upon credit in carrying on the active operations of trade. And many able and experienced financiers consider it a fault of the system, that its organization is such as to bring the borrower of money directly in contact with the bank which issues the currency.

That its effect is to increase or diminish the amount of currency, according to the supposed rather than the real wants of business, and its tendency is to create a reciprocal stimulus between trade and banking, there can be no doubt. But yet, many of the evils produced by fluctuations in the amount of the currency would be avoided, especially so far as the banks are concerned, if they would confine themselves strictly to paper of a business character to be paid at maturity.

The statements of the Buffalo City and Clinton County Banks, which are required by law to be deposited in the Secretary's office by the 20th of this month, have not been received. We have inserted statements of their condition at a former period, for the purpose of completing the aggregate statements.

Respectfully submitted.

C. STEBBINS,
GEO. R. DAVIS, } *Bank Commissioners.*
H. DENIO,

ALBANY, *January* 24, 1840.

NY 1840

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DOCUMENTS

ACCOMPANYING

THE REPORT OF THE BANK COMMISSIONERS

OF

THE STATE OF NEW YORK,

January, 1840.

F 1.—SAFETY-FUND BANK STATEMENTS.

RESOURCES.

	Bank of America.	Mechanics' Bank.	Bank of the State of New York.	Phenix Bank.	Merchants' Bank.	Bank of New York.
Loans and discounts	$2,552,170	$2,364,164	$2,278,720	$967,832	$2,053,578	$1,873,649
Real estate	114,040	86,551	245,500	64,352	84,231	90,000
Stocks	678,553	333,130	373,241	774,000	210,000	284,000
Overdrafts	2,063	10,845	1,713	35,785	7,097	884
Expenses and personal estate	–	14,731	17,237	75,221	6,667	1,407
Bank fund	60,036	60,000	22,301	45,000	36,453	30,000
Specie	886,033	352,615	375,809	184,187	431,731	256,185
Notes of other solvent banks	381,470	244,432	370,296	139,250	644,032	378,806
Checks and other cash items	903,015	2,351	18,354	–	–	3,782
Funds on deposite in New York and Albany						
Due from other banks and corporations	367,465	173,196	103,214	360,125	750,466	58,267
	5,944,845	3,642,015	3,806,385	2,645,752	4,224,255	2,976,980

LIABILITIES.

Capital	$2,001,200	$2,000,000	$2,000,000	$1,500,000	$1,430,000	$1,000,000
Circulation	359,197	304,032	247,363	98,402	299,310	381,665
Loans on time	56,000	–	–	–	–	170,610
Due to canal fund	108,553	172,000	–	–	181,300	103,200
Profits	228,592	223,192	99,979	–	433,195	196,594
Deposites on debts	1,660					
Dividends unpaid	161,553	8,221	7,591	2,355	14,104	6,440
Deposites	2,558,281	724,944	926,519	613,642	1,098,590	901,284
Due other banks and corporations	469,809	209,626	524,931	431,353	707,756	77,187
	5,944,845	3,642,015	3,806,385	2,645,752	4,224,255	2,976,980
Dividends the last year	200,166	120,000	160,000	120,000	127,440	90,000
Directors' liabilities as principals	152,151	18,300	223,369	70,972	24,260	76,895
Directors' liabilities as sureties	187,905	18,302	47,304	20,000	121,100	71,721
Stock owned by directors	207,400	61,625	66,700	85,050	37,300	24,000
Loans and discounts, July 1, 1839	3,282,124	3,003,888	2,535,689	1,457,919	2,771,234	2,257,540
Circulation	310,041	424,146	341,980	120,044	370,000	524,693
Specie	715,360	305,685	214,865	46,830	433,014	316,185

F 1.—SAFETY-FUND BANKS—Continued.

RESOURCES.

	Union Bank.	National Bank.	Merchants' Exchange Bank.	City Bank.	Leather Manufacturers' Bank.	Commercial Bank, New York
Loans and discounts	$1,735,165	$1,078,971	$1,026,685	$1,038,780	$923,323	$769,288
Real estate	60,000	29,637	20,376	69,707	2,164	23,822
Stocks	–	60,000	–	–	7,866	15,000
Overdrafts	4,859	1,901	5,181	852	1,001	1,138
Expenses and personal estate	17,388	3,328	–	9,452	13,391	
Bank fund	30,000	22,500	22,500	21,600	18,000	10,609
Specie	201,126	140,443	147,859	124,681	177,643	50,561
Notes of other solvent banks	100,204	140,852	96,995	52,306	172,941	10,728
Checks and other cash items	233,927	15,305	65,633	100,977	598	37,360
Funds on deposite in New York and Albany						
Due from other banks and corporations	113,803	26,287	115,721	94,452	88,212	65,699
	2,496,472	1,519,224	1,500,950	1,512,807	1,405,139	984,205

LIABILITIES.

	Union Bank.	National Bank.	Merchants' Exchange Bank.	City Bank.	Leather Manufacturers' Bank.	Commercial Bank, New York
Capital	$1,000,000	$750,000	$750,000	$720,000	$600,000	$500,000
Circulation	269,997	179,193	117,573	144,986	122,005	156,926
Loans on time						
Due to canal fund	–	–	–	–	–	86,000
Profits	185,936	122,124	128,757	120,021	82,660	27,253
Deposites on debts						
Dividends unpaid	7,165	2,861	3,151	3,544	1,318	21,824
Deposites	573,057	388,529	302,864	460,819	429,213	122,712
Due other banks and corporations	460,317	76,517	198,605	63,437	169,943	69,490
	2,496,472	1,519,224	1,500,950	1,512,807	1,405,139	984,205
Dividends the last year	140,000	60,000	75,000	57,600	78,000	40,000
Directors' liabilities as principals	150,222	49,021	79,942	85,494	61,708	83,769
Directors' liabilities as sureties	116,600	126,724	140,161	92,796	69,877	34,999
Stock owned by directors	102,500	49,350	83,000	136,080	73,500	57,000
Loans and discounts, 1st July, 1839	2,255,483	1,333,309	1,231,603	1,238,648	1,107,886	846,763
Circulation, 1st July, 1839	342,127	170,236	182,485	182,868	229,892	166,589
Specie, 1st July, 1839	243,270	149,208	164,045	158,739	77,480	29,614

F 1.—SAFETY-FUND BANKS—Continued.

RESOURCES.

	Lafayette Bank.	Butchers and Drovers' Bank.	Seventh Ward Bank.	Tradesmen's Bank.	Mechanics and Traders' Bank.	Greenwich Bank.
Loans and discounts	$660,252	$715,168	$708,672	$681,716	$264,517	$263,337
Real estate	18,700	61,105	6,105	29,933	43,856	16,924
Stocks	–	–	–	254	–	2,453
Overdrafts	1,385	662	2,716	327	486	3,774
Expenses and personal estate	–	17,879	–	–	6,305	1,584
Bank fund	10,416	15,000	15,000	12,000	6,000	6,000
Specie	26,830	117,509	37,461	62,914	42,320	33,022
Notes on other solvent banks	10,400	32,322	37,197	32,885	12,839	13,735
Checks and other cash items	6,022	430	6,031	14,213	39,277	27,947
Funds on deposite in New York and Albany						
Due from other banks and corporations	56,534	42,600	37,673	57,770	16,009	21,818
	790,539	1,002,675	850,855	892,012	431,609	390,594

LIABILITIES.

	Lafayette Bank.	Butchers and Drovers' Bank.	Seventh Ward Bank.	Tradesmen's Bank.	Mechanics and Traders' Bank.	Greenwich Bank.
Capital	$500,000	$500,000	$500,000	$400,000	$200,000	$200,000
Circulation	90,601	143,829	116,106	106,835	78,875	57,761
Loans on time						
Due to canal fund	53,614					
Profits	14,806	47,184	49,909	69,797	16,283	9,13[illegible]
Deposites on debts	202	999	18,098			
Dividends unpaid	2,468	649	21,066	21,081	2,762	1,43[illegible]
Deposites	83,506	256,738	120,503	281,664	115,458	62,02[illegible]
Due other banks and corporations	45,342	53,276	25,173	12,635	18,231	60,24[illegible]
	790,539	1,002,675	850,855	892,012	431,609	390,59[illegible]
Dividends the last year	20,000	50,000	40,000	60,000	16,000	14,00[illegible]
Directors' liabilities as principals	146,311	83,534	10,569	104,103	1,165	28,75[illegible]
Directors' liabilities as sureties	–	61,337	133,144	27,127	60,625	26,84[illegible]
Stock owned by directors	139,300	24,825	73,200	71,000	62,800	21,05[illegible]
Loans and discounts, 1st July, 1839	739,906	1,113,736	924,376	869,043	377,908	315,84[illegible]
Circulation, 1st July 1839	160,654	252,009	204,292	141,653	130,444	109,45[illegible]
Specie, 1st July, 1839	53,390	65,404	76,849	70,261	34,444	59,95[illegible]

F 1.—SAFETY-FUND BANKS—Continued.

RESOURCES.

	Brooklyn Bank.	Atlantic Bank.	Long Island Bank.	Westchester County Bank.	Bank of Newburgh.	Highland Bank.
Loans and discounts	$218,222	$545,719	$569,239	$269,486	$232,744	$277,261
Real estate	17,546	37,223	27,487	9,400	12,596	16,562
Stocks	–	–	–	6,250	20,000	
Overdrafts	2,618	213	1,001	256	1,052	450
Expenses and personal estate	14,334	15,473	7,311	974	136	3,670
Bank fund	6,000	8,100	–	5,339	4,200	4,291
Specie	4,028	27,203	54,634	12,833	19,925	25,376
Notes of other solvent banks	8,455	2,936	5,623	2,657	5,128	8,916
Checks and other cash items	65	3,677	15,936	3,911	2,102	8,342
Funds on deposite in New York and Albany	–	52,303	54,478	8,624	15,691	13,781
Due from other banks and corporations	–	–	–	696	3,997	7,918
	271,268	692,847	735,709	320,426	317,571	366,567

LIABILITIES.

	Brooklyn Bank.	Atlantic Bank.	Long Island Bank.	Westchester County Bank.	Bank of Newburgh.	Highland Bank.
Capital	$200,000	$500,000	$300,000	$200,000	$140,000	$200,000
Circulation	10,697	69,050	113,290	67,871	68,107	82,451
Loans on time						
Due to canal fund						
Profits	38,877	25,631	113,256	15,873	46,463	30,529
Deposites on debts	–	–	–	5,339		
Dividends unpaid	168	614	4,285	688	–	820
Deposites	21,526	92,828	138,803	30,655	48,779	33,775
Due other banks and corporations	–	4,724	66,075	–	14,222	18,992
	271,268	692,847	735,709	320,426	317,571	366,567
Dividends the last year	–	20,000	36,000	19,000	16,000	8,000
Directors' liabilities as principals	4,021	74,812	42,221	17,440	17,201	27,58
Directors' liabilities as sureties	985	43,499	28,579	20,872	9,022	19,32
Stock owned by directors	70,720	62,750	–	31,450	41,440	39,80
Loans and discounts, 1st July, 1839	223,384	610,633	740,748	384,442	307,052	394,88
Circulation, 1st July, 1839	2,794	132,058	175,357	177,175	98,725	153,57
Specie, 1st of July, 1839	765	28,879	51,236	17,992	29,751	18,29

F 1.—SAFETY-FUND BANKS—Continued.

RESOURCES.

	Orange County Bank.	Dutchess County Bank.	Farmers and Manufacturers' Bank.	Bank of Poughkeepsie.	Ulster County Bank.	Kingston Bank.
Loans and discounts	$189,732	$849,696	$354,996	$152,646	$138,543	$198,711
Real estate	20,991	18,000	42,816	9,262	6,975	20,137
Stocks	–	15,875				
Overdrafts	–	12,374	380	62		
Expenses and personal estate	118	8,019	177	–	26	2,555
Bank fund	3,169	6,666	7,325	3,000	3,000	2,197
Specie	19,065	24,683	27,011	23,840	14,610	25,403
Notes of other solvent banks	4,795	6,258	2,756	5,123	4,485	1,355
Checks and other cash items	3,304	–	11,345	250	1,056	
Funds on deposite in New York and Albany	12,963	70,678	64,590	39,785	15,881	30,076
Due from other banks and corporations	–	12,316	10,348	5,692	2,419	775
	254,137	1,024,565	521,744	239,660	186,995	281,209

LIABILITIES.

Capital	$105,660	$600,000	$300,000	$100,000	$100,000	[illegible]
Circulation	91,079	162,901	108,805	76,234	53,366	[illegible]
Loans on time						
Due canal fund	–	106,000				
Profits	28,472	27,972	24,654	30,480	12,303	11,426
Deposites on debts	6,320	17,237	33,844	2,154		
Dividends unpaid	360	–	–	–	1,551	279
Deposites	19,080	93,100	28,058	18,456	15,980	12,650
Due other banks and corporations	3,166	17,355	26,383	12,336	3,795	
	254,137	1,024,565	521,744	239,660	186,995	281,209
Dividends the last year	9,509	54,000	25,500	9,000	7,500	14,000
Directors' liabilities as principals	13,198	72,683	39,638	8,600	4,800	29,340
Directors' liabilities as sureties	10,062	104,585	16,574	17,557	1,150	22,473
Stock owned by directors	26,880	126,825	72,500	26,350	37,300	23,600
Loans and discounts, 1st July, 1839	247,568	955,716	439,284	221,684	224,793	362,626
Circulation, 1st July, 1839	131,409	275,000	179,698	141,228	115,370	141,891
Specie, 1st July, 1839	18,751	28,398	24,743	21,712	15,720	16,452

F 1.—SAFETY-FUND BANKS—Continued.

RESOURCES.

	Catskill Bank.	Tanners' Bank.	Hudson River Bank.	Bank of Albany.	Mechanics and Farmers' Bank.	New York State Bank.
Loans and discounts	$183,241	$92,926	$196,971	$433,289	$741,917	$546,286
Real estate	18,230	5,500	4,000	8,002	20,000	27,319
Stocks	–	–	–	30,000	–	43,500
Overdrafts	1,410	2	2,045	431	1,034	4,663
Expenses and personal estate	–	–	–	1,418	–	3,110
Bank fund	4,500	3,000	4,500	7,200	13,260	10,601
Specie	8,465	15,157	11,057	23,933	55,302	43,993
Notes on other solvent banks	12,674	4,757	6,251	26,152	87,135	106,467
Checks and other cash items	9,944	–	4,401	5,764	43,682	6,234
Funds on deposite in New York and Albany	29,442	67,643	29,142	–	43,489	40,000
Due from other banks and corporations	5,634	873	1,633	176	68,943	133,472
	273,540	189,858	260,000	536,365	1,074,762	965,645

LIABILITIES.

Capital	**$150,000**	**$100,000**	**$150,000**	**$240,000**	**$442,000**	**$369,600**
Circulation	**57,113**	**56,247**	**65,100**	**75,432**	**97,311**	**70,911**
Loans on time	–	–	–	11,964	61,612	62,123
Due to canal fund	13,432	12,415	7,496	61,170	180,281	133,636
Profits	3,731	1,708	–	–	13,916	
Deposites on debts	135	121	310	3,467	–	1,375
Dividends unpaid	41,371	19,367	28,941	122,400	120,801	77,723
Deposites	5,758	–	8,153	21,922	158,841	250,277
Due other banks and corporations						
	273,540	189,858	260,000	536,365	1,074,762	965,645
Dividends the last year	15,500	9,000	18,000	21,600	44,200	33,264
Directors' liabilities as principals	16,892	5,700	10,242	33,000	40,298	50,099
Directors' liabilities as sureties	14,829	6,685	19,725	30,074	83,355	38,921
Stock owned by directors	34,640	–	43,050	37,770	83,402	69,457
Loans and discounts, July 1, 1839	291,396	180,005	277,711	589,713	897,305	766,835
Circulation, July 1, 1839	110,993	128,532	147,610	137,535	166,130	178,812
Specie, July 1, 1839	10,008	12,696	12,974	25,746	29,835	21,594

F 1.—SAFETY-FUND BANKS—Continued.

RESOURCES.

	Canal Bank.	Albany City Bank.	Watervliet Bank.	Bank of Troy.	Farmers' Bank.	Merchants and Mechanics' Bank.
Loans and discounts	$566,660	$770,312	$392,126	$675,297	$523,875	$502,753
Real estate	–	36,332	47,887	21,105	22,208	24,622
Stocks	–	–	–	54,544	–	1,100
Overdrafts	–	1,136	1,579	–	66	30
Expenses and personal estate	5,460	–	2,788	139	4,547	
Bank fund	9,000	13,125	2,916	13,200	8,340	9,000
Specie	20,777	57,424	5,817	22,027	16,860	15,134
Notes of other solvent banks	25,785	71,045	20,032	38,783	10,790	2,690
Checks and other cash items	1,560	4,666	13,438	28,569	12,043	3,324
Funds on deposite in New York and Albany	55,681	278,391	6,450	24,219	–	20,523
Due from other banks and corporations	47,712	33,374	16,746	156,793	21,078	976
	732,635	1,265,805	509,779	1,034,676	619,807	580,152

LIABILITIES.

Capital	$300,000	$500,000	$250,000	$440,000	$278,000	$300,000
Circulation	68,120	43,228	97,321	74,463	93,363	50,595
Loans on time	–	–	–	–	–	100,000
Due to canal fund	84,852	28,570	14,720	56,400	7,800	30,000
Profits	59,210	121,864	13,927	99,190	32,762	38,667
Deposites on debts	9,236	4,852	–	–	2,460	775
Dividends unpaid	809	1,332	308	811	2,063	30
Deposites	83,235	114,240	52,491	21,633	71,411	31,587
Due other banks and corporations	127,173	451,719	81,012	342,179	131,948	28,498
	732,635	1,265,805	509,779	1,034,676	619,807	580,152
Dividends the last year	24,000	40,000	10,000	39,600	22,240	24,000
Directors' liabilities as principals	24,507	57,226	30,979	40,267	24,689	24,967
Directors' liabilities as sureties	42,132	31,223	14,301	41,478	17,521	27,812
Stock owned by directors	28,920	124,600	40,600	85,740	38,410	42,400
Loans and discounts, July 1, 1839	683,812	888,055	476,839	1,050,408	688,485	684,809
Circulation, July 1, 1839	157,709	169,250	133,212	205,408	185,728	144,175
Specie, July 1, 1839	20,591	33,588	9,712	21,749	15,992	15,183

F 1.—SAFETY-FUND BANKS—*Continued.*

RESOURCES.

	Troy City Bank.	Lansingburgh Bank.	Saratoga County Bank.	Bank of Whitehall.	Essex County Bank.	Clinton County Bank.
Loans and discounts	$424,879	$183,358	$170,871	$168,544	$138,435	$336,019
Real estate	13,800	7,000	5,436	7,003	8,500	6,223
Stocks						
Overdrafts	157	–	968	200	234	1,575
Expenses and personal estate	–	963	297	730	644	1,000
Bank fund	–	3,600	3,000	3,000	3,000	1,263
Specie	16,195	12,180	9,810	7,188	6,061	10,781
Notes of other solvent banks	16,865	1,745	4,362	5,110	1,102	26,236
Checks and other cash items	16,906	–	4,632	9,275	–	1,412
Funds on deposite in New York and Albany	21,055	53	2,629	–	8,176	4,024
Due from other banks and corporations	12,766	–	404	1,642	8,154	3,190
	522,623	208,899	202,409	202,692	174,306	391,723

LIABILITIES.

Capital	$300,000	$120,000	$100,000	$100,000	$1 0,000	$200,000
Circulation	67,559	59,515	54,673	66,796	52,127	124,883
Loans on time						
Due to canal fund	18,802	–	–	10,220	3,716	30,000
Profits	53,161	12,126	15,252	8,278	4,781	11,921
Deposites on debts	4,235	–	1,091	1,420	3,956	
Dividends unpaid	397	162	851	667	155	764
Deposites	38,238	16,596	16,712	13,955	9,571	21,066
Due other banks and corporations	40,231	500	13,830	1,356	–	3,089
	522,623	208,899	202,409	202,692	174,306	391,723
Dividends the last year	30,000	12,000	10,000	10,000	9,000	
Directors' liabilities as principals	41,887	11,496	8,980	7,030	13,076	
Directors' liabilities as sureties	26,760	25,953	24,077	10,216	8,587	
Stock owned by directors	58,150	10,810	51,125	33,500	28,850	
Loans and discounts, July 1, 1839	641,943	229,620	225,230	221,152	226,346	
Circulation, July 1, 1839	166,201	115,594	107,468	122,967	104,859	
Specie, July 1, 1839	7,921	11,833	11,511	11,253	5,017	

F 1.—SAFETY-FUND BANKS—Continued.

RESOURCES.

	Mohawk Bank.	Schenectady Bank.	Montgomery County Bank.	Central Bank.	Otsego County Bank.	Herkimer County Bank.
Loans and discounts	$297,241	$282,714	$160,444	$186,507	$213,717	$277,721
Real estate	28,145	–	2,063	19,332	3,310	5,500
Stocks						
Overdrafts	1,225	557	18	103	282	42
Expenses and personal estate	711	1,562	141	55	–	374
Bank fund	4,950	4,500	3,000	3,600	3,000	6,000
Specie	9,900	15,541	6,985	13,396	8,970	14,627
Notes of other solvent banks	2,273	5,888	1,189	14,662	21,327	4,411
Checks and other cash items	902	846	–	2,100	931	276
Funds on deposite in New York and Albany	19,121	31,199	7,585	–	208	20,849
Due from other banks and corporations	–	–	–	20,499	866	1,130
	364,468	342,807	181,425	260,254	252,611	330,930

LIABILITIES.

Capital	$165,000	$150,000	$100,000	$120,000	$100,000	$200,000
Circulation	51,884	43,263	39,693	103,354	85,000	74,862
Loans on time						
Due canal fund	37,609	10,000	–	6,000	–	3,420
Profits	19,366	19,717	24,660	19,227	36,899	10,166
Deposites on debts	4,624	12,445	–	–	–	710
Dividends unpaid	1,001	996	–	6	37	7,825
Deposites	69,984	100,288	17,072	3,944	10,620	21,796
Due other banks and corporations	15,000	6,098	–	7,723	20,055	12,151
	364,468	342,807	181,425	260,254	252,611	330,930
Dividends the last year	11,550	12,000	5,000	10,800	10,000	20,000
Directors' liabilities as principals	16,699	11,409	21,057	10,143	12,846	29,347
Directors' liabilities as sureties	38,082	19,550	7,000	15,974	20,930	28,724
Stock owned by directors	26,215	41,400	50,500	45,870	43,900	80,750
Loans and discounts, July 1, 1839	361,980	328,854	198,859	244,007	236,705	371,491
Circulation, July 1, 1839	120,081	124,265	107,318	132,400	142,932	184,687
Specie, July 1, 1839	26,215	12,679	12,417	12,317	7,023	13,568

F 1.—SAFETY-FUND BANKS—Continued.

RESOURCES.

	Broome County Bank.	Bank of Chenango.	Madison County Bank.	Bank of Utica and branch.	Oneida Bank.	Bank of Rome.
Loans and discounts	$125,894	$142,956	$163,186	$716,012	$454,230	$160,444
Real estate	9,150	3,894	6,069	46,392	28,035	13,162
Stocks	–	–	30,000	4,692		
Overdrafts	–	87	52	22	1,268	125
Expenses and personal estate	–	12	153	254	10,082	1,993
Bank fund	3,000	3,600	3,000	18,000	6,098	3,000
Specie	11,190	17,666	8,434	46,891	40,162	10,876
Notes of other solvent banks	1,667	1,612	8,127	27,110	37,627	6,694
Checks and other cash items	–	–	3,212	5,118	5,002	1,139
Funds on deposite in New York and Albany	29,447	11,134	14,041	76,939	64,145	27,082
Due from other banks and corporations	692	20,670	4,484	42,511	12,943	6,416
	181,040	201,631	240,758	983,941	659,592	230,931

LIABILITIES.

Capital	$100,000	$120,000	$100,000	$600,000	[illegible]	$100,000
Circulation	51,466	51,959	78,347	137,089	104,277	99,781
Loans on time						
Due to canal fund	–	–	22,200	7,166		
Profits	13,699	14,973	11,026	103,604	532	18,630
Deposites on debts	–	5,231	4,158	26,561	4,273	2,520
Dividends unpaid	6	–	100	24,627	12,000	1,210
Deposites	14,798	7,501	21,798	78,372	134,330	7,566
Due other banks and corporations	1,071	1,967	3,129	6,522	4,180	1,244
	181,040	201,631	240,758	983,941	659,592	230,931
Dividends the last year	15,000	11,400	10,000	63,000	12,000	10,000
Directors' liabilities as principals	15,377	9,788	27,949	26,550	54,245	27,820
Directors' liabilities as sureties	6,670	8,384	4,721	51,299	57,459	4,191
Stock owned by directors	67,475	55,980	48,350	89,280	121,300	19,300
Loans and discounts, 1st July, 1839	188,945	227,110	242,506	1,038,133	568,820	197,879
Circulation, 1st July, 1839	134,825	130,511	151,386	414,249	240,738	132,117
Specie, 1st July, 1839	11,136	15,102	11,953	46,789	32,997	11,216

F 1.—SAFETY-FUND BANKS—Continued.

RESOURCES.

	Lewis County Bank.	Jefferson County Bank.	Sackett's Harbor Bank.	Ogdensburg Bank.	Oswego Bank.	Commercial Bank of Oswego.
Loans and discounts	$236,896	$273,040	$290,518	$123,856	$246,757	$497,090
Real estate	2,220	2,000	9,003	27,390	56,579	10,100
Stocks	20,000	–	–	–	–	10,000
Overdrafts	1,500	34	453	19	800	361
Expenses and personal estate	1,687	–	3,409	1,363	–	5,886
Bank fund	2,557	4,200	4,065	3,000	4,500	2,808
Specie	12,620	23,147	27,965	11,011	3,815	8,752
Notes of other solvent banks	8,543	13,448	8,447	11,421	7,356	826
Checks and other cash items	460	–	502	2,259	2,575	5,917
Funds on deposite in New York and Albany	35,933	45,184	16,764	11,221	3,405	1,450
Due from other banks and corporations	7,045	2,870	6,940	–	2,365	2,517
	329,461	363,923	368,066	191,540	328,152	545,707

LIABILITIES.

Capital	$100,000	$200,000	$200,000	$100,000	$150,000	$250,000
Circulation	128,555	89,497	76,363	57,137	72,976	141,920
Loans on time						
Due to canal fund	56,348	–	7,800	7,400	25,241	86,000
Profits	19,055	34,956	14,132	4,899	36,244	11,582
Deposites on debts	3,336	3,032	3,378	2,890	3,430	18,268
Dividends unpaid	400	215	182	100	150	352
Deposites	18,176	27,682	60,139	19,100	22,585	21,436
Due other banks and corporations	3,591	8,541	6,072	14	17,526	16,149
	329,461	363,923	368,066	191,540	328,152	545,707
Dividends the last year	10,000	30,000	24,000	5,000	12,000	20,000
Directors' liabilities as principals	11,619	18,295	28,392	17,912	29,949	59,711
Directors' liabilities as sureties	17,200	18,513	22,284	6,385	16,157	22,388
Stock owned by directors	26,750	55,370	41,500	43,750	15,700	
Loans and discounts, 1st July, 1839	222,841	367,872	350,411	178,317	327,435	423,047
Circulation, 1st July, 1839	104,555	162,688	148,534	78,634	124,222	186,495
Specie, 1st July, 1839	6,940	23,248	22,014	10,152	14,233	7,891

F 1.—SAFETY-FUND BANKS—Continued.

RESOURCES.

	Bank of Salina.	Onondaga Bank	Bank of Auburn.	Cayuga County Bank.	Seneca County Bank.	Bank of Geneva.
Loans and discounts	$268,117	$272,579	$477,795	$352,411	$367,394	$474,041
Real estate	6,493	5,050	3,000	20,471	4,963	5,379
Stocks	–	–	–	25,000	10,000	873
Overdrafts	7	210	1,905	204	287	57
Expenses and personal estate	477	562	–	2,153	–	600
Bank fund	3,750	4,500	6,000	6,705	5,416	12,000
Specie	14,312	13,403	16,220	20,109	8,989	39,459
Notes of other solvent banks	5,806	12,362	9,637	8,095	9,392	16,203
Checks and other cash items	16,941	–	2,846	5,476		
Funds on deposite in New York and Albany	25,828	40,952	16,975	11,944	4,015	173,689
Due from other banks and corporations	9,244	14,542	19,766	1,935	5,402	15,470
	350,975	364,160	554,144	454,503	415,858	737,771

LIABILITIES.

Capital	$150,000	$150,000	$200,000	$250,000	$200,000	$400,000
Circulation	78,924	112,021	116,609	86,388	81,753	122,405
Loans on time	7,000	4,471	8,267	45,400	21,868	
Due to canal fund	16,390	25,857	165,615	41,940	29,829	154,406
Profits	–	3,129	2,469	5,586	5,633	2,717
Deposites on debts	7,810	–	8,300	1,065		
Dividends unpaid	89,007	63,136	35,288	13,637	56,935	50,450
Deposites	1,844	5,546	17,596	10,487	19,840	7,793
Due other banks and corporations						
	350,975	364,160	554,144	454,503	415,858	737,771
Dividends the last year	15,000	7,500	16,000	20,000	22,000	40,000
Directors' liabilities as principals	17,056	35,196	42,900	54,795	30,770	64,660
Directors' liabilities as sureties	24,472	12,164	22,879	23,333	27,880	13,929
Stock owned by directors	31,100	62,300	65,575	61,575	102,450	80,700
Loans and discounts, 1st July, 1839	332,081	299,481	459,013	455,881	479,418	715,217
Circulation, 1st July, 1839	137,621	165,836	200,545	206,958	194,391	294,108
Specie, 1st July, 1839	17,860	14,887	30,318	35,498	12,316	31,576

F 1.—SAFETY FUND BANKS—Continued.

RESOURCES.

	Bank of Ithaca.	Tompkins County Bank.	Bank of Owego.	Chemung Canal Bank.	Steuben County Bank.	Yates County Bank.
Loans and discounts	$337,327	$334,481	$247,154	$344,539	$225,906	$196,614
Real estate	12,696	13,029	4,898	26,677	14,428	3,969
Stocks	–	–	–	–	–	8,000
Overdrafts	228	248	–	184	336	1,526
Expenses and personal estate	1,375	708	–	621		
Bank fund	6,000	2,678	3,083	5,191	4,413	2,668
Specie	22,259	14,880	16,882	9,299	10,456	17,063
Notes of other solvent banks	7,218	10,806	8,568	6,321	414	4,840
Checks and other cash items	–	672	–	3,245	–	1,681
Funds on deposite in New York and Albany	21,387	36,314	5,138	10,912	27,474	29,501
Due from other banks and corporations	8,501	2,867	291	1,157	1,657	2,762
	416,991	416,683	286,014	408,146	285,084	268,624

LIABILITIES.

Capital	$200,000	$250,000	$200,000	$200,000	$150,000	$100,006
Circulation	121,143	95,390	53,416	91,816	62,387	106,623
Loans on time	–	25,800	–	25,250	4,145	26,580
Due to canal fund	55,253	3,712	11,439	6,667	21,095	5,000
Profits	3,045	12,661	–	8,510	9,559	3,500
Deposites on debts	–	1,417	225	5,503	–	5,000
Dividends unpaid	26,211	14,133	20,452	65,059	32,020	16,312
Deposites	11,339	13,570	482	5,341	5,878	5,609
Due other banks and corporations						
	416,991	416,683	286,014	408,146	285,08 4	268,624
Dividends the last year	20,000	22,500	20,000	18,000	15,000	11,000
Directors' liabilities as principals	37,116	60,600	22,341	24,608	18,690	11,798
Directors' liabilities as sureties	22,347	16,611	40,536	15,437	8,941	14,999
Stock owned by directors	61,540	61,350	88,300	41,350	44,850	47,000
Loans and discounts, 1st July, 1839	395,374	393,524	357,795	414,492	365,606	247,626
Circulation, 1st July, 1839	174,152	188,708	192,973	199,561	166,224	147,027
Specie, 1st July, 1839	12,325	19,483	23,525	17,528	13,079	22,709

F 1.—SAFETY-FUND BANKS—Continued.

RESOURCES.

	Bank of Lyons.	Wayne County Bank.	Ontario Bank and Branch.	Livingston County Bank.	Bank of Genesee.	Bank of Monroe.
Loans and discounts	$323,275	$228,225	$585,330	$217,844	$218,253	$456,820
Real estate	10,478	12,292	43,827	8,269	7,842	22,339
Stocks	6,300					
Overdrafts	4,843	111	239	225	–	44
Expenses and personal estate	3,510	2,331	1,343	744	537	
Bank fund	2,208	3,000	15,000	3,000	3,000	9,000
Specie	7,696	9,209	19,909	11,539	17,548	11,384
Notes of other solvent banks	1,686	5,237	16,493	3,294	10,825	13,928
Checks and other cash items	1,995	–	3,167			
Funds on deposite in New York and Albany	11,193	27,866	125,163	27,615	27,583	48,428
Due from other banks and corporations	2,912	11,952	14,228	12	8,657	6,371
	376,096	300,223	824,699	272,542	294,245	568,314

LIABILITIES.

Capital	$200,000	$100,000	$500,000	$100,000	$100,000	$300,000
Circulation	124,851	119,385	93,345	99,031	84,476	85,887
Loans on time						
Due to canal fund	2,485	11,145	11,000	–	–	54,372
Profits	15,442	20,583	143,266	37,762	28,221	55,867
Deposites on debts	12,602	9,652	1,485	–	–	9,982
Dividends unpaid	412	–	125	70	3,207	
Deposites	11,635	28,885	44,207	25,726	48,833	18,113
Due other banks and corporations	8,669	10,573	31,271	9,953	29,508	44,093
	376,096	300,223	824,699	272,542	294,245	568,314
Dividends the last year	16,000	10,000	50,000	14,000	15,000	30,000
Directors' liabilities as principals	31,692	15,488	–	19,000	20,068	22,240
Directors' liabilities as sureties	26,943	8,405	500	10,222	4,462	1,850
Stock owned by directors	69,700	21,550	109,375	21,100	38,140	15,125
Loans and discounts, July 1, 1839	362,532	234,267	931,477	249,512	248,749	642,690
Circulation, July 1, 1839	173,165	136,380	282,070	129,103	135,442	189,016
Specie, July 1, 1839	12,975	10,590	21,610	16,400	10,454	12,701

F 1.—SAFETY-FUND BANKS—Continued.

RESOURCES.

	Rochester City Bank.	Bank of Rochester.	Bank of Orleans.	Bank of Buffalo.	Commercial Bank of Buffalo.	Buffalo City Bank.	Chautauque County Bank.
Loans and discounts	$750,877	$516,332	$306,233	$359,598	$640,040	$702,739	$192,208
Real estate	18,194	17,165	14,000	121,170	99,445	65,270	16,269
Stocks	1,500	–	–	–	–	5,200	
Overdrafts	4,803	5,714	1,280	–	3,373		
Expenses and personal estate	–	–	659	–	12,731	10,841	2,019
Bank fund	4,652	–	4,291	6,000	8,465	4,333	3,000
Specie	13,123	10,324	6,680	24,853	31,831	13,416	12,316
Notes of other solvent banks	26,526	3,841	11,271	17,135	11,811	20,852	
Checks and other cash items	9,968	1,394	592	10,504	3,808	3,699	13,500
Funds on deposite in New York and Albany	37,145	19,455	11,945	38,408	47,604	–	3,836
Due from other banks and corporations	9,683	3,043	1,189	34,799	25,086	38,637	42,162
	876,471	577,268	358,140	612,467	884,194	864,987	285,310

	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
Capital	$400,000	$[illegible]	$[illegible]	$[illegible]	[illegible]	[illegible]	[illegible]
Circulation	324,640	90,335	101,125	158,499	[illegible]	[illegible]	[illegible]
Loans on time							
Due to canal fund	63,419	117,140	–	130,222	103,258	107,609	6,231
Profits	35,360	25,667	10,341	8,474	46,307	26,975	14,511
Deposites on debts	7,105	1,613	2,723	2,503	2,241	–	11,303
Dividends unpaid	450	8,307	1,420	–	12,224	1,264	87
Deposites	98,240	29,147	12,336	124,863	134,044	12,975	9,107
Due other banks and corporations	47,257	55,059	30,195	22,907	31,206	47,343	43,316
	876,471	577,268	358,140	612,467	884,194	864,987	285,310
Dividends the last year	40,000	–	22,000	16,000	16,000	–	10,000
Directors' liabilities as principals	78,470	–	36,646	38,172	65,323	–	5,112
Directors' liabilities as sureties	33,186	–	23,013	18,893	24,702	–	22,189
Stock owned by directors	75,900	–	83,800	42,500	109,900	–	11,550
Loans and discounts, July 1, 1839	840,637	*600,000	344,706	484,109	719,528	–	221,385
Circulation, July 1, 1839	293,326	*150,000	114,869	194,851	276,690	–	127,569
Specie, July 1, 1839	9,558	*12,000	9,962	14,065	9,236	–	17,567

*Estimated.

F 1—Continued.

Banks not subject to the bank-fund law.

RESOURCES.

	Manhattan Company.	Fulton Bank.	North River Bank.	Chemical Bank.	Commercial Bank of Albany.
Loans and discounts	$2,414,722	$940,022	$819,003	$770,439	$597,924
Real estate	395,229	13,206	36,850	2,500	50,788
Stocks	601,839	–	20,000		
Expenses and personal estate	–	4,707	–	5,188	* 187,359
Specie	596,903	123,613	63,307	62,385	47,618
Notes of other banks	191,834	76,355	45,236	45,988	218,640
Checks and other cash items	† 478,550	–	18,327	11,497	
Due from other banks	330,807	109,139	79,554	61,575	184,895
Other investments	43,544	–	–	–	64,608
	5,053,428	1,267,042	1,082,277	959,572	1,351,832

* In consequence of a recent decision of the court for the correction of errors, a very considerable sum must yet be carried to the debit of the profit and loss account.

† Treasury notes.

LIABILITIES.

Capital	$2,050,000	$600,000	$500,000	$400,000	$300,000
Circulation	207,995	100,443	161,671	143,970	78,373
Profits	119,031	138,859	72,337	71,699	203,647
Dividends unpaid	–	3,380	–	259	
Due canal fund	721,247	–	86,000	–	16,600
Deposites	1,619,697	260,329	232,064	323,364	402,614
Due other banks	335,458	164,031	30,205	20,280	350,598
	5,053,428	1,267,042	1,082,277	959,572	1,351,832

January 1, 1840

SAFETY FUND BANK STATEMENTS.

RESOURCES.

	Bank of America.	Mechanics' Bank.	Bank of the State of New-York.	Phenix Bank.	Merchant's Bank.	Bank of New-York.
Loans and discounts,	2,552,170	2,364,164	2,278,720	967,832	2,053,578	1,873,649
Real estate,	114,040	86,551	245,500	64,352	84,231	90,000
Stocks,	678,553	333,130	373,241	774,000	210,000	284,000
Overdrafts,	2,063	10,845	1,713	35,785	7,097	884
Expenses and personal estate,	.....	14,731	17,237	75,221	6,667	1,407
Bank Fund,	60,036	60,000	22,301	45,000	36,453	30,000
Specie,	886,033	352,615	375,809	184,187	431,731	256,185
Notes of other solvent banks,	381,470	244,432	370,296	139,250	644,032	378,806
Checks and other cash items,	903,015	2,351	18,354	.....	.....	3,782
Funds on deposite in New-York and Albany,	.....	.....	.....	.....	.....	.....
Due from other banks and corporations,	367,465	173,196	103,214	360,125	750,466	58,267
	$5,944,845	$3,642,015	$3,806,385	$2,645,752	$4,224,255	$2,976,980

LIABILITIES.

Capital,	2,001,200	2,000,000	2,000,000	1,500,000	1,490,000	1,000,000
Circulation,	359,197	304,032	247,365	98,402	299,310	521,665
Loans on time,	56,000	.....	.....	.....	.....	170,610
Due to Canal Fund,	108,553	172,000	.....	.....	181,300	103,200
Profits,	228,592	223,192	99,979	.....	433,195	196,594
Deposites on debts,	1,660	.....	.....	.....	.....	.....
Dividends unpaid,	161,553	8,221	7,591	2,355	14,104	6,440
Deposites,	2,558,281	724,944	926,519	613,642	1,098,590	901,284
Due other banks and corporations,	469,809	209,626	524,931	431,353	707,756	77,187
	$5,944,845	$3,642,015	$3,806,385	$2,645,752	$4,224,255	$2,976,980
Dividends the last year,	200,166	120,000	160,000	120,000	127,440	90,000
Directors' liabilities as principals,	152,151	18,300	223,369	70,972	24,260	76,895
do do sureties,	187,905	18,302	47,304	20,000	121,100	71,721
Stock owned by directors,	207,400	61,625	66,700	85,050	37,300	24,000
Loans and discounts, 1st July, 1839,	3,282,124	3,003,888	2,535,689	1,457,919	2,771,234	2,257,540
Circulation,	310,041	424,146	341,980	120,044	370,000	524,693
Specie,	715,360	305,685	214,865	46,830	433,014	316,185

SAFETY FUND BANK STATEMENTS.

RESOURCES.

	Union Bank.	National Bank.	Merchants' Exchange Bank.	City Bank.	Leather Manufacturers' Bank.	Commercial Bank, N. Y.
Loans and discounts,	1,735,165	1,078,971	1,026,685	1,038,780	923,323	769,288
Real estate,	60,000	29,637	20,376	69,707	2,164	23,822
Stocks,	----------	60,000	----------	----------	7,866	15,000
Overdrafts,	4,859	1,901	5,181	852	1,001	1,138
Expenses and personal estate,	17,388	3,328	----------	9,452	13,391	----------
Bank Fund,	30,000	22,500	22,500	21,600	18,000	10,609
Specie,	201,126	140,443	147,859	124,681	177,643	50,561
Notes of other solvent banks,	100,204	140,852	96,995	52,306	172,941	10,728
Checks and other cash items,	233,927	15,305	65,633	100,977	598	37,360
Funds on deposite in N. Y. and Albany,	----------	----------	----------	----------	----------	----------
Due from other banks and corporations,	113,803	26,287	115,721	94,452	88,212	65,699
	$2,496,472	$1,519,224	$1,500,950	$1,512,807	$1,405,139	$984,205

LIABILITIES.

Capital,	1,000,000	750,000	750,000	720,000	600,000	500,000
Circulation,	269,997	179,193	117,573	144,986	122,005	156,926
Loans on time,	----------	----------	----------	----------	----------	----------
Due to Canal Fund,	----------	----------	----------	----------	----------	86,000
Profits,	185,936	122,124	128,757	120,021	82,660	27,253
Deposites on debts,	----------	----------	----------	----------	----------	----------
Dividends unpaid,	7,165	2,861	3,151	3,544	1,318	21,824
Deposites,	573,057	388,529	302,864	460,819	429,213	122,712
Due other banks and corporations,	460,317	76,517	198,605	63,437	169,943	69,490
	$2,496,472	$1,519,224	$1,500,950	$1,512,807	$1,405,139	$984,205
Dividends the last year,	140,000	60,000	75,000	57,600	78,000	40,000
Directors' liabilities as principals,	150,222	49,021	79,942	85,494	61,708	83,769
do do sureties,	116,600	126,724	140,161	92,796	69,877	34,999
Stock owned by directors,	102,500	49,350	83,000	136,080	73,500	57,000
Loans and discounts, 1st July, 1839,	2,255,483	1,333,309	1,231,603	1,238,648	1,107,886	846,763
Circulation, do	342,127	170,236	182,485	182,868	229,892	166,589
Specie, do	243,270	149,208	164,045	158,739	77,480	29,614

SAFETY FUND BANK STATEMENTS.

RESOURCES.

	Lafayette Bank.	Butchers' and Drovers' Bank.	Seventh Ward Bank.	Tradesmen's Bank.	Mechanics' and Traders' Bank.	Greenwich Bank.
Loans and discounts,	660,252	715,168	708,672	681,716	264,517	263,337
Real estate,	18,700	61,105	6,105	29,933	43,856	16,924
Stocks,	----------	----------	----------	254	----------	2,453
Overdrafts,	1,385	662	2,716	327	486	3,774
Expenses and personal estate,	----------	17,879	----------	----------	6,305	1,584
Bank Fund,	10,416	15,000	15,000	12,000	6,000	6,000
Specie,	26,830	117,509	37,461	62,914	42,320	33,022
Notes on other solvent banks,	10,400	32,322	37,197	32,885	12,839	13,735
Checks and other cash items,	6,022	430	6,031	14,213	39,277	27,947
Funds on deposite in N. Y. and Albany,	----------	----------	----------	----------	----------	----------
Due from other banks and corporations,	56,534	42,600	37,673	57,770	16,009	21,818
	$790,539	$1,002,675	$850,855	$892,012	$431,609	$390,594

LIABILITIES.

Capital,	500,000	500,000	500,000	400,000	200,000	200,000
Circulation,	90,601	143,829	116,106	106,835	78,875	57,761
Loans on time,	.....	.....	.....	.....	.....	.....
Due to Canal Fund,	53,614	.....	.....	.....	.....	.....
Profits,	14,806	47,184	49,909	69,797	16,283	9,130
Deposites on debts,	202	999	18,098	.....	.....	.....
Dividends unpaid,	2,468	649	21,066	21,081	2,762	1,437
Deposites,	83,506	256,738	120,503	281,664	115,458	62,024
Due other banks and corporations,	45,342	53,276	25,173	12,635	18,231	60,242
	$790,539	$1,002,675	$850,855	$892,012	$431,609	$390,594
Dividends the last year,	20,000	50,000	40,000	60,000	16,000	14,000
Directors' liabilities as principals,	146,311	83,534	10,569	104,103	1,165	28,757
do do sureties,	.....	61,337	133,144	27,127	60,625	26,841
Stock owned by directors,	139,300	24,825	73,200	71,000	62,800	21,050
Loans and discounts, 1st July, 1839,	739,906	1,113,736	924,376	869,043	377,908	315,845
Circulation, do	160,654	252,009	204,292	141,653	130,444	109,457
Specie, do	53,390	65,404	76,849	70,261	34,444	59,951

SAFETY FUND BANK STATEMENTS.

RESOURCES.

	Brooklyn Bank,	Atlantic Bank.	Long-Island Bank.	Westchester County Bank.	Bank of Newburgh.	Highland Bank.
Loans and discounts,	218,222	545,719	569,239	269,486	232,744	277,261
Real estate,	17,546	37,223	27,487	9,400	12,596	16,562
Stocks,	----------	----------	----------	6,250	20,000	----------
Overdrafts,	2,618	213	1,001	256	1,052	450
Expenses and personal estate,	14,334	15,473	7,311	974	136	3,670
Bank Fund,	6,000	8,100	----------	5,339	4,200	4,291
Specie,	4,028	27,203	54,634	12,833	19,925	25,376
Notes of other solvent banks,	8,455	2,936	5,623	2,657	5,128	8,916
Checks and other cash items,	65	3,677	15,936	3,911	2,102	8,342
Funds on deposite in N. Y. and Albany,	----------	52,303	54,478	8,624	15,691	13,781
Due from other banks and corporations,	----------	----------	----------	696	3,997	7,918
	$271,268	$692,847	$735,709	$320,426	$317,571	$366,567

LIABILITIES.

Capital,	200,000	500,000	300,000	200,000	140,000	200,000
Circulation,	10,697	69,050	113,290	67,871	68,107	82,451
Loans on time,	----------	----------	----------	----------	----------	----------
Due to Canal Fund,	----------	----------	----------	----------	----------	----------
Profits,	38,877	25,631	113,256	15,873	46,463	30,529
Deposites on debts,	----------	----------	----------	5,339	----------	----------
Dividends unpaid,	168	614	4,285	688	----------	820
Deposites,	21,526	92,828	138,803	30,655	48,779	33,775
Due other banks and corporations,	----------	4,724	66,075	----------	14,222	18,992
	$271,268	$692,847	$735,709	$320,426	$317,571	$366,567

Dividends the last year,	----------	20,000	36,000	19,000	16,000	8,000
Directors' liabilities as principals,	4,021	74,812	42,221	17,440	17,201	27,586
do do sureties,	985	43,499	28,579	20,872	9,022	19,326
Stock owned by directors,	70,720	62,750	----------	31,450	41,440	39,800
Loans and discounts, 1st July, 1839,	223,384	610,633	740,748	384,442	307,052	394,882
Circulation, do	2,794	132,058	175,357	177,175	98,725	153,576
Specie, do	765	28,879	51,236	17,992	29,751	18,296

SAFETY FUND BANK STATEMENTS.

RESOURCES.

	Orange County Bank.	Dutchess County Bank.	Farmers' and Manufacturers' Bank.	Bank of Poughkeepsie.	Ulster County Bank.	Kingston Bank.
Loans and discounts,	189,732	849,696	354,996	152,646	138,543	198,711
Real estate,	20,991	18,000	42,816	9,262	6,975	20,137
Stocks,	.....	15,875	.....	.....	.....	.....
Overdrafts,	.....	12,374	380	62	.....	.....
Expenses and personal estate,	118	8,019	177	.....	26	2,555
Bank Fund,	3,169	6,666	7,325	3,000	3,000	2,197
Specie,	19,065	24,683	27,011	23,840	14,610	25,403
Notes of other solvent banks,	4,795	6,258	2,756	5,123	4,485	1,355
Checks and other cash items,	3,304	.....	11,345	250	1,056	.....
Funds on deposite in New-York and Albany,	12,963	70,678	64,590	39,785	15,881	30,076
Due from other banks and corporations,	.....	12,316	10,348	5,692	2,419	775
	$254,137	$1,024,565	$521,744	$239,660	$186,995	$281,209

LIABILITIES.

Capital,	105,660	600,000	300,000	100,000	100,000	200,000
Circulation,	91,079	162,901	108,805	76,234	53,366	56,854
Loans on time,	.....	.....	.....	.....	.....	.....
Due Canal Fund,	.....	106,000	.....	.....	.....	.....
Profits,	28,472	27,972	24,654	30,480	12,303	11,426
Deposites on debts,	6,320	17,237	33,844	2,154	.....	.....
Dividends unpaid,	360	.....	.....	.....	1,551	279
Deposites,	19,080	93,100	28,058	18,456	15,980	12,650
Due other banks and corporations,	3,166	17,355	26,383	12,336	3,795	.....
	$254,137	$1,024,565	$521,744	$239,660	$186,995	$281,209
Dividends the last year,	9,509	54,000	25,500	9,000	7,500	14,000
Directors' liabilities as principals,	13,198	72,683	39,638	8,600	4,800	29,340
do do sureties,	10,062	104,585	16,574	17,557	1,150	22,473
Stock owned by directors,	26,880	126,825	72,500	26,350	37,300	23,600
Loans and discounts, 1st July, 1839,	247,568	955,716	439,284	221,684	224,793	362,626
Circulation, do	131,409	275,000	179,698	141,228	115,370	141,891
Specie, do	18,751	28,398	24,743	21,712	15,720	16,452

SAFETY FUND BANK STATEMENTS.

RESOURCES.

	Catskill Bank.	Tanners' Bank.	Hudson River Bank.	Bank of Albany.	Mechanics' and Farmers' Bank.	New-York State Bank.
Loans and discounts,	183,241	92,926	196,971	433,289	741,917	546,286
Real estate,	18,230	5,500	4,000	8,002	20,000	27,319
Stocks,	.....	.....	.....	30,000	.....	43,500
Overdrafts,	1,410	2	2,045	431	1,034	4,663
Expenses and personal estate,	.....	.....	.....	1,418	.....	3,110
Bank Fund,	4,500	3,000	4,500	7,200	13,260	10,601
Specie,	8,465	15,157	11,057	23,933	55,302	43,993
Notes on other solvent banks,	12,674	4,757	6,251	26,152	87,135	106,467
Checks and other cash items,	9,944	.....	4,401	5,764	43,682	6,234
Funds on deposite in N. Y. and Albany,	29,442	67,643	29,142	.....	43,489	40,000
Due from other banks and corporations,	5,634	873	1,633	176	68,943	133,472
	$273,540	$189,858	$260,000	$536,365	$1,074,762	$965,645

LIABILITIES.

Capital,	150,000	100,000	150,000	240,000	442,000	369,600
Circulation,	57,113	56,247	65,100	75,432	97,311	70,911
Loans on time,	.....	.....	.....	.....	.....	.....
Due to Canal Fund,	.....	.....	.....	11,964	61,612	62,123
Profits,	13,432	12,415	7,496	61,170	180,281	133,636
Deposites on debts,	3,731	1,708	.....	.....	13,916	.....
Dividends unpaid,	135	121	310	3,467	.....	1,375
Deposites,	41,371	19,367	28,941	122,400	120,801	77,723
Due other banks and corporations,	5,758	.....	8,153	21,922	158,841	250,277
	$273,540	$189,858	$260,000	$536,365	$1,074,762	$965,645
Dividends the last year,	15,500	9,000	18,000	21,600	44,200	33,264
Directors' liabilities as principals,	16,892	5,700	10,242	33,000	40,298	50,099
do do sureties,	14,829	6,685	19,725	30,074	83,355	38,921
Stock owned by directors,	34,640	.....	43,050	37,770	83,402	69,457
Loans and discounts, 1st July, 1839,	291,396	180,005	277,711	589,713	897,305	766,835
Circulation, do	110,993	128,532	147,610	137,535	166,130	178,812
Specie, do	10,008	12,696	12,974	25,746	29,835	21,594

SAFETY FUND BANK STATEMENTS.

RESOURCES.

	Canal Bank.	Albany City Bank.	Watervliet Bank.	Bank of Troy.	Farmers' Bank.	Merchants' and Mechanics' Bank.
Loans and discounts,	566,660	770,312	392,126	675,297	523,875	502,753
Real estate,	.....	36,332	47,887	21,105	22,208	24,622
Stocks,	.....	.....	.....	54,544	.....	1,100
Overdrafts,	.....	1,136	1,579	.....	66	30
Expenses and personal estate,	5,460	.....	2,788	139	4,547	.....
Bank Fund,	9,000	13,125	2,916	13,200	8,340	9,000
Specie,	20,777	57,424	5,817	22,027	16,860	15,134
Notes of other solvent banks,	25,785	71,045	20,032	38,[illegible]83	10,790	2,690
Checks and other cash items,	1,560	4,666	13,438	28,569	12,043	3,324
Funds on deposite in N. Y. and Albany,	55,681	278,391	6,450	24,219	.....	20,523
Due from other banks and corporations,	47,712	33,374	16,746	156,793	21,078	976
	$732,635	$1,265,805	$509,779	$1,034,676	$619,807	$580,152

LIABILITIES.

Capital,	300,000	500,000	250,000	440,000	278,000	300,000
Circulation,	68,120	43,228	97,321	74,463	93,363	50,595
Loans on time,	.....	.....	.....	.....	.....	100,000
Due to Canal Fund,	84,852	28,570	14,720	56,400	7,800	30,000
Profits,	59,210	121,864	13,927	99,190	32,762	38,667
Deposites on debts,	9,236	4,852	.....	.....	2,460	775
Dividends unpaid,	809	1,332	308	811	2,063	30
Deposites,	83,235	114,240	52,491	21,633	71,411	31,587
Due other banks and corporations,	127,173	451,719	81,012	342,179	131,948	28,498
	$732,635	$1,265,805	$509,779	$1,034,676	$619,807	$580,152
Dividends the last year,	24,000	40,000	10,000	39,600	22,240	24,000
Directors' liabilities as principals,	24,507	57,226	30,979	40,267	24,689	24,967
do do sureties,	42,132	31,223	14,301	41,478	17,521	27,812
Stock owned by directors,	28,920	124,600	40,600	85,740	38,410	42,400
Loans and discounts, 1st July, 1839,	683,812	888,055	476,839	1,050,408	688,485	684,809
Circulation,	157,709	169,250	133,212	205,408	185,728	144,175
Specie,	20,591	33,588	9,712	21,749	15,992	15,183

SAFETY FUND BANK STATEMENTS.

RESOURCES.

	Troy City Bank.	Lansingburgh Bank.	Saratoga County Bank.	Bank of Whitehall.	Essex County Bank.	Clinton County Bank.
Loans and discounts,	424,879	183,358	170,871	168,544	138,435	336,019
Real estate,	13,800	7,000	5,436	7,003	8,500	6,223
Stocks,	.....	.....	.....	.....	.....	.....
Overdrafts,	157	.....	968	200	234	1,575
Expenses and personal estate,	.....	963	297	730	644	1,000
Bank Fund,	.....	3,600	3,000	3,000	3,000	1,263
Specie,	16,195	12,180	9,810	7,188	6,061	10,781
Notes of other solvent banks,	16,865	1,745	4,362	5,110	1,102	26,236
Checks and other cash items,	16,906	.....	4,632	9,275	.....	1,412
Funds on deposite in N. Y. and Albany,	21,055	53	2,629	.....	8,176	4,024
Due from other banks and corporations,	12,766	.....	404	1,642	8,154	3,190
	$522,623	$208,899	$202,409	$202,692	$174,306	$391,723

LIABILITIES.

Capital,	300,000	120,000	100,000	100,000	100,000	200,000
Circulation,	67,559	59,515	54,673	66,796	52,127	124,883
Loans on time,	.....	.....	.....	.....	.....	.....
Due to Canal Fund,	18,802	.....	.....	10,220	3,716	30,000
Profits,	53,161	12,126	15,252	8,278	4,781	11,921
Deposites on debts,	4,235	.....	1,091	1,420	3,956	.....
Dividends unpaid,	397	162	851	667	155	764
Deposites,	38,238	16,596	16,712	13,955	9,571	21,066
Due other banks and corporations,	40,231	500	13,830	1,356	.....	3,089
	$522,623	$208,899	$202,409	$202,692	$174,306	$391,723
Dividends the last year,	30,000	12,000	10,000	10,000	9,000	.....
Directors' liabilities as principals,	41,887	11,496	8,980	7,030	13,076	.....
do do sureties,	26,760	25,953	24,077	10,216	8,587	.....
Stock owned by directors,	58,150	10,810	51,125	33,500	28,850	.....
Loans and discounts, 1st July, 1839,	641,943	229,620	225,230	221,152	226,346	.....
Circulation, do	166,201	115,594	107,468	122,967	104,859	.....
Specie, do	7,921	11,833	11,511	11,253	5,017	.....

SAFETY FUND BANK STATEMENTS.

RESOURCES.

	Mohawk Bank.	Schenectady Bank.	Montgomery County Bank.	Central Bank.	Otsego County Bank.	Herkimer County Bank.
Loans and discounts,	297,241	282,714	160,444	186,507	213,717	277,721
Real estate,	28,145	.....	2,063	19,332	3,310	5,500
Stocks,	.....	.....	.....	.....	.....	.....
Overdrafts,	1,225	557	18	103	282	42
Expenses and personal estate,	711	1,562	141	55	.....	374
Bank Fund,	4,950	4,500	3,000	3,600	3,000	6,000
Specie,	9,900	15,541	6,985	13,396	8,970	14,627
Notes of other solvent banks,	2,273	5,888	1,189	14,662	21,327	4,411
Checks and other cash items,	902	846	.....	2,100	931	276
Funds on deposite in New-York and Albany,	19,121	31,199	7,585	.....	208	20,849
Due from other banks and corporations,	.....	.....	.....	20,499	866	1,130
	$364,468	$342,807	$181,425	$260,254	$252,611	$330,930

LIABILITIES.

Capital,	165,000	150,000	100,000	120,000	100,000	200,000
Circulation,	51,884	43,263	39,693	103,354	85,000	74,862
Loans on time,	----------	----------	----------	----------	----------	----------
Due Canal Fund,	37,609	10,000	----------	6,000	----------	3,420
Profits,	19,366	19,717	24,660	19,227	36,899	10,166
Deposites on debts,	4,624	12,445	----------	----------	----------	710
Dividends unpaid,	1,001	996	----------	6	37	7,825
Deposites,	69,984	100,288	17,072	3,944	10,620	21,796
Due other banks and corporations,	15,000	6,098	----------	7,723	20,055	12,151
	$364,468	$342,807	$181,425	$260,254	$252,611	$330,930
Dividends the last year,	11,550	12,000	5,000	10,800	10,000	20,000
Directors' liabilities as principals,	16,699	11,409	21,057	10,143	12,846	29,347
do do sureties,	38,082	19,550	7,000	15,974	20,930	28,724
Stock owned by directors,	26,215	41,400	50,500	45,870	43,900	80,750
Loans and discounts, 1st July, 1839,	361,980	328,854	198,859	244,007	236,705	371,491
Circulation, do	120,081	124,265	107,318	132,400	142,932	184,687
Specie, do	26,215	12,679	12,417	12,317	7,023	13,568

SAFETY FUND BANK STATEMENTS.

RESOURCES.

	Broome County Bank.	Bank of Chenango.	Madison County Bank.	Bank of Utica and Branch.	Oneida Bank.	Bank of Rome.
Loans and discounts,	125,894	142,956	163,186	716,012	454,230	160,444
Real estate,	9,150	3,894	6,069	46,392	28,035	13,162
Stocks,	.....	.....	30,000	4,692	.....	.....
Overdrafts,	.....	87	52	22	1,268	125
Expenses and personal estate,	.....	12	153	254	10,082	1,993
Bank Fund,	3,000	3,600	3,000	18,000	6,098	3,000
Specie,	11,190	17,666	8,434	46,891	40,162	10,876
Notes of other solvent banks,	1,667	1,612	8,127	27,110	37,627	6,694
Checks and other cash items,	.....	.....	3,212	5,118	5,002	1,139
Funds on deposite in New-York and Albany,	29,447	11,134	14,041	76,939	64,145	27,082
Due from other banks and corporations,	692	20,670	4,484	42,511	12,943	6,416
	$181,040	$201,631	$240,758	$983,941	$659,592	230,931

LIABILITIES.

Capital,	100,000	120,000	100,000	600,000	400,000	100,000
Circulation,	51,466	51,959	78,347	137,089	104,277	99,761
Loans on time,	----------	----------	----------	----------	----------	----------
Due to Canal Fund,	----------	----------	22,200	7,166	----------	----------
Profits,	13,699	14,973	11,026	103,604	532	18,630
Deposites on debts,	----------	5,231	4,158	26,561	4,273	2,520
Dividends unpaid,	6	----------	100	24,627	12,000	1,210
Deposites,	14,798	7,501	21,798	78,372	134,330	7,566
Due other banks and corporations,	1,071	1,967	3,129	6,522	4,180	1,244
	$181,040	$201,631	$240,758	$983,941	$659,592	$230,931
Dividends the last year,	15,000	11,400	10,000	63,000	12,000	10,000
Directors' liabilities as principals,	15,377	9,788	27,949	26,550	54,245	27,820
do do sureties,	6,670	8,384	4,721	51,299	57,459	4,191
Stock owned by directors,	67,475	55,980	48,350	89,280	121,300	19,300
Loans and discounts, 1st July, 1839,	188,945	227,110	242,506	1,038,133	568,820	197,879
Circulation, do	134,825	130,511	151,386	414,249	240,738	132,117
Specie, do	11,136	15,102	11,953	46,789	32,997	11,216

SAFETY FUND BANK STATEMENTS.

RESOURCES.

	Lewis County Bank.	Jefferson County Bank.	Sacketts' Harbor Bank.	Ogdensburgh Bank.	Oswego Bank.	Commmercial Bank of Oswego.
Loans and discounts,	236,896	273,040	290,518	123,856	246,757	497,090
Real estate	2,220	2,000	9,003	27,390	56,579	10,100
Stocks,	20,000	.....	.....	.....	.....	10,000
Overdrafts,	1,500	34	453	19	800	361
Expenses and personal estate,	1,687	.....	3,409	1,363	.....	5,886
Bank Fund,	2,557	4,200	4,065	3,000	4,500	2,808
Specie,	12,620	23,147	27,965	11,011	3,815	8,752
Notes of other solvent banks,	8,543	13,448	8,447	11,421	7,356	826
Checks and other cash items,	460	.....	502	2,259	2,575	5,917
Funds on deposite in New-York and Albany,	35,933	45,184	16,764	11,221	3,405	1,450
Due from other banks and corporations,	7,045	2,870	6,940	.....	2,365	2,517
	$329,461	$363,923	368,066	$191,540	$328,152	$545,707

LIABILITIES.

Capital,	100,000	200,000	200,000	100,000	150,000	250,000
Circulation,	128,555	89,497	76,363	57,137	72,976	141,920
Loans on time,	.....	.....	.....	.....	.....	.....
Due to Canal Fund,	56,348	.....	7,800	7,400	25,241	86,000
Profits,	19,055	34,956	14,132	4,899	36,244	11,582
Deposits on debts,	3,336	3,032	3,378	2,890	3,430	18,268
Dividends unpaid,	400	215	182	100	150	352
Deposites,	18,176	27,682	60,139	19,100	22,585	21,436
Due other banks and corporations,	3,591	8,541	6,072	14	17,526	16,149
	$329,461	$363,923	$368,066	$191,540	$328,152	$545,707
Dividends the last year,	10,000	30,000	24,000	5,000	12,000	20,000
Directors' liabilities as principals,	11,619	18,295	28,392	17,912	29,949	59,711
do do sureties,	17,200	18,513	22,284	6,385	16,157	22,388
Stock owned by directors,	26,750	55,370	41,500	43,750	15,700	.....
Loans and discounts, 1st July, 1839,	222,841	367,872	350,411	178,317	327,435	423,047
Circulation, do	104,555	162,688	148,534	78,634	124,222	186,495
Specie, do	6,940	23,248	22,014	10,152	14,233	7,891

SAFETY FUND BANK STATEMENTS.

RESOURCES.

	Bank of Salina.	Onondaga Bank.	Bank of Auburn.	Cayuga County Bank.	Seneca County Bank.	Bank of Geneva.
Loans and discounts,	268,117	272,579	477,795	352,411	367,394	474,041
Real estate,	6,493	5,050	3,000	20,471	4,963	5,379
Stocks,	.....	.....	.....	25,000	10,000	873
Overdrafts,	7	210	1,905	204	287	57
Expenses and personal estate,	477	562	.....	2,153	.....	600
Bank Fund,	3,750	4,500	6,000	6,705	5,416	12,000
Specie,	14,312	13,403	16,220	20,109	8,989	39,459
Notes of other solvent banks,	5,806	12,362	9,637	8,095	9,392	16,203
Checks and other cash items,	16,941	.....	2,846	5,476	.....	.....
Funds on deposite in New-York and Albany,	25,828	40,952	16,975	11,944	4,015	173,689
Due from other banks and corporations,	9,244	14,542	19,766	1,935	5,402	15,470
	$350,975	$364,160	$554,144	$454,503	$415,858	$737,771

LIABILITIES.

Capital,	150,000	150,000	200,000	250,000	200,000	400,000
Circulation,	78,924	112,021	116,609	86,388	81,753	122,405
Loans on time,	.....	.....	.....	.....	.....	.....
Due to Canal Fund,	7,000	4,471	8,267	45,400	21,868	.....
Profits,	16,390	25,857	165,615	41,940	29,829	154,406
Deposites on debts,	.....	3,129	2,469	5,586	5,633	2,717
Dividends unpaid,	7,810	.....	8,300	1,065	.....	.....
Deposites,	89,007	63,136	35,288	13,637	56,935	50,450
Due other banks and corporations,	1,844	5,546	17,596	10,487	19,840	7,793
	$350,975	$364,160	$554,144	$454,503	$415,858	$737,771
Dividends the last year,	15,000	7,500	16,000	20,000	22,000	40,000
Directors' liabilities as principals,	17,056	35,196	42,900	54,795	30,770	64,660
do do sureties,	24,472	12,164	22,879	23,333	27,880	13,929
Stock owned by directors,	31,100	62,300	65,575	61,575	102,450	80,700
Loans and discounts, 1st July, 1839,	332,081	299,481	459,013	455,881	479,418	715,217
Circulation, do	137,621	165,836	200,545	206,958	194,391	294,108
Specie, do	17,860	14,887	30,318	35,498	12,316	31,576

SAFETY FUND BANK STATEMENTS.

RESOURCES.

	Bank of Ithaca.	Tompkins county Bank.	Bank of Owego.	Chemung Canal Bank.	Steuben County Bank.	Yates County Bank.
Loans and discounts,	337,327	334,481	247,154	344,539	225,906	196,614
Real estate,	12,696	13,029	4,898	26,677	14,428	3,969
Stocks,	.....	.....	.....	.....	.....	8,000
Overdrafts,	228	248	.....	184	336	1,526
Expenses and personal estate,	1,375	708	.....	621	.....	.....
Bank Fund,	6,000	2,678	3,083	5,191	4,413	2,668
Specie,	22,259	14,880	16,882	9,299	10,456	17,063
Notes of other solvent banks,	7,218	10,806	8,568	6,321	414	4,840
Checks and other cash items,	.....	672	.....	3,245	.....	1,681
Funds on deposite in N. Y. and Albany,	21,387	36,314	5,138	10,912	27,474	29,501
Due from other banks and corporations,	8,501	2,867	291	1,157	1,657	2,762
	$416,991	$416,683	$286,014	$408,146	$285,084	$268,624

LIABILITIES.

Capital,	200,000	250,000	200,000	200,000	150,000	100,000
Circulation,	121,143	95,390	53,416	91,816	62,387	106,623
Loans on time,	.....	.....	.....	.....	.....	.....
Due to Canal Fund,	.....	25,800	.....	25,250	4,145	26,580
Profits,	55,253	3,712	11,439	6,667	21,095	5,000
Deposites on debts,	3,045	12,661	.....	8,510	9,559	3,500
Dividends unpaid,	.....	1,417	225	5,503	.....	5,000
Deposites,	26,211	14,133	20,452	65,059	32,020	16,312
Due other banks and corporations,	11,339	13,570	482	5,341	5,878	5,609
	$416,991	$416,683	$286,014	$408,146	$285,084	$268,624
Dividends the last year,	20,000	22,500	20,000	18,000	15,000	11,000
Directors' liabilities as principals,	37,116	60,600	22,341	24,608	18,690	11,798
do do sureties,	22,347	16,611	40,536	15,437	8,941	14,999
Stock owned by directors,	61,540	61,350	88,300	41,350	44,850	47,000
Loans and discounts, 1st July, 1839,	395,374	393,524	357,795	414,492	365,606	247,626
Circulation, do	174,152	188,708	192,973	199,561	166,224	147,027
Specie, do	12,325	19,483	23,525	17,528	13,079	22,709

SAFETY FUND BANK STATEMENTS

RESOURCES.

	Bank of Lyons.	Wayne county Bank.	Ontario Bank and Branch.	Livingston county Bank.	Bank of Genesee.	Bank of Monroe.
Loans and discounts,	323,275	228,225	585,330	217,844	218,253	456,820
Real estate,	10,478	12,292	43,827	8,269	7,842	22,339
Stocks,	6,300	----------	----------	----------	----------	----------
Overdrafts,	4,843	111	239	225	----------	44
Expenses and personal estate,	3,510	2,331	1,343	744	537	----------
Bank Fund,	2,208	3,000	15,000	3,000	3,000	9,000
Specie,	7,696	9,209	19,909	11,539	17,548	11,384
Notes of other solvent banks,	1,686	5,237	16,493	3,294	10,825	13,928
Checks and other cash items,	1,995	----------	3,167	----------	----------	----------
Funds on deposite in N. Y. and Albany,	11,193	27,866	125,163	27,615	27,583	48,428
Due from other banks and corporations,	2,912	11,952	14,228	12	8,657	6,371
	$376,096	$300,223	$824,699	$272,542	$294,245	$568,314

LIABILITIES:

Capital,	200,000	100,000	500,000	100,000	100,000	300,000
Circulation,	124,851	119,385	93,345	99,031	84,476	85,887
Loans on time,	.....	.....	.....	.....	.....	.....
Due to Canal Fund,	2,485	11,145	11,000	.....	.....	54,372
Profits,	15,442	20,583	143,266	37,762	28,221	55,867
Deposites on debts,	12,602	9,652	1,485	.....	.....	9,982
Dividends unpaid,	412	.....	125	70	3,207	.....
Deposites,	11,635	28,885	44,207	25,726	48,833	18,113
Due other banks and corporations,	8,669	10,573	31,271	9,953	29,508	44,093
	$376,096	$300,223	$824,699	$272,542	$294,245	$568,314
Dividends the last year,	16,000	10,000	50,000	14,000	15,000	30,000
Directors' liabilities as principals,	31,692	15,488	.....	19,000	20,068	22,240
do do sureties,	26,943	8,405	500	10,222	4,462	1,850
Stock owned by directors,	69,700	21,550	109,375	21,100	38,140	15,125
Loans and discounts, 1st July, 1849,	362,532	234,267	931,477	249,512	248,749	642,690
Circulation, do	173,165	136,380	282,070	129,103	135,442	189,016
Specie,	12,975	10,590	21,610	16,400	10,454	12,701

SAFETY FUND BANK STATEMENTS.

RESOURCES.

	Rochester City Bank.	Bank of Rochester.	Bank of Orleans.	Bank of Buffalo.	Commercial Bank of Buffalo.	Buffalo City Bank.	Chautauque County bank
Loans and discounts,	750,877	516,332	306,233	359,598	640,040	702,739	192,208
Real estate,	18,194	17,165	14,000	121,170	99,445	65,270	16,269
Stocks,	1,500	.....	.....	.....	.....	5,200	.....
Overdrafts,	4,803	5,714	1,280	.....	3,373	.....	.....
Expenses and personal estate,	.....	.....	659	.....	12,731	10,841	2,019
Bank Fund,	4,652	.....	4,291	6,000	8,465	4,333	3,000
Specie,	13,123	10,324	6,680	24,853	31,831	13,416	12,316
Notes of other solvent banks,	26,526	3,841	11,271	17,135	11,811	20,852	.....
Checks and other cash items,	9,968	1,394	592	10,504	3,808	3,699	13,500
Funds on deposite in N. Y. and Albany,	37,145	19,455	11,945	38,408	47,604	.....	3,836
Due from other banks and corporations,	9,683	3,043	1,189	34,799	25,086	38,637	42,162
	$876,471	$577,268	$358,140	$612,467	$884,194	$864,987	$285,310

LIABILITIES.

Capital,	400,000	250,000	200,000	200,000	400,000	400,000	100,000
Circulation,	224,640	90,335	101,125	123,498	154,914	268,922	100,255
Loans on time,	.....	.....	.....	.....	.....	.....	.....
Due to Canal Fund,	63,419	117,140	.....	130,222	103,258	107,608	6,231
Profits,	35,360	25,667	10,341	8,474	46,307	26,975	14,511
Deposites on debts,	7,105	1,613	2,723	2,503	2,241	.....	11,803
Dividends unpaid,	450	8,307	1,420	.....	12,224	1,264	87
Deposites,	98,240	29,147	12,336	124,863	134,044	12,975	9,107
Due other banks and corporations,	47,257	55,059	30,195	22,907	31,206	47,343	43,316
	$876,471	$577,268	$358,140	$612,467	$884,194	$864,987	$285,310
Dividends the last year,	40,000	.....	22,000	16,000	16,000	.....	10,000
Directors' liabilities as principals,	78,470	.....	36,646	38,172	65,323	.....	5,112
do do sureties,	33,186	.....	23,013	18,893	24,702	.....	22,189
Stock owned by directors,	75,900	.....	83,800	42,500	109,900	.....	11,550
Loans and discounts, 1st July, 1839,	840,637	†600,000	344,706	484,109	719,528	.....	221,385
Circulation, do	293,326	†150,000	114,869	194,851	276,690	.....	127,569
Specie, do	9,558	†12,000	9,962	14,065	9,236	.....	17,567

† Estimated.

Banks not subject to the Bank Fund Law.

RESOURCES.

	Manhattan Company.	Fulton Bank.	North River Bank.	Chemical Bank.	Commercial Bank of Albany.
Loans and discounts,	2,414,722	940,022	819,003	770,439	597,924
Real estate,	395,229	13,206	36,850	2,500	50,788
Stocks,	601,839	----------	20,000	----------	----------
Expenses and personal estate,	----------	4,707	----------	5,188	187,359*
Specie,	596,903	123,613	63,307	62,385	47,618
Notes of other banks,	191,834	76,355	45,236	45,988	218,640
Checks and cash items,	†478,550	----------	18,327	11,497	----------
Due from other banks,	330,807	109,139	79,554	61,575	184,895
Other investments,	43,544	----------	----------	----------	64,608
	$5,053,428	$1,267,042	$1,082,277	$959,572	$1,351,832

LIABILITIES.

Capital,	2,050,000	600,000	500,000	400,000	300,000
Circulation,	207,995	100,443	161,671	143,970	78,373
Profits,	119,031	138,859	72,337*	71,699	203,647
Dividends unpaid,	----------	3,380	----------	259	----------
Due Canal Fund,	721,247	----------	86,000	----------	16,600
Deposites,	1,619,697	260,329	232,064	323,364	402,614
Due other banks,	335,458	164,031	30,205	20,280	350,598
	$5,053,428	$1,267,042	$1,082,277	$959,572	$1,351,832

* In consequence of a recent decision of the court for the correction of errors, a very considerable sum must yet be carried to the debit of the profit and loss account.

† Treasury notes.

Aggregate statement of 91 banks subject to the Bank Fund law, as reported to the Bank Commissioners, January 1st, 1840.

RESOURCES.

	18 New-York city banks.	73 Country banks.	Total.
Loans and discounts,	21,955,987	25,290,109	47,246,096
Real estate,	1,067,003	1,372,119	2,439,122
Stocks,	2,738,497	292,834	3,031,331
Overdrafts,	82,669	66,708	149,377
Expenses and personal estate,	184,590	142,782	327,372
Bank Fund,	443,415	377,023	820,438
Specie,	3,648,929	1,321,879	4,970,808
Notes of other solvent banks,	2,871,690	951,657	3,823,347
Checks and other cash items,	1,475,222	326,565	1,801,787
Funds in New-York and Albany,	.....	2,255,844	2,255,844
Due from other banks and corporations,	2,549,311	972,000	3,521,311
			$70,386,833

LIABILITIES.

Capital,	16,611,200	16,340,260	32,951,460
Circulation,	3,414,658	6,522,404	9,937,062
Loans on time,	226,610	100,000	326,610
Due to Canal Fund,	704,667	1,571,624	2,276,291
Profits,	2,055,412	2,706,851	4,762,263
Deposites on debts,	20,959	325,648	346,607
Dividends unpaid,	289,590	128,615	418,205
Deposites,	10,020,347	3,192,976	13,213,323
Due other banks and corporations,	3,673,870	2,481,142	6,155,012
			$70,386,833

Aggregate statement of all the chartered banks of the State of New-York, on the 1st of January, 1840.

RESOURCES.

	91 Safety Fund banks.	5 Banks not Safety Fund.	Total.
Loans and discounts,	47,246,096	5,542,110	52,788,206
Real estate,	2,439,122	498,573	2,937,695
Stocks,	3,031,331	621,839	3,653,170
Overdrafts,	149,377	----------	149,377
Expenses and personal estate,	327,372	197,254	524,626
Bank Fund,	820,438	----------	820,438
Specie,	4,970,808	893,826	5,864,634
Notes of other solvent banks,	3,823,347	578,053	4,401,400
Checks and other cash items,	1,801,787	508,374	2,310,161
Due from other banks and corporations,	5,777,155	765,970	6,543,125
Other investments,	----------	108,152	108,152
			$80,100,984

LIABILITIES.

Capital,	32,951,460	3,850,000	36,801,460
Circulation,	9,937,062	692,452	10,629,514
Loans on time,	326,610	----------	326,610
Due Canal Fund,	2,276,291	823,847	3,100,138
Profits,	4,762,263	605,573	5,367,836
Deposites on debts,	346,607	----------	346,607
Dividends unpaid,	418,205	3,639	421,844
Deposites,	13,213,323	2,838,068	16,051,391
Due other banks and corporations,	6,155,012	900,572	7,055,584
			$80,100,984

Statement of all the chartered banks of the State of New-York, distinguishing between those located in the city of New-York and elsewhere, January 1st, 1840.

RESOURCES.

	22 New-York city banks.	28 L. Island and North river banks.	46 Country banks and two branches.	Total.
Loans and discounts,	26,900,173	10,999,680	14,888,353	52,788,206
Real estate,	1,514,788	551,224	871,683	2,937,695
Stocks,	3,360,336	171,269	121,565	3,653,170
Overdrafts,	82,669	31,927	34,781	149,377
Expenses and personal estate,	194,485	258,874	71,267	524,626
Bank Fund,	443,415	158,529	218,494	820,438
Specie,	4,495,137	660,360	709,137	5,864,634
Notes of other banks,	3,231,103	712,660	457,637	4,401,400
Checks and cash items,	1,983,596	205,151	121,414	2,310,161
Due from banks and corporations,	3,130,386	1,727,203	1,685,536	6,543,125
Other investments,	43,544	64,608	.....	108,152
				$80,100,984

LIABILITIES.

Capital,	20,161,200	7,285,260	9,355,000	36,801,460
Circulation,	4,028,737	2,070,029	4,530,748	10,629,514
Loans on time,	226,610	100,000	.....	326,610
Due to Canal Fund,	1,511,914	499,443	1,088,781	3,100,138
Profits,	2,457,338	1,466,172	1,444,326	5,367,836
Deposites on debts,	20,959	106,898	218,750	346,607
Dividends unpaid,	293,229	20,936	107,679	421,844
Deposites,	12,455,801	1,813,060	1,782,530	16,051,391
Due other banks and corporations,	4,223,844	2,179,687	652,053	7,055,584
				$80,100,984

TABLE showing the principal items of the Bank Statements of all the chartered Banks of the State, for the last five years.

	January 1, 1836, 86 banks.	January 1, 1837, 98 banks.	January 1, 1838, 95 banks.	January 1, 1839, 96 banks.	January 1, 1840, 96 banks.
Capital,	31,281,461	37,101,460	36,611,460	36,801,460	36,801,460
Circulation,	21,127,927	24,198,000	12,432,478	19,373,149	10,629,514
Canal Fund,	3,445,753	3,768,874	4,465,832	3,291,713	3,100,138
Deposites,	19,116,170	19,342,698	15,771,729	18,370,044	16,051,391
U. States deposites,	9,291,539	10,791,596	----------	----------	----------
Due Banks,	19,783,482	20,462,823	15,221,487	15,344,098	7,055,584
Loans and discounts,	72,469,282	79,313,188	60,999,770	68,300,486	52,788,206
Stocks,	803,159	1,794,152	2,795,207	911,623	3,653,170
Specie,	6,224,646	6,557,020	4,139,732	6,602,708	5,864,634
Bank notes,	10,237,574	12,487,610	3,616,918	3,907,137	4,401,400
Cash items,	1,277,886	3,268,648	618,277	2,838,694	2,310,161
Due from banks,	15,991,168	18,832,254	18,297,899	14,122,940	6,543,125

1839

STATE OF NEW-YORK.

No. 225.

IN ASSEMBLY,

February 18, 1839.

SPECIAL REPORT

Of the Bank Commissioners.

TO THE LEGISLATURE OF THE STATE OF NEW-YORK.

In our annual report of the 24th ult. we stated, that "the reports of the different banks are required by law to be made to us by the 20th of January, in each year;" and that "we had received none from the Brooklyn, Highland and Essex County Banks;" since which time, we have received the reports from these several banks, with the following explanations:

The cashier of the Highland Bank writes us, that "on the 8th or 9th day of this month, (January,) I deposited in the post-office here, (Newburgh,) our annual report, sealed up, and directed to "The Bank Commissioners, care of the Secretary of State, Albany," and the deputy postmaster informs me that it was regularly mailed. You will, therefore, see that no blame can be attached to this bank or any of its officers; and I must beg, that in laying the accompanying *copy of our report* before the Legislature, you will communicate to them this fact, that the matter may be properly understood."

The cashier of the Essex County Bank writes us, that "It is with great surprise and regret that I learn of the non-arrival of our annual report to the Bank Commissioners. It was made in all due time, and forwarded by Col. C. D. Barton, of our village, who was to spend several days in Albany, on his way to Washington. I should have sent it by mail as usual, but as I was sending by him sundry packages and letters, handed him the report also, nothing doubting but it would be punctually delivered. Be pleased to make such notes and explanations

as will exonerate the bank from any supposed intentional neglect; and I shall trust to your kindness to put us right before the Legislature and the public."

We give these explanations as an act of justice to these institutions, and to exculpate them from an apparent delinquency.

The following are the statements of their several conditions on the 1st January, 1839.

Respectfully submitted,

C. STEBBINS,
GEO. R. DAVIS,
H. DENIO,
Bank Commissioners.

February 18, 1839.

RESOURCES.

	Brooklyn.	Highland.	Essex Co.
Loans and discounts,	$246,238	$365,076	$183,218
Real estate,	14,165	16,562	8,500
Stocks,			
Over-drafts,	4,725	567	860
Personal estate,	1,500		
Expenses,	4,420	315	842
Bank Fund,	4,175	3,292	2,559
Specie,	2,978	29,696	5,365
Notes of solvent banks,	8,728	6,741	6,812
Checks and other cash items	790	20,509	116
Funds on deposite in N. Y. and Albany,	.....	52,736	1,209
Due from other banks and corporations,	.....	5,543	
	$287,719	$501,037	$209,481

LIABILITIES.

Capital,	$200,000	$200,000	$100,000
Circulation,	3,722	188,835	79,253
Loans on time,			
Profits,	26,589	18,877	7,215
Deposite on debts,	.....	.....	1,010
Dividends unpaid,	408	2,359	378
Due Canal Fund,	.....	.....	10,240
Due United States,	22,013		
Deposites,	21,945	53,544	11,385
Due banks and corporations,	13,042	237,42	37,422
	$287,719	$501,037	$209,481

Dividends last year,	.....	$21,000	$12,500
Directors liabilities as principals,	$9,885	21,175	7,250
do as sureties,	9,810	15,810	12,412
Stock owned by directors,	56,980	47,050	28,073
Loans and discounts 1st July, 1838,	174,573	263,065	141,348
Circulation, do	5,509	111,587	56,783
Specie, do	2,089	30,451	10,070