

REPORT
OF THE
BANK COMMISSIONERS,
TO THE
GENERAL ASSEMBLY.

MAY SESSION, 1847.

PRINTED BY ORDER OF THE LEGISLATURE.

HARTFORD:
JOHN L. BOSWELL,
STATE PRINTER.
1847.

REPORT.

To the Honorable General Assembly of the State of Connecticut,
now in session at the City of Hartford:

The undersigned, Bank Commissioners, in conclusion of the discharge of the duties of their appointment would respectfully REPORT:

That they have made a personal and thorough examination of each of the several Banks in this State; and have carefully enquired into the general course of their business, the rules and regulations which they have prescribed for their own government, and their present condition. They have also required of the several cashiers, frequent statements of the condition of their respective Banks in writing and under oath. In general, the cashiers have made out the required statements in a satisfactory manner, and forwarded them to the undersigned with punctuality; although, in some cases the statements have been long delayed, and in a few instances the cashiers have neglected to make oath to the truth of their statements.

In the personal examinations and enquiries which the undersigned have deemed it their duty to make into the affairs of the several Banks, their respective officers have furnished such aid, and information as were required.

During the past year, every Bank in the State has made, at least, its customary dividends, averaging 3 5/8 per cent. semi-annually, on the aggregate of their capital; and it is believed that the stock of every Bank, with perhaps one or two exceptions, commands in the market, when any is offered, an advance on its *par* value. These facts very clearly indicate, that the Banks of this State are in a sound, healthy, and safe

condition; and in the thorough inspection of their affairs which the undersigned have made, and they have inspected nearly all of them *twice* during the year, they have discovered nothing which should reverse those indications, or disturb the public confidence in their present ability fully to meet all their engagements.

There are now in this State thirty-two Banks and two Branches; and the following statement exhibits the aggregate of their liabilities to the public, and of their resources to meet them.

RESOURCES.		LIABILITIES.	
Specie,	462,165 53	Circulation,	4,437,631 06
Bills of other Banks,	227,481 00	Deposits,	1,751,655 26
Checks and cash items,	43,139 02	Due other Banks,	245,816 88
Due from Banks,	1,250,410 91	Dividends unpaid,	31,266 59
Due from Brokers,	332,542 20	Other liabilities,	7,809,79
Over drafts,	17,943 51		
Stocks,	301,901 93		
Real estate,	349,044 89		
Bills discounted,	12,781,857 43		
Aggregate of resources,	15,766,486 42	Aggregate of liabilities,	\$6,474,179 58

If the condition of our Banks at this time, be compared with their condition a year since, it will be seen, that notwithstanding their circulation and deposits have fallen off, their capital and profits have increased. This difference, together with a slight gain in Bank balances, would enable the Banks to extend greater accommodations to the public at this time, than were furnished during the time embraced in the Report of the Bank Commissioners of 1846.

The capital and deposits have increased during the year,

year,	\$237,846 33
The Bank credits have increased in same time,	97,546 53

Total increase of means, \$335,392 86

The apparent circulation last year was 4,565,947 06
 This year it is, 4,437,631 06

Decrease, \$128,316 00—\$128,316 00

The deposits last year were \$1,813,821 05
 This year they are, 1,751,655 26
 Decrease, \$62,165 79—\$62,165 79
 Total decrease of liabilities, \$190,481 79—\$190,481 79
 Shewing an increase of means of \$144,911 07

The following table also will show that in respect of immediate liabilities and immediate resources, the Banks in this State are in better condition than they were at the close of the last year preceding the present.

IMMEDIATE LIABILITIES.		IMMEDIATE RESOURCES.	
	April, 1846.		April, 1847.
Circulation,	4,565,947 06	Circulation,	4,437,631 06
Deposits,	1,813,821 05	Deposits,	1,751,655 26
Due Banks,	362,119 13	Due Banks,	245,816 88
Unpaid dividends,	78,151 88	Unpaid dividends,	31,266 59
	\$6,820,039 12		\$6,466,369 79
Specie,	481,367 09	Specie,	462,165 53
Bills of other Banks and cash items,	276,758 27	Bills of other Banks and cash items,	270,618 02
Due from Banks,	1,036,552 15	Due from Banks,	1,250,410 91
Due from Brokers,	380,341 75	Due from Brokers,	332,542 20
	\$2,175,019 26		\$2,315,736 66

The stocks held by the several Banks are perhaps properly to be included in the account of immediate resources, though not included in the above table, for not quite all of them are immediately convertible at their par value. The present available means of the Banks are about thirty per cent. of their present liabilities, and if the amount of their stocks be estimated as available means, they amount to thirty-seven per cent. of their liabilities. The year preceding the present they were less than twenty-eight per cent.

The following table exhibits the comparative condition of the Banks in this State in the years 1846, and 1847, in three leading particulars:

	1846.	1847.
Loans and Discounts,	\$13,032,600 78	\$12,781,857 43
Specie,	481,367 09	462,165 53
Circulation,	4,565,947 06	4,437,631 06

The above table shows a diminution of specie in their vaults, and a curtailment of loans and circulation in about the same ratio.

The aggregate liabilities of the Banks to the public, which in 1846 was \$6,820,039 12, is now reduced to \$6,474,179 58. The only investment increased within the year, is in balances due from other Banks, while every item of liability has decreased.

Notwithstanding, the amount of circulation appears to have been diminished during the year, the sum of \$138,316 00, the actual diminution of the currency among the people has been less than that.

The whole apparent circulation on the 1st of April last, was \$4,437,630 06
 From which deduct the amount of each other's notes held by the several Banks, 227,481 00

The actual amount of Bank note circulation is \$4,210,150 06

The same calculations made from the report of last year, will shew the actual circulation then to have been, \$4,289,188 79. So that there has been an actual falling off in the currency afloat, of the several Banks, SEVENTY-NINE THOUSAND THIRTY-EIGHT DOLLARS SIXTY-THREE CENTS. If the decrease of the amount of specie be deemed as so much withdrawn from the currency of the State, the statement would then show a falling off in the currency, at least of ninety-eight thousand two hundred and forty dollars and nineteen cents.

The foregoing tables and calculations show that the indications of soundness above referred to, are real, and reliable; and that our Banks are now in good condition to subserve

the purposes and objects for which they were called into existence.

The only legitimate object to be attained in the creation of banking capital, is, as the undersigned believe, the convenience and accommodation of the public; and in ministering to the business wants and convenience of our citizens, the interests of the stockholders should be held in due regard, and placed in no unnecessary jeopardy.

But the practice of some of the Banks, which allows companies, and even single individuals, to incur very large liabilities, both on their own paper, and as endorsers, of the paper of others, is but little calculated to afford general accommodation to the public in its business transactions, or to secure the interests of stockholders. And practices of this description are by no means rare in the history of banking in Connecticut. The undersigned, in the course of their examinations, have found that Banks of less than one hundred thousand dollars capital, are allowing companies and individuals to keep up lines of discount and accommodation, of ten, fifteen, twenty, and thirty thousand dollars each; while some of the Banks of larger capital, allow companies and individuals to keep up lines of discount and accommodation, of thirty, fifty, seventy, ninety, and one hundred thousand dollars each.

The fluctuations and revulsions of trade and business are too frequent, and too great, to allow the continuance of this practice, with safety to the stockholders, or justice to the community.

The offered apology for such course of proceeding, that it is of great importance to the Banks to retain the accounts of such companies and individuals, becomes entirely insignificant when compared with the danger of suffering such customers to obtain, in this manner, an improper influence, or a controlling power, over the Banks themselves. Those who have contracted such large liabilities would, in times of great pressure, call still more loudly for an increase of Bank accommodations—the Banks foreseeing that these customers cannot

fail, without casting upon them a loss; will endeavor to sustain their business by increasing their lines of discount and accommodation; or, at least, by not calling in their present demands—and finally, (when such failures actually transpire, the stockholders must necessarily suffer; and if the depression of business be general, severe, and long continued, there is danger that in the end, bill-holders and depositors, as well as stockholders, will share the losses consequent upon a system of excessive accommodations.

The history of the last Bank failure in this State, so familiar to all our citizens, should furnish a potent warning against such practices, both to the officers of Banks, and to all those who have an interest in the course of their management.

Every Bank in the State, after making its last dividend, had on hand a surplus of the earnings of the Bank, which has been accumulating from year to year, over and above the amount of their dividends; and in some instances this surplus fund now amounts to a full dividend of more than seven per cent. on their capital.

Although this surplus ought not to be allowed so to accumulate as to tempt those, who, from their position, must know the true condition of the Bank, to take advantage, in the purchase of their stocks, of those who are less well-informed; yet the undersigned believe that the Banks should be prohibited from making any dividend of greater rate than six per cent. per annum, without leaving a surplus, over and above their bad debts, equal to a dividend of that rate. The undersigned will not enquire whether such a provision of law would most affect Banks of a large or small capital; but they are persuaded that such a regulation would secure regular and uniform dividends to stockholders, and would render the officers of the several Banks less reluctant to charge over bad debts to the account of profit and loss, while they would be better able than they now are, to make a full statement of the real condition of the Institutions over which they preside.

While the undersigned are persuaded that these surplus funds of the several Banks should be increased to a reasonable

amount, for proper purposes, yet they would not thereby enable the principal officers of a Bank to speculate in its stocks, nor would they suffer the Directors of a Bank to vote any portion of it to one of their number, as a present or gratuity.— They are not advised that any practice of making presents in this manner has been established in any Bank of the State; but in the records of the proceedings of the Directors of one Bank, the undersigned find the following Vote under date of November 5th, A. D. 1845.

“Present—Messrs. Goodwin, President—Pratt, Cutler, Keney, Hills, Buck and Pomroy.

“The following Resolution was presented and *unanimously* adopted:

“Voted—That, the Board present to A. H. Pomroy, Esq. Five Hundred Dollars for his services to the Institution.”

It does not appear from what fund the amount of the above present was to be taken, whether from the capital stock of the Bank, from its surplus fund, or from accruing interest; nor in principle would it make much difference. But the undersigned know of no state of things which could justify such a proceeding; while they discover in the principle which it involves, much to condemn as utterly inexcusable.

The attention of the undersigned has been drawn to the fact, that a considerable portion of the suspended debts, and protested paper of many of the Banks, has grown out of their extensive loans and discounts to persons, companies and corporations of other States. Such loans and discounts, when once made, are beyond the jurisdiction of this State, and beyond the control and watchfulness of the institutions by whom they are made. The condition of those to whom they are extended, cannot be so well and fully known, as the condition of our own citizens who have occasion for such facilities; and hence, it is by no means surprising, that a greater loss should be sustained upon loans and discounts thus effected, than upon an equal amount of loans and discounts to the citizens of this State, residing as most of them do, in the vicinity of the several Banks where their business is transacted. A very sound and wholesome rule, requiring at least one substantial and responsible endorser of this State, on all paper from abroad,

was formerly adopted and in general, if not universal observance by our Banks; but it is a fact that this rule, in many of the Banks is now much relaxed, and in some of them, if it exist at all, is entirely disregarded.

By the last returns of the Banks of this State, it appears that the amount of their loans, discounts, and accommodations to persons, companies, and corporations of other States was THREE MILLIONS FORTY-NINE THOUSAND, NINE HUNDRED TWO DOLLARS AND EIGHTY CENTS, and the amount of their suspended debts and paper past due, at the same time, of persons, companies and corporations of other States was ONE HUNDRED TWENTY-FOUR THOUSAND SEVEN HUNDRED TWENTY-SIX DOLLARS THIRTEEN CENTS.

But the undersigned are satisfied that this last item is much under stated by the Banks; for many of them have not distinguished in their returns, between the amount thus over-due from within this State, and the amount over-due from other States. Indeed, some of the Banks have made no statement whatever of their suspended paper, while the undersigned have found, upon personal examination, that they have considerable amounts of such paper on hand.

The reason assigned by the Banks for extending so large accommodations to persons, companies and corporations of other States is, that *they cannot make use of their capital at home, and that it must be used abroad or lie idle in their vaults.* If the real object to be attained in the incorporation of banking capital is the convenience and accommodation of our own citizens, it is evident, that, in some sections of the State, there is too much banking capital incorporated; and those institutions who find themselves possessed of larger capital than they can use in carrying out the legitimate purpose of their creation, might, it is believed, with great propriety be called upon to submit to a reduction of their capital, to the wants of the business community where they are located; in order that some of the evils arising from an improper use of banking capital may be averted, and that such portions of the amount of surplus capital, as may be needed, if any, may be located in

those sections of the State which are not now adequately furnished with banking facilities.

The check upon excessive issues furnished by the arrangement of most of the New England Banks, for a frequent redemption of their bills at the Suffolk Bank in Boston, has hitherto proved highly salutary, and alike conducive to the safety of the Banks and of the people.—Most of the Banks in this State have long been in this arrangement, and it is believed that they have met their redemptions with great punctuality. This course of redemption will doubtless be continued, and so long as it is carried out with punctuality and in good faith, little danger will arise that the bills of our Banks will be depreciated.

But no such arrangement can dispense with the necessity and propriety of keeping a reasonable amount of specie at all times on hand, to meet unexpected demands, and to enable the Banks to sustain any pressure or convulsion by which they may be affected. The undersigned have endeavored to induce the Banks, generally, to increase the amount of their specie, and in some instances with success; but it is believed that the present amount of specie in the vaults of the various Banks in this State, is generally too small to act a very efficient part in sustaining them in any trying exigency.

In times of ordinary prosperity, it is perhaps true that most of the Banks have specie enough for every practical purpose, and that with the aid of their public stocks, cash balances, deposits, and bills receivable, they will be able promptly to meet all their engagements, without difficulty. The present is a season of great prosperity with the Banks, as well as with every other great interest in the community; and it is deemed important that it should be improved by the Banks, in so fortifying their positions, as that whatever revulsions may come upon the trade and general business of the State, they may not be aggravated by a resort of the Banks to a suspension of specie payments.

There are perhaps no present indications that any embarrassing crisis in the business of the community is approach-

ing; but Banks should be, at all times, prepared to maintain their positions with unshaken firmness, amidst all the changes and fluctuations by which they may be surrounded.

The attention of the undersigned has been called to the fact, that under existing laws, it is often within the power of the principal officers of our several banks, to exercise a highly improper, if not dangerous influence in the election of Directors. It often happens that comparatively few of the real stockholders of a Bank are present at the annual meeting of the stockholders for the choice of directors—and it has sometimes been true, that when a Bank President or Cashier was disposed to get rid of an honest and independent director, they have been quite willing to relieve the stockholders from the inconvenience of attending the annual meeting and have secured in their own, or the hands of their friends, the authority to represent and vote upon their stock. Within the past year, as the undersigned have reason to believe, one or more instances have occurred in which such an improper influence was exerted in the election of directors; and one instance of especial flagrancy occurred in June last, as the undersigned are assured from sources entitled to the highest respect and confidence. The information in respect of the occurrence last adverted to, came to the undersigned at too late a period to enable them to visit the institution again, and make the necessary investigation; and they only now desire to call attention to the subject of proxy-voting, and the evils and abuses which are believed to attend and grow out of any system which allows it.

The undersigned would with great confidence recommend the passage of a law which shall prohibit such proxy-voting, within such regulations as may be necessary for the due representation of such stock as may be in the hands of females and minors.

It is believed that while no good can result to the community from allowing Banks to become the owners of the stock of themselves respectively, nor from allowing Bank Officers, either in their own names or as the Agents of others, to trade and speculate in the stocks of their respective Banks, much

evil may result from the exercise of such authority and power. It is highly to be desired that the stock of every Bank should be held by many different persons in the community, while the several Banks, as such, should at no time be allowed to own and hold their own stocks. If any Bank is forced to take its own stock in payment of debts previously contracted by the original stockholder, the Bank should be required to dispose of it at the earliest practicable period.

It is recommended therefore, that a law be passed in accordance with the above views, in relation to the ownership of Bank Stocks; and to the authority of Bank Presidents, Cashiers &c. to trade and speculate in the stocks of their respective Banks; the precise value of which stock, their peculiar means of knowledge gives them the exclusive power of determining.

The Banks of the State are in general managed with a due regard to the interests of the public and the stockholders; and the regulations and restraints imposed upon them by law have been well observed.

A practice however is sanctioned in some of the Banks which allows some person or persons under the direction of the Board of Directors, with the funds and for the use of the Bank, to buy up notes that are thrown for sale upon the market. The undersigned believe that these operations fall within no just principle of banking and ought to be discountenanced.

But the general course of business adopted and pursued in our Banking Institutions, is subject, it is believed, to as few well founded objections as attach to the banking system of any State in the Union. While the money of the stockholders finds in our Banks a safe and productive investment, and active business operations are furnished with every just and reasonable accommodation, the community is at all times supplied with a currency which is ample, convenient, and in no present danger of depreciation.

The several Savings Banks and Savings Institutes of the State, have received the attention which their capacity for use-

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fulness, and their increasing importance required. The number of depositors is already large, and is constantly increasing. The class of persons for whose especial benefit institutions of this character were devised and established, are deriving every advantage from them which they seek, and which a well-regulated system of Savings can be expected to afford. Their deposits are safe; they are managed, it is believed, with fidelity; and every depositor of this class, finds in his regularly increasing account, a continual incentive to industry and economy, and to the making of new deposits to secure the surplus earnings of his labor.

The advantages which these institutions afford to the poor and laboring classes of the community, have not escaped the attention of persons in more easy and affluent circumstances; and there are not a few instances in which persons of wealth have from time to time made deposits of considerable sums in Savings Banks, both in their own names, and in the names of others. But the officers to whose management the affairs of these institutions are now intrusted, profess the determination that they shall hereafter be made to subserve only the purposes and objects contemplated in their creation; and that those whose situation will enable them to manage their own funds, shall not be allowed to commingle them with the funds of those, who may properly seek the aid and assistance of these valuable and highly beneficial institutions.

A vast amount of money has already been deposited in these Savings Banks; and it is being constantly increased by accumulations of interest, by new deposits to existing accounts and by original deposits from new depositors. These sums, under a judicious direction, are loaned out in the community upon various real and personal securities, and invested in certain productive stocks, as authorized by law.

Although it could not be expected that the undersigned would make critical examination of all the several securities taken under such direction, and determine their value by appraisement or otherwise; yet they have made such examina-

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tion and inquiries as satisfy them, that the securities are in general ample, and they apprehend little danger of loss to depositors from the failure or insufficiency of any of the securities upon which loans have been made.

Some of the Savings Banks, as will be perceived from annexed balance sheets, have a greater proportion of their funds loaned upon personal securities, than the provisions of existing laws allow; but upon examination, it is found that these few cases originated in circumstances beyond the reasonable control of the directors; and it is believed that in the course of a few weeks, this state of things will be corrected.

The undersigned, by a Resolution of the Honorable General Assembly held at the City of New Haven, in May last, were instructed to enquire if any farther legislation in regard to Savings Banks is necessary; and directed to report by bill or otherwise.

It is believed that the present laws of the State which relate to Savings Institutions are wise and just; and the undersigned, from any thing that has been brought to their notice, are not prepared to recommend the adoption of any new provisions.

If judiciously managed these institutions will afford, under existing regulations, to the class of depositors who are justly entitled to their benefits, every advantage which the nature of the case will allow; while those, who, by a long course of economy, have secured to themselves considerable sums in deposit, and those who, contrary to the intent in which Savings Banks originated, have become depositors of considerable sums, will receive all the advantages of these institutions, subject only to the inconsiderable burthens which are imposed upon our citizens in general, and which are necessary to the maintenance of society and government.

Annexed hereto will be found an "Abstract of the condition of the Banks in Connecticut, April 1, 1847"; also a "Summary of Bank Returns for two last years;" also an "Ab-

HARTFORD BANK—March 1st, 1847.

LIABILITIES.

Capital stock paid in and possessed,	1,134,600 00
Bills in circulation,	475,695 06
Deposits due individuals,	209,027 51
" " State Treasurer,	10,677 69
Balances due banks of this State,	18,746 17
" " " out of the State,	33,050 00
Surplus exclusive of last dividend,	105,589 89
Earnings since last dividend,	27,094 72
Dividends unpaid,	2,953 19
	<u>\$2,017,433 23</u>

RESOURCES.

Banking house,	15,000 00
Specie in vault,	71,963 07
Bills of other banks,	19,131 00
Due from banks in this State,	26,918 72
" " " out of the State,	52,022 90
" " brokers and agents of the bank,	16,443 32
Stock in Union Co.	2,003 40
" Connecticut River Co.,	311 25
" Turnpike Co.,	319 33
Checks and other cash items,	8,529 00
Over drafts,	659 48

LOANS AND DISCOUNTS.

To directors,	4,003 00
" other individuals of this State,	976,452 76
" " " out of this State,	442,691 00
" Manufacturing companies, &c.	380,985 00
	<u>\$2,017,433 23</u>

Last dividend Dec. 1st, 3½ per ct.
Paper past due, \$14,645 39.

FARMERS & MECHANICS BANK—April 5th, 1847.

LIABILITIES.

Capital stock,	539,900 00
Bills of the bank in circulation,	278,416 00
Deposits due individuals,	\$160,908 79
" " State Treasurer,	143 88
Due to banks in this State,	2,604 44
" " " out of the State,	2,434 71
Surplus or profits exclusive of last dividend,	40,000 00
Earnings since last dividend,	22,718 71
Unclaimed dividends,	793 50
	<u>\$1,042,816 83</u>

RESOURCES.

Banking house,	13,500 00
Specie in vault,	42,466 34
Bills of solvent banks,	12,042 00
Balances due from other banks in this State,	19,210 35
" " " banks out of this State,	17,218 90
Due from brokers and agents,	1,387 14
Lafayette bank stock, Cincinnati, Ohio,	5,000 00
Expenses since last dividend,	2,749 21
Over drafts,	771 04

LOANS AND DISCOUNTS.

Discounted for directors,	29,615 58
" for other individuals of this State,	506,083 99
" " for individuals out of this State,	927,437 85
" for corporations and manufacturers,	362,338 28
	29,400 00
	<u>\$1,042,816 83</u>

Last dividend, November, 3½ per ct.
Paper over due, \$7,863 00.

EXCHANGE BANK—April 1st, 1847.

LIABILITIES.

Capital stock paid in and possessed,	525,000 00
Circulation,	225,224 00
Deposits not bearing interest,	75,450 29
" bearing interest at 3 and 4 pr ct.	7,064 67
Balances due banks in this State,	10,976 10
" banks in other States,	4,609 61
Surplus or profits, exclusive of last dividend,	27,395 64
Earnings since last dividend,	10,568 54
Dividends unpaid,	1,203 15
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	\$887,492 00

RESOURCES.

Banking house,	11,939 74
Specie in vault,	12,128 04
Bills and checks of other solvent Banks,	24,293 63
Balances due from banks in this State,	6,845 86
" " " of other States,	34,901 84
" " " brokers and agents,	3,369 65
Suspended debt,	20,000 00

LOANS AND DISCOUNTS.

To directors,	11,129 49
" other individuals of this State,	624,955 25
" individuals out of the State,	137,928 50
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	\$887,492 00

Last dividend, January, 3½ per ct.
Suspended debt and paper past due, \$35,086 25.
Estimated loss, \$6,000.

Since the above return was made, \$9,000 of the suspended debt of this Bank has been paid.

CONNECTICUT RIVER BANKING CO.—April 5th, 1847.

LIABILITIES.

Capital Stock,	\$250,000 00
Circulation,	59,763 00
Deposits not bearing interest,	35,338 87
" bearing interest, at 4 per cent.,	4,871 50
Balances due other banks in this State,	18 19
" other banks out of the State,	526 41
Surplus or profits exclusive of last dividend,	3,121 88
Earnings since last dividend, deducting expenses,	5,056 99
Unclaimed dividends,	529 50
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	\$389,224 14

RESOURCES.

Banking house,	7,000 00
Specie in vault,	15,939 59
Bills of other solvent banks,	301 24
Balances due from other banks in this State,	4,047 71
" " " banks out of the State,	15,468 18
" " " brokers and agents,	2,757 45
600 shares Connecticut River Co., estimated,	24,000 00
U. S. Bank Post Notes, \$1,000, estimated,	3,000 00
Hartford and New Haven Rail Road Co. bonds,	2,865 00
Over drafts,	232 27

LOANS AND DISCOUNTS.

To directors,	10,615 00
" other individuals of this State,	143,543 61
" individuals out of the State,	160,354 33
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	\$389,224 14

Last dividend, 3 per cent., 5th January.
Paper past due, \$1,575 00.

MIDDLETOWN BANK—5th April, 1847.

LIABILITIES.	
Capital stock,	369,300
Circulation,	93,221
Deposits not bearing interest,	42,763 83
Balances due banks in the State,	571 37
Surplus or profits,	24,776 42
Earnings since last dividend,	6,061 16
Unclaimed dividends,	1,078 59
Reduction of stock,	37 50
	<u>\$537,809 87</u>

RESOURCES.	
Banking house,	5,000
Illinois land,	600
Specie in vault,	18,293 80
Bills of other solvent banks and checks,	6,286 37
Balances due from banks in this State,	4,547 12
" " banks out of the State,	1,282 86
" " Brokers and Agents,	12,438 60
Hartford and New Haven Rail Road bonds,	28,960
Illinois bonds,	3,000
Expenses since last dividend,	710 26
Over-drafts,	212 61

LOANS AND DISCOUNTS.	
To directors,	2,411 95
" other individuals in this State,	208,180 88
" individuals out of the State,	225,787 56
" manufacturing companies,	20,097 86
	<u>\$537,809 87</u>

Last dividend, January 6th, 3½ per cent.
Paper past due, \$3,834 47.

MIDDLESEX COUNTY BANK—April 6th, 1847.

LIABILITIES.	
Capital stock paid in and possessed,	220,900
Circulation,	106,858
Deposits not bearing interest,	28,679 97
State Treasurer,	182 56
Balances due other banks in this State,	6,471 76
Surplus or profits exclusive of last dividend,	6,341 74
Earnings since last dividend,	6,186 97
Unclaimed dividends,	951
	<u>\$378,528 09</u>

RESOURCES.	
Indiana land,	663 23
Specie in vault,	11,610 16
Bills of other solvent banks,	1,912
Balances due from other banks in this State,	1,184 76
" " banks out of the State,	20,059 11
" " brokers and agents,	24,521 12
Expenses since last dividend,	784 96
Checks and cash items,	618 81
Over-drafts,	82 51
	<u>\$378,528 09</u>

LOANS AND DISCOUNTS.	
To directors,	4,727 98
" other individuals of this State,	173,879 19
" individuals out of the State,	112,806 74
" corporations and manufacturing companies,	21,694 60
	<u>\$378,528 09</u>

Last dividend, January, 3 per cent.
Paper past due, \$5,855 52.

* * In October last, circumstances of a suspicious nature connected with the discharge of the cashier's duties, coming to the knowledge of the officers of this bank, a committee was appointed to investigate its affairs, who reported a defalcation of \$4,000, on the part of the cashier, and that he was justly chargeable with other acts highly censurable, and improper. He has since resigned the trust—his indebtedness has been cancelled by his sureties, and another cashier appointed in his place, and the institution is now in safe hands and in good condition.

EAST HADDAM BANK—April 1st.

LIABILITIES.

Capital stock paid in and possessed,	66,080
Circulation,	80,265
Deposits not bearing interest,	13,208 11
" bearing interest at 2 and 3 per cent.,	6,855 61
Balances due banks in this State,	4 15
Surplus or profits exclusive of last dividend,	6,646 97
Earnings since last dividend,	1,040 05
Unclaimed dividends,	1,062
	<hr/>
	<u>\$175,161 89</u>

RESOURCES.

Specie in vault,	5,471 58
Bills of other solvent banks,	962
" insolvent banks,	57
Balance due Phoenix Bank,	1,797 11
" Suffolk	16,127 59
" brokers and agents,	33,984 55
12 shares Whaling Bank stock,	300
Expenses since last dividend,	44
Over-drafts,	5,424 43

LOANS AND DISCOUNTS.

To directors,	1,238 57
" other individuals in this State,	87,412 54
" individuals out of the State,	22,386 08
	<hr/>
	<u>\$175,161 89</u>

Last dividend, 10th February, 3½ per cent.
Paper past due, \$4,878 98. Estimated loss, \$2,175,00.

NEW HAVEN BANK—April 5th.

LIABILITIES.

Capital stock,	\$364,800 00
Circulation,	181,492 51
Deposits not bearing interest,	96,664 15
Balances due to Banks in this State,	421 70
" " Banks out of the State,	9,478 41
Surplus or profits exclusive of last dividend,	6,278 64
Earnings since last dividend,	11,047 95
Dividends unclaimed,	1,796
	<hr/>
	<u>\$671,978 86</u>

RESOURCES.

Banking house,	27,515 11
Specie in vault,	24,486 63
Bills of other solvent banks,	2,668 41
Balances due from banks in this State,	36,151 74
" " banks out of the State,	45,195 15
Expenses since last dividend,	1,221 56
Checks and other cash items,	723 66
Over-drafts,	1,808 92

LOANS AND DISCOUNTS.

To directors,	6,088 41
" other individuals of this State,	300,856 87
" individuals out of the State,	245,263 02
	<hr/>
	<u>\$671,978 86</u>

Last dividend, 1st January, 4 per cent.
Paper past due, \$10,945 91.
Estimated loss, about \$3,500.

NEW HAVEN COUNTY BANK—April 5th, 1847.

LIABILITIES.

Capital stock paid in and possessed,	513,975
Circulation,	172,449
Deposits due individuals,	54,070 30
Balances due other banks in this State,	485 14
" " " banks out of the State,	776 47
Surplus or profits exclusive of last dividend,	14,000
Earnings since last dividend,	10,952 43
Unclaimed dividends,	2,156 51
	<hr/>
	\$768,864 85

RESOURCES.

Banking house,	8,000
Real estate, New Haven,	5,700
Specie in vault,	23,874 89
Bills of other solvent banks,	8,899
Balances due from banks in this State,	4,371 60
" " " banks out of the State,	73,168 24
" " " brokers and agents,	45,232 60
Ohio 7 per cent stock,	10,000
Expenses since last dividend,	1,408
Checks and other cash items,	4,641 60
Over-drafts,	635 43

LOANS AND DISCOUNTS.

To directors,	20,650
" individuals in the State,	262,117 49
" " " out of the State,	282,199
" corporations and manufacturing companies,	17,967
	<hr/>
	\$768,864 85

Last dividend, 1st January, 4 per cent.
Paper past due, \$12,140 00.

CITY BANK—April 5th, 1847.

LIABILITIES.

Capital stock,	\$500,000
Circulation,	199,515
Deposits not bearing interest,	86,824 07
" " " deposits bearing interest at 4 per cent,	25,303 47
Balances due other banks in this State,	1,647 01
" " " banks out of the State,	8,156 16
Surplus or profits exclusive of last dividend,	9,098 68
Earnings on hand since dividend,	10,770 43
Unclaimed dividends,	1,064 00
	<hr/>
	\$842,378 97

RESOURCES.

Lots and buildings, in Brooklyn, N. Y.,	60,000
" " " in city of New York,	4,358 60
Specie in vault,	32,168 88
Bills and checks of other solvent banks,	8,849 74
Balances due from other banks in this State,	91 60
" " " banks out of the State,	46,389 36
" " " brokers and agents,	57,003 17
New Jersey rail road bonds,	5,000 00
Expenses since last dividend,	1,147 91
Checks and other cash items,	513 32
Over-drafts,	21 95

LOANS AND DISCOUNTS.

To directors,	15,279 59
" other individuals of this State,	312,278 22
" individuals out of the State,	297,276 173
	<hr/>
	\$842,378 97

Last dividend, 1st January, 3 1/2 per cent.
Paper past due, \$24,124 22.

MECHANICS' BANK—April 1st, 1847.

LIABILITIES.

Capital stock,	300,000
Circulation,	165,661
Deposits not bearing interest,	125,284 38
Balances due to other banks in this State,	4,363 38
" " " banks out of the State,	20,769 68
Surplus or profits exclusive of last dividend,	15,167 99
Earnings since last dividend,	7,268 15
Dividends unclaimed,	820
	<hr/>
	\$639,334 58

RESOURCES.

Banking house,	9,000
Specie in vault,	16,462 06
Bills of other solvent banks,	9,121 46
Balances due from other banks in this State,	6,045 27
" " " banks out of the State,	126,226 19
Expenses since last dividend,	112 98
Over drafts,	298 91

LOANS AND DISCOUNTS.

To individuals of this State,	415,301 57
" " " out of the State,	26,766 14
	<hr/>
	\$639,334 58

Last dividend, 1st January, 4 1-6 per cent.
 Paper past due, \$7,409 30.
 No loans to directors.

MERIDEN BANK—April 5th.

LIABILITIES.

Capital stock paid in and possessed,	150,000 00
Circulation,	70,411 72
Deposits due individuals,	10,030 22
Balance due to other banks in this State,	615 28
Surplus or profits exclusive of last dividend,	4,864 10
Earnings on hand since last dividend,	4,866 65
Unclaimed dividends,	141 18
	<hr/>
	\$240,518 84

RESOURCES.

Banking house,	24,180 00
Real estate, Indiana lands and lots in New York,	10,300 00
Specie in vault,	6,188 69
Balance due from other banks in this State,	2,673 19
" " " banks out of the State,	19,428 64
Stock of this bank owned by same,	2,000 00
Expenses since last dividend,	547 24
Checks and other cash items,	76 75
Over drafts,	140 07

LOANS AND DISCOUNTS.

To directors,	7,985 00
" other individuals of this State,	153,936 70
" individuals out of the State,	19,050 66
" corporations other than banks,	15,000 00
	<hr/>
	\$240,518 84

Last dividend, 1st November, 1846, 3 per cent.
 Paper past due, \$1,649 66.

BRIDGETPORT BANK, April 5th.

LIABILITIES.

Capital stock paid in and possessed,	210,000
Circulation,	251,918
Deposits not bearing interest,	84,814 36
Balances due to other banks in the State,	514 70
" " " banks out of the State,	2,240 22
Surplus or profits exclusive of last dividend,	17,400 54
Earnings since last dividend,	1,202 14
Unclaimed dividends,	1,149 44
	<hr/>
	\$569,239 40

RESOURCES.

Banking house,	10,000
Land in Bridgeport,	500
Specie in vault,	15,502 10
Bills of other solvent banks,	12,791 32
" " insolvent banks,	68
Balance due from other banks in this State,	1,482 11
" " " banks out of the State,	129,089 84
" " " brokers and agents,	5,111
Stock of this bank owned by same,	20,200
20 shares of New Haven County Bank,	500
United States treasury notes,	23,267 78
Expenses since last dividend,	486 30
Over drafts,	974 93

LOANS AND DISCOUNTS.

To directors,	4,521 25
" other individuals living in this State,	315,744 77
" individuals out of the State,	29,000
	<hr/>
	\$569,239 40

Last dividend, 1st January, 3½ per cent.
Paper past due, \$967 80.

CONNECTICUT BANK AND BRANCH, April 5th, 1847.

LIABILITIES, JOO CHEROKEE

Capital stock paid in and possessed,	269,700
Circulation,	210,000
Deposits,	84,203 71
Balance due other banks in this State,	3,579 18
" " " banks out of the State,	685 12
Surplus or profits exclusive of last dividend,	18,700 35
Earnings since last dividend,	44,100 99
Unclaimed dividends,	211 30
Due branch at Southport,	16,756 56
	<hr/>
	\$593,192 48

RESOURCES.

Banking houses at Bridgeport and Southport,	13,281 12
Land in Illinois,	11,086 47
Real estate in Bridgeport,	10,613 97
Specie in vault,	18,756 52
Bills of other solvent banks in this State,	11,611 92
Balances due from other banks in this State,	434 41
" " " banks out of the State,	91,966 85
" " " brokers and agents,	34,672 75
Bridgeport bank stock,	250
New York State and city stocks,	10,175
New York, Ohio, Kentucky, and U. S. stocks,	40,337 01
New York and Boston Telegraph stock,	50
Camden and Amboy R. R. bonds,	4,688 25
Expenses since last dividend,	595 12
Over drafts,	184 93

LOANS AND DISCOUNTS.

To directors,	5,306
" other individuals of this State,	301,526 84
" " " out of the State,	38,656 32
	<hr/>
	\$593,192 48

Last dividend, January 1st, 3½ per cent.
Paper past due, \$21,288 72.

FAIRFIELD COUNTY BANK—April 5th, 1847.

LIABILITIES.

Capital stock,	100,000
Circulation,	168,326
Deposits,	30,329 61
Balances due banks,	1,883 07
Surplus or profits exclusive of last dividend,	8,167 86
Earnings since dividend,	5,210 89
Unclaimed dividends,	176 40
Fairfield County Bank, old institution,	4,260 72

\$338,354 55

RESOURCES.

Banking house,	6,416 12
Real estate in Norwalk,	5,664 36
Specie in vault,	9,916 80
Bills of other solvent banks,	13,906 11
Balances due from other banks,	41,167 74
Connecticut Turnpike stock,	510
Expenses since last dividend,	780 05

LOANS AND DISCOUNTS.

To directors,	16,041 97
“ other individuals in the State,	200,325 90
“ individuals living out of the State,	43,635 50

\$338,354 55

Last dividend, 1st December, 4 per cent.
Paper past due, \$3,911 00.

DANBURY BANK—April 31, 1847.

LIABILITIES.

Capital stock paid in and possessed,	100,000 00
Circulation,	168,326 00
Deposits,	30,329 61
Balances due to other banks in this State,	1,883 07
Surplus or profits,	8,167 86
Earnings since last dividend,	5,210 89
Unclaimed dividend,	176 40

\$272,481 96

RESOURCES.

Banking house,	3,892 64
Property at Greenwich and Little Falls,	4,762 31
Specie in vault,	9,916 80
Bills of other solvent banks,	13,906 11
Balances due from other banks in this State,	41,167 74
“ “ banks out of the State,	11,000 74
Stock of Connecticut Turnpike Co.,	510
Checks and cash items,	82
Over drafts,	81 45

LOANS AND DISCOUNTS.

To directors,	16,041 97
“ other individuals of this State,	168,503 99
“ individuals out of the State, (on security,)	47,866 00

\$272,481 96

Last dividend, December 1st, 4 per cent.
Paper past due, \$790 12. Estimated loss, \$450 00.

STAMFORD BANK - 1847

LIABILITIES.

Capital stock paid in and possessed	60,000 00
Circulation	107,468 00
Deposits not bearing interest	15,677 88
Deposits bearing interest at 5 per cent.	1,000 00
Balance due other banks in this State	870 98
Surplus or profits exclusive of last dividend	5,119 36
Earnings since last dividend	852 78
Unclaimed dividends	658 39
	<hr/>
	\$191,647 39

RESOURCES.

Real estate located in New York, Ohio, Indiana and Michigan	6,019 61
Specie in vault	7,465 14
Bills of other solvent banks	2,892 00
" " insolvent banks	25
Balances due from banks in this State	1,814 19
" " banks out of the State	16,844 47
" " brokers and agents in N. York	40,715 81
Bond and mortgage	\$2,318 48
Illinois and Indiana bonds	3,000 00
Expenses since dividend	30 81
Checks and other cash items	1,810 88
Overdrafts	39 38

LOANS AND DISCOUNTS.

To directors	13,558 30
" other individuals of this State	70,451 28
" individuals out of the State	19,538 40
" corporations and manufacturing companies	5,123 64
	<hr/>
	\$191,647 39

Last dividend, March 1st, 3 1/4 per cent.
Paper past due, \$600.

WINDHAM COUNTY BANK - 1847

LIABILITIES.

Capital stock paid in and possessed	100,000 00
Circulation	100,000 00
Deposits not bearing interest	100,000 00
Balance due Windham Bank	100 00
Surplus or profits exclusive of last dividend	100 00
Earnings since last dividend	100 00
Unclaimed dividends	100 00
	<hr/>
	\$191,647 39

RESOURCES.

Banking house	1,861 59
Specie in vault	9,079 41
Bills of other solvent banks	100,000 00
Balances due from banks in this State	100,000 00
" " of other States	100,000 00
Checks and other cash items	100,000 00
Overdrafts	120 76
	<hr/>
LOANS AND DISCOUNTS	
To directors	13,558 30
" other individuals of this State	70,451 28
" individuals out of the State	19,538 40
" corporations and manufacturing companies	5,123 64
	<hr/>
	\$191,647 39

Dividend, March 31st, 3 1/4 per cent.
Liabilities of directors as endorsers, \$1,821 67.

WINDHAM BANK—April 5th, 1847.

LIABILITIES.

Capital stock paid in and possessed,	59,971
Circulation,	64,567
Deposits not bearing interest,	12,137 72
Deposits bearing interest, at 5 per cent.,	2,251 73
Balances due banks in this State,	908 78
" " of other States,	1 60
Surplus or profits exclusive of last dividend,	2,149 93
Earnings since last dividend,	814 45
Unclaimed dividends,	399 50

\$143,201 61

RESOURCES.

Banking house,	1,553
Specie in vault,	5,840 34
Bills of other solvent banks,	2,080
Balances due from banks in this State,	3,218 85
" " of other States,	16,396 06
Due brokers and agents,	5,000
Expenses since last dividend,	113 04
Checks and other cash items,	2,111 16
Bills discounted for individuals of this State,	106,880 16

\$143,201 61

Dividend, March 3d, 4 per cent.

This bank has no loans to directors, and no suspended paper.

THOMPSON BANK—5th April, 1847.
TOLLAND COUNTY BANK—April 5th, 1847.

LIABILITIES.

Capital stock paid in and possessed,	60,000
Circulation,	71,457 60
Deposits,	11,887 37
Surplus or profits exclusive of last dividend,	1,867 04
Earnings since last dividend,	31 62
Unclaimed dividends,	2,079 14

RESOURCES.

Banking house,	1,600
Specie in vault,	3,544 07
Bills of other solvent banks,	3,570
Balances due from banks in this State,	299 12
" " banks out of the State,	30,789 76
United States stock,	20,468 50
Checks and other cash items,	1,760 00

LOANS AND DISCOUNTS.

To directors,	12,460 50
" other individuals of this State,	67,578 15
" individuals out of the State,	5,352 15

\$147,422 53
Dividend, April 1st, 1847, 3½ per cent.
Suspended debt, \$6,000.

NEW YORK—NEW YORK
TOLLAND COUNTY BANK—April 3d, 1847.

LIABILITIES.

Capital stock paid in and possessed,	80,200	
Circulation,	79,979	
Deposits not bearing interest,	21,077 31	} 51,816 52
" bearing interest 4 and 5 per cent.	30,739 21	
Balances due banks in this State,	1,696 27	
Surplus or profits exclusive of last dividend,	9,568 82	
Earnings since last dividend,	4,340 15	
Unclaimed dividends,	91	

\$227,691 76

RESOURCES.

Banking house,	2,355 09
Specie in vault,	12,260 64
Bills of other solvent banks,	3,612
Balances due from banks in this State,	2,200
" " " banks out of the State,	20,217 05
Expenses since last dividend,	616 57
Over drafts,	128 02

LOANS AND DISCOUNTS.

To directors,	560
" other individuals of this State,	184,714 79
" individuals out of the State,	1,027 60

\$227,691 76

Dividend, October 12th, 3½ per cent.
Paper past due, \$6,653 64.
Estimated loss, \$5,000.

NEW LONDON BANK—April 1st, 1847.

LIABILITIES.

Capital stock paid in and possessed,	150,875 00
Circulation,	37,899 00
Deposits,	41,868 81
Balances due banks in this State,	577 00
Surplus or profits exclusive of dividend,	2,747 26
Earnings since last dividend,	2,624 60
Unclaimed dividends,	91 00

\$207,007 05

RESOURCES.

Banking house,	4,000 00
Specie in vault,	18,713 87
Bills of other solvent banks,	2,858 00
Balances due from banks in this State,	211 08
" " " " of other States,	14,192 18
Expenses since last dividend,	10 10

LOANS AND DISCOUNTS.

To directors,	6,430 00
Other individuals in this State,	171,694 36
" " out of the State,	2,000 00

\$207,007 05

Dividend, January, \$2, on each share of \$62.50.
Paper past due, \$2,105 75.

40
WHALING BANK—April 6th.

LIABILITIES.

Capital stock paid in and possessed,	\$163,450
Circulation,	55,960
Deposits due individuals,	24,561 23
Balances due banks in other States,	277 79
Surplus or profits exclusive of last dividend,	4,801 19
Earnings since last dividend,	2,762 61
Unclaimed dividends,	189

\$252,001 82

RESOURCES.

Specie in vault,	4,590
Bills of solvent banks,	2,000
Balances due from banks in this State,	794 71
" " " banks out of the State,	27,969 49
State and bank stocks,	46,187 50
Expenses since last dividend,	580 72
Checks and other cash items,	3,460 88

LOANS AND DISCOUNTS.

To directors,	16,360
" other individuals of this State,	104,211 21
" individuals out of this State,	27,434 89
" corporations other than banks,	10,589 27
Due from brokers and agents,	7,843 15

\$252,001 82

Last dividend, January, 3½ per cent.
 Paper past due, \$3,000.

41
UNION BANK—April 3d, 1847.

LIABILITIES.

Capital stock paid in and possessed,	100,000 00
Circulation,	70,208 71
Deposits,	22,388 56
Balances due banks in this State,	1,176 41
Surplus or profits exclusive of last dividend,	10,400 00
Earnings since last dividend,	2,378 00
Unclaimed dividends,	241 00

\$206,545 38

RESOURCES.

Banking house,	2,500
Specie in vault,	5,662 20
Bills of other solvent banks,	5,917 00
Balances due from banks in this State,	557 56
" " " out of the State,	30,827 59
Expenses since dividend,	250 00
Discounted for individuals of this State,	160,631 01

\$206,545 38

Dividend, January 4th, regular, 3½ per cent.
 extra, 1½ " "

No loans out of the State, nor to directors, and no
 suspended paper.

THAMES BANK—April 3d, 1847.

LIABILITIES.

Capital stock paid in,	209,900
Circulation,	96,809
Deposits due,	39,564 42
Balances due other banks of this State,	1,124 48
Surplus or profits exclusive of last dividend,	1,017 71
Earnings since dividend,	1,957 66
Unclaimed dividends,	1,533
Due River Thames Company,	500 69
	<hr/>
	<u>\$352,406 96</u>

RESOURCES.

Banking house,	4,700	}	12,369 46
Real estate at Lockport, N. Y.,	7,669 46		
Specie in vault,	4,891 62		
Bills of solvent banks,	7,526 04		
Balances due from banks in this State,	7,312 28		
" " banks out of the State,	14,313 48		

LOANS AND DISCOUNTS.

To directors,	2,900
" other individuals of this State,	274,665 11
" corporations other than banks,	21,469 97
On mortgage security,	1,000
" suspended notes,	5,947 26—305,982 34
" expenses since dividend,	11 74
	<hr/>
	<u>\$352,406 96</u>

Last dividend, March, 4 per cent.
Notes past due, \$5,947 26.

QUINEBAUG BANK—April 1st, 1847.

LIABILITIES.

Capital stock,	250,000 00
Circulation,	100,320 00
Deposits not bearing interest,	6,027 86
" bearing interest at 4 1/2 per ct.,	31,820 00
Balances due to banks in this State,	12,847 21
" " banks out of the State,	18,769 00
Profits or surplus, exclusive of last dividend,	14,172 30
Earnings since last dividend,	8,426 80
Unclaimed dividends,	1,127 60
	<hr/>
	<u>\$438,315 22</u>

RESOURCES.

Banking house,	5,000 00
Real estate in Hartford and Norwich,	16,004 89
" " Illinois,	2,000 00
Specie in vault,	6,327 48
Bills of other solvent banks,	15,193 00
Balances due from banks in this State,	2,334 50
" " " in other States,	8,803 20
Stock in Norwalk Bank, Ohio,	687 85
Expenses since last dividend,	132 67
Checks and other cash items,	4,993 11
Over drafts,	2,715 30

LOANS AND DISCOUNTS.

To directors,	150 00
" other individuals of this State,	360,439 80
" " out of the State,	11,317 23
" corporations other than banks,	1,217 30
	<hr/>
	<u>\$438,315 22</u>

Last dividend, December, 4 per ct.
Paper past due, \$10,320 00.

JEWETT CITY BANK—April 1st, 1847.

LIABILITIES.

Capital stock paid in and possessed,	44 000 00	
Circulation,	17 461 00	
Deposits not on interest,	454 78	} 2,654 78
bearing interest 5 per ct.	2,200 00	
Balances due banks of this State,	3 122 73	
" banks out of this State,	2 136 25	
Surplus or profits, exclusive of last dividend,	1 830 00	
Earnings since last dividend,	525 15	
		<u>\$101,732 91</u>

RESOURCES.

Banking house,	4 300 00
Specie in vault belonging to bank,	1 546 70
Bills of solvent banks,	652 00
Norwich & Worcester Rail Road Bonds,	4 800 00
Expenses since dividend,	20 24
Checks and other cash items,	1 808 06

LOANS AND DISCOUNTS.

Discounted for directors,	6 140 00	} 88,605 91
for individuals in the State,	77 266 77	
for individuals out of the State,	5 199 14	
		<u>\$101,732 91</u>

Last dividend, 3 1/2 per cent. Feb. 8th.
Paper past due, \$2,400.

THE MYSTIC BANK—April 1st, 1847.

LIABILITIES.

Capital stock paid in and possessed,	51 700 00
Bills of the bank in circulation,	44 862 00
Deposits,	6 246 30
Due to banks in this State,	25 167 08
" banks out of the State,	1 50
Surplus or profits exclusive of last dividend,	3 552 36
Earnings since last dividend,	1 805 03
Unclaimed dividends,	125 50
	<u>\$107,863 37</u>

RESOURCES.

120 acres Indiana lands,	3 600 00
Specie in the vault,	3 375 00
Bills of other banks,	1 270 50
Due from banks in Connecticut,	2 000 00
" " out of the State,	5 096 71
Due from agents or brokers,	2 000 00
Expenses of the bank, since last dividend,	222 95
Checks and other cash items,	335 00
Over drafts,	2 102 90

LOANS AND DISCOUNTS.

To directors,	8 223 95	} 92,848 66
To other individuals of this State,	69 472 05	
" individuals living out of the State,	15 152 66	

\$107,863 37

Last dividend, January, 3 per ct.
Paper past due, \$5,019 50.

STONINGTON BANK—April 5th, 1847.

LIABILITIES.

Capital stock,	59,650 00
Circulation,	49,531 00
Deposits,	38,667 09
Balances due other banks in this State,	244 39
" " banks out of the State,	36 72
Surplus or profits, exclusive of last dividend,	7,575 52
Earnings since last dividend,	2,117 83
Unclaimed dividends,	909 00
	<hr/>
	\$158,731 55

RESOURCES.

Banking house,	500 00
Specie belonging to the bank,	5,226 80
Bills of solvent banks,	2,669 00
Balances due from other banks in this State,	1,222 39
" " banks out of the State,	32,187 71
Expenses of the bank, since last dividend,	250 88
Checks and other cash items,	6,433 69
Over drafts,	1,136 19

LOANS AND DISCOUNTS.

To directors,	3,400 00	}	109,104 89
" other individuals of this State,	55,977 89		
" individuals out of the State,	49,727 00		
	<hr/>		\$158,731 55

Last dividend, Nov. 25th, 3 per ct.
Paper past due, \$15,966.

BALANCE SHEETS

OF THE SEVERAL

SAVING INSTITUTIONS
IN CONNECTICUT.

APRIL 1st, 1847.

HARTFORD SAVINGS BANK—April 1, 1847.

DR.

April 1, 1847. To amount due 8814 depositors,	\$1,060,881 01
" interest or surplus,	49,923 99
	<hr/>
	\$1,110,805 00

CR.

April 1, 1847. By bills receivable,	\$1,057,087 53
210 shares Phoenix bank stock, 21,000	
100 " Hartford bank stock, 10,000	
250 " Exchange b'k stock, 12,500	
Real estate, banking house, 3,000	46,500 00
Expenses from Dec. 1st to April 1,	698 22
By cash on hand,	6,519 25
	<hr/>
	\$1,110,805 00

Money deposited from 1st April, 1846, to March, 1st, 1847,	199,461 73
Money withdrawn during the same time,	167,807 87
Dividend to 1st June, 1846, 2½ per cent.,	23,411 00
" 1st December, 3 per cent.,	28,852 29
Expenses for the last year, ending 31st March,	2,532 21

SECURITIES TAKEN FOR LOANS.

170 shares Phoenix bank stock,	\$16,500 00
270 " Hartford " "	27,000 00
136 " Exchange " "	5,500 00
28 " Connecticut River bank stock,	1,400 00
30 " Hartford bridge stock,	2,000 00
1000 " Collinsville stock,	10,000 00
25 " Ohio Life and Trust Co. &c.,	2,500 00
On personal security,	88,693 53
" real estate " "	899,444 00

There were 1571 new depositors in the Bank of the Society for Savings in Hartford, for one year ending April 31, 1847:

Laborers,	181	Editor,	1
Children under 12 years,	289	Map printers,	4
Physicians,	3	Cap maker,	1
Widows,	89	Minors, male and female,	155
Married women,	134	Seamen,	2
Single women,	111	Book folders,	1
Domestics,	93	Persons out of health,	10
Journeyman mechanics,	60	Tool maker,	1
Orphans,	14	Saddlers,	2
Clerks,	25	Clock makers,	3
Deaf and dumb,	10	Sawyers,	1
Pedlars,	10	Barbers,	1
Tailoresses,	20	Unknown,	17
Trustees,	1	Charitable societies,	2
Journeyman shoemakers,	9	Bar tenders,	2
At work in factory,	57	Journeyman turners,	1
Journeyman clock makers,	3	" painters,	1
Farmers,	2	Dress makers,	6
Milliners,	10	Ship carpenters,	1
House keepers,	1	Spinners,	1
Journeyman millers,	4	Surveyor,	1
Boys in factory,	3	Jewelers,	3
Nurses,	7	Ink roller,	1
Seamstresses,	13	Journeyman blacksmiths,	6
Carpet weavers,	10	Students,	4
Newspaper carriers,	3	Journeyman paper makers,	16
Insane persons,	3	" wheel wrights,	4
Apprentices,	9	" masons,	8
Journeyman joiners,	15	" printers,	6
Teachers, male and female,	34	Millers,	2
Colored persons,	18	Cigar makers,	4
Journeyman carriage makers,	6	Truckmen,	4
" cabinet makers,	4	Powder makers,	2
" tailors,	9	Authors,	1
Guardians,	10	Butchers,	1
Clergymen,	21	Stewards,	1

MIDDLETOWN SAVINGS BANK—April 1st, 1847.

DR.

Due to 4194 depositors,	626,438 81
Profit and loss account,	16,085 83
Due depositors not bearing interest,	3,388 51
	<u>645,913 25</u>

CR.

Bills receivable,	616,193 15
Real estate and banking house,	4,000
U. States 6 per cent. stock and treasury notes,	20,350 00
Due from individuals,	615 70
Expenses since Nov. 1st,	327 89
Cash on hand,	4,425 51
	<u>845,913 25</u>

Amount deposited from May last to April 1st, 1847,	134,934 30
Amount withdrawn in same time,	119,877 46
Dividend May 1st, 1846, 3 per cent.,	16,184 70
" Nov. 1st, 2½ "	14,225 42
Expenses from 1st May, 1846, to 1st April,	967 44
Expenses from 1st April to May 1st, say,	320 00
Interest due 1st April, and unpaid,	663 55
Banking house,	4,000 00
U. States stock and treasury notes,	20,300 00

SECURITIES TAKEN FOR LOANS.

100 Shares Utica and Schenectady R. R. stock,	10,000
85 " Meriden bank stock,	6,740
103 " Middletown. "	5,375
94 " Middlesex County bank stock,	6,640
100 " Dela. and Hudson Canal "	10,000
2 Bonds N. Haven and Hartford Rail Road,	11,000
100 Shares Union Bank, N. Y.,	5,000
125 " Patterson and Hudson Rail Road,	5,000
225 " " "	10,000
23 " Middlesex Quarry stock,	2,500
20 " Butchers and Drivers Bank,	300
50 " Hartford and New Haven Rail Road,	5,000
6 " Phoenix Bank, Hartford,	600
Personal security,	48,722 84
Mortgage of real estate,	499,215 31
	<u>861,693 15</u>

NEW HAVEN SAVINGS BANK—April 1st.

DR.

Due to 3492 depositors,	459,148 19
Interest account since 1st January,	5,579 94
Bills payable,	1,400
	<u>\$466,128 13</u>

CR.

Bills receivable,	443,343 01
Office expenses since January,	34 89
Cash on hand,	22,750 23
	<u>\$466,128 13</u>

Amount deposited the past year, including the dividends carried to the credit of depositors,	164,955 50
Amount of deposits withdrawn the last year,	108,825 24
Dividend, July, 2½ per cent.,	9,218 65
“ January, 2½ per cent.,	10,091 75
Surplus fund, January 1st, 1847,	6,542 40
Expenses during the year,	1,670 08

SECURITIES TAKEN FOR LOANS.

Amount loaned on personal security,	56,238 01
“ “ stocks	28,340
“ “ mortgages of real estate,	358,765
	<u>\$443,343 01</u>

No real estate, stocks or bonds.

NORWICH SAVINGS BANK—April 1st, 1847.

DR.

Amount due 2663 depositors,	438,411 12
Profit and loss,	15,303 12
	<u>\$448,714 24</u>

CR.

Bills receivable,	345,852 03
Stocks owned by bank,	91,200 00
Cash on hand,	11,662 21
	<u>\$448,714 24</u>

Amount deposited the last year, including dividends credited depositors,	96,890 26
Amount withdrawn last year,	39,597 30
Dividends 2½ semi-annually, amount last year,	19,060 08
Expenses for the last year,	11,136 49

STOCKS OWNED BY THE BANK.

7 shares Norwich water power,	\$500	3,500 00
200 “ Norwich bank,	100	20,000 00
221 “ Thames “	100	22,100 00
272 “ Quinebaug, “	50	13,600 00
450 “ Merchants, “	40	18,000 00
100 “ Jewett City “	40	4,000 00
100 “ Tolland, “	100	10,000 00
		<u>—91,200 00</u>

SECURITIES TAKEN FOR LOANS.

Suspended debt,	\$2,087 05
Amount loaned on real estate,	314,194 98
“ “ on stocks, and personal security,	29,570 00
	<u>345,852 03</u>

Profit and loss including interest since dividend,	<u>\$15,303 12</u>
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NEW LONDON SAVINGS BANK—Jan. 1, 1847.

Number of depositors, 1374.
 Amount of deposits, 269,112 29
 Profit and loss, 15,040 78

\$284,153 07

Cash, \$10,441 91
 Loans on real estate, 171,492 66
 " " personal security, 13,681 00
 Bank stocks at par value, viz:
 Middletown Bank, 1,350 00
 New London " 8,562 50
 Union " N. London, 10,000 00
 Whaling " " 1,700 00
 Fulton " New York, 5,190 00
 7th Ward " " 2,200 00
 Phœnix " " 4,200 00
 Mechanics " " 5,760 00
 Leather Manufac'rs' Bank, 1,500 00
 Bank of State of New York, 4,300 00 — 44,762 50
 \$3,000 State of Ohio stock, 6 per cent., 3,000 00
 13,000 City of N. Y. " 5 " " 11,056 00
 11,000 State " " 5½ " " 9,719 00
 20,000 U. States, " 6 " " 20,000 00 — \$284,153 07

Amount deposited the past year, \$58,503 14
 " withdrawn " " " 30,170 25
 " of dividends " " (rate 5 per cent.) 12,210 44
 Profit and loss, 1st Jan., 1847, \$15,040 78 }
 Dividend, " " 6,300 } 8,740 78
 Interest and dividends due 1st Jan., 1847, }
 not received at that date, } 3,168 42
 Expenses the past year, 536 60

WILLIMANTIC SAVINGS BANK—April 1, 1847.

DR.
 Amount due 325 depositors, 89,611 99
 Surplus Fund, 112,426 89

\$202,038 89

CR.
 Bills receivable, 29,813 44
 Personal estate, 160 00
 Balance, interest accrued, 87 46
 Cash on hand, 3,036 99

\$33,096 89

Amount deposited for year ending 1st April, 14,400 94
 Amount withdrawn during same pe- }
 riod, including dividends paid, } 3,877 24
 Semi-annual dividend, Oct. 1st, 1846, 534 06
 " " " " April 1st, 1847, 819 67 — 1,353 73
 Expenses for the year ending 1st April, were 60 16
 Increase of Surplus Fund, year ending 1st April, 210 34
 No suspended or doubtful debt.
 Amount loaned on mortgage or real estate security, 19,612 00
 " " " personal security, 10,201 44
\$29,813 44

* * 32 per cent of its means are invested in personal securities.

DERBY SAVINGS BANK—April 1st, 1847.

Number of depositors who have open accounts, is 67.	
Whole amount of deposits at this date,	\$4,130 38
Amount of one dividend at the rate of 5 per cent. per annum on \$915,50, from October 1st, 1846, to January 1st, 1847,	11,44
Amount of expenses charged,	2 00
Whole amount of loans on real estate security,	2,450 00

SUMMARY OF BANK RETURNS FOR TWO LAST YEARS

	1846	1847
DEBTS		
Capital Stock,	8,475,630-00	8,605,742-00
Circulation,	4,665,947-06	4,487,631-06
Deposits,	1,812,821-05	1,751,655-36
Due to banks,	362,119-13	245,616-88
Surplus,	427,670-93	278,424-51
Earnings,	169,345-20	231,425-95
Dividends unpaid,	78,151-88	31,266-59
Other liabilities,		7,809-79
	<hr/>	<hr/>
	\$15,892,685-25	\$15,784,772-04
ASSETS		
Real estate,	366,956-44	349,044-89
Specie,	481,367-09	462,165-53
Bills of banks,	276,768-27	227,481-00
Due from banks,	1,036,552-15	1,250,410-91
Due from brokers,	380,341-75	332,542-20
Cash items,		49,159-02
Over drafts,		17,943-61
Expenses,	2,898-67	18,283-62
Stocks,	315,210-10	301,901-93
Loans and discounts,	13,032,600-78	12,781,857-43
	<hr/>	<hr/>
	\$15,892,685-25	\$15,784,772-04

RECEIVED BY THE BANK OF DERBY APRIL 1ST 1847

ABSTRACT FROM THE BANK COMMISSIONERS' REPORTS FOR THE LAST ELEVEN YEARS.

Year.	Capital	Circulation.	Total Liabilities	Specific	Loans and Discounts	Total Resources
1837,	\$8,744,697 50	\$3,998,325 30	\$15,715,964 59	\$416,386 10	\$13,246,945 08	\$16,691,285 07
1838,	8,754,467 50	1,920,552 45	12,302,631 11	535,447 86	9,769,286 80	12,293,372 41
1839,	8,832,223 00	3,987,815 46	14,942,779 31	502,180 15	12,286,946 97	14,942,779 31
1840,	8,878,245 00	2,325,689 95	12,950,572 40	499,032 52	10,428,630 87	12,950,572 40
1841,	8,873,927 50	2,784,721 45	13,866,373 45	454,298 61	10,944,673 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,	8,680,393 50	2,379,947 02	12,914,124 66	438,752 92	9,798,392 27	12,914,124 66
1844,	8,292,238 00	3,490,963 06	14,472,681 32	465,430 30	10,842,955 36	14,472,681 32
1845,	8,359,748 00	4,102,444 00	15,243,235 79	453,658 79	12,477,196 06	15,243,235 79
1846,	8,475,630 00	4,665,947 06	15,892,685 25	481,367 09	13,032,600 78	15,892,685 25
1847,	8,605,742 00	4,437,631 06	15,784,772 04	462,165 53	12,781,857 49	15,784,772 04

Abstract of the Condition of th

LIABILITIES.

NAME OF BANK.	Capital Stock.	Bills in Circulation.	Deposits.	Due other Banks.	Surplus.	Earnings since last Dividend.	Unpaid Dividends.	Other Liabilities.	Total Liabilities.	Real Estate.	S
Hartford, - - -	1,134,600	475,695 06	219,705 20	51,795 17	105,589 89	27,094 72	2,953 19		2,017,433 23	15,000 00	71
Phoenix, - - -	1,283,000	452,836 00	155,661 03	45,742 10	82,699 73	60,230 70	1,770 96	1,755 32	2,083,695 84	37,542 86	43
Farmers and Mechanics, Exchange, - - -	539,900	273,416 00	160,952 47	5,039 15	40,000 00	22,715 71	792 50		1,042,815 83	13,500 00	42
Connecticut River, New Haven, - - -	525,000	225,224 00	82,514 96	15,585 71	27,395 64	10,568 54	1,203 15		887,492 00	11,939 74	12
New Haven County, City, - - -	250,000	89,763 00	40,208 17	544 60	3,121 83	5,056 99	529 50		389,224 14	7,000 00	15
Mechanics, - - -	364,800	181,492 00	96,664 15	9,900 11	6,278 64	11,047 96	1,796 00		671,978 86	7,515 00	24
Meriden, - - -	513,975	172,449 00	54,070 30	1,261 61	14,000 00	10,952 43	2,156 51		768,864 85	13,700 00	23
Middletown, - - -	300,000	165,661 00	125,284 38	25,133 06	15,167 99	7,268 15	820 00		639,334 58	9,000 00	16
Middlesex County, East Haddam, - - -	150,000	70,411 00	10,030 22	615 78	4,354 19	4,966 65	141 00		240,518 84	14,480 00	5
New London, - - -	369,300	93,221 00	42,763 83	571 37	24,776 42	6,061 16	1,078 59	37 50	537,809 87	5,600 00	18
Whaling, - - -	220,900	106,858 00	28,862 62	5,471 76	5,344 74	5,136 97	951 00		373,525 09	663 23	11
Union, - - -	66,090	30,265 00	20,063 72	4 15	6,646 97	1,040 05	1,062 00		175,161 89		5
Norwich, - - -	150,875	37,699 00	11,158 23	677 06	3,747 26	2,624 50	226 00		207,007 05	4,000 00	5
Merchants, - - -	163,450	55,960 00	24,561 23	277 79	4,801 19	2,762 61	189 00		252,001 82		4
Thames, - - -	100,000	70,202 00	22,268 95	1,175 41	10,400 00	2,278 00	221 00		206,545 36	2,500 00	5
Quinebaug, - - -	210,000	86,718 00	56,002 86	19,967 60	4,769 12	5,270 81	597 88		383,326 27	6,025 38	7
Jewett City, - - -	156,541	67,327 00	46,673 45	1,483 92	6,862 97	1,443 93	2,017 08	576 00	282,825 35	14,860 26	5
Mystic, - - -	209,900	96,809 00	39,564 42	1,124 48	1,017 71	1,957 66	1,533 00	500 69	352,406 96	12,369 46	4
Stonington, - - -	250,000	100,320 00	37,847 86	26,610 21	14,172 50	8,237 15	1,127 50		438,315 22	24,004 08	6
Windham, - - -	44,000	47,464 00	2,654 78	5,258 98	1,830 00	525 15			101,732 91	4,300 00	1
Windham County, Thompson, - - -	51,700	44,062 00	6,945 30	168 58	3,652 96	1,205 03	129 50		107,863 37	600 00	3
Tolland County, Bridgeport, - - -	59,650	49,531 00	33,667 09	281 11	7,575 52	2,117 83	909 00		158,731 55	500 00	5
Connecticut, Fairfield County, Danbury, - - -	59,971	64,567 00	14,389 45	910 28	2,149 93	814 45	399 50		143,201 61	1,553 00	5
Stamford, - - -	62,700	64,510 00	8,524 86	306 10	2,288 94	47 11	2,173 50		140,550 51	1,861 59	9
	60,000	71,457 00	11,987 87		1,867 04	31 62	2,079 00		147,422 53	1,600 00	3
	80,200	79,979 00	51,816 52	1,696 27	9,568 82	4,340 15	91 00		227,691 76	2,355 09	12
	210,000	251,918 00	84,814 36	2,754 92	17,400 54	1,202 14	1,149 44		569,239 40	10,500 00	15
	269,700	210,000 00	84,203 71	4,214 30	18,741 32	4,411 99	1,241 60	679 56	593,192 48	34,981 56	18
	100,000	188,326 00	30,329 61	1,883 07	8,167 86	5,210 89	176 40	4,260 72	338,354 55	12,070 48	9
	89,500	156,508 00	13,658 54	4,687 63	4,916 70	3,181 69	29 40		272,481 96	8,644 95	7
	60,000	107,463 00	16,677 88	870 98	5,119 36	852 78	658 39		191,647 39	6,019 61	7
	\$8,605,742	\$4,437,631 06	\$1,751,655 26	\$245,816 88	\$473,424 51	\$231,425 95	\$31,266 59	\$7,809 79	\$15,784,772 04	\$349,044 89	\$462,

Abstract of the Condition of the Banks

LIABILITIES.

Bills in Circulation.	Deposits.	Due other Banks.	Surplus.	Earnings since last Dividend.	Unpaid Dividends.	Other Liabilities.	Total Liabilities.	Real Estate.	Specie.	Bills of other Banks.	Due to other Banks.
475,695 06	219,705 20	51,795 17	105,589 89	27,094 72	2,953 19		2,017,433 23	15,000 00	71,963 07	19,131 00	7
452,836 00	155,661 03	45,742 10	82,699 73	60,230 70	1,770 96	1,755 32	2,083,695 84	37,542 86	43,232 72	14,628 41	7
273,416 00	160,952 47	5,039 15	40,000 00	22,715 71	792 50		1,042,815 82	13,500 00	42,466 34	13,045 00	3
225,224 00	82,514 96	15,585 71	27,395 64	10,568 54	1,203 15		887,492 00	11,939 74	12,128 04	24,293 63	4
89,763 00	40,208 17	544 60	3,121 88	5,056 99	529 50		389,224 14	7,000 00	15,039 59	301 00	1
181,492 00	96,664 15	9,900 11	6,278 64	11,047 96	1,796 00		671,978 86	7,515 00	24,496 53	2,668 00	8
172,449 00	54,070 30	1,261 61	14,000 00	10,952 43	2,156 51		768,864 85	13,700 00	23,874 89	8,899 00	7
199,515 00	112,127 24	9,803 62	9,098 68	10,770 43	1,064 00		842,378 97	64,358 60	32,168 88	8,849 74	4
165,661 00	125,284 38	25,132 06	15,167 99	7,268 15	820 00		639,334 58	9,000 00	16,462 06	9,121 46	13
70,411 00	10,030 22	615 78	4,354 19	4,966 65	141 00		240,518 84	14,480 00	5,188 69		20
93,221 00	42,763 83	571 37	24,776 42	6,061 16	1,078 59	37 50	537,809 87	5,600 00	18,293 80	6,286 37	7
106,858 00	28,862 62	5,471 76	5,344 74	5,136 97	951 00		373,525 09	663 23	11,610 16	1,912 00	20
80,265 00	20,063 72	4 15	6,646 97	1,040 05	1,062 00		175,161 89		5,471 58	1,019 00	1
37,699 00	11,158 23	677 06	3,747 26	2,624 50	226 00		207,007 05	4,000 00	5,713 07	2,856 00	1
55,960 00	24,561 23	277 79	4,801 19	2,762 61	189 00		252,001 82		4,590 00	2,000 00	28
70,202 00	22,268 95	1,175 41	10,400 00	2,278 00	221 00		206,545 36	2,500 00	5,662 20	5,917 00	3
86,718 00	56,002 86	19,967 60	4,769 12	5,270 81	597 88		383,326 27	6,025 38	7,147 50	13,390 00	2
67,327 00	46,673 45	1,483 92	6,862 97	1,443 93	2,017 08	576 00	282,825 35	14,860 26	5,758 16	5,553 00	0
96,809 00	39,564 42	1,124 48	1,017 71	1,957 66	1,533 00	500 69	352,406 96	12,369 46	4,891 62	7,526 04	2
100,320 00	37,847 86	26,610 21	14,172 50	8,237 15	1,127 50		438,315 22	24,004 08	6,327 18	15,193 00	1
47,464 00	2,654 78	5,258 98	1,830 00	525 15			101,732 91	4,300 00	1,546 70	652 00	
44,062 00	6,945 30	168 58	3,652 96	1,205 03	129 50		107,863 37	600 00	3,375 10	1,273 00	
49,531 00	38,667 09	281 11	7,575 52	2,117 83	909 00		158,731 55	500 00	5,226 80	2,669 00	
64,567 00	14,389 45	910 28	2,149 93	814 45	399 50		143,201 61	1,553 00	5,840 34	2,089 00	
64,510 00	8,524 86	306 10	2,288 94	47 11	2,173 50		140,550 51	1,861 59	9,079 41	5,507 00	
71,457 00	11,987 87		1,867 04	31 62	2,079 00		147,422 53	1,600 00	3,544 07	3,570 00	
79,979 00	51,816 52	1,696 27	9,568 82	4,340 15	91 00		227,691 76	2,355 09	12,260 64	3,512 00	
251,918 00	84,814 36	2,754 92	17,400 54	1,202 14	1,149 44		569,239 40	10,500 00	15,502 10	12,859 82	15
210,000 00	84,203 71	4,214 30	18,741 32	4,411 99	1,241 60	679 56	593,192 48	34,981 56	18,756 52	11,611 92	
188,326 00	30,329 61	1,883 07	8,167 86	5,210 89	176 40	4,260 72	338,354 55	12,070 48	9,916 80	13,906 11	
156,508 00	13,658 54	4,687 63	4,916 70	3,181 69	29 40		272,481 96	8,644 95	7,175 83	4,225 00	
107,468 00	16,677 88	870 98	5,119 36	852 78	658 39		191,647 39	6,019 61	7,465 14	2,917 00	
\$4,437,631 06	\$1,751,655 26	\$245,816 88	\$473,424 51	\$231,425 95	\$31,266 59	\$7,809 79	\$15,784,772 04	\$349,044 89	\$462,165 53	\$227,491 00	\$1,210 00

Connecticut, April 1st, 1847.

RESOURCES.

Months	Due from Brokers.	Stocks, Bonds and Bills of Exchange.	Checks and other Cash Items.	Over Drafts.	Expenses since last Dividend.	LOANS AND BILLS DISCOUNTED.				Total Resources.	Rate of last Dividend Percent.
						For Directors.	For individuals in this State.	For persons of other States.	For Manufacturing Companies.		
62	16,443 32	2,633 95	8,529 00	659 48		4,003 00	976,452 76	442,691 00	330,935 00	2,017,433 23	4
40	40,061 89				5,454 93	36,892 17	1,285,098 46	371,100 00	178,500 00	2,083,695 84	3½
25	1,387 14	5,000 00		771 04	2,749 21	29,615 58	506,083 99	362,338 28	29,400 00	1,042,815 83	3½
70	3,369 65					11,129 49	624,955 25	157,928 50		887,492 00	3½
89	2,757 45	29,865 00		232 27		10,615 00	143,543 61	160,354 33		389,224 14	3
89			723 66	1,808 92	1,221 56	6,088 41	300,856 87	245,263 02		671,978 86	4
84	45,232 60	10,000 00	4,641 60	635 43	1,408 00	20,650 00	262,117 49	282,199 00	17,967 00	768,864 55	4
86	57,003 19	5,000 00	513 32	21 95	1,147 91	15,279 59	312,278 22	297,276 73		842,378 97	3½
76				298 91	112 98		445,301 57	26,766 14		639,334 58	4½
73		2,000 00	78 75	140 07	547 24	7,935 00	153,936 70	19,050 66	15,000 00	240,518 84	3½
98	12,438 60	31,960 00		212 61	710 26	2,411 95	208,180 88	225,787 56	20,097 86	537,809 87	3½
89	24,521 12		618 81	82 51	784 96	4,727 98	173,879 19	112,806 74	21,694 50	373,525 09	3
70	33,984 55	300 00		5,424 43		1,238 57	87,412 54	22,386 08		175,161 89	3
23					10 40	6,430 00	171,594 35	2,000 00		207,007 05	3½
20	7,843 15	46,187 50	3,460 88		580 72	16,360 00	104,211 21	27,434 89	10,589 27	252,001 82	3
15					250 00		160,831 01			206,545 36	3½ and 1½ ex.
44		37,192 33			27 50		291,409 12			383,326 27	4
40			4,124 46	272 04	12 14	9,575 00	223,587 89			382,825 35	3½
76					11 74	2,900 00	281,612 37		21,469 97	352,406 96	4
70		687 85	4,993 11	2,715 30	132 67	150 00	360,439 80	11,317 23	1,217 30	438,315 22	4
		4,800 00	1,808 06		20 24	6,140 00	77,266 77	5,199 14		101,732 91	3½
76	2,000 00		335 00	2,002 90	229 95	8,223 95	69,472 05	15,152 66		107,863 37	3
10			6,432 69	1,136 19	250 88	3,400 00	55,977 89	49,727 00		158,731 55	4
91	5,000 00		2,111 16		113 04		106,880 16			143,201 61	4
74			1,114 64	20 75		2,712 78	79,408 73	3,055 87		140,550 51	3½
91		20,468 75	1,760 00			12,460 50	67,578 15	5,352 15		147,422 53	3½
05				128 02	616 57	560 00	184,714 79	1,027 60		227,691 76	3½
95	5,111 00	43,967 78		974 93	486 30	4,521 25	315,744 77	29,000 00		569,239 40	3½
26	34,672 75	55,500 26		184 93	595 12	5,306 00	301,525 84	38,656 32		593,192 48	3½
74		510 00			780 05	16,041 97	200,325 90	43,635 50		338,354 55	4
74		510 00	82 00	81 45		300 00	168,503 99	71,858 00		272,481 96	4
66	40,715 81	5,318 48	1,810 88	39 38	30 81	13,558 30	70,451 28	19,538 40	5,123 64	191,647 39	3½
91	\$332,542 20	\$301,901 93	\$43,139 02	\$17,943 51	\$18,285 62	\$259,276 49	\$8,771,633 60	\$3,048,902 80	\$702,044 54	\$15,784,772 04	