per cent.

VIRGINIA—Continued.

E.

Statement of bad and doubtful debts due the Farmers' Bank of Virginia on the 1st of January, 1835, and also of the contingent fund.

Bad debts 1st January, 1834, per report,		$132,325 93
Doubtful debts 1st January, 1834, per report,		155,231 26
		287,557 19
Bad debts, as above,	$132,325 93	
Add since,	600 00	
	132,925 93	
Extinguished during the year,	4,480 00	
		$128,445 93
Doubtful, as above,		155,231 26
		283,677 19
Contingent fund,	$193,317 02	
Profit on 335 shares of stock, at par,	9,784 50	
		203,101 52
Total bad and doubtful debts to provide for,		$80,575 67

From which should be deducted whatever may be received from debts reported doubtful, and any gain by loss of notes in circulation.

Amount of debts contracted at the Farmers' Bank of Virginia and its branches, during the year 1834, and which remained unpaid on the 1st of January, 1835.

Bank at Richmond,	$587,760 68
Fredericksburg,	120,713 48
Petersburg,	377,789 66
Norfolk,	92,255 70
Winchester,	85,461 72
Lynchburg,	413,801 34
	$1,677,782 58

The above is a statement from the mother bank and its branches. All these debts, from examinations made at the bank at Richmond, and from reports from its various offices, are believed to be good.

JANUARY 13, 1835.

P. N. NICHOLAS, *President.*

[Doc. No. 190.]

... June 14, 1834.

... the statements of this bank, and the branch thereof at Wellsburg.

And am yours, very respectfully,

L. W. TAZEWELL, Esq.

J. LIST, *Cashier.*

Does not include branch

Statement of the Northwestern Bank of Virginia, at Wheeling, Virginia, Thursday, January 30, 1834.

Northwestern Bank, incorporated February 5, 1817, capital $400,000; reduced February 19, 1818, to $150,000 as the minimum.

Capital stock, branch at Wellsburg,			$50,000 00	Capital stock,	$264,500 00
Bills discounted, { Bad,	1,100 00		334,745 41	Bills in circulation,	166,640 00
Bills discounted, { In suit,	26,075 62			Profit and loss,	17,546 69
Real estate,			2,820 00	Discount received and premiums,	1,173 26
Due by other banks,			18,892 33	Due to Union Bank of Maryland for loan,	20,000 00
Specie on hand,			38,204 00	Due to other banks, $36,281 38	
Notes of other banks,			92,558 00	Due to S. Jacob, cashier, 563 83	36,845 21
Bank notes stolen,	68,456 00			Due to depositors,	63,928 58
Bank notes recovered,	35,882 00				
		32,574 00			
Specie stolen,		840 00			
			33,414 00		
			$570,633 74		$570,633 74

Statement of the Northwestern Bank of Virginia, at Wheeling, Virginia, Thursday, ... 1834.