

Banks of Vermont, August, 1847—Continued.

Charters expire.

Ex. Doc. No. 77.

Name.	Place.	Date.	Specie.	Circulation.	Deposits.	Due to other banks.	Other liabilities.	Charters expire.
Bank of Burlington.....	Burlington.....	Aug. 12 1847.	\$12,350	\$182,882	\$14,890	.....	.....	Jan. 1, 1849
Bank of Brattleboro.....	Brattleboro.....	7	10,636	149,020	23,108	\$150	.....	1852
Bank of Bellows Falls.....	Rockingham.....	16	6,599	100,395	28,107	.....	.....	1863
Bank of Black River.....	Poeterville.....	14	9,924	79,735	5,809	.....	.....	1856
Bank of Caledonia.....	Danville.....	9	2,293	97,355	16,738	.....	.....	1864
Farmers' Bank.....	Orwell.....	18	5,824	125,171	7,329	.....	.....	1865
Farmers and Mechanics' Bank.....	Burlington.....	18	5,927	174,311	27,823	.....	.....	1848
Bank of Manchester.....	Manchester.....	21	3,318	120,636	11,635	.....	.....	1862
Bank of Middlebury.....	Middlebury.....	21	2,596	130,731	23,476	54	.....	1857
Bank of Montpelier.....	Montpelier.....	7	3,830	184,785	74,506	.....	.....	1863
Bank of Newbury.....	Wells River.....	4	3,604	148,614	16,744	.....	.....	1859
Orange County Bank.....	Chelten.....	31	2,880	97,152	3,640	.....	.....	1848
Bank of Orleans.....	Jrdsborg.....	1	4,229	51,382	6,031	.....	.....	1858
Bank of Poultney.....	West Poultney.....	20	2,148	99,282	11,905	.....	.....	1855
Bank of Rutland.....	Rutland.....	21	12,131	179,946	22,733	18	.....	1856
Bank of St. Albans.....	St. Albans.....	10	8,556	133,405	33,151	156	.....	1860
Bank of Vergennes.....	Vergennes.....	18	10,412	179,278	42,322	579	.....	1857
Woodstock Bank.....	Woodstock.....	23	4,394	149,544	21,811	.....	.....	1858
Total of 18 banks.....			105,684	2,353,634	394,560	977	.....	

In addition to the above assets, the Bank of Montpelier holds United States 5 per cent. stock to the amount of \$25,000.

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THE CONDITION

ABSTRACT

EXHIBITING

THE BANKS IN MASSACHUSETTS

ON

The first Saturday of September, 1847; prepared from official returns, by John G. Palfrey, Secretary of the Commonwealth.

## MASSACHUSETTS.

*Abstract exhibiting the condition of the banks in Massachusetts, on the first Saturday of September, 1847; prepared from official returns, by John G. Palfrey, Secretary of the Commonwealth.*

[The official circular, requiring returns from the banks, was issued by the governor on the first day of October, and had reference to their condition on the first Saturday of the preceding month. Within the time prescribed by law, returns were received from all the banks.]

	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	\$150,000 00	\$1,000,000 00
Bills in circulation of five dollars and upwards.....	298,345 00	164,555 00	293,218 00	117,985 00	201,260 60
Bills in circulation less than five dollars.....	33,267 00	14,338 00	70,484 00	36,427 00	27,285 00
Net profits on hand.....	59,386 21	39,315 98	101,835 81	11,495 39	91,944 58
Balances due to other banks.....	79,062 81	237,995 15	94,454 31	.....	79,738 82
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.....	253,251 00	180,512 93	463,796 47	99,346 76	259,848 89
Cash deposited bearing interest.....	121,325 24	14,499 00	.....	.....	136,556 99
Total amount due from the banks.....	1,345,337 26	1,151,216 06	1,923,788 59	415,254 15	1,798,634 28
<b>RESOURCES OF THE BANKS.</b>					
Gold, silver, and other coined metals in their banking-houses.....	123,476 75	95,979 75	225,638 34	16,985 92	51,979 62
Real estate.....	39,000 00	.....	50,000 00	.....	31,624 68
Bills of other banks incorporated in this State.....	31,117 00	78,580 00	103,188 00	15,110 00	74,075 00
Bills of other banks incorporated elsewhere.....	.....	.....	.....	.....	.....
Balances due from other banks.....	129,833 74	39,435 08	69,189 23	83,932 70	48,916 54
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.....	994,879 77	997,221 23	1,476,073 02	299,225 50	1,592,008 44
Total amount of the resources of the banks.....	1,345,337 26	1,151,216 06	1,923,788 59	415,254 15	1,798,634 28
Date, rate, and amount of dividends since the last annual returns.....	April, 1847, 3 p. e. \$15,000 00	Oct., 1846, 3 p. e. \$15,000 00	Oct., 1846, 3 1/2 p. e. \$21,000 00	April, 1847, 4 p. e. \$6,000 00	Oct., 1846, 3 p. e. \$30,000 00
Amount of reserved profits at the time of declaring the last dividend.....	25,957 97	18,849 06	54,240 49	3,821 86	37,132 75
Amount of debts due to each bank, secured by pledge of its stock.....	2,370 00	3,075 00	14,000 00	11,430 00	.....
Amount of debts due and unpaid, and considered doubtful.....	.....	4,068 00	.....	185 00	1,433 15

## Abstract exhibiting the condition of the banks in Massachusetts—Continued.

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	BOSTON.				
	Columbian.	Eagle.	Exchange.	Freeman's.	Globe.
<b>DUE FROM THE BANKS.</b>					
Capital stock paid in .....	\$500,000 00	\$500,000 00	\$383,650 00	\$200,000 00	\$1,000,000 00
Bills in circulation of five dollars and upwards.....	120,000 00	181,380 00	212,335 00	167,475 00	225,158 00
Bills in circulation less than five dollars.....	36,267 00	13,739 00	41,320 00	27,349 00	41,694 00
Net profits on hand .....	35,080 74	54,329 15	10,717 30	27,280 94	113,149 32
Balances due to other banks.....	5,523 82	91,430 11	54,323 80	.....	644,664 96
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 .....	227,826 26	333,422 99	210,687 66	132,318 36	379,997 00
Cash deposited bearing interest.....	11,600 00	85,132 31	.....	.....	54,000 00
Total amount due from the banks .....	935,697 82	1,259,333 56	913,033 76	554,393 30	2,463,663 28
<b>RESOURCES OF THE BANKS.</b>					
Gold, silver, and other coined metals in their banking-houses.....	53,326 35	63,601 76	31,669 57	47,998 14	229,273 89
Rent estate.....	60,236 00	119,945 00	73,323 34	12,342 49	30,000 00
Bills of other banks incorporated in this State .....	.....	.....	.....	3,947 00	158,719 00
Bills of other banks incorporated elsewhere .....	83,000 00	42,639 05	53,632 58	125 00	.....
Balances due from other banks .....	.....	.....	.....	90,312 44	27,359 52
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.....	419,135 47	1,033,147 75	754,383 27	390,638 23	2,018,212 87
Total amount of the resources of the banks .....	935,697 82	1,259,333 56	913,033 76	554,393 30	2,463,663 28

Date, rate, and amount of dividends since their last annual return.....	April, 1847, 3 p. c. \$15,000 00	April, 1847, 3 p. c. \$15,000 00	.....	Oct., 1846, 4 p. c. \$8,000 00	April, 1847, 3½ p. c. \$35,000 00
Oct., 1847, 3 p. c. \$15,000 00	Oct., 1847, 3½ p. c. \$17,500 00	.....	April, 1847, 4 p. c. \$8,060 00	.....	.....
13,661 41	34,450 50	.....	18,111 06	67,215 44	.....
2,300 00	3,000 00	.....	6,914 83	26,308 33	.....
.....	12,607 42	.....	226 84	.....	.....

*Abstract exhibiting the condition of the banks in Massachusetts—Continued.*

	BOSTON.				
	Granite.	Hamilton.	Market.	Massachusetts.	Mechanics.
<b>DUE FROM THE BANKS.</b>					
Capital stock paid in.....	\$500,000 00	\$500,000 00	\$560,000 00	\$800,000 00	\$120,000 00
Bills in circulation of five dollars and upwards.....	238,130 00	277,486 00	154,560 00	118,140 00	123,645 00
Bills in circulation less than five dollars.....	21,917 00	45,274 00	15,406 00	9,642 00	26,257 00
Net profits on hand.....	45,893 28	61,570 51	128,850 46	64,023 80	16,110 79
Balances due to other banks.....	122,271 86	75,481 78	101,500 45	101,763 95	.....
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.....	220,355 36	220,906 48	497,931 24	248,949 92	46,032 76
Cash deposited bearing interest.....	25,000 00	45,000 00	.....	.....	.....
Total amount due from the banks.....	1,173,567 50	1,225,717 77	1,461,248 45	1,339,519 67	332,015 55
<b>RESOURCES OF THE BANKS.</b>					
Gold, silver, and other coined metals in their banking-houses.....	46,637 14	56,774 13	80,345 39	72,662 06	19,012 00
Real estate.....	79,145 32	128,480 00	80,981 00	75,812 24	16,350 00
Bills of other banks incorporated in this State.....	79,311 28	71,169 12	59,260 04	59,617 00	6,322 00
Bills of other banks incorporated elsewhere.....	.....	.....	.....	.....	55 00
Balances due from other banks.....	963,473 56	969,291 52	1,210,661 72	1,052,991 80	236,829 00
Total amount of the resources of the banks.....	1,173,567 50	1,225,717 77	1,461,248 45	1,339,519 67	332,015 55

Date, rate, and amount of dividends since the last annual returns.....	Apr., 1847, 3 p. c. \$15,000 00	Apr., 1847, 3½ p. c. \$17,500 00	Apr., 1847, 4½ p. c. \$25,200 00	Apr., 1847, 3 p. c. \$24,000 00	Oct., 1846, 4 p. c. \$1,800 00 Apr., 1847, 4 p. c. \$1,800 00
Amount of reserved profits at the time of declaring the last dividend.....	23,462 20.	29,679 27	88,964 24	24,802 88	10,479 85
Amount of debts due to each bank secured by pledge of its stock.....	14,237 50	250 00	.....	5,000 00	4,000 00
Amount of debts due and unpaid and considered doubtful.....	.....	1,008 97	612 13	2,000 00	.....

*Abstract exhibiting the condition of the banks in Massachusetts—Continued.*

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	BOSTON.				
	MERCHANTS'.	NEW ENGLAND.	NORTH.	SHAWNUIT.	SHOE AND LEATHER DEALERS'.
<b>DUE FROM THE BANKS.</b>					
Capital stock paid in.....	\$3,000,000 00	\$1,000,000 00	\$750,000 00	\$500,000 00	\$500,000 00
Bills in circulation of five dollars and upwards.....	1,006,835 00	245,540 00	262,370 00	221,535 00	259,775 00
Bills in circulation less than five dollars.....	465 00	24,000 00	35,647 00	26,097 00	40,732 00
Net profits on hand.....	368,369 18	130,729 04	56,258 86	61,327 51	105,272 36
Balances due to other banks.....	1,404,524 70	289,442 16	95,997 45	209,126 79	334,934 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.....	1,038,319 32	213,137 17	254,237 15	194,642 52	211,518 57
Cash deposited bearing interest.....		75,200 00	17,000 00		
Total amount due from the banks.....	6,818,543 20	1,978,127 48	1,471,550 46	1,212,728 82	1,452,232 49
<b>RESOURCES OF THE BANKS.</b>					
Gold, silver, and other coined metals in their banking-houses.....	620,623 91	39,425 09	60,567 51	76,102 00	135,950 26
Real estate.....	145,084 78	30,000 00			
Bills of other banks incorporated in this State.....	375,791 00	67,945 00	117,203 00	87,426 00	105,886 75
Bills of other banks incorporated elsewhere.....					
Balances due from other banks.....	139,609 80	22,920 89	39,161 96	54,377 34	212,148 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.....	5,637,433 71	1,818,237 39	1,254,617 99	994,823 48	998,246 54
Total amount of the resources of the banks.....	6,818,543 20	1,978,048 37	1,471,550 46	1,212,728 82	1,452,232 49

Date, rate, and amount of dividends since the last annual returns.....	OCT., 1846, 3½ p. c. \$105,000 00	APR., 1847, 4 p. c. \$40,000 00	APR., 1847, 3 p. c. \$22,500 00	APR., 1847, 3 p. c. \$15,000 00	MAR., 1847, 4 p. c. \$20,000 00
AMOUNT OF RESERVED PROFITS AT THE TIME OF DECLARING THE LAST DIVIDEND.....	APR., 1847, 3½ p. c. \$105,000 00	OCT., 1847, 4 p. c. \$40,000 00			SEPT., 1847, 4 p. c. \$20,000 00
AMOUNT OF DEBTS DUE TO EACH BANK SECURED BY PLEDGE OF ITS STOCK.....	232,250 29	68,000 00	26,384 70	26,045 67	62,205 16
AMOUNT OF DEBTS DUE AND UNPAID AND CONSIDERED DOUBTFUL.....	115,320 61	12,000 00	21,910 00	18,699 99	
	22,636 00	1,100 00		2,913 48	

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## Abstract exhibiting the condition of the banks in Massachusetts—Continued.

	BOSTON.				
	State.	Suffolk.	Traders'.	Tremont.	Union.
<b>DUE FROM THE BANKS.</b>					
Capital stock paid in.....	\$1,800,000 00	\$1,000,600 00	\$100,000 00	\$500,000 00	\$800,000 00
Bills in circulation of five dollars and upwards.....	381,981 00	299,155 00	212,820 00	265,487 00	200,385 00
Bills in circulation less than five dollars .....	47,012 00	20,908 00	49,996 00	32,287 00	13,905 00
Net profits on hand.....	169,576 54	303,959 35	48,564 01	58,531 94	61,886 31
Balances due to other banks.....	388,000 00	2,215,790 61	63,244 83	273,400 17	136,971 57
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.....	465,698 73	226,912 42	165,178 87	240,646 67	234,739 27
Cash deposited bearing interest.....	39,000 00	.....	15,000 00	.....	.....
Total amount due from the banks.....	3,291,568 27	4,066,725 38	954,803 71	1,370,352 78	1,447,887 15
<b>RESOURCES OF THE BANKS.</b>					
Gold, silver, and other coined metals in their banking houses.....	296,277 72	706,858 36	51,664 51	71,728 75	131,119 74
Real estate.....	140,961 00	106,058 62	2,683 71	43,000 00	128,178 40
Bills of other banks incorporated in this State.....	398,532 00	38,242 00	.....	173,990 00	80,987 00
Bills of other banks incorporated elsewhere.....	169,608 00	.....	.....	.....	.....
Balances due from other banks.....	47,000 00	517,643 42	62,463 90	82,758 03	38,086 25
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.....	2,697,329 53	2,174,021 98	799,749 59	998,876 00	1,069,515 76
Total amount of the resources of the banks.....	3,291,568 27	4,066,725 38	954,803 71	1,370,352 78	1,447,887 15

Date, rate, and amount of dividends since the last annual returns.....	Oct., 1846, 3 pr. et. \$54,000 00	Oct., 1846, 4 pr. et. \$40,000 00	Ap'l, 1847, 3½ p. et. \$14,000 00	Oct., 1846, 3 pr. et. \$15,000 00	Ap'l, 1847, 3½ p. et. \$23,000 00
Amount of reserved profits at the time of declaring the last dividend.....	Ap'l, 1847, 3 pr. et. \$54,000 00	Ap'l, 1847, 5 pr. et. \$50,000 00	.....	Ap'l, 1847, 3 pr. et. \$15,000 00	.....
Amount of debts due to each bank, secured by pledge of its stock.....	90,534 42	238,364 80	22,023 32	38,135 70	32,859 61
Amount of debts due and unpaid, and considered doubtful.....	21,016 95	49,600 00	12,621 40	11,000 00	4,000 00
		11,802 74	3,995 34	.....	1,250 00

## Abstract exhibiting the condition of the banks in Massachusetts—Continued.

	BOSTON.	ANDOVER.	BEVERLY.	DANVERS.	
	Washington.	Andover.	Beverley.	Danvers.	Village.
<b>DUE FROM THE BANKS.</b>					
Capital stock paid in.....	\$500,000 00	\$250,000 00	\$125,000 00	\$150,000 00	\$120,000 00
Bills in circulation of five dollars and upwards.....	167,970 00	217,230 00	77,178 00	43,525 00	61,675 00
Bills in circulation less than five dollars.....	32,584 00	21,948 00	7,132 00	8,325 00	12,895 00
Net profits on hand.....	33,895 79	19,661 05	9,399 35	7,982 54	7,429 65
Balances due to other banks.....			106 06	142 74	2,280 87
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.....	197,852 10	1,780 11	25,997 49	21,576 23	8,220 73
Cash deposited bearing interest.....				8,789 23	330 00
Total amount due from the banks.....	932,301 89	510,619 16	244,812 90	240,340 79	212,831 30
<b>RESOURCES OF THE BANKS.</b>					
Gold, silver, and other coined metals in their banking houses.....	24,839 29	7,878 23	4,691 08	2,614 80	2,425 85
Real estate.....		5,000 00	679 00	4,766 67	600 00
Bills of other banks incorporated in this State.....	41,612 00	2,936 00	6,490 83	895 93	6,112 41
Bills of other banks incorporated elsewhere.....		381 00	205 00		566 00
Balances due from other banks.....	32,504 44	15,449 02	7,260 15	8,016 01	10,155 17
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.....	833,316 16	478,974 91	223,486 84	224,047 38	192,971 87
Total amount of the resources of the banks.....	932,301 89	510,619 16	244,812 90	240,340 79	212,831 30

Date, rate, and amount of dividends since the last annual returns.....	Ap'l, 1847, 3 pr. ct. \$15,000 00	Ap'l, 1847, 3 pr. ct. \$7,500 00	Ap'l, 1847, 3 pr. ct. \$3,750 00	Ap'l, 1847, 3 pr. ct. \$4,500 00	Oct., 1846, 2 pr. ct. \$2,400 00
Oct., 1847, 3 pr. ct. \$17,500 00					Ap'l, 1847, 3 pr. ct. \$3,600 00
Amount of reserved profits at the time of declaring the last dividend.....	16,948 91	6,737 04	4,514 67	3,147 15	2,848 29
Amount of debts due to each bank, secured by pledge of its stock.....	16,830 00	7,610 00	3,910 00	3,400 00	8,760 00
Amount of debts due and unpaid, and considered doubtful.....				701 31	5,400 00

## Abstract exhibiting the condition of the banks in Massachusetts—Continued.

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	DANVERS.	GEORGETOWN.	GLoucester.	HAVERHILL.	
	Warren.	Manufacturers <sup>2</sup> .	Gloucester.	Haverhill.	Merrimack.
<b>DUE FROM THE BANKS.</b>					
Capital stock paid in.....	\$120,000 00	\$100,000 00	\$200,000 00	\$100,000 00	\$180,000 00
Bills in circulation of five dollars and upwards.....	54,630 00	27,775 00	165,106 00	82,035 00	63,915 00
Bills in circulation less than five dollars.....	12,047 50	14,423 00	14,443 00	25,000 00	42,623 00
Net profits on hand.....	5,540 63	7,730 62	22,567 94	12,153 50	14,712 59
Balances due to other banks.....	1,194 62	744 66	102 65	.....	2,883 92
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.....	18,784 28	6,478 46	40,978 93	17,078 55	7,042 77
Cash deposited bearing interest.....	8,678 95	3,000 00	8,395 64	.....	.....
Total amount due from the banks.....	220,875 98	160,151 74	451,594 16	236,867 05	313,177 28
<b>RESOURCES OF THE BANKS.</b>					
Gold, silver, and other coined metals in their banking-houses.....	4,523 36	4,915 81	9,678 52	3,675 88	4,234 06
Real estate.....	.....	1,200 00	12,285 30	6,000 00	2,000 00
Bills of other banks incorporated in this State.....	1,609 22	161 00	9,862 00	460 00	1,253 00
Bills of other banks incorporated elsewhere.....	.....	87 00	429 00	.....	13 00
Balances due from other banks.....	32,717 81	13,061 19	19,478 42	26,759 12	9,695 43
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.....	182,025 59	140,726 74	399,860 92	199,972 05	295,981 79
Total amount of the resources of the banks.....	220,875 98	160,151 74	451,594 16	236,867 05	313,177 28

Date, rate, and amount of dividends since the last annual returns.....	Ap <sup>l</sup> , 1847, 3 pr. et. \$3,600 00	Oct., 1846, 3 pr. et. \$3,000 00	Ap <sup>l</sup> , 1847, 3 <sup>1</sup> / <sub>2</sub> pr. et. \$7,000 00	Oct., 1846, 4 pr. et. \$4,000 00	Oct., 1846, 3 pr. et. \$3,400 00
Oct., 1847, 3 pr. et. \$3,600 00	Ap <sup>l</sup> , 1847, 3 pr. et. \$3,000 00	.....	.....	Ap <sup>l</sup> , 1847, 4 pr. et. \$4,000 00	Ap <sup>l</sup> , 1847, 4 pr. et. \$7,200 00
Amount of reserved profits at the time of declaring the last dividend.....	2,821 87	4,367 24	13,891 02	6,500 00	6,963 26
Amount of debts due to each bank, secured by pledge of its stock.....	4,050 90	3,200 00	11,605 00	.....	1,600 00
Amount of debts due and unpaid, and considered doubtful.....	242 78	2,417 94	632 66	.....	2,500 00

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*Abstract exhibiting the condition of the banks in Massachusetts—Continued.*

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	LYNN.	MARBLEHEAD.		NEWBURYPORT.	
	Lynn Mechanics <sup>1</sup> .	Grand.	Marblehead.	Mechanics <sup>1</sup> .	Merchants <sup>1</sup> .
<b>DUE FROM THE BANKS.</b>					
Capital stock paid in.....	\$150,000 00	\$100,000 00	\$120,000 00	\$200,000 00	\$210,000 00
Bills in circulation of five dollars and upwards.....	86,650 00	54,240 00	65,645 00	70,000 00	65,750 00
Bills in circulation less than five dollars.....	28,851 00	16,351 00	8,097 00	23,195 50	14,364 75
Net profits on hand.....	14,864 51	5,933 35	2,636 11	8,547 56	13,721 61
Balances due to other banks.....	5,411 62	1 50	.....	2,326 84	3,199 59
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.....	37,795 78	14,268 01	18,354 95	26,956 56	66,576 47
Cash deposited bearing interest.....	12,040 00	.....	.....	.....	.....
Total amount due from the banks.....	335,615 91	190,793 86	214,733 06	331,026 46	373,612 42
<b>RESOURCES OF THE BANKS.</b>					
Gold, silver, and other coined metals in their banking houses.....	7,221 09	4,878 79	7,970 16	8,880 44	9,890 66
Real estate.....	10,000 00	8,700 00	6,900 00	9,000 00	6,000 00
Bills of other banks incorporated in this State.....	4,514 00	1,565 00	307 09	1,000 00	1,477 00
Bills of other banks incorporated elsewhere.....	.....	.....	.....	88 00	62 00
Balances due from other banks.....	19,892 20	15,451 22	14,670 02	29,733 70	102,636 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.....	293,958 62	160,198 85	184,885 88	282,324 32	253,546 34
Total amount of the resources of the banks.....	335,615 91	190,793 86	214,733 06	331,026 46	373,612 42

Date, rate, and amount of dividends since the last annual return.....	Oct., 1846, 3½ p. et. \$5,000 00	Oct., 1846, 2½ p. et. \$2,500 00	Ap'l, 1847, 3 pr. et. \$3,600 00	Ap'l, 1847, 2 pr. et. \$1,000 00	Ap'l, 1847, 3 pr. et. \$6,300 00
Ap'l, 1847, 3½ pr. et. \$5,000 00	Ap'l, 1847, 2½ pr. et. \$2,500 00	Oct., 1847, 3 pr. et. \$3,600 00	.....	.....	.....
Amount of reserved profits at the time of declaring the last dividend .....	8,822 09	2,757 60	.....	1,847 97	6,852 51
Amount of debts due to each bank, secured by pledge of its stock .....	250 00	8,505 00	1,700 00	15,651 50	7,377 00
Amount of debts due and unpaid, and considered doubtful.....	111 44	12,734 40	.....	.....	.....

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## Abstract exhibiting the condition of the banks in Massachusetts—Continued.

	NEWBURY-PORT.		SALEM.			Ex. Doc. No. 77.
	Ocean.	Asiatic.	Commercial.	Exchange.	Mercantile.	
<b>DUE FROM THE BANKS.</b>						
Capital stock paid in.....	\$100,000 00	\$200,000 00	\$200,000 00	\$200,000 00	\$200,000 00	\$200,000 00
Bills in circulation, of five dollars and upwards.....	108,568 00	84,661 00	40,675 00	57,910 00	46,267 00	15,468 00
Bills in circulation less than five dollars.....	21,841 00	14,700 00	29,567 00	12,899 00	4,244 19	4,244 19
Net profits on hand .....	18,039 20	19,114 04	18,114 46	10,994 12	678 70	463 77
Balances due to other banks.....	1,141 25	5,828 99	1,840 29			
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.....	71,246 74	70,295 38	50,006 40	35,497 44	27,424 85	.....
Cash deposited bearing interest.....			10,829 90	42,900 00		
Total amount due from the banks.....	320,836 19	394,599 41	351,033 05	360,579 23	293,867 81	
<b>RESOURCES OF THE BANKS.</b>						
Gold, silver, and other coined metals in their banking-houses.....	10,921 51	7,617 74	2,292 97	5,094 22	6,604 09	
Real estate.....	2,600 00		4,500 00	4,000 00	8,405 09	
Bills of other banks incorporated in this State.....	751 77	16,200 00	5,746 70	812 25	13,278 00	
Bills of other banks incorporated elsewhere.....	136 00	902 00	95 00	6 00		
Balances due from other banks.....	107,589 41	39,742 10	6,993 96	4,204 61	2,278 77	
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.....	308,937 60	330,137 60	331,404 42	346,462 15	263,401 66	
Total amount of the resources of the banks.....	320,836 19	394,599 41	351,033 05	360,579 23	293,867 81	

Date, rate, and amount of dividends since the last annual returns.....	Apr., 1847, 4 pr. et. 4,000 00	Oct., 1846, 86 cts. a share.	Oct., 1846, 3 pr. et. 6,000 00	Oct., 1846, 3 pr. et. 6,000 00	Oct., 1846, 3 pr. et. 6,000 00
Oct., 1847, 5 pr. et. 5,000 00		6,020 00	Ap'l, 1847, 3 pr. et. 6,000 00	Ap'l, 1847, 3 pr. et. 6,000 00	Ap'l, 1847, 2½ p. et. 5,000 00
		Ap'l, 1847, 86 cts a share.			
		6,020 00			
Amount of reserved profits at the time of declaring the last dividend .....	13,355 77	10,122 32	11,555 09	2,121 05	2,026 39
Amount of debts due to each bank, secured by pledge of its stock .....	1,980 00	1,600 00	350 00	.....	13,690 00
Amount of debts due and unpaid, and considered doubtful.....			1,200 00	.....	3,202 85

*Abstract exhibiting the condition of the banks in Massachusetts—Continued.*

	SALEM.			SALISBURY.	BRIGHTON.
	Merchants'	Naumkeng.	Salem.	Powow River.	Brighton.
<b>DUE FROM THE BANKS.</b>					
Capital stock paid in .....	\$200,000 00	\$500,000 00	\$250,000 00	\$100,000 00	\$200,000 00
Bills in circulation of five dollars and upwards .....	40,000 00	110,164 00	20,590 60	96,180 00	225,520 00
Bills in circulation less than five dollars .....	7,032 00	29,891 00	12,757 00	21,573 00	24,213 00
Net profits on hand .....	8,328 08	31,704 80	8,571 66	5,096 41	21,064 74
Balances due to other banks .....	9,170 69	1,421 88	14,561 96	.....	1 25
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 .....	25,662 23	57,332 35	30,830 22	17,452 82	45,131 50
Cash deposited bearing interest .....	290,193 00	730,514 03	338,441 82	240,302 23	518,930 49
<b>RESOURCES OF THE BANKS.</b>					
Gold, silver, and other coined metals in their banking-houses .....	5,282 09	16,930 06	3,102 83	5,511 92	14,866 83
Real estate .....	1,062 00	15,841 19	4,377 97	2,220 00	2,474 45
Bills of other banks incorporated in this State .....	.....	.....	.....	.966 00	18,777 92
Bills of other banks incorporated elsewhere .....	.....	.....	.....	605 00	755 00
Balances due from other banks .....	15,159 08	47,227 65	10,151 73	34,337 03	.....
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 .....	268,689 83	650,615 13	318,588 29	198,882 23	88,154 88 398,911 41
Total amount of the resources of the banks .....	290,193 00	730,514 03	338,441 82	240,302 23	518,930 49

Date, rate, and amount of dividends since the last annual returns .....	Oct., 1846, 3 pr. ct. \$6,000 00	Oct., 1846, 3 pr. ct. \$15,000 00	Ap'l, 1847, 3 pr. ct. \$7,500 00	Oct., 1846, 4 pr. ct. \$8,000 00
Ap'l, 1847, 3 pr. ct. \$6,000 00	Ap'l, 1847, 3½ pr. ct. \$17,500 00	.....	.....	Ap'l, 1847, 4 pr. ct. \$8,000 00
Amount of reserved profits at the time of declaring the last dividend .....	.....	16,387 75	1,866 96	13,007 70
Amount of debts due to each bank, secured by pledge of its stock .....	1,807 00	26,372 50	6,700 00	1,309 00
Amount of debts due and unpaid, and considered doubtful .....	.....	.....	426 00	3,532 68

*Abstract exhibiting the condition of the banks in Massachusetts—Continued.*

	CAMBRIDGE.		CHARLEST'WN.	CONCORD.	FRAMINGHAM.
	Cambridge.	Charles River.	Bunker Hill.	Concord.	Framingham.
<b>DUE FROM THE BANKS.</b>					
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$150,000 00	\$100,000 00	\$150,000 00
Bills in circulation of five dollars and upwards.....	75,260 00	66,585 00	118,280 00	88,110 00	117,805 00
Bills in circulation less than five dollars.....	15,241 00	19,403 00	25,808 00	11,473 00	31,125 00
Net profits on hand.....	9,261 69	7,843 70	17,869 60	11,907 49	11,176 68
Balances due to other banks.....					
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.....	18,778 74	47,733 66	138,731 71	33,216 30	13,809 02
Cash deposited bearing interest.....					
Total amount due from the banks.....	218,541 43	241,565 36	450,689 31	244,706 79	333,915 70
<b>RESOURCES OF THE BANKS.</b>					
Gold, silver, and other coined metals in their banking-houses.....	4,193 .46	8,255 76	45,744 56	8,735 98	11,746 72
Real estate.....	6,000 00		20,000 00	2,400 00	2,000 00
Bills of other banks incorporated in this State.....	1,707 00	2,258 00	2,145 00	1,742 00	2,596 00
Bills of other banks incorporated elsewhere.....	163 00	130 00	22,810 33	155 00	180 00
Balances due from other banks.....	8,356 38	39,955 95	60,559 00	34,735 77	8,209 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.....	193,116 89	190,965 65	299,430 42	196,938 04	299,183 06
Total amount of the resources of the banks.....	218,541 43	241,565 36	450,689 31	244,706 79	323,915 70

Date, rate, and amount of dividends since the last annual returns.....	Oct., 1846, 3 p. et. \$3,000 00	Oct., 1846, 3 p. et. \$3,000 00	April, 1847, 4 p. c. \$6,000 00	Oct., 1846, 3 p. et. \$3,000 00	Oct., 1846, 2½ p. et. \$3,750 00
Amount of reserved profits at the time of declaring the last dividend.....	7,689 52	3,988 98	10,137 13	7,196 45	5,099 64
Amount of debts due to each bank, secured by pledge of its stock.....	14,376 89	5,090 00	6,340 00	5,445 00	550 00
Amount of debts due and unpaid, and considered doubtful.....		300 00		4,000 00	

*Abstract exhibiting the condition of the banks in Massachusetts—Continued.*

	LOWELL,			WALTHAM.	FITCHBURG.
	Appleton.	Lowell.	Railroad.	Waltham.	Fitchburg.
<b>DUE FROM THE BANKS.</b>					
Capital stock paid in.....	\$94,500 00	\$200,000 00	\$600,000 00	\$160,000 00	\$150,000 00
Bills in circulation of five dollars and upwards.....	75,390 00	158,140 00	554,665 00	92,495 00	163,740 00
Bills in circulation less than five dollars.....	17,363 00	31,941 00	101,389 00	13,808 00	23,020 00
Not profits on hand.....	3,287 11	29,449 29	87,670 59	5,380 26	19,833 89
Balances due to other banks.....		1,048 12	1,174 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.....	50,512 65	55,192 31	46,692 28	16,154 44	24,794 58
Cash deposited bearing interest.....		1,778 14			
Total amount due from the banks.....	241,052 76	480,554 86	1,391,590 87	227,837 70	381,388 47
<b>RESOURCES OF THE BANKS.</b>					
Gold, silver, and other coined metals in their banking-houses.....	7,012 23	11,377 93	27,792 07	5,854 04	10,990 43
Real estate.....				5,500 00	1,400 00
Bills of other banks incorporated in this State.....	13,771 00	13,597 78	45,687 00	2,136 00	1,232 00
Bills of other banks incorporated elsewhere.....	229 00	121 00	357 00	140 00	235 00
Balances due from other banks.....	32,081 25	64,408 71	119,110 90	20,271 43	103,029 53
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.....	187,959 28	391,049 44	1,198,643 90	193,936 23	264,501 51
Total amount of the resources of the banks.....	241,052 76	480,554 86	1,391,590 87	227,837 70	381,388 47

Date, rate, and amount of dividends since the last annual returns.....		Oct., 1846, 4 p. c. \$3,000 00	April, 1847, 4 p. c. \$24,000 00	April, 1847, 3 p. c. \$3,000 00	Oct., 1846, 3 p. c. \$4,500 00
Amount of reserved profits at the time of declaring the last dividend.....		April, 1847, 4 p. c. \$3,000 00	Oct., 1847, 3 p. c. \$3,000 00	April, 1847, 3 p. c. \$3,000 00	April, 1847, 3 p. c. \$3,250 00
Amount of debts due to each bank secured by pledge of its stock.....	7,830 00	21,373 19	47,200 00	625 94	11,917 04
Amount of debts due and unpaid, and considered doubtful.....		5,280 00	5,535 00	2,500 00	4,750 00
		620 00		4,200 00	

*Abstract exhibiting the condition of the banks in Massachusetts—Continued.*

	LANCASTER.	LEICESTER.	MILLBURY.	OXFORD.	SOUTHBRIDGE.
	Lancaster.	Leicester.	Millbury.	Oxford.	Southbridge.
<b>DUE FROM THE BANKS.</b>					
Capital stock paid in.....	\$125,000 00	\$100,000 00	\$50,000 00	\$100,000 00	\$100,000 00
Bills in circulation of five dollars and upwards.....	118,640 00	94,925 00	35,095 00	79,010 00	80,175 00
Bills in circulation less than five dollars.....	21,410 00	22,939 00	11,760 25	19,174 00	13,822 00
Net profits on hand.....	6,829 47	7,911 95	3,869 23	3,557 79	5,921 55
Balances due to other banks.....					6,259 88
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.....	3,191 35	9,338 83	11,798 11	6,359 19	2,694 38
Cash deposited bearing interest .....					3,000 00
Total amount due from the banks.....	275,070 82	235,114 78	112,522 59	208,100 98	211,872 81
<b>RESOURCES OF THE BANKS.</b>					
Gold, silver, and other coined metals in their banking-houses.....	5,312 22	3,087 67	1,955 14	5,147 13	4,216 25
Real estate.....	1,000 00	1,000 00		1,888 01	11,019 78
Bills of other banks incorporated in this State.....	1,090 00	6,139 00	84 00	2,219 00	496 00
Bills of other banks incorporated elsewhere.....	72 00	352 00	866 00	2,910 00	409 00
Balances due from other banks.....	22,130 17	26,622 49	17,005 31	17,641 49	49 14
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.....	215,466 43	197,913 62	92,672 14	178,295 35	195,682 64
Total amount of the resources of the banks.....	275,070 82	235,114 78	112,522 59	208,100 98	211,872 81

Date, rate, and amount of dividends since the last annual returns.....	Ap'l, 1847, 3½ p. et. \$3,500 00	Ap'l, 1847, 3½ p. et. \$3,500 00	April, 1847, 3 p. et. \$1,500 00	Oct., 1846, 3 p. et. \$3,000 00	Oct., 1846, 3 p. et. \$3,000 00
June, 1847, 9 p. et. \$9,000 00		Oct., 1847, 3 p. et. \$1,500 00	April, 1847, 3 p. et. \$3,000 00	April, 1847, 3 p. et. \$3,000 00	
Amount of reserved profits at the time of declaring the last dividend.....	3,429 35	2,590 81	2,000 00	1,899 65	1,643 91
Amount of debts due to each bank secured by pledge of its stock.....	6,905 00	768 00	4,015 00	3,772 00	3,158 00
Amount of debts due and unpaid and considered doubtful.....		1,095 95	1,045 00	10,350 00	6,840 79

## Abstract exhibiting the condition of the banks in Massachusetts—Continued.

	WORCESTER.				
	UXBRIDGE.	Blackstone.	Central.	Citizens'.	Quinsigamond.
<b>DUE FROM THE BANKS.</b>					
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$150,000 00	\$100,000 00	\$200,000 00
Bills in circulation of five dollars and upwards.....	60,910 00	101,455 00	102,555 00	85,260 00	165,195 00
Bills in circulation less than five dollars.....	20,369 25	15,540 00	19,241 00	17,560 00	11,947 00
Net profits on hand.....	9,426 57	15,230 74	19,353 77	11,628 63	19,776 31
Balances due to other banks.....		252 00	263 16		1,482 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.....	12,192 21	40,569 21	49,413 10	58,102 36	83,940 00
Cash deposited bearing interest.....					
Total amount due from the banks.....	202,898 03	273,046 95	340,826 03	272,550 99	482,340 77
<b>RESOURCES OF THE BANKS.</b>					
Gold, silver, and other coined metals in their banking-houses.....	5,684 17	6,652 36	10,275 28	9,489 04	18,761 24
Real estate.....	584 74			240 00	
Bills of other banks incorporated in this State.....	174 00	5,984 00		875 00	2,966 00
Bills of other banks incorporated elsewhere.....	195 00	320 00	3 00	534 00	987 00
Balances due from other banks.....	26,801 39	61,542 80	66,678 29	65,897 40	66,297 43
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.....	169,458 73	198,547 79	263,869 46	195,515 55	393,326 10
Total amount of the resources of the banks.....	202,898 03	273,046 95	340,826 03	272,550 99	482,340 77

Date, rate, and amount of dividends since the last annual returns.....	April, 1847, 2 p. et. \$2,000 00	Oct., 1846, 3 p. et. \$3,000 00	Oct., 1846, 3 p. et. April, 1847, 3 p. et. \$3,000 00	April, 1847, 3 p. et. \$3,000 00	Oct., 1846, 3 p. et. April, 1847, 3 p. et. \$6,000 00
Amount of reserved profits at the time of declaring the last dividend .....	6,386 78	8,500 00	12,685 25	6,674 47	10,469 54
Amount of debts due to each bank secured by pledge of its stock.....	7,756 00	700 00	500 00	364 30	2,750 00
Amount of debts due and unpaid and considered doubtful .....	7,442 59	200 00		2,280 12	5,480 37

## Abstract exhibiting the condition of the banks in Massachusetts—Continued.

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	NORTHAMPTON	WARE.	GREENFIELD.	SPRINGFIELD.	
	Northampton.	Hampshire Manufacturers <sup>2</sup> .	Greenfield.	Agawam.	Cabot.
<b>DUE FROM THE BANKS.</b>					
Capital stock paid in.....	\$200,000 00	\$150,000 00	\$150,000 00	\$100,000 00	\$150,000 00
Bills in circulation of five dollars and upwards.....	226,210 00	146,485 00	170,940 00	99,505 00	120,190 00
Bills in circulation less than five dollars.....	30,452 00	32,150 00	22,492 00	23,221 00	42,072 00
Net profits on hand.....	30,621 68	8,856 48	10,890 39	.....	11,685 85
Balances due to other banks.....	5,412 87	258 21	2,061 09	6,277 43	801 66
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.....	25,753 57	4,757 61	19,218 47	51,999 46	11,197 89
Cash deposited bearing interest.....		5,966 50			
Total amount due from the banks.....	518,480 12	348,473 80	375,601 95	281,002 89	335,947 40
<b>RESOURCES OF THE BANKS.</b>					
Gold, silver, and other coined metals in their banking houses.....	9,003 91	9,594 21	6,509 81	8,605 93	3,711 02
Real estate.....		3,735 30	2,500 00	6,951 37	.....
Bills of other banks incorporated in this State.....	2,473 00	4,775 00	156 00	8,398 00	.....
Bills of other banks incorporated elsewhere.....	1,519 00	185 00	478 00	661 00	35 00
Balances due from other banks.....	121,799 77	30,466 29	122,941 84	56,924 48	34,825 53
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.....	383,654 44	299,667 97	213,016 30	199,462 11	297,375 80
Total amount of the resources of the banks.....	518,480 12	348,473 80	375,601 95	281,002 89	335,947 40

Date, rate, and amount of dividends since the last annual returns.....	Ap'l, 1847, 4 pr. ct. \$8,000 00	Ap'l, 1847, 3½ p. ct. \$5,250 00	Ap'l, 1847, 4 pr. ct. \$6,000 00	Ap'l, 1847, 4⅓ p. ct. \$4,500 00	Ap'l, 1847, 4⅔ p. ct. \$4,500 00
Oct., 1847, 4 pr. ct. \$8,000 00			Oct., 1847, 4 pr. ct. \$6,000 00		
Amount of reserved profits at the time of declaring the last dividend.....	24,835 69	8,497 88	5,043 52	2,339 59	5,463 07
Amount of debts due to each bank, secured by pledge of its stock.....	915 00	500 00	.....	.....	.....
Amount of debts due and unpaid, and considered doubtful.....	2,425 00	5,278 01	.....	.....	1,966 08

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*Abstract exhibiting the condition of the banks of Massachusetts—Continued.*

	SPRINGFIELD.		WESTFIELD.	ADAMS.	LEE.
	Chicopee.	Springfield.	Hampden.	Adams.	Lee.
<b>DUE FROM THE BANKS.</b>					
Capital stock paid in.....	\$200,000 00	\$250,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Bills in circulation of five dollars and upwards.....	182,867 00	150,271 00	87,732 00	111,180 00	114,005 00
Bills in circulation less than five dollars.....	42,173 00	21,825 00	16,698 00	12,008 00	25,728 00
Net profits on hand.....	21,485 24	33,378 21	7,474 14	15,987 40	11,916 98
Balances due to other banks.....	1,287 00			3 26	
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.....	66,523 33	56,424 56	13,131 89	14,820 60	7,547 88
Cash deposited bearing interest.....			3,000 00	1,520 00	
Total amount due from the banks.....	517,340 57	513,898 77	228,036 03	255,519 26	259,497 86
<b>RESOURCES OF THE BANKS.</b>					
Gold, silver, and other coined metals in their banking houses.....	15,801 40	25,357 29	5,911 44	4,710 00	3,754 29
Real estate.....	7,250 00	6,700 00	3,500 00	2,000 00	2,350 00
Bills of other banks incorporated in this State.....	16,217 00	6,950 00	43 00	1,000 00	35 00
Bills of other banks incorporated elsewhere.....	1,213 00	1,029 00	98 00	1712 00	458 00
Balances due from other banks.....	79,354 63	34,006 56	18,559 80	46,827 86	36,405 13
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.....	397,304 54	436,785 92	199,693 79	199,269 40	216,215 53
Total amount of the resources of the banks.....	517,340 57	513,898 77	228,036 03	255,519 26	259,497 86

Date, rate, and amount of dividends since the last annual returns.....	Oct., 1846, 3½ p. et. \$7,000 00	Ap'l, 1847, 3½ p. et. \$8,750 00	Ap'l, 1847, 3½ p. et. \$3,500 00	Oct., 1846, 3 pr. et. \$3,000 00	Ap'l, 1847, 3 pr. et. \$3,000 00
Amount of reserved profits at the time of declaring the last dividend.....	Ap'l, 1847, 4 pr. et. \$8,000 00		Oct., 1847, 3½ p. et. \$3,500 00	Ap'l, 1847, 3 pr. et. \$3,000 00	
Amount of debts due to each bank, secured by pledge of its stock.....	16,585 28	37,003 76	4,076 47	9,567 77	6,406 14
Amount of debts due and unpaid, and considered doubtful.....	4,652 00	15,500 00	4,400 00		200 00

*Abstract exhibiting the condition of the banks in Massachusetts—Continued.*

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	PITTSFIELD.	STOCKBRIDGE.	CANTON.	DEDHAM.	DORCHESTER.
	Agricultural.	Housatonic.	Neponset.	Dedham.	Dorchester & Milton.
<b>DUE FROM THE BANKS.</b>					
Capital stock paid in .....	\$150,000 00	\$160,000 00	\$100,000 00	\$150,000 00	\$100,000 00
Bills in circulation of five dollars and upwards.....	132,900 00	122,010 00	59,240 00	117,248 00	57,880 00
Bills in circulation less than five dollars.....	18,140 00	20,031 00	21,813 00	24,484 00	10,427 00
Net profits on hand.....	32,553 87	26,193 95	6,859 66	32,795 72	5,908 60
Balances due to other banks.....	1 50	151 12	1,357 93	49 26	.....
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 .....	47,049 80	25,238 22	9,354 18	49,072 14	29,271 16
Cash deposited bearing interest.....	.....	.....	.....	.....	.....
Total amount due from the banks.....	380,645 17	293,624 29	198,654 77	373,649 12	203,486 16
<b>RESOURCES OF THE BANKS.</b>					
Gold, silver, and other coined metals in their banking houses.....	8,882 27	5,357 81	3,583 87	17,735 00	6,203 61
Real estate.....	1,450 41	2,000 00	.....	.....	.....
Bills of other banks incorporated in this State.....	190 00	.....	249 00	861 00	1,024 00
Bills of other banks incorporated elsewhere.....	1,287 00	145 00	.....	78 00	212 00
Balances due from other banks .....	104,142 52	96,279 26	8,804 58	60,038 42	17,064 34
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.....	264,683 97	189,842 22	186,012 32	294,863 61	173,982 21
Total amount of the resources of the banks.....	380,645 17	293,624 29	198,654 77	373,649 12	203,486 16

Date, rate, and amount of dividends since the last annual returns.....	Oct., 1846, 4 pr. et \$6,000 00	Oct., 1846, 4 pr. et \$4,000 00	Ap[il] 1847, 3 pr. et \$3,000 00	Nov., 1846, 4 pr. et \$6,000 00	Oct., 1846, 3 pr. et \$3,000 00
Ap[il], 1847, 4 pr. et \$6,000 00	Ap[il], 1847, 4 pr. et \$4,000 00	Oct., 1847, 3 pr. et \$3,000 00	May, 1847, 4 pr. et \$6,000 00	Ap[il], 1847, 3 pr. et \$3,000 00	
Amount of reserved profits at the time of declaring the last dividend .....	26,617 04	25,472 68	4,315 75	26,365 96	2,115 06
Amount of debts due to each bank, secured by pledge of its stock.....	9,000 00	150 00	1,900 00	4,278 30	1,900 00
Amount of debts due and unpaid, and considered doubtful.....	221 95	1,800 00	8,882 19	.....	8,000 00

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*Abstract exhibiting the condition of the banks in Massachusetts—Continued.*

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	QUINCY.	RANDOLPH.	ROXBURY.	WEYMOUTH.	WRENTHAM.
	Quincy Stone.	Randolph.	People's.	Union Bank of Weymouth and Braintree.	Wrentham.
<b>DUE FROM THE BANKS.</b>					
Capital stock paid in .....	\$100,000 00	\$150,000 00	\$100,000 00	\$100,000 00	\$150,000 00
Bills in circulation of five dollars and upwards.....	71,795 00	68,385 00	80,880 00	86,860 00	68,599 00
Bills in circulation less than five dollars.....	12,225 00	19,923 00	24,621 00	13,920 00	22,787 00
Net profits on hand .....	15,506 48	21,714 52	11,758 29	11,782 86	10,003 14
Balances due to other banks.....					
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 .....	20,502 37	15,068 55	23,789 87	17,106 53	6,170 93
Cash deposited bearing interest.....					
Total amount due from the banks.....	229,028 85	275,991 07	241,049 16	229,669 39	257,560 07
<b>RESOURCES OF THE BANKS.</b>					
Gold, silver, and other coined metals in their banking houses.....	9,589 24	4,823 86	10,311 95	4,885 66	4,269 65
Real estate.....	4,850 00			6,491 73	4,018 85
Bills of other banks incorporated in this State.....	663 00	3,476 00	1,758 00	1,083 00	754 00
Bills of other banks incorporated elsewhere.....	291 00		934 00	126 00	208 00
Balances due from other banks.....	21,531 60	12,850 35	33,849 10	19,834 87	9,158 18
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.....	192,104 01	254,840 86	194,196 11	197,218 13	242,151 39
Total amount of the resources of the banks.....	229,028 85	275,991 07	241,049 16	229,669 39	257,560 07

Date, rate, and amount of dividends since the last annual returns.....	Ap'l, 1847, 4 pr. ct. \$1,000 00	Oct., 1846, 3 pr. ct. \$1,500 00	Oct., 1846, 4 pr. ct. \$1,000 00	Ap'l, 1847, $\frac{3}{4}$ p. ct. \$3,500 00	Nov., 1846, 3 pr. ct. \$4,500 00
Oct., 1847, 4 pr. ct. \$1,000 00	Ap'l, 1847, $\frac{3}{4}$ p. ct. \$5,250 00	Ap'l, 1847, 4 pr. ct. \$4,000 00			May, 1847, 3 pr. ct. \$4,500 00
Amount of reserved profits at the time of declaring the last dividend .....	9,000 00	13,183 71	7,865 99	5,626 47	5,456 95
Amount of debts due to each bank, secured by pledge of its stock .....	1,250 00		650 00		6,058 00
Amount of debts due and unpaid, and considered doubtful.....	868 70	2,021 00	224 56	600 00	5,297 90

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*Abstract exhibiting the condition of the banks in Massachusetts—Continued.*

	ATTLEBOROUGH.	FAIRHAVEN.	FALL RIVER.		NEW BEDFORD.
	Attleborough.	Fairhaven.	Fall River.	Massasoit.	Bedf'd Commercial.
<b>DOE FROM THE BANKS.</b>					
Capital stock paid in.....	\$100,000 00	\$200,000 00	\$300,000 00	\$100,000 00	\$400,000 00
Bills in circulation of five dollars and upwards.....	34,540 00	73,690 00	103,880 00	66,505 00	113,160 00
Bills in circulation less than five dollars.....	20,598 00	9,122 75	26,153 00	19,513 00	14,194 00
Net profits on hand.....	10,030 06	11,130 87	17,153 48	2,926 90	33,779 39
Balances due to other banks.....	10,000 00	1,421 27	6,652 41	229 12	16,820 98
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.....	7,049 49	95,329 87	91,721 46	24,083 54	88,963 49
Cash deposited bearing interest.....					
Total amount due from the banks.....	182,217 55	390,694 76	545,560 35	213,257 56	666,617 86
<b>RESOURCES OF THE BANKS.</b>					
Gold, silver, and other coined metals in their banking-houses.....	4,646 36	3,875 38	8,367 36	11,154 07	6,949 76
Real estate.....	3,900 00	4,000 00	8,718 07		18,000 00
Bills of other banks incorporated in this State.....	297 32	164 00	23,158 75		12,306 00
Bills of other banks incorporated elsewhere.....	319 00	256 00			3,050 50
Balances due from other banks.....	12,891 52	97,150 34	27,093 31	19,182 44	44,954 95
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.....	160,163 35	285,249 04	478,222 86	169,284 44	531,356 65
Total amount of the resources of the banks.....	182,217 55	390,694 76	545,560 35	213,257 56	666,617 86

Date, rate, and amount of dividends since the last annual return.....	Oct., 1846, 3 1/4 p. et. \$3,500 00	Ap'l, 1847, 3 pr. et. \$6,000 00	Ap'l, 1847, \$3 p. sh. \$12,000 00	July, 1847, \$2 60 per share. \$2,600 00	Oct., 1846, 3 pr. et. \$12,000 00
	Ap'l, 1847, 3 pr. et. \$3,000 00		Oct., 1847, \$3 p. sh. \$12,000 00	6 per cent. from the time the bank went into operation.	Ap'l, 1847, 3 pr. et. \$12,000 00
Amount of reserved profits at the time of declaring the last dividend.....	6,378 90	4,262 38	5,131 94	941 28	19,817 64
Amount of debts due to each bank, secured by pledge of its stock.....	1,700 00	1,200 00	14,500 00	2,727 46	
Amount of debts due and unpaid, and considered doubtful.....	2,000 00				

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## Abstract exhibiting the condition of the banks in Massachusetts—Continued.

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	NEW BEDFORD.			PAWTUCKET.	TAUNTON.
	Marine.	Mechanics'.	Merchants'.	Pawtucket.	Bristol County.
<b>DUE FROM THE BANKS.</b>					
Capital stock paid in.....	\$300,000 00	\$200,000 00	\$100,000 00	\$100,000 00	\$200,000 00
Bills in circulation of five dollars and upwards.....	103,960 00	40,260 00	122,515 00	37,669 00	134,141 00
Bills in circulation less than five dollars.....	19,928 00	5,518 00	17,439 00	11,462 00	40,141 00
Net profits on hand.....	21,851 63	7,015 31	40,534 01	1,902 46	22,544 92
Balances due to other banks.....	9,393 67	2,319 02	6,596 29	4,998 08	2,622 02
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.....	77,623 48	32,661 16	154,509 33	57,000 73	53,928 94
Cash deposited bearing interest.....	10,114 41	.....	4,728 47	.....	.....
Total amount due from the banks.....	544,871 19	287,773 49	746,322 10	213,032 27	433,377 88
<b>RESOURCES OF THE BANKS.</b>					
Gold, silver, and other coined metals in their banking-houses.....	7,144 71	3,598 41	6,908 50	3,824 71	4,487 07
Real estate.....	10,000 00	9,000 00	16,000 00	15,593 47	11,000 00
Bills of other banks incorporated in this State.....	509 00	810 00	1,549 00	543 00	608 00
Bills of other banks incorporated elsewhere.....	110 00	232 00	828 00	4,430 00	1,537 41
Balances due from other banks.....	53,063 86	11,859 77	75,978 48	23,159 09	34,295 99
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.....	469,043 62	262,273 31	645,358 12	165,482 00	401,449 41
Total amount of the resources of the banks.....	544,871 19	287,773 49	746,322 10	213,032 27	433,377 88
Date, rate, and amount of dividends since the last annual returns.....	Apr., 1847, 3 pr. et. \$9,000 00	Oct., 1846, 3 pr. et. \$6,000 00	Oct., 1846, 3 pr. et. \$12,000 00	Jan., 1847, 3 pr. et. \$3,000 00	Apr., 1847, 4 pr. et. \$8,000 00
Oct., 1847, 3½ p. et. \$10,500 00	Ap'l, 1847, 3 pr. et. \$6,000 00	Ap'l, 1847, 3 pr. et. \$12,000 00	July, 1847, 3½ p. et. \$3,500 00	Oct., 1847, 4 pr. et. \$8,000 00	
Amount of reserved profits at the time of declaring the last dividend.....	12,217 67	1,243 53	28,589 58	339 02	14,252 99
Amount of debts due to each bank, secured by pledge of its stock.....	3,150 00	1,100 00	2,700 00	3,075 00	11,266 00
Amount of debts due and unpaid, and considered doubtful.....	5,477 37	828 81	592 69	.....	.....

## Abstract exhibiting the condition of the banks in Massachusetts—Continued.

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	TAUNTON.		HINGHAM.	PLYMOUTH.	
	Machinists'.	Taunton.	Hingham.	Old Colony.	Plymouth.
<b>DUE FROM THE BANKS.</b>					
Capital stock paid in.....	\$50,000 00	\$200,000 00	\$105,000 00	\$100,000 00	\$100,000 00
Bills in circulation of five dollars and upwards.....	22,735 00	97,300 00	87,628 00	62,210 00	95,650 00
Bills in circulation less than five dollars.....	6,249 00	24,692 00	20,784 00	16,005 00	24,458 00
Not profits on hand.....	1,203 24	14,473 22	16,318 97	14,724 62	12,253 20
Balances due to other banks.....		22,532 09			
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.....	12,761 67	58,317 43	35,986 18	19,891 30	8,269 35
Cash deposited bearing interest.....					
Total amount due from the banks.....	92,948 91	417,314 74	265,717 15	218,830 92	240,630 55
<b>RESOURCES OF THE BANKS.</b>					
Gold, silver, and other coined metals in their banking-houses.....	6,675 86	7,789 74	6,690 53	1,801 87	4,258 66
Real estate.....	1,539 13	5,000 00	19,989 79	2,500 00	3,541 26
Bills of other banks incorporated in this State.....	144 00	308 00	486 54	619 00	7,501 37
Bills of other banks incorporated elsewhere.....	334 00	150 00	187 00		740 00
Balances due from other banks.....	28,883 63	25,206 93	28,543 62	31,068 57	26,324 55
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.....	55,472 29	378,860 07	209,819 67	182,841 48	198,604 71
Total amount of the resources of the banks.....	92,948 91	417,314 74	265,717 15	218,830 92	240,630 55
Date, rate, and amount of dividends since the last annual returns.....		April, 1847, 4 p. et. \$8,000 00	Oct., 1846, 3½ p. et. \$3,675 00	Oct., 1846, 4 p. et. \$4,000 00	Oct., 1846, 3½ p. et. \$3,500 00
Amount of reserved profits at the time of declaring the last dividend.....			Ap'l, 1847, 3½ p. et. \$3,675 00	April, 1847, 4 p. et. \$4,000 00	Ap'l, 1847, 3½ p. et. \$3,500 00
Amount of debts due to each bank secured by pledge of its stock.....		6,000 00	10,997 73	9,179 82	7,681 66
Amount of debts due and unpaid and considered doubtful.....		10,800 00	4,490 00	100 00	
			3,079 48	500 00	460 00

*Abstract exhibiting the condition of the banks in Massachusetts—Continued.*

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	WAREHAM.	FALMOUTH.	YARMOUTH.	NANTUCKET.
	Wareham.	Falmouth.	Barnstable.	Pacific.
<b>DUE FROM THE BANKS.</b>				
Capital stock paid in.....	\$100,000 00	\$100,000 00	\$150,000 00	\$200,000 00
Bills in circulation of five dollars and upwards.....	56,995 00	74,254 00	148,570 00	133,475 00
Bills in circulation less than five dollars.....	10,748 00	7,695 00	10,780 00	19,961 25
Not profits on hand.....	8,239 39	6,483 73	18,887 54	28,985 37
Balances due to other banks.....	2,397 22	.....	.....	3,174 88
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.....	31,958 06	5,954 92	23,353 80	177,900 30
Cash deposited bearing interest.....	.....	.....	.....	.....
Total amount due from the banks.....	210,337 67	194,387 65	351,591 34	568,496 80
<b>RESOURCES OF THE BANKS.</b>				
Gold, silver, and other coined metals in their banking-houses.....	2,521 28	4,135 39	7,842 21	12,819 17
Real estate.....	7,980 11	4,950 00	2,000 00	20,845 79
Bills of other banks incorporated in this State.....	3,708 00	32 00	31 00	3,096 00
Bills of other banks incorporated elsewhere.....	12 00	16 00	637 00	1,199 00
Balances due from other banks.....	8,596 48	24,193 00	63,334 54	137,747 30
Amount of all "doubt" due, including notes, bills of exchange, and all stocks and funded debts of every description, excepting the balances due from other banks.....	187,519 80	161,064 26	277,746 59	392,789 64
Total amount of the resources of the banks.....	210,337 67	194,387 65	351,591 34	568,496 80

Date, rate, and amount of dividends since the last annual returns:.....	April, 1847, 3 p. et.	Oct., 1846, 3 p. et.	Oct., 1846, 31 p. et.	Oct., 1846, 21 p. et.
Amount of dividends since the time of declaring the last dividend.....	\$3,000 00	\$3,000 00	\$5,250 00	\$5,000 00
Amount of reserved profits at the time of declaring the last dividend.....	3,929 60	3,555 06	13,943 41	22,166 85
Amount of debts due to each bank secured by pledge of its stock.....	1,800 00	780 00	5,850 00	.....
Amount of debts due and unpaid and considered doubtful.....	6,051 60	1,115 00	600 00	12,049 50

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## NOTES.

Average dividends of banks in Boston, in April last, a fraction less than 3 44-100 per cent.  
 Average dividends of banks out of Boston, in April last, a fraction over 3 32-100 per cent.  
 Average dividends of all the banks, in April last, a fraction less than 3 39-100 per cent.

	26 banks in Boston.	83 banks out of Boston.	Total—109 banks.
<b>DUE FROM THE BANKS.</b>			
Capital stock paid in .....	\$18,863,650 00	\$13,249,500 00	\$32,113,150 00
Bills in circulation of five dollars and upwards .....	6,420,524 00	8,298,898 00	14,719,422 00
Bills in circulation less than five dollars .....	787,309 00	1,689,631 25	2,476,940 25
Net profits on hand .....	2,262,455 15	1,237,127 62	3,499,582 77
Balances due to other banks .....	7,098,644 66	164,557 42	7,263,202 08
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 .....	7,217,796 87	3,047,758 26	10,265,555 13
Cash deposited, bearing interest .....	638,813 54	125,902 22	764,716 76
Total amount due from the banks .....	43,289,272 33	27,813,374 77	71,102,647 10
<b>RESOURCES OF THE BANKS.</b>			
Gold, silver, and other coined metals in their banking-houses .....	3,286,015 95	657,957 63	3,943,973 58
Real estate .....	695,134 92	367,815 29	1,062,950 21
Bills of other banks incorporated in this State .....	2,689,921 61	340,843 59	3,030,765 20
Bills of other banks incorporated elsewhere .....	169,788 00	62,910 24	232,698 24
Balances due from other banks .....	2,289,930 36	3,281,310 43	5,571,240 79
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 .....	34,158,402 38	23,102,536 59	57,260,938 97
Total amount of the resources of the banks .....	43,289,193 22	27,813,374 77	71,102,567 99
Amount of dividends since the last annual returns, viz.: In April, 1847 .....	625,000 00	434,345 00	1,059,345 00
Amount of reserved profits at the time of declaring the last dividend .....	1,304,591 56	730,527 37	2,035,108 93
Amount of debts due to each bank, secured by pledge of its stock .....	375,884 61	354,728 95	730,613 56
Amount of debts due and unpaid, and considered doubtful .....	65,539 07	148,068 52	213,605 59

## REMARKS.

By acts passed at the last two sessions of the general court, the following banks were established, viz:

The Massasoit, in Fall River, with a capital of \$100,000; commenced operations December 9, 1846.

The Appleton, in Lowell, with a capital of \$100,000; commenced operations May 14,

1847.

The Exchange, in Boston, with a capital of \$500,000; commenced operations July 15,

1847.

The Machinists, in Taunton, with a capital of \$100,000; commenced operations July 30,

1847.

The Bay State, in Methuen, with a capital of \$200,000; commenced operations October 25, 1847.

The Mahaiwe, in Great Barrington, is not known to have commenced operations.

By acts of the general court of 1847, the following banks were authorized to increase their capital, viz:

The Boston, in Boston, \$300,000; paid in June 13, 1847.

The Union, in Boston, \$200,000; not paid in.

The Bunker Hill, in Charlestown, \$50,000; paid in September 17, 1847.

The Lancaster, in Lancaster, \$25,000; paid in June 4, 1847; and the Lancaster Bank de-

clared a dividend of 9 per cent., payable June 1, 1847, on \$100,000.

In the column of "cash deposited bearing interest," are included the sums borrowed of the Commonwealth by the following banks in Boston, viz: City, \$10,000; Eagle, \$60,000; Globe,

\$14,000; and North, \$17,000.

Errors occur in the returns of the New England Bank, in Boston, of \$79.11; and in the

Salem Bank, in Salem, of \$1, and cause a discrepancy in the aggregate.

As many of the banks did not in their returns include the dividend declared in October 1846, a satisfactory exhibit of the same could not be made in this abstract. Some returned the dividends made in October 1847, subsequent to the time referred to in the governor's requisition. The dividend declared in April is the only one embraced in the aggregate.

*Abstract exhibiting the condition of the institutions for savings in Massachusetts, on the last Saturday of October, 1847; prepared from the official returns by John G. Palfrey, secretary of the Commonwealth.*

[The official circular requiring returns from the savings institutions was issued by the governor on the first day of October, and had reference to their condition on the last Saturday of the preceding month. The returns embraced in the abstract were all made within the time prescribed by law. Returns were not received from the Chelsea, the Gloucester, and the Cabot (at Springfield) institutions, and it is not known whether they are in existence.]

	BOSTON.	ANDOVER.	GLoucester.	HAVERHILL.
Provident Institution for Savings.	Suffolk Savings Bank for seamen and others.	Andover Institution for Savings.	Cape Ann Savings Bank.	Haverhill Savings Bank.
Number of depositors.....	20,031	3,247	561	103
Amount of deposits.....	\$3,167,780.91	\$681,352.28	\$119,938.18	\$3,505.00
Public funds.....	861,160.00	45,245.83		
Loans on public funds.....				
Bank stock.....	.623,180.00	153,063.40	7,510.00	1,300.00
Loans on bank stock.....	9,000.00	2,000.00	500.00	56,300.00
Deposits in banks bearing interest.....	89,533.37			3,630.00
Railroad stock.....			500.00	
Loans on railroad stock.....	28,700.00	68,180.00	11,350.00	400.00
Invested in real estate.....	27,169.03			19,020.00
Loans in mortgage of real estate.....	1,094,031.00	382,450.00	44,857.00	300.00
Loans to counties or towns.....	89,706.65	5,200.00	2,500.00	120,000.00
Loans on personal security.....	561,200.00	40,000.00	46,142.65	3,000.00
Cash on hand.....	107,563.04	12,199.33	7,078.53	9,900.00
Rate and amount of ordinary dividend for last year.....	4 per cent. 431,750.60	4 per cent. 20,822.78	5 per cent. 5,590.45	2,533.49
Average annual per cent. of dividends of last five years.....	8 per cent. 12,894.86	4 per cent. 3,325.87	5-9-10 per cent. 250.00	5 per cent. 9,987.28
Annual expenses of the institutions.....				54 per cent. 450.00

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NOTES.

PROVIDENT INSTITUTION FOR SAVINGS IN BOSTON.—Of the amount of deposits, \$1,473.87 is on suspense account.

The public funds owned are \$64,000, 6 per cent., and \$50,000, 5 per cent. United States stock; \$517,160 Massachusetts scrip; and \$200,000 Boston water scrip.

The bank stock owned is in the following banks, viz.: Atlantic, \$21,500; Atlas, \$22,500; Boston, \$35,000; City, \$31,500; Columbian, \$21,500; Eagle, \$22,500; Granite, \$24,500; Gloucester, \$31,500; Hamilton, \$22,500; Market, \$26,000; Massachusetts, \$22,500; Merchants, \$120,000; New England, \$23,900; North, \$23,000; State, \$39,450; Suffolk, \$30,000; Shoe and Leather Dealers, \$25,000; Tremont, \$22,500; Union, \$25,000; Washington, \$22,500.

Loan on bank stock, on 120 shares Suffolk Bank.

Deposits in banks bearing interest, no definite amount—keeping a running interest account with Merchants' Bank only, where the principal varies daily.

SUFFOLK SAVINGS BANK, BOSTON.—The public funds are, city of Boston, \$5,000 6 per cent.; city of Charlestown, \$7,000 6 per cent.; city of Roxbury, \$9,333.33 6 per cent.; and dept. of Boston, \$7,000 6 per cent.

The bank stock owned is in the following banks, viz.: Market, do, par, \$10,500.00; cost, \$10,530.00; do, \$20,000.00; do, 15,565.00; do, 5,000.00; do, 4,505.50; Washington, do, 15,000.00; do, 14,950.00; do, 25,000.00; do, 25,000.00; do, 15,480.00; do, 14,793.40; do, 40,000.00; do, 40,000.00; do, 9,447.00; do, 20,000.00; do, 19,997.50.

THE ANDOVER INSTITUTION FOR SAVINGS.—The bank stock owned is in the Andover Bank, \$7,510. Loan on bank stock is on the Merrimack Bank, \$500. Loan on railroad stock is on the Boston and Maine, \$11,350. Loan on Railroad stock is, on the Boston and Maine, \$11,350. Cape Ann Savings Bank.—The bank stock owned is, \$500 in Gloucester Bank, and \$500 in Merchants' Bank, Boston.

Railroad stock owned is, Eastern Railroad, \$500. The rate, but not the amount, of dividend is given.

HAVERHILL SAVINGS BANK.—Public funds, \$16,600 in United States 5 per cent. stock. The bank stock owned is in the following banks, viz.: Exchange, do, \$6,000; Merrimack, do, 12,900; Haverhill, do, 6,800; North, do, 5,500; Shawmut, do, 3,400; Atlantic, do, 3,200; Andover, do, 2,000; Columbian, do, 1,900; State, do, 600; Eagle, do, 600.

Shoe and Leather Dealers' Bank, Boston and Maine, \$10,930; \$14,500 of this is also secured by personal security.

In column "loans to counties or towns" are, loan to town, \$1,000; school district, \$2,000.

Loans on railroad stock are, on Boston and Maine, \$10,930; \$14,500 of this is also secured by personal security.

## Abstract exhibiting the condition of the institutions for savings in Massachusetts—Continued.

	LYNN:	METHUEN:	NEWBURY-PORT:	SALEM:	SALISBURY AND AMESBURY.
Lynn Institution for Savings:		Essex Savings Bank:	Institution for Savings in Newburyport & its vicinity.	Salem Savings Bank:	Provident Institution for Savings.
Number of depositors.....	698		3,252	5,427	675
Amount of deposits.....	\$74,405.18		\$548,923.98	\$1,034,931.35	\$83,920.34
Public funds.....	1,920.00		137,125.00	707,281.00	18,960.00
Loans on public funds.....			1,000.00		
Bank stock.....	3,620.00		155,468.00	54,333.81	19,575.00
Loans on bank stock.....			320.00		
Deposites in banks bearing interest.....	10,000.00				
Railroad stock.....			14,300.00	29,583.99	
Loans on railroad stock.....			3,450.00	10,000.00	
Invested in real estate.....			5,265.71		
Loans in mortgage of real estate.....	46,977.00		136,152.74	1,300.00	22,670.00
Loans to counties or towns.....	8,000.00		27,600.00	144,618.38	7,997.00
Loans on personal security.....	3,850.00		67,350.00	81,150.00	15,206.42
Cash on hand.....	1,460.10		6,178.21	6,664.17	1,290.46
Rate and amount of ordinary dividend for last year.....	5 per cent.		5 per cent.	4½ per cent.	5 per cent.
Average annual per cent. of dividends for last five years.....	\$3,150.12		\$23,797.60	\$11,864.14	\$3,737.71
Annual expenses of the institutions.....	5 per cent.		4½ per cent.	5 per cent.	4½ per cent.
	\$150.00		\$1,184.00	\$2,324.91	\$132.23

LYNN INSTITUTION FOR SAVINGS.—The public funds owned are in 5 per cent. Massachusetts stock, \$1,920.

The bank stock owned is 52 shares, Lynn Mechanics' Bank, \$3,120, and 5 shares Columbian Bank, Boston, \$500.

The deposits bearing interest are in Lynn Mechanics' Bank, \$10,000.

ESSEX SAVINGS BANK.—This institution has not yet commenced to do business.

INSTRUCTION FOR SAVINGS IN NEWBURYPORT AND ITS VICINITY.—The public funds owned are in Massachusetts 5 per cent. scrip, \$54,000, and United States 6 percent. scrip, \$3,125.

The loans on public funds are on Massachusetts 5 per cent. scrip, \$1,000.

The bank stock owned is in the following banks, viz.: Atlantic, \$15,356; Atlas, 2,450;

Boston, \$3,000; City, \$1,900; Columbian, \$7,500; Eagle, \$5,000; Globe, \$5,000; Hamil-

ton, \$10,000; Washington, \$7,610; North, \$8,633; Suffolk, \$2,300; Traders', \$9,500;

Tremont, \$4,900; Merchants' (Newburyport,) \$39,930; Mechanics' (Newburyport,) \$12,019; Ocean, \$3,500; Gloucester, \$3,930.

Loans on bank stock are on four shares Mechanics' at Newburyport, \$320.

Railroad stock owned is 143 shares Eastern, \$14,300.

Loan on railroad stock is on 40 shares Eastern, \$3,450.

The amount invested in real estate, taken in paying for debt.

Loans in mortgage of real estate, including other interests in real estate.

SALEM SAVINGS BANK.—Of the amount of deposits, \$32,578.06 is entered as profits.

The public funds owned are as follows, viz.: Massachusetts 5 per cent., \$101,000; Massa-

chusetts sterling bonds, \$101,651.21; Maine 6 per cent., \$56,000; United States 6 per cent., \$124,241.10;

Pennsylvania 3 per cent., \$50,719; Ohio 6 per cent., \$135,669.37.

The bank stock owned is in the following banks, viz.: Exchange, \$1,133.33; Marblehead,

\$2,000; Asiatic, \$4,744.14; Commercial, \$3,200; Columbian, \$4,000; Salem, \$3,600;

City, \$10,500; Beverly, \$625; Merchants', \$21,531.34.

The railroad stock owned is 135 shares in the Western, \$13,425; 100 shares Eastern,

\$11,140.24; 50 shares Portland, Seco and Portland, \$5,018.75.

PROVIDENT INSTITUTION FOR SAVINGS IN SALISBURY AND AMESBURY.—The public funds

owned are \$15,000 United States, \$5,960 State of Maine.

The bank stock owned is in the following banks, viz.: Powow River, 50 shares, \$5,000;

Railroad, (Lowell,) 17 shares, \$1,275; Merchants' (Boston,) 30 shares, \$3,000; Stat, 30

shares, \$1,800; Union, 20 shares, \$2,000; Columbian, 16 shares, \$1,600; Boston, 43 shares,

\$1,400; Globe, 25 shares, \$2,500; Suffolk, 10 shares, \$1,000.

Ex. Doc. No. 77.

NOTES.

Statement exhibiting the condition of the institutions for savings in Massachusetts—Continued.

	CAMBRIDGE.	FRAMINGHAM.	LOWELL.	CONCORD.	NEWTON.
Savings Institution in the town of Cambridge.	Framingham Savings Bank.	Lowell Institution for Savings.	Middlesex Institution for Savings.	Institution for Savings in the town of Newton.	
Number of depositors.....	557	120	5,379	1,156	105
Amount of deposits.....	\$79,291 17	\$12,913 00	\$942,280 99	\$234,259 58	\$7,382 15
Public funds.....			109,640 00	8,000 00	
Loans on public funds.....					
Bank stock.....	3,156 00		135,260 00	46,146 00	500 00
Loans on bank stock.....		3,000 00	21,000 00	450 00	
Deposits in banks bearing interest.....			30,000 00		
Railroad stock.....					
Loans on railroad stock.....				39,860 00	
Invested in real estate.....			32,978 94		
Loans in mortgage of real estate.....	57,250 00	3,300 00	290,165 00	118,411 00	6,757 00
Loans to counties or towns.....	9,600 00	5,000 00	323,200 00	9,100 00	1,388 59
Loans on personal security.....	9,155 82			17,935 00	8 25
Cash on hand.....	29 35	1,811 67	37 05	689 89	115 30
Rate and amount of ordinary dividend for last year.....	4 per cent. 2,678 19		4 per cent. 28,215 42	4 per cent. 8,068 46	4 per cent. 280 19
Average annual per cent. of dividends of last five years.....	6 per cent.		5 71-100 per cent.	6 2-5 per cent.	5 1 per cent.
Annual expenses of the institutions.....	300 00		2,000 00	415 84	26 38

Ex. Doc. No. 77.

NOTES.

SAVINGS INSTITUTION IN THE TOWN OF CAMBRIDGE.—The bank stock owned is in the following banks, viz.: Cambridge, \$630; Charles River, \$2,526.

The loans to county or town, to parishes and religious corporations, included.

FRAMINGHAM SAVINGS BANK.—Loans on bank stock, (3 loans) of \$1,000 each, on 32 shares in the Framingham Bank.

No dividends made yet.

Expense bills not yet called for or presented.

LOWELL INSTITUTION FOR SAVINGS.—Number of depositors, and amount of deposits, includes the accounts of, and money borrowed in anticipation of receipts.

The public funds owned are in Massachusetts state stock.

The bank stock owned is in the following banks, viz.: Eagle, \$26,700; State, 12,960; Market, \$9,100; Boston, \$4,500; New England, \$14,600; City, \$12,000; Railroad, \$5,100; Concord, \$3,000; Lowell, \$15,500; Hamilton, \$12,000; Globe, \$15,000; Bunker Hill, \$4,500!

Loans on bank stock are \$13,000 on \$16,100 of the Lowell, and \$5,000 on \$7,500 of the Lowell, and \$2,500 of the Atlantic Banks.

Deposites in banks bearing interest are \$15,000 in Hamilton and \$15,000 in Traders' MIDDLESEX INSTITUTION FOR SAVINGS.—The public funds owned are \$8,000, United States loan.

The bank stock owned is in the following banks, viz.: Merchants, 120 shares, \$12,000; City, 73 shares, \$7,300; State, 100 shares, \$6,000; Eagle, 20 shares, \$2,000; Shawmut, 10 shares, \$1,000; Columbian, 20 shares, \$2,000; Hamilton, 14 shares, \$1,400; Granite, 10 shares, \$1,000; Shoe and Leather Dealers, 41 shares, \$1,100; Traders, 10 shares, \$1,000; Lowell, 9 shares, \$555; Concord, 73 shares, \$7,491.

Loans on bank stock are \$300 on stock in the Framingham Bank.

INSTRUCTION FOR SAVINGS IN THE TOWN OF NEWTON.—The bank stock owned is in the Bank of Brighton, \$600.

Ex. Doc. No. 77.

*Abstract exhibiting the condition of the institutions for savings in Massachusetts—Continued.*

	CHARLEST'WN.	FITCHBURG.	LANCASTER.	WORCESTER.	NORTHAMPT'N.
Warren Institution for Savings in the town of Charlestown.	Fitchburg Savings Bank.	Lancaster Savings Bank.		Worcester county Institution for Savings.	Northampton Institution for Savings.
Number of depositors.....	1,406	360	196	6,462	123
Amount of deposits.....	\$220,521 59	\$48,220 38	\$18,623 28	\$1,102,141 85	\$13,687 48
Public funds.....				122,700 00	
Loans on public funds.....				10,000 00	
Bank stock.....	33,618 00	5,600 00	970 00	133,430 00	
Loans on bank stock.....	6,675 00	2,400 00	6,750 00	21,850 00	
Deposites, in banks, bearing interest.....					
Railroad stock.....					
Loans on railroad stock.....					
Invested in real estate.....	5,000 00				
Loans in mortgage of real estate.....	163,286 00	22,850 00	4,700 00	532,386 10	5,881 00
Loans to counties or towns.....	7,700 00	8,400 00	6,000 00	172,395 15	
Loans on personal security.....		6,500 00		99,129 58	7,047 66
Cash on hand.....	4,242 59	2,282 31	370 68	7,251 02	1,069 70
Rate and amount of ordinary dividends for last year.....	4 per cent. 7,353 51	4 per cent. 529 25	2 per cent. 150 34 2 per cent. 211 74	4 per cent. 37,798 21	4 per cent. 1,586 20
Average annual per cent. of dividends of last five years.....	51 per cent.	248 40	57 85	6 1/2 per cent.	4 1/2 per cent.
Annual expenses of the institutions.....	745 38			13 77	

WARREN INSTITUTION FOR SAVINGS IN THE TOWN OF CHARLESTOWN.—The amount of deposits includes "interest received on loans,"

The bank stock owned is in the following banks, viz: Market, 35 shares, \$2,520; 20 shares Skewmut, \$1,820; 20 shares Granite, \$1,880; 8 shares Atlantic, \$760; 53 shares Merchants, \$3,512; 4 shares Traders', \$3,813; 34 shares Eagle, 3,468; 20 shares City, \$1,900; 76 shares Bunker Hill, 7,600; 25 shares Shoe and Leather Dealers', \$2,575; 30 shares State, \$1,770;

retained at their valuation.

Loans on bank stock are, on 33 shares Railroad and 4 shares Bunker Hill, \$2,115; on 57

shares Market, \$1,500; and on 14 shares Bunker Hill, and 23 shares North, \$3,000.

Shares on railroad stock are, on 30 shares Boston and Worcester, \$2,500; on 20 shares

Fitchburg, \$1,700; and on 3 shares Lowell, \$800.

Loans to county or town includes corporations.

FITCHBURG SAVINGS BANK.—The bank stock owned is in the following banks, viz; Fitch-

burg, 36 shares, Merchants', 20 shares.

The loans on bank stock are, on 23 shares in the Fitchburg Bank, \$2,400.

LANCASTER SAVINGS BANK.—The bank stock owned is, 10 shares in the Lancaster Bank,

\$970.

Loans on bank stock, on stock in the Lancaster Bank, \$6,750.

Annual average per cent. of dividends of last five years. First deposit received June 2,

1845.

WORCESTER COUNTY INSTITUTION FOR SAVINGS, WORCESTER.—The public funds owned

are, certificates of United States loan of 1842, \$37,700; loan of 1846, payable 1856, \$20,000;

and loan of 1846, payable in 1867, \$15,000.

Loans on public funds are on Boston Water Loan certificates for \$11,000; loan, \$10,000.

The bank stock owned is in the following banks, viz: Hamilton, \$10,000; Blackstone,

\$1,000; Shawmut, \$5,000; Quinsigamond, \$3,100; Granite, \$6,400; Worcester, \$13,300; Mil-

bury, \$2,650; Southbridge, \$2,500; Leicester, \$2,000; Atlas, \$3,600; Lancaster, \$1,500; Ox-

ford, \$3,200; Citizens, (Worcester,) \$22,300; Central, (Worcester,) \$6,000; Fitchburg,

\$3,500; State, \$750; New England, \$6,900; Atlantic, \$5,400; City, (Boston,) \$17,200; Mer-

chants, (Boston,) \$12,000.

Loans on bank stock are on Southbridge, \$1,150; Oxford, \$1,600; Worcester, \$3,050;

Fitchburg, \$1,000; Quinsigamond, \$5,400; Citizens, \$2,400; Central, \$300; Leicester, \$3,750.

Loans to county or town, \$21,145 15; of the amount is a loan to the "Worcester Aqueduct

Company."

Northampton states the rate, but not the amount of dividend.

## Abstract exhibiting the condition of the institutions for savings in Massachusetts—Continued.

Ex. Doc. No. 77.

	SPRINGFIELD.	GREENFIELD.	PITTSFIELD.	CANTON.	COHASSET.
	Springfield Institution for Savings.	Franklin Savings Institution.	Berkshire County Savings Bank.	Institution for Savings in Canton.	CoHASSET Savings Bank.
Number of depositors.....	995	567	68	149	61
Amount of deposits.....	\$189,518 63	\$95,641 49	\$8,619 00	\$24,548 17	\$10,405 98
Public funds.....	20,000 00				
Loans on public funds.....					1,000 00
Bank stock.....			2,000 00	4,850 00	1,700 00
Loans on bank stock.....	10,000 00			250 00	
Deposits, in banks, bearing interest.....					
Railroad stock.....					
Loans on railroad stock.....					
Invested in real estate.....					
Loans in mortgage of real estate.....	100,150 00	36,475 00	1,078 00	13,570 00	5,544 74
Loans to counties or towns.....	13,908 79	2,500 00	2,850 00		500 00
Loans on personal security.....	52,864 69	55,005 00	2,125 00	4,751 34	
Cash on hand.....	52 73	2,517 72	597 50	1,123 83	1,080 82
Rate and amount of ordinary dividend for last year.....	4 per cent. 5,720 19	5 per cent. 3,051 50	3 <sup>3</sup> per cent. 104 16	4 per cent. 1,059 52	5 per cent. 306 18
Average annual per cent. of dividends for the last five years.....	4 2-5 per cent.	5 per cent.		5 per cent.	
Annual expenses of the institutions.....	550 00	148 42	30 50	75 00	50 00

SPRINGFIELD INSTITUTION FOR SAVINGS.—The public funds owned are \$10,000 United States 5 per cent., and \$10,000 6 per cent. United States stock.

Loans on bank stock are on \$9,920 Springfield, and \$1,000 Chicopee Banks.

FRANKLIN SAVINGS INSTITUTION states an extra dividend of 6 per cent., January, 1847.

BERKSHIRE COUNTY SAVINGS BANK.—The bank stock owned is in the Lee Bank, \$2,000.

Rate and amount of ordinary dividend for last year, 3<sup>3</sup> for nine months.

INSTITUTION FOR SAVINGS IN CANTON.—The bank stock owned is in the following banks,

viz.: Neponset, 30 shares, \$3,000; North, 15 shares, \$1,500; Market, 5 shares, \$550.

Loans on bank stock, on stock in the Neponset Bank, \$250.

COHASSET SAVINGS BANK.—Loans on public funds, \$1,000 United States bond.

The bank stock owned is in the following banks, viz.: Columbian, \$900; Traders', 500;

Tremont, \$300.

*Abstract exhibiting the condition of the institutions for savings in Massachusetts--Continued.*

	DEDHAM.	QUINCY.	RONBURY.	WEYMOUTH.	FAIRHAVEN.
	Dedham Institution for Savings.	Quincy Savings Bank.	Institution for Sav- ings in Roxbury and its vicinity.	Weymouth & Braintree Institution for Savings.	Fairhaven Institu- tion for Savings.
Number of depositors.....	1,492	274	566	428	218
Amount of deposits.....	\$287,638 21	\$38,750 85	\$85,519 75	\$62,005 48	\$55,634 18
Public funds.....					
Loans on public funds.....					
Bank stock.....	17,379 00	1,052 50	11,282 35	4,100 00	18,000 00
Loans on bank stock.....	8,000 00		400 00		1,000 00
Deposites in banks bearing interest.....					
Railroad stock.....					
Loans on railroad stock.....	5,900 00	2,040 00	23,600 00		
Invested in real estate.....					
Loans in mortgage of real estate.....	209,842 41	23,430 00	35,399 75	41,497 81	7,510 00
Loans to counties or towns.....	4,650 00	1,000 00			2,000 00
Loans on personal security.....	36,861 39	10,400 00	2,000 00	11,400 00	26,325 00
Cash on hand.....	7,212 20	1,226 24	1,017 90	1,230 93	2,080 94
Rate and amount of ordinary dividend for last year.....	4 per cent. 9,859 92	5 per cent.	1 per cent. 2,887 13	5 8-10 per cent. 2,765 29	5 per cent. 2,500 82
Average annual per cent. of dividends of last five years.....	6 1/2 per cent. 662 12	110 00	6 1-16 per cent. 450 00	5 per cent. 100 00	4 4-5 per cent. 200 00
Annual expenses of the institutions.....					

Ex. Doc. No. 77.

NOTES.

DEDHAM INSTITUTION FOR SAVINGS.—The bank stock owned is in the following banks, viz: Dedham, 76 shares, \$7,950; Peoples', 80 shares, \$3,930; Traders', 10 shares, \$1,042 50;

Mechants', 14 shares, \$1,420; Globe, 10 shares, \$1,065; State, 23 shares, \$1,45 50; Union, 5 shares, \$520. Loans on bank stock—on 34 shares Shawmut, \$3,000, and 55 shares Free-

man's Bank, \$5,000. Loans on railroad stock—on 13 shares Boston and Maine, \$1,200; 25

shares Western and 26 shares Fitchburg, \$4,300, and on 5 shares Western, \$400.

QUINCY SAVINGS BANK.—The bank stock owned is 10 shares Merchants' Bank, \$1,052 50. Loans on railroad stock are \$2,040 on 24 shares Old Colony. The rate, but not the amount, of dividend is given. Not been in operation five years.

INSTITUTION FOR SAVINGS IN ROXBURY AND ITS VICINITY.—The bank stock owned is in the following banks, viz: Traders', 10 shares, \$970; Market, 25 shares, \$1,750; North,

33 shares, \$3,152 25; State, 34 shares, \$2,010; Peoples', 63 shares, \$3,400. Loans on bank stock—on 4 shares Merchants' Bank, Boston, in connexion with 26 shares railroad

stock as collateral, for a loan of \$3,000. Loans on railroad stock—on 210 shares Vermont Central, \$11,500; 20 shares Eastern, \$2,000; 25 shares Nashua and Lowell, \$2,600; 70

shares Western, \$7,000; 6 shares Boston and Worcester, \$300.

WEYMOUTH AND BRAINTREE INSTITUTION FOR SAVINGS.—The bank stock owned is in the following banks, viz: Union Bank of Weymouth and Braintree, 20 shares, \$2,000; North,

12 shares, \$1,200; Merchants', 9 shares, \$900.

FAIRHAVEN INSTITUTION FOR SAVINGS.—The bank stock owned is in the following banks,

viz: Merchants' (Boston,) \$2,900; Fairhaven, \$11,000; Marine, (New Bedford,) \$2,600;

Commercial, (New Bedford,) \$500; Merchants', (New Bedford,) \$700; Mechanics', (New

Bedford,) \$300. Loans on bank stock—on stock in Fairhaven Bank, \$1,000.

Ex. Doc. No. 77.

*Abstract exhibiting the condition of the institutions for savings in Massachusetts—Continued.*

	FALL RIVER.	NEW BEDFORD.	TAUNTON.	HINGHAM.
Fall River Institution for Savings.	New Bedford Institution for Savings.	Bristol county Savings Bank.	Institution for Savings in Taunton and vicinity.	Hingham Institution for Savings.
Number of depositors.....	2,598	2,286	500	1,213
Amount of deposits.....	\$666,885 19	\$494,555 46	\$91,746 79	\$37,644 92
Public funds.....	55,000 00			
Loans on public funds.....				
Bank stock.....	110,462 50	188,500 00	7,500 00	
Loans on bank stock.....		11,006 69		
Deposits in banks bearing interest.....				
Railroad stock.....		15,900 00		
Loans on railroad stock.....		6,000 00		
Invested in real estate.....	130,309 00	2,700 00	32,398 00	142,218 27
Loans in mortgage of real estate.....	54,450 00	12,000 00	10,000 00	10,000 00
Loans to counties or towns.....	370,806 08	224,263 70	45,742 05	7,400 00
Loans on personal security.....	3,131 61	355 75	2,700 04	4,000 27
Cash on hand.....	6 per cent.	5 per cent.	5 per cent.	5 per cent.
Rate and amount of ordinary dividend for last year.....	\$34,035 95	\$20,665 01	\$1,128 66	\$10,751 28
Average annual per cent. of dividends of last five years.....	5 1/4 per cent.	5 1/4-100 per cent.	459 57	5 1/4 per cent.
Annual expenses of the institutions.....	\$1,824 53	883 51		\$430 50

Ex. Doc. No. 77.

NOTES.

FALL RIVER INSTITUTION FOR SAVINGS.—The bank stock owned is in the following banks, viz.: 603 shares in Fall river Bank, \$52,762 50; 200 shares Massasoit, Fall river; \$20,000; 190 shares Fall river Union, Tiverton, \$19,000; 99 shares Marine, New Bedford, \$9,900; 88 shares Merchants', New Bedford, \$8,800.

NEW BEDFORD INSTITUTION FOR SAVINGS.—The public funds owned are, in United

States 6 per cent. stock, \$25,000; and 5 per cent. stock, \$15,000; Massachusetts 5 per cent.,

\$5,000; and bond of Michigan Central railroad, \$10,000.

The bank stock owned is in the following banks, viz.:

Fairhaven, \$50,000; Fall river, \$3,000; and

Deposits in banks bearing interest are, in the Merchants', New Bedford, \$5,481 11; and

Maine, New Bedford, \$5,525 53.

Merchants' New Bedford, \$5,000.

Bedford Commercial, New Bedford, \$3,000.

Marine, New Bedford, \$17,000.

Fairhaven, \$3,000.

Fall river, \$3,000.

Deposits in banks bearing interest are, in the Merchants', New Bedford, \$5,481 11; and

Maine, New Bedford, \$5,525 53.

Loans on railroad stock are, on stock in the Pittsfield and North Adams, \$15,000, and New

Bedford and Taunton, \$200.

Bristol County Savings Bank.—Loans on bank stock, on 95 shares of the Bristol

county bank, \$7,500.

HIXHAM INSTITUTION FOR SAVINGS.—The public funds owned are \$5,000 Massachu-

setts State stock, and 5,000 Maine State stock.

The bank stock owned is in the following banks, viz.:

Hixham, \$57,910; Granite, 10,500;

Merchants', 1,600;

Colonian, 4,800;

Eagle, 2,520;

Market, 3,000;

Globe, 1,500;

Suffolk, 2,800;

Hamilton, 2,500;

Slate and Leather Dealers, 2,000;

Tremont, 2,000;

New England, 1,000;

Granite, 2,400;

State, 2,000;

City, 2,000;

Union, 2,000;

Loans on bank stock are, on 60 shares Mechanics', \$5,350; 35 shares Granite, \$3,000; 7 shares Merchants', \$600; 2 shares Tremont, \$150.

Loans on railroad stock are, on 72 shares Old Colony, \$6,025, and 10 shares Boston and

Worcester, \$850.

*Abstract exhibiting the condition of the institutions for savings in Massachusetts—Continued.*

	PLYMOUTH.	SCITUATE.	WAREHAM.	BARNSTABLE.	NANTUCKET.
	Plymouth Institution for Savings.	Scituate Institution for Savings.	Wareham Savings Bank.	Institution for Savings in the town of Barnstable.	Nantucket Institution for Savings.
Number of depositors.....	2,181	1,005	60	814	471
Amount of deposits.....	\$370,599.68	\$100,939.91	\$13,748.00	\$175,213.92	\$117,935.56
Public funds.....	16,259.10	1,000.00			
Loans on public funds.....	2,000.00				
Bank stock.....	85,775.25	13,500.00	3,600.00	21,200.00	8,900.00
Loans on bank stock.....	19,030.00	1,925.00			5,525.00
Deposits in banks bearing interest.....					
Railroad stock.....					
Loans on railroad stock.....	44,223.75	11,200.00	5,000.00		
Invested in real estate.....	2,500.00	1,025.00			5,962.59
Loans in mortgage of real estate.....	127,812.00	63,900.00		30,260.00	61,841.84
Loans to counties or towns.....	330.00			1,500.00	
Loans on personal security.....	65,472.00	8,405.71	5,017.89	119,408.82	40,174.00
Cash on hand.....	12,710.28	756.40	318.56	2,845.10	
Rate and amount of ordinary dividend for last year.....	5 per cent. \$16,443.77	5 per cent.		5 per cent. \$155.21	5 per cent. \$1,594.41
Average annual per cent. of dividends of last five years.....	5 per cent.	5 per cent.			
Annual expenses of the institutions.....	\$768.58	\$250.00			\$150.00

Ex. Doc. No. 77.

NOTES.

PLYMOUTH INSTITUTION FOR SAVINGS.—The public funds owned are United States 5 per cent. loan, \$5,000; Massachusetts 5 per cent. \$3,259.10.

Loans on public funds are on \$2,000 United States loan.

The bank stock owned is in the following banks, viz.: State, 67 shares, \$4,020; Merchants', 184 shares, \$18,400; Plymouth, 72 shares, \$7,518.50; Old Colony, Plymouth, 68 shares, \$6,832; Bristol County, Taunton, 70 shares, \$7,000; Hingham, 47 shares, \$3,150; Wareham, 40 shares, \$4,000; Market, 33 shares, \$3,014.10; Traders', 10 shares, \$987.50; City Bank, 60 shares, \$5,964.00; Suffolk, 10 shares, \$1,200; North, 8 shares, \$745.25; Granite, 40 shares, \$3,909.75; Massachusetts, 15 shares, \$3,603.75; Tremont, 20 shares, \$1,962.25; New Atlantic, 19 shares, \$1,894; Dagle, 6 shares, \$632.00; Boston, 59 shares, \$1,749.25; New England, 30 shares, \$3,067.50.

Loans on bank stock are on Market, \$275; Merchants', \$3,070; Wareham, \$2,000;

Plymouth, \$4,400; Old Colony, \$6,433; City, \$1,000; Old Colony and Merchants', \$1,520.

Loans on railroad stock are on Old Colony, \$17,200; Fitchburg, \$15,023.75; Western, \$12,000.

SCITUATE INSTITUTION FOR SAVINGS.—The public funds owned are United States 6 per cent. loan.

The bank stock owned is in the following banks, viz.: State, \$1,020; Merchants', \$1,500; Traders', \$1,500; North, \$600; Hamilton, \$1,000; Eagle, \$1,100; Atlantic, \$1,000; City, \$500; Union, \$600; New England, \$1,000; Columbia, \$100; Globe, \$300; Granite, \$1,300; Braintree and Weymouth, \$200; Hingham, \$1,170.

Loans on bank stock are \$575 on Railroad Bank, Lowell, and \$1,350 on Boylston Bank.

Loans on railroad stock are \$9,500 on Fitchburg, and \$1,700 on Old Colony, Plymouth.

The rate, but not the amount of dividend is given.  
WAREHAM SAVINGS BANK.—The bank stock owned is in the following banks, viz.: Wareham, \$1,000; Shoe and Leather Dealers', \$1,000; City, \$600; Merchants', \$350; Shawmut, \$500.

Loans on railroad stock—on Cape Cod Branch, \$5,000. (Entered into operation April 18, 1847.)

INSTITUTION FOR SAVINGS IN THE TOWN OF BARNSTABLE.—The bank stock owned is in the following banks, viz.: Shawmut, \$2,000; Market, \$1,100; North, \$3,000; Atlantic, \$3,000; Tremont, \$2,000; City, \$1,800; Barnstable, \$1,000; Old Colony, Plymouth, \$2,000; Wareham, \$2,000.

The rate, but not the amount of dividend is given.  
NANTUCKET INSTITUTION FOR SAVINGS.—The bank stock owned is in the following banks, viz.: Pacific, Nantucket, \$4,600; Manufacturers and Mechanics', Nantucket, \$3,200; Merchants', New Bedford, \$1,000; Citizens', Nantucket, \$100; Manufacturers' and Mechanics', Nantucket, \$2,350.

## Ex. Doc. No. 77.

*Aggregate of thirty-nine savings banks.*

Number of depositors.....	65,417
Amount of deposits.....	\$11,739,418.21
Public funds.....	2,113,255.92
Loans on public funds.....	14,600.00
Bank stock.....	1,973,581.81
Loans on bank stock.....	1,973,581.81
Deposits in banks bearing interest.....	113,263.00
Railroad stock.....	110,263.00
Loans on railroad stock.....	44,743.00
Invested in real estate.....	300,053.73
Loans in mortgage of real estate.....	92,591.67
Loans to counties or towns.....	4,132,234.44
Loans on personal security.....	945,653.51
Cash on hand.....	2,053,991.68
Amount of ordinary dividends for last year.....	210,767.59
Average annual per cent. of dividends of last five years; a fraction over.....	42.42.61
Annual expenses of the institutions.....	51 per cent. 31,470.11

## REMARKS.

The returns from the Cape Ann, Northampton, Quincy, Seaside, and Barnstable Savings Banks, state the rate, but not the amount, of their annual dividends. The Framingham, Faucon, and Wrenham, do not state any dividends. The Cape Ann, Framingham, Fitchburg, Lancaster, Berkshire County, Cabasset, Quincy, Bristol County, and Wachusett Savings Banks, have not been incorporated five years. The Essex has not commenced business.

*The Institution for Savings in Taunton and its vicinity.*

"N. B.—The institution has been, since the year 1813, under an injunction of the supreme judicial court, and, by their order, closing up its concerns. Four several dividends of the capital stock of the institution have been made to and among the depositors, (the last of which is now being paid off,) amounting in the whole to eighty-two and one quarter per cent. on a dollar to each depositor.

"The securities and property of the institution having been converted into cash, it was deemed necessary to choose directors for the present year, the executors having directed the treasurer to distribute the remaining funds in his hands among the depositors.

"When all the dividends that have been declared, and the accruing interest shall have been paid, it is believed the amount of the funds will have been exhausted.

"Very respectfully,

GEORGE B. ATWOOD, Treasurer."

The dividends for the last five years are calculated on the deposits in 31 banks, and amount to a fraction over 54 per cent. The dividends for the past year are calculated on the deposits in 31 banks, and amount to a fraction over 64 per cent. The average is enlarged by the payment of extra dividends in some of the banks, the rate of which is not stated.

## THE BANKS IN RHODE ISLAND

## ABSTRACT OF RETURNS

OF

PROVIDENCE PLANTATIONS,  
AND

IN THE YEAR 1847.