

No. 1.—State of the *BANK OF VIRGINIA*, (including the Branches,) January 1, 1831.

Outstanding Debt,			Capital stock,	-	2,740,000 00
Richmond,	1,332,500 90		Notes in circulation,		
Norfolk,	593,219 28		Richmond,	604,213 52	
Petersburg,	671,868 16		Norfolk,	120,930 00	
Fredericksburg,	609,101 54		Petersburg,	257,805 00	
Lynchburg,	593,313 97		Fredericksburg,	304,300 00	
Danville,	184,820 32	3,084,824 26	Lynchburg,	356,097 50	
			Danville,	136,535 00	
				1,875,971 02	
Specie,			Deduct for notes on hand at the		
Richmond,	108,506 06		Bank and Branches, viz:		
Norfolk,	37,160 00		Richmond,	57,330 00	
Petersburg,	43,884 33		Norfolk,	7,735 00	
Fredericksburg,	53,572 32		Lynchburg,	20,655 00	
Lynchburg,	28,477 22	317,389 21	Danville,	5,395 00	
Danville,	45,789 28			91,115 00	
				1,784,856 02	
Due from Foreign Banks,			Deposit Money,		
Richmond,	42,360 19		Richmond,	734,770 77	
Norfolk,	34,498 35		Norfolk,	91,488 61	
Petersburg,	103,553 77		Petersburg,	150,893 55	
Fredericksburg,	57,910 88		Fredericksburg,	88,036 11	
Lynchburg,	42,989 28		Lynchburg,	71,734 41	
Danville,	16,485 00	297,797 47	Danville,	6,674 44	
				1,143,594 89	
Bills of Exchange,			Deduct for notes and checks in		
Richmond,	67,751 13		transit,	8,066 06	
Petersburg,	9,485 61	77,236 74			
		345,851 90			1,134,628 83
Baring, Brothers, & Co.					
Stock of the Bank of Virginia,					
Richmond, (1062 shares)	81,309 37				
Norfolk, (73 shares)	7,300 00	88,609 37			
Loans to corporations,					
City of Richmond,	23,173 40				
James River Company,	162,300 00				
Norfolk Borough,	7,000 00				
Dismal Swamp Canal Company,	1,181 56	193,654 96			
Real Estate,					
Richmond,	109,135 89				
Norfolk,	105,011 94				
Petersburg,	92,058 52				
Fredericksburg,	26,745 10				
Lynchburg,	21,169 49	354,120 94			
		85,659,484 85			85,659,484 85

	<i>Capital.</i>	<i>Nett profits for last half year.</i>	<i>Rate of Int.</i>
Richmond,	1,030,000	45,888 15	4.45
Norfolk,	460,000	7,958 87	1.73
Petersburg,	500,000	13,645 16	2.73
Fredericksburg,	300,000	12,326 09	4.07
Lynchburg,	300,000	14,048 89	4.68
Danville,	150,000	1,046 86	0.69
Total,	8 2,740,000	94,814 02	3.46

No. 2.—Statement of the **BANK OF VIRGINIA.**

The total amount of bad and doubtful debts of the Bank of Virginia, was estimated on the 1st day of January, 1830, at	\$ 320,566 96
To meet this sum, the Bank now has,	
Surplus profits,	43,000 95
Profits in Bank Stock,	24,890 63
	67,900 58

Total amount of bad and doubtful debts on the 1st day of January, 1831, \$ 252,576 38
 From which should be deducted, whatever shall be recovered of the doubtful debts, and any gain by the destruction of Bank notes in the course of twenty-seven years that the Bank has been in operation.
 It is confidently believed, that no bad debts have been contracted within the last year.

No. 3.—State of the **FARMERS' BANK OF VIRGINIA, (including the Branches,) January 1, 1831.**

Debts outstanding,				Stock,	2,000,000 00
Richmond,	986,640 28			Notes in circulation,	
Norfolk,	553,485 96			Richmond,	610,184 50
Petersburg,	414,371 62			Norfolk,	102,905 00
Fredericksburg,	484,737 38			Petersburg,	301,853 00
Lynchburg,	520,937 35			Fredericksburg,	202,525 00
Winchester,	378,230 33			Lynchburg,	310,097 00
Danville,	48,366 00			Winchester,	203,675 00
	3,386,777 92				1,731,230 50
Specie,					
Richmond,	210,349 90				
Norfolk,	19,274 45				
Petersburg,	43,050 27				
Fredericksburg,	39,402 60				
Lynchburg,	42,513 26				
Winchester,	28,372 55				
Danville,	1,353 35				
	384,316 38				
Foreign Notes,					
Richmond,	19,616 66				
Norfolk,	11,269 48				
Petersburg,	5,665 00				
Fredericksburg,	11,435 00				
Lynchburg,	40,354 82				
Winchester,	41,162 96				
Danville,	1,600 00				
	131,103 92				
Sterling Bills,					
Richmond,	147,307 92				
Petersburg,	15,590 98				
	162,907 90				
Due from other Banks,					
Richmond,	369,750 21				
10,768 29 Norfolk,	120,285 47				
31,835 79 Petersburg,	14,066 67				
29,131 13 Fredericksburg,	400 51				
Lynchburg,	594,502 86				
Winchester,	71,735 21				
Danville,	432,767 65				
	432,767 65				
Amount carried forward,	\$ 4,497,873 77			Amount carried forward,	\$ 3,731,230 50

Amount brought forward, - \$4,497,873.77		Amount brought forward, - \$3,731,239.50	
Bank Stock,		Deposit Money,	
Richmond, - - -	89,765 50	Richmond, - - -	774,761 62
Norfolk, - - -	5,720 00	Norfolk, - - -	43,963 58
Fredericksburg, - - -	10,876 00	Petersburg, - - -	156,807 10
	<u>106,361 50</u>	Fredericksburg, - - -	58,268 51
Real Estate,		Lynchburg, - - -	88,770 09
Richmond, - - -	105,009 84	Winchester, - - -	18,205 14
Norfolk, - - -	58,709 94	Danville, - - -	2,195 73
Petersburg, - - -	36,258 69		<u>1,142,971 77</u>
Fredericksburg, - - -	18,532 31		
Lynchburg, - - -	28,885 04		
Winchester, - - -	24,490 18		
	<u>269,976 00</u>		
	<u>\$4,874,211 27</u>		<u>\$4,874,211 27</u>

No. 4.—State of the *FARMERS' BANK OF VIRGINIA*, (including the Branches,) 1st January, 1831.

Debts outstanding, - - -	3,386,777 92	Stock, - - -	2,000,000 00
Specie, - - -	384,316 38	Notes in circulation, - - -	1,731,239 50
Foreign Notes, - - -	131,103 92	Deposit Money, - - -	1,142,971 77
Sterling Bills, - - -	162,907 90		
Due from other Banks, - - -	432,767 65		
Bank Stock, - - -	106,361 50		
Real Estate, - - -	269,976 00		
	<u>\$4,874,211 27</u>		<u>\$4,874,211 27</u>

	per cent.	
Profits of Richmond, - - -	8.74	
Norfolk, - - -	2.12	
Petersburg, - - -	7.50	
Fredericksburg, - - -	8.07	
Lynchburg, - - -	9.22	
Winchester, - - -	6.68	
Danville, - - -	2.90	
Aggregate profits, - - -	6.55	

No. 5.—Statement of the *FARMERS' BANK OF VIRGINIA*.

The Committees to examine the Banks, by recurrence to the Journals of the last Session, will see a detailed report on the State of the Farmers' Bank of Virginia, on the 1st January, 1830.

The report on the State of the Bank on the 1st January, 1831, can be easily modified by the Statements now submitted to the Committees.

As it regards the debts due the Institution, the following Statement is submitted, taking the report of the last year on this subject as essentially correct:

The whole bad debt reported by the Committee, (see Journal), - - -	\$ 279,340 78
Extinguished by application of Contingent Fund during the year 1830, - - -	77,779 74

Actual bad debt, - - -	201,561 04
Doubtful debt reported by Committee, - - -	155,231 26
	<u>356,792 30</u>

From which deduct, to wit:	
The Contingent Fund of last year, - - -	\$ 100,480 14
Which was reduced by application to bad debts, - - -	77,779 74

	31,700 40
Increased by surplus profits of last year, - - -	31,085 62

	62,786 02
Profit on Stock, - - -	53,038 50
	<u>115,824 52</u>

Total of bad and doubtful debts, - - - \$ 240,967 78

From which should be deducted whatever may be recovered out of the debts reported doubtful, and also, any gain by loss of notes in circulation.

No. 6.—Salaries and Expenditures of the *FARMERS' BANK OF VIRGINIA*, and Branches, during the year 1830, viz :

Richmond—Salaries : President,	-	-	8 2,500 00	
Cashier,	-	-	2,500 00	
First Accountant,	-	-	1,300 00	
Second do.	-	-	1,300 00	
First Teller,	-	-	1,300 00	
Second do.	-	-	1,300 00	
Discount Clerk,	-	-	1,000 00	
Runner,	-	-	800 00	
Porter,	-	-	500 00	
			<hr/>	12,500 00
Guard,	-	-	-	300 00
Incidental charges,	-	-	-	2,731 36
				<hr/>
				15,531 36
Norfolk—Salaries and incidental charges,	-	-	-	5,203 18
Petersburg, do. do.	-	-	-	6,363 20
Fredericksburg, do. do.	-	-	-	7,471 13
Lynchburg, do. do.	-	-	-	5,361 38
Winchester, do. do.	-	-	-	4,969 68
Danville—Salaries—Agent,	-	-	1,250 00	
Clerk,	-	-	500 00	
Incidental charges,	-	-	187 02	
			<hr/>	1,937 02
				<hr/>
				8 46,836 95
				<hr/> <hr/>

No. 7.—Expenses of the *BANK OF VIRGINIA*, (including its Branches,) for the year 1830.

Richmond—For salaries,	-	-	-	13,913 08
Stationery, fuel, engraving, printing, &c.	-	-	-	457 45
Postage,	-	-	-	526 50
Lawyers, sheriffs and clerks' fees, commissions, &c.	-	-	-	320 94
Taxes and insurance,	-	-	-	145 52
Repairs on buildings, &c.	-	-	-	582 55
Guard to the Bank,	-	-	-	300 00
				<hr/>
				16,246 04
Norfolk—Salaries,	-	-	5,600 00	
Other expenses,	-	-	969 28	
			<hr/>	6,569 28
Petersburg—Salaries,	-	-	6,000 00	
Other expenses,	-	-	1,031 78	
			<hr/>	7,031 78
Fredericksburg—Salaries,	-	-	6,100 00	
Other expenses,	-	-	1,179 69	
			<hr/>	7,279 69
Lynchburg—Salaries,	-	-	4,899 84	
Other expenses,	-	-	1,453 08	
			<hr/>	6,352 92
Danville—Salaries (for half year.)	-	-	637 50	
Expenses in constructing a building for the office, procuring stationery, &c.	-	-	1,482 12	
			<hr/>	2,119 62
				<hr/>
				8 45,599 33
				<hr/> <hr/>

On motion of Mr. Goode, the same was ordered to be laid upon the table.

A report of the committee on the Militia Laws was read as follows :

The committee on the Militia Laws have, according to order, attentively considered the resolution to them referred, instructing an enquiry "into the expediency of organizing a board, to revise and amend the Militia Laws of this State;" and beg leave respectfully to report :