STATE BANK, NEWARK.

The following answers to the several interrogatories contained in the "Act to provide for an investigation of the condition of the banks of this state and for other purposes"—passed 11th November, 1837, as addressed to the cashier of the State Bank at Newark, are respectfully submitted—

1. The amount of capital stock of this bank actually paid in is $400,000.

2. Ninety-five shares of the capital stock, amount $4,750 at par, is pledged by different persons as security for notes given in payment of the instalment due in January last, and continued by renewals, upon which there remains due 11th November last, $1,250.

3. Four hundred and forty-three shares of the capital stock, amount $21,150, are pledged as security for notes discounted for sundry persons, amounting on the day last aforesaid, to $8,550.

4. No shares are held as the property of this bank, other

3. Four hundred and forty-three shares of the capital stock, amount $21,150, are pledged as security for notes discounted for sundry persons, amounting on the day last aforesaid, to $8,550.

4. No shares are held as the property of this bank, other than as above mentioned.

5. The banks in the city of New York suspended specie payments on the 10th day of May last, while this bank having fixed no period for suspension, continued its payments some days longer, thereby reducing its specie in the course of a week, about $1,600, to meet the extra calls principally for small change. The amount of specie which this bank had on hand, in possession, and belonging to the bank at the time of the suspension as above, was, viz:

On the 10th May,	1837,	$48,662	47
" 1st November,	"	43,643	35
" 11th "	"	43,462	19

6. This bank has taken no measures to increase its stock of specie or bullion preparatory to this investigation.

7. This bank has made no other disposition of its specie or bullion than for the redemption of its bills and the payment of its indebtedness since the period of the suspension aforesaid, except small sums for the purpose of change in the course of business.

8. The amount of the circulation of this bank on the 10th May last, the period of suspension aforesaid, was $45,141, of which $6.575 was redeemed at Mechanics' Bank, New York, on the following day. Amount of the same on the 1st November, $45,313, of which $4,440 was redeemed the following day. Amount of the same on the 11th November, $40,382.

9. The real estate of this bank valued at cost, is $10,075 67 consisting of the banking house and lot.

10. The amount of balances due this bank from other banks on

10. The amount of balances due this bank from other banks on the 11th November, 1837, was $37,310 34 all which were deemed good.

11. The amount of notes of other banks held by, and the property of this bank, on the said 11th November, was $48,178, of which $47,953 was deemed good. $80 New York Dry Dock Company, (payment of which is expected,) and $40, Mechanics' Bank, Paterson, (per certificate,) in part doubtful, and $105 bad.

12. The amount of notes, drafts, bills of exchange and securities discounted, or held for loans made by this bank, (including $1500 secured by bond and mortgage for property sold, which property had been purchased to secure a debt.) on the 10th May last, the period of suspension of specie payments aforesaid, was $518,977 97. The amount of the same on the 11th November, was $413,224 89, of which $395,215 90, was running to maturity, and considered good, the balance was overdue, amounting to $18,008 99. Of this last sum, $10,212 96 has since been taken up by renewals or otherwise deemed good, and 7,796 03 thereof remaining overdue, including the aforesaid mortgaged

12. The amount of notes, drafts, bills of exchange and securities discounted, or held for loans made by this bank, (including $1500 secured by bond and mortgage for property sold, which property had been purchased to secure a debt.) on the 10th May last, the period of suspension of specie payments aforesaid, was $518,977 97. The amount of the same on the 11th November, was $413,224 89, of which $395,215 90, was running to maturity, and considered good, the balance was overdue, amounting to $18,008 99. Of this last sum, $10,212 96 has since been taken up by renewals or otherwise deemed good, and 7,796 03 thereof remaining overdue, including the aforesaid mortgaged debt of $1500; and of the said overdue last mentioned, there appears to be doubtful $882 10; and $698 68 upon which dividends of property are expected, and the balance of the last mentioned sum deemed bad.

13. Of the foregoing notes, drafts, bills of exchange, or loans, $49,493 (including the mortgage aforesaid,) is secured by mortgages on several different lots, &c., of real estate.

14. In reference to other property, may be mentioned the furniture of the banking house, 34 shares of of the Newark Mutual Fire Assurance Company, for premiums paid with dividends due thereon, and a title to certain real estate, purchased to secure a debt on an old judgment, say $229 22 damages and costs; altogether estimated at $750.

15. The amount of surplus of this bank at the period of suspension aforesaid, was $13,217 31, including discount received.

16. The amount of surplus of this bank on the 11th November, was $11,317 95 including discount received.

17. The last dividend of this bank was made at the rate of six per centum per annum.

18. The amount of dividends declared and unpaid by this bank 11th November, was $4,129 58.

19, The profit and loss account was on the 11th November, exclusive of discount received, $8,446 30.

20. The amount of current expenses of this bank since the 10th day of May last, the period of suspension aforesaid, to the 11th November, was $1,865 10, add to which interest on government deposites, $1,199 73, making total expenses during that period $3,064 83.

21. The amount of discount received during the same period was $13,510 37.

22. The amount due by this bank to public depositors on the 11th November, was $15,053 52.

23. The amount due by this bank to private depositors at the same time was $68,889 21.

24. The amount due by this bank to other banks and companies at that period was $13,770 44.

25. There were no post notes issued by this bank, and outstanding on the 1st November, 1837; there were none on the 11th of the same month.

26. There are no other debts due from this bank, except for recent contingent expenses, and a claim on a collection note not yet adjusted.

same time was $68,889 21.

24. The amount due by this bank to other banks and companies at that period was $13,770 44.

25. There were no post notes issued by this bank, and outstanding on the 1st November, 1837; there were none on the 11th of the same month.

26. There are no other debts due from this bank, except for recent contingent expenses, and a claim on a collection note not yet adjusted.

27. As respects any other facts in addition to the foregoing statements, it may be remarked that there were some accounts which appeared to be overdrawn, on the 11th November, amounting altogether to $1376 81, the principal part of which has since been settled, leaving a balance due thereon of $336 28 which is deemed good, and there is also an unsettled execution

in favor of this bank in the hands of a former Sheriff of Sussex county, and there are also sundry old claims charged heretofore to the account of profit and loss, upon which little or nothing is expected to be received, and nothing else recollected that can lead to a more full understanding of the condition of this bank on the 11th November last.

State of New Jersey, }
Essex County, } ss.

Personally appeared before me, Samuel B. Miller, Esq. one of the Justices of the Peace in and for the said county of Essex, Charles I. Graham, Cashier, of the State Bank at Newark, who being duly sworn on his oath saith, that the foregoing answers to the interrogatories in the act of the legislature therein referred to, are true, according to the best of this deponent's knowledge and belief.

C. I. GRAHAM, Cashier.