

(No. 1.)

State of the *BANK OF VIRGINIA*, and its *BRANCHES*, January 1st, 1899.

<b>Outstanding Debt,</b>		<b>Capital Stock,</b>		2,740,000 00
Richmond,	1,548,918 60	Notes in circulation,		
Norfolk,	490,708 33	Richmond,	491,314 97	
Petersburg,	649,961 34	Norfolk,	91,490 00	
Fredericksburg,	524,957 72	Petersburg,	222,005 00	
Lynchburg,	487,242 36	Fredericksburg,	319,160 00	
	3,701,088 35	Lynchburg,	311,342 50	
			1,435,312 47	
<b>Specie,</b>		<b>Due to Foreign Banks,</b>		
Richmond,	243,040 82	Norfolk,	22,590 39	
Norfolk,	50,887 00	Petersburg,	17,433 59	
Petersburg,	50,447 49		40,023 98	
Fredericksburg,	54,515 82	<b>Deposit Money,</b>		
Lynchburg,	50,812 00	*Richmond,	733,047 28	
	449,705 19	Norfolk,	131,049 81	
<b>Foreign Notes,</b>		Petersburg,	116,790 37	
Richmond,	9,990 00	Fredericksburg,	57,490 08	
Norfolk,	34,883 00	Lynchburg,	31,363 61	
Lynchburg,	8,520 00		1,069,741 15	
	53,393 00	<b>Deduct</b>		
<b>Sterling Bills,</b>			115,791 83	
Due from Foreign Banks,	138,600 00		1,053,949 32	
Richmond,	173,933 07			
Fredericksburg,	90,020 13			
Lynchburg,	22,262 50			
	286,215 70			
<b>Bank Shares,</b>				
Richmond,	80,986 83			
Norfolk,	7,300 00			
	88,286 83			
<b>Loans to James River Company,</b>				
at 6 per cent.	100,000 00			
" 5 per cent.	67,325 00			
	167,325 00			
<b>To Corporations,</b>				
Richmond,	23,173 40			
Norfolk,	9,250 00			
Canal Stock, Norfolk,	1,181 56			
	33,604 96			
<b>Real Estate,</b>				
Richmond,	93,885 89			
Norfolk,	119,302 54			
Petersburg,	92,076 27			
Fredericksburg,	23,745 10			
Lynchburg,	22,058 94			
	351,068 74			
	85,269,285 77		85,269,285 77	

\* NOTES.—This sum consists of the surplus or contingent fund, \$ 180,990 67  
 Public monies of the State, 179 153 19  
 Dividend, payable on the 15th, 82,200 00—3 per cent. on the capital.  
 and Deposits by individuals, 290,703 42

† This difference arises from the money in transitu between the Mother Bank and the offices, and between the several offices. This general statement does not exhibit the accounts between the Mother Bank and branches, and between the branches; and it may be proper to state, that the Mother Bank is debtor to the office at Lynchburg, \$ 54,137 74, and to Petersburg \$ 52,143 10; while Fredericksburg is debtor to the Mother Bank \$ 24,921 22, and Norfolk \$ 5,868 26.

The "Real Estate" consists of the several Banking Houses, and of property bought "at public sales for debts previously contracted." In many cases the property yields considerable rents, and in other cases no profit. The Bank avails itself of every favorable opportunity to dispose of such property, and should the completion of the Dismal Swamp Canal lead to the expected increase of the trade of Norfolk, (where the greatest amount is held,) a considerable part of the suspended debt there, will be paid out of the sales.

The "Bank Stock" was bought at a reduced price, when there was not full employment for the capital, (except some shares forfeited by the non-payment of notes, for which they were pledged.) The whole will be sold, if the price reaches par, or it may be considered as so much of the capital extinguished.

(No. 2.)

Comparative view of the *BANK OF VIRGINIA*, from 1823 to 1829.

	1823.	1824.	1825.	1826.	1827.	1828.	1829.
Outstanding debt,	\$3,881,585 12	\$3,797,149 23	\$3,642,316 14	\$4,269,498 88	\$3,910,770 88	\$3,696,707 52	\$3,701,088 37
Specie,	489,049 99	536,321 37	796,942 61	494,646 55	380,117 51	468,928 65	449,703 19
Foreign notes,	118,778 16	118,077 67	153,184 00	190,228 99	74,872 20	113,853 34	53,393 00
Due from other							
Banks,	104,451 40	80,521 81	64,094 50	126,581 41	66,724 74	172,456 84	286,215 70
Stock, &c.	126,078 13			318,710 23	87,086 83	88,286 83	289,216 79
Notes circulating,	1,487,252 19	1,555,558 98	1,521,256 68	1,969,022 92	1,393,824 56	1,256,270 12	1,435,312 47
Due to other Banks,	57,502 32		108,796 60	78,126 71	88,958 03	118,024 33	40,023 98
Deposit money,	830,082 40	851,726 23	999,719 38	1,066,355 33	856,293 7	976,919 54	1,053,949 32

(No. 3.)

Profits of the *BANK OF VIRGINIA* and its Branches, for the year ending December 31st, 1828.

Richmond,	-	capital, \$ 1,180,000	-	per cent. 87 80
Norfolk,	-	" 460,000	-	" 1 98
Petersburg,	-	" 500,000	-	" 4 18
Fredericksburg,	-	" 500,000	-	" 6 44
Lynchburg,	-	" 500,000	-	" 7 98

(No. 4.)

Report of the Committee of 5th January, 1829.

The committee appointed to examine the vaults, beg leave to report as follows:

They find in the Cashier's vault, in notes and specie,	-	Notes.	\$ 194,458 00	Specie.	\$ 235,587 32
Teller's vault, checks and notes,	-		79,471 53		6,999 06
		Total,	-		\$ 242,586 38
		Total of notes,	-		273,929 53
					\$ 516,515 91
					60 80
Short at the counter,					\$ 516,576 71

Which agrees with the balance of the first Accountant.

R. HARRISON,  
BLAIR BURWELL.

Bank of Virginia, 5th January, 1829.

(No. 5.)

State of the *FARMERS' BANK OF VIRGINIA*, including the Branches, 1st January, 1829.

<b>Debt outstanding:</b>			<b>Stock,</b>	2,000,000 00
Richmond,	947,444 97		Notes in circulation :	
Norfolk,	493,181 40		Richmond,	501,367 50
Petersburg,	452,221 58		Norfolk,	78,250 00
Fredericksburg,	464,327 75		Petersburg,	299,875 00
Lynchburg,	415,534 98		Fredericksburg,	227,883 00
Winchester,	289,124 02		Lynchburg,	237,705 00
Danville,	51,983 00		Winchester,	142,560 00
	<hr/>	3,113,817 70		<hr/>
				1,487,642 50
<b>Specie:</b>			<b>Deposit money:</b>	
Richmond,	173,392 41		Richmond,	589,777 72
Norfolk,	18,192 69		Norfolk,	14,504 47
Petersburg,	35,058 67		Petersburg,	125,727 59
Fredericksburg,	40,652 58		Fredericksburg,	62,934 00
Lynchburg,	42,198 87		Lynchburg,	48,153 37
Winchester,	31,761 41		Winchester,	15,208 45
Danville,	527 54		Danville,	1,249 29
	<hr/>	341,693 97		<hr/>
				858,554 80
<b>Foreign Notes:</b>				
Richmond,	24,497 63			
Norfolk,	5,263 62			
Petersburg,	27,814 00			
Fredericksburg,	45,988 00			
Lynchburg,	22,636 14			
Winchester,	49,980 39			
Danville,	2,810 00			
	<hr/>	178,989 78		
<b>Due from other Banks:</b>				
Richmond,	262,880 53			
Norfolk,	3,334 35			
Petersburg,	70,892 58			
Fredericksburg,	30,536 43			
Lynchburg,	12,773 00			
Winchester,	30,206 45			
	<hr/>	367,313 91		
Deduct 43,309 43 due to other Banks,	43,309 43			
	<hr/>	324,004 48		
<b>Bank Stock:</b>				
Richmond,	89,765 50			
Norfolk,	5,720 00			
Fredericksburg,	10,876 00			
	<hr/>	106,361 50		
<b>Real Estate:</b>				
Richmond,	108,799 84			
Norfolk,	65,034 47			
Petersburg,	36,775 49			
Fredericksburg,	17,370 00			
Lynchburg,	29,117 16			
Winchester,	24,233 00			
	<hr/>	281,329 96		
		<hr/>		
		843,461,97 39		<hr/>
				843,461,97 39

(No. 6.)

*Profits of the FARMERS' BANK OF VIRGINIA.*

Profits of Richmond,	.	.	.	.	88 13 per cent.
Norfolk,	.	.	.	.	90
Petersburg,	.	.	.	.	6 98
Fredericksburg,	.	.	.	.	7 12
Lynchburg,	.	.	.	.	6 88
Winchester,	.	.	.	.	4 53
Danville,	.	.	.	.	2 79
Aggregate profits,	.	.	.	.	<u>7 57</u>

(No. 7.)

*Comparative view of FARMERS' BANK OF VIRGINIA, from 1823 to 1829.*

	1823.	1824.	1825.	1826.	1827.	1828.	1829.
Outstanding debt,	82,931,591 70	82,831,246 7	82,962,451 00	83,273,442 62	87,122,564 97	83,022,334 69	85,113,817 70
Foreign notes,	108,012 68	90,182 74	109,818 94	122,401 38	88,639 92	80,475 33	178,989 78
Due from other banks,	12,038 61	78,669 30	194,744 83	159,646 17	93,490 47	136,473 16	324,004 48
Stock, &c.	69,297 00	103,181 50	106,361 50	106,361 50	100,361 50	100,361 50	100,361 50
Notes in circulation,	975,559 50	901,416 63	1,239,192 00	1,460,559 00	1,224,811 50	1,266,593 50	1,487,042 50
Due other banks,	3,532 59		194,744 85				
Specie,	311,115 01	299,508 17	441,668 09	452,384 67	275,914 29	306,083 40	341,693 97
Deposit money,	661,712 02	728,494 96	818,232 74	934,319 56	740,646 77	666,916 10	858,534 89

(No. 8.)

*Extract from the Report of the Monthly Committee.*

The monthly committee of the Farmers' Bank of Virginia, for December, 1828, in discharge of the duty assigned to them, proceeded on the 27th day of December, 1828, to count the money in the possession of the Cashier and Tellers of the Bank, which duty was completed on the 29th day of December, in the morning, before the general business of the Bank had commenced. On a careful count of all monies (except an inconsiderable sum of small silver change and such notes, specie, and copper coin as had been previously counted, sealed and labelled by former committees,) they found the amount to correspond with the sums indicated by the books of the Bank, as per statement, as follows:

There was specie,	Cashier	-	-	\$ 170,500 00
	1st Teller,	-	-	2,735 58
	2d Teller,	-	-	345 71
				<u>\$173,581 29</u>

All of which is respectfully submitted, this 31st day of December, 1828.

Signed,

JOHN JONES,  
JAMES SIZER,  
ABRA. WARWICK,  
S. REEVE.

## EXECUTIVE DEPARTMENT, December 18th, 1828.

SIR,—I have the honor to transmit herewith, several returns from the Bank of the Valley in Virginia, and its several Offices of Discount and Deposit, shewing the situation of that Bank on the 1st days of August, October and December; together with a similar return from the North Western Bank of Virginia, up to the 4th instant; which returns are made in conformity with the acts of Assembly incorporating those institutions.

With great respect, I have the honor to be, your obedient servant,

WM. B. GILES.

*The Honorable LINN BANKS, Speaker of the House of Delegates.*

BANK OF THE VALLEY IN VIRGINIA, }  
Winchester, December 11, 1828. }

SIR,—In compliance with my duty, I herewith transmit to your Excellency, the state of the Bank of the Valley in Virginia, including the Offices of Discount and Deposit, on the first day of August, October and December of the present year, with the usual reports.

I am, very respectfully, your obedient servant,

LEWIS HOFF, *Cashier.*

*His Excellency the Governor of the State of Virginia.*

*The state of the BANK OF THE VALLEY, in Virginia, including the Offices of Discount and Deposit, on the 1st of August, the 1st of October, and the 1st of December, 1828.*

## AUGUST 1st, 1828. •

Bills and Notes discounted, outstanding.	\$ 857,695 86	Capital Stock,	\$ 690,000 00
Specie,	119,082 09	Notes in circulation,	496,855 00
Notes of other Banks,	87,691 24	Due to other Banks,	4,448 75
Due from other Banks,	80,267 72	Discounts,	6,089 92
Commonwealth of Virginia,	30,000 00	Deposit money,	133,229 37
Bank Stock,	57,137 00		
Real Estate,	98,749 13		
	<u>\$ 1,330,623 04</u>		<u>\$ 1,330,623 04</u>

## OCTOBER 1st, 1828.

Bills and Notes discounted, outstanding.	\$ 913,378 12	Capital Stock,	\$ 690,000 00
Specie,	124,982 15	Notes in circulation,	618,960 00
Notes of other Banks,	99,064 99	Due to other Banks,	7,204 41
Due from other Banks,	124,395 93	Discounts,	15,177 27
Commonwealth of Virginia,	30,000 00	Deposit money,	116,365 64
Bank Stock,	57,137 00		
Real Estate,	98,749 13		
	<u>\$ 1,447,707 32</u>		<u>\$ 1,447,707 32</u>

## DECEMBER 1st, 1828.

Bills and Notes discounted, outstanding.	\$ 914,530 21	Capital Stock,	\$ 690,000 00
Specie,	126,419 16	Notes in circulation,	659,770 00
Notes of other Banks,	121,982 47	Due to other Banks,	12,430 23
Due from other Banks,	141,411 30	Discounts,	23,547 82
Commonwealth of Virginia,	30,000 00	Deposit money,	104,989 22
Bank Stock,	57,137 00		
Real Estate,	99,257 13		
	<u>\$ 1,490,737 27</u>		<u>\$ 1,490,737 27</u>

LEWIS HOFF, *Cashier.*

The state of the **BANK OF THE VALLEY IN VIRGINIA**, on the first day of August, 1828.

Office at Charlestown, capital stock,	\$ 180,000 00	Capital stock,	\$ 890,000 00
Office at Romney,	130,000 00	Notes in circulation,	145,990 00
Office at Leesburg,	130,000 00	Due to other banks,	650 05
Real estate, banking house and lot,	\$ 8,000	Discount,	1,349 11
Lands purchased to secure debts,	3,015	Deposit money,	56,798 00
	11,015 00		
The President and Directors for bank stock,	36,436 00		
Bills and notes discounted,	320,758 08		
Bond account,	3,913 54		
Specie,	32,252 88		
Notes of other banks and drafts,	29,502 50		
Office notes,	1,595 00		
Due from other banks,	27,762 89		
Commonwealth of Virginia,	30,000 00		
William Brown, Cashier,	3,701 43		
John Jack, Cashier,	7,244 23		
Samuel M. Edwards, Cashier,	605 61		
Included in the above are:			
Bad debts,	\$ 6,062 00		
Doubtful debts,	14,392 16		
	<u>\$ 894,787 16</u>		<u>\$ 894,787 16</u>

*Frederick County, set:*

This day, Lewis Hoff, Cashier of the Bank of the Valley in Virginia, appeared before me, a Justice of the Peace for the county aforesaid, and made oath, that the above statement exhibits the true state of the Parent Bank at Winchester, on the first day of August, 1828, to the best of his knowledge and belief. Given under my hand, this 20th day of August, 1828.

DANIEL GOLD.

*State of the Office of Discount and Deposit of the Bank of the Valley in Va. at Charlestown, August 1st, 1828.*

Specie,	22,717 94	Capital stock,	130,000 00
Notes of other Banks,	15,760 00	Circulation,	73,930 00
Real Estate,	7,000 00	Discounts,	1,617 40
Bills and notes discounted,	184,777 52	Due to other Banks,	847 40
Due from other Banks,	1,896 32	Due parent Bank,	3,801 43
Due from Office Discount & Deposit Leesburg,	380 24	Deposits,	22,335 79
	<u>\$ 232,532 02</u>		<u>\$ 232,532 02</u>

*Jefferson county, set:*

This day William Brown, Cashier of the Office of Discount and Deposit of the Bank of the Valley in Virginia at Charlestown, appeared before me, a Justice of the Peace, for the county aforesaid, and made oath, that the above statement exhibits the true state of said office, (Errors Excepted,) on the first day of August, inst. Given under my hand, this 15th day of August, 1828.

RICHARD WILLIAMS.

*State of the Office of Discount and Deposit at Romney, August 1st, 1828.*

Bills and Notes discounted,	\$ 174,708 41	Capital Stock,	\$ 130,000 00
Notes of other Banks,	23,497 00	Notes in circulation,	159,740 00
Specie,	42,532 82	Lewis Hoff, Cashier,	7,224 33
Real Estate, to wit:		Due to other Banks,	266 79
Bank House and Lot,	\$ 8,537 56	Discount,	1,669 10
Lands purchased to secure debts,	59,350 00	Deposit money,	24,114 22
Due from other Banks,	6,368 65		
Bond account, (balance,)	10 00		
Valley Bank Stock,	8,010 00		
Bad debts, none.			
Doubtful debts,	\$ 7,569 41		
	<u>\$ 323,014 44</u>		<u>\$ 323,014 44</u>

*Hampshire County, sct:*

This day John Jack, Cashier of the Office of Discount and Deposit of the Bank of the Valley in Virginia, at Romney, made oath before me, a Justice of the Peace in and for said county, that the above account exhibits the true state of said Office, on the first day of August, 1828, (errors excepted.) Given under my hand, this 2d August, 1828.

W. C. WODROW.

*State of the Office of Discount and Deposit at Leesburg, August 1st, 1828.*

Specie,	\$ 21,578 45	Capital,	\$ 130,000 00
Notes of other banks,	18,931 74	Office notes in circulation,	118,790 00
Due from other banks,	44,239 86	Due to other banks,	2,684 51
Jno. Jack, Cas'r.	54 98	Lewis Hoff, Cas'r.	701 42
Bank stock,	12,691 00	William Brown, Cas'r.	489 54
Real estate,	12,846 57	Discount account,	1,454 31
Bills and notes discounted,	\$ 172,859 40	Deposit money,	29,751 13
Doubtful debts,	668 91		
Bad debts	none.		
	<u>173,528 31</u>		
	<u>\$ 283,870 91</u>		<u>\$ 283,870 91</u>

*Virginia, Loudoun County, to wit:*

This day, Samuel M. Edwards, Cashier of the Office of Discount and Deposit of the Bank of the Valley in Virginia, at Leesburg, personally appeared before the subscriber, a Justice of the Peace for said county, and made oath, that the above exhibits a true state of said Office on the first day of August, 1828. Given under my hand, this first day of August, 1828.

JOHN H. M'CABE.

The state of the **BANK OF THE VALLEY IN VIRGINIA**, on the first day of October, 1828.

Office at Charlestown,	capital stock,	\$ 130,000 00	Capital Stock,	\$ 690,000 00
Office at Romney,	" "	130,000 00	Notes in circulation,	173,885 00
Office at Leesburg,	" "	130,000 00	Due to other Banks,	230 00
Commonwealth of Virginia,		30,000 00	Discounts,	4,724 46
Real Estate, Banking House,	\$ 8,000 }	11,015 00	Deposit money,	52,437 75
" purchased to secure debts,	3,015 }			
The President and Directors for Bank Stock,		36,436 00		
Bills and Notes discounted,		328,504 79		
Bond account,		2,910 91		
Specie,		35,143 07		
Notes of other Banks, Dep'ts, &c.		44,690 10		
Office Notes,		705 00		
Due from other Banks,		31,255 88		
William Brown, Cashier,		2,763 97		
John Jack, Cashier,		7,244 23		
Samuel M. Edwards, Cashier,		628 46		
Included in the above, are				
Bad debts,	\$ 6,062 00			
Doubtful debts,	14,392 16			
		<u>\$ 921,297 41</u>		<u>\$ 921,297 41</u>

*Frederick County, sc:*

This day Lewis Hoff, Cashier of the Bank of the Valley in Virginia, appeared before me, a Justice of the Peace for the county aforesaid, and made oath, that the above statement exhibits the true state of the Parent Bank at Winchester, on the first day of October, 1828, to the best of his knowledge and belief. Given under my hand, this 7th day of October, 1828.

THOMAS CRAMER.

*State of the Office of Discount and Deposit of the Bank of the Valley in Virginia, at Charlestown, on the 1st day of October, 1828.*

Specie,	\$ 23,501 23	Stock,	\$ 130,000 00
Notes of other Banks,	10,540 00	Circulation,	91,200 00
Real Estate, Banking House,	7,000 00	Discounts,	3,498 87
Bills and Notes discounted,	189,630 25	Due to other Banks,	640 31
Due from other Banks,	16,674 10	" Parent Bank,	2,639 47
" from office at Leesburg,	592 74	Deposits,	19,959 67
	<u>\$ 247,938 32</u>		<u>\$ 247,938 32</u>

*Jefferson County, sc:*

This day William Brown, Cashier of the Office of Discount and Deposit of the Bank of the Valley in Virginia, at Charlestown, appeared before me, a Justice of the Peace for the county aforesaid, and made oath, that the above statement exhibits the true state of said Office, (errors excepted,) on the first day of October, 1828. Given under my hand, this 3d day of Oct. 1828.

GEO. W. HUMPHREYS.

*State of the Office of Discount and Deposit, at Romney, October 1st, 1828.*

Bills and Notes discounted,	\$ 191,008 41	Capital stock,	\$ 130,000 00
Notes of other Banks,	26,898 00	Notes in circulation,	188,330 00
Specie,	43,658 44	Lewis Hoff, Cashier,	7,222 33
		S. M. Edwards,	54 98
Real estate, to wit:		Discount,	3,636 81
Bank house and lot,	\$ 8,537 50	Deposit money,	20,663 83
Lands purchased to secure debts,	59,350 00		
	67,887 56		
Due from other Banks,	12 635 54		
Bond account, (balance,)	10 00		
Valley Bank stock,	8,010 00		
Bad debts,	none.		
Doubtful debts,	\$ 7,569 41		
	<u>\$ 350,107 95</u>		<u>\$ 350,107 95</u>

*Hampshire County, sct:*

This day John Jack, Cashier of the Office of Discount and Deposit of the Bank of the Valley in Virginia, at Romney, made oath before me, a Justice of the Peace in and for the said county, that the above account exhibits the true state of said Office, on the first day of this instant, errors excepted. Given under my hand, the 8th day of October, 1828.

W. C. WODROW.

*State of the Office of Discount and Deposit, at Leesburg, October 1st, 1828.*

Specie,	\$ 22,679 41	Capital,	\$ 130,000 00
Notes of other Banks,	16,936 89	Office Notes in circulation,	166,050 00
Due from other Banks,	63,830 41	Due to other Banks,	6,314 10
John Jack, Cashier,	54 98	Lewis Hoff, Cashier,	424 27
Bank stock,	12,691 00	William Brown, Cashier,	592 74
Real estate,	12,846 57	Discount account,	3,317 13
Bills and Notes discounted,	\$ 200,644 85	Deposit money,	23,654 78
Doubtful debts,	668 91		
Bad debts,	none.		
	<u>201,313 76</u>		
	<u>\$ 330,353 02</u>		<u>\$ 330,353 02</u>

*Virginia, Loudoun County, to wit:*

This day Samuel M. Edwards, Cashier of the Office of Discount and Deposit of the Bank of the Valley in Virginia, at Leesburg, personally appeared before me the subscriber, a Justice of the Peace in and for said county, and made oath, that the above exhibits a true state of the said Office, on the first day of October, 1828. Given under my hand, this first day of October, 1828.

PRESLEY CORDELL.

The state of the **BANK OF THE VALLEY**, in Virginia, on the first day of December, 1828.

Office at Charlestown, Capital Stock,	\$ 130,000 00	Capital Stock,	\$ 690,000 00
Office at Romney, " "	130,000 00	Notes in circulation,	200,660 00
Office at Leesburg, " "	130,000 00	Due to other Banks,	4,430 78
Commonwealth of Virginia,	30,000 00	Discounts,	8,101 02
Real Estate, Banking House, \$ 8,000 }	11,015 00	Deposit money,	48,058 13
Purchased to secure debts, 3,015 }			
The President and Directors for Bank Stock,	36,436 00		
Bills and notes discounted,	396,225 40		
Bank account,	2,910 91		
Specie,	36,407 34		
Notes of other Banks, drafts, &c.	55,278 25		
Office notes,	580 00		
Due from other Banks,	44,848 95		
John Jack, Cashier office at Romney,	7,222 23		
Samuel M. Edwards, Cashier office at Leesburg,	126 88		
Wm. Brown, Cashier, office at Charlestown,	198 97		
Included in the above are:			
Bad debts, \$ 6,062 00			
Doubtful debts, 14,392 16			
	<u>\$ 951,249 93</u>		<u>\$ 951,249 93</u>

*Frederick County, set:*

This day, Lewis Hoff, Cashier of the Bank of the Valley in Virginia, appeared before me a Justice of the Peace, for the county aforesaid, and made oath, that the above statement exhibits the true state of the parent Bank at Winchester, on the first day of December, 1828, to the best of his knowledge and belief. Given under my hand this 11th day of December, 1828.

THOMAS CRAMER.



State of the Office of Discount and Deposit of the Bank of the Valley in Virginia, at Charlestown, on the first day of December, 1828.

Specie,	\$ 23,398 41	Capital stock,	\$ 130,000 00
Notes of other banks,	11,305 00	Circulation,	80,655 00
Real estate,	7,000 00	Discounts,	5,376 22
Bills and notes discounted,	186,673 52	Due to other banks,	1,343 47
Due from other banks,	6,297 92	Lewis Hoff, Cas'r.	198 97
" Samuel M. Edwards, Cas'r.	73 30	Deposits,	17,174 49
	<u>\$ 234,748 15</u>		<u>\$ 234,748 15</u>

WM. BROWN, Cashier.

*Jefferson County, set:*

This day, William Brown, Cashier of the Office of Discount and Deposit of the Bank of the Valley in Virginia, at Charlestown, appeared before me, a Justice of the Peace for the county aforesaid, and made oath that the above statement exhibits the true state of the said Office (errors excepted) on the first day of December, 1828. Given under my hand the above date.

DAVID HUMPHREYS.

*State of the Office of Discount and Deposit at Romney, December 1st, 1828.*

Bills and Notes discounted,	\$ 185,378 41	Capital Stock,	\$ 130,000 00
Notes of other Banks,	23,831 00	Notes in circulation,	180,110 00
Specie,	44,036 08	Lewis Hoff, Cashier,	7,222 33
Real Estate, to wit:		Due to other Banks,	54 98
Bank House and Lot,	\$ 8,537 56 }	Discount,	5,005 81
Lands purchased to secure debts,	59,858 00 }	Deposit money,	16,515 62
Due from other Banks,	9,247 56		
Bond Account, (balance,)	10 13		
Valley Bank Stock,	8,010 00		
	<u>\$ 338,908 74</u>		<u>\$ 338,908 74</u>
Bad debts, none.			
Doubtful debts,	\$ 7,569 41		

E. E.

*Hampshire County, set:*

This day John Jack, Cashier of the Office of Discount and Deposit of the Bank of the Valley in Virginia, at Romney, made oath before me, a Justice of the Peace in and for the said county, that the above account exhibits the true state of said Office, on the 1st day of this instant, errors being excepted. Given under my hand, this 4th day of December, 1828.

W. C. WODROW.

*State of the Office of Discount and Deposit at Leesburg, December 1st, 1828.*

Specie,	22,577 33	Capital,	130,000 00
Notes of other Banks,	31,568 21	Office notes in circulation,	198,925 00
Due from other Banks,	81,016 87	Due to other Banks,	6,601 00
Bank Stock,	12,691 00	Lewis Hoff, Cashier,	399 27
Real Estate,	12,846 57	William Brown, Cashier,	73 30
Bills and notes discounted,	202,662 93	Discount account,	5,064 77
Doubtful debts,	668 91	Deposit money,	23,023 47
Bad debts, none.			
	<u>203,331 84</u>		
John Jack, Cashier,	54 98		
	<u>\$ 364,086 81</u>		<u>\$ 364,086 81</u>

*Virginia, Loudoun county, to wit:*

This day Samuel M. Edwards, Cashier of the Office of Discount and Deposit of the Bank of the Valley in Virginia, at Leesburg, personally appeared before the subscriber, a Justice of the Peace for said county, and made oath that the above exhibits a true state of the said Office, on the first day of December, 1828. Given under my hand this 3d day of Dec. 1828.

FAYETTE BALL.

## Statement of the NORTH WESTERN BANK OF VIRGINIA, July 31st, 1828.

Bills discounted, of which		Capital stock,	177,100 00
\$ 11,658 34 is in suit, }		Notes in circulation,	98,775 00
1,100 00 doubtful, }	\$ 206,232 33	Profit and loss,	164 24
Real estate,	4,020 00	Discount received, and premiums,	1,451 67
Due by President and Directors for stock,	16,915 00	Due to other Banks,	7,313 92
by Commonwealth of Virginia,	8,470 00	to depositors,	26,415 11
by other Banks,	7,163 11		
Specie on hand,	30,475 50		
Notes of other Banks,	37,924 00		
	<u>\$ 311,199 94</u>		<u>\$ 311,199 94</u>

E. E.

## OCTOBER 2d, 1828.

Bills discounted, of which		Capital stock,	177,100 00
\$ 25,788 34 in suit, }		Notes in circulation,	112,070 00
1,100 00 doubtful, }	225,431 35	Profit and loss,	321 39
Real estate,	4,020 00	Discount received, and premiums,	4,410 05
Due by President and Directors for stock,	17,290 00	Due to other Banks,	20,350 78
by Commonwealth of Virginia,	8,470 00	to depositors,	23,088 27
by other Banks,	6,147 47		
Expense,	350 00		
Specie on hand,	31,400 67		
Notes of other Banks,	46,231 00		
	<u>\$ 339,340 49</u>		<u>\$ 339,340 49</u>

E. E.

## DECEMBER 4TH, 1828.

Bills discounted, of which		Capital stock,	177,100 00
\$ 25,788 34 in suit, }		Notes in circulation,	115,100 00
1,100 00 doubtful, }	\$ 223,526 36	Profit and loss,	249 74
Real estate,	4,020 00	Discount received, and premiums,	6,832 28
Due by President and Directors for stock,	17,290 00	Due to other Banks,	11,904 63
by Commonwealth of Virginia,	8,470 00	to depositors,	26,340 75
by other Banks,	2,291 92		
Expense,	350 00		
Specie on hand,	31,900 12		
Notes of other Banks,	39,679 00		
	<u>\$ 337,527 40</u>		<u>\$ 337,527 40</u>

E. E.

Ohio County, to wit:

Personally appeared before me, the subscriber, a Justice of the Peace in and for the county aforesaid, Thomas Woods, Cashier of the North Western Bank of Virginia, and made oath, that the three foregoing are true and correct statements of the said North Western Bank of Virginia. Given under my hand and seal, this 6th day of December, 1828.

ARCHIBALD WOODS, (Seal.)