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# ABSTRACT

EXHIBITING THE CONDITION

OF THE

# BANKS IN MASSACHUSETTS

ON THE

FIRST SATURDAY OF MAY,

1851.

PREPARED FROM OFFICIAL RETURNS

BY A MASA WALKER,

SECRETARY OF THE COMMONWEALTH.

BOSTON:

DUTTON AND WENTWORTH, STATE PRINTERS,

No. 37, Congress Street.

1851.

	BOSTON.				
	Atlantic.	Atlas.	Boston.	Boylston.	City.
<b>DUE FROM THE BANKS.</b>					
Capital Stock paid in, . . . . .	\$500,000 00	\$500,000 00	\$900,000 00	\$200,000 00	\$1,000,000 00
Bills in circulation of five dollars and upwards, . . . . .	270,540 00	130,805 00	190,962 00	144,095 00	250,245 00
Bills in circulation less than five dollars, . . . . .	77,048 00	23,132 00	39,096 00	43,471 00	27,611 00
Net Profits on hand, . . . . .	89,463 11	32,403 47	89,408 02	22,583 89	102,884 91
Balances due to other Banks, . . . . .	108,933 32	92,212 85	71,088 76	.	103,401 77
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other Banks excepted, . . . . .	258,278 34	212,347 17	509,696 71	194,384 95	309,351 85
Cash deposited bearing interest, . . . . .	.	.	.	.	185,051 38
Total amount due from the Banks, . . . . .	1,304,262 77	990,900 49	1,800,251 49	604,534 84	1,978,545 91
<b>RESOURCES OF THE BANKS.</b>					
Gold, Silver, and other coined metals in their banking-houses, . . . . .	35,210 89	32,096 66	80,849 65	10,258 52	74,254 79
Real Estate, . . . . .	20,000 00	.	50,000 00	.	30,000 00

Bills of other Banks incorporated in this State, . . . . .	125,352 00	59,318 00	164,849 00	93,881 00	28,395 00
Bills of other Banks incorporated elsewhere, . . . . .	.	.	.	.	.
Balances due from other Banks, . . . . .	124,973 79	70,921 65	48,529 78	102,238 46	204,928 47
Amount of all Debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks, . . . . .	998,726 09	827,664 18	1,455,963 06	398,156 86	1,640,967 65
Total amount of the Resources of the Banks, . . . . .	1,304,262 77	990,900 49	1,800,251 49	604,534 84	1,978,545 91
Rate, and amount of Dividends since the last Annual Returns, . . . . .	Oct., 1850, 4 per cent. 20,000 00 April, 1851, 4 per cent. 20,000 00	Oct., 1850, 3½ per cent. 17,500 00 April, 1851, 3½ per cent. 17,500 00	Oct., 1850, 4 per cent. 36,000 00 April, 1851, 4 per cent. 36,000 00	Oct., 1850, 4½ per cent. 9,000 00 April, 1851, 4½ per cent. 9,000 00	Oct., 1850, 3½ per cent. 35,000 00 April, 1851, 3½ per cent. 35,000 00
Amount of Reserved Profits at the time of declaring the last dividend, . . . . .	73,457 01	30,867 44	65,442 70	19,928 26	76,700 86
Amount of Debts due to each Bank, secured by pledge of its stock, . . . . .	5,200 00	.	10,000 00	9,457 00	.
Amount of Debts due and unpaid, and considered doubtful, . . . . .	.	.	.	.	.

BOSTON—Continued.

DUE FROM THE BANKS.	Cochituate.	Columbian.	Bank of Commerce.	Eagle.	Exchange.
Capital Stock paid in, . . . . .	\$150,000 00	\$500,000 00	\$750,000 00	\$500,000 00	\$500,000 00
Bills in circulation of five dollars and upwards, . . . . .	130,180 00	95,000 00	505,690 00	158,890 00	257,564 00
Bills in circulation less than five dollars, . . . . .	36,222 00	15,508 00	51,273 00	15,173 00	40,967 00
Net Profits on hand, . . . . .	7,918 65	25,907 07	30,334 79	45,129 15	61,181 68
Balances due to other Banks, . . . . .	. . . . .	. . . . .	466,109 54	18,658 65	271,506 34
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other Banks excepted, . . . . .	34,203 52	152,475 24	646,135 68	304,813 49	286,607 13
Cash deposited bearing interest, . . . . .	. . . . .	. . . . .	13,989 35	69,844 10	. . . . .
Total amount due from the Banks, . . . . .	358,524 17	788,890 31	2,463,532 36	1,112,508 39	1,417,828 15
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their banking-houses, . . . . .	6,223 83	30,360 66	106,560 42	59,748 59	49,077 49
Real Estate, . . . . .	. . . . .	. . . . .	15,354 99	. . . . .	. . . . .

BANK RETURNS.

Bills of other Banks incorporated in this State, . . . . .	1,640 00	60,404 00	776,983 00	86,751 00	287,466 12
Bills of other Banks incorporated elsewhere, . . . . .	442 00	. . . . .	. . . . .	. . . . .	. . . . .
Balances due from other Banks, . . . . .	54,611 48	13,501 13	68,593 21	20,000 00	83,317 85
Amount of all Debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks, . . . . .	295,606 86	684,624 52	1,496,040 74	946,008 80	997,964 60
Total amount of the Resources of the Banks, . . . . .	358,524 17	788,890 31	2,463,532 36	1,112,508 39	1,417,828 15
Date, Rate, and amount of Dividends since the last Annual Returns, . . . . .	April, 1851, 4 per cent. 6,000 00	Oct., 1850, 3½ per cent. 17,500 00 April, 1851, 3½ per cent. 17,500 00	April, 1851, 5 per cent. 37,500 00	Oct., 1850, 3½ per cent. 17,500 00 April, 1851, 3½ per cent. 17,500 00	April, 1851, 4 per cent. 20,000 00
Amount of Reserved Profits at the time of declaring the last dividend, . . . . .	6,124 96	25,124 13	10,000 00	41,205 60	44,072 46
Amount of Debts due to each Bank, secured by pledge of its stock, . . . . .	. . . . .	. . . . .	. . . . .	. . . . .	. . . . .
Amount of Debts due and unpaid, and considered doubtful, . . . . .	. . . . .	. . . . .	. . . . .	. . . . .	. . . . .

MAY 3, 1851.

## BOSTON—Continued.

DUE FROM THE BANKS.	Freeman's.	Globe.	Granite.	Grocers.	Hamilton.
Capital Stock paid in, . . . . .	\$250,000 00	\$1,000,000 00	\$500,000 00	\$300,000 00	\$500,000 00
Bills in circulation of five dollars and upwards, . . . . .	175,515 00	171,414 00	201,725 00	191,125 00	207,745 00
Bills in circulation less than five dollars, . . . . .	33,164 00	28,553 00	31,341 00	30,571 00	23,391 00
Net Profits on hand, . . . . .	38,335 20	125,133 96	42,697 53	14,012 75	78,243 09
Balances due to other Banks, . . . . .	285 69	340,015 33	101,428 43	153,647 59	77,368 24
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other Banks excepted, . . . . .	109,520 07	290,921 67	258,096 78	159,483 43	305,666 00
Cash deposited bearing interest, . . . . .	.	30,000 00	.	.	8,000 00
Total amount due from the Banks, . . . . .	606,819 96	1,986,037 96	1,135,288 74	849,039 77	1,200,413 33
RESOURCES OF THE BANKS.					
Gold, Silver, and other coined metals in their banking-houses, . . . . .	30,391 26	82,018 11	74,972 47	19,636 86	48,084 03
Real Estate, . . . . .	11,767 48	55,000 00	.	.	.

BANK RETURNS.

Bills of other Banks incorporated in this State, . . . . .	1,300 00	176,621 00	126,111 00	192,412 89	143,472 00
Bills of other Banks incorporated elsewhere, . . . . .	.	.	.	.	.
Balances due from other Banks, . . . . .	58,054 21	49,857 36	53,685 79	70,114 97	100,570 35
Amount of all Debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks, . . . . .	505,307 01	1,622,541 49	880,519 48	566,875 05	908,286 95
Total amount of the Resources of the Banks, . . . . .	606,819 96	1,986,037 96	1,135,288 74	849,039 77	1,200,413 33
Date, Rate, and amount of Dividends since the last Annual Returns, . . . . .	Oct., 1850, 4½ per cent. 11,250 00 April, 1851, 4½ per cent. 11,250 00	Oct., 1850, 4 per cent. 40,000 00 April, 1851, 4 per cent. 40,000 00	Oct., 1850, 3½ per cent. 17,500 00 April, 1851, 3½ per cent. 17,500 00	Oct., 1850, 4 per cent. 10,000 00 April, 1851, 4 per cent. 12,000 00	Oct., 1850, 3½ per cent. 17,500 00 April, 1851, 4 per cent. 20,000 00
Amount of Reserved Profits at the time of declaring the last dividend, . . . . .	30,000 00	119,116 44	30,200 00	11,249 97	63,500 00
Amount of Debts due to each Bank secured by pledge of its stock, . . . . .	750 00	16,800 00	.	.	53 00
Amount of Debts due and unpaid, and considered doubtful, . . . . .	.	.	.	.	.

MAY 3, 1851.

	BOSTON—Continued.				
	Market.	Massachusetts.	Mechanics.	Merchants.	New England.
<b>DUE FROM THE BANKS.</b>					
Capital Stock paid in, . . . . .	\$560,000 00	\$800,000 00	\$150,000 00	\$3,000,000 00	\$1,000,000 00
Bills in circulation of five dollars and upwards, . . . . .	184,580 00	113,321 00	117,115 00	758,820 00	167,634 00
Bills in circulation less than five dollars, . . . . .	27,477 00	20,703 00	36,890 00	461 00	28,542 00
Net Profits on hand, . . . . .	103,811 71	48,222 22	13,943 56	384,738 68	97,952 08
Balances due to other Banks, . . . . .	86,543 67	32,660 82	21 37	1,232,312 51	339,061 52
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other Banks excepted, . . . . .	287,920 21	247,521 77	68,271 44	937,629 07	342,523 03
Cash deposited bearing interest, . . . . .	.	.	.	.	142,143 04
Total amount due from the Banks, . . . . .	1,250,332 59	1,262,428 81	386,241 39	6,313,961 26	2,118,755 67
<b>RESOURCES OF THE BANKS.</b>					
Gold, Silver, and other coined metals in their banking-houses, . . . . .	44,282 70	39,900 42	10,917 44	265,205 84	52,750 40
Real Estate, . . . . .	.	75,512 24	16,350 60	145,000 00	30,000 00

Bills of other Banks incorporated in this State, . . . . .	95,937 00	61,065 00	897 00	794,826 00	213,987 00
Bills of other Banks incorporated elsewhere, . . . . .	.	.	98 00	.	.
Balances due from other Banks, . . . . .	62,365 14	79,681 41	59,340 95	147,409 42	202,585 50
Amount of all Debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks, . . . . .	1,047,747 75	1,005,969 74	298,638 00	4,961,430 00	1,619,432 77
Total amount of the Resources of the Banks, . . . . .	1,250,332 59	1,262,428 81	386,241 39	6,313,961 26	2,118,755 67
Date, Rate and amount of Dividends since the last Annual Returns, . . . . .	Oct., 1850, 5 per cent. 28,000 00 April, 1851, 5 per cent. 28,000 00	Oct., 1850, 3 per cent. 24,000 00 April, 1851, 3 per cent. 24,000 00	Oct., 1850, 4 per cent. 6,000 00 April, 1851, 4 per cent. 6,000 00	Oct., 1850, 4 per cent. 120,000 00 April, 1851, 4 per cent. 120,000 00	Oct., 1850, 4 per cent. 40,000 00 April, 1851, 4 per cent. 40,000 00
Amount of Reserved Profits at the time of declaring the last dividend, . . . . .	82,872 35	32,635 16	11,561 11	359,403 34	73,983 41
Amount of Debts due to each Bank, secured by pledge of its stock, . . . . .	11,900 00	.	8,540 00	35,800 78	8,350 00
Amount of Debts due and unpaid, and considered doubtful, . . . . .	.	.	.	.	2,221 80

BOSTON—Continued.

	North.	North America.	Shawmut.	Shoe and Leath. Deal.	State.
<b>DUE FROM THE BANKS.</b>					
Capital Stock paid in, . . . . .	\$750,000 00	\$500,000 00	\$500,000 00	\$750,000 00	\$1,800,000 00
Bills in circulation of five dollars and upwards, . . . . .	225,308 00	267,555 00	181,305 00	186,660 00	284,970 00
Bills in circulation less than five dollars, . . . . .	46,673 00	62,911 00	23,215 00	40,937 00	32,713 00
Net Profits on hand, . . . . .	51,969 73	10,240 90	63,561 72	97,426 38	185,344 09
Balances due to other Banks, . . . . .	96,223 18	56,975 16	149,741 69	274,379 14	185,000 00
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other Banks excepted, . . . . .	272,998 36	276,652 59	215,614 86	207,842 07	596,492 86
Cash deposited bearing interest, . . . . .	.	.	.	10,000 00	25,000 00
<b>Total amount due from the Banks, . . . . .</b>	<b>1,443,172 32</b>	<b>1,174,334 65</b>	<b>1,133,438 27</b>	<b>1,567,244 59</b>	<b>3,109,519 95</b>
<b>RESOURCES OF THE BANKS.</b>					
Gold, Silver, and other coined metals in their banking-houses, . . . . .	19,895 64	32,544 06	51,355 55	44,309 50	89,422 11
Real Estate, . . . . .	.	.	.	.	.

Bills of other Banks incorporated in this State, . . . . .	131,508 00	75,038 00	124,452 00	113,949 62	185,718 00
Bills of other Banks incorporated elsewhere, . . . . .	.	.	.	.	.
Balances due from other Banks, . . . . .	24,412 90	209,417 74	31,101 52	103,109 83	69,000 00
Amount of all Debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks, . . . . .	1,267,355 78	857,334 85	926,528 90	1,305,875 64	2,765,379 84
<b>Total amount of the Resources of the Banks, . . . . .</b>	<b>1,443,172 32</b>	<b>1,174,334 65</b>	<b>1,133,438 27</b>	<b>1,567,244 59</b>	<b>3,109,519 95</b>
Date, Rate, and amount of Dividends since the last Annual Returns, . . . . .	Oct., 1850, 3½ per cent. 26,250 00 April, 1851, 3½ per cent. 26,250 00	April, 1851, 3 per cent. 15,000 00	Oct., 1850, 4 per cent. 20,000 00 April, 1851, 4 per cent. 20,000 00	Oct., 1850, 4 per cent. 30,000 00 April, 1851, 4 per cent. 30,000 00	Oct. 1850, 3½ per cent. 63,000 00 April, 1851, 3½ per cent. 63,000 00
Amount of Reserved Profits at the time of declaring the last dividend, . . . . .	46,916 86	2,148 00	47,824 59	79,262 53	173,994 15
Amount of Debts due to each Bank, secured by pledge of its stock, . . . . .	6,700 00	1,000 00	3,000 00	1,000 00	20,325 00
Amount of Debts due and unpaid, and considered doubtful, . . . . .	.	.	.	.	6,730 19

## BOSTON—Continued.

	Suffolk.	Traders.	Tremont.	Union.	Washington.
<b>DUE FROM THE BANKS.</b>					
Capital Stock paid in, . . . . .	\$1,000,000 00	\$400,000 00	\$1,000,000 00	\$1,000,000 00	\$500,000 00
Bills in circulation of five dollars and upwards, . . . . .	258,220 00	156,600 00	282,013 00	259,900 00	152,820 00
Bills in circulation less than five dollars, . . . . .	11,396 00	36,937 00	57,827 00	20,853 00	37,307 00
Net Profits on hand, . . . . .	324,060 45	43,657 22	87,474 78	123,816 62	23,515 70
Balances due to other Banks, . . . . .	2,103,427 95	54,857 72	320,261 06	34,925 98	15,000 00
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other Banks excepted, . . . . .	152,858 23	149,520 12	441,073 93	362,482 03	205,192 07
Cash deposited bearing interest, . . . . .	.	85,617 04	.	31,672 59	.
Total amount due from the Banks, . . . . .	3,849,962 63	927,189 10	2,188,649 77	1,833,650 22	933,834 77
<b>RESOURCES OF THE BANKS.</b>					
Gold, Silver, and other coined metals in their banking-houses, . . . . .	220,782 57	45,328 71	64,482 00	70,438 72	25,036 79
Real Estate, . . . . .	100,000 00	1,102 24	40,000 00	.	.

Bills of other Banks incorporated in this State, . . . . .	654,749 00	52,768 00	292,388 11	99,923 00	80,420 00
Bills of other Banks incorporated elsewhere, . . . . .	344,300 00	.	.	.	.
Balances due from other Banks, . . . . .	852,133 03	89,271 41	88,259 13	53,859 21	27,448 22
Amount of all Debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks, . . . . .	1,677,998 03	738,711 74	1,703,519 54	1,609,429 19	800,920 76
Total amount of the Resources of the Banks, . . . . .	3,849,962 63	927,189 10	2,188,649 77	1,833,650 22	933,834 77
Date, Rate, and amount of Dividends since the last Annual Returns, . . . . .	Oct., 1850, 5 per cent. 50,000 00 April, 1851, 5 per cent. 50,000 00	Oct., 1850, 4 per cent. 16,000 00 April, 1851, 4 per cent. 16,000 00	Oct., 1850, 4 per cent. 20,000 00 April, 1851, 4 per cent. 40,000 00	Oct., 1850, 4 per cent. on * 200,000 00 32,000 00 Oct., 1850, 1½ per cent. on † 200,000 00 3,000 00 April, 1851, 4 per cent. 40,000 00	Oct. 1850, 3 per cent. 15,000 00 April, 1851, 3 per cent. 15,000 00
Amount of Reserved Profits at the time of declaring the last dividend, . . . . .	302,572 85	32,717 59	77,042 07	118,397 26	21,026 25
Amount of Debts due to each Bank, secured by pledge of its stock, . . . . .	23,400 00	5,200 00	1,300 00	2,490 00	2,200 00
Amount of Debts due and unpaid, and considered doubtful, . . . . .	11,264 38	515 00	.	.	2,783 44

\* Capital Stock before increase.

† Addition to Capital Stock.

MAY 3, 1851.

	CHELSEA.	ANDOVER.	BEVERLY.	DANVERS.	
	Tradesman's.	Andover.	Beverly.	Danvers.	Village.
<b>DUE FROM THE BANKS.</b>					
Capital Stock paid in, . . . . .	\$100,000 00	\$250,000 00	\$125,000 00	\$150,000 00	\$120,000 00
Bills in circulation of five dollars and upwards, . . . . .	98,806 00	85,215 00	70,865 00	65,740 00	70,845 00
Bills in circulation less than five dollars, . . . . .	22,688 00	10,965 00	. . .	18,852 00	21,832 00
Net Profits on hand, . . . . .	3,372 27	17,127 58	7,639 89	5,392 86	8,256 28
Balances due to other Banks, . . . . .	. . .	. . .	1,024 74	2,623 75	2,223 37
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other Banks excepted, . . . . .	48,759 66	23,493 51	34,311 42	30,183 84	13,636 36
Cash deposited bearing interest, . . . . .	. . .	. . .	. . .	6,272 26	7,477 42
<b>Total amount due from the Banks, . . . . .</b>	<b>273,625 93</b>	<b>386,801 09</b>	<b>238,841 05</b>	<b>279,064 71</b>	<b>244,270 43</b>
<b>RESOURCES OF THE BANKS.</b>					
Gold, Silver, and other coined metals in their banking-houses, . . . . .	3,459 81	8,147 77	5,828 30	2,174 24	1,167 29
Real Estate, . . . . .	. . .	5,000 00	774 24	1,700 00	. . .

Bills of other Banks incorporated in this State, . . . . .	31,341 16	3,129 00	3,164 47	3,875 41	17,390 15
Bills of other Banks incorporated elsewhere, . . . . .	. . .	217 00	80 00	30 00	. . .
Balances due from other Banks, . . . . .	40,650 47	37,596 34	11,686 65	24,267 11	15,046 57
Amount of all Debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks, . . . . .	198,174 49	332,410 98	217,307 39	243,717 95	210,666 42
<b>Total amount of the Resources of the Banks, . . . . .</b>	<b>273,625 93</b>	<b>386,801 09</b>	<b>238,841 05</b>	<b>279,064 71</b>	<b>244,270 43</b>
Div. Rate and amount of Dividends since the last Annual Returns, . . . . .	First dividend, April, 1851, 3,118 67	Oct., 1850, 4 per cent. 10,000 00 April, 1851, 4 per cent. 10,000 00	Oct., 1850, 3 per cent., 3,750 00 April, 1851, 3 per cent., 3,750 00	Oct., 1850, 3 per cent., 4,500 00 April, 1851, 3½ per cent. 5,250 00	Oct., 1850, 4 per cent. 4,800 00 April, 1851, 4 per cent. 4,800 00
Amount of Reserved Profits at the time of declaring the last dividend, . . . . .	4,531 25	14,933 56	7,514 80	4,126 21	7,053 10
Amount of Debts due to each Bank, secured by pledge of its stock, . . . . .	. . .	400 00	3,700 00	1,100 00	. . .
Amount of Debts due and unpaid, and considered doubtful, . . . . .	. . .	. . .	4,983 33	117 00	. . .

	DANVERS.	GEORGETOWN.	GLOUCESTER.	HAVERHILL.	
	Warren.	Manufacturers.	Gloucester.	Haverhill.	Merrimack.
<b>DUE FROM THE BANKS.</b>					
Capital Stock paid in, . . . . .	\$120,000 00	\$100,000 00	\$200,000 00	\$150,000 00	\$180,000 00
Bills in circulation of five dollars and upwards, . . . . .	68,700 00	16,214 00	117,930 00	77,715 00	60,105 00
Bills in circulation less than five dollars, . . . . .	17,232 00	8,940 00	18,674 00	24,431 00	26,961 00
Net Profits on hand, . . . . .	8,313 53	6,684 87	21,344 70	17,823 91	12,814 44
Balances due to other Banks, . . . . .	997 79	.	.	423 50	2,283 99
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other Banks excepted, . . . . .	30,270 68	8,571 89	47,222 69	19,104 88	19,192 40
Cash deposited bearing interest, . . . . .	.	20,175 00	.	.	.
<b>Total amount due from the Banks, . . . . .</b>	<b>245,514 00</b>	<b>160,585 76</b>	<b>405,771 39</b>	<b>289,498 29</b>	<b>301,356 83</b>
<b>RESOURCES OF THE BANKS.</b>					
Gold, Silver, and other coined metals in their banking-houses, . . . . .	4,771 16	5,274	5,227 01	5,037 82	5,343 10
Real Estate, . . . . .	.	1,700 00	6,526 45	5,000 00	2,000 00

Bills of other Banks incorporated in this State, . . . . .	10,133 19	.	5,750 00	793 00	5,839 00
Bills of other Banks incorporated elsewhere, . . . . .	.	.	525 00	.	86 00
Balances due from other Banks, . . . . .	17,878 63	13,070 89	7,097 66	37,206 24	13,550 91
Amount of all Debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks, . . . . .	212,730 72	145,632 13	380,315 27	241,461 23	274,537 82
<b>Total amount of the Resources of the Banks, . . . . .</b>	<b>245,514 00</b>	<b>160,585 76</b>	<b>405,771 39</b>	<b>289,498 29</b>	<b>301,356 83</b>
Date, Rate, and amount of Dividends since the last Annual Returns, . . . . .	Oct., 1850, 3½ per cent. 4,200 00 April, 1851, 3½ per cent. 4,200 00	Oct., 1850, 3 per cent. 3,000 00 April, 1851, 3 per cent. 3,000 00	Oct., 1850, 4 per cent. 8,000 00 April, 1851, 4½ per cent. 9,000 00	Oct., 1850, 4½ per cent. 6,750 00 April, 1851, 4½ per cent. 6,750 00	Oct., 1850, 4 per cent. 7,200 00 April, 1851, 5 per cent. 9,000 00
Amount of Reserved Profits at the time of declaring the last dividend, . . . . .	7,099 64	6,091 73	21,794 00	15,000 00	10,877 32
Amount of Debts due to each Bank, secured by pledge of its stock, . . . . .	.	3,300 00	8,430 00	.	.
Amount of Debts due and unpaid, and considered doubtful, . . . . .	.	.	357 58	1,457 00	.

	HAVERHILL.	LAWRENCE.	LYNN.		MARBLEHEAD.
	Union.	Bay State.	Lighton.	Lynn Mechanics.	Grand.
<b>DUE FROM THE BANKS.</b>					
Capital Stock paid in, . . . . .	\$100,000 00	\$300,000 00	\$100,000 00	\$150,000 00	\$100,000 00
Bills in circulation of five dollars and upwards, . . . . .	49,995 00	176,410 00	53,797 00	108,935 00	51,040 00
Bills in circulation less than five dollars, . . . . .	24,887 00	35,177 00	21,820 00	35,822 00	21,813 00
Net Profits on hand, . . . . .	6,268 56	12,589 45	5,508 33	15,162 88	2,827 16
Balances due to other Banks, . . . . .	208 20	1,164 37	4,146 92	2,925 26	561 70
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other Banks excepted, . . . . .	15,485 77	27,541 17	23,192 50	57,483 33	25,771 54
Cash deposited bearing interest, . . . . .	.	.	17,508 75	.	.
Total amount due from the Banks, . . . . .	196,844 53	552,881 99	225,973 50	370,328 47	202,013 40
<b>RESOURCES OF THE BANKS.</b>					
Gold, Silver, and other coined metals in their banking-houses, . . . . .	1,555 95	9,210 18	5,476 03	8,718 50	4,507 53
Real Estate, . . . . .	2,700 00	20,000 00	.	10,000 00	8,700 00

Bills of other Banks incorporated in this State, . . . . .	5,172 00	1,768 00	7,536 00	3,035 00	112 00
Bills of other Banks incorporated elsewhere, . . . . .	191 00	353 00	.	.	.
Balances due from other Banks, . . . . .	21,262 97	8,817 07	16,604 14	52,733 76	17,367 90
Amount of all Debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks, . . . . .	165,362 61	512,713 74	196,396 73	295,841 21	171,325 97
Total amount of the Resources of the Banks, . . . . .	196,844 53	552,881 99	225,973 50	370,328 47	202,013 40
Date, Rate, and amount of Dividends since the last Annual Returns, . . . . .	Oct., 1850, 4 per cent. 4,000 00 April, 1851, 4 per cent. 4,000 00	Oct., 1850, 3½ per cent. 10,500 00 April, 1851, 3½ per cent. 10,500 00	Oct., 1850, 4 per cent. 4,000 00 April, 1851, 4 per cent. 4,000 00	Oct., 1850, 4 per cent. 6,000 00 April, 1851, 4 per cent. 6,000 00	Oct., 1850, 3 per cent. 3,000 00 April, 1851, 3 per cent. 3,000 00
Amount of Reserved Profits at the time of declaring the last dividend, . . . . .	5,348 60	10,203 23	4,482 15	14,010 86	1,999 15
Amount of Debts due to each Bank, secured by pledge of its stock, . . . . .	.	.	.	.	13,155 78
Amount of Debts due and unpaid, and considered doubtful, . . . . .	.	.	.	496 70	.

	MARBLEHEAD.	NEWBURYPORT.			ROCKPORT.
	Marblehead.	Mechanics.	Merchants.	Ocean.	Rockport.
<b>DUE FROM THE BANKS.</b>					
Capital Stock paid in, . . . . .	\$120,000 00	\$200,000 00	\$210,000 00	\$100,000 00	\$100,000 00
Bills in circulation of five dollars and upwards, . . . . .	65,920 00	60,000 00	71,815 00	99,110 00	77,895 00
Bills in circulation less than five dollars, . . . . .	13,924 00	27,753 50	19,357 00	18,407 00	. . . . .
Net Profits on hand, . . . . .	1,465 42	3,997 99	14,199 11	25,711 79	2,039 19
Balances due to other Banks, . . . . .	. . . . .	6,842 95	1,464 89	205 13	. . . . .
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other Banks excepted, . . . . .	12,549 80	25,225 98	73,684 78	47,776 54	4,039 92
Cash deposited bearing interest, . . . . .	. . . . .	. . . . .	. . . . .	. . . . .	. . . . .
Total amount due from the Banks, . . . . .	213,859 22	323,820 42	390,520 78	291,210 46	183,974 11
<b>RESOURCES OF THE BANKS.</b>					
Gold, Silver, and other coined metals in their banking-houses, . . . . .	6,984 05	11,027 58	14,536 77	6,649 57	3,325 19
Real Estate, . . . . .	3,500 00	9,000 00	6,000 00	2,500 00	. . . . .

Bills of other Banks incorporated in this State, . . . . .	. . . . .	3,000 00	1,757 00	4,379 10	27,278 80
Bills of other Banks incorporated elsewhere, . . . . .	. . . . .	539 00	52 00	2,027 00	. . . . .
Balances due from other Banks, . . . . .	16,547 06	31,050 88	46,345 04	75,949 62	42,851 35
Amount of all Debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks, . . . . .	184,827 51	269,123 96	321,829 97	199,705 17	110,518 77
Total amount of the Resources of the Banks, . . . . .	213,859 22	323,820 42	390,520 78	291,210 46	183,974 11
Due, Rate, and amount of Dividends since the last Annual Returns, . . . . .	Oct., 1850, 3½ per cent. 4,200 00 April, 1851, 3½ per cent. 4,200 00	Oct., 1850, 3 per cent. 6,000 00 April, 1851, 3 per cent. 6,000 00	Oct., 1850, 3 4-7 per cent. 7,500 00 April, 1851, 4 per cent. 8,400 00	Oct., 1850, 5 per cent. 5,000 00 April, 1851, 5 per cent. 5,000 00	New Bank. No dividend.
Amount of Reserved Profits at the time of declaring the last dividend, . . . . .	499 32	2,966 40	11,903 61	24,193 58	. . . . .
Amount of Debts due to each Bank, secured by pledge of its stock, . . . . .	1,100 00	3,448 00	2,731 00	. . . . .	2,755 00
Amount of Debts due and unpaid, and considered doubtful, . . . . .	. . . . .	. . . . .	. . . . .	. . . . .	. . . . .

	SALEM.				
	Asiatic.	Commercial.	Exchange.	Mercantile.	Merchants.
<b>DUE FROM THE BANKS.</b>					
Capital Stock paid in, . . . . .	\$200,000 00	\$200,000 00	\$200,000 00	\$200,000 00	\$200,000 00
Bills in circulation of five dollars and upwards, . . . . .	93,970 00	46,330 00	66,200 00	68,520 00	50,512 00
Bills in circulation less than five dollars, . . . . .	19,800 00	38,716 00	18,277 00	12,315 00	9,003 00
Net Profits on hand, . . . . .	32,250 08	18,597 83	15,363 09	1,563 37	4,055 22
Balances due to other Banks, . . . . .	7,785 49	3,562 10	.	1,850 39	1,208 83
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other Banks excepted, . . . . .	97,554 74	46,354 73	46,852 56	66,451 32	49,103 99
Cash deposited bearing interest, . . . . .	20,000 00	4,261 00	30,000 00	.	91,587 12
<b>Total amount due from the Banks, . . . . .</b>	<b>471,360 31</b>	<b>357,821 66</b>	<b>376,692 65</b>	<b>350,760 08</b>	<b>405,470 16</b>
<b>RESOURCES OF THE BANKS.</b>					
Gold, Silver, and other coined metals in their banking-houses, . . . . .	15,974 41	5,134 25	4,076 92	8,256 98	5,526 79
Real Estate, . . . . .	.	7,474 90	4,000 00	7,500 00	.

Bills of other Banks incorporated in this State, . . . . .	25,000 00	6,103 39	1,793 00	14,833 00	4,319 00
Bills of other Banks incorporated elsewhere, . . . . .	584 00	11 00	5 00	.	.
Balances due from other Banks, . . . . .	37,424 54	10,426 46	19,104 76	25,810 92	33,713 58
Amount of all Debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks, . . . . .	392,377 36	328,671 66	347,712 97	293,659 18	361,910 79
<b>Total amount of the Resources of the Banks, . . . . .</b>	<b>471,360 31</b>	<b>357,821 66</b>	<b>376,692 65</b>	<b>350,760 08</b>	<b>405,470 16</b>
Date, Rate, and amount of Dividends since the last Annual Returns, . . . . .	Oct., 1850, 3½ per cent. 7,000 00 April, 1851, 3½ per cent. 7,000 00	Oct., 1850, 4 per cent. 8,010 00 April, 1851, 4 per cent. 8,010 00	Oct., 1850, 3½ per cent. 6,750 00 April, 1851, 3½ per cent. 6,750 00	Oct., 1850, 3 per cent. 6,000 00 April, 1851, 3½ per cent. 7,000 00	Oct. 1850, 3½ per cent. 7,000 00 April, 1851, 3½ per cent. 7,000 00
Amount of Reserved Profits at the time of declaring the last dividend, . . . . .	31,493 33	18,370 82	13,208 43	1,349 65	3,707 00
Amount of Debts due to each Bank, secured by pledge of its stock, . . . . .	.	.	.	8,475 00	4,584 50
Amount of Debts due and unpaid, and considered doubtful, . . . . .	.	.	1,000 00	2,100 00	.

	SALEM.		SALISBURY.	BRIGHTON.	CAMBRIDGE.
	Naunkeag.	Salem.	Powow River.	Brighton.	Cambridge.
<b>DUE FROM THE BANKS.</b>					
Capital Stock paid in, . . . . .	\$500,000 00	\$250,000 00	\$100,000 00	\$250,000 00	\$100,000 00
Bills in circulation of five dollars and upwards, . . . . .	133,075 00	26,070 00	89,905 00	232,310 00	48,280 00
Bills in circulation less than five dollars, . . . . .	43,089 00	11,331 00	15,015 00	26,814 00	7,049 00
Net Profits on hand, . . . . .	23,095 81	5,751 37	10,871 09	23,565 37	12,050 04
Balances due to other Banks, . . . . .	4,787 49	3,991 18	. . . . .	2,512 46	. . . . .
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other Banks excepted, . . . . .	126,475 10	40,809 93	12,019 15	47,820 05	32,951 98
Cash deposited bearing interest, . . . . .	. . . . .	. . . . .	. . . . .	2,500 00	. . . . .
<b>Total amount due from the Banks, . . . . .</b>	<b>855,522 10</b>	<b>337,953 48</b>	<b>227,810 24</b>	<b>585,461 88</b>	<b>200,331 02</b>
<b>RESOURCES OF THE BANKS.</b>					
Gold, Silver, and other coined metals in their banking-houses, . . . . .	14,000 67	3,553 47	3,087 00	4,467 01	1,501 66
Real Estate, . . . . .	. . . . .	6,377 07	. . . . .	2,474 45	6,000 00

Bills of other Banks incorporated in this State, . . . . .	30,163 92	1,900 00	118 00	35,300 84	5,246 00
Bills of other Banks incorporated elsewhere, . . . . .	. . . . .	. . . . .	6 00	161 00	122 00
Balances due from other Banks, . . . . .	33,445 40	14,800 66	26,316 20	30,252 32	14,066 42
Amount of all Debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks, . . . . .	757,882 41	313,312 38	197,682 44	508,806 26	170,394 94
<b>Total amount of the Resources of the Banks, . . . . .</b>	<b>835,522 40</b>	<b>337,953 48</b>	<b>227,810 24</b>	<b>585,461 88</b>	<b>200,331 02</b>
Date, Rate and amount of Dividends since the last Annual Returns, . . . . .	Oct., 1850, 3½ per cent. 17,500 00 April, 1851, 3½ per cent. 17,500 00	Oct., 1850, 3 per cent. 7,500 00 April, 1851, 3 per cent. 7,500 00	Oct., 1850, 4 per cent. 4,000 00 April, 1851, 4 per cent. 4,000 00	Oct., 1850, 5 per cent. 12,500 00 April, 1851, 5 per cent. 12,500 00	Oct., 1850, 4½ per cent. 4,500 00 April, 1851, 4 per cent. 4,000 00
Amount of Reserved Profits at the time of declaring the last dividend, . . . . .	18,222 42	5,005 70	9,712 75	20,782 48	13,660 01
Amount of Debts due to each Bank, secured by pledge of its stock, . . . . .	3,750 00	6,960 00	700 00	12,075 00	4,644 88
Amount of Debts due and unpaid, and considered doubtful, . . . . .	300 00	. . . . .	2,500 00	81 20	. . . . .

	CAMBRIDGE.	CHARLESTOWN.	CONCORD.	FRAMINGHAM.	LOWELL.
	Charles River.	Bunker Hill.	Concord.	Framingham.	Appleton.
<b>DUE FROM THE BANKS.</b>					
Capital Stock paid in, . . . . .	\$100,000 00	\$200,000 00	\$100,000 00	\$200,000 00	\$150,000 00
Bills in circulation of five dollars and upwards, . . . . .	52,740 00	124,900 00	80,940 00	106,000 00	106,090 00
Bills in circulation less than five dollars, . . . . .	17,912 00	31,003 00	8,095 00	32,004 00	32,396 00
Net Profits on hand, . . . . .	10,872 47	20,774 85	6,279 86	15,030 07	14,120 47
Balances due to other Banks, . . . . .	. . . . .	. . . . .	. . . . .	289 00	339 79
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other Banks excepted, . . . . .	49,706 76	165,200 34	16,389 89	17,703 81	75,144 30
Cash deposited bearing interest, . . . . .	. . . . .	. . . . .	. . . . .	. . . . .	5,000 00
Total amount due from the Banks, . . . . .	231,231 23	541,878 19	211,704 75	371,026 88	383,090 56
<b>RESOURCES OF THE BANKS.</b>					
Gold, Silver, and other coined metals in their banking-houses, . . . . .	12,073 17	20,205 00	8,065 34	7,100 75	1,091 34
Real Estate, . . . . .	. . . . .	20,000 00	2,400 00	4,250 00	18,000 00

Bills of other Banks incorporated in this State, . . . . .	896 00	9,300 00	2,389 00	134 00	17,541 00
Bills of other Banks incorporated elsewhere, . . . . .	224 00	1,102 00	356 00	93 00	1,121 00
Balances due from other Banks, . . . . .	26,651 17	95,661 96	16,395 94	10,740 26	42,497 17
Amount of all Debts due, including Notes, Bills of Exchange, and all Stocks and Faded Debts of every description, excepting the Balances due from other Banks, . . . . .	191,386 89	394,908 63	181,498 47	348,708 87	299,840 05
Total amount of the Resources of the Banks, . . . . .	231,231 23	541,878 19	211,704 75	371,026 88	383,090 56
Date, Rate, and amount of Dividends since the last Annual Returns, . . . . .	April, 1851, 4 per cent. 4,000 00	Oct., 1850, 4 per cent. 8,000 00 April, 1851, 4 per cent. 8,000 00	Oct., 1850, 3½ per cent. 3,500 00 April, 1851, 3½ per cent. 3,500 00	Oct., 1850, 3 per cent. 6,000 00 April, 1851, 3 per cent. 6,000 00	Oct. 1850, 4 per cent. 6,000 00 April, 1851, 4½ per cent. 6,750 00
Amount of Reserved Profits at the time of declaring the last dividend, . . . . .	11,028 60	18,976 62	8,678 57	11,954 81	8,806 30
Amount of Debts due to each Bank, secured by pledge of its stock, . . . . .	2,780 00	14,020 00	5,445 00	500 00	100 00
Amount of Debts due and unpaid, and considered doubtful, . . . . .	. . . . .	. . . . .	2,000 00	21,000 00	. . . . .

	LOWELL.			NEWTON.	WALTHAM.
	Lowell.	Prescott.	Railroad.	Newton.	Waltham.
<b>DUE FROM THE BANKS.</b>					
Capital Stock paid in, . . . . .	\$200,000 00	\$100,000 00	\$600,000 00	\$150,000 00	\$100,000 00
Bills in circulation of five dollars and upwards, . . . . .	120,140 00	87,355 00	265,845 00	103,010 00	85,833 00
Bills in circulation less than five dollars, . . . . .	27,919 00	22,223 00	64,393 00	30,405 00	10,921 00
Net Profits on hand, . . . . .	29,665 97	3,170 43	86,385 79	. . .	3,557 40
Balances due to other Banks, . . . . .	1,085 60	. . .	2,331 78	. . .	. . .
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other Banks excepted, . . . . .	46,297 28	30,733 91	35,841 33	49,508 14	11,310 26
Cash deposited bearing interest, . . . . .	. . .	. . .	. . .	. . .	. . .
<b>Total amount due from the Banks, . . . . .</b>	<b>425,107 85</b>	<b>243,482 34</b>	<b>1,054,796 90</b>	<b>332,923 14</b>	<b>211,621 66</b>
<b>RESOURCES OF THE BANKS.</b>					
Cash, Silver, and other coined metals in their banking-houses, . . . . .	3,372 40	4,376 10	17,453 47	6,150 66	6,787 54
Real Estate, . . . . .	. . .	. . .	. . .	5,717 72	5,500 00

Bills of other Banks incorporated in this State, . . . . .	17,520 36	22,002 00	6,973 00	8,488 00	2,921 00
Bills of other Banks incorporated elsewhere, . . . . .	691 00	390 00	890 00	220 00	311 00
Balances due from other Banks, . . . . .	29,130 75	16,933 97	76,663 73	23,151 98	6,108 94
Amount of all Debts due, including Notes, Bills of Exchange, and all Stocks and Bonded Debts of every description, excepting the Balances due from other Banks, . . . . .	374,193 34	199,880 87	952,816 70	289,185 78	189,993 18
<b>Total amount of the Resources of the Banks, . . . . .</b>	<b>425,107 85</b>	<b>243,482 34</b>	<b>1,054,796 90</b>	<b>332,923 14</b>	<b>211,621 66</b>
<b>Date, Rate, and amount of Dividends since the last Annual Returns, . . . . .</b>	Oct., 1850, 5 per cent. 10,000 00 April, 1851, 5 per cent. 10,000 00	April, 1851. At rate of 6 per cent. per ann. on amt paid in. 3,717 56 First dividend.	Oct., 1850, 4 per cent. 24,000 00 April, 1851, 4 per cent. 24,000 00	Oct., 1850, 4 per cent. 6,000 00 April, 1851, 4 per cent. 6,000 00	April, 1851, 4 per cent. 4,000 00
Amount of Reserved Profits at the time of declaring the last dividend, . . . . .	28,552 01	. . .	74,350 00	7,753 16	3,626 69
Amount of Debts due to each Bank, secured by pledge of its stock, . . . . .	3,545 00	450 00	1,450 00	10,400 00	1,100 00
Amount of Debts due and unpaid, and considered doubtful, . . . . .	. . .	. . .	6,000 00	1,500 00	1,188 00

	BLACKSTONE.	FITCHBURG.		LANCASTER.	LEICESTER.
	Worcester County.	Fitchburg.	Rollstone.	Lancaster.	Leicester.
<b>DUE FROM THE BANKS.</b>					
Capital Stock paid in, . . . . .	\$100,000 00	\$200,000 00	\$100,000 00	\$125,000 00	\$100,000 00
Bills in circulation of five dollars and upwards, . . . . .	34,265 00	192,105 00	99,455 00	122,150 00	103,165 00
Bills in circulation less than five dollars, . . . . .	23,531 00	27,401 00	23,206 00	19,735 00	19,542 00
Net Profits on hand, . . . . .	626 12	13,603 59	5,159 87	18,112 50	9,537 30
Balances due to other Banks, . . . . .	.	.	.	.	12 13
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other Banks excepted, . . . . .	9,304 19	25,226 23	18,327 96	13,465 17	11,652 72
Cash deposited bearing interest, . . . . .	.	.	.	.	.
Total amount due from the Banks, . . . . .	167,726 31	458,335 82	246,148 83	298,462 67	243,909 15
<b>RESOURCES OF THE BANKS.</b>					
Gold, Silver, and other coined metals in their banking-houses, . . . . .	4,735 11	13,276 94	4,116 50	3,984 90	3,026 19
Real Estate, . . . . .	.	1,700 00	3,285 05	1,000 00	1,000 00

Bills of other Banks incorporated in this State, . . . . .	578 00	696 00	1,253 00	374 00	2,368 00
Bills of other Banks incorporated elsewhere, . . . . .	908 00	76 00	189 00	65 00	1,170 00
Balances due from other Banks, . . . . .	9,671 99	72,552 02	36,696 56	44,931 92	38,886 36
Amount of all Debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks, . . . . .	151,833 21	370,034 86	199,908 72	248,106 85	197,458 60
Total amount of the Resources of the Banks, . . . . .	167,726 31	458,335 82	246,148 83	298,462 67	243,909 15
Date, Rate and amount of Dividends since the last Annual Returns, . . . . .	First dividend at the rate of 8 23-100 per cent per ann. 6,000 00	Oct., 1850, 3½ per cent. 7,000 00 April, 1851, 3½ per cent. 7,000 00	Oct., 1850, Interest, 6,000 00 April, 1851, 4 per cent. 4,000 00	Oct., 1850, 4 per cent. 5,000 00 April, 1851, 4 per cent. 5,000 00	Oct., 1850, 8 per cent. 8,000 00 April, 1851, 5 per cent. 5,000 00
Amount of Reserved Profits at the time of declaring the last dividend, . . . . .	225 61	11,516 03	3,155 83	16,976 26	8,000 00
Amount of Debts due to each Bank, secured by pledge of its stock, . . . . .	1,450 00	1,500 00	1,950 00	2,350 00	.
Amount of Debts due and unpaid, and considered doubtful, . . . . .	140 00	.	.	564 35	.

	MILFORD.	MILLBURY.	OXFORD.	SOUTHBRIDGE.	UXBRIDGE.
	Millford.	Millbury.	Oxford.	Southbridge.	Blackstone.
<b>DUE FROM THE BANKS.</b>					
Capital Stock paid in, . . . . .	\$100,000 00	\$50,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Bills in circulation of five dollars and upwards, . . . . .	98,380 00	33,839 00	67,035 00	80,930 00	46,875 00
Bills in circulation less than five dollars, . . . . .	24,194 00	12,127 00	15,016 00	19,926 00	18,688 25
Net Profits on hand, . . . . .	6,058 08	5,500 00	973 40	3,224 41	2,403 56
Balances due to other Banks, . . . . .	.	.	1,497 78	.	.
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other Banks excepted, . . . . .	9,754 82	6,692 69	6,571 44	7,189 61	21,953 82
Cash deposited bearing interest, . . . . .	.	.	.	.	.
Total amount due from the Banks, . . . . .	238,386 90	108,158 69	191,093 62	211,270 02	189,920 63
<b>RESOURCES OF THE BANKS.</b>					
Cash, Silver, and other coined metals in their banking-houses, . . . . .	4,563 39	3,563 50	2,642 60	4,617 64	4,444 60
Real Estate, . . . . .	.	.	2,034 00	15,172 91	223 74

Bills of other Banks incorporated in this State, . . . . .	18,838 10	399 00	986 00	584 00	817 00
Bills of other Banks incorporated elsewhere, . . . . .	238 00	110 00	454 00	91 00	553 00
Balances due from other Banks, . . . . .	15,294 53	10,408 64	10,180 42	4,650 67	31,232 05
Amount of all Debts due, including Notes, Bills of Exchange, and all Stocks and Bonded Debts of every description, excepting the Balances due from other Banks, . . . . .	199,450 88	93,675 55	174,776 00	186,153 80	152,650 15
Total amount of the Resources of the Banks, . . . . .	238,386 90	108,158 69	191,093 62	211,270 02	189,920 63
Rate, and amount of Dividends since the last Annual Returns, . . . . .	Oct., 1850, 4 per cent. 4,000 00 April, 1851, 4 per cent. 4,000 00	Oct., 1850, 3 per cent. 1,500 00 April, 1851, 4 per cent. 2,000 00	Oct., 1850, 3 per cent. 3,000 00 April, 1851, 3 per cent. 3,000 00	Oct., 1850, 3 per cent. 3,000 00 April, 1851, 3 per cent. 3,000 00	Oct., 1850, 3 per cent. 3,000 00 April, 1851, 3 per cent. 3,000 00
Amount of Reserved Profits at the time of declaring the last dividend, . . . . .	4,892 10	5,500 00	1,701 49	2,786 35	2,504 14
Amount of Debts due to each Bank, secured by pledge of its stock, . . . . .	.	4,878 00	1,272 00	250 00	2,142 50
Amount of Debts due and unpaid, and considered doubtful, . . . . .	.	.	12,049 94	.	2,607 05

	WORCESTER.				
	Central.	Citizens.	Mechanics.	Quinsigamond.	Worcester.
<b>DUE FROM THE BANKS.</b>					
Capital Stock paid in, . . . . .	\$150,000 00	\$150,000 00	\$150,000 00	\$100,000 00	\$200,000 00
Bills in circulation of five dollars and upwards, . . . . .	91,420 00	104,550 00	126,897 00	79,220 00	113,575 00
Bills in circulation less than five dollars, . . . . .	33,476 00	22,242 00	36,606 00	16,368 00	44,187 00
Net Profits on hand, . . . . .	18,871 35	34,949 78	12,809 96	10,211 82	30,070 83
Balances due to other Banks, . . . . .	1,180 41	1,510 86	.	.	3,176 43
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other Banks excepted, . . . . .	38,562 93	35,933 30	51,998 62	53,538 00	85,354 84
Cash deposited bearing interest, . . . . .	.	.	.	.	5,950 00
Total amount due from the Banks, . . . . .	333,510 69	349,185 94	378,311 58	259,337 82	482,314 10
<b>RESOURCES OF THE BANKS.</b>					
Gold, Silver, and other coined metals in their banking-houses, . . . . .	5,764 60	9,687 88	8,932 14	9,201 97	10,918 32
Real Estate, . . . . .	.	.	.	.	892 22

Bills of other Banks incorporated in this State, . . . . .	2,990 00	.	5,713 00	2,953 00	1,673 00
Bills of other Banks incorporated elsewhere, . . . . .	2,683 00	130 00	12,573 00	2,321 00	399 00
Balances due from other Banks, . . . . .	38,172 01	38,674 18	56,062 84	54,756 72	68,601 30
Amount of all Debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks, . . . . .	283,901 08	300,693 88	295,010 60	190,105 13	399,830 26
Total amount of the Resources of the Banks, . . . . .	333,510 69	349,185 94	378,311 58	259,337 82	482,314 10
Date, Rate, and amount of Dividends since the last Annual Returns, . . . . .	Oct., 1850, 3½ per cent. 5,250 00 April, 1851, 4 per cent. 6,000 00	Oct., 1850, 4 per cent. 6,000 00 April, 1851, 4 per cent. 6,000 00	Oct., 1850, 4 per cent. 6,000 00 April, 1851, 4 per cent. 6,000 00	Oct., 1850, 4 per cent. 4,000 00 April, 1851, 4 per cent. 4,000 00	Oct. 1850, 4 per cent. 8,000 00 April, 1851, 4 per cent. 8,000 00
Amount of Reserved Profits at the time of declaring the last dividend, . . . . .	17,400 00	32,852 38	11,826 09	9,001 77	27,499 33
Amount of Debts due to each Bank, secured by pledge of its stock, . . . . .	750 00	.	.	.	1,000 00
Amount of Debts due and unpaid, and considered doubtful, . . . . .	81 00	.	.	.	.

	NORTHAMPTON.		WARE.	GREENFIELD.	
	Holyoke.	Northampton.	Hampshire Manufac.	Franklin County.	Greenfield.
<b>DUE FROM THE BANKS.</b>					
Capital Stock paid in, . . . . .	\$200,000 00	\$200,000 00	\$200,000 00	\$150,000 00	\$200,000 00
Bills in circulation of five dollars and upwards, . . . . .	212,185 00	173,600 00	164,780 00	148,450 00	93,390 00
Bills in circulation less than five dollars, . . . . .	20,865 00	31,904 00	44,540 00	37,253 00	37,621 00
Net Profits on hand, . . . . .	9,044 57	33,618 26	8,609 94	3,548 72	6,780 02
Balances due to other Banks, . . . . .	12,409 63	145 24	.	.	785 99
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other Banks excepted, . . . . .	23,921 83	31,704 26	7,496 46	19,097 15	24,815 51
Cash deposited bearing interest, . . . . .	.	.	.	.	700 00
<b>Total amount due from the Banks, . . . . .</b>	<b>472,426 03</b>	<b>471,061 76</b>	<b>425,426 40</b>	<b>358,348 87</b>	<b>364,092 52</b>
<b>RESOURCES OF THE BANKS.</b>					
Gold, Silver, and other coined metals in their banking-houses, . . . . .	3,387 10	8,256 81	12,252 09	5,476 33	5,309 44
Real Estate, . . . . .	.	.	3,783 30	5,062 40	4,019 29

Bills of other Banks incorporated in this State, . . . . .	5,851 00	5,597 00	750 00	3,301 00	1,159 00
Bills of other Banks incorporated elsewhere, . . . . .	63 00	708 00	133 00	1,960 00	313 00
Balances due from other Banks, . . . . .	66,026 46	69,754 65	23,330 89	50,603 61	30,744 92
Amount of all Debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks, . . . . .	402,898 47	386,745 30	384,475 12	291,945 53	322,646 87
<b>Total amount of the Resources of the Banks, . . . . .</b>	<b>478,426 03</b>	<b>471,061 76</b>	<b>425,426 40</b>	<b>358,348 87</b>	<b>364,092 52</b>
Date, Rate, and amount of Dividends since the last Annual Returns, . . . . .	Oct., 1850, 4½ per cent. on * 150,000 00 6,750 00 April, 1851, 4½ per cent. 9,000 00	Oct., 1850, 4½ per cent. 9,000 00 March, 1851, 4½ per cent. 9,000 00	Oct., 1850, 4 per cent. 8,000 00 April, 1851, 4 per cent. 8,000 00	Oct., 1850, 4½ per cent. 6,750 00 April, 1851, 5½ per cent. 8,250 00	Oct. 1850, 4 per cent. 8,000 00 April, 1851, 4 per cent. 8,000 00
Amount of Reserved Profits at the time of declaring the last dividend, . . . . .	7,130 62	30,364 12	8,000 67	1,073 99	4,948 33
Amount of Debts due to each Bank, secured by pledge of its stock, . . . . .	.	1,500 00	.	1,050 00	1,200 00
Amount of Debts due and unpaid, and considered doubtful, . . . . .	.	990 00	.	800 00	1,500 00

\* Capital before increase.

	CHICOPEE.		SPRINGFIELD.		
	Cabot.	Agawam.	Chicopee.	John Hancock.	Springfield.
<b>DUE FROM THE BANKS.</b>					
Capital Stock paid in, . . . . .	\$150,000 00	\$200,000 00	\$300,000 00	\$100,000 00	\$300,000 00
Bills in circulation of five dollars and upwards, . . . . .	131,415 00	155,165 00	176,460 00	66,815 00	130,000 00
Bills in circulation less than five dollars, . . . . .	33,411 00	46,125 00	43,720 00	20,104 00	62,441 00
Net profits on hand, . . . . .	6,816 48	8,181 30	14,270 47	428 17	4,461 87
Balances due to other Banks, . . . . .	.	1,614 62	11,301 91	.	3,024 44
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other Banks excepted, . . . . .	15,140 87	44,674 27	72,485 63	21,851 09	41,938 34
Cash deposited bearing interest, . . . . .	.	.	.	.	10,108 13
Total amount due from the Banks, . . . . .	336,783 35	455,760 19	618,238 01	209,198 26	551,973 78
<b>RESOURCES OF THE BANKS.</b>					
Gold, Silver, and other coined metals in their banking-houses, . . . . .	3,736 19	7,426 12	8,823 84	2,472 61	12,703 82
Real Estate, . . . . .	.	7,300 00	7,000 00	8,350 37	7,200 00

Bills of other Banks incorporated in this State, . . . . .	2,000 00	8,272 00	11,752 00	4,731 00	11,153 00
Bills of other Banks incorporated elsewhere, . . . . .	600 00	838 00	476 00	158 00	2,563 00
Balances due from other Banks, . . . . .	30,029 67	32,382 11	19,414 85	15,098 72	39,243 48
Amount of all Debts due, including Notes, Bills of Exchange, and all Stocks and Bonded Debts of every description, excepting the Balances due from other Banks, . . . . .	300,417 49	399,541 96	570,771 32	177,487 56	479,110 48
Total amount of the Resources of the Banks, . . . . .	336,783 35	455,760 19	618,238 01	209,198 26	551,973 78
Date Rate and amount of Dividends since the last Annual Returns, . . . . .	Oct., 1850, 4 per cent. 6,000 00 April, 1851, 4 per cent. 6,000 00	Oct., 1850, 4 per cent. 8,000 00 April, 1851, 4½ per cent. 9,000 00	Oct., 1850, 4 per cent., 12,000 00 April, 1851, 4 per cent., 12,000 00	April, 1851. First dividend, 2 per cent. 2,000 00	Oct., 1850, 3½ per cent. 10,500 00 April, 1851, 3½ per cent. 10,500 00
Amount of Reserved Profits at the time of declaring the last dividend, . . . . .	5,322 25	6,019 48	12,201 22	872 50	1,378 14
Amount of Debts due to each Bank, secured by pledge of its stock, . . . . .	350 00	700 00	1,950 00	2,600 00	8,000 00
Amount of Debts due and unpaid, and considered doubtful, . . . . .	3,941 73	575 13	2,500 00	.	.

	SPRINGFIELD.	WESTFIELD.	ADAMS.	GT.BARRINGTON.	LEE.
	Western.	Hampden.	Adams.	Mahaiwe.	Lee.
<b>DUE FROM THE BANKS.</b>					
Capital Stock paid in, . . . . .	\$250,000 00	\$100,000 00	\$150,000 00	\$100,000 00	\$100,000 00
Bills in circulation of five dollars and upwards, . . . . .	222,020 00	88,165 00	100,400 00	118,610 00	71,330 00
Bills in circulation less than five dollars, . . . . .	56,120 00	21,835 00	9,720 00	21,320 00	29,842 00
Net Profits on hand, . . . . .	9,356 01	13,341 27	4,939 69	9,178 73	13,319 20
Balances due to other Banks, . . . . .	61,770 24	. . . . .	5,717 27	1,196 91	5 27
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other Banks excepted, . . . . .	29,408 61	16,435 57	18,189 02	26,491 44	10,246 62
Cash deposited bearing interest, . . . . .	. . . . .	. . . . .	. . . . .	. . . . .	. . . . .
Total amount due from the Banks, . . . . .	628,683 86	239,776 84	* 290,485 98	276,797 08	224,743 09
<b>RESOURCES OF THE BANKS.</b>					
Gold Silver, and other coined metals in their banking-houses, . . . . .	4,840 76	6,619 54	6,572 00	6,013 08	6,388 17
Real Estate, . . . . .	10,420 02	3,500 00	2,500 00	2,733 92	2,330 00

Bills of other Banks incorporated in this State, . . . . .	6,163 00	2,292 00	1,040 00	5,200 00	248 00
Bills of other Banks incorporated elsewhere, . . . . .	636 00	1,625 00	938 00	782 00	276 00
Balances due from other Banks, . . . . .	112,324 43	27,436 19	20,206 92	43,273 60	18,066 28
Amount of all Debts due, including Notes, Bills of Exchange, and all Stocks and Fenced Debts of every description, excepting the Balances due from other Banks, . . . . .	494,200 65	198,304 11	259,229 06	218,794 48	197,434 64
Total amount of the Resources of the Banks, . . . . .	628,683 86	239,776 84	290,485 98	276,797 08	224,743 09
Date, Rate, and amount of Dividends since the last Annual Returns, . . . . .	Jan., 1851, Quarterly div. 2 per cent. 5,000 00	April, 1851, 4 per cent. 4,000 00	Oct., 1850, 3½ per cent. 5,250 00	Oct., 1850, 3½ per cent. 3,500 00	Oct., 1850, 4 per cent. 4,000 00
Amount of Reserved Profits at the time of declaring the last dividend, . . . . .	8,302 11	13,564 78	4,019 69	7,369 14	16,709 72
Amount of Debts due to each Bank, secured by pledge of its stock, . . . . .	100 00	. . . . .	. . . . .	. . . . .	2,150 00
Amount of Debts due and unpaid, and considered doubtful, . . . . .	8,700 00	. . . . .	. . . . .	. . . . .	. . . . .

\* The Return shows an error in the above total, of \$1,520 00.

	PITTSFIELD.	STOCKBRIDGE	CANTON.	DEDHAM.	DORCHESTER.
	Agricultural.	Housatonic.	Neponset.	Dedham.	Blue Hill.
<b>DUE FROM THE BANKS.</b>					
Capital Stock paid in, . . . . .	\$150,000 00	\$100,000 00	\$100,000 00	\$200,000 00	\$100,000 00
Bills in circulation of five dollars and upwards, . . . . .	113,470 00	86,360 00	35,435 00	106,848 00	48,805 00
Bills in circulation less than five dollars, . . . . .	13,434 00	18,585 00	17,271 00	23,981 00	15,285 00
Net Profits on hand, . . . . .	37,787 48	24,960 76	3,474 42	34,722 67	8,178 22
Balances due to other Banks, . . . . .	1,128 75	8 37	525 38	316 65	.
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other Banks excepted, . . . . .	50,817 97	12,361 55	16,756 43	91,553 59	34,563 36
Cash deposited bearing interest, . . . . .	.	.	.	.	.
<b>Total amount due from the Banks, . . . . .</b>	<b>372,638 20</b>	<b>242,275 68</b>	<b>173,462 23</b>	<b>457,421 91</b>	<b>206,831 58</b>
<b>RESOURCES OF THE BANKS.</b>					
Gold, Silver, and other coined metals in their banking-houses, . . . . .	8,098 43	4,825 95	4,453 72	16,476 69	3,449 51
Real Estate, . . . . .	1,452 41	2,250 00	.	.	.
Bills of other Banks incorporated in this State, . . . . .	1,804 00	1,118 00	13 00	67 00	483 00
Bills of other Banks incorporated elsewhere, . . . . .	1,631 00	527 00	.	7 00	.
Balances due from other Banks, . . . . .	64,042 55	30,274 60	4,096 83	43,305 21	6,357 62
Amount of all Debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks, . . . . .	295,552 81	203,280 13	164,898 68	397,566 01	173,091 68
<b>Total amount of the Resources of the Banks, . . . . .</b>	<b>372,638 20</b>	<b>242,275 68</b>	<b>173,462 23</b>	<b>457,421 91</b>	<b>* 183,381 81</b>
Date, Rate, and amount of Dividends since the last Annual Returns, . . . . .	Oct., 1850, 5 per cent. 7,500 00 April, 1851, 5 per cent. 7,500 00	Oct., 1850, 4½ per cent. 4,500 00 April, 1851, 4½ per cent. 4,500 00	Oct., 1850, 2 per cent. 2,000 00 April, 1851, 3 per cent. 3,000 00	Nov., 1850, 4 per cent. 8,000 00 May, 1851, 4 per cent. 8,000 00	None.
Amount of Reserved Profits at the time of declaring the last dividend, . . . . .	35,732 24	24,263 11	2,944 32	34,490 44	930 02
Amount of Debts due to each Bank, secured by pledge of its stock, . . . . .	9,000 00	300 00	2,000 00	1,189 74	900 00
Amount of Debts due and unpaid, and considered doubtful, . . . . .	67 78	754 43	1,729 98	.	.

\* Deficiency, by Return, of \$23,449 77.

	DORCHESTER.	QUINCY.	RANDOLPH.	ROXBURY.	WEYMOUTH.
	Mattapan.	Quincy Stone.	Randolph.	People's.	Union Bank of Weymouth and Braintree.
<b>DUE FROM THE BANKS.</b>					
Capital Stock paid in, . . . . .	\$100,000 00	\$100,000 00	\$150,000 00	\$150,000 00	\$100,000 00
Bills in circulation of five dollars and upwards, . . . . .	74,350 00	71,850 00	86,600 00	66,470 00	90,545 00
Bills in circulation less than five dollars, . . . . .	22,874 00	14,015 00	31,608 00	18,314 00	17,621 00
Net Profits on hand, . . . . .	5,001 05	10,665 58	30,658 86	5,516 22	10,946 00
Balances due to other Banks, . . . . .	. . . . .	. . . . .	. . . . .	. . . . .	59 56
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other Banks excepted, . . . . .	10,155 61	36,422 10	48,144 19	64,644 42	25,717 20
Cash deposited bearing interest, . . . . .	. . . . .	. . . . .	. . . . .	. . . . .	. . . . .
Total amount due from the Banks, . . . . .	212,380 66	232,952 68	347,011 05	304,944 64	* 244,889 73
<b>RESOURCES OF THE BANKS.</b>					
Gold, Silver, and other coined metals in their banking-houses, . . . . .	4,311 71	6,155 11	7,103 63	6,234 41	3,447 00
Real Estate, . . . . .	. . . . .	4,250 00	. . . . .	. . . . .	6,000 00
Shares of other Banks incorporated in this State, . . . . .	354 00	4,160 04	3,065 00	1,819 00	1,893 00
Shares of other Banks incorporated elsewhere, . . . . .	. . . . .	608 00	. . . . .	389 00	54 00
Balances due from other Banks, . . . . .	17,239 92	22,660 23	37,033 27	20,956 76	35,373 39
Amount of all Debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks, . . . . .	190,472 03	194,519 30	299,809 15	275,545 47	198,122 34
Total amount of the Resources of the Banks, . . . . .	212,380 66	232,952 68	347,011 05	304,944 64	244,889 73
Div. Rate, and amount of Dividends since the last Annual Returns, . . . . .	Oct., 1850, 4 per cent. 4,000 00 April, 1851, 4 per cent. 4,000 00	Oct., 1850, 4 per cent. 4,000 00 April, 1851, 4 per cent. 4,000 00	Oct., 1850, 4 per cent. 6,000 00 April, 1851, 4 per cent. 6,000 00	Oct., 1850, 3½ per cent. 5,250 00 April, 1851, 4 per cent. 6,000 00	Oct., 1850, 3½ per cent. 3,500 00 April, 1851, 4 per cent. 4,000 00
Amount of Reserved Profits at the time of declaring the last dividend, . . . . .	3,889 35	9,597 60	25,792 18	5,568 66	8,858 83
Amount of Debts due to each Bank, secured by pledge of its stock, . . . . .	. . . . .	1,500 00	. . . . .	. . . . .	. . . . .
Amount of Debts due and unpaid, and considered doubtful, . . . . .	. . . . .	2,671 25	. . . . .	. . . . .	. . . . .
					937 81

\* The Return shows an error of 97 cents in the balance.

MAY 3, 1851.

	WRENTHAM.	ATTLEBOROUGH.	FAIRHAVEN.	FALL RIVER.	
	Wrentham.	Attleborough.	Fairhaven.	Fall River.	Massasoit.
<b>DUE FROM THE BANKS.</b>					
Capital Stock paid in, . . . . .	\$150,000 00	\$100,000 00	\$200,000 00	\$300,000 00	\$100,000 00
Bills in circulation of five dollars and upwards, . . . . .	71,434 00	32,235 00	77,185 00	81,310 00	52,970 00
Bills in circulation less than five dollars, . . . . .	27,146 00	20,664 00	6,927 25	23,938 00	7,101 00
Net Profits on hand, . . . . .	6,882 23	12,347 76	7,223 04	61,030 40	12,361 65
Balances due to other Banks, . . . . .	. . . . .	3,308 21	611 07	7,201 74	1,124 60
Cash deposited, including all sums whatever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other Banks excepted, . . . . .	12,846 09	15,269 23	82,995 39	60,657 76	18,463 97
Cash deposited bearing interest, . . . . .	. . . . .	. . . . .	. . . . .	. . . . .	. . . . .
Total amount due from the Banks, . . . . .	268,308 32	183,824 20	374,941 75	534,137 90	192,021 22
<b>RESOURCES OF THE BANKS.</b>					
Gold, Silver, and other coined metals in their banking-houses, . . . . .	3,727 00	2,700 41	8,305 05	10,767 05	8,213 89
Real Estate, . . . . .	77 50	3,000 00	3,500 00	7,000 00	. . . . .
Bills of other Banks incorporated in this State, . . . . .	1,376 00	946 36	252 00	5,595 87	4,234 00
Bills of other Banks incorporated elsewhere, . . . . .	1,853 00	251 00	120 00	. . . . .	. . . . .
Balances due from other Banks, . . . . .	30,702 04	990 21	51,933 05	25,659 79	12,353 94
Amount of all Debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks, . . . . .	227,851 49	174,946 22	310,771 65	485,115 19	167,219 39
Total amount of the Resources of the Banks, . . . . .	268,308 32	183,824 20	374,941 75	534,137 90	192,021 22
Date, Rate, and amount of Dividends since the last Annual Returns, . . . . .	Nov. 1850, 3 per cent. 4,500 00	Oct., 1850, 3 per cent. 3,000 00 April, 1851, 3 per cent. 3,000 00	Oct., 1850, 3 $\frac{1}{2}$ per cent. 7,000 00 April, 1851, 4 per cent. 8,000 00	Oct., 1850, 6 6-7 per cent. 12,000 00 April, 1851, 6 2-7 per cent. 11,000 00	Jan. 1851, 3 per cent. 3,000 00
Amount of Reserved Profits at the time of declaring the last dividend, . . . . .	4,326 40	11,787 94	6,042 34	8,277 73	9,664 76
Amount of Debts due to each Bank, secured by pledge of its stock, . . . . .	6,509 31	. . . . .	. . . . .	5,425 00	2,100 00
Amount of Debts due and unpaid, and considered doubtful, . . . . .	2,455 04	15,000 00	. . . . .	2,400 00	. . . . .

	NEW BEDFORD.				TAUNTON.
	Bedford Commercial.	Marine.	Mechanics.	Merchants.	Bristol County.
<b>DUE FROM THE BANKS.</b>					
Capital Stock paid in, . . . . .	\$400,000 00	\$300,000 00	\$200,000 00	\$400,000 00	\$200,000 00
Bills in circulation of five dollars and upwards, . . . . .	153,180 00	166,570 00	75,911 00	202,445 00	84,541 50
Bills in circulation less than five dollars, . . . . .	21,257 00	30,320 00	. . .	27,102 00	23,940 50
Net Profits on hand, . . . . .	26,850 13	21,962 86	20,298 70	15,595 48	21,907 17
Balances due to other Banks, . . . . .	11,192 84	1,638 57	4,206 56	6,884 03	8,091 16
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other Banks excepted, . . . . .	145,327 18	104,293 92	60,058 82	232,677 90	46,896 77
Cash deposited bearing interest, . . . . .	. . .	22,675 62	. . .	21,595 45	. . .
Total amount due from the Banks, . . . . .	757,807 15	647,460 97	360,475 08	906,299 86	385,377 10
<b>RESOURCES OF THE BANKS.</b>					
Gold, Silver, and other coined metals in their banking-houses, . . . . .	2,772 32	2,755 60	3,103 71	3,334 29	3,137 73
Real Estate, . . . . .	15,000 00	2,000 00	9,000 00	16,000 00	2,000 00
Bills of other Banks incorporated in this State, . . . . .	500 00	1,689 00	4,651 00	. . .	2,351 01
Bills of other Banks incorporated elsewhere, . . . . .	180 00	39 00	. . .	406 00	922 50
Balances due from other Banks, . . . . .	21,893 28	37,611 52	22,393 50	50,463 53	7,664 94
Amount of all Debts due, including Notes, Bills of Exchange, and all Stocks and Funded Debts of every description, excepting the Balances due from other Banks, . . . . .	710,901 55	590,365 85	311,326 87	830,596 04	363,300 92
Total amount of the Resources of the Banks, . . . . .	757,807 15	647,460 97	360,475 08	906,299 86	385,377 10
Date, Rate and amount of Dividends since the last Annual Returns, . . . . .	Oct., 1850, 3½ per cent. 14,000 00 April, 1851, 4 per cent. 18,000 00	Oct., 1850, 3½ per cent. 10,500 00 April, 1851, 4 per cent. 12,000 00	None.	April, 1851, 5 per cent. 20,000 00	Oct., 1850, 4 per cent. 8,000 00 April, 1851, 4 per cent. 8,000 00
Amount of Reserved Profits at the time of declaring the last dividend, . . . . .	25,257 30	18,781 37	. . .	41,805 29	21,285 54
Amount of Debts due to each Bank, secured by pledge of its stock, . . . . .	. . .	200 00	. . .	. . .	1,025 00
Amount of Debts due and unpaid, and considered doubtful, . . . . .	2,587 40	8,200 00	24,700 00	. . .	. . .

	TAUNTON.		ABINGTON.	HINGHAM.	PLYMOUTH.
	Machinists.	Taunton.	Abington.	Hingham.	Old Colony.
<b>DUE FROM THE BANKS.</b>					
Capital Stock paid in, . . . . .	\$100,000 00	\$200,000 00	\$100,000 00	\$105,000 00	\$100,000 00
Bills in circulation of five dollars and upwards, . . . . .	48,992 00	94,130 00	89,500 00	82,710 00	92,000 00
Bills in circulation less than five dollars, . . . . .	29,612 00	26,642 00	24,249 00	25,616 00	16,109 00
Net Profits on hand, . . . . .	6,846 93	24,067 17	2,459 17	12,906 31	18,024 12
Balances due to other Banks, . . . . .	.	1,872 55	.	.	.
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other Banks excepted, . . . . .	31,643 96	60,549 48	10,014 11	31,259 72	37,059 24
Cash deposited bearing interest, . . . . .	.	.	.	.	.
<b>Total amount due from the Banks, . . . . .</b>	<b>217,094 89</b>	<b>407,261 20</b>	<b>226,222 28</b>	<b>257,492 03</b>	<b>263,192 36</b>
<b>RESOURCES OF THE BANKS.</b>					
Gold, Silver, and other coined metals in their banking-houses, . . . . .	5,139 58	6,253 35	3,975 26	1,897 08	3,198 21
Real Estate, . . . . .	.	3,750 00	.	16,797 46	1,000 00
Bills of other Banks incorporated in this State, . . . . .	221 00	2,139 00	4,268 00	10,286 00	14,395 60
Bills of other Banks incorporated elsewhere, . . . . .	321 00	765 00	.	.	.
Balances due from other Banks, . . . . .	21,062 76	20,946 70	21,686 35	18,523 70	56,815 25
Amount of all Debts due, including Notes, Bills of Exchange, and all Stocks and Bonded Debts of every description, excepting the Balances due from other Banks, . . . . .	189,450 55	373,407 15	196,292 67	209,987 71	187,783 30
<b>Total amount of the Resources of the Banks, . . . . .</b>	<b>217,094 89</b>	<b>407,261 20</b>	<b>226,222 28</b>	<b>257,492 03</b>	<b>263,192 36</b>
Date, Rate, and amount of Dividends since the last Annual Returns, . . . . .	3 per cent. 3,000 00	Oct., 1850, 5 per cent. 10,000 00 April, 1851, 4½ per cent. 8,750 00	April, 1851, First dividend. 2,766 48	Oct., 1850, 4 per cent. 4,200 00 April, 1851, 4 per cent. 4,200 00	Sept., 1850, 5 per cent. 5,000 00 March, 1851, 5 per cent. 5,000 00
Amount of Reserved Profits at the time of declaring the last dividend, . . . . .	8,621 57	22,524 49	1,921 27	10,907 76	15,834 95
Amount of Debts due to each Bank, secured by pledge of its stock, . . . . .	5,000 00	1,000 00	.	3,210 00	1,600 00
Amount of Debts due and unpaid, and considered doubtful, . . . . .	200 00	.	.	.	.

	PLYMOUTH.	WAREHAM.	FALMOUTH.	YARMOUTH.	NANTUCKET.
	Plymouth.	Wareham.	Falmouth.	Barnstable.	Pacific.
<b>DUE FROM THE BANKS.</b>					
Capital Stock paid in, . . . . .	\$100,000 00	\$100,000 00	\$100,000 00	\$200,000 00	\$200,000 00
Bills in circulation of five dollars and upwards, . . . . .	99,255 00	62,100 00	70,470 00	167,505 00	114,920 00
Bills in circulation less than five dollars, . . . . .	24,448 00	14,543 00	7,836 00	18,316 00	18,103 25
Net Profits on hand, . . . . .	16,238 99	5,083 95	3,188 31	25,647 29	12,884 84
Balances due to other Banks, . . . . .		708 63			3,704 55
Cash deposited, including all sums whatsoever due from the Banks not bearing interest, its bills in circulation, profits and balances due to other Banks excepted, . . . . .	20,475 28	32,708 98	7,344 28	13,776 82	299,903 99
Cash deposited bearing interest, . . . . .		3,000 00			
Total amount due from the Banks, . . . . .	260,417 27	218,144 56	188,838 59	425,245 11	649,516 63
<b>RESOURCES OF THE BANKS.</b>					
Gold, Silver, and other coined metals in their banking-houses, . . . . .	5,555 09	3,521 06	2,659 61	8,168 63	15,519 25
Real Estate, . . . . .	1,000 00	7,210 65	3,700 00	2,000 00	12,000 00

Bills of other Banks incorporated in this State, . . . . .	7,293 77	404 00	200 00	820 00	811 00
Bills of other Banks incorporated elsewhere, . . . . .	300 00	105 00	53 00	98 00	7 00
Balances due from other Banks, . . . . .	51,713 75	34,910 73	24,046 00	31,642 78	225,119 77
Amount of all Debts due, including Notes, Bills of Exchange, and all Stocks and Bonded Debts of every description, excepting the Balances due from other Banks, . . . . .	194,644 66	171,993 12	155,179 98	382,515 70	396,059 61
Total amount of the Resources of the Banks, . . . . .	260,417 27	218,144 56	188,838 59	425,245 11	649,516 63
Date, Rate, and amount of Dividends since the last Annual Returns, . . . . .	Oct., 1850, 5 per cent. 5,000 00 April, 1851, 5 per cent. 5,000 00	Oct., 1850, 3 per cent. 3,000 00	Oct., 1850, 3 per cent. 3,000 00 April, 1851, 3 per cent. 3,000 00	Oct., 1850, 4½ per cent. 9,000 00 April, 1851, 5 per cent. 10,000 00	Oct. 1850, 4 per cent. 8,000 00 April, 1851, 4 per cent. 8,000 00
Amount of Reserved Profits at the time of declaring the last dividend, . . . . .	14,331 50	5,431 79	2,869 58	23,549 53	13,072 73
Amount of Debts due to each Bank, secured by pledge of its stock, . . . . .	2,100 00	150 00	975 00	5,420 00	
Amount of Debts due and unpaid, and considered doubtful, . . . . .		37,138 10	500 00	696 44	