F. 2.

The semi-annual reports of the banks under the general banking law, up to January 1, 1840.

NAMES OF BANKS.	Amount of capital stock paid in and secured to be paid in.	Amount of stock held absolutely.	Amount of stock held as collateral security.	Debts due from moneyed corporations or associations.	Debts secured by bond and mortgages.	Debts in judgment.	Amount of debts not due, supposed collectable.
1 Agricultural Bank of Herkimer	$101,500 00	–	–	$20,735 97	$43,900 00	–	$35,415 11
2 Ballston Spa Bank	100,000 00	–	–	20,118 13	40,150 00	$420 00	39,450 18
3 Howard Trust and Banking Company	100,000 00	$25,000 00	–	2,489 49	23,250 00	4,175 00	73,459 45
4 Albany Exchange Bank	130,650 00	–	$1,225 00	24,841 50	19,050 00	–	111,566 32
5 Bank of Central New York	120,600 00	61,000 00	–	18,495 75	35,081 75	13,416 90	75,518 05
6 James Bank	106,000 00	–	–	–	76,000 00	–	22,228 72
7 Middletown Bank	102,600 00	20,000 00	–	12,060 90	39,900 00	–	46,641 27
8 Fort Plain Bank	100,000 00	–	5,000 00	17,710 72	94,650 00	2,606 76	29,956 68
9 Bank of Waterville	114,000 00	60,000 00	–	11,260 57	35,350 00	–	49,592 40
10 Pine Plains Bank	100,000 00	63,000 00	–	64,248 38	37,200 00	–	27,174 24
11 Farmers' Bank of Orleans	299,180 63	–	–	14,896 06	163,880 65	3,050 00	40,950 54
12 New York Banking Company	352,745 00	–	–	164,627 13			
13 Powell Bank	135,000 00	75,000 00	–	62,210 75	50,000 00	–	65,228 02
14 Binghamton Bank	200,000 00	–	2,600 00	5,067 00	20,800 00	–	46,817 47
15 Bank of Commerce, Buffalo	100,000 00	–	–	1,001 00	–	–	152,509 03
16 Merchants' Exchange Bank, Buffalo	285,600 00	212,000 00	3,900 00	41,779 42	38,600 00	1,500 00	108,863 01
17 Commercial Bank of Troy	116,800 00	31,000 00	1,500 00	2,759 47	30,000 00	–	72,384 32
18 Delaware Bank	100,000 00	63,000 00	–	34,573 46	5,780 37	–	44,632 82
19 Mercantile Bank of Schenectady	119,587 50	72,000 00	2,588 00	25,891 00	40,500 00	327 00	52,709 57
20 Bank of Corning	117,000 00	75,000 00	–	22,528 93	59,737 50	–	24,465 01
21 Bank of Lowville	101,950 00	30,000 00	–	17,601 78	50,000 00	–	46,758 44
22 St. Lawrence Bank	136,675 00	–	6,700 00	34,691 74	138,783 00	1,273 25	82,647 91
23 Union Bank, Buffalo	100,000 00	100,000 00	–	24,174 39	–	–	36,532 54
24 Millers' Bank of New York, at Clyde	227,400 00	–	–	2,189 18	88,200 00	–	125,162 51
25 Washington County Bank	100,600 00	–	–	6,045 34	37,625 00	–	21,058 88
26 State Bank of New York, Buffalo	100,000 00	–	–	11,541 34			
27 Tenth Ward Bank	147,639 01	–	12,500 00	–	170,342 51	1,500 00	
28 Commercial Bank of Rochester	342,500 00	70,000 00	1,080 00	34,242 23	306,930 00	–	75,683 65
29 Mechanics' Bank of Buffalo	100,000 00	45,000 00	–	7,785 96	38,150 00	101 75	32,484 08
30 Farmers' Bank of Amsterdam	100,085 00	20,000 00	–	2,836 53	–	–	3,545 00
31 Genesee County Bank	100,000 00	25,000 00	–	22,828 08	50,600 00	500 00	42,192 59
32 Bank of Kinderhook	113,350 00	–	–	18,180 53	51,000 00	910 64	35,313 09
33 Farmers and Drovers' Bank	111,150 00	–	–	7,485 63	24,400 00	–	48,618 80
34 Bank of Vernon	100,000 00	50,000 00	1,200 00	5,145 96	50,012 00	–	27,927 25
35 Bank of Syracuse	240,000 00	–	–	69,395 50	55,800 00	1,116 45	83,896 50
36 Bank of Commerce in New York	1,847,130 00	–	20,510 00	619,620 22	–	–	1,374,166 42
37 Farmers and Mechanics' Bank of Rochester	100,090 00	700 00	–	12,266 43	40,800 00	–	8,939 69
38 Bank of Whitestown	100,000 00	40,000 00	–	3,610 63	48,000 00	–	38,370 30
39 United States Bank, Buffalo	100,000 00	42,000 00	–	15,512 87	50,000 00	615 73	26,896 27
40 Mohawk Valley Bank	118,800 00	40,000 00	–	4,398 87	51,700 00	–	33,901 99
41 Bank of Albion	100,000 00	–	–	2,002 34	41,195 00	–	4,964 72
42 Exchange Bank of Genesee	109,947 00	–	–	12,570 91	69,632 69	300 00	45,558 52
43 Erie County Bank	200,000 00	–	–	116 85	95,000 00	–	99,780 41
44 Farmers' Bank of Hudson	145,700 00	–	22,000 00	8,864 46	61,450 00	200 00	47,142 42
45 Bank of America, Buffalo	100,000 00	–	–	4,596 84			
46 Bank of Western New York, Rochester	180,000 00	–	26,000 00	2,640 06	500 00	3,260 50	153,432 95
47 Bank of Silver Creek	100,000 00	–	–	7,923 00	25,550 00		
48 Bank of Tonawanda	106,000 00	24,000 00	–	1,250 00			
49 Farmers' Bank of Geneva	119,400 00	–	3,500 00	12,525 31	99,400 00	–	4,362 66
50 Mechanics' Banking Association	632,000 00	100,000 00	32,728 92	81,450 36	287,737 04	1,154 01	258,475 46
51 Bank of Dansville	150,250 00	–	–	11,790 27	150,250 00	4,100 00	12,800 00
52 Bank of Watertown	100,000 00	–	–	46,234 69	59,607 53	–	45,325 60
53 Bank of the United States in New York	200,500 00	200,000 00	6,625 00	130,584 31	–	2,089 60	642,982 84
54 Lockport Bank and Trust Company	308,900 60	–	–	10,175 90	160,500 00	6,584 28	126,782 10
55 Farmers and Mechanics' Bank of Genesee	100,000 00	–	–	53,666 78	45,000 00	390 75	28,399 25
56 Farmers' Bank of Seneca county	183,634 00	–	–	9,886 29	100,634 00	6,500 00	164,636 00
57 Canal Bank of Lockport	200,800 00	78,500 00	–	64,568 66	89,700 00	371 71	86,620 03
58 North American Trust and Banking Company	3,230,900 00	–	381,200 00	479,935 15	3,371,195 00	698 28	638,594 16
59 Staten Island Bank	148,300 00	65,000 00	10,100 00	6,794 55	67,000 00	500 00	55,953 85
60 American Exchange Bank	1,155,400 00	–	110,800 00	122,207 50	–	–	824,413 52
61 Merchants and Farmers' Bank, Ithaca	150,000 00	–	–	28,895 43	78,874 98		
62 Farmers' Bank of Penn Yan	116,957 66	30,000 00	–	4,128 97	111,391 66	329 59	24,804 05
63 Bank of Lodi	100,000 00	93,750 00	–	26 28	16,250 00	–	5,179 00

F 2—Continued.

NAMES OF BANKS.	Amount of debts overdue, and not in suit, supposed collectable.	Debts of every kind in suit, but not in judgment, supposed collectable.	Special loans supposed collectable.	Debts due from individuals on account of overdrafts.	The amount of debts due to associations or corporations first Monday of January, 1840.	The amount payable on demand.	The amount of bills, notes, or other evidences of debts issued.
1 Agricultural Bank of Herkimer	$5,624 79	–	–	$0 77	$0 75	$4,830 28	$42,545 00
2 Ballston Spa Bank	1,533 04	$3,016 00	–	–	510 00	18,506 34	29,152 00
3 Howard Trust and Banking Company	2,850 00	4,955 55	$21,300 00	–	2,998 39	43,430 00	11,762 00
4 Albany Exchange Bank	102 57	809 00	–	19 30	14,778 74	47,822 26	8,833 00
5 Bank of Central New York	2,655 40	3,701 96	–	–	1,908 16	–	57,400 00
6 James Bank	324 28	–	–	–	–	–	32,249 00
7 Middletown Bank	3,347 57	–	–	–	6,319 14	–	29,367 00
8 Fort Plain Bank	2,469 54	2,719 15	–	7 01	–	7,146 50	80,000 00
9 Bank of Waterville	1,870 00	–	–	–	5,277 48	–	49,410 00
10 Pine Plains Bank	5,803 62	600 00	–	–	–	4,664 40	60,268 00
11 Farmers' Bank of Orleans	8,179 40	2,797 83	–	717 85	279 01	7,281 83	97,371 00
12 New York Banking Company	14,705 11	5,671 49	–	–	326,091 01	260 62	43,756 00
13 Powell Bank	4,800 00	500 00	–	–	54,263 47	–	60,986 00
14 Binghamton Bank	2,123 43	2,231 87	–	218 64	–	5,405 45	73,718 00
15 Bank of Commerce, Buffalo	–	–	–	–	–	86,383 70	214,656 50
16 Merchants' Exchange Bank, Buffalo	6,219 50	3,100 00	429 83	1,230 85	1,131 31	187,307 45	188,400 00
17 Commercial Bank of Troy	2,615 50	1,762 32	–	166 80	–	5,021 00	21,090 00
18 Delaware Bank	5,915 89	2,539 03	17,300 00	–	101 50	15,205 52	55,700 00
19 Mercantile Bank of Schenectady	2,357 35	1,600 00	–	29 00	856 96	38,549 00	34,579 00
20 Bank of Corning	4,709 73	–	–	–	1,622 53	11,822 29	51,473 00
21 Bank of Lowville	2,265 35	95 68	–	2,524 00	121 34	52,689 21	45,000 00
22 St. Lawrence Bank	7,201 75	–	–	64 04	110,961 19	9,508 24	132,151 00
23 Union Bank, Buffalo	–	200 00	–	–	–	65,133 69	61,656 00
24 Millers' Bank of New York, at Clyde	–	–	20,000 00	2,263 81	23,931 30	4,992 95	170,847 00
25 Washington County Bank	5,267 40	–	–	–	–	4,901 67	26,750 00
26 State Bank of New York, Buffalo	–	–	384 00	–	–	53,603 21	49,993 00
27 Tenth Ward Bank	41,114 00	–	4,862 58	–	–	9,537 00	13,400 00
28 Commercial Bank of Rochester	9,690 07	595 00	–	175 91	–	30,923 55	93,555 00
29 Mechanics' Bank of Buffalo	1,336 00	101 87	662 62	–		2,785 98	60,000 00
30 Farmers' Bank of Amsterdam	121 45	–	–	–	3,000 00	2,660 65	20,000 00
31 Genesee County Bank	875 33	–	–	–	–	15,888 12	48,200 00
32 Bank of Kinderhook	8,774 03	6,470 30	–	03	1,074 27	21,578 35	43,357 00
33 Farmers and Drovers' Bank	347 86	–	–	–	–	31,441 84	55,830 00
34 Bank of Vernon	2,525 39	–	–	–	3,363 24	5,690 47	59,000 00
35 Bank of Syracuse	16,296 25	2,968 62	–	623 15	25,401 64	38,171 30	73,675 00
36 Bank of Commerce in New York	–	255 13	7,250 00	–	168,330 15	1,061,277 47	34,040 00
37 Farmers and Mechanics' Bank of Rochester	2,652 00	1,437 00	3,230 87	56 13	15,209 81	6,391 19	25,470 00
38 Bank of Whitestown	165 00	–	931 00	–	–	9,791 42	30,309 00
39 United States Bank, Buffalo	4,673 97	105 00	774 43	609 87	12,833 32	17,711 65	72,133 00
40 Mohawk Valley Bank	2,741 78	802 27	–	–	50 00	7,607 55	31,767 00
41 Bank of Albion	150 00	–	–	–	45 65	6,060 87	4,430 00
42 Exchange Bank of Genesee	4,259 22	–	–	–	–	2,608 88	65,800 00
43 Erie County Bank	407 13	–	1,430 00	140 00	29,317 62	14,476 85	10,924 00
44 Farmers' Bank of Hudson	11,329 00	6,418 00	–	193 13	660 50	22,187 12	30,360 00
45 Bank of America, Buffalo	–	–	–	–	–	2,047 69	28,900 00
46 Bank of Western New York, Rochester	12,069 16	5,966 03	10,620 57	1,074 75	30,441 79	9,404 53	93,390 00
47 Bank of Silver Creek	–	–	–	–	–	11,185 06	15,676 00
48 Bank of Tonawanda	93,004 25	3,189 66	–	–	572 87	572 87	19,000 00
49 Farmers' Bank of Geneva	1,221 63	–	–	–	50,000 00	1,587 13	23,726 00
50 Mechanics' Banking Association	5,560 81	–	32,728 92	6,447 22	38,058 78	79,126 90	75,286 00
51 Bank of Dansville	41,285 85	2,110 00	–	2,921 70	597 51	–	163,700 00
52 Bank of Watertown	13,089 44	1,662 64	–	2,479 03	108 85	14,686 62	84,598 00
53 Bank of the United States in New York	7,116 71	2,183 93	5,986 00	3,392 02	836,637 62	680,404 56	140,000 00
54 Lockport Bank and Trust Company	7,996 31	1,092 45	–	490 67	58,681 41	12,706 55	181,407 80
55 Farmers and Mechanics' Bank of Genesee	15,335 26	1,903 50	–	–	2,892 28	42,108 49	79,800 00
56 Farmers' Bank of Seneca County	9,145 95	–	6,665 14	271 86	100 00	11,742 49	116,954 00
57 Canal Bank of Lockport	12,643 55	1,285 34	–	589 33	35,481 11	35,461 27	115,600 00
58 North American Trust and Banking Company	71,913 27	116,377 71	750,936 34	7,605 50	4,655,198 21	151,065 28	57,065 00
59 Staten Island Bank	9,578 43	320 21	–	143 91	3,705 50	17,309 40	68,405 00
60 American Exchange Bank	1,528 18	–	50,557 00	716 30	110,181 41	486,542 08	236,800 00
61 Merchants and Farmers' Bank, Ithaca	–	–	–	1,180 17	118 86	47,911 80	67,533 00
62 Farmers' Bank of Penn Yan	4,469 67	–	–	10 80	1,064 73	4,103 40	32,058 00
63 Bank of Lodi	950 18	–	–	–	62 82	865 85	9,096 00

F 2—Continued.

NAMES OF BANKS.	The amount of losses charged on profits since last preceding statement.	Dividends declared since last preceding statement.	Due to associations, (December.)	Due from associations, (December.)	Specie, (December.)	Bills and notes in circulation as money and outstanding, (December.)	Average amount due to associations from all the shareholders, (December.)
21 Agricultural Bank of Herkimer	-	-	$129,705 19	$44,249 30	$6,456 05	$34,426 00	$22,572 64
22 Ballston Spa Bank	-	-	61,381 01	54,386 60	9,929 96	42,225 00	-
23 Howard Trust and Banking Company	-	-	110,482 62	40,480 57	1,815 91	12,120 00	4,601 15
24 Albany Exchange Bank	-	-	90,790 83	38,964 18	4,603 83	9,092 00	28,625 96
25 Bank of Central New York	-	-	279,044 98	279,044 98	6,792 00	51,336 00	34,811 00
26 James Bank	-	-	22,508 58	16	3,849 52	32,569 00	-
27 Middletown Bank	-	-	37,590 81	23,467 00	4,732 51	27,567 00	-
28 Fort Plain Bank	$10 00	-	69,670 42	57,118 71	7,565 87	53,428 00	10,352 00
29 Bank of Waterville	-	-	55,524 67	4,010 42	10,524 13	52,789 00	38,010 42
30 Pine Plains Bank	1,884 51	-	61,398 68	5,363 00	8,851 26	55,633 00	15,788 34
31 Farmers' Bank of Orleans	-	-	13,435 00	4,113 83	14,400 00	107,675 00	3,000 00
32 New York Banking Company	-	$10,811 15	453,406 00	227,991 00	16,364 00	45,262 00	610 00
33 Powell Bank	-	-	105,000 00	40,000 00	17,000 00	58,256 00	-
34 Binghamton Bank	-	-	13,611 00	69,402 00	9,253 00	65,377 00	9,384 08
35 Bank of Commerce, Buffalo	-	-	153,010 03	136,764 00	18,749 50	134,382 00	94,000 00
36 Merchants' Exchange Bank, Buffalo	-	-	691,057 94	691,057 94	19,953 07	129,855 00	7,710 43
37 Commercial Bank of Troy	-	-	73,064 86	6,250 63	3,769 61	15,922 00	15,129 95
38 Delaware Bank	-	-	100,670 54	70,159 76	9,329 62	51,048 00	16,101 00
39 Mercantile Bank of Schenectady	-	-	153,156 56	63,735 00	7,902 00	28,621 00	15,869 00
40 Bank of Corning	-	9,360 00	60,905 26	4,406 61	6,568 07	44,150 00	5,595 98
41 Bank of Lowville	-	-	146,454 17	48,530 87	5,360 79	40,315 00	12,661 95
42 St. Lawrence Bank	-	4,275 76	435,912 23	282,256 51	16,443 48	123,491 00	363 72
43 Union Bank, Buffalo	-	-	56,838 92	66,081 10	7,887 45	62,400 00	-
44 Millers' Bank of New York, at Clyde	781 76	-	62,425 32	54,499 44	22,015 72	161,230 32	99,414 00
45 Washington County Bank	-	-	96,736 48	32,224 27	4,778 51	27,558 00	7,707 46
46 State Bank of New York, Buffalo	-	-	130,957 00	130,957 00	5,431 00	32,811 00	-
47 Tenth Ward Bank	-	-	45,499 75	21,168 28	9,237 00	9,537 00	15,268 80
48 Commercial Bank of Rochester	-	-	129,939 19	85,595 46	15,349 49	95,605 00	21,793 08
49 Mechanics' Bank of Buffalo	-	-	90,447 40	37,330 14	6,158 79	59,900 00	10,160 85
50 Farmers' Bank of Amsterdam	-	-	90,709 00	3,000 00	2,916 00	19,872 00	1,344 00
51 Genesee County Bank	-	-	65,601 00	15,700 00	8,215 52	47,508 00	3,628 00
52 Bank of Kinderhook	-	7,916 75	72,800 43	24,843 82	7,596 78	50,667 00	6,841 24
53 Farmers and Drovers' Bank	-	-	60,500 00	40,700 00	7,100 00	25,813 00	15,356 00
54 Bank of Vernon	-	-	156,006 10	156,006 10	12,921 74	38,687 00	6,446 00
55 Bank of Syracuse	-	-	166,451 33	62,949 77	12,764 56	75,446 08	518 35
56 Bank of Commerce in New York	-	-	2,974,890 78	1,179,304 55	218,397 20	136,890 00	313,095 85
57 Farmers and Mechanics' Bank of Rochester	-	-	26,912 78	15,490 42	7,191 39	26,361 00	2,313 33
58 Bank of Whitestown	-	-	125,549 79	34,599 67	5,700 00	28,795 00	612 40
59 United States Bank, Buffalo	-	-	90,126 73	89,884 65	9,037 82	72,133 00	4,716 63
60 Mohawk Valley Bank	-	-	15,135 90	7,050 07	3,556 00	33,347 00	1,095 00
61 Bank of Albion	-	-	5,420 71	5,399 75	1,683 30	2,851 00	2,608 00
62 Exchange Bank of Genesee	-	-	62,148 23	7,096 10	8,276 23	54,561 00	12,775 98
63 Erie County Bank	-	-	543,461 00	543,461 00	19,527 00	205,288 00	6,050 00
64 Farmers' Bank of Hudson	-	-	91,160 00	26,468 00	8,768 01	33,177 00	18,100 00
65 Bank of America, Buffalo	-	-	47,242 00	60,064 00	2,410 25	19,002 00	15,687 50
66 Bank of Western New York, Rochester	-	-	167,696 47	14,338 56	11,575 54	86,209 00	2,900 57
67 Bank of Silver Creek	-	-	6,500 00	3,250 00	3,000 00	13,800 00	1,350 00
68 Bank of Tonawanda	-	-	94,979 25	852 71	2,923 70	19,000 00	44,000 00
69 Farmers' Bank of Geneva	-	-	55,643 69	50,949 93	5,114 30	34,492 00	10,330 60
70 Mechanics' Banking Association	-	22,120 00	278,509 95	83,946 41	37,098 14	53,424 00	117,951 96
71 Bank of Dansville	-	-	-	-	-	-	-
72 Bank of Watertown	-	-	177,469 44	82,175 28	12,040 03	53,014 00	3,910 19
73 Bank of the United States in New York	-	-	1,561,332 70	1,561,322 70	263,774 84	36,750 00	-
74 Lockport Bank and Trust Company	-	-	598,155 59	598,155 59	13,289 09	135,631 00	24,304 00
75 Farmers and Mechanics' Bank of Genesee	-	-	73,737 72	31,242 10	11,562 51	63,035 00	21,328 83
76 Farmers' Bank of Seneca County	-	-	197,054 59	109,908 49	12,422 06	43,575 00	6,283 50
77 Canal Bank of Lockport	-	-	270,977 40	86,077 80	12,693 37	97,314 00	5,360 72
78 North American Trust and Banking Company	254,037 08	128,956 90	4,794,400 37	4,771,068 75	16,538 00	185,600 00	387,716 04
79 Staten Island Bank	-	4,440 00	82,022 00	44,101 50	1,695 80	20,234 00	562 60
80 American Exchange Bank	-	34,517 10	1,765,108 66	1,765,108 62	94,650 30	82,134 00	92,169 10
81 Merchants and Farmers' Bank, Ithaca	-	5,250 00	243,517 22	30,182 41	14,855 45	84,397 00	-
82 Farmers' Bank of Penn Yan	-	-	54,513 50	33,537 71	4,190 57	31,839 00	4,666 79
83 Bank of Lodi	-	-	5,229 00	8,685 00	1,315 56	9,444 00	2,015 00

The City Trust and Banking Company of New York have not reported the affairs of their bank.