

SS348

J.

BANKS OF VIRGINIA.

General state of the Bank of Virginia, including the branches, July 9, 1838.

Loans and discounts	-	-	-	\$6,349,970 60	Capital stock	-	-	-	\$3,240,000 00
Stocks	-	-	-	501,700 00	Notes in circulation	-	-	-	3,475,035 00
Real estate	-	-	-	324,072 18	Deposites	-	-	-	1,364,341 63
Specie	-	-	-	782,525 76	Profit and loss, and discounts received	-	-	-	662,877 25
Sterling bills	-	-	-	148,868 19	Notes to Bank of United States	-	-	-	195,477 02
Due from other banks	-	-	\$745,306 01		Bond to Commonwealth of Virginia	-	-	-	325,000 00
Notes of other banks	-	-	381,529 45						
Balances of accounts between bank and branches	-	-		1,126,835 46					
				28,758 71					
				\$9,262,730 90					\$9,262,730 90

Loans and discounts on 1st May, 1838,	\$6,514,191 74,	On the 9th July,	\$6,349,970 60,	Reduced	\$164,221 14
Circulation	3,264,822 50,	"	"	Increased	210,212 50
Deposites	1,084,414 53,	"	"	"	279,927 10
Specie	643,028 04,	"	"	"	139,497 07
Due from other banks	776,993 80,	"	"	"	349,841 66
Contingent fund	780,898 97,	"	"	Reduced	118,021 72

CITY OF RICHMOND, to wit:

On this 21st day of July, 1838, personally appeared before the subscriber, a justice of the peace for said city, Anthony Robinson, jun., cashier of the Bank of Virginia, and made oath that the above statement is truly compiled from the statement of the said bank, and the returns from the several departments thereof.

EDM'D BAILEY, J. P.

J—Continued.

A comparative statement of the condition of the Farmers' Bank of Virginia, and branches, on the 8th June, 1837, and on the 3d May, 1838.

Debt outstanding:	June 8, 1837	\$5,878,615 03	
	May 1, 1838	5,402,740 20	\$215,872 83 less.
Specie:	June 8, 1837	412,672 73	
	May 1, 1838	539,239 21	146,566 48 more.
Bills of exchange:	June 8, 1837.		
	May 1, 1838	33,856 20	33,856 20 more.
Notes of, and debts due by other banks:	June 8, 1837	148,110 75	
	May 1, 1838	563,972 15	415,861 40 more.
Notes in circulation:	June 8, 1837	1,963,492 00	
	May 1, 1838	2,623,389 50	659,897 50 more.
Deposit money:	June 8, 1837	1,500,075 93	
	May 1, 1838	993,481 67	504,594 26 less.
The United States:	June 8, 1837	297,047 64	
	May 1, 1838	9,947 16	287,100 48 less.

No change is known or believed to have occurred in the amount of bad and doubtful debts since the last report thereon.

State of the Farmers' Bank of Virginia,

	Inland Mills.	Other bills.	Aggregate.
Debt outstanding:			
Richmond	\$525,579 27	\$1,857,585 52	\$2,383,943 79
Norfolk	104,811 42	650,762 11	755,603 53
Petersburg	71,654 65	390,566 76	462,221 41
Fredericksburg	-	507,593 80	507,593 80
Lynchburg	108,668 18	393,867 30	502,535 48
Winchester	-	404,755 36	404,755 36
Danville	60,785 80	326,301 03	387,086 83
	\$871,528 32	\$4,531,211 88	\$5,402,740 20
Foreign bills of exchange, Bank stock, 49 shares of this bank, Specie,			33,856 20 4,900 00
Richmond			175,544 72
Norfolk			118,046 41
Petersburg			70,199 50
Fredericksburg			62,734 09
Lynchburg			71,353 00
Winchester			17,799 12
Danville			43,552 37
Notes of other banks,			559,239 21
Richmond			84,635 25
Norfolk			47,712 00
Petersburg			13,945 00
Fredericksburg			4,945 00
Lynchburg			11,445 00
Winchester			15,466 40
Danville			23,545 00
Due from other banks,			201,693 65
Richmond			258,677 92
Norfolk			19,505 37
Petersburg			144,305 01
Fredericksburg			32,757 60
Lynchburg			123,465 44
Winchester			87,352 95
Danville			36,030 67
Real estate,			702,094 96
Richmond			92,066 51
Norfolk			35,611 96
Petersburg			35,071 36
Fredericksburg			17,421 65
Lynchburg			15,690 27
Winchester			22,490 18
			218,351 93
			\$7,122,876 15

STATE OF VIRGINIA, Henrico county, to wit:
John G. Blair, cashier of the Farmers' Bank of Virginia, this day personally appeared before foregoing statements, made out from the books of the bank, and from the latest preceding returns Given under my hand, this 5th day of May, 1898.

Continued.

including the branches, May 3, 1898.

Capital stock:			
Richmond			\$475,000 00
Norfolk			475,000 00
Petersburg			237,500 00
Fredericksburg			237,500 00
Lynchburg			237,500 00
Winchester			237,500 00
Danville			100,000 00
Notes in circulation:			\$2,000,000 00
Richmond			578,925 00
Norfolk			221,942 50
Petersburg			429,492 00
Fredericksburg			278,062 00
Lynchburg			500,617 00
Winchester			292,040 00
Danville			392,311 00
Deposite money:			2,623,389 50
Richmond	Commonwealth	\$78,953 73	
Norfolk	Others	476,795 98	
Petersburg			209,282 18
Fredericksburg			65,562 46
Lynchburg			56,082 49
Winchester			74,828 75
Danville			21,188 43
			12,817 65
Due to other banks:			995,481 67
Richmond			156,552 40
Norfolk			98,657 38
Petersburg			26,973 08
Fredericksburg			47,090 78
Lynchburg			3,214 08
Danville			7,328 74
Due to the United States Post Office Department:			339,616 46
Lynchburg			
Due to the Bank U. States on Jan. 1, 1839, and Jan. 1, 1840:			9,947 16
Richmond			156,619 24
Norfolk			29,909 19
Loan from the Commonwealth of Virginia:			186,528 43
Richmond			
Contingent fund:			505,000 00
Richmond			355,790 61
Profits of the institution			105,922 32
			\$7,122,876 15

the subscriber, a justice of the peace in and for the county aforesaid, and made oath that the from the several branches, are correct, to the best of his knowledge and belief.

JESSE SNEAD, J. P.

J—Continued.

A comparative statement of the condition of the Farmers' Bank of Virginia, and branches, on the 8th June, 1837, and 3d July, 1838.

Debt outstanding:			
June 8, 1837	-	\$5,678,613 03	
July 3, 1838	-	5,392,047 58	
Specie:			\$286,586 45 less.
June 8, 1837	-	412,672 73	
July 3, 1838	-	613,550 66	
Bills of exchange:			200,877 93 more.
June 8, 1837	-	94,303 56	
July 3, 1838	-	148,110 75	
Notes of, and debts due by other banks:			94,303 56 more.
June 8, 1837	-	577,126 49	
July 3, 1838	-		
Notes in circulation:			429,015 74 more.
June 8, 1837	-	1,963,492 00	
July 3, 1838	-	2,765,133 50	
Deposit money:			601,641 50 more.
June 8, 1837	-	1,500,075 93	
July 3, 1838	-	1,007,507 57	
Due to the United States:			492,568 36 less.
June 8, 1837	-	297,047 64	
July 3, 1838	-	12,084 38	
			284,963 26 less.

STATE OF VIRGINIA, City of Richmond, to wit:
 John G. Blair, cashier of the Farmers' Bank of Virginia, personally appeared before me, (this day,) a justice of the peace for the city aforesaid, and made oath that the foregoing statements, made out from the books of the bank, and from the latest preceding returns from several branches, are correct, to the best of his knowledge and belief.
 Given under my hand, this 11th day of July, 1838.

THO. MIEURE, J. P.

J—Continued.

State of the Bank of the Valley, in Virginia, including its offices of discount and deposite, April 1, 1838.

Specie	-	\$173,292 72	Capital stock	-	\$690,000 00
Notes of other banks	-	172,463 79	State loan	-	370,000 00
Due from other banks	-	201,469 13	Notes in circulation	-	684,240 00
Bills and notes discounted	-	1,464,365 16	Due to other banks	-	25,947 74
Bond account	-	3,668 10	Discount	-	23,312 96
Stock	-	15,000 00	Contingent fund	-	60,020 96
Real estate	-	69,083 43	Deposit money	-	245,840 67
Bad debts	\$17,898 00				
Doubtful debts	11,725 16	\$29,621 16			
		\$2,099,362 33			\$2,099,362 33

VERMONT, Frederick county, act:

This day personally appeared before the subscriber, a justice of the peace for the county aforesaid, Henry M. Brent, cashier of the Bank of the Valley, in Virginia, and made oath that the foregoing exhibits a true state of the said bank on the 1st day of April, 1838, to the best of his knowledge and belief.
 Given under my hand, this 26th day of April, 1838.

THOMAS CRAMER.

J--Continued.

State of the Bank of the Valley, in Virginia, including its offices of discount and deposite, July 1, 1838.

358

Doc. No. 227.

Specie	\$180,930 59	Capital stock		\$690,000 00
Notes and checks of "banks incorporated by this State"	28,772 88	State loan, payable April 1, 1839		370,000 00
Notes and checks of "banks incorporated elsewhere"	106,098 29	Notes in circulation:		
Due from other banks	193,306 39	In notes of \$100 each	\$21,600	
Bills and notes discounted	1,413,203 37	" 50 "	32,650	
Bond account	9,568 10	" 20 "	219,880	
Stock	15,000 00	" 10 "	179,080	
Real estate, (four banking-houses,) cost	36,137 93	" 5 "	131,990	
Real estate, (purchased to secure debt,) cost	1,086 50	" 1 & 2 "	25,090	
Bad debts \$470 00		Due to other banks		610,290 00
Doubtful debts 11,643 61	\$12,113 61	Discount		27,659 87
		Contingent fund		3,222 90
		Deposite money		30,153 62
				252,777 66
	\$1,984,104 05			\$1,984,104 05

VIRGINIA, Frederick county, 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 said county, and made oath that the above exhibits a true state of said bank on the 1st day of July, 1838, to the best of his knowledge and belief.

Given under my hand, this 13th day of July, 1838.

CH. H. CLARK.

OBED. WAITE, *President.*
 DANIEL GOLD,
 A. S. BALDWIN,
 D'D. W. BARTON,

JOHN MILLER,
 T. A. TIDBALL,
 JOHN IRWIN.

J--Continued.

State of the Bank of the Valley, in Virginia, including its offices of discount and deposite, August 1, 1838.

Specie	\$181,821 89	Capital stock		\$690,000 00
Notes of banks "incorporated by the State"	38,366 50	State loan, payable April 1, 1839		370,000 00
Notes of banks "incorporated elsewhere"	107,578 42	Notes in circulation:		
Due from other banks	250,258 92	In notes of \$100 each	\$24,100 00	
Notes discounted	1,261,970 94	" 50 "	39,000 00	
Land bills discounted	150,454 18	" 20 "	269,940 00	
Bond account	9,568 10	" 10 "	210,140 00	
Stock	15,000 00	" 5 "	149,025 00	
Real estate:		" 2 "	17,970 00	
At Winchester, banking-house	8,000 00	" 1 "	9,326 00	
At Winchester, purchased to secure debt	1,086 50	Due to other banks		719,501 00
At Romney, banking-house	8,537 56	Discount		30,027 60
At Charlestown, banking-house	7,000 00	Contingent fund		9,272 44
At Leesburg, banking-house	12,600 37	Deposite money		30,128 27
Bad debts \$470 00				203,314 07
Doubtful debts 11,643 61	\$12,113 61			
	\$2,052,243 38			\$2,052,243 38

Doc. No. 227.

359

J—Continued.

VIRGINIA, *Frederick county, oct.*

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 aforesaid, and made oath that the above statement exhibits a true state of the said bank on the 1st day of August, 1838, to the best of his knowledge and belief.

Given under my hand, this 10th day of August, 1838.

A. S. BALDWIN.

OBED. WAITE, *Pres't.*
DANIEL GOLD,
T. A. TIDBALL,
JOHN IRWIN,
A. S. BALDWIN,

JOHN MILLER,
JACOB BAKER,
WM. STEPHENSON,
D'D W. BARTON.

J—Continued.

FARMERS' BANK OF VIRGINIA,

February 1, 1839.

Sir: I transmit herewith certain statements relating to this bank, which appear to be required by the act of the 2d April, 1838, entitled "An act concerning the banks of this Commonwealth, and for other purposes."

This return would have been made at an earlier period, but for the necessity of waiting for statements from the offices since I became aware that such a report as is now submitted was to be made.

The statement marked A is the same that was laid before the stockholders in their late general meeting, and exhibits a general view of the bank on the 31st December last. The statements marked B, C, D, E, are intended to furnish the more particular information which the act seems to contemplate, and are as minute as the returns from the offices enable us to make.

I have the honor to be, with great respect, your obedient servant, &c.

WM. H. MACFARLAND,

President.

To his Excellency DAVID CAMPBELL.

(A.)

State of the Farmers' Bank of Virginia

1

	Inland bills.	Other bills.	Aggregate.
Debt outstanding:			
Richmond	\$682,620 31	\$1,721,180 18	\$2,403,800 49
Norfolk	94,944 64	658,913 10	753,857 74
Petersburg	137,826 19	395,455 19	533,281 38
Fredericksburg	89,540 62	471,449 98	569,990 60
Lynchburg	7,465 03	559,298 04	565,763 07
Winchester	-	435,958 73	435,958 73
Danville	59,186 88	275,002 64	334,189 52
	\$1,070,583 67	\$4,516,257 86	\$5,586,841 53
Foreign bills of exchange,	Lynchburg	\$13,611 65	18,056 08
	Petersburg	4,444 44	4,900 00
Bank stock, 49 shares of this bank,	Richmond	303,563 06	
Specie,	Norfolk	111,906 10	
	Petersburg	103,284 74	
	Fredericksburg	70,724 88	
	Lynchburg	69,659 00	
	Winchester	52,738 94	
	Danville	41,093 16	
Notes of other banks,	Richmond	44,285 83	752,937 86
	Norfolk	32,559 00	
	Petersburg	40,518 00	
	Fredericksburg	6,745 00	
	Lynchburg	3,608 00	
	Winchester	10,338 36	
	Danville	11,201 00	
Due from other banks,	Richmond	199,388 18	148,235 19
	Norfolk	61,213 40	
	Petersburg	131,537 96	
	Fredericksburg	9,108 38	
	Lynchburg	19,931 27	
	Winchester	2,043 37	
	Danville	2,076 13	
Real estate,	Richmond	92,395 02	419,298 69
	Norfolk	34,061 63	
	Petersburg	33,907 84	
	Fredericksburg	17,000 00	
	Lynchburg	14,388 01	
	Winchester	22,490 18	
		214,242 68	
		\$7,144,512 04	

(A.)

Continued.
including the branches, January 1, 1839.

Capital stock:			
Richmond		\$475,000 00	
Norfolk		475,000 00	
Petersburg		237,500 00	
Fredericksburg		237,500 00	
Lynchburg		237,500 00	
Winchester		237,500 00	
Danville		100,000 00	
		\$2,000,000 00	
Notes in circulation:			
Richmond		819,609 00	
Norfolk		275,913 50	
Petersburg		395,450 00	
Fredericksburg		315,413 00	
Lynchburg		421,568 00	
Winchester		249,581 00	
Danville		249,881 00	
		2,728,425 50	
Deposite money:			
Richmond	Commonwealth	\$216,473 04	
	Others	445,603 30	
Norfolk		662,076 34	
Petersburg		154,593 40	
Fredericksburg		97,384 46	
Lynchburg		64,221 66	
Winchester		53,271 01	
Danville		10,254 06	
		2,705 81	
Due to other banks:			1,044,606 74
Richmond		82,449 87	
Norfolk		39,652 92	
Petersburg		30,027 37	
Fredericksburg		24,208 50	
Lynchburg		15,880 29	
Danville		10,019 42	
Winchester		0,602 95	
		211,842 32	
Due to the Treasurer of the United States:			807 93
Lynchburg, (Post Office Department)		73,309 62	
Due to the Bank of the United States:			29,909 19
For debt purchased, payable Jan. 1, 1840, Richmond			
1840, Norfolk			
Loan from the Commonwealth of Virginia, Richmond			108,218 81
Contingent fund, Richmond			605,000 00
Profits of the institution last six months			411,903 90
			133,806 84
			\$7,144,512 04

The dividends of this bank for the year 1838 were 3 per cent. on the 1st July, and 5 per cent. on the 1st January, 1839;

For the year, 8 per cent; leaving a surplus to add to the above amount of contingent fund of \$19,636 54.

J. G. BLAIR, Cashier.

J—Continued.

(B.)

Dealings in exchange during the year 1839, at Richmond.

Inland bills—discounted, purchased, and collected	\$2,679,606 07
discounts and exchange thereon	60,816 83
Foreign bills—purchased and sold, \$150,847 4s. 9d. sterling	735,018 33
loss thereon	207 05

FARMERS' BANK OF VIRGINIA,

January 24, 1839.

The undersigned, directors of the Farmers' Bank of Virginia, certify that the foregoing statements have been examined and found to be correct.

- W.M. H. MACFARLAND, Pres^r,
 JAMES BOSHER,
 SAM'L MARX,
 JAMES SIZER,
 HENRY W. MONCURE,
 NICHOLAS MILLS,
 A. PLEASANTS,
 SUBLETT McGRUDDER,
 CHARLES ELLIS.

STATE OF VIRGINIA, county of Henrico.

J. G. Blair, cashier of the Farmers' Bank of Virginia, this day personally appeared before me, the subscriber, a justice of the peace for the county aforesaid, and made oath that the foregoing statements, marked A and B, were made out from the books of the bank, and from the latest returns preceding the date, from the branches, and are correct to the best of his knowledge and belief.

Given under my hand this 26th day of January, 1839.

RO. A. MAYO, J. P.

J—Continued.

(C.)

Statement of notes in circulation of the Farmers' Bank of Virginia, including the branches, on the 23d January, 1839.

	CIRCULATION IN NOTES OF													Dollars.
	Old issue.		New issue.		\$5	\$6	\$7	\$8	\$9	\$10	\$30	\$50	\$100	
	\$1	\$2	\$1	\$2										
Richmond	4,084	4,320	44,568	29,320	69,670	14,202	15,428	19,024	20,358	124,220	150,960	330,650	54,600	881,404
Petersburg	-	-	-	-	17,240	3,600	4,193	4,792	-	56,620	60,420	244,700	21,000	417,929
Fredericksburg	-	-	-	-	42,095	-	-	-	5,364	132,100	40,620	104,100	28,100	347,015
Fredericksburg	-	-	-	-	-	-	-	-	-	-	-	-	-	4,667
Danville	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Norfolk	-	-	-	-	9,985	2,850	seven,	eight	& nine	-	-	-	-	-
Lynchburg	-	-	-	-	-	-	3,003	3,760	4,221	19,150	72,960	112,050	27,400	255,379
Winchester	-	-	-	-	-	-	-	-	-	-	-	-	-	283,119
														446,630
														239,358
														2,875,501

NOTE.—The aggregate amount in circulation of the whole institution is less than above appears, by the amount on hand at the mother bank of the notes of the branches, and the amount on hand at the branches of other branch and mother notes, which, not having been reported, cannot be rendered in this statement.

J. G. BLAIR, Cashier.

J—Continued.

(D.)

Bad and doubtful debt estimated.

At Richmond	-	-	\$42,202 48
At Norfolk	-	-	163,091 25
At Petersburg	-	-	6,100 00
At Fredericksburg	-	-	1,450 00
At Lynchburg	-	-	2,264 50
At Winchester	-	-	17,528 77
At Danville	-	-	1,000 00
			<u>\$233,637 00</u>

The whole amount of the foregoing bad and doubtful debt accrued prior to the year 1838, and much the larger portion of it, of which the amount at Norfolk is part, has been of many years standing. In most instances the notes answering to this debt have been put in suit, and judgments thereon obtained, so that the bank is in a situation to collect the debts if those now deemed bad should become good.

It will be seen, by referring to the general statement, that the contingent fund is more than sufficient to make up the whole amount of doubtful and bad debt, assuming that none of it be collected, and to leave still a surplus adequate to any contingency to which the capital of the bank is exposed.

J—Continued.

(E.)—Real estate.

Location	Property Type	Cost	Value
At Richmond,	Banking-house	\$55,327 47	\$92,395 02; about value.
	Other property	37,067 55	
At Norfolk,	Banking-house	10,503 00	34,061 63; over value about \$4,144 58.
	Other property	23,558 63	
At Petersburg,	Banking-house	28,712 83	33,907 84; about value.
	Other property	5,195 01	
At Fredericksburg, At Lynchburg,	Banking-house alone	-	17,000 00; over value about \$5,000.
	Banking-house	10,000 00	
	Other property	4,388 01	
At Winchester, At Danville,	Banking-house alone	-	22,490 18; over value about \$5,490 18.
	None.	-	
			<u>\$214,242 68</u>

General state of the Bank of Virginia,

J--

Loans and discounts:			
Richmond	-	2,857,894 26	
Norfolk	-	*591,661 63	
Petersburg	-	857,208 20	
Fredericksburg	-	769,338 07	
Lynchburg	-	653,637 00	
Danville	-	444,572 31	
Charleston	-	303,464 45	
Buchanan	-	243,435 89	
Stocks:			\$6,721,211 81
Virginia 6 per cent.	-	100,000 00	
James River and Kanawha Company	-	475,000 00	
50 shares Richmond, Fredericksburg, and Potomac Railroad Company	-	5,000 00	
31 shares Shooker Manufacturing Company	-	6,500 00	
7 shares Belle Isle Manufacturing Company	-	3,500 00	
12 shares New Orleans Canal and Banking Company	-	12,000 00	
Specie:			601,700 00
Richmond	-	185,218 85	
Norfolk	-	72,425 99	
Petersburg	-	133,029 06	
Fredericksburg	-	70,263 73	
Lynchburg	-	83,408 00	
Danville	-	64,926 26	
Charleston	-	60,389 73	
Buchanan	-	29,853 88	
Real estate:			639,515 50
Richmond	-	110,117 51	
Norfolk	-	84,858 01	
Petersburg	-	68,083 52	
Fredericksburg	-	23,000 00	
Lynchburg	-	13,482 00	
Charleston	-	16,538 78	
Buchanan	-	560 22	
Selling bills:			316,740 04
Richmond	-	6,227 99	
Petersburg	-	6,222 22	
Fredericksburg	-	2,425 00	
Notes on hand of banks in Virginia			14,875 21
Notes on hand of banks of other States	-	205,540 60	
Treasury notes	-	112,145 00	
Due from other banks:	-	21,300 00	
Richmond	-	327,218 07	
Norfolk	-	86,165 03	
Petersburg	-	58,066 65	
Fredericksburg	-	55,146 84	
Lynchburg	-	12,273 00	
Danville	-	2,309 27	
Charleston	-	25,050 77	
Buchanan	-	6,338 55	
			\$72,568 16
			\$9,265,596 34

* Norfolk
From which is deducted amount of bad and doubtful debt, for which a corresponding deduction has been made from contingent fund

\$773,318 57

181,656 94

\$591,661 63

Continued.

including the branches, January 1, 1839.

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	
Notes in circulation:			\$3,240,000 00
Richmond	-	900,238 00	
Norfolk	-	300,345 00	
Petersburg	-	470,550 00	
Fredericksburg	-	456,690 00	
Lynchburg	-	672,500 00	
Danville	-	306,438 00	
Charleston	-	156,440 00	
Buchanan	-	193,824 00	
Deposits:			3,357,022 00
Richmond	-	720,888 63	
Norfolk	-	240,509 66	
Petersburg	-	93,689 81	
Fredericksburg	-	133,900 46	
Lynchburg	-	58,248 00	
Danville	-	15,643 46	
Charleston	-	47,572 07	
Buchanan	-	8,517 61	
Notes due to Bank of United States -			1,320,869 70
Bond due to Commonwealth of Virginia	-	97,736 51	
Dividend of January, 1839, 4 1/2 per cent.	-	325,000 00	
Contingent fund, (after deducting \$181,656 94 for bad debts at Norfolk)	-	145,800 00	
Due to other banks:			240,386 13
Richmond	-	-	
Norfolk	-	347,464 42	
Petersburg	-	64,048 54	
Fredericksburg	-	89,653 02	
Lynchburg	-	5,004 85	
Danville	-	11,866 00	
Charleston	-	6,947 53	
Buchanan	-	13,462 89	
			639,780 00
			\$9,265,596 34

J—Continued.

	Rate of profits.	
At Richmond,	July, 1838, \$75,082 83 } January, 1839, 60,945 10 }	10 95
At Norfolk,	July, 1838, 10,251 33 } January, 1839, 10,161 78 }	4 64
At Petersburg,	July, 1838, 20,308 42 } January, 1839, 20,830 96 }	9 14
At Fredericksburg,	July, 1838, 14,933 33 } January, 1839, 15,970 94 }	10 30
At Lynchburg,	July, 1838, 17,820 98 } January, 1839, 18,059 27 }	11 96
At Danville,	July, 1838, 8,558 01 } January, 1839, 9,074 95 }	11 76
At Charleston,	July, 1838, 7,783 64 } January, 1839, 6,939 98 }	9 81
At Buchanan,	July, 1838, 5,632 36 } January, 1839, 6,194 94 }	5 91
Total	\$309,448 82	9 55

CITY OF RICHMOND, *scilicet*.

On this 16th day of January, 1839, personally appeared before the subscriber, a justice of the peace for the said city, Anthony Robinson, Jr., cashier of the Bank of Virginia, and made oath that the foregoing statement is truly compiled and deduced from the statements rendered from the several departments of the said bank approximating nearest to the 1st day of January, 1839; and that it is the same statement which was submitted to the stockholders of the said bank at the last general meeting. Given under my hand on the day and year first mentioned.

EDMUND BAILEY, J. P.

The above statement is faithfully compiled, in our opinion, from the returns of all the departments of the Bank of Virginia, made up nearest to the 1st of January, 1839.

JOHN BROCKENBROUGH,
ROBERT GWATHMEY,
JAQUELINE P. TAYLOR,
ALFRED T. HARRIS,
THOMAS VADEN,
WILLIAM GRAY,
SAMUEL WINFREE,
JOHN COSBY.

J—Continued.

A statement showing the denominations of notes of the Bank of Virginia and branches in circulation, Jan'y 12, 1839.

Bank and branches.	1 & 2 Dollar notes.	5 Dollar notes.	10 Dollar notes.	20 Dollar notes.	50 Dollar notes.	100 Dollar notes.	Post notes.	Total.
Richmond -	126,015 00	63,820 00	100,150 00	99,660 00	358,150 00	272,500 00	16,199 83	1,034,494 83
Norfolk -		38,655 00	66,450 00	63,160 00	50,000 00	108,100 00		326,365 00
Petersburg -		14,982 50	59,020 00	116,880 00	112,050 00	172,000 00		474,932 50
Fredericksburg -		61,745 00	128,860 00	158,320 00	40,700 00	68,300 00		457,925 00
Lynchburg -		22,042 50	83,140 00	127,380 00	132,050 00	176,200 00		540,812 50
Danville -		32,565 00	72,860 00	49,340 00	38,400 00	122,300 00		315,465 00
Charlestown -		32,465 00	48,110 00	61,140 00	30,950 00	52,300 00		224,965 00
Buchanan -		15,620 00	40,640 00	84,960 00	29,600 00	49,600 00		220,420 00
Dollars -	126,015 00	281,895 00	599,230 00	760,840 00	789,900 00	1,021,300 00	16,199 83	3,595,379 83

J—Continued.

MERCHANTS AND MECHANICS' BANK,
Wheeling, January 15, 1839.

Sir: I have the honor to enclose a semi-annual statement of the affairs of this bank, and its office of discount and deposit at Morgantown, agreeably to the 12th section of the charter.
 With the highest respect, your obedient servant,

His Excellency DAVID CAMPBELL, Governor.
 S. BRADY, Cashier.

J—Continued.

Semi-annual statement of the Merchants and Mechanics' Bank of Wheeling, and of its office of discount and deposit at Morgantown, January 14, 1839.

Domestic bills	\$585,436 82		Capital stock	\$500,000 00	
Foreign bills	240,626 85		Owned by Commonwealth	8,500 00	
Incorporated companies		\$826,063 67	Notes in circulation		\$508,500 00
Stock owned by the bank		26,224 54	Post notes in circulation		382,010 00
Bonds taken for sale of real estate		37,791 10	Small notes in circulation, \$1's and 2's		37,265 00
Banking-house and lot	13,945 52	6,390 00	Dividends unpaid	240 00	19,822 00
Real estate, Morgantown	6,407 52		Dividends declared this day—less due on stock owned by this bank	18,868 00	
Due from banks		20,353 04	Interest due stockholders		19,108 00
Iron chests, and other bank furniture		85,375 86	Due to banks		25 00
Protest account, fees unpaid		1,190 00	United States Engineer department		39,685 89
Cash, viz:		162 80	Suspense account		37
Notes of other banks	24,563 82		Certificates of deposit	1,945 86	454 29
Gold and silver	103,835 07		Individual depositors	72,627 23	
		129,398 89	Contingent fund	45,796 89	74,573 09
			Contingent fund added this day	4,709 37	
					50,506 26
		\$1,131,949 90			\$1,131,949 90

Doc. No. 227.

S. BRADY, Cashier.

HIO COUNTY, ss:

Personally appeared before the subscriber, a justice of the peace in and for the county aforesaid, S. Brady, cashier of the Merchants and Mechanics' Bank of Wheeling, who, being duly affirmed according to law, did declare that the foregoing was a just and true statement of the affairs of said bank, according to the best of his knowledge and belief.

Given under my hand, this 15th day of January, 1839.

GEO. W. WILSON.

State of the Bank of the Valley, in Virginia, including its offices of discount and deposite, December 1, 1838.

378

Doc. No. 227.

Specie	\$234,525 87	Capital stock	-	\$690,000 00
Notes and checks of banks "incorporated by this State"	18,808 95	State loan, (payable 1st of April, 1839)	-	370,000 00
Notes and checks of banks "incorporated elsewhere"	148,534 89	Notes in circulation:		
Due from other banks	302,747 53	In notes of \$100 each	\$30,800 00	
Notes discounted	1,360,329 62	" 50 "	64,400 00	
Inland bills discounted	265,908 12	" 20 "	489,450 00	
Bond account	20,571 60	" 10 "	268,110 00	
Stock	15,000 00	" 5 "	177,580 00	
Real estate, (four banking-houses)	36,137 93	" 2 "	16,808 00	
Real estate, (purchased to secure debts)	1,086 50	" 1 "	8,936 00	
Bad debts, (none.)	-			
Doubtful debts, \$11,349 61	-	Due to other banks	-	1,056,084 00
		Discount	-	13,312 67
		Contingent fund	-	41,360 63
		Deposite money	-	30,128 27
				202,665 42
	\$2,403,550 99			\$2,403,550 99

VIRGINIA, Frederick county, 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 in and for said county, and made oath that the above statement exhibits the true state of the said bank on the 1st day of December, 1838, to the best of his knowledge and belief. Given under my hand, this 11th day of December, 1838.

THO. CRAMER.

OBED. WAITE, *President.*
 J. A. TIDBALL,
 WM. STEPHENSON,
 DANIEL GOLD,
 D'D W. BARTON,

JACOB BAKER,
 JOHN MILLER,
 JOHN IRWIN,
 A. S. BALDWIN.

State of the Northwestern Bank of Virginia, including branch at Wellsburg, Monday morning, July 2, 1838.

Is discounted:		Capital stock	-	\$702,000 00
Promissory notes	\$528,033 77	Bills in circulation: \$5 notes	\$17,720	
Bills of exchange	113,119 05	10 "	12,790	
Real estate	\$641,152 82	20 "	2,500	
by Commonwealth of Virginia for balance on stock	17,632 33	50 "	3,800	
by other banks	99,784 00	Surplus fund	-	36,810 00
ie, (silver and gold)	43,819 17	Due to other banks	-	5,303 37
Bank notes, (incorporated by this State)	\$5,175 00	Due to Post Office Department	-	42,490 96
Bank notes, (incorporated elsewhere)	51,709 00	Due to pension agency	-	164 16
Dividend declared January 1, 1838, 3 per cent.	56,884 00	Due to Wheeling Savings Institution	-	5,369 15
Dividend declared July 1, 1838, 3 per cent.	-	Due to depositors	-	7,093 24
	\$928,325 17			129,094 29
				\$928,325 17

Frederick county, Virginia:

Personally appeared before me, the subscriber, a justice of the peace for said county, John List, cashier, who, being duly affirmed according to law, declared that the foregoing statement was just and true, to the best of his knowledge and belief. Given under my hand, this 5th day of July, 1838.

E. E.

J. LIST, *Cashier.*

Attest: ARCH'D WOODS,
 SAM. SPRIGG,
 THOS. JOHNSTON,
 DANIEL CRUGER,
 DANIEL STEENROD,
 WM. B. ATTERBURY,
 THOMAS PAULL,

Directors of the Northwestern Bank of Virginia.

GEO. DULTY, J. P.

Doc. No. 227.

J—Continued.

880

Doc. No. 227.

State of the Merchants and Mechanics' Bank of Wheeling, and of its office of discount and deposite at Morgantown, 30th day of April, 1838.

Domestic bills discounted - - - - -	\$580,127 21		Capital stock	\$500,000 00	
Foreign bills purchased - - - - -	135,984 80		Do owned by the Commonwealth - - -	6,500 00	
		\$716,112 01	Notes in circulation - - - - -		\$506,500 00
The Merchants and Mechanics' Bank stock - - -		20,197 00	Post notes in circulation - - - - -		227,305 00
Due by incorporated companies - - - - -		26,224 54	Office at Morgantown - - - - -		52,180 00
Due from banks - - - - -		22,780 33	Due to banks - - - - -		3,265 90
Expenses - - - - -		4,011 94	Commonwealth of Virginia - - - - -	135 00	38,849 70
Real estate - - - - -		12,035 52	United States Engineer department - - -	37	
Iron chests, bank furniture, &c. - - - - -		1,190 00	Dividends unclaimed - - - - -		135 37
Profit and loss - - - - -		5 00	Discounts - - - - -	11,645 00	2,060 00
Protest account, (fees unpaid) - - - - -		201 20	Exchange - - - - -	2,085 79	
Suspense at the office - - - - -		10 96	Individual depositors - - - - -		13,730 79
Cash, notes, and checks of other banks - - -	40,590 46		Suspense account - - - - -	46,131 53	
Gold and silver - - - - -	90,987 32		Contingent fund - - - - -	973 69	47,105 22
		131,577 78			44,214 30
		\$935,346 28			\$935,346 28

S. BRADY, Cashier.

COUNTY OF OHIO, City of Wheeling, ss:

Before me, Geo. W. Wilson, a justice of the peace for Ohio county aforesaid, came S. Brady, cashier of the Merchants and Mechanics' Bank of Wheeling, and affirmed that the above statement of the affairs of the said bank, and of its office at Morgantown, is correct, according to the best of his knowledge and belief. Given under my hand, at Wheeling, this 30th day of April, 1838.

GEO. W. WILSON.

State of the Merchants and Mechanics' Bank of Wheeling, and of its office at Morgantown, July 9, 1838.

Domestic bills discounted - - - - -	\$569,584 08		Capital stock	\$500,000 00	
* Foreign bills discounted - - - - -	168,618 42		Do owned by the Commonwealth - - -	6,500 00	
		\$738,202 50	Notes in circulation - - - - -		\$506,500 00
Merchants and Mechanics' Bank stock - - -		20,197 00	Post notes in circulation - - - - -		242,160 00
Incorporated companies - - - - -		26,224 54	Small notes in circulation - - - - -		60,175 00
Due from other banks - - - - -		65,026 21	Dividends unclaimed - - - - -		3,872 00
Real estate, (at Wheeling) - - - - -	16,131 02		Interest unclaimed - - - - -	14,818 00	
Real estate, (at Morgantown) - - - - -	4,211 27			25 00	
Iron chests, bank furniture, &c. - - - - -		20,342 29	Due to other banks - - - - -		14,843 00
Protest account, (fees unpaid) - - - - -		1,190 00	Commonwealth of Virginia - - - - -		61,215 76
Suspense account at office - - - - -		176 59	Engineer department - - - - -	135 00	
Cash, viz:		3 66		37	
Notes and checks of other banks - - - - -	15,676 58		Suspense - - - - -		135 37
Gold and silver - - - - -	90,347 14		Individual depositors - - - - -		973 69
		105,023 72	Contingent fund - - - - -		39,519 80
			Contingent added this day - - - - -	44,214 30	
				3,777 59	
		\$977,386 51			47,991 89
					\$977,386 51

S. BRADY, Cashier.

OHIO COUNTY, ss:

Before me, George Dulty, a justice of the peace in and for said county, came Sobieski Brady, cashier of the Merchants and Mechanics' Bank, and made solemn affirmation that the above statement is true, according to the best of his knowledge and belief. Given under my hand, in the city of Wheeling, county aforesaid, this 10th day of July, 1838.

GEO. DULTY, J. P.

*Nearly \$100,000 of our foreign bills will mature and be paid in from 60 to 70 days.

Doc. No. 227.

881

D D—Continued.

NEW JERSEY.

Date.	No. of banks.	Capital.	Loans and discounts.	Stocks.	Real estate.	Other investments.	Due by other banks.	Notes of other banks.	Specie.	Circulation.	Deposites.	Due to other banks.	Other liabilities.
October, 1835, to Nov. 1836	25	\$3,970,090	\$6,700,072	\$70,845	\$150,513	\$8,028	\$699,211	\$344,560	\$336,132	\$1,755,829	\$1,139,827	\$388,512	\$532,032
January, 1837	25	4,142,031	9,341,797	1,096,367	176,767	728,085	993,273	418,632	496,917	1,918,017	1,869,254	604,663	3,990,385
May, "	27	-	9,250,342	-	-	-	-	-	403,686	1,931,813	-	-	-
Nov. "	27	-	-	-	-	-	-	-	382,965	1,378,562	-	-	-
an. 1, 1838	28	4,997,012	8,029,700	2,438,001	307,738	380,117	645,909	324,396	418,992	1,345,241	820,805	495,993	4,365,176

NOTE.—The canal affairs of the Morris Canal and Banking Company are not included in this table.

DELAWARE.

Date.	No. of banks.	No. of branches.	Capital.	Loans and discounts.	Stocks.	Real estate.	Other investments.	Due by other banks.	Notes of other banks.	Specie.	Circulation.	Deposites.	Due to other banks.
1819	6	-	\$974,900	\$1,509,999	\$77,205	\$91,684	-	\$120,500	-	\$115,502	\$405,972	\$211,454	\$177,237
October, *1835	3	3	730,000	1,232,830	157,731	89,275	-	251,519	\$96,138	173,183	622,397	480,375	20,473
Feb. to Nov. 1836	4	4	817,775	1,470,687	193,126	83,035	\$2,312	277,284	88,372	161,660	806,665	410,824	69,263
Dec. 1836 to Ap'l '37	4	4	818,020	1,599,168	195,140	86,639	2,312	183,615	113,618	141,956	718,948	563,985	46,197
June to Oct., 1837	4	4	990,668	1,557,969	193,333	89,131	2,937	269,496	118,142	122,810	668,386	473,235	45,687
January 1, 1838	4	4	990,658	1,550,221	187,990	88,131	-	310,877	163,543	126,007	756,148	444,020	49,766

* Exclusive of Bank of Smyrna.

VIRGINIA.

Date.	Number of banks.		Capital.	Loans and discounts.	Stocks.	Real estate.	Other investments.	Due by other banks.	Notes of other banks.	Specie.	Circulation.	Deposites.	Due to other banks.	Other liabilities.
	Number of banks.	Number of branches.												
1819	-	-	\$5,212,192	\$7,326,777	\$87,302	\$330,965	-	\$250,988	-	\$993,672	\$2,733,745	\$882,055	\$88,931	
January 1, 1830	4	-	5,571,100	7,698,906	-	-	-	-	-	832,732	3,857,964	1,974,171		
January 1, 1834	4	16	5,694,500	11,752,058	150,641	649,762	-	913,476	\$592,998	937,751	5,598,392	2,875,774	634,392	
January 1, 1835	5	17	5,840,000	11,277,304	128,715	633,093	-	975,162	458,921	1,160,401	5,593,198	3,115,974	149,990	
January 1, 1836	5	18	6,511,300	14,329,680	167,166	629,835	\$3,482	2,264,746	560,291	1,552,528	8,182,763	3,548,414	457,685	\$2,423
January 1, 1837	5	18	6,731,200	18,021,429	276,734	632,710	1,218	1,654,205	797,137	1,624,899	9,107,347	5,309,554	548,391	294,747
April, 1837	5	19	6,731,200	18,311,769	299,361	627,349	33,178	1,208,325	1,119,905	1,564,915	8,994,234	4,666,331	980,892	285,042
June, 1837	5	18	6,732,500	16,493,773	354,361	623,886	1,190	865,620	395,686	1,152,587	5,946,267	4,533,647	910,070	279,792
August, 1837	5	18	6,932,500	15,855,085	393,278	626,516	30,089	1,294,583	483,361	1,130,964	6,081,647	3,392,859	758,626	1,389,044
January, 1838	5	18	7,005,356	15,900,987	439,781	636,404	123,305	1,477,542	473,895	1,366,582	7,178,776	3,028,954	342,568	1,600,386
July, 1838	5	18	7,038,716	14,718,313	541,797	616,126	56,172	1,782,499	847,669	1,736,404	7,133,200	2,825,833	547,990	1,647,549
January, 1839*	5	20	7,458,248	16,236,429	659,391	588,468	48,714	1,412,238	709,539	2,270,367	8,015,418	2,999,589	1,068,776	1,452,717

* Incomplete. No returns from Northwestern Bank and branch.

NORTH CAROLINA.

Date.	Number of banks.		Capital.	Loans and discounts.	Stocks.	Real estate.	Other investments.	Due by other banks.	Notes of other banks.	Specie.	Circulation.	Deposites.	Due to other banks.	Other liabilities.
	Number of banks.	Number of branches.												
1819	3	-	\$2,964,887	\$6,355,928	\$152,093	\$190,620	-	\$506,388	-	\$705,582	\$3,851,919	\$635,761	\$142,568	
January, 1830	3	-	3,195,000	4,621,810	-	-	-	-	-	179,268	1,431,543	452,389		
June, 1833	3	-	1,824,725	2,368,275	44,215	240,540	-	423,618	-	242,142	981,144	402,259	55,587	
June, 1834	3	-	1,372,325	1,807,209	20,335	234,378	\$403,232	399,453	77,585	78,507	958,934	421,012	56,817	
Nov'ber, 1835	3	4	1,769,231	3,441,241	-	107,704	115,219	674,213	141,164	314,896	2,050,518	655,311	193,181	\$41,630
Dec'ber, 1836	3	7	2,525,000	5,769,094	-	123,424	-	681,076	181,675	883,011	3,319,428	1,387,120	262,070	
June, 1837	3	7	2,880,590	6,292,667	-	125,831	-	647,409	229,517	681,836	2,492,196	1,210,853	174,530	
July, 1837	3	5	1,725,000	3,372,328	-	41,645	-	393,428	84,199	531,535	1,438,855	517,069	153,709	350,000
February, 1838	3	7	2,980,640	4,571,328	-	127,424	34,495	878,308	177,763	705,389	2,267,793	756,591	187,774	
Nov'ber, 1838	3	7	3,100,750	4,752,584	-	130,702	25,935	571,025	132,149	723,875	2,114,140	588,389	156,436	

* Incomplete.