No. 19.

A consolidated table, showing the answers to certain questions propounded by the joint committee of the Senate and House of Representatives of the Commonwealth of Kentucky, to the several banks and branch banks in Kentucky, on the last day of each month from the 1st of January to the 30th of November, 1837, inclusive.

Date.	Bills discounted.	Bills of exchange.	Suspended debt.	Real estate.	Notes of other banks.	State and city bonds.	Bank checks.	Due by other banks.
1837.								
January 31	$5,044,883 09	$5,948,711 29	$6,750 00	$142,300 25	$1,031,280 00	$2,066,000 00	$141,056 12	$2,294,752 69
February 28	6,723,273 69	5,530,488 94	6,100 00	142,447 85	1,207,020 00	2,066,000 00	185,833 30	2,589,008 75
March 31	7,110,963 80	5,355,544 41	16,676 26	146,417 85	1,154,817 00	2,066,000 00	466,928 72	1,964,681 02
April 30	7,310,073 44	4,493,535 10	22,698 66	160,554 35	1,202,696 00	2,086,000 00	473,588 29	1,763,051 80
May 31	7,350,463 62	3,377,418 01	26,623 26	163,560 07	1,174,291 00	2,086,000 00	367,236 93	2,021,265 33
June 30	7,702,179 97	2,476,515 86	74,251 36	168,480 64	785,995 00	2,106,000 00	334,611 89	1,983,389 90
July 31	8,049,446 37	1,727,285 51	81,492 60	168,484 36	613,341 00	2,106,000 00	177,602 69	2,906,230 75
August 31	8,320,595 32	1,450,931 80	81,012 60	169,611 69	585,838 00	2,126,000 00	201,784 69	1,936,912 33
September 30	8,437,543 16	1,434,218 12	91,622 77	173,974 47	572,028 00	2,126,000 00	167,990 52	1,567,774 81
October 31	8,403,140 68	1,775,738 20	88,846 77	174,983 80	561,999 00	2,156,000 00	167,990 52	1,415,689 66
November 30	8,471,754 89	1,969,585 95	128,133 77	209,518 28	630,849 00	2,176,000 00	232,213 54	1,377,931 33

No. 19—Continued.

Date.	Specie.	Circulation.	Individual deposites.	Due to other banks.	Due Treasurer United States.	Due Treasurer of State.	Due commissioners sinking fund.
1837.							
January 31	$1,413,007 00	$4,481,200 00	$1,327,977 32	$1,423,330 38	$1,796,037 38	$402,013 48	$5,165 67
February 28	1,450,703 28	4,812,590 00	1,294,124 48	1,248,576 25	2,359,818 42	344,741 41	11,132 67
March 31	1,595,469 63	4,749,535 00	1,282,259 59	1,426,877 55	2,285,580 12	335,009 16	10,522 67
April 30	1,776,139 52	4,001,310 00	1,246,848 09	1,258,925 76	1,693,802 17	932,170 93	3,022 67
May 31	1,696,427 33	3,468,595 00	1,103,750 40	1,350,298 67	1,595,568 97	143,763 16	505,848 34
June 30	1,690,397 88	3,019,895 00	1,053,687 01	1,316,721 64	1,113,887 65	143,997 86	149,049 81
July 31	1,686,721 59	2,886,415 00	1,044,495 92	1,751,123 55	952,100 55	317,478 01	276,134 99
August 31	1,681,524 67	2,768,115 00	968,787 34	1,060,829 42	919,106 84	2,929 24	244,121 66

No. 19—Continued.

Date.	Specie.	Circulation.	Individual deposites.	Due to other banks.	Due Treasurer United States.	Due Treasurer of State.	Due commissioners sinking fund.
1837.							
January 31	$1,413,007 00	$4,481,200 00	$1,327,977 32	$1,423,330 38	$1,796,037 38	$402,013 48	$5,165 67
February 28	1,450,703 28	4,812,590 00	1,294,124 48	1,248,576 25	2,359,818 42	344,741 41	11,132 67
March 31	1,595,469 63	4,749,535 00	1,282,259 59	1,426,877 55	2,285,580 12	335,009 16	10,522 67
April 30	1,776,139 52	4,001,310 00	1,246,848 09	1,258,925 76	1,693,802 17	932,170 93	3,022 67
May 31	1,696,427 32	3,468,595 00	1,103,750 40	1,350,298 67	1,595,568 97	143,763 16	505,848 34
June 30	1,690,397 88	3,019,895 00	1,053,687 01	1,316,721 64	1,113,887 65	143,997 86	149,049 81
July 31	1,686,721 59	2,886,415 00	1,044,495 92	1,751,123 65	952,100 55	317,478 01	276,134 99
August 31	1,681,524 67	2,768,115 00	968,787 34	1,060,829 42	919,106 84	2,029 24	244,131 66
September 30	1,681,765 41	2,839,150 00	939,013 45	1,069,425 41	892,651 68	4,367 24	245,342 36
October 31	1,614,826 64	3,294,480 00	1,116,777 18	886,654 25	885,807 73	3,488 23	51,163 91
November 30	1,937,160 67	3,414,865 00	1,304,444 84	785,952 04	922,241 91	4,220 56	51,431 16

No. 19—Continued.

Date,	Due Treasury for internal improv't.	Due Bank United States.	Contingent fund.	Due Post Office Department.	Due pension fund.	Cashier's date checks.	Capital stock.
1837.							
January 31		$1,653,142 69	$119,000 00	$1,978 75	$41,125 28	$48,628 66	$7,296,796 47
February 28		1,653,142 69	119,000 00	1,656 62	70,747 31	41,807 72	7,473,276 47
March 31		1,378,142 69	119,000 00	3,288 53	51,114 51	7,257 42	7,534,801 47
April 30	$69,126 61	1,378,142 69	119,000 00	4,241 56	36,387 05	170,054 45	7,597,001 47
May 31	252,492 29	1,378,142 69	119,000 00	4,311 88	30,873 60	98,019 80	7,923,140 38
June 30	81,906 59	1,378,142 69	125,000 00	6,152 24	37,207 61		7,967,900 38
July 31	156,171 08	1,378,142 69	137,416 60	4,733 84	35,305 00		8,296,195 76
August 31	124,898 08	1,378,142 69	137,416 60	4,416 58	94,856 00		8,310,735 76
September 30	37,467 40	1,378,142 69	137,416 60	4,410 60	59,885 01		8,313,185 76
October 31	152,978 14	1,378,142 69	137,416 60	3,873 78	49,404 21		8,320,690 76
November 30	96,315 39	1,307,742 69	153,059 00	3,873 78	45,304 29		8,519,254 76

No. 15.

BANK OF KENTUCKY AND BRANCHES.

A table showing the answers to certain questions propounded by the joint committee of the Senate and House of Representatives of the Commonwealth of Kentucky, to the Bank of Kentucky and branches, on the last day of each month, from the 1st day of January to the 30th day of November, 1837, inclusive.

Date.	Bills discounted.	Bills of exchange.	Suspended debt.	Real estate.	Notes of other banks.	State and city bonds.	Bank checks.

No. 15.

BANK OF KENTUCKY AND BRANCHES.

A table showing the answers to certain questions propounded by the joint committee of the Senate and House of Representatives of the Commonwealth of Kentucky, to the Bank of Kentucky and branches, on the last day of each month, from the 1st day of January to the 30th day of November, 1837, inclusive.

Date.		Bills discounted.	Bills of exchange.	Suspended debt.	Real estate.	Notes of other banks.	State and city bonds.	Bank checks.
1837.								
January	31	$3,216,590 00	$2,631,641 08	$6,150 00	$45,116 83	$347,040 00	$1,060,000 00	-
February	28	3,538,608 76	2,422,117 70	6,600 00	45,171 43	331,725 00	1,060,000 00	-
March	31	3,661,191 81	2,207,619 33	10,776 26	48,171 43	501,202 00	1,060,000 00	$263,007 40
April	30	3,779,111 54	1,937,351 95	11,998 26	48,174 43	603,056 00	1,080,000 00	333,[illegible] 48
May	31	3,893,245 08	1,629,741 56	11,318 26	50,943 15	783,580 00	1,080,000 00	195,481 79
June	30	4,101,395 84	1,386,690 81	44,710 63	54,616 13	552,055 00	1,100,000 00	24[illegible],854 27
July	31	4,320,076 80	1,121,000 58	62,417 60	21,616 13	288,977 00	1,100,000 00	177,6[illegible] 60
August	31	4,577,130 81	971,417 71	61,937 60	55,016 12	294,089 00	1,370,000 00	201,784 60
September	30	4,648,529 35	951,092 25	60,423 77	55,016 12	309,408 00	1,370,000 00	167,990 52
October	31	4,745,088 26	1,134,430 29	58,647 77	55,091 62	303,375 00	1,400,000 00	167,990 52
November	30	4,844,331 40	1,225,853 56	71,877 77	55,091 62	284,080 00	1,420,000 00	147,990 52

No. 15—Continued.

Date.	Due by other banks.	Specie.	Notes in circulation.	Individual deposites.	Due to other banks.	Due U. States Treasurer.
1837.						
January 31	$1,119,566 76	$450,098 99	$1,783,680 00	$514,181 99	$680,611 63	$397,050 99
February 28	1,446,794 67	803,363 37	2,079,350 00	556,350 32	619,916 79	537,286 74
March 31	1,033,678 38	897,109 43	1,586,990 00	566,321 74	603,377 42	923,677 61
April 30	873,169 48	629,304 82	1,689,988 00	509,667 36	742,974 49	929,157 61
May 31	1,071,344 16	937,775 04	1,516,990 00	474,934 50	743,007 21	817,379 32
June 30	1,119,013 04	921,304 49	1,429,865 00	532,133 51	793,913 57	683,618 17
July 31	1,372,336 05	621,791 03	1,441,025 00	545,702 60	819,336 98	701,118 17
August 31	1,170,291 14	736,088 94	1,547,055 00	496,315 31	566,091 86	676,716 91
September 30	999,891 67	709,749 32	1,570,810 00	434,680 37	629,690 13	636,565 03
October 31	940,413 91	704,625 00	1,971,630 00	557,994 91	548,430 23	691,054 51
November 30	845,361 56	734,484 55	2,091,985 00	715,414 60	515,967 41	535,980 56

No. 15—Continued.

Date.	Due Treasurer of the State.	Due commissioners of sinking fund.	Due Treasurer for internal improvements.	Due Bank of United States.	Capital stock.	Contingent fund.
1837.						
January 31	$662,013 48	$5,165 67	-	$1,100,000 00	3,746,536 47	$74,000 00
February 28	94,741 41	11,182 67	-	1,100,000 00	3,933,076 47	74,000 00
March 31	15,089 16	10,649 67	-	825,000 00	3,[illegible]436 47	74,000 00
April 30	299,170 93	3,093 67	$69,196 61	825,000 00	3,969,866 47	74,000 00
May 31	3,763 16	505,848 34	259,493 99	825,000 00	4,255,215 38	74,000 00
June 30	43,997 86	949 81	41,908 59	825,000 00	4,255,835 38	74,000 00
July 31	317,479 01	976,134 99	156,171 08	825,000 00	4,589,790 76	86,416 60
August 31	2,020 94	244,131 66	194,898 08	825,000 00	4,588,770 76	86,416 60
September 30	4,367 24	945,342 36	37,467 40	825,000 00	4,590,610 76	86,416 60
October 31	3,464 93	51,163 91	152,978 14	825,000 00	4,590,910 76	86,416 60
November 30	4,220 56	51,431 16	96,215 29	825,000 00	4,597,410 76	86,416 60

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31-Jan	1,110,556.76	490,086.29	1,863,020.00	514,181.29	830,611.63	397,050.99
28-Feb	1,456,784.07	503,363.97	2,089,390.00	536,359.33	612,916.79	837,796.74
31-Mar	1,033,676.96	597,108.49	1,905,590.00	548,321.71	893,377.42	923,677.61
30-Apr	873,169.48	668,308.82	1,669,920.00	509,667.28	742,974.49	929,457.61
31-May	1,079,344.18	627,775.08	1,516,200.00	474,924.50	743,607.21	807,378.32
30-Jun	1,119,013.08	623,306.49	1,429,863.00	532,133.54	793,913.57	662,612.17
31-Jul	1,972,338.06	621,792.03	1,444,025.00	545,908.60	819,236.28	701,112.17
31-Aug	1,170,201.18	768,062.94	1,547,033.00	496,315.31	566,091.86	676,710.91
30-Sep	906,831.06	768,700.32	1,570,810.00	434,850.57	699,690.13	626,525.03
31-Oct	900,413.90	794,623.00	1,971,620.00	557,594.91	598,420.23	591,658.51
30-Nov	845,560.56	734,484.55	2,091,803.00	715,448.89	513,967.41	533,980.55

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31-Jan	882,013.48	85,163.67	-	1,100,000.00	3,746,536.47	74,000.00
28-Feb	24,741.41	11,132.67	-	1,100,000.00	3,333,076.47	74,000.00
31-Mar	15,009.16	10,522.67	-	825,000.00	3...436.47	74,000.00
30-Apr	292,170.93	3,022.67	69,126.61	825,000.00	3,969,866.47	74,000.00
31-May	3,763.16	505,848.34	252,422.29	825,000.00	4,255,215.38	74,000.00
30-Jun	43,997.86	949.81	81,908.59	825,000.00	4,255,825.38	74,000.00
31-Jul	317,478.01	276,134.99	156,171.08	825,000.00	4,580,790.76	86,416.60
31-Aug	2,029.24	244,131.66	124,898.08	825,000.00	4,588,770.76	86,416.60
30-Sep	4,367.24	245,342.36	37,467.40	825,000.00	4,590,610.76	86,416.60
31-Oct	3,488.23	51,163.91	152,978.14	825,000.00	4,590,910.76	86,416.60
30-Nov	4,220.56	51,431.16	96,315.39	825,000.00	4,597,410.76	86,416.60

No. 6.

NORTHERN BANK OF KENTUCKY AND BRANCHES.

A table showing the answers to certain questions propounded by the joint committee of the Senate and House of Representatives of the Commonwealth of Kentucky, to the Northern Bank of Kentucky and branches, on the last day of each month, from the 1st day of January to the 30th November, 1837; inclusive.

Date.	Bills discounted.	Bills of exchange.	Suspended debt.	Real estate.	Due by other banks.	State bonds.	Notes of other banks.
1837.							
January 31	$1,531,023 69	$2,439,015 42	$600 00	$52,273 42	$955,469 99	$1,006,000 00	$551,925 00
February 28	1,850,037 48	2,225,155 05	600 00	52,273 42	897,378 59	1,006,000 00	684,805 00
March 31	2,146,060 86	2,186,344 97	6,100 00	52,273 42	696,261 83	1,006,000 00	581,675 00
April 30	2,234,346 20	1,693,360 14	10,700 00	67,279 92	857,472 40	1,006,000 00	351,215 00
May 31	2,193,817 34	1,165,555 14	15,275 00	67,616 92	888,622 96	1,006,000 00	297,586 00
June 30	2,338,132 44	687,905 53	29,540 73	68,793 51	795,237 33	1,006,000 00	164,760 00
July 31	2,480,158 14	372,491 00	19,075 00	68,868 23	855,607 00	1,006,000 00	203,699 00
August 31	2,499,953 57	257,815 12	19,075 00	69,595 57	711,338 86	756,000 00	175,934 00
September 30	2,522,683 30	267,265 96	31,199 00	73,958 35	601,345 73	756,000 00	173,210 00
October 31	2,440,098 60	432,949 00	30,199 00	74,861 18	457,632 61	756,000 00	194,519 00
November 30	2,410,614 65	527,936 06	24,199 00	94,436 66	437,345 47	756,000 00	169,224 00

No. 6—Continued.

Date.	Bank checks.	Specie.	Notes in circulation.	Individual deposites.	Due to other banks.	Due U. States Treasurer.	Due Post Office Department.
1837.							
January 31	$141,056 12	$768,318 69	$1,968,715 00	$547,502 79	$351,797 69	$1,308,185 59	$1,978 73
February 28	185,833 30	797,073 57	2,050,130 00	507,067 70	340,364 03	1,364,197 21	1,656 62
March 31	203,831 32	836,877 26	2,192,310 00	436,709 64	304,510 29	1,247,265 74	3,288 53
April 30	140,358 87	946,898 96	1,907,455 00	443,459 48	235,490 01	662,025 17	4,241 56
May 31	171,755 14	913,703 62	1,607,405 00	389,049 30	460,819 78	600,830 17	4,311 88
June 30	91,757 62	912,831 08	1,350,765 00	325,838 12	387,250 67	357,386 27	6,152 24
July 31	–	910,429 15	1,267,845 00	332,555 96	807,909 60	156,671 27	4,773 84
August 31							

September	30	2,499,953 57	257,815 12	19,075 00	69,595 57	711,338 86	1,006,000 00	203,699 00
October	31	2,522,653 30	267,265 96	31,199 00	73,958 35	601,345 73	756,000 00	175,934 00
November	30	2,440,098 60	432,949 00	30,199 00	74,861 18	457,632 61	756,000 00	173,210 00
		2,410,614 65	527,936 06	24,199 00	94,436 66	437,345 47	756,000 00	194,519 00
								169,224 00

No. 6—Continued.

Date.	Bank checks.	Specie.	Notes in circulation.	Individual deposites.	Due to other banks.	Due U. States Treasurer.	Due Post Office Department.
1837.							
January 31	$141,056 12	$768,318 69	$1,968,715 00	$547,502 79	$351,797 69	$1,308,185 59	$1,978 75
February 28	185,833 30	797,073 57	2,050,130 00	507,067 70	340,364 03	1,364,197 21	3,656 62
March 31	203,831 32	836,877 26	2,192,310 00	436,799 64	304,510 29	1,247,265 74	3,288 53
April 30	140,358 87	946,898 96	1,907,455 00	443,459 48	235,490 01	662,025 17	6,241 56
May 31	171,755 14	913,703 62	1,607,405 00	389,049 30	460,819 78	600,830 17	4,311 88
June 30	91,757 62	912,831 08	1,350,765 00	325,838 12	387,250 67	357,386 27	6,159 24
July 31	—	910,429 15	1,267,845 00	332,555 96	807,909 60	156,671 27	4,733 84
August 31	—	759,610 48	1,070,440 00	304,443 37	364,623 51	96,671 27	4,416 58
September 30	—	759,465 31	1,149,295 00	304,168 76	232,811 39	111,671 27	4,410 60
October 31	—	756,938 92	1,213,990 00	340,265 64	172,073 43	111,671 27	3,873 78
November 30	$38,180 92	757,518 78	1,223,515 00	371,132 68	114,833 15	110,691 27	3,873 78

No. 6—Continued.

Date.	Due pension fund.	Due for cashier's date checks.	Due Treasurer of State of Kentucky.	Due commissioners of sinking fund.	Contingent fund.	Due Bank of United States.	Capital stock.
1837.							
January 31	$11,125 28	$48,628 66	$320,000 00	–	$15,000 00	$553,142 69	$2,300,260 00
February 28	70,747 31	41,807 72	320,000 00	–	45,000 00	553,142 69	2,390,200 00
March 31	51,114 51	7,257 42	320,000 00	–	45,000 00	553,142 69	2,428,365 00
April 30	36,387 05	170,054 45	640,000 00	–	45,000 00	553,142 69	2,477,135 00
May 31	30,873 60	98,019 80	140,000 00	–	45,000 00	553,142 69	2,517,925 00
June 30	37,207 61	–	100,000 00	$140,000 00	51,000 00	553,142 69	2,562,075 00
July 31	35,305 00	–	–	–	51,000 00	553,142 69	2,565,405 00
August 31	94,856 00	–	–	–	51,000 00	553,142 69	2,571,965 00
September 30	59,885 01	–	–	–	51,000 00	553,142 69	2,572,575 00
October 31	49,404 21	[illegible]	–	–	51,000 00	553,142 69	2,579,780 00
November 30	45,301 24	[illegible]	–	–	51,000 00	482,742 69	2,591,260 00
[illegible]							
[illegible]							
[illegible]							
[illegible]							
[illegible]							
[illegible]							
[illegible]							
[illegible]							
Date.	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]

No. 16.

BANK OF LOUISVILLE.

A table showing the answers to certain questions propounded by the joint committee of the Senate and House of Representatives of the Commonwealth of Kentucky to the Bank of Louisville, on the last day of each month, from the 1st day of January to the 30th day of November, 1837, inclusive.

Date.	Bills discounted.	Bills of exchange.	Suspended debt.	Real estate.	Due by other banks.	Notes of other banks.
1837.						
January 31	$1,013,903 03	$714,613 76	–	$15,000 00	$228,725 94	$139,315 00

No. 16.

BANK OF LOUISVILLE.

A table showing the answers to certain questions propounded by the joint committee of the Senate and House of Representatives of the Commonwealth of Kentucky to the Bank of Louisville, on the last day of each month, from the 1st day of January to the 30th day of November, 1837, inclusive.

Date.		Bills discounted.	Bills of exchange.	Suspended debt.	Real estate.	Due by other banks.	Notes of other banks.
1837.							
January	31	$1,013,903 03	$714,613 76		$15,000 00	$228,725 94	$132,315 00
February	28	1,041,681 63	696,894 03		45,000 00	234,846 09	190,490 00
March	31	1,015,497 53	789,023 68		45,000 00	214,742 23	168,940 00
April	30	1,015,196 06	731,395 88		45,000 00	232,409 98	158,425 00
May	31	970,702 15	528,319 95		45,000 00	262,298 19	193,175 00
June	30	951,237 93	375,378 01		45,000 00	269,139 49	269,180 00
July	31	947,970 90	219,170 16		45,000 00	278,285 69	220,665 00
August	31	943,614 94	191,748 04	848 00	45,000 00	255,372 28	215,815 00
September	30	939,520 94	190,700 68	830 00	45,000 00	250,598 02	189,410 00
October	31	937,155 96	187,377 73	812 00	45,000 00	257,613 15	164,105 00
November	30	932,525 71	185,377 93	650 831,803 00	45,000 00	257,230 48	229,960 00

No. 16—Continued.

Date.	Specie.	Notes in circulation.	Individual deposites.	Due to other banks.	Capital stock.
1837.					
January 31	$154,602 03	$649,465 00	$158,415 54	$240,921 04	$1,150,000 00
February 28	150,065 74	673,070 00	136,512 87	295,295 43	1,150,000 00
March 31	161,483 68	651,635 00	185,781 02	228,969 84	1,150,000 00
April 30	160,931 74	423,935 00	170,970 71	280,461 26	1,150,000 00
May 31	154,948 62	344,990 00	109,913 49	145,871 68	1,150,000 00
June 30	151,260 31	239,265 00	74,240 00	135,527 40	1,150,000 00
July 31	154,500 41	174,545 00	49,726 01	123,977 67	1,150,000 00
August 31	153,861 25	150,620 00	45,990 34	130,115 05	1,150,000 00
September 30	153,599 78	118,045 00	42,104 54	136,923 89	1,150,000 00
October 31	153,262 72	108,870 00	43,152 68	116,160 59	1,150,000 00
November 30	153,069 95	99,545 00	36,769 00	91,133 03	1,150,000 00

No. 17.

LOUISVILLE SAVINGS INSTITUTION.

A table showing the answers to certain questions propounded by the joint committee of the Senate and House of Representatives of the Commonwealth of Kentucky to the Louisville Savings Institution, on the last day of each month, from the 1st day of January to the 30th day of November, 1837, inclusive.

Date.	Bills discounted.	Bills of exchange.	Suspended debt.	Real estate.	Due by other banks.	Bank checks.
1837.						

Additional KY info from 319
original info in back of packet

LOUISVILLE SAVINGS INSTITUTION.

A table showing the answers to certain questions propounded by the joint committee of the Senate and House of Representatives of the Commonwealth of Kentucky to the Louisville Savings Institution, on the last day of each month, from the 1st day of January to the 30th day of November, 1837, inclusive.

Date.	Bills discounted.	Bills of exchange.	Suspended debt.	Real estate.	Due by other banks.	Bank checks.
1837.						
January 31	$154,268 08	$163,441 03				
February 28	163,507 66	186,322 16				
March 31	153,480 98	172,526 43				
April 30	145,330 43	126,424 13				
May 31	162,250 09	53,801 36				
June 30	165,475 69	26,551 51				
July 31	166,432 21	11,623 77				
August 31	163,297 01	26,950 90				
September 30	157,664 51	24,269 23				
October 31	149,446 96	20,981 18				
November 30	146,530 09	29,418 60	$254 00	$10,000 00	$37,785 82	$16,042 10

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[471]

No. 17—Continued.

Date.	Specie.	Notes of other banks.	Individual deposites.	Deposites by Treasurer of United States and public officers.	Due to other banks.	Contingent fund.	Capital stock.
1837.							
January 31			$79,072 98	$90,800 60			
February 28			66,093 71	157,824 47			
March 31			59,313 85	108,636 77			
April 30			89,002 84	102,319 31			
May 31			91,877 18	97,360 48			
June 30			73,412 26	93,889 21			
July 31			81,402 71	91,317 11			
August 31			90,343 20	145,724 66			
September 30			106,723 62	154,455 38			
October 31			128,382 35	179,477 95			
November 30	$272,087 39	$29,267 00	126,341 25	255,570 09	$39,464 85	$15,642 40	$104,284 00
December 31							

No. 18.

MECHANICS' SAVINGS INSTITUTION, LOUISVILLE.

A table showing the answers to certain questions propounded by the joint committee of the Senate and House of Representatives of the Commonwealth of Kentucky to the Mechanics' Savings Institution of Louisville, on the last day of each month, from the 1st day of January to the 30th day of November, 1837.

Date.	Amount of bills discounted.	Amount of real estate.	Amount of notes of other banks.	Amount of individual deposites.	Amount of capital stock.	Amount due to banks.

No. 18.

MECHANICS' SAVINGS INSTITUTION, LOUISVILLE.

A table showing the answers to certain questions propounded by the joint committee of the Senate and House of Representatives of the Commonwealth of Kentucky to the Mechanics' Savings Institution of Louisville, on the last day of each month, from the 1st day of January to the 30th day of November, 1837.

Date.		Amount of bills discounted.	Amount of real estate.	Amount of notes of other banks.	Amount of individual deposites.	Amount of capital stock.	Amount due to banks.
1837.	January 31 -	$129,098 19	—	—	$28,804 72		
	February 28 -	129,438 17	—	—	28,090 87		
	March 31 -	131,432 62	—	—	32,043 34		
	April 30 -	136,089 22	—	—	34,747 78		
	May 31 -	130,448 96	—	—	37,985 93		
	June 30 -	140,938 08	—	—	48,063 09		
	July 31 -	134,808 32	—	—	34,908 64		
	August 31 -	136,698 99	—	—	31,695 12		
	September 30 -	129,145 03	—	—	31,165 96		
	October 31 -	130,750 90	—	—	47,381 60		
	November 30 -	137,753 04	$5,000 00	$24,338 00	51,753 02	$76,300 00	$24,554 60

NOTE.—Amount of cash on hand, reported, $24,338 22, but it does not show what portion is specie.

No. 20.

A table showing the paper in circulation of the banks in Kentucky, in each year, from 1810 to 1837, inclusive.

Banks.	Year.	Amount.	Total.
Bank of Kentucky, (old) -	1810		$124,499 00
Do. -	1811		161,462 00
Do. -	1812		289,427 00
Do. -	1813		501,047 00
Do. -	1814		576,025 00
Do. -	1815		1,277,052 00
Do. -	1816		1,955,411 00
Do. -	1817		1,563,918 00
Do. -	1818	$1,267,630 00	
Lexington and Louisville branches of Bank of United States -	do.	644,985 00	
			1,912,615 00
Do. -	1819	632,335 00	
Bank of Kentucky, (old) -	do.	667,348 00	
Independent banks, (about) -	do.	400,000 00	
			1,699,683 00
Bank of Kentucky, (old) -	1820	1,301,729 00	
Offices of Bank of United States	do.	280,230 00	
			1,581,959 00
Offices of Bank of United States	1821	204,240 00	
Bank of Kentucky, (old) -	do.	1,200,057 00	
Bank of the Commonwealth -	do.	2,471,274 00	
			3,875,571 00
Bank of Kentucky, (old) -	1822	986,229 00	
Bank of the Commonwealth -	do.	2,369,764 00	
Offices of the United States Bank,	do.	199,935 00	
			3,555,928 00
Offices of the United States Bank	1823	181,665 00	
Bank of Kentucky, (old) -	do.	481,193 00	
Bank of the Commonwealth -	do.	1,618,605 00	
			2,281,463 00
Bank of the Commonwealth -	1824	1,742,563 00	
Bank of Kentucky, (old) -	do.	408,874 00	
Offices of United States Bank -	do.	180,415 00	
			2,331,852 00
Offices of United States Bank -	1825	170,485 00	
Bank of the Commonwealth -	do.	1,304,470 00	
Bank of Kentucky, (old) -	do.	111,663 00	
			1,586,618 00
Offices of Bank of United States	1826	252,235 00	
Bank of the Commonwealth -	do.	970,174 00	
Bank of Kentucky, (old) -	do.	83,109 00	
			1,305,518 00

Banks.

Bank of Kentucky, (old)
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Bank of the Commonwe
Bank of Louisville -

Bank of Louisville -
Offices of Bank of Unite
Bank of Kentucky -

Bank of Kentucky, (Dec
Bank of Louisville -
Northern Bank of Kentu

Northern Bank of Ky., (
Bank of Kentucky -
Bank of Louisville -

of the banks in Kentucky, 837, inclusive.

Amount.	Total.
–	$124,499 00
–	161,462 00
–	289,427 00
–	501,047 00
–	576,025 00
–	1,277,052 00
–	1,955,411 00
–	1,563,918 00
267,630 00	
644,985 00	
	1,912,615 00
632,335 00	
667,348 00	
400,000 00	
	1,699,683 00
301,729 00	
280,230 00	
	1,581,959 00
204,240 00	
200,057 00	
71,274 00	
	3,875,571 00
86,229 00	
69,764 00	
99,935 00	
	3,555,928 00
81,665 00	
81,193 00	
18,605 00	
	2,281,463 00
42,563 00	
08,874 00	
80,415 00	
	2,331,852 00
70,485 00	
04,470 00	
11,663 00	
	1,586,618 00
52,235 00	
70,174 00	
83,109 00	
	1,305,518 00

No. 20.—Continued.

Banks.	Year.	Amount.	Total.
Bank of Kentucky, (old) -	1827	$58,645 00	
Bank of the Commonwealth -	do.	643,322 00	
Offices Bank of United States -	do.	672,635 00	
			$1,374,602 00
Offices Bank of United States -	1828	1,377,665 00	
Bank of the Commonwealth -	do.	343,196 00	
Bank of Kentucky, (old) -	do.	41,028 00	
			1,761,889 00
Bank of Kentucky, (old) -	1829	38,064 00	
Bank of the Commonwealth -	do.	347,374 00	
Offices of Bank of United States	do.	2,420,795 00	
			2,806,233 00
Offices of Bank of United States	1830	2,845,420 00	
Bank of the Commonwealth -	do.	344,252 00	
Bank of Kentucky, (old) -	do.	33,894 00	
			3,223,566 00
Bank of Kentucky, (old) -	1831	32,571 00	
Bank of the Commonwealth -	do.	222,028 00	
Offices of Bank of United States	do.	3,525,080 00	
			3,779,679 00
Offices of Bank of United States	1832	4,171,600 00	
Bank of the Commonwealth -	do.	132,452 00	
			4,304,052 00
Bank of the Commonwealth -	1833	103,269 00	
Offices of Bank of United States	do.	3,786,850 00	
			3,890,119 00
Offices of Bank of United States	1834	2,985,505 00	
Bank of the Commonwealth -	do.	56,483 00	
Bank of Louisville - -	do.	319,655 00	
			3,361,643 00
Bank of Louisville - -	1835	776,315 00	
Offices of Bank of United States	do.	3,100,870 00	
Bank of Kentucky - -	do.	1,826,220 00	
			5,703,405 00
Bank of Kentucky, (Dec. 31) -	1836	1,771,675 00	
Bank of Louisville - -	do.	637,325 00	
Northern Bank of Kentucky -	do.	1,696,155 00	
			4,105,155 00
Northern Bank of Ky., (Nov. 30)	1837	1,223,515 00	
Bank of Kentucky - -	do.	2,091,805 00	
Bank of Louisville - -	do.	99,545 00	
			3,414,865 00

No. 21.

A statement showing the amount of bills of exchange drawn upon points out of the State, and returned protested for non-payment, from 1st January to 30th November, 1837.

Banks of which the protested bills were held and returned.	Amount.	Total.
Bank of Kentucky, Louisville -	$543,309 36	
Branch Bank of Kentucky, Lexington -	89,561 39	
Do. Frankfort -	78,437 84	
Do. Maysville -	74,396 67	
Do. Greensburg -	63,870 00	
Do. Hopkinsville	67,496 00	
Do. Bowling Green	27,680 78	
		$944,752 04
Northern Bank, Lexington -	339,350 04	
Branch of Northern Bank, Covington -	66,814 50	
Do. Paris - -	92,673 15	
Do. Richmond -	no return.	
Do. Louisville -	375,043 00	
		873,880 69
Bank of Louisville - - -	—	160,945 61
Louisville Savings Institution - -	—	54,273 00
Total -	—	$2,033,851 34

NO

GENTLEMEN: I have the h
and its branches, to the interr
the Senate and House of Rep
State of Kentucky.

I am, gentlemer

J. GUTHRIE, Esq., *Ch. Sen*
D. TRIMBLE, Esq., *Ch. H.*

Question 1. What has been
the principal bank, at the cl
1837?

Answer.

January 31	-	$820,14
February 28	-	953,72
March 31 -	-	1,091,20
April 29 -	-	1,138,15
May 31 -	-	1,023,56
June 30 -	-	1,012,511

Question 2. What has been
held by the principal bank, at t

Answer.

January 31	-	$1,313,15
February 28	-	1,161,067
March 31 -	-	1,069,142
April 29 -	-	701,862
May 31 -	-	428,277
June 30 -	-	286,641

Question 3. What has been t
pal bank, at the close of each m

Answer.

January 31	-	$1,065,580
February 28	-	1,039,540
March 31 -	-	1,141,950
April 29 -	-	940,150
May 31 -	-	821,640
June 30 -	-	685,075

Question 4. What has been t
at the close of each month, duri

No. 1.

NORTHERN BANK.

NORTHERN BANK OF KENTUCKY,
Lexington, December 23, 1837.

GENTLEMEN: I have the honor of enclosing the answers of this bank, and its branches, to the interrogatories submitted by the joint committee of the Senate and House of Representatives of the General Assembly of the State of Kentucky.

I am, gentlemen, with great respect,
Your obedient servant,
JNO. TILFORD, *President.*

J. GUTHRIE, Esq., *Ch. Senate.*
D. TRIMBLE, Esq., *Ch. H. of R.*

Question 1. What has been the aggregate amount of the discounts of the principal bank, at the close of each month, since the 1st of January, 1837?

Answer.

January 31	$820,142 85	July 31	$1,075,475 21
February 28	953,725 76	August 31	1,073,487 84
March 31	1,091,203 85	September 31	1,082,410 73
April 29	1,138,156 46	October 31	1,070,979 80
May 31	1,023,562 59	November 30	1,036,049 08
June 30	1,012,511 38		

Question 2. What has been the aggregate amount of bills of exchange held by the principal bank, at the close of each month, for the same time?

Answer.

January 31	$1,313,159 81	July 31	$175,805 99
February 28	1,161,067 52	August 31	154,836 83
March 31	1,069,142 04	September 30	182,486 88
April 29	701,862 31	October 31	223,945 78
May 31	428,277 57	November 30	234,506 93
June 30	286,641 86		

Question 3. What has been the amount of the circulation of the principal bank, at the close of each month, for the same time?

Answer.

January 31	$1,065,580 00	July 31	$636,150 00
February 28	1,039,540 00	August 31	521,990 00
March 31	1,141,950 00	September 30	581,480 00
April 29	940,150 00	October 30	530,810 00
May 31	821,640 00	November 30	433,320 00
June 30	685,075 00		

Question 4. What has been the aggregate of the deposites of individuals, at the close of each month, during the same time?

Answer.

January 31	$380,958 46	July 31	$230,033 77
February 28	293,475 60	August 31	217,533 98
March 31	274,032 31	September 30	200,129 99
April 29	290,135 60	October 31	203,522 07
May 31	247,812 20	November 30	229,578 57
June 30	243,969 69		

Question 5. What has been the amount of the deposites of the United States and public officers, at the end of each month, during the same time? State them separately.

Answer.

	Treasurer United States.	Post Office Department.	Pension fund.
January 31	$295,487 92	$1,978 75	$41,125 28
February 28	261,930 69	1,656 62	70,747 31
March 31	256,012 72	3,288 53	51,114 51
April 29	255,537 72	4,241 56	36,387 05
May 31	195,457 72	4,311 88	80,873 66
June 30	52,154 82	6,152 24	37,207 61
July 31	51,439 82	4,733 84	35,305 00
August 31, overdrawn	[8,560 18]	4,416 58	94,856 00
September 30	6,439 82	4,410 60	59,885 01
October 31	6,439 82	3,873 78	49,404 21
November 30	6,459 82	3,873 78	45,304 24

Question 6. What has been the amount due other banks, at the end of each month, during the same time?

Answer.

January 30	$196,668 22	July 31	$153,602 90
February 27	183,548 81	August 28	85,109 80
March 27	198,102 02	September 30	59,761 25
April 29	150,712 07	October 30	51,501 89
May 29	113,618 36	November 27	42,804 30
June 30	62,649 76		

Question 7. What has been the amount of the other liabilities of the bank, at the end of each month, during said time, not taking into consideration the amount paid as stock?

Answer.*

January 30	$1,753,110 24	July 31	$1,325,571 32
February 27	1,714,460 28	August 28	1,173,519 43
March 27	1,865,096 78	September 30	1,258,074 08
April 29	1,609,330 45	October 30	1,146,719 97
May 29	1,441,208 75	November 27	1,082,687 67
June 30	1,476,326 18		

Question 8. What has been the amount of gold and silver on hand at the end of each month during the same time; and if any increase or decrease since the 18th day of May last, state how it occurred?

Answer.

January 31	$263,811 08	June 30	$294,321 78
February 28	253,744 41	July 31	292,408 33
March 31	304,502 54	August 31	292,457 90
April 29	298,689 64	September 30	291,615 58
May 18	295,057 51	October 31	292,047 48
May 31	294,580 14	November 30	291,730 49

* This answer embraces the entire liabilities of the bank stock, and the items included in answers to questions; 4th, 5th, and 6th, excepted.

The small decreas
ment made to the ho
Kentucky, for interes

Question 9. What
hand, at the end of e

Answer.

January 31	-
February 28	-
March 31	-
April 29	-
May 31	-
June 30	-

Question 10. Wha
end of each month d

Answer.

January 30	-
February 27	-
March 27	-
April 29	-
May 29	-
June 30	-

Question 11. What
of each month, includ

Answer.

January 30	-
February 27	-
March 27	-
April 29	-
May 29	-
June 30	-
July 31	-
August 28	-
September 30	-
October 30	-
November 27	-

January 30	-
February 27	-
March 27	-
April 29	-
May 29	-
June 30	-
July 31	-
August 28	-
September 30	-
October 30	-
November 27	-

NOTE.—The foregoing ans
silver, notes of other banks,

The small decrease in the amount of specie has been caused by the payment made to the holders of internal improvement bonds of the State of Kentucky, for interest, and by change at the counter.

Question 9. What has been the amount of the notes of other banks on hand, at the end of each month, during the same time?

Answer.

January 31	$141,290 00	July 31	$115,770 00
February 28	167,925 00	August 31	83,920 00
March 31	259,115 00	September 30	144,950 00
April 29	208,420 00	October 31	119,555 00
May 31	200,840 00	November 30	117,305 00
June 30	105,205 00		

Question 10. What has been the amount due from other banks at the end of each month during the same time?

Answer.

January 30	$469,097 61	July 31	$665,164 06
February 27	495,517 12	August 28	496,237 54
March 27	443,153 29	September 30	404,050 51
April 29	494,774 43	October 30	281,640 43
May 29	672,260 90	November 27	265,492 12
June 30	636,111 82		

Question 11. What has been the other means of the bank at the end of each month, including State and other bonds? Note them separately.

Answer.

	Bills discounted.	Bills exchange.	Suspended debt.
January 30	$823,497 30	$1,300,850 83	
February 27	955,825 76	1,176,876 81	$5,000 00
March 27	1,056,088 91	1,085,400 31	5,550 00
April 29	1,138,156 46	701,862 31	5,200 00
May 29	1,027,657 60	433,603 39	9,125 00
June 30	1,012,511 38	286,641 86	33,990 73
July 31	1,075,475 21	175,805 99	13,525 00
August 28	1,076,761 08	145,936 46	13,525 00
September 30	1,082,410 73	182,486 88	25,649 00
October 30	1,072,700 45	223,760 78	24,649 00
November 27	1,044,157 27	230,383 89	18,649 00

	State bonds.	Real estate.
January 30	$446,000 00	$50,000 00
February 27	446,000 00	50,000 00
March 27	446,000 00	50,000 00
April 29	446,000 00	50,000 00
May 29	446,000 00	50,000 00
June 30	446,000 00	50,000 00
July 31	446,000 00	50,000 00
August 28	444,000 00	50,000 00
September 30	446,000 00	50,000 00
October 30	446,000 00	50,000 00
November 27	446,000 00	50,000 00

NOTE.—The foregoing answer shows the entire means of the bank, excluding the gold and silver, notes of other banks, and amount due by other banks.

Question 12. What has been the amount of discounts to the citizens of Lexington, and what to the citizens of Fayette county, and what to the citizens of other counties and towns, on the 30th November, 1837? Note them separately.

Answer.

City of Lexington	$292,712 10	Green county	$3,210 00
Fayette county	102,774 74	Marion "	1,900 00
Scott "	159,780 62	Washington "	1,000 00
Woodford "	52,036 26	Shelby "	700 00
Jessamine "	24,500 92	Estill "	31,688 22
Mercer "	39,489 71	Clay "	4,400 00
Bath "	26,180 40	Franklin "	8,572 48
Fleming "	9,660 05	Owen "	750 00
Bourbon "	82,662 74	Campbell "	16,820 70
Clarke "	40,132 93	Boone "	400 00
Nelson "	2,162 69	Madison "	5,024 84
Mason "	2,050 00	Lincoln "	13,230 53
Harrison "	24,631 72	Anderson "	1,200 00
Montgomery "	14,200 00	Spencer "	2,600 00
Garrard "	18,888 35	Nicholas "	8,422 03
Louisville city	10,059 00	Floyd "	755 12
Knox county	1,600 00	Pendleton "	1,300 00
Gallatin "	12,550 00	Muhlenburg "	1,000 00
Greenup "	17,002 93		

Question 13. What has been the aggregate amount of discounts to the president and directors of the bank at the close of each month, since the 1st of January, 1837.

Answer.

January 31	$37,287 00	July 31	$50,450 00
February 28	44,735 00	August 31	52,450 00
March 31	42,924 00	September 30	55,000 00
April 30	42,245 00	October 31	54,890 00
May 31	54,245 00	November 30	55,265 00
June 30	52,145 00		

Question 14. What has been the aggregate amount of discounts to an equal number of the other largest debtors to the bank, at the close of each month, during the same time?

Answer.

January 31	$124,890 00	July 31	$187,239 00
February 28	139,065 00	August 31	189,528 00
March 31	151,835 00	September 30	185,268 00
April 30	163,745 00	October 31	184,321 00
May 31	181,327 00	November 30	183,668 00
June 30	188,105 00		

Question 15. What aggregate amount have the president and directors owed as the drawers and discounters of bills of exchange, at the close of each month, during the same time? Note them separately. Also, the aggregate of deposites by them?

Answer.

	As dra
January 31	$3,50
February 28	5,00
March 31	1,50
April 30	1,96
May 31	1,96
June 30	46
July 31	46
August 31	
September 30	
October 31	
November 30	

Question 16. What amount
ers of the bank owe, at the cl
counters of bills of exchange,

Answer.

January 31	
February 28	
March 31	
April 30	
May 31	
June 30	
July 31	
August 31	
September 30	
October 31	
November 30	

Questions 17 and 18. Wha
largest customers of the bank
during the same time; and w
the largest customers of the
exchange, at the close of eac
separately.

Answer.

	50 highest on discount
January 31	301,500 00
February 28	322,675 00
March 30	350,738 00
April 30	369,500 00
May 31	391,430 00
June 30	411,622 00
July 31	438,200 00
August 31	443,625 00
September 30	449,675 00
October 31	441,100 00
November 30	434,674 00

Question 19. What is the
discount line?

Answer.

	As drawers.	As discounter.	Aggr. deposites.
January 31	$3,500 00	–	$13,109 74
February 28	5,000 00	–	20,912 65
March 31	1,500 00	–	18,775 54
April 30	1,969 00	–	21,249 52
May 31	1,969 00	–	14,512 54
June 30	469 00	–	9,156 86
July 31	469 00	$2.000 00	19,102 81
August 31	–	2,000 00	15,668 75
September 30	–	3,721 00	14,607 87
October 31	–	1,721 00	12,350 71
November 30	–	1,721 00	9,148 19

Question 16. What amount did an equal number of the largest discounters of the bank owe, at the close of each month, as the drawers and discounters of bills of exchange, during the same time?

Answer.

	As drawers.	As discounters.
January 31	$225,675 00	$42,700 00
February 28	203,987 00	24,560 00
March 31	178,497 00	
April 30	162,864 00	
May 31	140,970 00	
June 30	124,717 00	
July 31	97,829 00	
August 31	79,434 00	
September 30	68,424 00	7,471 00
October 31	68,947 00	12,786 00
November 30	69,682 00	15,601 00

Questions 17 and 18. What aggregate amount was owing by fifty of the largest customers of the bank on discounts, at the close of each month, during the same time; and what aggregate amount was owing by fifty of the largest customers of the bank, as discounters and drawers on bills of exchange, at the close of each month, during the same time? Note them separately.

Answer.

	50 highest on discount line.	50 largest customers as drawers and endorsers of exchange. As drawers of ex.	As discounters of ex.
January 31	301,500 00	$519,457 00	same, $81,325 00
February 28	322,675 00	471,985 00	95,478 00
March 30	350,738 00	426,435 00	108,613 00
April 30	369,500 00	364,700 00	98,941 90
May 31	391,430 00	527,572 00	81,530 00
June 30	411,622 00	245,537 00	68,906 00
July 31	438,200 00	196,409 00	59,400 00
August 31	443,625 00	164,300 00	45,980 00
September 30	449,675 00	146,987 00	37,992 00
October 31	441,100 00	156,000 00	32,100 00
November 30	434,674 00	162,667 00	30,217 00

Question 19. What is the total number of debtors to the bank upon the discount line?

Answer. As joint drawers 1,209; as first drawers 654.

Question 20. What is the total number of discounters of bills of exchange?

Answer. 138.

"State and class your debtors on the discount line, from $100 to 500, from 500 to 1,000, from 1,000 to 5,000, from 5,000 to 10,000, from 10,000 to 15,000, from 15,000 to 20,000, from 20,000 to 25,000, from 25,000 to 30,000, from 30,000 to 35,000, from 35,000 to 40,000, from 40,000 to 45,000, from 45,000 to 50,000, and from 50,000 upwards; make the same classification on bills of exchange."

Classification of debtors is as follows:

		On discount line.	On bills of exchange.
From $100	to $500	251	24
500	1,000	155	35
1,000	5,000	205	72
5,000	10,000	33	6
10,000	15,000	5	1
15,000	20,000	2	0
20,000	25,000	2	0
25,000	30,000	0	0
30,000	35,000	1	0
35,000	40,000	0	0
40,000	45,000	0	0
45,000	50,000	0	0
50,000 and upwards		0	0
		654	138

Question 21. What has been the amount of the suspended debt on the discount and bill line, at the close of each month since the 1st of January, 1837? Note them separately; and how many suits have been instituted at same time?

Answer.

	On notes.	On bills of exchange.	Suits commenced.
January 31	–	–	none.
February 27	–	–	do.
March 27	–	$5,500 00	do.
April 29	–	5,200 00	do.
May 29	$3,925	5,200 00	3 notes sued on.
June 30	8,525	25,465 73	none.
July 31	8,325	5,200 00	do.
August 28	8,325	5,200 00	do.
September 30	20,449	5,200 00	9 notes sued on.
October 30	19,449	5,200 00	none.
November 27	13,449	5,200 00	1 note sued on.

Question 22. Has, or has not, the discounts and business of the bank been transacted on safe sureties, and are the debts due the bank considered sure and safe?

Answer. We think the business of the bank *has* been done on safe security, and that the debts are safe, with the exception of about $2,000, most of which is rendered uncertain, by the obligor most relied on having plead *non est factum.*

Question 23. Who are

Answer. John Tilford, Joseph Bruen, Leslie Con holders, John Brand, Wa Henry Bell, Madison C. J

Question 24. What nu what is their aggregate c

Answer. There are, inc gate annual salary of $11

Question 25. What ha month, since the 1st of J

Answer.

January 31	$
February 28	
March 31	
April 30	
May 31	
June 30	

Question 26. What ha each month during the s south and east, and why l

Answer.

January 31	$
February 28	
March 31	
April 30	
May 31	
June 30	

At the commencement vance of one per cent.; af ally to three per cent. was at a discount of two pension, the rate of exch metals; the increase of t al distrust which pervad tual operations of trade against the west and sou to the country and the t this institution made an ern and southern banks successful, that we were ern banks should furnish ceeds of bills collected by to furnish them at the or of exchange in the soutl calculating, as best we c above mentioned was m business would permit. ed us to reduce the rate operations of commerce

Question 23. Who are the president and directors of the bank?

Answer. John Tilford, president; directors on the part of the State, Joseph Bruen, Leslie Combs, and Wm. A. Leavy; on the part of the stockholders, John Brand, Walter Dun, Waller Bullock, Benjamin W. Dudley, Henry Bell, Madison C. Johnson, Benjamin Gratz, and Joel Higgins.

Question 24. What number of officers are employed at the bank, and what is their aggregate compensation?

Answer. There are, including the president, seven officers, at an aggregate annual salary of $11,500.

Question 25. What has been the amount received as discounts each month, since the 1st of January, 1837.

Answer.

January 31	$3,820 06	July 31	$5,734 59
February 28	5,367 54	August 31	5,045 62
March 31	6,715 10	September 30	4,844 62
April 30	3,825 98	October 31	3,900 17
May 31	6,656 69	November 30	5,423 15
June 30	4,967 52		

Question 26. What has been the amount of the premiums of exchange each month during the same time, and what the rate of exchange on the south and east, and why has exchange been so high?

Answer.

January 31	$7,591 79	July 31	$1,756 22
February 28	8,329 02	August 31	3,520 71
March 31	7,941 63	September 30	5,258 74
April 30	5,401 20	October 31	4,265 28
May 31	3,826 34	November 30	527 43
June 30	1,890 97		

At the commencement of the year, exchange on the east was at an advance of one per cent.; after the suspension of specie payment it rose gradually to three per cent. During the same period, exchange on the south was at a discount of two per cent., and fell to five per cent. Before the suspension, the rate of exchange was substantially the cost of transporting the metals; the increase of those rates since is attributed partly to the general distrust which pervades the whole Union, but in a great degree to the actual operations of trade and commerce, which created a heavy balance against the west and south, in favor of the east. Sensible of the importance to the country and the bank, of equalizing and keeping down exchanges, this institution made an early and earnest effort by negotiations with eastern and southern banks to effect that object. The effort was so far unsuccessful, that we were unable to effect any arrangement, by which southern banks should furnish us eastern funds, *at any fixed price*, for the proceeds of bills collected by them. All they could be induced to promise, was to furnish them at the ordinary market price. Looking to the existing rate of exchange in the south, which fluctuated from four to ten per cent., and calculating, as best we could, the uncertainties of the future, the increase above mentioned was made, and was considered as small as safety in the business would permit. The brightening prospects in the south have induced us to reduce the rate on the south to three per cent., and it is hoped the operations of commerce will enable us soon to effect a further reduction,

Dividend No. 3,	Lexington,	5 per cent. for six months.
	Louisville,	7 per cent. for six months.
	Paris,	4 per cent. for six months.
	Covington,	4 per cent. for six months.
	Richmond,	3 per cent. for six months.

Question. 34. What is the aggregate amount of bills of exchange returned under protest to your bank? Distinguished between those returned from points within this State, and those out of it.

Answer. Within the State, $49,502 87. Out of it, $339,350 04.

JOHN. TILFORD, *President.*
WM. A. LEAVY, } *Committee.*
M. C. JOHNSON, }

No. 2.

LOUISVILLE BRANCH OF NORTHERN BANK.

Question 1. What has been the aggregate amount of the discounts at the Louisville Branch, at the close of each month, since 1st January, 1837?

Answer. At the close of

January, 1837	-	$309,757 11	July, 1837	-	$605,593 57
February, "	-	348,357 05	August, "	-	608,420 32
March, "	-	372,530 36	September, "	-	634,083 58
April, "	-	267,911 13	October, "	-	613,752 54
May, "	-	394,835 20	November, "	-	629,651 44
June, "	-	544,774 75			

Question 2. What has been the aggregate amount of bills of exchange held at the close of each month during same time?

Answer. At the close of

January, 1837	-	$608,079 68	July, 1837	-	$137,535 09
February, "	-	619,567 49	August, "	-	79,698 43
March, "	-	691,768 55	September, "	-	34,205 08
April, "	-	665,154 15	October, "	-	47,243 19
May, "	-	493,834 82	November, "	-	67,323 81
June, "	-	270,340 58			

Question 3. What has been the amount of the circulation, at the close of each month for same time?

Answer. At the close of

January, 1837	-	$239,970 00	July, 1837	-	$215,920 00
February, "	-	274,925 00	August, "	-	195,425 00
March, "	-	289,645 00	September, "	-	174,905 00
April, "	-	243,135 00	October, "	-	202,485 00
May, "	-	188,345 00	November, "	-	265,710 00
June, "	-	214,500 00			

Question 4. What has been the aggregate amount of deposites of individuals at the end of each month during same time?

Answer.
End of January -
February -
March -
April -
May -
June -

Question 5. What h
States public officers, a
them separately?

Answer. Public dep
End of January - $1
February - 1
March -
April -
May -
June -

Question 6. What h
each month during sai

Answer.
End of January -
February -
March -
April -
May -
June -

Remark.—Northern
statement.

Question 7. What
bank, at the end of ea
eration the amount pai

Answer.
January,
Unclaimed dividend
Cashier's date check
Treasurer of Ky.
February,
Unclaimed dividend
Cashier's date check
Treasurer of Ky.
March,
Unclaimed dividend
Cashier's date check
Treasurer of Ky.
April,
Unclaimed dividend
Cashier's date check
Treasurer of ...y.
May,
Unclaimed dividend

Answer.

End of January	$50,665 10	End of July	$38,968 04
February	55,942 56	August	21,223 18
March	44,097 46	September	48,809 46
April	64,621 23	October	57,188 87
May	69,245 42	November	65,622 37
June	43,181 72		

Question 5. What has been the amount of the deposites of the United States public officers, at the end of each month, during said time? state them separately?

Answer. Public deposites, credit of the Treasurer of the United States, at

End of January	$1,012,697 67	End of July	$105,231 45
February	1,102,266 52	August	105,231 45
March	991,253 02	September	105,231 45
April	406,487 45	October	105,231 45
May	405,372 45	November	105,231 45
June	305,231 45		

Question 6. What has been the amount due other banks, at the end of each month during same time?

Answer.

End of January	$104,890 55	End of July	$566,139 11
February	107,047 67	August	179,856 12
March	44,359 00	September	111,305 48
April	22,263 40	October	95,778 50
May	318,796 24	November	36,289 27
June	239,423 18		

Remark.—Northern Bank of Kentucky and Branches included in this statement.

Question 7. What has been the amount of the other liabilities of the bank, at the end of each month during said time; not taking into consideration the amount paid as stock?

Answer.

January,

Unclaimed dividends	$96 80
Cashier's date checks	48,628 66
Treasurer of Ky.	320,000 00

February,

Unclaimed dividends	83 60
Cashier's date checks	41,807 72
Treasurer of Ky.	320,000 00

March,

Unclaimed dividends	397 60
Cashier's date checks	7,257 42
Treasurer of Ky.	320,000 00

April,

Unclaimed dividends	323 80
Cashier's date checks	170,054 45
Treasurer of Ky.	640,000 00

May,

Unclaimed dividends	254 10
Cashier's date checks	$98,019 80
Treasurer of Ky.	140,000 00

June,

Unclaimed dividends	130 15
Treasurer of Ky.	100,000 00
Com. Sinking Fund	140,000 00

July,

Unclaimed dividends	330 00

August,

Unclaimed dividends	71 30

September,

Unclaimed dividends	79 30

October,

Unclaimed dividends	79 30

November,

Unclaimed dividends	79 30

Question 8. What has been the amount of gold and silver on hand at the end of each month during the same time, and if any increase or decrease since 18th May last?

Answer.

	In gold.	In silver.
January - - - - -	$107,048 07	$180,598 73
February - - - - -	127,806 95	199,606 26
March - - - - -	129,718 09	154,103 26
April - - - - -	131,279 52	204,811 13
May - - - - -	131,896 22	174,020 93
June - - - - -	131,896 22	173,419 98
July - - - - -	131,896 22	172,717 13
August - - - - -	81,896 22	71,856 49
September - - - - -	81,896 22	71,177 12
October - - - - -	81,896 22	68,486 30
November - - - - -	81,896 22	69,135 62

REMARKS.

The decrease of $150,000 in specie occurred on the 18th August, 1837, in part payment of a balance due the Bank of Kentucky.

Special deposites of $2,060, paid on account of the Northern Bank at Lexington to the Phœnix Bank, New York, 11th October, 1837.

A check for $1,300 in specie was received through the Northern Bank at Lexington, on the Louisville Savings Institution, November 29, 1837.

There has been a constant diminution of specie since the stoppage of specie payments, growing out of the necessity of making change.

Question 9. What has been the amount of notes of other banks on hand at the end of each month during the same time?

Answer.

End of January -	$308,980 00	End of July -	$34,020 00
February -	372,785 00	August -	45,830 00
March -	254,805 00	September -	10,860 00
April -	94,130 00	October -	60,885 00
May -	38,665 00	November -	32,770 00
June -	19,695 00		

Question 10. What has been the amount due from other banks at the end of each month for the same time?

Answer.

End of January -	$358,790 00	End of July -	$156,711 58
February -	292,516 48	August -	177,341 37
March -	143,757 30	September	170,262 77
April -	288,497 91	October -	152,647 13
May -	163,798 63	November	116,177 55
June -	121,378 85		

Question 11. What has been the other means of the bank at the end of each month, including State and other bonds? Note them separately.

Answer.

January,		February,	
State bonds -	$345,000 00	State bonds -	$345,000 00
Unmatured checks	141,056 12	Unmatured checks	185,833 30

March,
State bonds - $
Unmatured checks
April,
State bonds -
Unmatured checks
Banking house -
May,
State bonds -
Unmatured checks
Banking house -
June,
State bonds -
Unmatured checks
Banking house, -

Question 12. What
Louisville, and what
citizens of other counti
Answer.
Amount of discounts to
Amount of discounts to
Amount of discounts to

Question 13. What
president and directors
Answer.
January - -
February - -
March - -
April - -
May - -
June - -

Question 14. What
equal number of the o
month, during the san
Answer. Eight large
January - -
February - -
March - -
April - -
May - -
June - -

Question 15. What
owed as drawers and d
month, during the sam
Answer.

January - -
February - -

March,		July,	
State bonds -	$345,000 00	State bonds -	$345,000 00
Unmatured checks	203,831 32	Banking house	16,500 55
April,		August,	
State bonds -	345,000 00	State bonds -	95,000 00
Unmatured checks	140,358 87	Banking house	17,200 55
Banking house -	15,106 50	September,	
May,		State bonds -	95,000 00
State bonds -	345,000 00	Banking house	21,563 33
Unmatured checks	171,755 14	October,	
Banking house -	15,339 00	State bonds -	95,000 00
June,		Banking house	22,458 33
State bonds -	345,000 00	November,	
Unmatured checks	91,757 62	State bonds -	95,000 00
Banking house -	16,500 55	Unmatured checks	38,180 92
		Banking house	29,033 81

Question 12. What has been the amount of discounts to the citizens of Louisville, and what to the citizens of Jefferson county, and what to the citizens of other counties and towns?

Answer.

Amount of discounts to city of Louisville -	$449,005 05
Amount of discounts to other towns and counties -	39,323 57
Amount of discounts to citizens of Jefferson county -	11,050 00

Question 13. What has been the aggregate amount of discounts to the president and directors at the close of each month, since 1st January, 1837?

Answer.

January - -	$38,075 74	July - -	$32,930 09
February - -	46,633 95	August - -	37,549 00
March - -	51,676 21	September - -	37,395 62
April - -	48,762 19	October - -	63,786 00
May - -	40,001 45	November - -	61,586 00
June - -	30,486 07		

Question 14. What has been the aggregate amount of discounts to an equal number of the other largest debtors to the bank, at the close of each month, during the same time?

Answer. Eight largest accounts, not directors, ending each month:

January - -	$44,086 43	July - -	$170,216 27
February - -	48,996 31	August - -	192,310 68
March - -	62,992 78	September - -	206,111 68
April - -	66,736 54	October - -	208,291 97
May - -	70,032 92	November - -	209,886 97
June - -	82,186 38		

Question 15. What aggregate amount has the president and directors owed as drawers and discounters of bills of exchange, at the close of each month, during the same time? Also, the aggregate of deposites by them?

Answer.

As individuals.

January - -	$1,429 00
February - -	1,089 00

Remaining months nothing.

of gold and silver on hand at
and if any increase or decrease

In gold.	In silver.
107,048 07	$180,598 73
127,806 95	199,606 26
129,718 09	154,103 26
131,279 52	204,811 13
131,896 22	174,020 93
131,896 22	173,419 98
131,896 22	172,717 13
81,896 22	71,856 49
81,896 22	71,177 12
81,896 22	68,486 30
81,896 22	69,135 62

red on the 18th August, 1837,
of Kentucky.
ount of the Northern Bank at
11th October, 1837.
through the Northern Bank
itution, November 29, 1837.
specie since the stoppage of
y of making change.

f notes of other banks on hand
me?

of July -	$34,020 00
August -	45,830 00
September -	10,860 00
October -	60,885 00
November -	32,770 00

due from other banks at the

of July -	$156,711 58
August -	177,341 37
September	170,262 77
October -	152,647 13
November	116,177 55

ans of the bank at the end of
? Note them separately.

ry,	
bonds -	$345,000 00
atured checks	185,833 30

	The several firms of which they are partners.		
January - -	$86,487 68	July - -	$2,500 00
February - -	83,573 59	August - -	833 33
March - -	89,178 25	September - -	4,275 73
April - -	75,460 09	October - -	4,275 73
May - -	31,615 75	November - -	11,637 67
June - -	30,440 75		
	Aggregate deposites.		
January - -	$101,097 00	July - -	$19,480 00
February - -	76,609 00	August - -	10,886 00
March - -	100,075 00	September - -	88,781 00
April - -	109,656 00	October - -	94,258 00
May - -	53,205 00	November - -	167,477 00
June - -	18,095 00		

Question 16. What amount did an equal number of the largest discounters of the bank owe at the close of each month as drawers and discounters of bills of exchange, during the same time?

Answer.

January - -	$139,477 31	July - -	$45,785 38
February - -	70,658 80	August - -	19,556 08
March - -	90,540 00	September - -	9,226 83
April - -	124,840 84	October - -	10,928 08
May - -	101,675 56	November - -	14,821 90
June - -	51,226 40		

Question 17. What aggregate amount was owing by fifty of the largest customers of the bank on discounts, at the close of each month for the same time?

Answer.

January - -	$168,366 25	July - -	$428,264 58
February - -	186,713 52	August - -	438,493 43
March - -	218,836 83	September - -	458,384 66
April - -	229,547 80	October - -	476,447 42
May - -	236,379 94	November - -	484,170 87
June - -	417,298 19		

Question 18. What aggregate amount was owing by fifty of the largest customers of the bank as discounters and drawers of bills of exchange, at the close of each month, during the same time? Note them separately.

Answer. The aggregate amount owing by fifty of the largest customers of the bank as discounters and drawers on bills of exchange, was, on the last of—

	Drawers.	Drawers and discounters.
January - - -	$359,245 34	$504,152 57
February - - -	357,990 32	461,565 85
March - - -	432,775 90	450,300 60
April - - -	553,794 34	558,493 63
May - - -	310,304 97	362,075 77

In all the subsequent months, the number of drawers and discounters of bills was less than fifty.

Question 19. What is the total number of debtors to the bank upon the discount line?

Answer. Two hundred and fifty-four.

Question 20. W
State and class you
500 to 1,000, from
15,000, from 15,00
from 30,000 to 3
from 45,000 to 50,
fication on the bills

Answer. The tot

Discount l

From $100 to $	
500	1,
1,000	5,
5,000	10,
10,000	15,
15,000	20,

Exchange lir

From $100 to	5
500	1,

Question 21. W
discount and bill li
1837? Note them
the same time?

Answer 1. No s
request of one of t

Question 22. Ha
been transacted on
sure and safe?

Answer. We beli
and that the debts

Question 23. Wh

Answer. Thoma
William Barr, John
P. Morton, William

Question 24. Wh
what is their aggre

Answer. Five of

Question 25. Wh
month, since 1st Ja

Answer.

January	-
February	-
March	-
April	-
May	-
June	-

Question 20. What is the total of discounters of bills of exchange? State and class your debtors on the discount line from $100 to $500, from 500 to 1,000, from 1,000 to 5,000, from 5,000 to 10,000, from 10,000 to 15,000, from 15,000 to 20,000, from 20,000 to 25,000, from 25,000 to 30,000 from 30,000 to 35,000, from 35,000 to 40,000, from 40,000 to 45,000, from 45,000 to 50,000, and from 50,000 upwards. Make the same classification on the bills of exchange line.

Answer. The total number of bills of exchange is forty-two.

Discount line.		Debtors.	Discount line.		Debtors.
From $100	to $500	98	From $20,000	to $25,000	1
500	1,000	67	25,000	30,000	
1,000	5,000	60	30,000	35,000	1
5,000	10,000	18	35,000	40,000	
10,000	15,000	3	40,000	45,000	
15,000	20,000	4	50,000 and upwards		
			Total - -		254

Exchange line.		Debtors.	Exchange line.		Debtors.
From $100	to 500	13	From $1,000	to $5,000	20
500	1,000	9			
			Total - -		42

Question 21. What has been the amount of the suspended debt in the discount and bill line, at the close of each month, since the 1st of January, 1837? Note them separately; and how many suits have been instituted at the same time?

Answer 1. No suspended debt. 2. But one suit, and that brought by request of one of the parties to the note, and paid before execution.

Question 22. Has or has not the discounts and business of the bank been transacted on safe securities, and are the debts due the bank considered sure and safe?

Answer. We believe that the discounts have been made on good security, and that the debts of the bank are safe.

Question 23. Who are the president and directors of the bank?

Answer. Thomas Anderson, president; William Richardson, cashier; William Barr, John P. Bull, P. R. Gray, Ormsby Hite, E. H. Lewis, John P. Morton, William Nesbit, directors.

Question 24. What number of officers are employed at the bank, and what is their aggregate compensation?

Answer. Five officers. Aggregate compensation per month, $633 33.

Question 25. What has been the amount received for discounts, each month, since 1st January, 1837?

Answer.

January - -	$2,000	77	July - -	$3,223	03
February - -	1,629	27	August - -	2,253	26
March - -	1,742	33	September - -	3,827	75
April - -	2,117	60	October - -	2,584	48
May - -	2,928	92	November - -	2,700	61
June - -	8,651	53			

Question 26. What has been the amount of the premiums of exchange, each month, during the same time; and what the rate of exchange on the south and east; and why has exchange been so high?

Answer.

January - - -	$8,325 44	May - - -	$1,639 16
February - - -	7,334 92	June - - -	780 82
March - - -	7,733 81	October - - -	925 00
April - - -	6,618 80	November - - -	3,265 74

Remark.—The interest on bills of exchange purchased is, also, included in these amounts. It would be difficult to ascertain them separately.

Rate of exchange in the months of January, February, March, April, May, June, July, August, 1½ to 2 per cent. on the south. September and October, 5 per cent. discount on New Orleans. November, 3 per cent. discount on New Orleans.

The difficulty or delay in getting returns from the southern banks, in such funds as could be used by the bank, is the reason why the rate of discount was increased after the month of July. This bank has not received the first dollar from any of its bank debtors in the south since 1st of June; and another reason that our funds could not have been made available to us for a less rate than we charged.

For bills on the east, with very few exceptions, we have charged no exchange.

THOS. ANDERSON, *President.*

William Richardson, *Cashier.*

Amount of bills, &c., returned protested for non-payment, since 1st January, 1837.

From New Orleans - - - - -	$188,481 99
Vicksburg, Mississippi - - - - -	34,046 53
Grand Gulf, Mississippi - - - - -	28,629 68
Natchez, Mississippi - - - - -	25,890 67
New York - - - - -	20,500 00
Manchester, Mississippi - - - - -	13,107 65
Cincinnati, Ohio - - - -	15,725 15
Lexington, Kentucky - - - -	12,839 37
Philadelphia - - - - -	12,500 00
Pittsburgh and Wheeling - - -	8,311 78
Decatur, Alabama - - - -	9,022 35
Madison, Indiana - - - -	6,627 20
Boston, Massachusetts - - - -	5,000 00
Richmond, Virginia - - - -	4,000 00
Baltimore, Maryland, - - - -	3,200 00
Paris and Hopkinsville, Kentucky - -	4,324 00
Total amount - - - -	$392,206 37

WM. RICHARDSON, *Cashier.*

Office Northern Bank of Kentucky,
Louisville, December 23, 1837.

COVINGTON I

O

The committee of three, submit the following list of of the Legislature, propou ern Bank of Kentucky.

Answer to question 1.

January 31, 1837 -	$11
February 28 - -	13
March 31 - -	14
April 29 - -	15
May 31 - -	21

Answer to question 2.

January 31, 1837 -	$21
February 28 - -	24
March 31 - -	24
April 29 - -	19
May 31 - -	13
June 30 - -	8

Answer to question 3.

January 31, 1837 -	$26
February 28 -	30
March 31 - -	30
April 29 - -	26
May 31 - -	19
June 30 - -	14

Answer to question 4.

January 31 - -	$2
February 28 - -	3
March 31 - -	2
April 29 - -	3
May 31 - -	2
June 30 - -	2

This statement include ton Turnpike Company, clerk of the Campbell cir but does not include a c and Charleston Railroad amount of debt due to ba

Answer to question 5.— officers, except as stated

No. 3.

COVINGTON BRANCH OF NORTHERN BANK.

OFFICE NORTHERN BANK OF KENTUCKY,
Covington, December 15, 1837.

The committee of three, appointed by the board of directors of this office, submit the following list of answers to the questions of the joint committee of the Legislature, propounded to the president and directory of the Northern Bank of Kentucky.

Answer to question 1.

January 31, 1837	$110,201 29	June 30	$237,796 01
February 28	137,096 78	July 31	264,399 90
March 31	148,067 23	August 31	286,785 36
April 29	159,859 60	September 30	283,312 87
May 31	214,609 77	October 31	276,440 99
		November 30	274,560 52

Answer to question 2.

January 31, 1837	$217,095 74	July 31	$53,581 39
February 28	240,807 21	August 31	15,554 70
March 31	247,711 94	September 30	11,350 00
April 29	199,329 22	October 31	11,708 03
May 31	130,481 76	November 30	35,043 78
June 30	87,709 21		

Answer to question 3.

January 31, 1837	$264,750 00	July 31	$137,220 00
February 28	302,180 00	August 31	107,535 00
March 31	305,900 00	September 30	107,000 00
April 29	264,515 00	October 31	105,875 00
May 31	190,540 00	November 30	124,000 00
June 30	148,550 00	December 15	137,240 00

Answer to question 4.

January 31	$27,298 33	July 31	$18,614 58
February 28	35,224 79	August 31	22,878 40
March 31	29,585 97	September 30	18,458 55
April 29	31,690 92	October 31	14,113 53
May 31	20,620 76	November 30	13,770 59
June 30	29,101 39	December 15	13,786 87

This statement includes deposites made by the Covington and Lexington Turnpike Company, the treasurer of the city of Covington, and the clerk of the Campbell circuit court, at different times, in small amounts; but does not include a deposite of $3,815, by the Lexington, Covington, and Charleston Railroad Company, which deposite is included in the amount of debt due to banks.

Answer to question 5.—None by the United States, and none by public officers, except as stated in the answer to question 4.

Answer to question 6.

January 31	$6,023 76	July 31	$6,023 76
February 28	9,060 17	August 31	1,200 22
March 31	4,931 73	September 30	6,138 53
April 29	4,328 26	October 31	1,527 49
May 31	5,908 77	November 30	7,793 61
June 30	8,498 29	December 15	8,165 49

The above statement includes $3,815 deposited by Louisville, Cincinnati, and Charleston Railroad Company, from January 31 to June 30.

Answer to question 7.

January 31, due Northern Bank, Kentucky	$16,001 37
February 28 do. do.	15,213 00
March 31, due Northern Bank, Kentucky, and branches	58,077 41
April 29 do. do. do.	36,734 40
May 31, due Northern Bank, Kentucky	93,914 40
June 30 do. do.	68,050 82
July 31, due Northern Bank, Kentucky, and branches	72,627 74
August 31 do. do. do.	89,680 00
September 30 do. do. do.	71,068 00
October 31 do. do. do.	73,247 55
November do. do. do.	70,391 04
December 15 do. do. do.	66,676 24

Answer to question 8.

January 31	$88,532 09	July 31	$94,607 01
February 28	90,524 25	August 31	94,428 52
March 31	94,471 30	September 30	95,581 43
April 29	96,212 15	October 31	95,357 99
May 31	94,426 81	November 30	95,508 31
June 30	94,484 69	December 15	95,348 99

The increase since May 20 (the day of suspension here) has been principally by special deposites. Amount, $1,078 50.

Answer to question 9.

January 31	$20,620 00	July 31	$6,159 84
February 28	26,695 00	August 31	8,344 17
March 31	18,730 00	September 30	3,880 00
April 29	12,475 00	October 31	3,089 00
May 31	15,171 00	November 30	5,109 00
June 30	2,650 00	December 15	2,992 00

Answer to question 10.

January 31	$11,723 07	July 31	$10,630 99
February 28	7,451 35	August 31	9,115 70
March 31	59,831 19	September 30	2,643 11
April 29	45,136 56	October 31	3,259 97
May 31	27,548 36	November 30	2,770 33
June 30	18,230 95	December 15	4,063 61

Answer to question 11.

January 31.

State bonds	$75,000 00	
Due from branches Northern Bank	28,957 96	
Notes of Northern Bank and branches	16,600 00	
		$120,557 96

February 28.

State bonds	
Due from branches	
Notes of Northern	

March 31.

State bonds	
Due from Louisvill	

April 29.

State bonds	
Due from Louisvill	

May 31.

State bonds	
Due from Paris an	
Notes of Northern	

June 30.

State bonds	
Due from Paris a	
Notes Nothern (B	

July 31.

State bonds	
Northern Bank	

August 31.

State bonds	
Northern Bank	

September 30, State bond
October 31, do.
November 30, do.
December 15, do.

Exclusive of the mean
are as here stated.

Answer to question 12
stated:

To the city of Covingto
To the county of Campl
To the city of Newport
To the county of Boone
To the county of Gallat
To the county of Harris
To the county of Pend
To the county of Gran
To the counties of Gre
To the city of Cincinn

EXPLANATION.—In t
venty three dollars forty
cinnati, is included all t

February 28.		
State bonds	$75,000 00	
Due from branches Northern Bank	34,243 61	
Notes of Northern Bank and branches	3,000 00	
		$112,234 61
March 31.		
State bonds	75,000 00	
Due from Louisville branch	9,009 47	
		84,009 47
April 29.		
State bonds	75,000 00	
Due from Louisville branch	4,122 28	
		79,122 28
May 31.		
State bonds	75,000 00	
Due from Paris and Louisville branches	2,361 80	
Notes of Northern Bank	7,000 00	
		84,361 80
June 30.		
State bonds	75,000 00	
Due from Paris and Louisville branches	2,938 64	
Notes Nothern Bank and branches	7,000 00	
		84,938 64
July 31.		
State bonds	75,000 00	
Northern Bank notes	1,500 00	
		76,500 00
August 31.		
State bonds	75,000 00	
Northern Bank notes	2,000 00	
		77,000 00
September 30, State bonds		75,000 00
October 31, do.		75,000 00
November 30, do.		75,000 00
December 15, do.		75,000 00

Exclusive of the means mentioned in preceding answers, the other means are as here stated.

Answer to question 12. The loans on the 15th December instant, are as stated:

To the city of Covington	$55,976 05
To the county of Campbell	21,759 61
To the city of Newport and immediate vicinity	42,392 75
To the county of Boone	102,314 00
To the county of Gallatin	10,667 00
To the county of Harrison	5,820 00
To the county of Pendleton	5,841 00
To the county of Grant	4,904 00
To the counties of Greenup and Bourbon	3,795 27
To the city of Cincinnati	30,847 81

EXPLANATION.—In the item of fifty-eight thousand three hundred and seventy three dollars forty eight cents, stated to be loaned to the city of Cincinnati, is included all the business paper given by citizens of said city to

citizens of the State of Kentucky, and discounted for their benefit and use. The balance of the accommodation under the same head, with the exception of about $3,500, were granted to such persons as were interested in the manufactories of Covington and vicinity, or were interested and engaged in the improvements being made in Covington and vicinity.

Answer to question 13. Total amount loaned since the 1st day of January, 1837—

To city of Covington	$163,879 44
To city of Newport and immediate vicinity	99,591 34
Campbell county	49,418 26
Boone county	247,145 93
Gallatin county	16,478 00
City of Cincinnati	58,373 48
Grant county	10,883 50
Pendleton county	16,070 00
Harrison county	6,095 00
Bourbon, $11,555 27, Greenup, $4,040	15,595 27

Answer to question 13. No discount to the president. To the directors, as follows, viz:

January 31	$34,591 42	July 31	$60,667 26
February 28	37,332 69	August 31	66,162 01
March 31	37,183 85	September 30	65,632 01
April 30	38,045 97	October 31	66,187 01
May 31	47,565 86	November 30	67,829 59
June 30	51,193 83		

Answer to question 14.

January 31	$11,721 99	July 31	$60,555 13
February 28	20,107 99	August 31	59,839 00
March 31	19,537 99	September 30	57,315 00
April 29	19,332 63	October 31	55,857 00
May 31	56,817 63	November 30	60,568 00
June 30	54,993 63		

Answer to question 15. The president has neither been the drawer or discounter of any bills of exchange.

January 31.		April 29.	
As drawers	$8,019 53	As drawers	$5,950 45
As discounters	33,137 47	As discounters	25,873 17
	41,157 00		31,823 62
February 28.		May 31.	
As drawers	$11,971 12	As drawers	$5,950 45
As discounters	35,092 97	As discounters	18,939 64
	47,064 09		24,890 09
March 31.		June 30.	
As drawers	$5,840 67	As drawers	$3,998 86
As discounters	30,104 28	As discounters	18,496 83
	35,944 95		22,495 69

July 31.	
As drawers	$1,392
As discounters	11,180
	12,572
August 31.	
As drawers	
As discounters	$3,920

Deposites of directors during

January 31	$2,635
February 28	2,821
March 31	3,554
April 29	5,785
May 31	3,587
June 30	2,737

Answer to question 16.

January 31.	
As drawers	$56,082
As discounters	8,096
	64,178
February 28.	
As drawers	$56,823
As discounters	10,796
	67,619
March 31.	
As drawers	$50,484
As discounters	17,395
	67,880
April 30.	
As drawers	$50,359
As discounters	16,95[illegible]
	67,31[illegible]

Answer to question 17.

January 31	$66,376
February 28	84,367
March 31	88,660
April 29	93,413
May 31	148,964
June 30	164,760

for their benefit and use,
e head, with the exception
as were interested in the
e interested and engaged
d vicinity.
since the 1st day of Jan.
$163,879 44
99,591 34
49,418 26
247,145 93
16,478 00
58,373 48
10,883 50
16,070 00
6,095 00
15,595 27

sident. To the directors,
$60,667 26
66,162 01
r 30 65,632 01
66,187 01
30 67,829 59

$60,555 13
59,839 00
r 30 57,315 00
55,857 00
30 60,568 00
ither been the drawer or

awers $5,950 45
scounters 25,873 17
31,823 62

awers $5,950 45
scounters 18,939 64
24,890 09

awers $3,998 86
scounters 18,496 83
22,495 69

July 31.
As drawers $1,392 15
As discounters 11,180 75
12,572 90

August 31.
As drawers
As discounters $3,920 75

Deposites of directors during same time, viz:
January 31 - $2,635 86
February 28 - 2,821 02
March 31 - 13,554 15
April 29 - 5,785 50
May 31 - 3,587 28
June 30 - 2,737 13

Answer to question 16.

January 31.
As drawers $56,082 48
As discounters 8,096 08
64,178 56

February 28.
As drawers $56,823 50
As discounters 10,796 08
67,619 58

March 31.
As drawers $50,484 92
As discounters 17,395 54
67,880 46

April 30.
As drawers $50,359 92
As discounters 16,955 47
67,315 39

Answer to question 17.

January 31 - $66,376 81
February 28 - 84,367 45
March 31 - - 88,666 81
April 29 - - 93,413 57
May 31 - - 148,964 35
June 30 - - 164,760 35

September and October, nothing.

November 30.
As drawers $1,475 00
As discounters 6,224 00
7,699 00

May 31.
As drawers - $10,000 00
As discounters 9,259 93
19,259 93

June 30.
As drawers - $10,000 00
As discounters
$10,000 00

July 31.
As draw. and dis.
August 31.
As draw. and dis.
September 30.
As draw. and dis.
October 31.
As draw. and dis.
November 30.
As discounters - $600 00

July 31 - - $187,946 28
August 31 - 199,283 30
September 30 - 196,031 08
October 31 - - 191,801 08
November 30 - 195,034 34

Answer to question 18.

January 31.		June 30.	
As drawers	$144,668 44	As drawers	$41,261 26
As discounters	85,591 58	As discounters	53,873 74
	230,260 02		95,135 00
February 28.		July 31.	
As drawers	$169,266 44	As drawers	$20,988 07
As discounters	109,488 44	As discounters	17,290 94
	278,754 88		38,279 01
March 31.		August 31.	
As drawers	$170,545 46	As drawers	$4,171 00
As discounters	102,241 74	As discounters	6,682 21
	272,787 20		10,853 21
April 29.		September 30.	
As drawers	$139,762 71	As drawers	$750 00
As discounters	96,285 48	As discounters	3,921 75
	236,048 19		4,671 75
May 31.		October 31.	
As drawers	$69,776 85	Nothing.	
As discounters	72,974 86	November 30.	
	142,751 71	As drawers	$9,125 00
		As discounters	6,897 86
			16,022 86

In these aggregates, the drawer and discounter, in many instances, are both included, which has consequently swelled them much above the actual amount of business.

Answer to question 19.

	Drawers.		Drawers.
Under $100	12	From $10,000 to 15,000	2
From 100 to $500	125	15,000 to 20,000	1
500 to 1,000	41	25,000 to 30,000	1
1,000 to 5,000	61		
5,000 to 10,000	2	Total number drawers	245
Total number including joint obligors			396

Answer to question 20.

	Drawers.		Drawers.
From $100 to $500	7	From $6,000	1
500 to 1,000	9		
1,000 to 5,000	15	Total drawers	32

Total number of drawers, endorsers, and acceptors, 96

Answer to question 21.

January	
February	
March	
April	
May	
June	

Notes—May, 50; June, 50; tober, 50; November 50.

Notes laying over at this tim of every month, since the 1st d bills and notes have been laying at short periods, they were not fore, out of our power to give Number of suits, *two*.

Answer to question 22. The safe.

Answer to question 23. Rich son, John B. Casey, John T. L E. Tousey, John W. Tibbatts,

Answer to question 24. A ca gate salaries, $3,300.

Answer to question 25.

January	$446
February	812
March	896
April	1,117
May	1,471
June	1,502

Answer to question 26.

January	$350
February	142
March	285
April	125

Rate of exchange on the s cent.; on the east from 1½ to 3

The reason for the increased ranged state of the monetary co

The above president and dir Kentucky, at this place, appear the foregoing answers are tru Given under my hand, this

Answer to question 21.

	Bills.		Bills.
January	600	July	600
February	600	August	600
March	600	September	600
April	600	October	600
May	600	November	600
June	600		

Notes—May, 50; June, 50; July, 50; August, 50; September, 50; October, 50; November 50.

Notes laying over at this time which will be paid, 1,075. At the close of every month, since the 1st day of January, more or less in amount of bills and notes have been laying over; but, as they were paid off or renewed at short periods, they were not charged to suspended account. It is, therefore, out of our power to give an actual statement of the amount.

Number of suits, *two*.

Answer to question 22. They have, and the debts are considered sure and safe.

Answer to question 23. Richard Southgate, president; James M. Clarkson, John B. Casey, John T. Lewis, George B. Marshall, Carey Clemons, E. Tousey, John W. Tibbatts, and W. W. Wade, directors.

Answer to question 24. A cashier and two clerks, and president; aggregate salaries, $3,300.

Answer to question 25.

January	$446 93	July	$1,224 98
February	812 67	August	1,614 49
March	896 96	September	1,411 83
April	1,117 16	October	1,278 56
May	1,471 95	November	1,299 37
June	1,502 78		

Answer to question 26.

January	$350 33	May	$34 70
February	142 10	June	3 75
March	285 57	November	794 00
April	125 35		

Rate of exchange on the south has ranged from 1½ per cent. to 5 per cent.; on the east from 1½ to 3 per cent.

The reason for the increased rate of exchange, we attribute to the deranged state of the monetary concerns of the country.

RICHARD SOUTHGATE,
President.
JOHN B. CASEY,
GEO. B. MARSHALL,
Committee.

COVINGTON, KY.

The above president and directors of the office of the Northern Bank of Kentucky, at this place, appeared personally before me, and made oath that the foregoing answers are true to the best of their knowledge and belief.

Given under my hand, this 20th December, 1837.

JAMES G. ARNOLD, *J. P. C. C.*

Question by the Joint Committee of the Legislature. What is the aggregate amount of bills of exchange returned under protest to your bank, distinguishing between those returned from points within the State, and those out of the State?

Answer. There have been returned under protest from without the State, from 1st January to 30th November, $66,814 50. From within the State, $14,988 75.

JOHN B. CASEY,
GEO. B. MARSHALL,
Committee.

OFFICE NORTHERN BANK KENTUCKY,
Covington, December 28, 1837.

Attest: P. S. BUSH, *Cashier.*

No. 4.

RICHMOND BRANCH OF NORTHERN BANK.

OFFICE NORTHERN BANK OF KENTUCKY,
Richmond, December 18, 1837.

At a meeting of the board of directors of the office of discount and deposite of the Northern Bank of Kentucky, at Richmond, on the 14th day of December, 1837, Curtis Field and Howard Williams, two of said directors, in conjunction with Daniel Breck, president thereof, were appointed a committee, on behalf of said board, to answer certain interrogatories propounded to said office by a joint committee of the Senate and House of Representatives of the Commonwealth of Kentucky.

The committee aforesaid, pursuant to said order, having had said interrogatories under consideration, and, after the most thorough and critical examination, submit the following report and answers:

Question 1. What has been the aggregate amount of the discounts at your branch, at the close of each month, since 1st January, 1837?

Answer. At the close of January, $136,327 26; February, 163,654 10; March, 177,613 64; April, 191,492 01; May, 182,539 68; June, 161,584 57; July, 151,077 70; August, 147,809 80; September, 142,311 87; October, 138,638 02; November, 134,713 36.

Question 2. What has been the aggregate amount of bills of exchange held by your office, at the close of each month, during the same time?

Answer. At the close of January, $49,192 50; February, 38,392 50; March, 22,500; April, 5,900, May, 1,357 37; June, 1,357 37; July, 1,357 37; August, 1,000; September, 13,360; October, 38,939 43; November, 29,379 43.

Question 3. What has been the amount of the circulation at the close of each month, for the same time, at your office.

Answer. At the close of January, $118,655; February, 155,895; March, 158,540; April, 162,835; May, 160,030; June, 108,765; July, 100,805; August, 82,750; September, 86,090; October, 104,800; November, 104,395.

Question 4. What has been the aggregate amount of the deposites of individuals, at the end of each month, during the same time?

Answer. At the close of March, 22,765 73; April, 1[illegible] July, 9,544 91; August, [illegible] 13,979 62; and November, [illegible]

Question 5. What has been States and public officers, at [illegible] Note them separately.

Answer. None of either, [illegible]

Question 6. What has been each month, during the same

Answer. At the close of March, 32,878 97; April, 2[illegible] July, 16,791 86; August, [illegible] 22,244 60; and November, [illegible]

NOTE.—Nine-tenths of the Northern Bank of Kentucky

Question 7. What has been at the end of each month, dur the amount paid as stock?

Answer. During the perio der no other liabilities, exce which is $180,000.

Question 8. What has be at the end of each month, du crease since the 18th day of

Answer. At the close of [illegible] fice was $42,591 65; Febr 94,282 47; May, 95,753 73 96,230 44; September, 96, 96,582 18.

Since the 18th of May th ver at this office, though sm per, and some received in p

Question 9. What has be hand, at the end of each mo

Answer. At the close of 22,425; April, 18,995; Ma 14,215; September, 4,840;

Question 10. What has end of each month, during

Answer. At the close of March, 2,382 52; April, 1,444 75; August, 2,876 and November, 995 63.

Question 11. What has each month, including Sta rately.

Answer. At the close of January, $38,600 50; February, 40,379 22; March, 22,765 73; April, 16,764 96; May, 13,219 48; June, 10,080 82; July, 9,544 91; August, 10,828 21; September, 9,921 79; October, 13,979 62; and November, 17,938 26.

Question 5. What has been the amount of the deposites of the United States and public officers, at the end of each month, during the same time? Note them separately.

Answer. None of either, at any period of the time.

Question 6. What has been the amount due other banks, at the end of each month, during the same time?

Answer. At the close of January, $26,333 61; February, 37,162 73; March, 32,878 97; April, 28,996 57; May, 19,991 03; June, 27,662 53; July, 16,791 86; August, 37,254 88; September, 30,199 28; October, 22,244 60; and November, 19,410 19.

Note.—Nine-tenths of the amount, at the end of each month, due to the Northern Bank of Kentucky and Branch at Louisville.

Question 7. What has been the amount of the other liabilities of the bank, at the end of each month, during the same time, not taking into consideration the amount paid as stock?

Answer. During the period embraced in the inquiry, this office was under no other liabilities, except as before detailed, and for its capital stock, which is $180,000.

Question 8. What has been the amount of the gold and silver on hand, at the end of each month, during the same time; and if any increase or decrease since the 18th day of May, state how it occurred?

Answer. At the close of January, the gold and silver on hand at this office was $42,591 65; February, 42,082 87; March, 72,367 74; April, 94,282 47; May, 95,753 73; June, 95,892 21; July, 96,110 88; August, 96,230 44; September, 96,539 85; October, 96,534 90; and November, 96,582 18.

Since the 18th of May there has been a regular increase of gold and silver at this office, though small, occasioned by voluntary exchanges for paper, and some received in payment of debts.

Question 9. What has been the amount of the notes of other banks on hand, at the end of each month, during the same time?

Answer. At the close of January, $27,895; February, 48,690; March, 22,425; April, 18,995; May, 18,300; June, 17,670; July, 7,535; August, 14,215; September, 4,840; October, 830; and November, 4,845.

Question 10. What has been the amount due from other banks, at the end of each month, during the same time?

Answer. At the close of January, $17,747 06; February, 14,122 15; March, 2,382 52; April, 2,709 02; May, 23 32; June, none; July, 1,444 75; August, 2,876 60; September, 1,484 46; October, 284 66; and November, 995 63.

Question 11. What has been the other means of the bank, at the end of each month, including State bonds and other bonds? Note them separately.

Answer. This office had no other means, during the period embraced in the inquiry, than those already stated, except $50,000 in State bonds, bearing interest at 5 per cent. per annum.

Question 12. What has been the amount of discounts to the citizens of Richmond, what to the citizens of Madison county, and what to the citizens of other counties and towns? Note them separately.

Answer. The periods to which this information is desired to be confined not being stated, it is deemed sufficient for all the purposes of the inquiry, to give the amount of the discounts to the citizens of Richmond, &c., at the commencement of each quarter of the present year; accordingly, on the 1st day of January, 1837, the amount of discounts to the citizens of Richmond was $14,525; Madison county, 60,369 29; Estill, 9,092 50; Lincoln, 8,815; Garrard, 4,740; Clarke, 4,825; Clay, 3,350; Laurel, 1,845; Whitley, 1,000; Floyd, 1,000; Rockcastle, 950; Fayette, 500; Mercer, 450; and Perry county, 100.

On the 1st day of April the amount of discounts to the citizens of Richmond, was $18,967 19; Madison county, 71,504 36; Garrard, 28,851 25; Lincoln, 22,746 84; Estill, 14,682; Clarke, 5,050; Mercer, 3,000; Clay, 3,400; Woodford, 2,000; Laurel, 1,525; Floyd, 1,000; Knox, 2,000; Whittley, 1,200; Rockcastle, 575; and Fayette, 1,112.

On the 1st day of July, to the citizens of Richmond, $18,643 08; Madison county, 64,126; Estill, 15,704; Floyd, 1,000; Clay, 1,900; Knox, 2,000; Whitley, 1,200; Laurel, 975; Rockcastle, 575; Bath, 3,000; Lincoln, 16,481 49; Garrard, 24,730; Clarke, 6,400; Fayette, 250; Woodford, 1,000; Louisville, 1,100; and Mercer, 2,500.

And on the 1st day of October, to the citizens of Richmond, $16,407; Madison county, 57,422 37; Estill, 15,008 22; Clarke, 5,835; Floyd, 1,000; Clay, 1,800; Knox, 1,919; Laurel, 975; Rockcastle, 525; Whitley, 1,200; Lincoln, 10,919 94; Garrard, 23,600 34; Woodford, 1,000; Bath, 3,000; Mercer, 2,000; and Fayette, 200.

This question being understood as relating to debts due upon the discount line, the amount due this office upon bills of exchange is not included in the foregoing response.

It might be proper here to remark, that the bills of exchange held by this office have been purchased alone from persons engaged in the stock trade, and have been discounted, in small amounts, for the sole purpose of aiding in the exportation of live stock to market.

Question 13. What has been the aggregate amount of discounts to the president and directors, at the close of each month, since the 1st of January, 1837.

Answer. At the close of January, $11,985; February, 11,985; March, 14,185; April, 14,185; May, 14,685; June, 15,772; July, 15,422; August, 14,922; September, 14,922; October, 14,922; and November, 14,922.

Question 14. What has been the aggregate amount of discounts to an equal number of the other largest debtors to the bank, at the close of each month, during the same time?

Answer. At the close of January, $35,370; February, 33,190; March, 33,190; April, 36,190; May, 35,200; June, 31,000; July, 29,500; August, $29,500; September, 29,235; October, 29,235; and November, 29,000.

Question 15. What aggreg
owed as the drawers and disco
mouth, during the same time
deposites by them?

Answer. At the close of Ja
change, $6,224 50; Februa
Since which time they have o
of bills.

The aggregate of deposit
9,213 68; February, 20,302
727 31; June, 971 49; Jul
$2,067 97; October, $2,481

Question 16. What amoun
ers of the bank owe, at the cl
counters of bills of exchange

Answer. At the close of J
14,357; April, 1,357; May,
1,000; September, 10,050; C

Question 17. What aggreg
customers of the bank, on c
the same time?

Answer. At the close of Ja
113,648; April, 115,732; Ma
gust, 91,484; September, 90,

Question 18. What aggreg
customers of the bank, as dis
the close of each month, dur

Answer. At the close of Jan
22,500; April, 5,900; May,
August, 1,000; September,
37,379 43.

Note.—Except at the cl
many as fifty bills of exchan
two latter months, the total
amount owing by fifty of the
of October and November.

Question 19. What is the

Answer. At this time, onc
each note considered as one.

Question 20. What is, t
change? State and class you
from 500 to 1,000, from 1,0
to 15,000, and from 15,000,
the same way.

Answer. The total numbe
The debtors on the discou
from $50 to 100, inclusive;
to 1,000; thirty-six, from 1,0

Question 15. What aggregate amount have the president and directors owed as the drawers and discounters of bills of exchange, at the close of each month, during the same time? Note them separately. Also, the aggregate of deposites by them?

Answer. At the close of January, they owed as drawers of bills of exchange, $6,224 50; February, 2,300; March, 2,300; and April, 1,500. Since which time they have owed nothing either as drawers or discounters of bills.

The aggregate of deposites by them, at the close of January, was 9,213 68; February, 20,302 61; March, 5,725; April, 2,006 33; May, 727 31; June, 971 49; July, 1,315 97; August, 2,738 73; September, $2,067 97; October, $2,481 13; and November, $475 97.

Question 16. What amount did an equal number of the largest discounters of the bank owe, at the close of each month, as the drawers and discounters of bills of exchange, during the same time?

Answer. At the close of January, $30,193; February, 29,193; March, 14,357; April, 1,357; May, 1,357; June, 1,357; July, 1,357; August, 1,000; September, 10,050; October, 12,451; and November, 12,451.

Question 17. What aggregate amount was owing by fifty of the largest customers of the bank on discounts, at the close of each month, during the same time?

Answer. At the close of January, $97,792; February, 105,165; March, 113,648; April, 115,732; May, 101,461; June, 96,581; July, 92,778; August, 91,484; September, 90,354; October, 89,226; and November, 87,960.

Question 18. What aggregate amount was owing by fifty of the largest customers of the bank, as discounters and drawers on bills of exchange, at the close of each month, during the same time?

Answer. At the close of January, $49,192 50; February, 38,392 50; March 22,500; April, 5,900; May, 1,357 37; June, 1,357 37; July, 1,357 37; August, 1,000; September, 13,360; October, 36,939 43; and November, 37,379 43.

Note.—Except at the close of the two latter months, there were not as many as fifty bills of exchange held by this office; consequently, up to the two latter months, the total amount owing upon bills is given, and the amount owing by fifty of the largest, out of fifty-eight, is given at the close of October and November.

Question 19. What is the total number of debtors on the discount line?

Answer. At this time, one hundred and sixty-seven—all the drawers to each note considered as one.

Question 20. What is the total number of discounters of bills of exchange? State and class your debtors on the discount line, from $100 to 500; from 500 to 1,000, from 1,000 to 5,000, from 5,000 to 10,000, from 10,000 to 15,000, and from 15,000 to 20,000. And class your bills of exchange the same way.

Answer. The total number of discounters of bills of exchange is fifty-eight. The debtors on the discount line range as follows, viz: Eighteen ranging from $50 to 100, inclusive; sixty-one, from 100 to 500; fifty-one, from 500 to 1,000; thirty-six, from 1,000 to 5,000; and one, between 5,000 and 10,000.

The bills of exchange as follows: Twenty-six, from $100 to 500; thirty, from 500 to 1,000; and two, from 1,000 to 5,000.

Question 21. What has been the amount of the suspended debt on the discount and bill line, at the close of each month, since the 1st of January, 1837? Note them separately, and how many suits have been instituted at the same time?

Answer. There has never been any suspended debt at this office on bills of exchange; and although there has been occasionally a few notes lying over, and some at this time, the amount has been, and is now, so small, that it has not been considered necessary to open a separate account for them. No suit has ever been brought by this office.

Question 22. Has, or has not, the discounts and business of the bank been transacted on safe sureties, and are the debts due the bank considered sure and safe?

Answer. The discounts and business of this office have been transacted upon safe sureties, and the debts due it are considered unquestionably sure and safe.

Question 23. Who are the president and directors of the bank?

Answer. Daniel Breck is the president; and Curtis Field, Thomas U. Howard, Howard Williams, William Jones, Joseph Turner, Clifton Rodes, and Duke W. Simpson, are the directors; there being one vacancy occasioned by the resignation of O. W. Walker, whose place is not yet filled.

Question 24. What number of officers are employed at the bank, and what is their aggregate compensation?

Answer. Three, including the president, and their aggregate compensation is $2,800 per annum.

Question 25. What has been the amount received as discounts each month, since the 1st of January, 1837?

Answer. In the month of January, $1,021 92; February, 1,261 72; March 1,049 77; April, 699 96; May, 625 17; June, 836 57; July, 974 89; August, 762 47; September, 413 61; October, 572 39; and in November, 633 47.

Question 26. What has been the amount of the premiums of exchange each month, during the same time, and what the rate of exchange on the south and north, and why has exchange been so high?

Answer. The premiums received on exchange in the month of January, was $136 78; February, 279 25; March, 143 39; April, 80 47; May, 81 35; June, none; July, 6; August, 27 36; September, 978 90; October, 1,687 52; and November, 66 10.

Checks on the north, say Philadelphia and New York, were furnished by this office from the 1st of January last to the 19th day of May, at one per cent. premium; from that till the 1st day of July, at one and a half per cent. premium; from that time to the 1st of August, at two per cent. premium; and from that time to the present, at three per cent. premium.

The different rates have necessarily depended upon the expense of procuring funds at those points. That expense has and will ever be greater or less, according to the rates of exchange at the various markets where the export of the country is vended; as through that trade or channel alone, funds upon the east can be procured. From this section of the State, the princi-

pal export consists in
market in all, or near
In most of those Sta
been obtained with di
from 5 to 10 per cent
To this state of thi
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For similar reasons,
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STATE OF KENTUC
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To the following
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of Kentucky, the u
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as follows:
Question. What
under protest to you
turned from points
Answer. This of
payment at present,
in the State, since

No. 5.

PARIS BRANCH OF NORTHERN BANK.

OFFICE NORTHERN BANK OF KENTUCKY,
Paris, December 19, 1837.

Answers to questions put by the joint committee of the Senate and House of Representatives of Kentucky, to the Northern Bank of Kentucky, at Paris, viz:

Question 1. What has been the aggregate amount of the discounts at your branch, at the close of each month, since 1st January, 1837?

Answer.

January 31	$154,595 18	July 31	$383,611 76
February 28	247,203 79	August 31	383,450 25
March 31	356,645 78	September 30	380,564 25
April 30	376,927 00	October 31	340,287 25
May 31	378,270 10	November 30	335,640 25
June 30	381,465 73		

Question 2. What has been the aggregate amount of bills of exchange held dat the close of each month during the same time?

Answer.

January 31	$251,487 69	July 31	$4,211 16
February 28	165,320 33	August 31	6,725 16
March 31	155,222 44	September 30	25,864 00
April 30	126,114 46	October 31	111,112 57
May 31	111,603 62	November 30	151,682 11
June 30	41,865 51		

Question 3. What has been the amount of the circulation, at the close of each month, for the same time?

Answer.

January 31	$279,760 00	July 31	$177,750 00
February 28	277,590 00	August 31	162,740 00
March 31	296,275 00	September 30	199,820 00
April 30	296,820 00	October 31	270,020 00
May 31	246,850 00	November 30	296,090 00
June 30	193,875 00		

Question 4. What has been the aggregate amount of deposites of individuals at the end of each month during the same time?

Answer.

January 26	$49,980 40	July 27	35,394 65
February 23	82,046 13	August 31	31,979 60
March 31	66,318 17	September 30	26,848 97
April 27	40,246 77	October 26	51,461 55
May 25	38,151 44	November 30	47,222 89
June 30	39,504 50		

Question 5. What has been the amount of the deposites of the United States and public officers, at the end of each month, during the same time?

Answer. Nothing.

Question 6. What has been the amount due other banks, at the end of each month, during the same time?

Answer.

January 26	$17
February 23	3
March 30	24
April 27	29
May 25	2
June	49

Question 7. What has [illegible] bank, at the end of each mo[nth] sideration the amount paid

Answer. Nothing.

Question 8. What has b[een] the end of each month duri[ng] since 18th of May last, stat[e]

Answer.

January 31	$85
February 28	83
March 31	81
April 29	121
May 31	123
June 30	122

Question 9. What has [been] at the end of each month d[uring]

Answer.

January 26	$53
February 23	68
March 30	20
April 27	17
May 25	24
June 30	19

Question 10. What has [been] end of each month for the

Answer.

January 26	$9
February 23	8
March 30	4
April 27	2
May 25	2
June 30	1

Question 11. What has [been] each month, including St[ock]

Answer.

	Real es[tate]
January 26	$2,27
February 23	2,27
March 30	2,27
April 27	2,27
May 25	2,27
30	00

* The $40,000

Answer.					
January 26	-	$17,367 04	July 27	-	$65,351 97
February 23	-	3,544 65	August 31	-	61,201 49
March 30	-	24,238 57	September 28	-	25,406 85
April 27	-	29,189 81	October 26	-	1,011 04
May 25	-	2,505 38	November 30	-	8,535 78
June	-	49,016 61			

Question 7. What has been the amount of the other liabilities of the bank, at the end of each month during the same time, not taking into consideration the amount paid as stock?

Answer. Nothing.

Question 8. What has been the amount of gold and silver on hand at the end of each month during the same time, and if any increase or decrease since 18th of May last, state how it occurred?

Answer.					
January 31	-	$85,737 07	July 31	-	$122,689 58
February 28	-	83,308 83	August 31	-	122,739 91
March 31	-	81,714 32	September 30	-	122,655 11
April 29	-	121,624 05	October 31	-	122,616 03
May 31	-	123,025 79	November 30	-	122,665 96
June 30	-	122,816 20			

Question 9. What has been the amount of notes of other banks on hand at the end of each month during the same time?

Answer.					
January 26	-	$53,140 00	July 27	-	$40,215 00
February 23	-	68,810 00	August 31	-	23,625 00
March 30	-	26,600 00	September 28	-	8,680 00
April 27	-	17,195 00	October 26	-	10,160 00
May 25	-	24,610 00	November 30	-	9,195 00
June 30	-	19,540 00			

Question 10. What has been the amount due from other banks at the end of each month for the same time?

Answer.					
January 26	-	$98,112 14	July 27	-	$21,654 62
February 23	-	87,771 49	August 31	-	25,767 59
March 30	-	47,137 53	September 28	-	22,904 88
April 27	-	26,354 48	October 26	-	19,800 42
May 25	-	24,991 75	November 30	-	51,909 84
June 30	-	19,515 71			

Question 11. What has been the other means of the bank at the end of each month, including State and other bonds? Note them separately.

Answer.		Real estate.	State bonds.	Suspended debt.	Other means.
January 26	-	$2,273 42	$90,000 00		
February 23	-	2,273 42	90,000 00		$40,000 00*
March 30	-	2,273 42	90,000 00		40,000 00
April 27	-	2,273 42	90,000 00	$4,900 00	
May 25	-	2,277 92	90,000 00	5,500 00	
June	-				

* The $40,000 here stated, sent by agent to procure specie.

	Real estate.	State bonds.	Suspended debt.	Other means.
June 30	$2,292 96	$90,000 00	$4,900 00	
July 27	2,367 68	90,000 00	4,900 00	
August 31	2,395 02	90,000 00	4,900 00	
September 28	2,395 02	90,000 00	4,900 00	
October 26	2,402 85	90,000 00	4,900 00	
November 30	2,402 85	90,000 00	4,900 00	

Question 12. What has been the amount of discounts to the citizens of Paris, and what to the citizens of Bourbon county, and what to the citizens of other counties and towns?

Answer. The amounts now owing, in Paris, $47,933; Bourbon county, $182,096; Montgomery, $9,725; Bath, $13,167; Nicholas, $24,055; Harrison, $8,853; Scott, $1,500; Clarke, $6,200; Fayette, $1,400; Mason, $200; Carlisle, $4,700; Cynthiana, $2,200; Louisville, $15,900.

Question 13. What has been the aggregate amount of discounts to the president and directors of the bank, at the close of each month, since 1st January, 1837?

Answer.

January 31	$14,350 00	July 31	$8,400 00
February 28	20,200 00	August 31	8,400 00
March 31	27,400 00	September 30	8,400 00
April 30	25,050 00	October 31	9,400 00
May 31	25,050 00	November 30	9,400 00
June 30	25,050 00		

Question 14. What has been the aggregate amount of discounts to an equal number of the other largest debtors to the bank, at the close of each month, during the same time?

Answer.

January 31	$39,753 00	July 31	$85,105 00
February	61,350 00	August	84,157 00
March	63,600 00	September	82,627 00
April	64,665 00	October	82,827 00
May	64,555 00	November	73,585 00
June	64,205 00		

Question 15. What aggregate amount has the president and directors owed as the drawers and discounters of bills of exchange, at the close of each month, during the same time? Note them separately; also, the aggregate of deposites by them.

Answer.

	Drawers.	Discounters.	Depositors.
January	$3,311 16	$4,816 05	$8,153 08
February	3,311 16	4,229 50	4,923 71
March	3,311 16	4,000 00	8,650 71
April	5,311 16	4,100 00	4,551 50
May	2,000 00		2,888 86
June			5,029 00
July			17,751 76
August			10,917 51
September			11,425 51
October			13,956 00
November		430 00	1,262 00

Question 16. What amo
ers of the bank owe, at the
counters of bills of exchang

Answer.

	Dr
January	$61
February	53
March	53
April	50
May	43
June	26

In the month of June, th

Question 17. What aggr
customers of the bank on
the same time?

Answer.

January	$113
February	173
March	188
April	198
May	207
June	201

Question 18. What aggr
customers of the bank as d
the close of each month, d

Answer.

January	
February	
March	
April	
May	
June	
July	
August	
September	
October	
November	

Question 19. What are
discount line?

Answer. Two hundred

Question 20. What is
State and class your debto
500 to 1,000, from 1,000
15,000, from 15,000 to 20,0
from 30,000 to 35,000, fro
45,000 to 50,000, from 50,
bills of exchange.

Answer. Ninety-six dra

notes from	$100 t
	500 t
	1,000 t
	5,000 t
	10,000 t

Suspended debt.	Other means.
$4,900 00	
4,900 00	
4,900 00	
4,900 00	
4,900 00	
4,900 00	

of discounts to the citizens of
unty, and what to the citizens

is, $47,933; Bourbon county,
13,167; Nicholas, $24,055;
200; Fayette, $1,400; Mason,
Louisville, $15,900.

te amount of discounts to the
lose of each month, since 1st

31	$8,400 00
st 31	8,400 00
mber 30	8,400 00
ber 31	9,400 00
mber 30	9,400 00

te amount of discounts to an
the bank, at the close of each

	$85,105 00
st	84,157 00
ember	82,627 00
ber	82,827 00
ember	73,585 00

as the president and directors
ls of exchange, at the close of
em separately; also, the aggre-

Discounters.	Depositors.
$4,816 05	$8,153 08
4,229 50	4,923 71
4,000 00	8,650 71
4,000 00	4,551 50
	2,888 86
	5,029 00
	17,751 76
	10,917 51
	11,425 51
	13,956 00
430 00	1,282 00

Question 16. What amount did an equal number of the largest discounters of the bank owe, at the close of each month, as the drawers and discounters of bills of exchange, during the same time?

Answer.

	Drawers.		Drawers.
January	$61,070 00	July	$3,011 16
February	53,000 00	August	5,525 16
March	53,449 35	September	22,925 00
April	50,949 35	October	36,377 00
May	43,465 51	November	40,677 00
June	26,511 16		

In the month of June, there were 8 drawers; July, 2; and August, 5.

Question 17. What aggregate amount was owing by fifty of the largest customers of the bank on discounts, at the close of each month, during the same time?

Answer.

January	$113,295 00	July	$218,107 00
February	173,590 00	August	214,472 00
March	188,690 00	September	210,622 00
April	198,268 00	October	205,422 00
May	207,663 00	November	187,222 00
June	201,875 00		

Question 18. What aggregate amount was owing by fifty of the largest customers of the bank as discounters and drawers on bills of exchange, at the close of each month, during the same time? Note them separately.

Answer.

January	$176,510 93	50 Drawers.
February	137,896 06	50 "
March	100,475 34	37 "
April	83,631 71	30 "
May	52,197 51	17 "
June	26,511 16	8 "
July	3,011 16	2 "
August	5,525 16	5 "
September	24,875 00	12 "
October	96,762 00	50 "
November	115,262 50	50 "

Question 19. What are the total number of debtors to the bank upon the discount line?

Answer. Two hundred and ninety-five.

Question 20. What is the total of discounters of bills of exchange? State and class your debtors on the discount line from $100 to 500, from 500 to 1,000, from 1,000 to 5,000, from 5,000 to 10,000, from 10,000 to 15,000, from 15,000 to 20,000, from 20,000 to 25,000, from 25,000 to 30,000, from 30,000 to 35,000, from 35,000 to 40,000, from 40,000 to 45,000, from 45,000 to 50,000, from 50,000 upwards. Make the same classification on bills of exchange.

Answer. Ninety-six drawers:

ies from	$100 to $500	125
	500 to 1,000	83
	1,000 to 5,000	$83
	5,000 to 10,000	1
	10,000 to 15,000	3 over that amount none.

Bills exchange from	$100	to $500	13
	500	to 1,000	30
	1,000	to 5,000	50
	5,000	to 10,000	3 over that amount none.

Question 21. What has been the amount of suspended debt on the discount and bill line, at the close of each month, since the 1st January, 1837? Note them separately. And how many suits have been instituted during the same time?

Answer.

	Suspended notes.		Suspended notes.
January		July	$4,900 00
February		August	4,900 00
March		September	4,900 00
April	$1,900 00	October	4,900 00
May	5,500 00	November	4,900 00
June	4,900 00		

No suspended bills. Five suits have been instituted.

Question 22. Has or has not the discounts and business of the bank been transacted on safe sureties, and are the debts due the bank considered safe and sure?

Answer. The business of the bank has been transacted on safe sureties, with one exception, which is a debt of the second class, and now considered in a situation to be made safe.

Question 23. Who are the president and directors of the bank?

Answer. John B. Raine, president; Hugh I. Brent, Richard Keiningham, Isaac Cunningham, William Markham, Joseph Miller, G. H. Perrin, Geo. W. Williams, and Henry Clay, directors.

Question 24. What number of officers are employed at the bank, and what is their aggregate compensation?

Answer. Four officers, including the president; aggregate compensation is thirty-six hundred dollars per annum.

Question 25. What has been the amount received as discounts, each month, since the 1st January, 1837?

Answer.

January	$521 23	July	$2,475 10
February	3,888 66	August	1,506 51
March	2,036 47	September	1,080 20
April	1,070 72	October	1,874 91
May	947 54	November	1,471 01
June	2,624 09		

Question 26. What has been the amount of premiums of exchange, each month, during the same time, and what the rate of exchange on the south and east; and why has exchange been so high?

Answer.

January	$833 62	July	$14 47
February	220 40	August	146 25
March	1,369 20	September	1,425 15
April	214 17	October	5,358 76
May	152 87	November	2,587 21
June			

In answer to the la
exchanges, &c., we ha
exchanges between the
with the banks in othe
ern funds, and had, co
ing to the probable r
were drawn. We hav
purchased on the soutl
the east at par.

Bourbon County,
This day, John B.
me, a justice of the p
true, to the best of thei
Given under my ha

Question propound
the Legislative Com
bills of exchange retur
those returned from po
Answer. Without th

December 27, 183

Answers of the Ba
committee of the Sen
wealth of Kentucky.
Question 1. What
companies, and corpor
and by dividends, and
tal stock divided?
Answer. The whol
Of this sum, there
State, in 5 per ce
Paid by State from
from
from
nie

The capital stock n
and branches, as follo
Capital of principal
Frankfort
Lexington
Maysville
Greensbur

In answer to the latter portion of the last interrogatory, as regards the exchanges, &c., we have to say that, owing to the great derangement in exchanges between the States, we could not effect any specific arrangements with the banks in other States as to the rate we should have to pay for eastern funds, and had, consequently, to predicate our charge on bills according to the probable rates of exchange at the points upon which our bills were drawn. We have, therefore, charged 5 per cent. premium on all bills purchased on the south, and 3 per cent. on Virginia, and bills payable at the east at par.

JNO. B. RAINE, } *Committee.*
R. KEININGHAM, }

BOURBON COUNTY, ss:

This day, John B. Raine and Richard Keiningham made oath before me, a justice of the peace for said county, that the foregoing answers are true, to the best of their knowledge and belief.

Given under my hand, this 19th day of December, 1837.

E. THURSTON.

Question propounded to the Northern Bank of Kentucky, at Paris, by the Legislative Committee on Banks. What is the aggregate amount of bills of exchange returned under protest to your bank; distinguish between those returned from points within the State, and those out of it?

Answer. Without the State, $92,673 15. Within the State, $16,200.

R. KEININGHAM, } *Committee.*
THO. KELLY, *Cashier.* }

DECEMBER 27, 1837.

No. 7.

BANK OF KENTUCKY.

Answers of the Bank of Kentucky to questions proposed by the joint committee of the Senate and House of Representatives of the Commonwealth of Kentucky.

Question 1. What is the amount of capital stock paid by individuals, companies, and corporations, and what by the State on five per cent. bonds, and by dividends, and what from public deposites? And how is the capital stock divided?

Answer. The whole amount of stock paid in is - $4,597 410 76

Of this sum, there has been paid by the

State, in 5 per cent. bonds - -	$1,000,000 00	
Paid by State from surplus dividends -	50,097 40	
from public deposites -	583,598 36	
from individuals, companies, and corporations -	2,963,715 00	
		4,597,410 76

The capital stock as above has been divided between the principal bank and branches, as follows:

Capital of principal bank - - - - -	$2,447,410 76
Frankfort branch - - - - -	300,000 00
Lexington branch - - - - -	650,000 00
Maysville branch - - - - -	550,000 00
Greensburg branch - - - - -	125,000 00

Capital of Bowlinggreen branch			$125,000 00
Hopkinsville branch			250,000 00
Danville branch			150,000 00
			$4 597,410 76
Total amount assigned to branches			$2,150,000 00

The capital of the branches was assigned at the following periods:

Frankfort branch, May 27, 1836			$300,000 00
Maysville branch, July 1, 1835	$271,000 00		
July 15, 1836	129,000 00		
December 7, 1836	50,000 00		
February 11, 1837	50,000 00		
August 8, 1837	50,000 00		
			550,000 00
Lexington branch, June 28, 1835	380,000 00		
July 15, 1836	140,000 00		
December 7, 1836	65,000 00		
February 11, 1837	65,000 00		
			650,000 00
Bowlinggreen branch, August 3, 1835	90,000 00		
February 11, 1837	10,000 00		
August 8, 1837	25,000 00		
			125,000 00
Greensburg branch, July 28, 1835	100,000 00		
August 8, 1837	25,000 00		
			125,000 00
Hopkinsville branch, July 29, 1835	100,000 00		
July 15, 1836	20,000 00		
December 7, 1836	15,000 00		
February 11, 1837	15,000 00		
August 8, 1837	100,000 00		
			250,000 00
Danville branch, October 26, 1837			150,000 00

Question 2. What has been the aggregate amount of discounts of the principal bank at the close of each month, since 1st January, 1837?

Question 3. What has been the aggregate amount of bills of exchange held by the principal bank at the close of each month, during the same time?

Answer. The following statement shows the aggregate amount of bills discounted and bills of exchange, and will exhibit an answer to questions No. 2 and 3.

	Bills discounted.	Bills of exchange.
January 30, 1837	$1,466,348 73	$1,442.198 98
February 28, 1837	1,568,012 25	1,329,619 87
March 31, 1837	1,627,805 23	1,179,469 68
April 30, 1837	1,670,839 42	1,095,239 21
May 31, 1837	1,722.814 34	1,060,558 98
June 30, 1837	1,898,855 28	907,147 09
July 31, 1837	2,064,399 43	754,628 49
August 31, 1837	2,158,659 23	659,868 41
September 30, 1837	2,237,127 09	596,223 57
October 31, 1837	2,298,682 66	594,206 49
November 30, 1837	2,284,181 05	545,459 63

The discount line has bee
The exchange line has bee
During the above, there h
discounted and bills of e

Question 4. What has bee
the principal bank at the clos

Answer. The aggregate ci
exhibited in the following tal

January 31, 1837	$856,1
February 28, 1837	1,015,8
March 31, 1837	806,5
April 30, 1837	690,3
May 31, 1837	616,2
June 30, 1837	663,1

Question 5. What has bee
companies, and corporations,
time?

Answer. The aggregate ar
of each month, was as follow

January 31, 1837	$153,8
February 28, 1837	184,3
March 31, 1837	199,2
April 30, 1837	192,8
May 31, 1837	168,7
June 30, 1837	226,(

Increase of individual dep

Question 6. What has bee
and public officers at the clos
them separately.

Answer. This bank has h
United States, except the Tr
favor of the Treasurer, at th

January 31, 1837	$397,(
February 28, 1837	837,
March 31, 1837	929,(
April 30, 1837	929,
May 31, 1837	897,
June 30, 1837	662,(

Question 7. What has bee
of each month, during the s

Answer. The amount due
follows:

January 31, 1837	$417,
February 28, 1837	135,(
March 31, 1837	260,
April 30, 1837	202,
May 31, 1837	324,(
June 30, 1837	255,

The discount line has been increased, since 1st January	$817,832 32
The exchange line has been diminished, same time	896,739 35
During the above, there has been a reduction of bills discounted and bills of exchange, collectively, of	78,907 03

Question 4. What has been the aggregate amount of the circulation of the principal bank at the close of each month, for the same time?

Answer. The aggregate circulation, since the 1st of January, 1837, is exhibited in the following table:

January 31, 1837	$856,165 00	July 31, 1837	$712,915 00
February 28, 1837	1,015,850 00	August 31, 1837	721,975 00
March 31, 1837	806,555 00	September 30, 1837	687,155 00
April 30, 1837	690,333 00	October 31, 1837	948,600 00
May 31, 1837	616,265 00	November 30, 1837	1,047,180 00
June 30, 1837	663,175 00	Increase of circulation, $191,015.	

Question 5. What has been the amount of the deposites of individuals, companies, and corporations, at the close of each month, during the same time?

Answer. The aggregate amount of deposites of individuals, at the close of each month, was as follows:

January 31, 1837	$153,879 12	July 31, 1837	$239,485 98
February 28, 1837	184,343 82	August 31, 1837	203,957 67
March 31, 1837	199,234 50	September 30, 1837	200,965 17
April 30, 1837	192,812 71	October 30, 1837	264,484 48
May 31, 1837	168,755 85	November 30, 1837	322,179 91
June 30, 1837	226,695 43		

Increase of individual deposites, $169,300 79.

Question 6. What has been the amount of deposites of the United States and public officers at the close of each month, during the same time? State them separately.

Answer. This bank has had no account with any public officer of the United States, except the Treasurer of the United States: the balances in favor of the Treasurer, at the close of each month, were as follows:

January 31, 1837	$397,050 99	July 31, 1837	$701,112 17
February 28, 1837	837,796 74	August 31, 1837	676,710 91
March 31, 1837	929,677 61	September 30, 1837	626,525 03
April 30, 1837	929,457 61	October 30, 1837	594,658 51
May 31, 1837	897,378 32	November 30, 1837	555,980 55
June 30, 1837	662,612 17		

Question 7. What has been the amount due to other banks at the close of each month, during the same time?

Answer. The amount due to other banks, at the time specified, was as follows:

January 31, 1837	$417,327 47	July 31, 1837	$399,321 72
February 28, 1837	135,048 13	August 31, 1837	335,176 08
March 31, 1837	260,467 15	September 30, 1837	427,161 28
April 30, 1837	202,183 03	October 31, 1837	334,174 38
May 31, 1837	324,049 44	November 30, 1837	195,972 39
June 30, 1837	255,729 26		

Question 8. What has been the amount of other liabilities of the bank at the close of each month, during the same time, not taking into consideration the amount paid as stock?

Answer. The other liabilities of the bank, exclusive of stock, and those already mentioned, consist of the contingent fund, balance of profit and loss, and the amount owing to the Bank of the United States.

The contingent fund, on the 1st January, 1837, was	$74,000 00
The balance of profit and loss	31,323 67
These items remained the same, respectively, until the 1st of July, 1837, when the contingent fund amounted to	86,416 60
Balance of profit and loss	27,082 72

The debt owing to the Bank of the United States will be set out and explained in reply to question No. 32.

Question 9. What has been the amount of gold and silver on hand, at the close of each month, during the same time, and if an increase or drain since the 18th May last, state how it occurred?

Answer. The following table exhibits the amount of specie on hand, at the close of each month:

	Gold.	Silver.
1837. January 31	$161,731 47	$89,407 14
February 28	162,263 24	104,250 91
March 31	182,139 41	163,137 25
April 30	164,975 09	184,812 80
May 31	167,610 89	139,543 85
June 30	167,576 24	136,148 39
July 31	167,491 07	132,272 84
August 31	217,532 53	227,832 73
September 30	217,631 50	227,558 91
October 31	217,696 59	161,108 52
November 30	219,074 79	158,262 45

The foregoing table exhibits an increase of gold and silver, between the 18th day of May and 31st August, of $133,183 57, and a decrease between the 31st August and 30th November, of 68,028 01.

The increase of specie mentioned was occasioned by a payment made to this bank by the Northern Bank of Kentucky, on the settlement of a balance against that bank, a large portion of which balance was caused by checks of the Treasurer of the State on the Northern Bank, in part payment of the second million of stock subscribed by the State in the Bank of Kentucky.

The decrease of specie noted above has been caused by the transfer of $50,000 to the Danville Branch, and by payments made, on terms deemed advantageous to the Bank, to the United States on account of the General Government, and by the payment of various sums in change, for the public accommodation.

Question 10. What has been the amount of the notes of other banks, at the close of each month, during the same time?

Answer. The following table exhibits the notes on hand of other banks, during the period specified:

January 31	$201,774 27	April 30	$445,085 00
February 28	234,234 03	May 31	251,265 00
March 31	262,535 00	June 30	271,000 00

July 31 -
August 31 -
September 30 -

Question 11. Wh
end of each month,
Answer. The am
table; also, the amo
count current.

January 31 -
February 28 -
March 31 -
April 30 -
May 31 -
June 30 -

Amount due by th
be exhibited under

January 31 -
February 28 -
March 31 -
April 30 -
May 31 -
June 30 -

Question 12. Wh
of each month, dur
Note them separatel
Answer. The oth
the following:

Real estate for ba
Check on the Ba
Check of Comm
of America, u
Bonds of State of
Bonds of State o
Bonds of the city
The above, toget
due by other banks,
of the bank to meet
ment to be appende

Question 13. W
the citizens of Lo
of other counties a
separately.

Answer. The a
Louisville.
To citizens of o
To citizens of t
the county of

July 31	$43,215 00	October 30	$108,469 25
August 31	137,394 29	November 30	113,280 52
September 30	132,375 00		

Question 11. What has been the amount due from other banks, at the end of each month, during the same time?

Answer. The amount at each specified time is exhibited in the following table; also, the amount due by the branches to the principal bank in account current.

January 31	$581,955 15	July 31	$1,142,819 26
February 28	886,611 24	August 31	479,277 18
March 31	348,731 21	September 30	304,013 97
April 30	182,723 67	October 31	338,739 77
May 31	361,936 51	November 30	360,411 83
June 30	450,590 96		

Amount due by the branches to the principal bank, which may properly be exhibited under the above question:

January 31	$332,025 47	July 31	$428,672 54
February 28	322,412 01	August 31	220,782 81
March 31	463,034 21	September 30	244,673 10
April 30	486,157 05	October 31	266,760 63
May 31	529,200 58	November 30	299,301 47
June 30	499,719 79		

Question 12. What has been the other means of the bank, at the close of each month, during the same time, including notes and other bonds? Note them separately.

Answer. The other means of the bank, to meet its liabilities, consist of the following:

Real estate for banking house	$29,008 17
Check on the Bank of South Carolina	45,000 00
Check of Commercial Bank of New Orleans on Bank of America, under protest	71,428 56
Bonds of State of Kentucky per stock	1,000,000 00
Bonds of State of Kentucky, per Northern Bank	250,000 00
Bonds of the city of Louisville	170,000 00

The above, together with the notes discounted, bills of exchange, amount due by other banks, specie, and notes of other banks, constitute the means of the bank to meet its liabilities, which will more fully appear by a statement to be appended to these answers.

Question 13. What has been the aggregate amount of the discounts to the citizens of Louisville, and to the county of Jefferson, and to the citizens of other counties and towns, on the 30th November, 1837? State them separately.

Answer. The aggregate amount to the citizens of

Louisville	$1,938,491 00
To citizens of other towns	117,340 00
To citizens of the country generally, including the county of Jefferson	228,350 05
	$2,284,181 05

Question 14. What has been the aggregate amount of discounts to the president and directors of the bank, at the close of each month, during the same time?

Question 15. What has been the aggregate amount of discounts to the firms in which the president and directors are parties?

Answer. The amount of discounts to president and directors, and to the firms in which they are partners, is shown in the following table:

	Discounts to president and directors.	To firms in which they are partners.	Total.
March 1, 1837	$67,253 33	$99,845 00	$167,098 33
April 1	68,671 71	106,769 00	175,440 71
May 1	78,524 00	161,977 00	244,491 00
June 1	90,239 00	134,946 00	225,185 00
July 1	63,390 08	161,385 00	225,775 08
August 1	62,840 00	172,508 00	235,348 00
September 1	67,100 00	184,341 00	251,441 00
October 1	78,769 00	166,780 00	245,549 00
November 1	79,298 00	162,744 00	242,042 00
December 1	75,703 00	171,052 00	246,755 00

Question 16. What has been the amount owing by an equal number of the other highest customers of the bank on the discount line, at the close of each month, during the same time?

Answer.

March 1, 1837	$271,529 00	August 1	$333,233 00
April 1	276,187 00	September 1	345,684 00
May 1	286,108 00	October 1	337,863 00
June 1	347,939 00	November 1	333,562 00
July 1	312,986 00	December 1	332,870 00

Question 17. What aggregate amount was owing by fifty of the largest customers of the bank on discounts, at the close of each month, during the same time?

Answer. The amount was as follows:

March 1, 1837	$485,796 00	August 1	$538,674 00
April 1	503,158 00	September 1	553,807 00
May 1	486,854 00	October 1	582,618 00
June 1	533,537 00	November 1	576,378 00
July 1	515,503 00	December 1	582,072 00

The above does not include the twenty-two mentioned in the two previous questions.

Question 18. What is the total number of debtors to the bank on the discount line? and class them from $100 to 500, from 500 to 1,000, from 1,000 to 5,000, from 5,000 to 10,000, and so on, raising 5,000 each time.

Answer.

From $100 to $500	266	From $20,000 to $25,000	9
500 to 1,000		25,000 to 30,000	5
1,000 to 5,000	240	30,000 to 35,000	1
5,000 to 10,000	47	35,000 to 40,000	
10,000 to 15,000	27	40,000 to 45,000	
15,000 to 20,000	10	45,000 to 50,000	

Over 50,000, (deferred del
counted, 609.

Question 19. What aggre
owed, as the drawers and d
each month, during the sam

Question 20. What aggr
largest customers of the ba
drawers and discounters of b
them separately.

Question 21. What aggre
customers of the bank, as di
the close of each month, duri

Question 22. What has
drawers and discounters of
State them separately, and c

Answer. The above quest
to bills of exchange. The
as to enable us to show the
as drawers and discounters
or the amount owing by oth
substituted a statement sho
directors, and the firms wi
owing by an equal number
1st April, 1st July, and 30
made out for the use of the
not in the form required by t
tion desired.

The following table exhi
rectors, and the firms with w
by an equal number of othe

	By president and d
April 1	$74,748
July 1	10,610
November 30	17,820
April 1	
July 1	
November 30	

As before stated, the acc
question 22 as propounded.
of debtors, according to the
1837:

Under	$1,000
Between	1,000 and $2,00
	2,000 and 3,00
	3,000 and 4,00
	4,000 and 5,00
	5,000 and 10,00
	10,000 and 15,00

Over 50,000, (deferred debt,) 4. Whole number of debtors on bills discounted, 609.

Question 19. What aggregate amount has the president and directors owed, as the drawers and discounters of bills of exchange, at the close of each month, during the same time? State them separately.

Question 20. What aggregate amount has an equal number of the other largest customers of the bank owed at the close of each month, as the drawers and discounters of bills of exchange, during the same time? State them separately.

Question 21. What aggregate amount was owing by fifty of the largest customers of the bank, as discounters and drawers of bills of exchange, at the close of each month, during the same time? State them separately.

Question 22. What has been the number of debtors to the bank, as drawers and discounters of bills of exchange, at the close of each month? State them separately, and class them as requested as to the discount line.

Answer. The above questions embrace all those propounded in relation to bills of exchange. The account of bills of exchange is not so kept as to enable us to show the amount owing by the president and directors, as drawers and discounters of bills of exchange, at the end of each month, or the amount owing by others during the same time. We have, therefore, substituted a statement showing the amount owing by the president and directors, and the firms with which they are connected, and the amount owing by an equal number not directors or connected with them, on the 1st April, 1st July, and 30th November, at which times statements were made out for the use of the board of directors. These statements, although not in the form required by the committee, will, perhaps, afford the explanation desired.

The following table exhibits the amount owing by the president and directors, and the firms with which they are connected, and the amount owing by an equal number of others on the days specified:

	By president and directors.	By firms connected with them.	Total.
April 1	$74,748 97	$214,157 93	$288,906 90
July 1	10,610 57	152,394 74	163,005 31
November 30	17,820 40	88,048 02	105,868 42

	11 others not directors or connected with them.	By 50 others.
April 1	$400,395 90	$200,163 33
July 1	292,839 04	209,987 34
November 30	166,472 32	155,132 72

As before stated, the account is not so stated as to enable us to reply to question 22 as propounded. The following statement shows the number of debtors, according to the following classification, on the 30th November, 1837:

Under $1,000	41
Between 1,000 and $2,000	25
2,000 and 3,000	7
3,000 and 4,000	8
4,000 and 5,000	5
5,000 and 10,000	14
10,000 and 15,000	3

Between	$15,000	and $20,000	3
	20,000	and 25,000	0
	25,000	and 30,000	0
	30,000	and 35,000	0
	35,000	and 40,000	1
	40,000	and 45,000	0
	50,000	and 60,000	0
	60,000	and 70,000	1
	80,000	and 90,000	1 Agricultural Bank.

Whole number of discounters of bills of exchange 109.

The whole number of drawers of bills of exchange is 181, of whom 102 reside in the city of Louisville, and 79 out of the city.

Question 23. What has been the amount of suspended debt on the discount line, and the bill line, at the close of each month for the same time? State them separately; and what number of suits has been instituted since 1st January, 1837?

Answer. As follows:

June 30, 1837	$6,152 97	September 30	$25,093 19
July 31	26,127 02	October 31	25,093 19
August 31	26,427 02	November 30	25,093 19

Of the above sum of $25,093 19, (the present amount of suspended debt upon which suits have been instituted,) $2,200 is notes discounted, and $22,893 19 bills of exchange. Of the amount of bills of exchange, $10,250 was subsequently arranged, and the debt secured by mortgage upon real estate, payable in 6, 12, 18, and 24 months, from ——— 1837. The whole number of suits instituted from 1st June, 1837, at which time the first suit was commenced, was thirteen.

Question 24. What number of debtors to the bank have had the payment of their debts postponed beyond the usual period of bank contracts; and on what kind of security has the postponement been made; and why has such large accounts been suffered to accumulate, and exist in the bank?

Answer. By reference to the books it is ascertained that fourteen is the number of debtors to the principal bank, who have procured an extension of credit beyond the usual period of bank accommodation. In most of these cases, the debts are secured by a lien on real estate; on the balance of them additional personal security has been given. With regard to the accumulation of discounts, about which inquiry is made, it is admitted that some accounts are larger than they ought to be, or than it was ever intended they should be, either by the bank or the parties; but the fact of their being so is to be ascribed to the unexpected and unparalleled commercial embarrassments which have befallen the country during the present year, the consequence of which was the dishonor of a large amount of exchange purchased during the time, particularly in the south. The acceptors being unable to pay at maturity, the bills that were drawn in good faith on the shipments of the productions of the country suffered protest, and the bills returned upon the individuals of whom they were purchased. These individuals, unable to pay promptly the bills thus unexpectedly returned

upon them, were obliged to
safety of the debt, and the
Hence the large amount of
ed time of payment. The
secure.

Question 25. Has or has
good securities, and are or a
Answer. It has been the
its affairs, to look to the enti
their opinion, the business of
and the debts owing to it, bo
change, are regarded as perf

Question 26. What amou
amount is considered doubtf
profit and loss?

Answer. No portion of th
ate, nor is any portion even
carried to account of profit

Question 27. What has b
month, since the 1st of Janu
south and east; and why h
Answer. The following t
and interest received.

January	
February	
March	
April	
May	
June	
July	
August	
September	
October	
November	
Total	

The rate of exchange on
Boston, and Baltimore, has
the 1st November, when it
The rate of exchange up
1½ per cent., at which time
vember, it was reduced to 3
on Natchez, Mobile, and oth
May, was 2 per cent., since
been purchased by the banl
The rate of exchange is
market, at the respective pl
cilities of transmitting fund
Orleans was advanced from

upon them, were obliged to ask that indulgence which their situation, the safety of the debt, and the embarrassed state of the country demanded. Hence the large amount of some of the debts to the bank, and the extended time of payment. The debts thus extended are considered as entirely secure.

Question 25. Has or has not the business of the bank been transacted on good securities, and are or are not the debts well secured?

Answer. It has been the object of the directors of the bank, in managing its affairs, to look to the entire security of the debts owing to the bank. In their opinion, the business of the bank has been transacted on good security, and the debts owing to it, both on the discount line and that of bills of exchange, are regarded as perfectly secured.

Question 26. What amount of debt is considered desperate; and what amount is considered doubtful; and how much, if any, has been carried to profit and loss?

Answer. No portion of the debt owing to the bank is considered desperate, nor is any portion even considered as doubtful. No amount has been carried to account of profit and loss.

Question 27. What has been the discounts and premiums received each month, since the 1st of January, 1837; and what rate of exchange on the south and east; and why has exchange been so high?

Answer. The following table shows the amount of discounts, premiums, and interest received.

	Discounts.	Premiums.	Interest.
January	$7,369 18	$5,957 83	
February	8,223 96	8,586 34	
March	12,314 33	12,356 59	
April	7,348 54	6,475 81	
May	12,830 16	5,419 47	
June	9,037 57	7,788 36	
July	10,157 16	4,795 39	$3,154 72
August	10,908 71	3,784 27	278 96
September	11,113 64	5,535 21	530 15
October	10,478 92	4,562 46	74 54
November	9,662 98	2,534 60	575 58
Total	$109,445 15	$67,796 33	$4,613 95

The rate of exchange on the east, that is, on New York, Philadelphia, Boston, and Baltimore, has been ½ per cent. from 1st January, 1837, until the 1st November, when it was reduced to par.

The rate of exchange upon New Orleans, from January until May, was 1½ per cent., at which time it was raised to 5 per cent. On the 20th November, it was reduced to 3 per cent., at which it now remains. Exchange on Natchez, Mobile, and other places in the south, from 1st January to 18th May, was 2 per cent., since which time it has been nominal, as no bills have been purchased by the bank at either of these points.

The rate of exchange is always regulated by the condition of the money market, at the respective places upon which bills are drawn, and by the facilities of transmitting funds from one point to another. Exchange on New Orleans was advanced from 1½ to 5 per cent. in consequence of the high

rate of exchange from New Orleans on New York, Philadelphia, and other eastern cities, which, after the general suspension of specie payments, raised from 8 to 15 per cent. It will, therefore, be seen at once, that while exchange was at so high a rate at New Orleans, the bank could not safely purchase on that city at a less rate than 5 per cent. When exchange was reduced on New Orleans, the rate was reduced here.

Question 28. Who are the president and directors of the bank, and what number of other officers are employed in the bank, and what their aggregate salaries?

Answer. The president and directors are as follows: W. H. Pope, president; L. L. Shreve, A. Gray, George Keats, John I. Jacob, Wm. Anderson, P. Reinhard, W. Riddle, (resigned,) James Guthrie, James Hewett, and Wm. Fellowes, directors.

The officers of the bank, besides the president and directors, consist of a cashier, teller, and seven clerks; their aggregate salaries, including that of the president, amount to $14,300 per annum.

Question 29. What has been the annual expenses of the bank and branches, each year? State them separately.

Answer.

The expenses of principal bank, from 1st April, 1835, to 1st January, 1836 -		$18,593 43
Do.	from 1st January, 1836, to 1st January, 1837 -	21,387 21
Do.	from 1st January, 1837, to 30th November, 1837 -	18,496 [illegible]
The aggregate expenses of the branches to 1st January, 1836		15,858 86
Do.	from 1st January, 1836, to 1st January, 1837 -	21,901 34
Do.	from 1st January, 1837, to 30th November, 1837 -	23,324 76
Total expenses of principal and branches, from 1st April, 1835, to 30th November, 1837 -		$119,562 45

The expenses from 1st April, 1835, to 1st January, 1836, included the expenses of engraving and printing notes, and other expenses incidental to the institution on commencing business.

Question 30. What dividends has the bank declared since it commenced operations?

Answer.

Dividend No. 1, declared January 18, 1836, 3½ per cent. amounting to -	$87,500 00
Dividend No. 2, July 1st, 4 per cent. -	124,196 00
Dividend No. 3, January 2d, 4 per cent. -	148,805 05
Dividend No. 4, July 1st, 1837, 3½ per cent. -	144,165 93

Question 31. What dividend would the principal bank and each of the branches have declared since the establishment, had they been separate institutions?

Answer. The following statements show the dividend the principal bank and banches would have declared, at the respective periods which dividends have been declared:

	January 1, Rate.	Su
Principal bank -	7 pr. c.	7,
Frankfort branch -	4 pr. c.	1,
Lexington branch -	1 pr. c.	1,
Hopkinsville branch -	3 pr. c.	
Bowlinggreen branch	—	
Greensburg branch -	1 pr. c.	
Maysville branch -	3½ pr. c.	

The foregoing estimate of assigned to each branch, wi respective branches to the pr periods of declaring dividen is set forth in answer to ques

Question 32. What amou Bank, and where is the san since 1st January, 1837.

Answer. The debt to the to $1,100,000, payable in fou 1836, with interest at the Philadelphia.

The bank paid of the pri It has also paid the followi

Of interest, viz: 4th S 4th M 4th S

The balance now owing payable as follows, with 5 p

4th March, 1838
4th March, 1839
4th March, 1840

The following statement o discharge these liabilities, is

The aggregate liabilities o

Notes in circulation -
Treasurer of United State
other banks, and individ
Amount to Bank of the U
Contingent fund -
Profit and loss, discount an premiums
Deduct expenses and inte est paid Bank of Unite States

	January 1, 1836.		July, 1836.		January, 1837.		July, 1837.	
	Rate.	Surplus.	Rate.	Surplus.	Rate.	Surplus.	Rate.	Surplus.
Principal bank	7 pr. c.	7,367 79	5½ pr. c.	2,429 41	4½ pr. c.	6,186 90	3½ pr. c.	5,734 41
Frankfort branch	4 pr. c.	1,867 06	5½ pr. c.	969 83	6½ pr. c.	835 70	5½ pr. c.	1,336 10
Lexington branch	1 pr. c.	1,114 86	6½ pr. c.	33 12	5½ pr. c.	1,482 58	3½ pr. c.	744 30
Hopkinsville branch	3 pr. c.	167 47	7½ pr. c.	233 31	5½ pr. c.	342 85	4½ pr. c.	1 94
Bowlinggreen branch	—	—	3½ pr. c.	118 67	4 pr. c.	143 95	5½ pr. c.	7,125 00
Greensburg branch	1 pr. c.	136 02	5 pr. c.	355 67	4½ pr. c.	244 32	5½ pr. c.	66 66
Maysville branch	3½ pr. c.	27 72	5 pr. c.	1,215 74	3½ pr. c.	577 47	4 pr. c.	126 63

The foregoing estimate of dividends is made upon the amount of capital assigned to each branch, without taking into view the balance due by the respective branches to the principal bank in account current, at the different periods of declaring dividends. The amount thus owing by the branches is set forth in answer to question No. 11.

Question 32. What amount does the bank owe to the United States Bank, and where is the same payable; and what amount has been paid since 1st January, 1837.

Answer. The debt to the Bank of the United States originally amounted to $1,100,000, payable in four equal annual instalments from 4th March, 1836, with interest at the rate of 5 per cent., payable semi-annually, in Philadelphia.

The bank paid of the principal debt, 4th March, 1837 $275,000 00

It has also paid the following instalments:

Of interest, viz: 4th September, 1836	27,500 00
4th March, 1837	27,500 00
4th September, 1837	20,625 00

The balance now owing to the Bank of the United States, is $825,000, payable as follows, with 5 per cent. interest:

4th March, 1838	275,000 00
4th March, 1839	275,000 00
4th March, 1840	275,000 00

The following statement of the liabilities of the bank, and the means to discharge these liabilities, is referred to, in answer to question 12.

The aggregate liabilities of the bank, exclusive of stock, are as follows:

Notes in circulation		$2,106,745 00
Treasurer of United States, amount due other banks, and individual deposites		1,937,436 00
Amount to Bank of the United States		825,000 00
Contingent fund		86,416 60
Profit and loss, discount and premiums	$212,226 80	
Deduct expenses and interest paid Bank of United States	41,361 80	170,865 00
		$5,126,462 60

The means of the bank to meet the above, are as follows:		
Notes discounted		$4,844,890 19
Bills of exchange		1,214,551 02
Suspended debt		71,877 77
Real estate		55,081 62
Amount due by other banks		821,287 16
State bonds		1,250,000 00
Bonds of the city of Louisville		170,000 00
Gold and silver -	$754,484 55	
Notes of other banks -	393,710 53	
		1,148,195 08
Checks on New Orleans and South Carolina,		147,990 52
		9,723,873 36
Excess of means over liabilities, exclusive of stock		$4,597,410 76

Question 33. What has been the amount, of protested bills which have returned to the bank from other States, since the 1st of January, 1837?

Answer. The aggregate amount of bills returned under protest from other States, during the time specified, is $543,309 36.

Question 34. What has been the semi-annual circulation of the bank, from the commencement to the present time?

Answer.

1835. January 1	$1,997,070 00
July 1 -	2,096,210 00
1837. January 1	1,717,580 00
July 4	1,371,100 00

In answer to one portion of the inquiry made by the committee, that, should the Legislature wish to place some further restrictions upon the operations of the Bank of Kentucky, in order to give additional assurances to the community that said bank will not place herself in a situation as to be unable to resume specie payments, when the banks of the east and the neighboring States shall have resumed; and whether it will be better to place such such restrictions upon the issues of the bank, or upon its general business, or upon both; and what would be the objections to such a course, we submit the following remarks:

It is well known to every one that banks exist upon their credit and the confidence of the community. Their business is to lend money, and the calculation of their managers is to operate, to some extent, upon the deposites, and their own issues, in the shape of bank notes, taking the place of gold and silver. It is also well known to those conversant with banking, that, should all the liabilities of a bank be presented for redemption at one time, she could not meet them without calling in her resources from her borrowers. The credit and well being of any bank depends mainly upon the good feeling of the community, and its confidence in the integrity and capacity of the officers of the institution.

It is difficult to limit the circulation of a bank in good credit; its expansion or contraction depends upon a variety of circumstances, and without any enlargement or diminution of its business, its circulation may be materially enlarged or diminished. Thus, should the amount of individual deposites and balances on account of collections for or from other banks be increased, the circulation will be decreased, while the liabilities of the bank,

compared with its reson
Should depositors withd
collections made for thei
be increased without an
tion of the Bank of Ke
ninety days, while the
increased in the same tir
of public and private de
from an increased amou
from customers, and che
Should the Legislatur
upon the issues of this b
her means of extending
country would be mat
course, decline the purch
could not immediately a
cline making collections
deposite, any notes other
It is a very common e
only her circulation aga
may exceed her circulati
her specie and notes of
and bills of exchange.
culation below a given
tors in specie, unless the
checks upon other indeb
with the Bank of Kentu
the point at which they
In 1836, the circulati
point, (about $2,200,000
range in and about $2,00
we wish it; still we migh
increase of the business
its means. If the Legisl
tucky, (as set forth in the
sidered immediately ava
cie, notes of other banks,
banks, it will be seen tha
liabilities. The note hol
suffer no loss, without su
ers from the bank.
The State is a large st
lature will place no unw
While, therefore, we bel
increased to any conside
unnecessary and impolit
Should it be deemed n
of loans and discounts, t
restriction would, of its
With a capital of four a
only about six millions
extended to nine million

July - -	$27 23	October - -	$25 33
August - -	57 02	November - -	31 17
September - -	11 42	December - -	44 97

All of which is respectfully submitted.

J. M. S. McCORKLE, *President.*
HUGH MITCHELL,
J. BRUMMALL,
R. L. MOORE.

WM. D. BARRET, *Cashier.*

GREENSBURG BRANCH BANK OF KENTUCKY,
December 28, 1837.

No. 16.

BANK OF LOUISVILLE.

Answers of the Bank of Louisville to questions propounded by the joint committee of the Senate and House of Representatives of Kentucky, on banks.

Questions 1 and 2. What has been the aggregate amount of the discounts of the bank, at the close of each month, since the 1st January, 1837; and the aggregate amount of bills of exchange held by the bank, at the close of each month, during the same time.

Answer. The bank had under discount in notes on the 1st day of

January - -	$1,040,988 85	July - -	$951,237 92
February - -	1,013,903 03	August - -	947,970 90
March - -	1,041,681 62	September - -	943,514 94
April - -	1,015,497 53	October - -	939,520 94
May - -	1,015,196 06	November - -	937,155 96
June - -	970,702 15	December - -	732,525 71

Bills of exchange on the 1st day of

January - -	$721,700 96	July - -	$375,378 01
February - -	714,613 76	August - -	219,170 16
March - -	696,894 03	September - -	194,748 04
April - -	789,023 68	October - -	190,700 68
May - -	731,395 88	November - -	187,372 73
June - -	528,319 95	December - -	186,377 73

Question 3. What has been the circulation of the bank, at the end of each month, for the same time?

Answer. The circulation of the bank was, on the 1st day of

January, 1837 -	$637,325 00	July - -	$239,265 00
February - -	649,465 00	August - -	174,545 00
March - -	673,070 00	September - -	150,620 00
April - -	651,635 00	October - -	119,045 00
May - -	423,935 00	November - -	108,870 00
June - -	344,990 00	December - -	99,545 00

Question 4. What has been
end of each month, during the
Answer. The aggregate dep
were, on the 1st day of

January, 1837 -	$184,927
February - -	158,415
March - -	136,512
April - -	185,781
May - -	170,97(
June - -	109,91:

Question 5. What has been
each month, during the same t
Answer. The amount due
as follows, to wit: on the 1st d

January, 1837 -	$354,45(
February - -	240,92
March - -	295,29
April - -	228,98
May - -	280,46
June - -	145,82

Question 6. What have bee
each month, during the same
Answer. The answer to the
all the liabilities of the bank,

Question 7. What is the an
Answer. One million one h

Question 8. What has been
the end of each month, durin
crease since the 18th of May
Answer. The annexed tabl
hand at the periods specified;

January, 1837 -	$160,4
February - -	154,6
March - -	150,0
April - -	161,4
May - -	160,9
June - -	154,9

NOTE.—From the 18th Ma
diminished $2,756 71, cause
change and paying postages.

Question 9. What has bee
at the end of each month, du
Answer. On the 1st day o

January, 1837 -	$264,9
February - -	132,
March - -	190,
April - -	68,9
May - -	158,
June - -	93,

Question 4. What has been the aggregate amount of deposites at the end of each month, during the same time?

Answer. The aggregate deposites in the bank, during the same time, were, on the 1st day of

January, 1837	$184,927 07	July	$74,240 00
February	158,415 54	August	49,726 01
March	136,512 87	September	45,990 34
April	185,781 02	October	42,104 54
May	170,970 71	November	43,152 68
June	109,913 49	December	36,769 00

Question 5. What has been the amount due other banks, at the close of each month, during the same time?

Answer. The amount due other banks at the close of each month, was as follows, to wit: on the 1st day of

January, 1837	$354,456 00	July	$135,527 40
February	240,921 04	August	123,977 67
March	295,295 43	September	130,115 05
April	228,939 84	October	136,923 89
May	280,461 26	November	116,160 69
June	145,821 68	December	91,132 03

Question 6. What have been the other liabilities of the bank, at the end of each month, during the same time?

Answer. The answer to the third, fourth, and fifth questions embraces all the liabilities of the bank, within the time specified.

Question 7. What is the amount of capital stock paid in said bank?

Answer. One million one hundred and fifty thousand dollars.

Question 8. What has been the amount of gold and silver on hand, at the end of each month, during the same time; and if any increase or decrease since the 18th of May last, state the cause?

Answer. The annexed table exhibits the amount of gold and silver on hand at the periods specified; on the 1st day of

January, 1837	$160,483 69	July	$154,260 31
February	154,692 02	August	154,500 41
March	150,065 76	September	153,851 25
April	161,483 88	October	153,599 78
May	160,931 74	November	153,262 72
June	154,948 62	December	153,069 95

Note.—From the 18th May to the 1st instant, the specie of the bank diminished $2,756 71, caused by paying out fractional sums in making change and paying postages.

Question 9. What has been the amount of notes of other banks on hand, at the end of each month, during the same time?

Answer. On the 1st day of

January, 1837	$264,985 00	July	$69,180 00
February	132,315 00	August	120,665 00
March	190,490 00	September	115,815 00
April	68,940 00	October	89,410 00
May	158,425 00	November	64,105 00
June	93,125 00	December	29,960 00

Question 10. What has been the amount due from other banks, at the close of each month, during the same time?

Answer. There was due on the 1st day of

January, 1837	$185,547 33	July	$69,139 49
February	228,725 94	August	78,285 69
March	234,846 09	September	55,322 28
April	214,742 23	October	59,598 02
May	32,409 98	November	57,613 15
June	62,293 19	December	57,230 48

Question 11. What has been the other means of the bank, at the close of each month, during the same time? Note them separately.

Answer. Having stated the amount of notes discounted, and bills of exchange, cash on hand, and debts due from other banks, these items embrace all the means of the bank, except real estate for banking house, valued at about $45,000.

Question 12. What was the amount of the discounts to the citizens of Louisville, and what to the citizens of Jefferson county, and what to the citizens of the other counties and towns in the Commonwealth, on the 1st day of January, 1837, and on the 18th of May, 1837, and on the 30th November, 1837?

Amount of discounts to the citizens of Louisville, 1st January, 1837, $960,213; 1st May, 1837, $927,831; 30th November, 1837, $961,314. To citizens of Jefferson county, 1st January, 1837, $13,873; 1st May, 1837, $12,796; 30th November, 1837, $11,594. To citizens of other counties and towns, 1st January, 1837, $66,902; 1st May, 1837; $63,837; 30th November, 1837, $59,617.

Question 13. What has been the amount of discounts to the president and directors of the bank, at the close of each month, from the 1st January, 1837?

Answer. On the first day of

January, 1837	$47,389 00	April	$59,103 00
February	45,995 00	June	57,925 00
March	48,530 00	December	57,100 00

Note.—After the suspension in May last, the bank has ceased to discount, and having made no calls on notes, the discount line has not materially varied.

Question 14. What has been the aggregate amount of discounts to an equal number of the other largest debtors to the bank, at the close of each month, during the same time?

Answer. On the 1st day of

January, 1837	$153,024 00	April	$155,129 00
February	153,436 00	June	154,265 00
March	158,032 00	December	155,804 00

Question 15. What has been the aggregate amount owing by the president and directors of the bank, as the discounters and drawers of bills of exchange, at the close of each month, during the same time?

Answer. On the first day of

January, as drawers	$31,066 00	January, as discounters	$13,293 00
March	34,688 00	March	
May	41,135 00	May	6,000 00
December		December	

Question 16. What
est customers of the
exchange, at the close
separately.

Answer. On the fir
January, as drawers
February
May

Question 17. What
customers of the bank

Answer. On the fir
January, 1837
February
March

Question 18. What
customers of the bank
the close of each mon

Answer. On the fir
January, as drawers
March
May
December

Question 19. Wha
count line? and class
$1,000 to $5,000, fro
each class.

Answer. There are
Classed from $10
50
1,00
5,00
10,00
15,00

Question 20. Wh
ers and discounters o
them as above.

Answer. There ar
Drawers of bills b
Do.
Do.
Do.
Do.

Note.—The dra

Question 21. Wh
discount and excha
January, 1837? St

Question 16. What aggregate amount did an equal number of the largest customers of the bank owe, as the discounters and drawers of bills of exchange, at the close of each month, during the same time? State them separately.

Answer. On the first day of

January, as drawers	$96,487 00	January, as discounters	$50,979 00
February	78,681 00	February	49,774 00
May	98,516 00	May	33,739 00

Question 17. What aggregate amount was owing by fifty of the largest customers of the bank, at the close of each month, during the same time?

Answer. On the first day of

January, 1837	$275,286 00	April	$271,129 00
February	290,488 00	June	265,396 00
March	282,787 00	December	257,871 00

Question 18. What aggregate amount was owing by fifty of the largest customers of the bank as drawers and discounters on bills of exchange, at the close of each month, during the same time? Note them separately.

Answer. On the first day of

January, as drawers	$318,058 00	January, as discounters	$87,881 00
March	293,339 00	March	89,269 00
May	308,878 00	May	94,443 00
December	169,105 00	December	

Question 19. What is the total number of debtors to the bank on discount line? and class them from $100 to $500, from $500 to $1,000 from $1,000 to $5,000, from $5,000 to $10,000, and so on, increasing $5,000, in each class.

Answer. There are 397 debtors to the bank, on the discount line, viz:

Classed from $100 to $500	127
500 to 1,000	87
1,000 to 5,000	134
5,000 to 10,000	30
10,000 to 15,000	14
15,000 to 20,000	4
Making	397

Question 20. What is the total number of debtors to the bank, as drawers and discounters on bills of exchange? State them separately, and class them as above.

Answer. There are 41 debtors, as drawers on bills of exchange, to wit:

Drawers of bills between	$100 to $500	6
Do.	500 to 1,000	6
Do.	1,000 to 5,000	18
Do.	5,000 to 10,000	7
Do.	10,000 and upwards	4
	Total	41

Note.—The drawers of the bills are, almost invariably, the discounters.

Question 21. What has been the amount of the suspended debt on the discount and exchange line, at the close of each month, from the 1st of January, 1837? State them separately.

Answer. The suspended debt on the discount line, consists of but two items; one note of $200, and another of $175.

No suspended debt on the exchange line existed prior to the 18th of May last; since that time, and up to the present date, that which we consider as suspended debt, amounts to $31,428, but which is believed to be a perfectly safe debt. It is well to remark here, however, that for that period, between the return of bills and the liquidation of them, a much larger amount has occasionally existed, and they still exist in the shape of protested bills, though secured by mortgage and otherwise, because the 28th section of the charter precluded us from placing them in any other shape.

Question 22. How many suits have been instituted by the bank, from the 1st January, 1837?

Answer. But one, on a bill of exchange.

Question 23. Has the business of the bank been transacted on safe sureties, and are the debts of the bank considered sure and safe?

Answer. The business of the bank is believed to have been transacted on safe securities, and the debts are believed to be entirely secured.

Question 24. Who are the president and directors of the bank?

Answer. John S. Snead president; Edward Crow, John B. Bowles, Jesse Newton, Virgil M'Knight, Garnet Duncan, Joseph Swagar, John C. Menzel, James McCrum, T. T. Shreve, and Richard Atkinson.

Question 25. How many other officers are employed in the bank, and what is their aggregate compensation?

Answer. Three other officers, cashier, teller, and clerk; their aggregate salaries amount to $5,200 per annum.

Question 26. What has been the annual expenses of the bank, and what the semi-annual dividends declared by the bank?

Answer. Expenses ending first day of

July, 1834 -	$12,938 14	July, 1837, -	$13,279 57	
1835 -	11,152 74	From 1st July to 20th December, 1837 - -	3,521 89	
1836 -	11,570 23			

Dividends declared.

No. 1, July, 1834,	5 per cent.	No. 5, July, 1836,	4 per cent.
2, January, 1835,	5 "	6, January, 1837,	4½ "
3, July, 1835,	4 "	7, July, 1837,	3 "
4, January, 1836,	4 "		

And an extra dividend of 5½ per cent., payable 1st October, 1836.

Question 27. What has been the amount received as discounts, and for interest on the discount line, each month, since the 1st January, 1837? and what premiums on exchange, each month for the same time?

Answer. Discounts received in

January, was -	$4,270 24	May - -	$2,524 99
February - -	4,077 51	Interest on city loan	
March - -	5,393 81	in July -	2,400 00
April - -	5,582 30		

	Premium
January - -	$3,103
February - -	5,131
March - -	6,734

Since the suspension, being p
or purchasing exchange, no disc
terest has been accumulating on

Question 28. What has been
returned to the bank protested fo
last?

Answer. $160,945 61.

Table of the circulation of th
as stated below, viz:

January 1, 1834 -	$444,200
April 1 - -	349,525
July 1 - -	319,655
October 1 -	569,790
January 1, 1836 -	741,640
April 1 - -	717,030
July 1 - -	631,240
October 1 -	562,60

BANK OF LOUISVILLE,
December 23, 183

LOUISVILLE

Questions put by the Joint C
resentatives of the Comm
1837, to the Louisville Sav

Question 1. When did the i

Question 2. What amount
capital been created, and how

Question 3. What has bee
count, at the end of each mo
what the aggregate amount o

Question 4. What has bee
ites, at the close of each mo
special deposites on which the
month, for the same time, an
deposites?

Question 5. What are the
tution? Furnish the committ
tution met its engagements

Premiums on exchange were, in			
January - -	$3,103 80	April - - -	$5,151 86
February - -	5,131 80	May - - -	2,553 71
March - -	6,734 38		

Since the suspension, being precluded by the charter from renewing notes or purchasing exchange, no discounts have been received on notes; the interest has been accumulating on the debts.

Question 28. What has been the aggregate amount of bills of exchange returned to the bank protested for non-payment, since the 1st day of January last?

Answer. $160,945 61.

Table of the circulation of the Bank of Louisville, at the different periods, as stated below, viz:

January 1, 1834 -	$144,200 00	January 1, 1835 -	$605,375 00
April 1 - -	349,525 00	April 1 - -	645,035 00
July 1 - -	319,655 00	July 1 - -	776,315 00
October 1 -	569,790 00	October 1 -	769,820 00
January 1, 1836 -	741,610 00	January 1, 1837 -	637,325 00
April 1 - -	717,030 00	April 1 - -	651,635 00
July 1 - -	631,240 00	July 1 - -	239,265 00
October 1 -	562,605 00	October 1 -	119,045 00

JOHN S. SNEAD, *President.*
A. THRUSTON, *Cashier.*

BANK OF LOUISVILLE,
December 23, 1837.

No. 17.

LOUISVILLE SAVINGS INSTITUTION.

Questions put by the Joint Committee of the Senate and House of Representatives of the Commonwealth of Kentucky, on 23d December, 1837, to the Louisville Savings Institution.

Question 1. When did the institution commence business?

Question 2. What amount of capital stock is paid in? How has the capital been created, and how many persons own the stock?

Question 3. What has been the aggregate amount of notes under discount, at the end of each month, since the 1st day of January, 1837? and what the aggregate amount of bills of exchange?

Question 4. What has been the aggregate amount of individual deposites, at the close of each month, for the same time? What the amount of special deposites on which the institution has paid interest, at the end of each month, for the same time, and at what rate and what the amount of public deposites?

Question 5. What are the condition, means, and liabilities of the institution? Furnish the committee with your account current. Has the institution met its engagements promptly?

provided a limitation, as was supposed, both for the computation of interest, and for the amount of money that should be on deposite; and had the interest been calculated upon the sum limited by that act, as was expected, it would have been less than one per cent. on the capital of the institution, or about the sum of $750.

The payments and transfers made during the latter six months of the year 1836, were in such rapid succession, that no reliance was placed on the great increase of the deposites, as a means for the transaction of business, or the creating of a fund for any operation beneficial to the institution; on the contrary, the increase, in fact, was a decided disadvantage, and might have proved greatly injurious, had the institution been governed by other views.

For a statement of the condition, means, and liabilities of the institution, reference is given to the following account current, which is also given in answer to questions 10, 11, and 12.

MEANS.

Notes discounted on personal security		$146,530 09
on stock of the institution		2,550 00
Bills of exchange		29,418 60
Suspended debt		100 00
Notes in suit		150 00
Cost of banking house		10,000 00
Interests paid on special deposites, since 1st of July last		1,194 39
Expenses since 1st of July last		1,429 06
Due from banks		37,785 82
Cash, in transitu, in eastern checks		46,042 10
Cash on hand—Gold	$57,886 00	
Silver	214,201 39	
Bank notes	29,267 00	
		301,354 39
		$576,558 45

LIABILITIES.

Capital stock paid in	$104,284 00
Surplus fund	15,642 40
Special deposites, at 4 per cent interest	22,779 73
without interest	1,419 40
Weekly deposites	1,199 00
Profit and loss	9,382 93
Unclaimed dividends	474 80
Treasurer United States and public officers	246,473 83
Public officers, in currency	9,096 26
Due to banks	39,464 85
Due to individual depositors	126,341 25
	$576,558 45

Answer to question 6. The institution has declared eight dividends; the first, 6 per cent.; second, 4 per cent.; third, 4 per cent.; fourth, 4 per cent.;

fifth, 5 per cent.; sixth, 5
4 per cent.; averaging 9½
besides setting apart a surp
penses of the institution, an
Answer to question 8. T
on discounted notes, is tw
notes now under discount i

42	are of
204	are from
73	are from
31	are from
15	are from
4	are from
3	are from
1	is from
1	is from
1	is from
1	is from

The debts of the institutio
Answer to question 9.
the 1st of January, 1837, an
the public and private depo
Answer to question 13.
upon other States returned

MECHANIC

OFFICE

The following answers are
officers of this institution,
of Representatives of the

Question 1. When did th
Answer. This institution

Question 2. What amou
capital been created? and h
Answer. The capital stoc

for the computation of interest,
be on deposito; and had the
ed by that act, as was expected,
on the capital of the institution,

g the latter six months of the
that no reliance was placed on
s for the transaction of business,
eneficial to the institution; on
ecided disadvantage, and might
tution been governed by other

and liabilities of the institution,
current, which is also given in

- -	$146,530 09
- -	2,550 00
- -	29,418 60
- -	100 00
- -	150 00
- -	10,000 00
of July last -	1,194 39
- -	1,429 06
- -	37,785 82
- -	46,042 10
$57,886 00	
214,201 39	
29,267 00	
	301,354 39
	$576,558 45

- -	$104,284 00
- -	15,642 40
- -	22,779 73
- -	1,419 40
- -	1,199 00
- -	9,382 93
- -	474 80
- -	246,473 83
- -	9,096 26
- -	39,464 85
- -	126,341 25
	$576,558 45

declared eight dividends; the
per cent.; fourth, 4 per cent.;

fifth, 5 per cent.; sixth, 5 per cent.; seventh, 6 per cent.; and the eighth, 4 per cent.; averaging 9½ per cent. per annum on the capital stock paid in, besides setting apart a surplus fund of fifteen per cent., defraying the expenses of the institution, and paying interest on public and private deposites.

Answer to question 8. The number of persons indebted to this institution, on discounted notes, is two hundred and twenty-four; and the number of notes now under discount is three hundred and seventy-six; of which

42 are of	$100 and less.		
204 are from	100	to	$300
73 are from	300	to	500
31 are from	500	to	1,000
15 are from	1,000	to	1,500
4 are from	1,500	to	2,000
3 are from	2,000	to	2,500
1 is from	2,500	to	3,000
1 is from	3,000	to	3,500
1 is from	4,000	to	4,500
1 is from	6,000	to	6,500

The debts of the institution are considered well secured.

Answer to question 9. The ordinary expenses of the institution, since the 1st of January, 1837, amount to $3,977 68, besides $7,000 51 paid on the public and private deposites.

Answer to question 13. The aggregate amount of discounted bills drawn upon other States returned protested to this institution, is $54,273.

G. W. MERIWETHER,
President.

LEVI TYLER,
WILLIS STEWART,
SIMEON S. GOODWIN,
Directors.

E. W. TURNER,
Treasurer.

No. 18.

MECHANICS' SAVINGS INSTITUTION.

OFFICE MECHANICS' SAVINGS INSTITUTION,
Louisville, December 23, 1837.

The following answers are respectfully given to questions submitted to the officers of this institution, by the joint committee of the Senate and House of Representatives of the Commonwealth of Kentucky:

Question 1. When did this institution commence business?

Answer. This institution commenced business 3d May, 1836.

Question 2. What amount of capital stock is paid in? and how has the capital been created? and how many persons own stock in the institution?

Answer. The capital stock paid in is $76,300, created as follows:

17

This sum paid in at the commencement, by the hundred weekly depositors incorporated	$10,000 00
Paid by other persons, at the same time	1,775 00
Weekly deposites up to this date, from $2 to $5 per week	11,550 00
Cash at various times	23,141 00
Notes discounted with security, subject to a call of 20 per cent. each four months	29,834 00
	$76,300 00

There are one hundred and thirty-eight stockholders.

Question 3. What has been the amount of the deposites at the close of each month, since the 1st of January, 1837; state what amount the institution was paying interest on, and what rate, and what amount without interest?

Answer. Without interest,

December 31, 1836	$27,918 32	July 26	$34,908 64
January 25, 1837	28,804 72	August 31	31,695 12
February 22	28,090 87	September 27	31,165 96
March 29	32,043 34	October 25	47,381 60
April 25	34,747 78	November 29	51,753 02
May 31	37,985 93	December 23	49,128 61
June 30	48,063 09		

December 31, 1836	$845 00 at 3	per cent. per annum.
December 31, 1836	8,595 00 at 4	do.
January 25, 1837	10,681 00 at 4	do.
January 25, 1837	900 00 at 3	do.
February 22	1,145 00 at 3	do.
February 22	10,681 00 at 4	do.
March 29	519 00 at 3	do.
March 29	11,717 00 at 4	do.
April 25	395 00 at 3	do.
April 25	11,717 00 at 4	do.
May 31	7,730 00 at 4	do.
June 30	8,014 00 at 4	do.
July 26	800 00 at 3	do.
July 26	7,204 00 at 4	do.
August 30	800 00 at 3	do.
August 30	10,619 16 at 4	do.
September 27	800 00 at 3	do.
September 27	10,019 16 at 4	do.
October 25	10,898 16 at 4	do.
November 29	200 00 at 3	do.
November 29	8,803 00 at 4	do.
December 23	200 00 at 3	do.
December 23	8,897 68 at 4	do.

Question 4. What has been the aggregate amount of notes under discount, at the close of each month, from the same time; also, bills of exchange?

Answer.

December 31, 1836	$
January 25, 1837	
February 22	
March 29	
April 25	
May 31	
June 30	

Notes discounted for
no bills of exchange ha

Question 5. What is
tion?

Answer.

Capital stock paid in	
Transient deposites	
Discounts received	
Weekly deposites	
Dividends unclaimed	
Special deposites for thr	
Special deposites for fou per annum	
Due to banks	
Bills discounted	
Expense account	
Interest paid on special	
Real estate for banking	
Cash on hand	

Question 6. How ma
Answer. Two divide
months, at 4 per cent. on

Question 7. How ma
class them as follows:
100 to 300, how many
and so on, rising 500 ea
Answer. There are 2

37 owe $100 and und
115 owe from $100 to
49 owe from 300 to
58 owe from 500 to
17 owe from 1,000 to

Question 8. What are

Answer.

December 31, 1836	$65,085 25	July 26, 1837	$134,808 32
January 25, 1837	129,098 19	August 30	136,698 99
February 22	129,438 17	September 27	129,145 03
March 29	131,432 62	October 25	130,750 90
April 25	136,089 22	November 29	137,753 04
May 31	130,448 96	December 23	137,591 99
June 30	140,938 08		

Notes discounted for purchase of stock included in the above statement; no bills of exchange have been purchased or sold by this institution.

Question 5. What is the condition, means, and liabilities of the institution?

Answer.

Capital stock paid in	$76,300 00
Transient deposites	49,128 61
Discounts received	3,709 62
Weekly deposites	5,491 00
Dividends unclaimed	391 50
Special deposites for three months at 3 per cent. per annum	200 00
Special deposites for four months and upwards, at 4 per cent. per annum	8,897 68
Due to banks	24,554 60
	$168,673 01
Bills discounted	137,591 99
Expense account	1,625 31
Interest paid on special deposites	117 49
Real estate for banking house	5,000 00
Cash on hand	24,338 22
	$168,673 01

Question 6. How many dividends have been divided, and at what rate?

Answer. Two dividends have been declared, one at the end of each six months, at 4 per cent. on the stock, and 2 per cent. on the weekly deposites.

Question 7. How many persons are indebted to the institution? and class them as follows: how many owe $100 and under, how many from 100 to 300, how many from 300 to 500, how many from 1,000 to 1,500, and so on, rising 500 each time.

Answer. There are 288 persons indebted to this institution as principals.

37 owe $100 and under.	6 owe from $1,500 to $2,000
115 owe from $100 to $300	3 owe from 2,000 to 2,500
49 owe from 300 to 500	1 owe from 2,500 to 3,000
58 owe from 500 to 1,000	1 owe from 3,000 to 3,500
17 owe from 1,000 to 1,500	1 owe from 3,500 to 4,000
	288

Question 8. What are the monthly expenses of the institution?

institution are $261, including
ce.

SAM. GWATHMEY,
President.
H. S. JULIAN,
Treasurer.
O. M. PARKER,
Secretary.

KENTUCKY, AND NORTHERN
CKY.

es:

the president and directors of
ition of the principal bank and
k of Kentucky, exhibiting the
nches on the 30th of December,

JAMES CLARK.

38.

OF KENTUCKY,
Louisville, January 9, 1838.
for the use of the Legislature,
Kentucky and branches, as it

t servant,
O. C. GWATHMEY,
Cashier.

Stop
Here

(A.)

the condition of the Bank of Kentucky, at Louisville, December 31, 1837.

LIABILITIES.			RESOURCES.			
Capital stock, viz:						
Owned by the State, original subscription	$1,000,000 00		Bills discounted - - -		$2,226,432 64	
Owned by the State, accruing from dividends - - - -	50,097 40		Bills of exchange - - -		510,626 00	
Owned by the State, accruing from surplus fund - - - -	583,598 35		Suspended debt - - - -		25,003 19	
Owned by individuals - - -	2,963,715 00					$2,762,141 83
		$4,597,410 76	State bonds, bearing 5 per cent. interest		1,000,000 00	
Notes in circulation, payable at Louisville - - - - -	1,159,725 00		State bonds, bearing 5 per cent. interest		250,000 00	
Amount owing to Bank United States -	825,000 00		Bonds of city of Louisville, 6 per cent. interest - - - -		190,000 00	
Amount due other banks, in account current - - - - -	140,194 53					1,440,000 00
Amount due Treasury of United States	536,459 78		Capital of branches - - -		- - -	2,150,000 00
Amount due individual depositors -	271,116 58		Real estate for banking house - -		- - -	29,099 33
Contingent fund - - - -	86,416 60		Suspense account - - -		- - -	49,766 59
Profit and loss, deducting expenses from 1st July - - - - -	120,932 36		Due by branches, in account current -		365,130 91	
		207,348 96	Due by other banks, in account current		419,343 74	
Unclaimed dividends - - -		14,335 93				784,473 65
		7,751,591 54	Cash on hand—viz: gold and silver -		369,786 58	
			Notes of other banks - - - -		98,895 00	
			Bank checks on New Orleans and South Carolina unpaid - - -		- - -	468,681 58
						116,428 55
						7,751,591 54

(B.)

Statement showing the condition of the branch at Frankfort, December 31, 1837.

LIABILITIES.			RESOURCES.		
Capital stock		$300,000 00	Bills of exchange	$151,703 87	
Notes in circulation		253,655 00	Notes discounted	497,887 16	
Amount of individual deposites	$51,858 42				$649,591 03
Amount due Treasurer of the State	56,318 33		Real estate		3,000 00
Amount due commissioners of sinking fund	88,904 54		Amount due by other banks		20,589 90
Amount due Treasurer of internal improvement			Bank checks unpaid		31,561 96
Amount due other banks	60,783 87		Cash on hand, in gold and silver	94,033 06	
	105,644 80		Notes of other banks	112,744 00	
		336,508 96			206,777 06
Balance of profit and loss for last six months		21,355 99			
		911,519 95			911,519 95

(C.)

Statement showing the condition of the branch at Lexington, December 31, 1837.

LIABILITIES.			RESOURCES.		
Capital stock		$650,000 00	Bills of exchange	$392,877 25	
Notes in circulation		398,625 00	Notes discounted	659,674 21	
Amount of individual deposites	$143,212 09		Suspended debt	19,642 33	
Amount due to other banks	70,492 05				$1,072,193 78
		213,704 14	Real estate		20,073 45
Balance of profit and loss, last six			Amount due by other banks		120,650 81

(C.)

Statement showing the condition of the branch at Lexington, December 31, 1837.

LIABILITIES.			RESOURCES.		
Capital stock - - - - -		$650,000 00	Bills of exchange - - -	$392,877 25	
Notes in circulation - - -		398,625 00	Notes discounted - - -	659,674 21	
Amount of individual deposites -	$143,212 09		Su-pended debt - - -	19,642 32	
Amount due to other banks - -	70,492 05				$1,072,193 78
		213,704 14	Real estate - - - - -		20,073 45
			Amount due by other banks - -		120,650 81
Balance of profit and loss, last six months - - - - -		44,159 12	Cash on hand, in gold and silver - -	76,126 59	
			Notes of other banks - - -	17,443 63	
					93,570 22
		1,306,488 26			1,306,488 26

(D.)

Statement showing the condition of the branch at Maysville on the 31st December, 1837.

LIABILITIES.			RESOURCES.		
Capital stock - - - - -		$550,000 00	Bills of exchange - - -	$154,356 68	
Notes in circulation - - -		183,720 00	Notes discounted - - -	606,959 73	
Amount due individual depositors -	$76,992 29		Suspended debt - - -	11,142 26	
Amount due to other banks - -	34,613 77				$772,458 67
		111,606 06	Real estate - - - - -		3,000 00
			Amount due by other banks - -		27,713 40
Balance to profit and loss, last six months - - - - -		24,299 19	Cash on hand, in gold and silver - -	31,928 18	
			Notes of other banks - - -	34,525 00	
					66,453 18
		869,625 25			869,625 25

(E.)

Statement showing the condition of the branch at Danville on the 31st December, 1837.

LIABILITIES.			RESOURCES.		
Capital stock		$150,000 00	Bills of exchange	$12,100 75	
Notes in circulation		121,195 00	Notes discounted	147,597 28	
Amount due individual depositors	$24,686 50				$159,698 03
Amount due to other banks	12,275 49		Amount due by other banks		16,445 09
		36,961 99	Cash on hand, in gold and silver	51,154 91	
Balance to profit and loss, last six months		816 04	Notes of other banks	81,675 00	
					132,829 91
		308,973 03			308,973 03

(F.)

Statement showing the condition of the branch at Greensburg on the 31st December, 1837.

LIABILITIES.			RESOURCES.		
Capital stock		$125,000 00	Bills of exchange	$16,681 84	
Notes in circulation		40,500 00	Notes discounted	205,894 99	
Amount due individual depositors	$19,745 20		Suspended debt	8,200 00	
Amount due to other banks	84,777 49				$220,776 83
		104,522 69	Amount due by other banks		3,862 47
Balance of profit and loss, last six months		5,723 77	Cash on hand, in gold and silver	35,707 16	
			Notes of other banks	5,400 00	
					41,107 16
		275,746 46			275,746 46

(G.)

Statement showing the condition of the branch at Bowlinggreen on the 31[illegible]mber, 1837.

LIABILITIES.			RESOURCES.		
Capital stock		$125,000 00	Bills of exchange	$12,883 33	
Notes in circulation		85,340 00	Notes discounted	177,731 59	
Amount due individual depositors	$22,272 03		Suspended debt	3,080 00	
Amount due to other banks	14,396 13				$193,694 92
		36,668 16	Amount due by other banks		1,212 50
Balance of profit and loss, last six months		4,621 81	Cash on hand, in gold and [illegible]	32,668 55	
			Notes of other banks	25,054 00	
					57,722 55
		252,629 97			252,629 97

LIABILITIES.			RESOURCES.		
Capital stock - - - -	-	$125,000 00	Bills of exchange - - -	$16,681 84	
Notes in circulation - - -	-	40,500 00	Notes discounted - - -	205,694 99	
Amount due individual depositors -	$19,745 20		Suspended debt - - -	8,200 00	
Amount due to other banks - -	84,777 49				$220,776 83
		104,522 69	Amount due by other banks - -	-	3,862 47
Balance of profit and loss, last six months - - - -	-	5,723 77	Cash on hand, in gold and silver -	35,707 16	
			Notes of other banks - - -	5,400 00	
					41,107 16
		275,746 46			275,746 46

(G.)

Statement showing the condition of the branch at Bowlinggreen on the 31 ember, 1837.

LIABILITIES.			RESOURCES.		
Capital stock - - - -	-	$125,000 00	Bills of exchange - - -	$12,883 33	
Notes in circulation - - -	-	86,340 00	Notes discounted - - -	177,731 59	
Amount due individual depositors -	$22,272 03		Suspended debt - - -	3,080 00	
Amount due to other banks - -	14,396 13				$193,694 92
		36,668 16	Amount due by other banks - -	-	1,212 50
Balance of profit and loss, last six months - - - -	-	4,621 81	Cash on hand, in gold and silver -	32,668 55	
			Notes of other banks - - -	25,054 00	
					57,722 55
		252,629 97			252,629 97

(H.)

Statement showing the condition of the branch at Hopkinsville, December 31, 1837.

LIABILITIES.			RESOURCES.		
Capital stock - - - -	-	$250,000 00	Bills of exchange - - -	$16,646 32	
Notes in circulation - - -	-	86,940 00	Notes discounted - - -	258,981 63	
Amount due individual depositors -	$18,854 74		Suspended debt - - -	3,670 00	
Amount due other banks - -	6,237 68				$279,297 95
		25,092 42	Amount due by other banks - -	-	25,021 17
Balance of profit and loss, last six months - - - -	-	7,581 75	Cash on hand, in gold and silver -	55,729 05	
			Notes of other banks - - -	9,563 00	
					65,292 05
		369,614 17			369,614 17

No. 1.

State of the Northern Bank of Kentucky, at Lexington, December 30, 1837.

MEANS.		
Bills discounted	$1,019,207 11	
Bills of exchange	291,204 88	
		$1,310,411 99
Suspended debt, viz:		
On bills discounted	12,180 00	
On bills of exchange	5,000 00	
		17,180 00
Bonds of the State of Kentucky, bearing interest at 5 per cent. per annum		446,000 00
Office at Louisville, for stock	700,000 00	
Office at Paris, for stock	400,000 00	
Office at Covington, for stock	300,000 00	
Office at Richmond, for stock	180,000 00	
		1,580,000 00
Due from other banks		241,219 78
Real estate in Lexington and Louisville		50,000 00
State of Kentucky, for interest on State bonds		25,000 00
Cash on hand, viz:		
In gold and silver	292,000 19	
In notes of other banks	153,300 00	
		415,300 19
		4,115,111 96

LIABILITIES.			
Capital stock, paid in by State of Ky.		$1,000,000 00	
Capital stock, paid in by individuals		1,647,400 00	
			$2,647,400 00
Notes in circulation			518,270 00
Due to General Government officers, pension fund, &c.			117,565 43
Due to Bank United States, in one and two years from 6th December, 1837, with int. at 5 per cent. per annum			368,761 80
Due to other banks			88,183 28
Due to individual depositors			252,234 22
Contingent fund, 1st July		51,000 00	
Contingent fund added 30th December		2,000 00	
			53,000 00
Unclaimed dividends, Nos. 1, 2, & 3			2,972 62
Profit and loss, viz:			
Surplus on 1st July		30,721 43	
Interest on $440,000 State bonds		11,000 00	
Interest on $100,000 internal improvement bonds		2,500 00	
Discounts received last six months		28,995 96	
Premiums on exchange, last 6 months		18,565 02	
Interest account, last six months		448 51	
Rents received from real estate last six months		225 00	
		92,455 92	
Deduct—			
Interest on $94,000 internal improvement bonds, sold Secretary of War	$2,350 00		
Amount added to contingent fund	2,000 00		
Contingent expenses, last six months	8,015 74		
Law expenses, last 6 months	25 62		
Interest paid to Bank United States	13,339 95		
		25,731 31	
			66,724 61
			4,115,111 96

No. 2.

Bonds			Surplus on 1st July		30,721 43	
Cash on hand, viz:	-	25,000 00	Interest on $440,000 State bonds		11,000 00	
In gold and silver	292,000 19		Interest on $100,000 internal improvement bonds		2,500 00	
In notes of other banks	153,300 00		Discounts received last six months		28,995 96	
		445,300 19	Premiums on exchange, last 6 months		18,565 02	
			Interest account, last six months		448 51	
			Rents received from real estate last six months		225 00	
					92,455 92	
			Deduct—			
			Interest on $94,000 internal improvement bonds, sold Secretary of War	$2,350 00		
			Amount added to contingent fund	9,000 00		
			Contingent expenses, last six months	8,015 74		
			Law expenses, last 6 months	25 62		
			Interest paid to Bank United States	13,339 95		
					25,731 31	
						66,724 61
		4,115,111 96				4,115,111 96

No. 2.

State of the office at Louisville, December 30, 1837.

MEANS.			LIABILITIES.		
Bills discounted	$638,665 82		Capital stock, furnished by principal bank		$700,000 00
Bills of exchange	88,329 79		Notes in circulation		302,710 00
		$726,995 61	Due to other banks		70,531 05
Bonds of the State of Kentucky, bearing interest at 5 per cent. per annum		95,000 00	Due to Treasurer United States		32,691 27
Due from other banks	109,690 93		Due to individual depositors		47,280 51
Unmatured checks on other banks	38,180 92		Unclaimed dividends		79 30
		147,871 85	Profit and loss, viz:		
Real estate, banking house, &c.		33,136 91	Discounts received, last six months	$17,080 19	
Cash on hand, viz:			Premiums on exchange, last 6 months	5,531 81	
In gold and silver	150,896 38		Interest on $95,000 State bonds	2,375 00	
Notes of other banks	18,880 00				
		169,776 38		24,987 00	
			Deduct contingent expenses last six months	5,498 38	
					19,488 62
		1,172,780 75			1,172,780 75

No. 3.

State of the office at Covington, December 30, 1837.

MEANS.			LIABILITIES.		
Bills discounted	$281,171 90		Capital stock furnished by principal bank		$300,000 00
Bills of exchange	37,191 70	$318,363 60	Notes in circulation		145,450 00
Bonds of the State of Kentucky, bearing interest at 5 per cent. per annum		75,000 00	Due to other banks		45,604 47
Due from other banks		3,961 96	Due to individual depositors		11,537 00
Real estate, banking house		13,000 00	Profit and loss, viz:		
Cash on hand, viz:			Discounts received, last six months	$8,770 09	
In gold and silver	95,448 96		Premiums on exchange, last 6 months	1,801 72	
Notes of other banks	7,100 00		Interest on $75,000 State bonds	1,875 00	
		102,548 96		12,446 81	
			Deduct contingent expenses last six months	2,163 76	
					10,283 05
		512,874 52			512,874 52

No. 4.

State of the office at Paris, December 30, 1837.

MEANS.			LIABILITIES.		
Bills discounted	$328,269 25		Capital stock furnished by principal bank		$100,000 00
Bills of exchange	151,554 61	$479,823 86	Notes in circulation		315,945 00
Suspended debt on bills discounted		4,900 00	Due to other banks		9,702 23
Bonds of the State of Kentucky, bearing interest at 5 per cent. per annum		90,000 00	Due to individual depositors		45,198 32
Due from other banks		74,656 99	Profit and loss, viz:		
Real estate, banking house		2,410 03	Discounts received, last six months	$10,146 90	
Cash on hand, viz:			Premiums on exchange, last 6 months	10,131 09	
In gold and silver	122,648 00		Interest on $90,000 State bonds	2,250 00	
Notes of other banks	16,965 00				

No. 4.

State of the office at Paris, December 30, 1837.

RESOURCES.			LIABILITIES.		
MEANS.			Capital stock furnished by principal bank - - - -		$100,000 00
Bills discounted - - -	$328,269 25		Notes in circulation - - - -		315,945 00
Bills of exchange - - -	151,554 61		Due to other banks - - - -		9,702 23
		$479,823 86	Due to individual depositors - -		45,198 33
Suspended debt on bills discounted - -		4,900 00	Profit and loss, viz:		
Bonds of the State of Kentucky, bearing interest at 5 per cent. per annum		90,000 00	Discounts received, last six months -	$10,146 90	
Due from other banks - - -		74,656 99	Premiums on exchange, last 6 months	10,131 09	
Real estate, banking house - -		2,410 03	Interest on $90,000 State bonds - -	2,250 00	
Cash on hand, viz:				22,527 99	
In gold and silver - - - -	122,648 00		Deduct contingent expenses last six months - - - - -	1,969 66	
Notes of other banks - - -	16,965 00				20,558 33
		139,613 00			791,403 88
		791,403 88			

No. 5.

State of the office at Richmond, December 30, 1837.

MEANS.			LIABILITIES.		
Bills discounted	$131,273 57		Capital stock furnished by principal bank		$180,000 00
Bills of exchange	35,629 43	$166,903 00	Notes in circulation		112,005 00
Bonds of the State of Kentucky, bearing interest at 5 per cent. per annum		50,000 00	Due to other banks		16,462 80
Due from other banks		13,695 67	Due to individual depositors		18,396 75
Cash on hand, viz:			Profit and loss, viz:		
In gold and silver	96,615 28		Discounts received, last six months	$3,959 04	
Notes of other banks	5,740 00		Premiums on exchange, last 6 months	2,698 47	
		102,355 28	Interest on $50,000 State bonds	1,250 00	
				7,907 51	
			Deduct contingent expenses last six months	1,818 14	
					6,089 37
		332,953 95			332,953 95

No. 6.

Statement showing the condition of the Northern Bank of Kentucky and branches, collectively, December 30, 1837.

MEANS.			LIABILITIES.		
Bills discounted at principal bank	$1,019,207 11		Capital stock at principal bank	$1,067,400 00	
Bills discounted at offices	1,379,380 54	$2,398,587 65	Capital stock at offices	1,580,000 00	
Bills of exchange at principal bank	291,204 88				$2,647,400 00
Bills of exchange at offices	312,705 53		Notes in circulation at principal bank	518,270 00	
		603,910 41	Notes in circulation at offices	876,110 00	
					1,394,380 00
Suspended debt at principal bank	17,180 00		Due to other banks by principal bank	88,183 28	
Suspended debt at office, Paris	4,900 00	22,080 00	Due to other banks by offices	142,300 55	
					230,483 83
Bonds of the State of Kentucky at principal bank	446,000 00		Due to Treasurer of the United States by office at Louisville		32,691 27
Bonds of State of Kentucky at offices	310,000 00	756,000 00	Due to General Government officers by principal bank, viz:		
Due from other banks to principal bank	241,219 78		Post Office Department	3,873 78	
Due from other banks to offices	240,186 47		John Tilford, pension agent	112,711 65	
		481,406 25	C. A. Harris, Commissioner, &c.	980 00	
Real estate in Lexington, Louisville, Covington, and Paris		98,546 94			117,565 43
State of Kentucky, for interest on State bonds		25,000 00	Due to individual depositors by principal bank	252,234 22	
Cash on hand, viz:			Due to individual depositors by offices	122,412 61	374,646 83
In gold and silver	757,608 81		Due to Bank United States in one and		
Notes of other banks					

		332,953 95	Deduct contingent expenses last six months	1,818 14	6,089 37
					332,953 95

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No. 6.

Statement showing the condition of the Northern Bank of Kentucky and branches, collectively, December 30, 1837.

MEANS.			LIABILITIES.		
Bills discounted at principal bank	$1,019,207 11		Capital stock at principal bank	$1,067,400 00	
Bills discounted at offices	1,379,380 54	$2,398,587 65	Capital stock at offices	1,580,000 00	$2,647,400 00
Bills of exchange at principal bank	291,204 88		Notes in circulation at principal bank	518,270 00	
Bills of exchange at offices	312,705 53	603,910 41	Notes in circulation at offices	876,110 00	1,394,380 00
Suspended debt at principal bank	17,180 00		Due to other banks by principal bank	88,183 28	
Suspended debt at office, Paris	4,900 00	22,080 00	Due to other banks by offices	142,300 55	230,483 83
Bonds of the State of Kentucky at principal bank	446,000 00		Due to Treasurer of the United States by office at Louisville		32,691 27
Bonds of State of Kentucky at offices	310,000 00	756,000 00	Due to General Government officers by principal bank, viz:		
Due from other banks to principal bank	241,219 78		Post Office Department	3,873 78	
Due from other banks to offices	240,186 47	481,406 25	John Tilford, pension agent	112,711 65	
Real estate in Lexington, Louisville, Covington, and Paris		98,546 94	C. A. Harris, Commissioner, &c.	980 00	117,565 43
State of Kentucky, for interest on State bonds		25,000 00	Due to individual depositors by principal bank	252,234 22	
Cash on hand, viz:			Due to individual depositors by offices	122,412 61	374,646 83
In gold and silver	757,608 81		Due to Bank United States in one and two years from 6th December, 1837, with interest at 5 per cent. per ann.		368,761 80
Notes of other banks	201,985 00	959,593 81	Contingent fund, 1st July, 1837	51,000 00	
			Contingent fund, added 30th Dec., 1837	2,000 00	53,000 00
			Unclaimed dividends, Nos. 1, 2, and 3		3,051 92
			Profit and loss, viz:		
			Surplus, 1st July	30,721 43	
			Net profits last 6 mo. at principal bank	36,003 18	
			Net profits last 6 mo. at office, Louisville	19,488 62	
			Net profits last 6 mo. at office, Paris	20,558 33	
			Net profits last 6 mo. at office, Covington	10,283 05	
			Net profits last 6 mo. at office, Richmond	6,089 37	123,143 93
		5,345,125 06			5,345,125 06

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Jan. 1, 1838.—Balance as above, to credit profit and loss	$123,143 98
Dividend of 4 per cent., declared this day by the president and directors	106,000 00
Surplus to credit profit and loss, 1st January, 1838	17,143 98

Notes in circulation, and their several denominations.

	$100	$50	$20	$10	$5	Total
At Lexington	$112,700	$93,050	$116,640	$105,660	$90,220	$518,270
At Richmond	11,150	24,150	37,210	28,910	10,585	112,005
At Paris	81,500	27,500	84,020	72,530	50,395	315,945
At Covington	8,200	9,900	34,230	60,390	32,730	145,450
At Louisville	71,000	83,150	69,080	43,150	36,330	302,710
	284,550	237,750	341,180	310,640	220,260	1,394,380

The bank, since it went into operation, has made four divisions of profits, at the following rates, viz:

No. 1, on 1st July, 1836, at 4 per cent.
No. 2, on 1st Jan., 1837, at 5 "
No. 3, on 1st July, 1837, at 4 "
No. 4, on 1st Jan., 1838, at 4 "

Amount of capital stock paid in	$2,647,400 00
Amount of capital stock not paid	352,600 00
	3,000,000 00

M. T. SCOTT, *Cashier.*

NORTHERN BANK KENTUCKY,
Lexington, December 30, 1837.

A statement of the condition of the Bank of Louisville, December 2, 1837.

By notes and bills of exchange, viz:		
Notes	$52,525 71	
City loan	80,000 00	
Bills of exchange	186,370 10	
		$1,118,895 73
Due from banks		57,230 48
Expenses to date		3,503 56
Protest account		253 23
Real estate for banking-house		44,935 37
Cash on hand, viz:		
Notes of banks of Kentucky and other solvent banks		$1,150,000 00
		91,132 03
		28,605 56
		1,717 00
		99,445 00
		36,850 73

To capital stock		$3,000,000 00
Due to banks		3,828 13
Profit and loss account		1,777 43
Premium and interest		23,000 00
Two per cent. fund		
Unclaimed dividends		
Circulation		
Deposites		

A statement of the condition of the Bank of Louisville, December 2, 1837.

By notes and bills of exchange, viz:			To capital stock		$1,150,000 00
Notes	$52,525 71		Due to banks		91,132 03
City loan	80,000 00		Profit and loss account	$3,828 13	
Bills of exchange	186,370 10		Premium and interest	1,777 43	
		$1,118,895 73	Two per cent. fund	23,000 00	
Due from banks		57,230 48			28,605 56
Expenses to date		3,503 56	Unclaimed dividends		1,717 00
Protest account		253 23	Circulation		99,445 00
Real estate for banking-house		44,935 37	Deposites		36,850 73
Cash on hand, viz:					
Notes of banks of Kentucky and other solvent banks	29,962 00				
Specie, viz:					
Silver $120,669 95					
Gold 32,400 00					
	153,069 95				
		183,031 95			
		1,407,850 32			1,407,850 32

The circulation of the bank consists of notes of the denomination of

5's,	$15,270
10's,	18,020
20's,	25,205
50's,	15,850
100's,	25,200
	99,545

The bank has declared the following dividends, viz:

Dividend No. 1, July 5th, 1834, of 5 per cent.
2, January 5th, 1835, of 5 per cent.
3, July 6th, 1835, of 4 per cent.
4, January 4th, 1836, of 4 per cent.
Dividend No. 5, July 5th, 1836, of 4 per cent.
Extra dividend, of 1836, of 5 per cent.
Dividend No. 6, January 2d, 1837, of 4½ per cent.
7, July 7th, 1837, of 3 per cent.

By order of the President and Directors:

A. THRUSTON, *Cashier.*

A true copy: BEN. SELBY, *Auditor.*

J 2.—KENTUCKY.

Name.	Place.	Date.	Capital.	Loans and discounts.	Stocks.	Real estate.	Other investments.	Due by other banks.
		1837.						
Bank of Kentucky - -	Louisville - -	November 30	$4,597,410	$6,113,318	$1,420,000	$55,081	$299,301	$669,975
Bank of Louisville - -	Louisville - -	December 2	1,150,000	1,038,895	80,000	44,935	-	57,230
Louisville Savings Institution	Louisville - -	6	104,284	169,361	-	10,000	-	70,663
Northern Bank of Kentucky -	Lexington - -	30	2,647,400	3,024,578	756,000	98,546	25,000	481,406
Total of 4 b'ks and 10 branches	- - -	-	8,499,094	10,346,152	2,256,000	208,562	324,301	1,279,274

J 2—Continued.

Name.	Place.	Date.	Notes of other banks.	Specie.	Circulation.	Deposites.	Due to other banks.	Other liabilities.
		1837.						
Bank of Kentucky - -	Louisville - -	November 30	$393,710	$754,484	$2,106,745	$1,426 824	$510,612	$825,000
Bank of Louisville - -	Louisville - -	December 2	29,962	153,069	399,445	38,567	91,132	23,000
Louisville Savings Institution	Louisville - -	6	48,195	51,328	-	166,356	39,885	28,244
Northern Bank of Kentucky -	Lexington - -	30	201,985	757,608	1,394,380	527,953	230,483	368,761
Total of 4 b'ks and 10 branches	- - -	-	673,852	1,716,489	3,600,570	2,159,700	872,112	1,215,005

NOTE.—The Savings Institution had on special deposite, in specie, to the credit of the Treasurer of the United States, the sum of $160,214, not included in the above table.

K.—MISSOURI.

Name.	Place.	Date.	Capital.	Loans and discounts.	Stock.	Real estate.	Other investments.	Due by other banks.
		1837.						
Bank of State of Missouri -	St. Louis - -	December 30	$607,398	$825,080	-	$50,101	$65,000	$14,674
Agency of Commercial Bank of Cincinnati - - -	St. Louis - -	December 31	-	209,772	-	-	2,335	597