

Document,

No. 4

REPORT

OF THE

BANK COMMISSIONERS,

TO THE

GENERAL ASSEMBLY.

MAY SESSION, 1943.

PRINTED BY ORDER OF THE ASSEMBLY.

HARTFORD.

ALFRED E. BURR, PRINTER.
1943.

REPORT.

*To the Honorable, the General Assembly of the State of Connecticut,
to be held at Hartford, on the first Wednesday of May, A. D.
1843:—*

The Subscribers, Bank Commissioners, respectfully submit the
following Report:

THAT in consequence of the resignation of W. P. EATON, Esq. one of the Commissioners appointed at the last annual session of the General Assembly creating a vacancy in the Board of Commissioners, which his Excellency the Governor did not feel himself authorized by law to fill, and which the General Assembly, at the extra session in November suffered to remain vacant, the undersigned have discharged the duties devolving upon them in such a manner as seemed to them best calculated to carry into effect the object aimed at by the Legislature, whose servants they are.

For this purpose, your Commissioners, early in July last, addressed circulars to all the banks in the state, with blank forms for returns annexed,—requesting that a true and detailed statement of the condition of each bank on the first Monday of each alternate month thereafter, should be forwarded to your Commissioners. The cashiers of the several banks have uniformly complied with this request, and the statements furnished have evinced a gradual improvement in those institutions throughout the year, which arises in part from a disposition among the directors to make them what they ought to be, and in part from an observance of the wholesome provisions of the statutes regarding them.

Your Commissioners have visited and examined the several banks and their branches, (most of them twice) in the course of the year, and feel a degree of satisfaction in being able to say, that the billholders and depositors continue to be perfectly secure against loss, and that the capital of most of the banks is sound.

Owing to the depressed state of business consequent upon the overaction of former years, and the derangement of affairs incident to the bankruptcy of states, banks, and individuals, (not a little augmented by the operation of the late bankrupt law,) the banks have found it impossible to employ all of their capital in discounting good paper, for the past year, and it will be observed that they have heavy balances against banks in New York, and have, to a considerable extent, invested in Treasury notes and stocks which are esteemed safe.

At a time like the present, when the citizens of almost every state in the Union are oppressed with a large public debt, and distrustful of their banking institutions, the citizens of Connecticut justly feel a high sense of pride and satisfaction in seeing their state free from debt, and their banks sound.

Your Commissioners, in their interviews with the bank officers, have been pleased to observe a disposition on the part of such officers to respect the laws applicable to banking institutions, and to approve them. Some, however, have solicited an alteration in the law limiting discounts to directors on business paper, — and others, a repeal of the law prohibiting voting by proxy; but your Commissioners are of the opinion that no alteration of the law in either case is generally desired, or would at this time be productive of beneficial results.

The stockholders and directors of the Mechanics Bank, of New-Haven, have complained of the law prohibiting that bank, among others, from making dividends, until the capital of the bank is made good, inasmuch as the capital was impaired by investments made in conformity with the known provisions of its charter. The stockholders, at a recent meeting, have voted to reduce the capital two hundred thousand dollars, and have made application to your Commissioners to make the reduction, — but as the Commissioners are divested of such power while the Legislature is in session, a resolution to carry this object into effect has been proposed, and is herewith submitted, — the passage of which is recommended.

The system of redeeming their notes at the Suffolk Bank, is still continued by the banks in this state, with two or three exceptions; and as every bank is under the necessity of redeeming an amount nearly equal to its whole circulation, every sixty days, it operates as a check to excessive discounts and over issues, and no doubt has exercised a salutary influence upon the paper currency of New-

England. Although such a test of the soundness of banks is not infallible, still, your Commissioners have advised those banks which now redeem only at their counters, to adopt it, thereby producing uniformity of action throughout the state.

Notwithstanding a marked improvement appears in the several banks, (and it is obvious that the bitter experience of past years is not lost sight of by those who have the management of these institutions) still there continue to be some departures from a correct mode of banking, and violations of law, which your Commissioners feel it their duty to notice. The Bridgeport Bank added five thousand dollars to the value of their banking house and lot, in 1839; and about the same date credited the bank for bills issued, supposed to be lost, four thousand five hundred dollars; bills of which plate have since been returned to the bank for redemption, to the amount of about one hundred and eighty dollars. The impropriety of resorting to such a method to increase the amount of assets, or decrease the amount of liabilities, is demonstrated by the fact that not one of the older banks in Connecticut has ever ventured upon such a course, and with the exception of Fairfield County Bank, which credited in December last, two thousand five hundred dollars, for bills issued, supposed to be lost, a similar instance is not to be found in the state. The bank last named, have charged the same back, on our suggestion of the impropriety of its making the credit.

In examining the several banks, your Commissioners have, in some instances, found the accounts of cashiers to have been overdrawn at different periods, from 1837 to the time of their first examination, beyond the limits of a half year's salary, which, if not a violation of the letter of the statute of 1837, is a violation of its spirit, and upon a suggestion to this effect, the accounts overdrawn have been brought to a proper limit, and a recurrence of the practice may not be expected.

While in Norwich, in the latter part of March, the state director of the Norwich Bank, Col. C. A. Converse, made a complaint to your Commissioners, that an examination of the books, papers, &c., of the bank, was refused him by the cashier; — that he was allowed to examine no book, paper, or other matter pertaining to the bank, except the Discount Journal, the Ledger of Bank Accounts, and the weekly and other statements made by the cashier, and then only during the session of the board of directors. In company with Col.

Converse, we called upon the cashier at the bank, and acquainted him with the matters complained of, which he admitted to be true, and expressed his determination to persist in such refusal, so long as he should continue in the bank. At the suggestion of the cashier, that he would abide by the decision of three directors named by him, in regard to the course he should thereafter pursue, those persons were called in, and expressed their opinions in accordance with the course persisted in by the cashier. Your Commissioners being unable to convince the cashier, that such a course was a direct violation of law, and destroyed entirely any beneficial influence which might be calculated to result from the supervision of a state director, feeling themselves in duty bound to see that the laws were faithfully observed, addressed a note to the President and Directors of the Norwich Bank, of which the following is a copy:—

NORWICH, March 24, 1843.

GENTLEMEN,

Col. C. A. Converse, State Director of the Norwich Bank, having made complaint to us, that the cashier of said bank has denied him the privilege of examining the books, notes, papers, and other matters pertaining to said bank, and resisted him in the proper discharge of his duty as such director, from the time of his appointment as director, to the present time, we waited upon the cashier in company with Col. Converse, and made known the subject matter of complaint, and our opinion that Col. Converse had the right, and it was his duty to examine critically any and all books, notes, papers, and other things pertaining to said bank, in a reasonable manner, at pleasure, and that we felt called upon to protect him in the enjoyment of such right, and in the performance of his duty. The cashier observed that "Col. Converse might examine the Discount Journal and the Statement Book, but should make no further examination, except by order of the board of directors." We, therefore, being desirous of giving supremacy to the law, in a manner calculated to preserve the best interests of the bank, if possible, desire that you will take this subject into immediate consideration, and advise us of the result of your deliberations at an early day.

Your obedient servants,

J. C. PALMER, }
F. S. WILDMAN, } *Bank Commissioners.*

To the President and Directors of the Norwich Bank.

In reply to the above, on the 6th of April, 1843, the following was received:—

Director's Meeting, Norwich Bank, March 31, 1843.

The Committee appointed on the 28th inst. made their report, which, on motion of N. Shipman, Esq. was unanimously accepted.

Voted, That the cashier enter the same on the records of the bank, and forward an attested copy to the Bank Commissioners.

Attest. C. JOHNSON, Secretary.

Copy of Report above referred to.

Norwich, 30th March, 1843.

To the Directors of the Norwich Bank.

Pursuant to our appointment by your vote of the 28th inst. as a committee to reply to a letter received from the Bank Commissioners, under date of the 24th inst., we respectfully submit the following:—

To J. C. Palmer and F. S. Wildman, Esquires,
Bank Commissioners.

GENTLEMEN.

Your letter of the 24th inst. is received and laid before the directors at their regular meeting: and while we have yet to learn that it is within the power of Bank Commissioners to interfere in the question at issue, yet we would respectfully reply to your communication. In our view of the subject, a state director has granted to him all the privileges in this institution, of which any individual director of the stockholders deems himself invested from immemorial usage, so long as the interests of the stockholders are not compromised by his vote at the board. The Ledger of General Accounts, embracing the correspondence with other banks, the daily and weekly statements of the current business of the bank, the Discount Book, (so called) being the register of all discounted paper, with its dates, surties, and times of maturity, have always been considered by the general directors, the only books under their individual scrutiny: except at such times, when, pursuant to the by-laws of the bank, they have been appointed a committee to examine the general concerns of the institution, and report to the board at large. These reports are always on file, in detail, and can be inspected by each and every director, at their own pleasure. The state as well as other depos-

tors and bill-holders, are protected to the whole amount of the capital stock, and therefore the stockholders look to the directors of their choice, for the guardianship of their own rights.

(Signed)

J. HUNTINGTON,
P. FANNING,
JEDEDIAH HUNTINGTON, } Committee.

The foregoing is a true copy from record.

Attest. C. JOHNSON, Cashier Norwich Bank.

From this correspondence two questions arise:

1st. Have the Commissioners a legal right to interfere in the case in question?

2d. Has a State Director a right by law to examine the books, notes, papers, &c. of the Norwich Bank?

With regard to the first question. By the 12th section of the act passed May, 1837, it appears to be the duty of Bank Commissioners "to visit and examine, at their discretion, the several banks in this state, at least once in each year, and oftener if they deem it expedient, to inquire whether they have been and are managed and conducted according to law." The answer to the first question is therefore necessarily involved in the answer to the second.

By an act of the legislature, passed in 1833, it is provided, "that the Norwich Bank, shall at all times be open to subscriptions, at the rate of one hundred dollars for each share, from the school fund of this state; but such shares shall not be transferable; and the monies so subscribed may be withdrawn, on giving six months' notice to the cashier of said bank; — provided, that the shares subscribed by the state shall not exceed one fifth part of the number held by the other stockholders." In conformity with the above, the Commissioner of the School Fund subscribed five thousand dollars to the stock of said bank, which still remains a part of the stock.

By an act passed in 1836, section 1st. it is provided "that whenever from the school fund or from its general funds, the state shall have subscribed and own stock to the amount of five thousand dollars in any of the banks of this state, the state shall be entitled to one director therein; and whenever the stock so held by the state in any bank, shall amount to twenty thousand dollars, the state shall be entitled to two directors therein; which directors shall be annually

appointed by the General Assembly." Section 2d provides, "that during such time as the state shall hold stock belonging to the school fund, in any bank, the Commissioner of said fund shall have access to the books and statements, and shall have a right to examine the same for the purpose of determining whether to withdraw the stock belonging to the state therein; and when any stock owned by the state in such bank shall belong to the civil list funds of the state, the Treasurer of the state shall have the same right to examine the books and statements of such bank for the purposes aforesaid."

The right to appoint a state director being thus clearly established, it only remains to settle what rights and powers he may lawfully exercise. That he has the same rights and powers with other directors, will not be questioned, as the statute prescribes no limitation. It is not easy to discover why a director on the part of the state, the guardian of its interest, may not exercise as ample powers in a bank where he represents five thousand dollars of its stock, as the Commissioner of the School Fund, or the Treasurer of the state may exercise in a bank where but one hundred dollars of stock has been subscribed. That a state director, or any other director, has not a right to examine the books and papers of a bank at pleasure, is a principle which we never expected to hear claimed, and we regret that now, for the first time, by the directors of the Norwich Bank, this doctrine is openly avowed. Carrying out this principle, the cashier is placed out of sight of the directors; every wholesome check upon his conduct is removed, and although the directors may see the Discount Journal, the Ledger of Bank Accounts, the statements and discount paper, yet they can know nothing of what other notes are discounted, what accounts are overdrawn, what notes are paid, what amount of bills are in circulation, what amount of specie is on hand, the fidelity of the cashier and clerks, and in short, they must be entirely ignorant of matters involving the most important interests that are committed to their charge. That a similar practice of trusting every thing to the cashier or some other officer, has prevailed in certain banks, may be true; but the history of those institutions ought to admonish the people of this state, to frown upon any attempt to establish so dangerous a doctrine within our limits, and to elect such men for directors in the several banks, as know their rights and duties, and knowing, will perform them. That no evil has befallen the Norwich Bank while acting under this principle,

only proves that the confidence which the directors have reposed in the cashier, has not been misplaced, while defalcations of almost daily occurrence, warn them to be watchful, lest their supineness induce upon the servants of the company an irresistible temptation.

Your Commissioners are of opinion, that the acts of the directors and cashier of the Norwich Bank, in denying to the state director the right and privilege of a full and free examination of the books, notes, and papers of the institution, are in violation of law, disrespectful to the Legislature, and demand the special attention of your honorable body.

It has been discovered, in the course of our examination, that some stockholders have transferred their stock to a friend in a remote town, just prior to the first of October, and that in the course of a few weeks thereafter, such stock has been re-transferred. The evident intent of such a proceeding, being to avoid the payment of taxes, it is recommended that a law be enacted, which shall prevent any resort to this method of evading assessments for the public revenue.

The amount required by the last Legislature, to be paid into the state treasury by the Mechanic's Bank, on account of services and expenses of Bank Commissioners, was ascertained and forwarded to the cashier, amounting, with interest, to the sum of two hundred and thirty dollars and six cents; which sum was paid into the treasury prior to the fourth of July last.

It has been intimated to your Commissioners, that an application would be made to your honorable body, to dissolve the relation which at present exists between the Fairfield County Bank and the Branch at Danbury, and if such application be made, we commend it to your favorable consideration.

Accompanying this Report, will be found a balance sheet of every bank in the state, with such remarks as may be necessary to explain their condition and standing, together with an abstract of the same.

SAVINGS INSTITUTIONS.

Your Commissioners have also examined the several Savings Institutions, and have been highly gratified to find that most of them have been well conducted, and have sustained little or no loss during the recent season of unexampled pecuniary distress and embarrassment. It is reasonable to suppose that such might have been the case with all, if an equal degree of care, diligence and caution had been observed by those under whose direction they are controlled. Losses to a considerable amount have been sustained by reason of investing in stocks, post notes, and extraordinary loans without adequate security. There appears to be a disposition on the part of the officers in some of the savings institutions, to loan as little as possible on real estate, — and it has been noticed that such officers were generally directors, or large stockholders, in banks of discount in the vicinity, — consequently such a manifestation was not surprising, as directors in banks are apt to be prejudiced against loans based on mortgage security. Your Commissioners are of the opinion, that the Legislature never intended that the funds deposited in an institution for savings, should be made the basis of stock speculations, but rather that they should be loaned on mortgage security, where they might at all times be safe, and sufficiently available.

The Hartford Savings Society has been conducted more in conformity with the views entertained by your Commissioners, than any other institution of the kind in the state; and the exhibit that was made to us by Mr. Langdon, the worthy Treasurer, (which office he has held for thirteen years past,) was highly satisfactory, and evinced a degree of skill and assiduity, which entitles him and the institution with which he is connected, to the public confidence.

Herewith is submitted a statement of the condition of the several savings societies in the state, with such remarks as are applicable.

HARTFORD SAVINGS SOCIETY,—Dec. 1, 1842.

Dr.		Cr.	
To amount due depositors,	\$704,444 65	By Cash,	\$12,478 67
Surplus Fund,	17,077 73	Bills receivable,	862,149 00
Shipman & Sons' Estate,	103 30	510 Shares Phoenix Bank Stock,	21,000 00
	\$721,625 67	100 do. Hartford do.,	10,000 00
		250 do. Exchange do.,	10,000 00
		Real Estate,—Banking House,	4,000 00
			\$721,625 67

Salary of Treasurer, \$1,000. Bond, \$5,000.
 Salary of Clerk, \$800.
 Amount of expenses for half year, ending Dec. 1842, \$998 83.
 Rate of dividend for first 16 years, 5 per cent.
 " " for last 7 years, 5½ per cent.
 Whole number of depositors, 11,301.
 Present " " 5,768, averaging about \$122 each.
 Amount loaned on mortgage security, \$613,349
 " " on stocks, 25,450
 " " on joint and several notes without security, 24,350
 No loss has been sustained since the failure of the Eagle Bank,
 and dividends have been regularly received on all the stocks, except
 that of the Exchange Bank.

MIDDLETOWN SAVINGS BANK.—Nov. 1, 1842.

Dr.		Cr.	
To amount due depositors,	\$396,549 26	Cash on hand,	\$2,389 53
Balance of undrafts,	5 09	Bills receivable,	283,060 00
Due Ralph Hall,	1 14	Real Estate,—Banking House,	4,000 00
Due Wm. Coles' Estate,	195 56	Due from D. K. Warner,	29 67
Surplus on hand,	5,914 61	Interest accrued to Nov. 1, 1842,	7,214 26
	\$402,668 56		\$402,668 56

Salary of Treasurer and Clerk, \$1,200. Treasurer's bond, \$5,000.
 Rate of dividends for first twelve years, 5 per cent.
 " " for last five years, 5½ per cent.
 Present number of depositors, 3,000; averaging about \$132 each.
 Amount loaned on mortgage security, \$342,810 08
 " " on stocks, 30,000 00
 " " on joint and several notes, no security, 10,250 00

A loss of \$600 was sustained by this bank, in 1826, by the depreciation of Fulton Bank Stock. No other loss has yet been sustained, but one of about \$300 is anticipated.

The Middletown Savings Bank is well conducted, and is second only to the institution at Hartford.

NEW HAVEN SAVINGS BANK.—Jan. 1, 1843.

Dr.		Cr.	
To amount due depositors,	\$115,747 85	Bills receivable,	\$110,313 00
Surplus on hand,	540 70	Interest accrued,	1,775 53
	\$116,288 55	Cash on hand,	4,900 00
			\$116,988 53

Treasurer's Salary not determined. Bond, \$10,000.
 Regular dividends of 5 per cent. from the organization of the institution.
 Present number of depositors, 1,250; averaging about \$100 each.
 Amount loaned on mortgage security, \$80,000.
 " " on stocks and notes, \$30,000.
 No loss has ever been sustained.
 The New Haven Savings Bank, which was organized but recently, is well conducted, and promises to be one of the best institutions in the state. It has already received deposits to an amount greater than the capital of many of the banks of discount, every dollar of which is believed to be safely invested.

SAVINGS BANK OF NEW LONDON, — July 1st, 1842.

Dr.		Cr.	
To amount due depositors,	\$168,256 38	Cash on hand,	\$6,841 97
Due Union Bank,	11,000	Bills receivable,	96,896 12
Profit and Loss,	5,554 91	Stocks,—Middletown Bank,	1,575
	\$185,061 29	New London Bank,	8,582 50
		Union Bank,	10,000
*Passed dividends.		Fulton Bank,	5,190
†Passed dividends since August, 1841.		*Seventh Ward Bank,	2,200
‡Passed div'd. July, 1842, Jan. 1843, 2 per cent.		Phoenix Bank, N. Y.,	4,900
§Passed dividends from Nov. 1841 to Jan. 1843.		†Mechanics Bank, N. Y.,	8,000
		Leather Man's Bank, N. Y.,	1,500
		‡Whaling Bank,	1,700
		§Bank of State of New York,	4,300
		\$6,000 Ohio State, 6 per cent.	6,000
		@17,000 City N. Y. 5 per cent.	14,846
		@13,000 State N. Y. 5½ & 6,	13,329
		\$185,031 29	

Treasurer's salary to 1837, \$125; since 1837, \$300. Bond, \$5,000.

Rate of dividends, 5 per cent. from 1828 to 1841, and an extra dividend in 1833, of 1 per cent. to Depositors of 1 year standing.
 2 " " to Depositors of 2 years standing.
 3 " " to Depositors of 3 years standing.

In 1841, the dividends were 5½ per cent.

In 1842, only 4 per cent.

Present number of Depositors, 896, averaging nearly \$188.

Amount loaned on mortgaged security, \$90,896 82.

do. on joint and several notes; no security, \$6,000.

1837, December 3d, charged Profit and Loss for depreciation in stock, &c. \$4,576 71

1840, January 27, do. 4,699 68

1841, December 31, do. 1,050

\$10,226 39

and credited same account for gain on sales

1840, September 27, 987 51

Balance of Loss, \$9,238 88

NORWICH SAVINGS SOCIETY, — Nov. 30th, 1842

Dr.		Cr.	
To amount due depositors,	\$293,871 23	City Orders,	\$9,896 86
A. Cobb & Co.	450 77	Bills receivable,	214,577 45
Interest,	6,394 55	Norwich Bank,	1,543 42
Profit and loss,	5,127 95	Stocks,—170 Norwich Bank,	17,000
	\$305,743 03	300 Merchants Bank,	10,000
		100 Tolland Bank,	10,000
		*200 Thames Bank,	20,000
*Passed dividend in June, 1842.		†100 Jewett City Bank,	4,000
†Passed dividend in August, 1842.		‡163 Quinebaug Bank,	16,300
‡Passed dividends since June, 1841.		Expenses,	449 58
		\$305,750 03	

Salary of Treasurer, \$900. Bond \$5,000.

Rate of dividends, 5 per cent. — Passed January dividend 1843.

An extra dividend was paid in 1830, of 1½ per cent. to 3 years depositors; 1 per cent. to 2 years depositors; ½ per cent. to 1 year depositors.

Present number of depositors, 1952, averaging about \$150.

Amount loaned on mortgage security, about \$125,000.

do. on stocks, about 35,000.

do. on notes not secured, about 42,000.

Deposited in banks, about 12,000.

\$214,000

This institution purchased, in 1839, post-notes of the U. S. Bank, in New York and Norwich, to the amount of \$7,000, which were sold in Philadelphia, in 1841, at a loss of \$2,343 17, which was charged over at that time. The loss on 163 shares Quinebaug Bank, at \$55 per share, \$8,965

and 200 shares Merchant's Bank, at \$10 per share, 2,000

\$10,965

has been recently charged over, leaving a balance of profit and loss on the 1st of January, 1843, \$1,238 91

to which add interest accrued from Nov. 30, to Jan. 1, 2,906 41

and the credit balance of profit and loss stands, Jan. 1,

1843, 4,145 32

from which should be deducted for anticipated losses at least \$3,000; making a loss in three years of \$16,308 17,—nearly equal to a year's interest on the whole amount of deposits.

PLAINFIELD SAVINGS BANK,—Sept. 12, 1842.

Amount of deposits, \$2,766 66
 Loaned on joint and several notes not secured,
 Treasurer's bond, \$10,000. No salary.

SAVINGS BANK OF TOLLAND,—Sept. 17, 1842.

Amount of deposits, \$4,000
 Loaned on joint and several notes not secured,
 Treasurer's bond, \$5,000. No salary.

WILLIMANTIC SAVINGS INSTITUTE,—March 25, 1843.

Amount of deposits, \$1,359 15
 Loaned on joint and several notes, part secured,
 Treasurer's bond, \$5,000. No salary.

BRIDGEPORT SAVINGS BANK,—April 17, 1843.

Amount of deposits, \$3,695
 Loaned on mortgage security,
 Treasurer's bond, \$5,000. No salary fixed.

Whole amount of deposits, \$1,690,960 18
 Number of depositors, 13,018
 Averaging about \$129

From a careful examination of the several Savings Banks, no evidence can be found that any considerable portion of their deposits are made with the view of evading the assessment laws: indeed, there are but few instances where the amount deposited by any individual exceeds or equals \$1,000; and in most cases where such a fact exists, it represents the funds of an estate in settlement. In all cases not thus situated, if the deposit exceed \$1,000, notice has been given to the depositor to reduce it, at least to that sum. The amount of deposits varies from twenty to five hundred dollars, and

the instances where the latter sum is exceeded are not numerous. A comparison of the Savings Banks in Hartford, Middletown, and New Haven, with the similar institutions in Norwich and New London, or with the banks of discount in the state, demonstrates the superiority of real estate security over any other that can be substituted; and as the amount deposited by "laborers, minors, widows and orphans" in the institutions for savings, has increased to more than a million and a half of dollars, it becomes the duty of the Legislature to take such measures as shall guarantee its permanent safety. Your Commissioners would therefore recommend the passage of a law providing that loans should in future be made on mortgage of real estate only,—such estate being of double the value of the amount loaned; and further providing that no future purchase shall be made of any state, city, bank, insurance, or other stocks, post-notes or bonds. A glance at the statements of the institutions at Norwich and New London will show the propriety and necessity of such enactments; and to the absence of such provisions in their charters, the origin of their losses may be traced,—losses for which no satisfactory apology can be made, and which must cast a reflection upon the skill and ability of the officers under whose administration they have occurred.

Your Commissioners have examined the affairs of the Housatonic Railroad Company, and find that the amount of notes on demand outstanding on the 13th day of April, 1842, was \$86,350
 That the amount of post-notes outstanding at the same date was 173,225

Total,	\$259,575
Of the circulation there has been redeemed	60,866
Of which \$53,863 stands pledged for company debts amounting to	198,709
	42,942 15

Add interest from Oct. 1842, to April 18th, 1843,	241,651 15
	12,276

Whole amount due for circulation, April 18th, 1843, \$253,927 15
 About five thousand dollars of the notes of the Company were protested in May last, and notice regularly published by the Commissioners. The notes were not paid within twenty days after such

notice, nor is it pretended that there was any good and legal defence against their payment, but the Commissioners of said Company have omitted to make a sale of any of the property pledged in their hands for the security of the same, or to take any measures for their redemption.

It was further found that a mortgage assignment of all the personal estate of said Company, was executed to sundry individuals as security to them for having executed notes on which money had been raised for the benefit of said Company, to the amount of forty thousand dollars, before the failure of the Company to redeem its notes, and that said personal estate and the franchise of said Company passed into the custody and control of said individuals, and the road of the Company was used by them for the purpose of providing funds to meet the payment of their notes, to Oct. 1st, 1842, when the road and franchise was surrendered to Messrs. Church and Dutton, Commissioners, and has since been used on their account. Of the debt of forty thousand dollars, the interest and two thousand five hundred dollars is paid, and thirty-six thousand two hundred dollars of the notes of the Company are pledged as additional security. The Railroad Company has made an effort to obtain further subscriptions from the stockholders, to pay its indebtedness, which now amounts to three hundred seventy-two thousand seven hundred and nine dollars,—but a portion of the stock being in the hands of persons who are unable to contribute further to the work, this project is abandoned. It is now proposed, and with some prospect of success, to issue notes bearing seven per cent. interest, to redeem the circulation, under the act of last session. Should the Company fail of effecting this arrangement, the road and property of the Company must be sold to meet their liabilities. If a sale of the same should be made, in compliance with the provisions of the law, authorizing the issue of notes and bills by the Company, your Commissioners are of opinion that but little, if any more can be realized than will be sufficient to redeem the said bills and notes now outstanding; consequently nothing will remain to apply on the capital stock. Whether the honor and interests of the State, and justice and good faith to the bill-holders demand the sacrifice, we do not feel called upon to express an opinion. While we regret to say that we were unable to obtain any information in regard to the affairs of the Company, from Mr. Dutton, the Commissioner residing in

Bridgeport, the place of the Company's banking operations, we take pleasure in stating that every facility was afforded us by the President and Treasurer of the Company, for making a full examination of the affairs and condition of the institution.

The nett receipts of the Company for the year ending April 16, 1843, were \$40,960.95, a portion of which has been applied to the payment of debts, purchase of cars and engines, and about \$7,000 now remains in the hands of the agent and treasurer.

All which is respectfully submitted.

JOHN C. PALMER, } Bank
FREDERICK S. WILDMAN, } Commissioners.

Hartford, May 5, 1843.

HARTFORD BANK,—March 1st, 1843.

LIABILITIES.

Capital stock,	\$1,118,000
Bills of the bank in circulation,	232,351 06
Balances due to other banks, viz.	
to banks of this state,	4,186 07
to banks of other states,	22,694 26
Deposites not bearing interest,	167,297 34
" bearing interest, 4 per cent.	13,514 56
Dividends unpaid,	4,214 66
Surplus fund, or profit and loss, after last dividend,	90,133 72
Earnings since last dividend,	21,673 51
Total of liabilities,	\$1,674,065 18

RESOURCES.

Real estate owned by the bank,—banking house,	\$18,000
other real estate,	10,209 78
Bills of solvent banks,	17,426 52
Balances due from other banks, viz.	
banks in the state,	20,090 42
" out of the state,	20,481 23
Amount due from agents of the bank,	12,403 17
Specie on hand,	76,223 21
Stocks, other than bank,	3,804 08
	\$187,138 41

(Carried over.)

(Brought over.)	\$187,138 41
Bills discounted, viz.	
for directors, - - - -	19,574
" other individuals of this state,	770,507 77
" individuals out of the state,	454,738
" corporations, &c., other than banks,	242,107
Total of resources,	<u>\$1,674,065 18</u>
Suspended paper, \$29,000.	
Supposed loss, \$11,080.	
Last dividend, December, 1842—3½ per cent.	
Salaries of officers, \$4,950.	
Eleven directors own 482 shares=\$48,200.	

PHOENIX BANK, (Hartford) *February 28th, 1843,*

LIABILITIES.	
Capital stock, - - - -	\$1,232,600
Bills of the bank in circulation, - - - -	281,072
Balances due to other banks, viz.	
to banks of this state, - - - -	22,733 60
to banks of other states, - - - -	5,402 14
Deposites, - - - -	149,734 31
Surplus funds after last dividend, - - - -	70,675 60
Earnings since last dividend, - - - -	46,193 93
Litchfield branch, - - - -	3,604 85
Dividends unpaid, - - - -	2,369 16
Total of liabilities,	<u>\$1,814,385 59</u>
RESOURCES.	
Real estate owned by the bank, viz.	
Banking house Hartford,	\$ 25,000
" " Litchfield,	4,000
Real estate in Gaines, N. Y.	5,663 09
" " in Buffalo,	1,217 68
Bills of solvent banks, &c., - - - -	18,558 34
Checks in draw, and protests, - - - -	2,452 17
U. S. Treasury notes, 6 per cent. - - - -	2,200
	<u>\$59,091 28</u>

(Carried up.)

(Brought up.)	59,091 28
Balances due from other banks, viz.	
banks in this state, - - - -	11,614 91
" out of the state, - - - -	26,680 93
Specie on hand, - - - -	52,789 77
Deposite with Messrs. Townsend & Co., New York,	26,602 69
Bills discounted, viz.	
for directors, - - - -	24,633 32
" other individuals of this state,	638,803 02
" individuals out of the state,	974,165 01
Profit and loss, - - - -	4 66
Total of resources,	<u>\$1,814,385 59</u>

Suspended paper, \$64,000.
 Supposed loss, \$26,000.
 Last dividend, March, 1843—3½ per cent.
 Salaries of officers, \$6,950.
 Eleven directors own 530 shares=\$53,000.
 Seven directors in branch, 204 shares=\$20,400.
 Charged profit and loss for bad debts during the year, 15,529
 \$50,000 post notes U. S. Bank, sold at a loss of about \$7,000.

CONNECTICUT RIVER BANKING COMPANY,—

April 3d, 1843.

LIABILITIES.	
Capital stock, - - - -	\$250,000
Bills of the bank in circulation, - - - -	33,967
Balances due to other banks in this state, - - - -	1,774 72
Deposites not bearing interest, - - - -	29,660 58
" bearing interest, - - - -	10,901 98
Surplus fund, or profit and loss, with earnings since 2d of January, 1843. - - - -	5,344 15
Total of liabilities,	<u>\$331,648 43</u>
RESOURCES.	
Real estate owned by the bank,—banking house,	7,000
Bills of solvent banks and checks, - - - -	2,481 85
	<u>\$9,481 85</u>

(Carried over.)

	(Brought over.)	\$9,481 85
Balance due from other banks, viz.		
banks in this state,	- - -	921 66
" in other states,	- - -	21,294 81
Amount due from brokers, or agents,	- - -	3,616 06
Specie on hand,	- - -	8,243 82
Connecticut River Company stock, 600 shares,		45,000
U. S. Treasury notes,	- - -	10,648
U. S. Bank post notes,	- - -	4,000
Hartford and New Haven Railroad Company bonds,		12,000
Personal estate owned by the bank—letter paper,		314 64
Bills discounted, viz.		
for directors,	- - -	427 85
" other individuals of this state,	- - -	130,052 67
" individuals out of the state,	- - -	70,502 53
" corporations, &c. other than banks,	- - -	15,145 53
Total of resources,	- - -	<u>\$331,648 43</u>

Last dividend, January, 1842—3 per cent.
 Charged profit and loss, Jan. 2d, 1843, \$15,000, on river stock.
 Salaries of officers, \$1,950.
 Nine directors own 586 shares=\$29,300.
 Supposed loss on post notes, \$1,600.

FARMERS AND MECHANICS BANK, (Hartford)
 April 3d, 1843.

LIABILITIES.	
Capital stock,	\$516,300
Bills of the bank in circulation,	120,392
Balances due other banks, viz.	
to banks of this state,	1,039 02
" out of the state,	40,709 81
Deposites not bearing interest,	54,992 34
Dividends unpaid,	507 50
Surplus fund, or profit and loss after last dividend,	12,300
Earnings since last dividend, deducting expenses,	14,258 57
Total of liabilities,	<u>\$760,499 24</u>

RESOURCES.	
Real estate owned by the bank,—banking house,	\$13,500
Bills of solvent banks,	6,554 93
Balances due from other banks, viz.	
banks in this state,	9,753 22
" in other states,	2,793 09
Specie on hand,	31,352 80
Stock of other banks owned by this bank,	7,500
Suspense account, supposed good	5,675 50
Bills discounted, viz.	
for directors,	21,005 85
other individuals and corporations,	662,363 85
Total of resources,	<u>\$760,499 24</u>

Suspended paper, 5,675 50.
 Supposed loss, \$3,793.
 Last dividend, November, 1842,—3½ per cent.
 Salaries of officers, \$4,350.
 Charged profit and loss, bad debts, \$3,172 12.
 Twelve directors own 635 shares=\$63,500.

EXCHANGE BANK, (Hartford) April 1st, 1843.

LIABILITIES.	
Capital stock,	\$400,000
Bills of the bank in circulation,	95,913
Balances due to other banks, viz.	
to banks of this state,	18,097 44
" " of other states,	2,715 08
Deposites not bearing interest,	43,352 69
Dividends unpaid,	408
Surplus fund, or profit and loss after last dividend,	3,918 69
Earnings since last dividend,	6,981 35
Total of liabilities,	<u>\$872,386 15</u>

RESOURCES.	
Real estate owned by the bank,—banking house,	\$11,939 74
Other real estate in Hartford,	2,000
Bills and drafts of solvent banks,	11,895 83
Total of resources,	<u>\$25,835 57</u>

(Carried over.)

	(Brought over.)	\$25,835 57
Balances due from other banks, viz.		
banks in this state,	-	10,536 50
" out of the state	-	21,220 82
Amount due from brokers, &c.	-	4,257 30
Specie on hand,	-	14,060 65
Stock of this bank owned by same,	-	7,997 50
Personal estate owned by the bank—piano forte,		170
Bills discounted, viz.		
for directors,	-	2,600
" other individuals and corporations,	-	485,807 81
Total of resources,		<u>\$572,386 15</u>

Last dividend, January, 1843—3 per cent. Passed three previous dividends.

Suspended paper, \$4,000. Supposed loss, \$1,021.

Charged profit and loss in the year, for bad debts, \$11,600.

Salaries of officers, \$3,100.

Eleven directors own 731 shares=\$29,240.

NEW HAVEN BANK,—April 3d, 1843.

LIABILITIES.		
Capital stock paid in,	-	\$364,800
Bills of the bank in circulation,	-	113,086
Balances due to other banks, viz.		
to banks of this state,	-	3,706 50
" " of other states,	-	2,528 81
Deposites not bearing interest,	-	59,736 45
Dividends unpaid,	-	1,154
Surplus fund, after last dividend,	-	3,515 22
Earnings since last dividend,	-	7,173 96
Total of liabilities,		<u>\$555,701 03</u>
RESOURCES.		
Real estate owned by the bank,—banking house,		\$7,385
Sight drafts and checks,	-	2,508 64
Treasury note,	-	2,500
Bills of solvent banks,	-	2,598
		<u>\$14,891 64</u>
	(Carried up.)	

	(Brought up.)	\$15,491 64
Balances due from other banks, viz.		
banks in the state,	-	11,066 89
" out of the state,	-	5,812 82
Specie on hand,	-	25,258 55
Amount due from brokers or agents of the bank,	-	68,321 32
Bills discounted, viz.		
for directors,	-	1,004 48
" other individuals of this state, about	-	253,345 58
" individuals out of this state, about	-	175,228 68
for corporations and communities other than banks,	-	671 68
Total of resources,		<u>\$555,701 03</u>

Suspended paper, \$3,910 49.

Supposed loss, \$2,247.

Last dividend, January, 1843,—3½ per cent.

Salaries of officers, \$3,800.

Nine directors own 183 shares=\$18,300.

MECHANICS BANK, (New Haven) April 3d, 1843.

LIABILITIES.		
Capital stock,	-	\$500,000
Bills of the bank in circulation,	-	95,567
Balances due to other banks, viz.		
to banks of this state,	-	8,181 96
" " of other states,	-	2,137 44
Deposites not bearing interest,	-	106,732 48
Dividends unpaid,	-	205
Surplus fund and profit and loss, since last dividend,	-	33,239 29
Total of liabilities,		<u>\$746,063 44</u>
RESOURCES.		
Real estate owned by the bank—banking house,		\$9,000
Bills of solvent banks, and checks,	-	3,273 42
Balances due from other banks, viz.		
banks in the state,	-	3,683 08
" out of the state	-	110,499 89
		<u>\$126,456 49</u>
	(Carried over.)	

(Brought over.)	\$126,456 49
Amount due from brokers or agents of the bank,	13,742 94
Specie on hand,	25,579 72
Farmington canal stock,	200,000
U. S. Treasury notes,	968 04
Expenses,	897 70
Bills discounted, viz.	
for directors,	152 40
for other individuals,	378,265 85
Total of resources,	<u>\$746,063 14</u>

Suspended paper, \$3,702 32
 Supposed loss, \$528
 Last dividend, January, 1842—2½ per cent.
 Salaries of officers, \$3,300.
 Nine directors own 360 shares—\$36,000.

NEW HAVEN COUNTY BANK,—April 3d, 1843.

LIABILITIES.	
Capital stock,	\$500,000
Bills of the bank in circulation,	112,489
Balances due to other banks, viz.	
to banks of this state,	32 05
to banks of other states,	978 79
Deposites not bearing interest,	42,959 32
Dividends unpaid,	1,034 67
Surplus fund, or profit and loss after last dividend,	11,500
Earnings since last dividend,	7,885 30
	<u>\$677,879 13</u>

RESOURCES.	
Real estate owned by the bank,—banking house,	8,723
other real estate,	771
Bills of solvent banks,	2,062
Balances due from other banks, viz.	
banks in the state,	4,128 91
" out of the state,	98,324 95
Specie on hand,	20,016 50
	<u>\$114,126 36</u>

(Carried up.)

(Brought up.)	114,126 36
United States 6 per cent. bonds,	20,000
Checks on other banks,	2,574 18
Expenses paid,	1,268 80
Bills discounted, viz.	
for directors,	8,865 45
" other individuals of this state,	262,310 13
" individuals out of the state,	248,836 26
Total of resources,	<u>\$ 677,879 13</u>

Suspended paper, \$54,758 66
 Supposed loss, \$10,700.
 Last dividend, December, 1842—3½ per cent.
 Salaries of officers, \$3,950.
 Nine directors own 1834 shares—\$45,850.

CITY BANK, (New Haven,) April 3d, 1843.

LIABILITIES.	
Capital stock,	\$500,000
Bills of the bank in circulation,	71,622
Balances due to other banks, viz.	
to banks of this state,	810 54
banks of other states,	6,090 20
Deposites not bearing interest,	38,394 54
Dividends unpaid,	550 50
Surplus fund, or profit and loss, after last dividend,	100,000
Contingent fund,	3,505 82
Received on collaterals held by the bank,	2,099 99
Earnings since last dividend,	7,017 90
Total of liabilities,	<u>\$730,090 99</u>

RESOURCES.	
Real estate owned by the bank :—	
in Brooklyn, N. Y.,	863,420 84
Ann-street, city of New-York,	20,495 91
Bills of solvent banks,	535 54
Balances due from other banks, viz. :	
banks in the state,	3,556 44
	<u>\$88,007 92</u>

(Carried over.)

(Brought over,)	\$88,007 82
banks out of the state,	57,083 19
Amount due from brokers or agents of the bank,	4,755 28
Specie on hand,	10,412 64
Stock of this bank owned by the same,	30,000
Hampshire and Hampden canal stock,	100,000
Expenses paid,	967 01
Sundry checks, &c.	1,130 94
Bills discounted, viz:	
for directors,	14,407 20
for other individuals, of this state,	217,957 58
for individuals of other states,	205,369 33
Total of resources,	<u>\$730,090 99</u>

Suspended paper, \$23,000.
 Supposed loss, \$6,231.
 Last dividend, January 1843—2½ per cent.
 Salaries of officers, \$2,800.
 Nine directors own 1038 shares—\$103,800.

MERIDEN BANK,—April 3d, 1843.

LIABILITIES.

Capital stock,	\$150,000
Circulation,	69,266
Balances due to other banks, viz.	
to banks in this state,	4,039 74
" of other states,	891 98
Deposites not bearing interest,	3,904 16
Dividends unpaid,	150
Surplus fund, or profit and loss since last dividend,	5,363 77
Total of liabilities,	<u>\$233,615 65</u>

RESOURCES.

Real estate owned by the bank,—banking-house,	\$4,180
other real estate,	11,200
Bills of solvent banks,	8,999 75
Balances due from other banks, viz.	
from banks in this state,	9,486 42
(Carried up,)	<u>\$33,866 17</u>

(Brought up,)	\$33,866 17
banks out of the state,	10,744 21
Specie on hand,	10,633 13
Stock of this bank owned by same,	15,400
Expense account,	450 72
Bills discounted,	164,521 42
Total of resources,	<u>\$233,615 65</u>

Suspended paper, \$1,162 14.
 Supposed loss, \$500.
 Last dividend, November 1842, 3 per cent.
 Salary of officers, \$1,100.
 Charge profit and loss, Nov. 1842, for loss on St. Lawrence Land
 Company stock and real estate, \$10,000.
 Seven directors own 209 shares—\$20,900.

NEW LONDON BANK,—April 3d, 1843.

LIABILITIES.

Capital stock,	\$152,187 50
Bills of the bank in circulation,	33,500
Deposites not bearing interest,	12,399 08
Dividends unpaid,	630 00
Surplus fund, or profit and loss, after last dividend,	3,566 75
Earnings since last dividend,	2,154 70
Total of liabilities,	<u>\$204,337 03</u>

RESOURCES.

Real estate owned by the bank,—banking-house,	4,310
Bills of solvent banks and checks,	240
Balances due from other banks, viz.	
banks in the state,	4,301 37
" out of the state,	26,207 38
Specie on hand,	5,512 11
Bills discounted, viz.	
for directors,	2,550
for other individuals of this state,	156,216 28
for individuals out of the state,	5,000 00
Total of resources,	<u>\$204,337 03</u>

Suspended paper, \$365.
 Supposed loss, \$365.
 Last dividend, January 1843—\$2 per share.
 Salary of officers, \$1,250.
 Ten directors own 460 shares=\$28,750.

UNION BANK, (New London,) April 4th, 1843.

LIABILITIES.	
Capital stock,	\$100,000
Bills of the bank in circulation,	44,942
Balances due to other banks, viz.	
to banks of this state,	1,389 34
Deposites not bearing interest,	10,963 06
Dividends unpaid,	102
Surplus fund, or profit and loss, after last dividend,	9,600
Earnings since last dividend,	1,501 03
Total of liabilities,	<u>\$168,497 43</u>

RESOURCES.	
Real estate owned by the bank,—banking-house,	\$2,500
Bills of solvent banks,	1,657
Balances due from other banks, viz.	
banks in this state,	647 82
" out of the state,	29,704 02
Specie on hand,	5,810 81
Bills discounted, viz.	
for directors,	1,000
for other individuals of this state,	120,177 78
for corporations &c. other than banks,	7,000
Total of resources,	<u>\$168,497 43</u>

Salary of officers, \$1,100.

Last dividend, January 1843—3 per cent.

Thirteen directors own 465 shares=\$46,500.

This bank has sustained no loss on discounted paper for the last eight years, and made regular semi-annual dividends of at least 3 per cent. from the time of its incorporation, in 1792, and has a surplus of \$9,600.

WHALING BANK, (New London,) April 3d, 1843.

LIABILITIES.

Capital stock,	\$153,500
Bills of the bank in circulation,	49,517 21
Balances due to other banks, viz.	
to banks of this state,	2,994 69
to banks of other states,	30
Deposites not bearing interest,	12,008 18
Dividends unpaid,	343
Surplus fund, or profit and loss, after last dividend,	1,780 23
Earnings since last dividend,	1,348 27
Total of liabilities,	<u>\$221,521 36</u>

RESOURCES.

Bills, checks, &c. of solvent banks,	\$2,051 05
Balances due from other banks, viz.	
from banks out of the state,	21,342 08
Amount due from brokers,	3,000 81
Specie on hand,	3,851 17
Stock of this bank, owned by the same,	2,659 50
New York state stocks,	20,000
U. S. Treasury notes,	47,209 52
Vault and other fixtures,	1,500
Bills discounted, viz.	
for directors,	18,682 24
for other individuals of the state,	88,207 09
for individuals out of the state,	13,517 72
Total of resources,	<u>\$221,521 36</u>

Passed dividend in July, 1842. Last dividend January 1843,
 2 per cent.

Charged profit and loss, October 25, 1842, for bad debts, \$5,190 88

Salaries of officers, \$1,250.

Seven directors own 787 shares=\$19,675.

NORWICH BANK. April 3d, 1843.

LIABILITIES.

Capital stock,	\$210,000 00
Bills of the bank in circulation,	70,962 00
Balances due to other banks, viz:	
To banks of this state,	2,042 50
" banks of other states,	521 59
Deposites not bearing interest,	46,108 10
Dividends unpaid,	780 88
Surplus fund, or profit and loss, after last dividend,	5,250 36
Earnings since last dividend,	3,464 55
Total of liabilities,	<u>\$339,129 98</u>

RESOURCES.

Real estate owned by the bank—Banking-house,	\$5,738 78
Bills of solvent banks,	4,587 00
Balances due from other banks, viz:	
Banks in the state,	4,637 58
" out of the state,	31,866 47
Specie on hand,	8,173 45
Bills discounted, viz:	
For directors,	379 73
" other individuals of the state,	248,746 97
" individuals out of the state,	10,000 00
" corporations, &c. other than banks,	25,000 00
Total of resources,	<u>\$339,129 98</u>

Suspended paper, \$8,739 55

Supposed loss, 4,764 55

Last dividend, Jan. 1843, 3½ per cent.

Salaries of officers, \$2,100.

Eight directors own 286 shares—\$28,600.

The dividend in July last was not declared by the directors according to law, by yeas and nays.

THAMES BANK (Norwich,) April 1st, 1843.

LIABILITIES.

Capital stock,	\$209,500 00
Bills of the bank in circulation,	145,778 00
Balances due to other banks, viz:	
To banks of this state,	909 83
Deposites not bearing interest,	12,982 81
Dividends unpaid,	453 00
Surplus fund, or profit and loss after last dividend,	1,186 73
Rents of Lockport property,	397 63
Earnings since last dividend,	652 95
Total of liabilities,	<u>\$271,890 45</u>

RESOURCES.

Real estate owned by the bank,—banking-house,	4,700 00
other real estate,	21,284 49
Bills of solvent banks and checks,	4,338 14
Balances due from other banks, viz:	
banks in the state,	18 78
" out of the state,	8,692 46
Specie on hand,	4,600 00
Stock of this bank owned by the same,	803 00
Personal estate owned by the bank—river Thames stock,	1,348 92
Bills discounted, viz:	
for directors,	7,020 00
" other individuals of this state,	133,077 20
" individuals out of this state,	66,546 81
" corporations, &c. other than banks,	19,460 05
Total of resources,	<u>\$271,890 45</u>

Suspended paper, \$12,733

Last dividend, March, 1842, 2 per cent.

Carried earnings to profit and loss, and charged over debts, &c. since March, 1842, 6,543 96

Salaries of officers, \$1,500.

Seven directors own 172 shares—\$17,200.

MERCHANTS BANK, (Norwich,) April 1st, 1843.
LIABILITIES.

Capital stock,	\$125,360 00
Bills of the bank in circulation,	48,444 00
Balances due to other banks, viz :	
to banks of this state,	4,632 87
to banks of other states,	164 46
Deposites, not bearing interest,	21,276 77
" bearing interest,	11,001 77
Dividends unpaid,	1,055 30
Surplus fund, or profit and loss, after last dividend,	4,096 81
Certificates issued and not returned,	303 62
Earnings since last dividend,	702 95
Total of liabilities,	\$217,038 55

RESOURCES.

Real estate owned by the bank.—Franklin estate,	\$3,773 15
Lockport,	15,086 24
Bills of solvent banks,	4,041 00
Balances due from other banks, viz :	
banks in the state,	2,163 04
" out of the state,	13,968 03
Specie on hand,	6,055 94
Stock of this bank owned by the same,	799 72
Bills discounted, viz :	
for directors,	5,469 29
" other individuals of this state,	164,682 14
" corporations, &c. other than banks,	1,000 00
Total of resources,	\$217,038 55

Suspended paper, - - - - - \$1,700
 Supposed loss, - - - - - 875
 Last dividend, March 1843,—3 per cent.
 Charge profit and loss, March 1843,—\$6,082.
 Salary of officers, \$1,550.
 Fifteen directors own 623 shares—\$24,920.

QUINEBAUG BANK, (Norwich,) April 1st, 1843.
LIABILITIES.

Capital stock,	\$225,000 00
Bills of the bank in circulation,	33,058 10
Balances due to other banks, viz :	
to banks of this state,	7,756 06
to banks of other states,	577 15
Deposites, not bearing interest,	6,883 10
" bearing interest,	6,000 00
Dividends unpaid,	289 50
Surplus fund,	13,756 04
Earnings since last June,	2,204 27
Total of liabilities,	\$295,584 12

RESOURCES.

Real estate owned by the bank.—Banking-house,	\$6,000 00
other real estate,	15,000 00
Bills of solvent banks, and checks,	10,218 32
Balances due from other banks, viz :	
banks in the state,	931 95
" out of the state,	6,928 68
Specie on hand,	3,468 50
Stock of this bank owned by the same,	37,800 00
Stock of other banks owned by this bank,	3,560 00
2250 shares Norwich and Worcester Railroad,	22,500 00
7 " Water-power,	2,100 00
Bills discounted, viz :	
for directors,	1,769 50
" other individuals of this state,	169,056 99
" individuals out of this state,	16,249 98
Total of resources,	\$295,584 12

This bank credited profit and loss for reduction of capital, 18th Jan. 1843, - - - - - \$275,000 00
 And charged losses to same account, - - - - - 263,541 80
 Salaries of officers, \$1,200.
 Ten directors own 285 shares, \$12,825.

This institution has been thoroughly reformed, and is now placed in the keeping of gentlemen, who will never sacrifice the interests of its stockholders.

STONINGTON BANK,--April 3d, 1843.
LIABILITIES.

Capital stock, - - - - -	\$56,950
Bills of the bank in circulation, - - - - -	36,936
Balances due to other banks, viz.	
to banks of this state, - - - - -	517 96
to banks of other states, - - - - -	3,244 05
Deposites not bearing interest, - - - - -	13,102 58
Dividends unpaid, - - - - -	996
Surplus fund, or profit and loss after last dividend, - - - - -	7,158 89
Earnings since last dividend, - - - - -	1,125 77
Total of liabilities,	<u>\$120,031 25</u>

RESOURCES.

Real estate owned by the bank,—banking house, - - - - -	\$500
Bills and checks of solvent banks, - - - - -	10,486 42
Balances due from other banks, viz.	
banks in the state, - - - - -	2,452 97
" out of the state, - - - - -	3,145 26
Specie on hand, - - - - -	5,789 43
Bills discounted, viz.	
for directors, - - - - -	15,861 72
" other individuals of this state, - - - - -	64,059 54
" individuals out of this state, - - - - -	17,735 91
Total of resources,	<u>\$120,031 25</u>

Suspended paper, \$1,000.

Supposed loss, \$600.

Whole liability of directors, September 9, 1842, \$72,350.

 " " " exceeding capital, \$15,400.

Last dividend, November, 1842,—3 per cent.

Cashier's salary, \$300.

Thirteen directors own 343 shares—\$17,150.

MYSTIC BANK,--April 1st, 1843.
LIABILITIES.

Capital stock, - - - - -	\$51,000
Bills of the bank in circulation, - - - - -	15,633
	<u>\$66,633</u>

(Carried up.)

(Brought up.)

Balances due to other banks in this state, - - - - -	1,200 99
Deposites not bearing interest, - - - - -	4,684 17
Dividends unpaid, - - - - -	3 32
Surplus fund, or profit and loss after last dividend, - - - - -	5,295 27
Earnings since last dividend, - - - - -	654 19
Total of liabilities, - - - - -	<u>\$78,479 61</u>

RESOURCES.

Real estate owned by the bank, viz., lands in Indiana, - - - - -	\$600
Bills of solvent banks, - - - - -	1,132
Balances due from other banks, viz.	
banks in the state, - - - - -	107 87
" out of the state, - - - - -	6,644 83
Specie on hand, - - - - -	2,095 63
Bills discounted, viz.	
for directors, - - - - -	2,950
" other individuals of this state, - - - - -	50,356 31
" individuals out of the state, - - - - -	14,592 97
Total of resources,	<u>\$78,479 61</u>

Passed dividend in July, 1842, and January, 1843.

Salaries, \$600.

Charged profit and loss, bad debts, \$5,109 41.

Five directors own 215 shares—\$10,750.

JEWETT CITY BANK, (Griswold) April 3d, 1843.
LIABILITIES.

Capital stock, - - - - -	\$40,000
Bills of the bank in circulation, - - - - -	25,947
Balances due to other banks, viz.	
to banks of this state, - - - - -	1,507 51
" of other states, - - - - -	3,416 78
Deposites not bearing interest, - - - - -	678 67
" bearing interest, - - - - -	1,000
Dividends unpaid, - - - - -	228 70
Surplus fund, or profit and loss, after last dividend, - - - - -	2,731 23
Earnings since last dividend, - - - - -	278 99
Total of liabilities, - - - - -	<u>\$75,788 88</u>

RESOURCES.

Real estate owned by the bank,—banking house,	\$4,300
Bills of solvent banks,	144
Specie on hand,	2,496 60
Bills discounted, viz.	
for directors,	2,000
" other individuals of this state,	27,930 95
" individuals out of this state,	26,829 35
" corporations, &c. other than banks,	12,078 98
Total of resources,	<u>\$75,788 88</u>

Suspended paper, bad, \$3,000.

Passed dividend in August last.

Last dividend, February, 1843,—3 per cent.

Salary of officers, \$625.

Ten directors own 200 shares=\$8,000.

FAIRFIELD COUNTY BANK,—April 3d, 1843.

LIABILITIES.

Capital stock,	\$177,300
Circulation,	132,023
Balances due to other banks, viz.	
to banks in this state,	384 16
" banks of other states,	1 25
Deposites not bearing interest,	20,041 07
Dividends unpaid,	102
Total of liabilities,	<u>\$329,851 48</u>

RESOURCES.

Real estate owned by the bank, viz. banking houses,	\$10,223 76
other real estate,	15,088 46
Bills of solvent banks and checks,	15,203
Balances due from other banks, viz.	
from banks in this state,	4,802 64
" " out of the state,	33,211 84
Specie on hand,	12,901 72
Stock of other banks owned by this bank,	1,520
	<u>\$92,951 42</u>

(Carried up.)

(Brought up)	\$92,951 42
Connecticut turnpike stock,	1,020
Illinois bonds,	9,843 76
Profit and loss,	1,842 19
Bills discounted, viz.	
for directors,	400
" other individuals of this state,	194,794 12
" individuals out of the state,	30,000 57
Total of resources,	<u>\$329,851 48</u>

Suspended paper, about \$2,000.

Supposed loss on real estate, notes and stock, \$5,000.

Last dividend, June, 1842,—3 per cent.

Salaries of officers, \$1,100 : do. at branch, \$1,000=\$2,100.

Seven directors own 124 shares=\$11,160.

Seven directors at branch, 213 shares=\$19,170.

Dec. 15, 1842, charged profit and loss for bad debts, \$8,850.

BRIDGEPORT BANK,—April 3d, 1843.

LIABILITIES.

Capital stock,	\$209,334
Bills of the bank in circulation,	114,860
Balances due to other banks, viz.	
to banks of this state,	150 50
" of other states,	962 67
Deposites not bearing interest,	28,790 98
Dividends unpaid,	551 70
Surplus fund, &c.,	2,157 49
Earnings since last dividend,	3,858 78
Total of liabilities,	<u>\$360,666 07</u>

RESOURCES.

Real estate owned by the bank,—banking house,	\$12,391 55
Other real estate in Bridgeport,	18,196 74
Bills of solvent banks,	4,094 32
Bills of insolvent banks,	10 00
	<u>\$25,682 61</u>

(Carried over.)

(Brought over.)	25,682 61
Balances due from other banks, viz.	
banks in this state,	633 91
" out of the state.	84,453 98
Specie on hand,	18,957 83
Stocks of other banks owned by this bank,	500
Stock of this bank owned by the same,	21,150
New York city temporary Water loan,	20,000
U. S. Treasury notes and interest,	17,720
Bills discounted, viz.	
for directors,	7,388 18
" other individuals of this state,	132,083 94
" individuals out of the state,	38,090 62
Total of resources,	<u>\$360,666 07</u>

Suspended paper, \$1,426 59.

Supposed loss, \$545.

Last dividend, February, 1843—2 per cent.

Salaries of officers, \$1,250.

Charged profit and loss July 8, 1842, \$37,178 03.

Nine directors own 651 shares=\$30,550.

CONNECTICUT BANK, (Bridgeport) April 3d, 1843.

LIABILITIES.

Capital stock,	\$269,600
Bills in circulation,	102,140
Balances due to other banks, viz.	
to banks of this state,	262 31
" " of other states,	769 65
Deposites not bearing interest,	37,576 13
Dividends unpaid,	25
Suspended debt,	771 74
Due branch at Southport	362 55
Earnings since last dividend,	9,700 05
Total of liabilities,	<u>\$421,207 43</u>

RESOURCES.

Real estate owned by the bank,—banking house,	\$13,930 69
Other real estate in Illinois,	11,673 84
Bills and checks of solvent banks,	7,757 06
" of insolvent banks,	9
Specie on hand,	16,491 30
Balances due from other banks, viz.	
banks in the state,	1,659 12
" out of the state,	44,841 22
Stock of this bank owned by the same,	1,158 22
U. S. Treasury notes,	7,600
U. S. and New York state bonds,	28,512 50
Tax paid on non-resident stock,	33 33
Amount due from brokers, &c.	27,407 11
Bills discounted, viz.	
for directors,	17,310
" other individuals of this state,	165,594 70
" individuals out of the state,	57,636 25
" corporations &c., other than banks,	20,252
Total of resources,	<u>\$421,207 43</u>

Suspended paper at bank and branch, \$20,602.

Supposed loss, \$2,807.

Last dividend, January, 1842—3 per cent.

Salaries of officers, \$2,125.

Charged profit and loss, July 22, 1842, \$12,793 49.

Nine directors own 192 shares=\$19,200.

Six directors in branch, own 129 shares=\$12,900.

STAMFORD BANK,—April 3d, 1843.

LIABILITIES.

Capital stock,	\$90,000
Bills of the bank in circulation,	40,337
Balances due to other banks, viz.	
to banks of this state,	1,239 88
to banks of other states,	3,248 53
Total of liabilities,	<u>\$134,824 41</u>

(Carried over.)

(Brought over.)	\$134,824 41
Deposites not bearing interest,	13,619 53
Dividends unpaid,	530 70
Surplus fund, or profit and loss, since last dividend,	1,441 97
Earnings since last dividend,	4,679 88
Total of liabilities,	<u>\$154,197 49</u>

RESOURCES.

Real estate owned by the bank in Stamford and Darien,	\$929 21
Bills of solvent banks,	1,771
Balances due from banks in this state,	250
Amount due from brokers, &c.	16,674 94
Specie on hand,	3,114 92
Stock of this bank owned by the same,	1,435
Stock of other banks owned by this bank,	1,900
Indiana bonds,	11,000
Illinois bonds,	9,000
New York and Michigan Land Co.	1,050
Bills discounted, viz.	
for directors,	5,340
" other individuals of this state,	52,927 86
" individuals out of the state,	43,802 56
Bonus,	5,000
Total of resources,	<u>\$154,197 49</u>

Suspended paper, &c., \$9,812 82.

Last dividend, March, 1841,—2½ per cent.

Estimated losses,—

Indiana and Illinois bonds,	\$15,600
Sixty shares Dutchess Co. bank stock,	750
Atlantic bank, N. Y.,	400
Michigan Land Co.	1,050
On suspended debt,	4,842
Due from the bank for counsel fees,	754
Bonus,	5,000
	<u>\$28,396</u>

The bank holds the bond of the Arbor Coal Company for \$6,297 58, payable in three equal annual payments, with interest, beginning February 1st, 1844, the same being supposed, by the officers of the bank, to be secured by a mortgage of the estate of said Co.

Eleven directors own 287 shares of \$45 each=\$12,915.

Salary of officers, \$1,200.

WINDHAM COUNTY BANK, (Brooklyn) April 3d, 1843.

LIABILITIES.

Capital stock,	\$75,700
Bills of the bank in circulation,	63,935
Balances due to other banks in this state,	155 92
Deposites not bearing interest,	14,701 95
Dividends unpaid,	2,198
Surplus fund, or profit and loss after last dividend,	832 92
Earnings since last dividend,	44 97
Total of liabilities,	<u>\$157,068 76</u>

RESOURCES.

Real estate owned by the bank,—banking house,	1,861 59
Bills of solvent banks,	4,215
Balances due from other banks, viz.	
banks in this state,	4,279 21
" out of the state	37,454 45
Specie on hand,	7,080 55
Checks, drafts, &c., at sight,	2,286 63
Protest account,	9 09
Suspense account,	113 10
Bills discounted, viz.	
for directors,	4,237 62
" other individuals of this state,	81,643 53
" individuals out of the state,	13,473 55
" corporations, &c. other than banks,	414 44
Total of resources,	<u>\$157,068 76</u>

Suspended paper, \$3,182 87.

Loss not ascertained, as the paper was not suspended at the time of visitation; had it been, so large a dividend would have been improper.

Last dividend, March, 1843,—3 per cent.

Salaries of officers, \$775.

Eleven directors own stock, \$32,000.

WINDHAM BANK,—April 3d, 1843.

LIABILITIES.	
Capital stock,	\$58,502
Bills of the bank in circulation,	67,740
Balances due to other banks, viz.	
to banks in this state,	310 61
" in other states,	2 25
Deposites not bearing interest,	6,200 87
" bearing interest,	12,000
Dividends unpaid,	515 50
Surplus fund, or profit and loss after last dividend,	229 08
Earnings since last dividend,	242 39
Total of liabilities,	<u>\$145,742 70</u>

RESOURCES.	
Real estate owned by the bank,—banking house and lot,	\$1,553
Bills of solvent banks,	2,726
Balances due from other banks, viz.	
banks in this state,	1,821 85
" out of the state,	34,264 02
Specie on hand,	5,254 81
Stock of other banks owned by this bank,	400
Cash forwarded,	11,991 03
Bills discounted for individuals of this state,	87,730 99
Total of resources,	<u>145,742 70</u>

Suspended paper, \$100. No loss.
 Last dividend, March, 1843,— $\frac{3}{4}$ per cent.
 Cashier's salary, \$600.
 Eleven directors own 224 shares=\$11,200.

THOMPSON BANK,—April 3d, 1843.

LIABILITIES.	
Capital stock,	\$60,000 00
Bills in circulation,	50,400 00
Balances due other banks in this state,	85 68
	<u>\$110,435 68</u>

(Carried up.)

(Brought up.)	\$110,435 68
Deposites not bearing interest,	15,107 86
Dividends unpaid,	10 40
Surplus fund, &c. after last dividend,	1,406 80
Earnings since last dividend,	3,004 41
Amount credited profit and loss for reduction of capital,	5,000 00
Total of liabilities,	<u>\$185,909 65</u>

RESOURCES.	
Real estate owned by the bank,—banking-house,	\$1,919 43
Bills of solvent banks,	5,512 00
Balances due from other banks, viz :	
banks in the state,	27 23
out of the state,	37,107 06
Specie on hand,	10,867 73
Bills discounted, viz :	
for directors,	2,634 00
" other individuals of this state,	76,842 21
" individuals out of the state,	1,000 00
Total of resources,	<u>\$185,909 65</u>

Suspended paper, \$12,519 08
 Supposed loss on forged paper, 9,116 00
 Cashier's salary, \$600.
 Eleven directors own 198 shares,—\$11,880.

MIDDLETOWN BANK,—Feb. 6th, 1843.

LIABILITIES.	
Capital stock,	\$419,300 00
Bills of the bank in circulation,	81,750 99
Balances due to other banks,	8,014 99
Deposites not bearing interest,	25,607 47
Dividends unpaid,	1,966 66
Surplus fund, or profit and loss, after last dividend,	25,007 05
Earnings since last dividend,	2,507 10
Total of liabilities,	<u>\$564,214 26</u>

RESOURCES.

Real estate owned by the bank,—banking-house, in Indiana,	\$5,000 00	600 00
Bills of solvent banks and checks, “ United States Bank,	2,547 96	60 00
Due from other banks,	4,902 32	
Amount due from agents in New York,	74,823 72	
Specie on hand,	22,581 38	
U. S. Treasury notes, 6 per cent.	19,850 89	
Stock of this bank owned by the same,	2,114 38	
“ of other banks,	8,000 00	
New-York City Water stock,	27,000 00	
U. S. 6 per cent. “	30,000 00	
Morris and Essex Railroad “	2,030 00	
Hartford and New-Haven Railroad bonds,	5,000 00	
Bills discounted, viz :		
for directors,	4,766 82	
“ other individuals of this state,	159,235 10	
“ individuals out of this state,	195,625 54	
Expense account,	76 15	
Total of resources,	<u>\$564,214 26</u>	
Suspended paper,	13,775	
Supposed loss,	10,000	
Last dividend, Jan. 1843, 3 per cent.		
Salaries of officers, \$2,800.		
Eleven directors own 379 shares=\$33,162 50.		

MIDDLESEX COUNTY BANK, (Middletown,) April 3d, 1843.

LIABILITIES.

Capital stock,	\$220,500 00
Bills of the bank in circulation,	44,171 00
Balances due to other banks, viz :	
to banks of this state,	2,032 45
to banks of other states,	4 50
Deposites not bearing interest,	22,239 53
(Carried up.)	<u>\$288,946 48</u>

(Brought up.)

Dividends unpaid,	\$288,946 48
Surplus fund, or profit and loss, after last dividend,	738 00
Earnings since last dividend,	5,242 72
Total of liabilities,	<u>\$297,431 85</u>

RESOURCES.

Real estate owned by the bank, in Columbus, Ga.,	\$10,260 66
Bills of solvent banks,	4,748 00
Balances due from other banks, viz :	
banks in this state,	1,108 25
“ out of the state,	2,670 39
Amount due from brokers, or agents of the bank,	24,300 72
Specie on hand,	9,983 77
Stocks,—New-York State Fives,	9,223 00
“ “ “ Sixes,	10,315 00
Personal estate owned by the bank, viz :—Hardware,	1,034 54
Bills discounted, viz :	
for directors,	5,661 00
“ other individuals of this state,	156,201 52
“ individuals out of the state,	52,835 00
“ corporations, &c. other than banks,	9,000 00
Total of resources,	<u>\$297,431 85</u>

Suspended paper,	\$15,731 83
Supposed loss,	5,713 44
Last dividend, January, 1843,—3 per cent.	
Salaries of officers, \$1,808.	
Charged profit and loss, July 2d, 1842, \$9,816.	
Thirteen directors own 408 shares=\$40,800.	

EAST HADDAM BANK.—April 5th, 1843.

LIABILITIES.	
Capital stock, - - - - -	\$64,960 00
Bills of the bank in circulation, - - - - -	28,012 00
Balances due to other banks, viz.	
to banks of this state, - - - - -	1,424 51
" " of other states, - - - - -	5 13
Deposites not bearing interest, - - - - -	8,039 83
" - bearing interest, 3 per cent. - - - - -	1,929 06
Dividends unpaid, - - - - -	929 50
Surplus fund, &c. after last dividend, - - - - -	732 94
Earnings since last dividend, - - - - -	638 01
Total of liabilities, - - - - -	<u>\$106,670 98</u>

RESOURCES.	
Bills of solvent banks, - - - - -	\$2,962 00
" of insolvent banks, - - - - -	122 00
Balances due from other banks, out of the state, - - - - -	2,304 48
Amount due from brokers or agents of the bank, - - - - -	9,501 73
Specie on hand, - - - - -	5,478 82
Whaling bank stock, 12 shares, - - - - -	300 00
Bills discounted, viz.	
for directors, - - - - -	8,025 00
" other individuals of this state, - - - - -	42,424 62
" individuals out of the state, - - - - -	35,552 33
Total of resources, - - - - -	<u>\$106,670 98</u>

Suspended paper, \$9,919.

Supposed loss, \$1,523 41.

Last dividend, February, 1843—\$2½ per share.

Cashier's salary, \$600.—bond, \$10,000.

President's salary, \$100.

Charged profit and loss, Aug. 6th, 1842, \$7,241 37.

TOLLAND COUNTY BANK.—April 1st, 1843.

LIABILITIES.	
Capital stock, - - - - -	\$79,000 00
Bills of the bank in circulation, - - - - -	35,127 00
Balances due to other banks, viz.	
to banks of this state, - - - - -	12,168 91
to banks of other states, - - - - -	6,612 52
Deposites not bearing interest, - - - - -	8,981 67
" bearing interest, - - - - -	14,067 00
Dividends unpaid, - - - - -	221 00
Surplus fund, or profit and loss after last dividend, - - - - -	5,287 97
Earnings since last dividend, - - - - -	3,055 76
Total of liabilities, - - - - -	<u>\$164,521 83</u>

RESOURCES.	
Real estate owned by the bank,—banking-house, - - - - -	\$1,992 59
Bills of solvent banks, and checks, - - - - -	3,514 00
Bills of insolvent banks, - - - - -	52 00
Balances due from banks out of the state, - - - - -	10,083 49
Specie on hand, - - - - -	10,125 37
Deposite in Suffolk bank, - - - - -	2,000 00
Bills discounted, viz.	
for directors, - - - - -	2,284 89
" other individuals of this state, - - - - -	130,039 05
" individuals out of the state, - - - - -	4,430 44
Total of resources, - - - - -	<u>\$164,521 83</u>

Suspended paper, \$5,829.

Supposed loss, \$1,910.

Last dividend, October, 1842—3 per cent.

Salaries of officers, \$1,100.

Nine directors own 117 shares—\$11,700.

ABSTRACT

From the statements of the Banks in this State, showing the gross amount of their Capital Stock, Circulation, Total Liabilities, Specie, Loans and Discounts, and Total Resources, on the last Saturday of March, from the years 1837, to 1843, inclusive.

Years.	Capital Stock.	Circulation.	Total Liabilities.	Specie.	Loans and Discounts.	Total Resources.
1837	8,744,697 50	3,998,325 30	15,715,964 59	415,386 10	13,246,945 08	15,691,285 07
1838	8,754,467 50	1,920,552 45	12,302,631 11	535,447 86	9,769,286 80	12,293,272 41
1839	8,832,223 00	3,987,815 45	14,942,779 31	502,180 15	12,226,947 97	14,942,779 31
1840	8,878,245 00	2,325,589 95	12,950,572 40	499,032 52	10,428,630 87	12,950,512 40
1841	8,873,927 50	2,784,721 45	13,866,273 45	454,298 61	10,944,675 35	13,866,273 45
1842	8,876,317 57	2,555,638 33	13,465,052 32	471,238 08	10,683,413 37	13,465,052 32
1843	8,580,393 50	2,379,947 02	12,914,124 66	438,752 92	9,798,392 27	12,914,124 66

Abstract of the Condition of the several Banks

LIABILITIES.

Name of Bank.	Capital Stock.	Circulation.	Due Banks.	Deposites without Interest.	Deposites on Interest.	Dividends unpaid.	Surplus Fund.	Earnings since last dividend.	TOTAL.	Real Estate
Hartford, - - -	1,118,000	232,351 06	26,881 33	167,297 34	13,514 56	4,214 66	90,133 72	21,673 57	1,674,065 18	28,209 77
Phoenix, - - -	1,232,600	281,072	28,135 74	149,734 31		2,369 16	70,675 60	49,798 78	1,814,385 59	35,880 77
Connecticut River, Farmers and Mechanics, Exchange, - - -	250,000 516,300 400,000	33,967 120,352 96,913	1,774 72 41,748 83 20,812 52	29,660 58 54,992 34 43,352 69	10,901 98	507 50 408	12,300 3,918 59	14,258 57 6,981 35	760,499 24 572,386 15	13,500 77 13,939 77
New Haven, - - -	364,800	113,086	6,235 40	59,736 45		1,154	3,515 22	7,173 96	555,701 03	7,355 77
Mechanics, - - -	500,000	95,567	10,319 40	106,732 46		205	33,239 28		746,063 14	9,000 77
New Haven County, City, - - -	501,000 500,000	112,489 71,622	1,010 84 6,900 74	42,959 32 38,394 54		1,034 67 550 50	11,500 100,000	7,885 30 12,623 21	677,879 13 730,090 99	9,494 77 83,915 88
Meriden, - - -	150,000	69,266	4,931 72	3,904 16		150	5,363 77		233,615 65	15,380 77
New London, Union, - - -	152,187 50 100,000	33,500 44,942		12,398 08 10,963 06		530 102	3,566 75 9,600	2,154 70 1,501 03	204,337 03 168,497 43	4,310 77 2,500 77
Whaling, - - -	153,500	49,517	1,389 34	12,008 18		343	1,780 23	1,348 27	221,521 36	
Norwich, - - -	210,000	70,962	2,024 68	46,108 10		780 88	5,250 36	3,464 55	339,129 98	5,738 77
Thames, - - -	209,500	45,778	2,564 09	12,982 81		483	1,186 73	1,050 58	271,890 45	25,964 77
Merchants - - -	125,360	48,444	909 33	21,276 77	11,001 77	1,055 30	4,096 81	1,006 57	217,038 55	18,859 77
Quinebaug, - - -	225,000	33,058	4,797 33	6,883 10	6,000	289 50	13,756 04	2,264 27	295,584 12	21,000 77
Stonington, - - -	56,950	36,936	8,333 21	13,102 58		996	7,158 89	1,125 77	120,031 25	500 77
Mystic, - - -	51,000	15,633	3,762 01	4,684 17		3	5,295 27	654 19	78,479 61	600 77
Jewett City, - - -	40,000	25,947	1,209 98	678 67	1,000	228 70	2,731 23	278 99	75,788 88	4,300 77
Fairfield County, Bridgeport, - - -	177,300 209,334	132,023 114,860	4,924 29 385 41	20,041 07 28,790 98		102 551 70	2,157 49	3,858 73	329,851 48 360,666 07	25,312 77 20,588 77
Connecticut, - - -	269,600	102,140	1,113 17	37,576 13		25		10,834 34	421,207 43	24,904 77
Stamford, - - -	90,000	40,337	1,031 96	13,619 53		530 70	1,441 97	4,679 88	154,197 49	929 77
Windham County, Windham, - - -	75,700 58,502	63,935 55,748 97	3,588 41 155 92	14,701 95 6,200 87	12,000	2,198 515 50	332 92 229 08	44 97 242 39	157,068 76 133,751 67	1,861 77 1,553 77
Thompson, - - -	60,000	50,400	85 68	15,102 86		10 40	1,406 30	8,904 41	135,909 65	1,919 77
Middletown, - - -	419,300	81,750 99	8,014 99	25,607 47		1,966 66	25,007 05	2,567 10	564,214 26	5,600 77
Middlesex County, East Haddam, - - -	220,500 64,960	44,171 28,012	2,036 95 1,429 64	22,239 53 8,039 83	1,929 06	738 929 50	5,242 72 732 94	2,503 65 638 01	297,431 85 106,670 98	10,260 77 1,999 77
Tolland County, - - -	79,000	35,127	18,781 43	8,981 67	14,067	221	5,287 97	3,055 76	164,521 83	1,999 77
	\$8,580,393 50	2,379,947 02	216,601 92	1,038,751 60	70,414 37	23,193 33	432,251 08	172,572 84	12,914,124 66	\$402,419 77

in Connecticut,—April, 1843.

RESOURCES.

Bills of solvent Banks and Checks.	Bills of insolvent Banks.	Due from Banks.	Due from Brokers.	Specie.	Stocks and Bonds.	Personal Estate.	Checks, &c.	Suspense Account.	Expenses paid.	Bills Discounted.	TOTAL.
17,426 52		49,571 65	12,403 17	76,223 21	3,304 08					1,486,926 77	1,674,065 18
18,558 34		38,295 84	26,602 69	52,789 77	2,200		2,452 17	4 66		1,637,601 35	1,814,385 59
12,481 85		22,216 47	3,616 06	8,243 82	71,348	314 64				216,127 59	331,648 48
16,554 93		12,546 31		31,352 80	7,500			5,675 50		683,369 70	760,499 24
11,895 83		31,657 32	4,257 30	14,060 65	7,997 50	170				488,407 81	572,386 15
5,106 64		16,878 90	68,321 32	25,258 55	2,500					430,250 62	555,701 03
3,273 42		114,183 07	13,742 94	25,579 72	200,968 04				897-70	378,418 25	746,063 14
2,062		102,453 86		20,016 50	20,000		2,574 13		1,266 80	520,011 84	677,879 13
535 54		60,639 63	4,755 28	10,412 64	130,000		1,130 94		967 01	437,734 11	730,090 99
8,999 75		29,230 63		9,633 13	5,400				450 72	164,521 42	233,615 65
240		30,508 75		5,512						163,766 28	204,337 03
1,657		30,351 84		5,810 81						128,177 78	168,497 43
2,051 95		21,342 08	3,000 81	3,351 17	69,869	1,500				120,406 33	221,521 36
4,587		36,504 05		8,173 45						284,126 70	339,129 98
4,338 14		8,711 24		4,600 60	2,151 92					226,104 06	271,890 45
4,041		16,131 07		6,055 94	799 72					171,151 43	217,038 55
10,218 32		7,860 83		3,468 50	65,960					187,076 47	295,584 12
10,486 42		5,598 23		5,789 43						97,657 17	120,031 25
1,132		6,752 70		2,095 63						67,899 28	78,479 61
144				2,496 60						68,848 28	75,788 88
15,203		37,014 48		12,901 72	12,383 75					225,194 12	329,851 48
4,084 32	10 00	85,087 89		13,957 83	59,370					177,567 74	380,666 07
7,757 95	9 00	46,500 34	27,407 11	16,481 30	37,304 05					260,842 95	421,207 43
1,771		250	16,676 94	3,114 92	24,385					102,070 42	154,197 49
4,215		41,733 66		7,080 55						99,769 14	157,068 76
2,726		36,086 87		5,254 81	400		2,286 63	113 10	Bonus, 5,000 0 09	67,730 99	133,751 67
5,512		37,134 29		10,867 73						80,476 21	135,909 65
2,547 96	60 00	4,902 32	74,823 72	22,581 38	93,995 27					359,703 61	564,214 26
4,748		3,868 64	24,300 72	9,963 77	19,538	1,034 54				223,697 52	297,431 85
2,962	122 00	2,304 48	9,501 73	5,478 82	300					86,001 95	106,670 98
3,514	52 00	12,083 49		10,125 37						136,754 38	164,521 83
170,831 88	253 00	948,380 93	289,409 79	438,752 92	837,974 35	3,019 18	8,443 87	5,793 28	10,433 51	9,798,392 27	12,014,124 66