D.

*Abstract exhibiting the condition of the Banks in Massachusetts on the first Saturday of October, 1853.*

[The official circular requiring returns from the banks was issued by the governor on the first day of November, and had reference to their condition on the first Saturday of October, 1853. All the returns have been received.]

| | BOSTON. | | | | |
|---|---|---|---|---|---|
| | Atlantic. | Atlas. | Blackstone. | Boston. | Boylston. |
| **DUE FROM THE BANKS.** | | | | | |
| Capital stock paid in | $500,000 00 | $500,000 00 | $350,000 00 | $900,000 00 | $300,000 00 |
| Bills in circulation of five dollars and upwards | 292,690 00 | 157,205 60 | 257,226 00 | 228,977 00 | 168,285 00 |
| Bills in circulation less than five dollars | 23,951 00 | 27,347 00 | 70,125 00 | 43,467 00 | 63,840 00 |
| Net profits on hand | 82,143 14 | 42,854 96 | 17,979 72 | 93,276 43 | 23,341 22 |
| Balances due to other banks | 56,036 26 | 50,785 55 | 5 75 | 41,853 41 | |
| 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 | 399,570 74 | 278,427 31 | 281,071 65 | 711,878 83 | 249,031 24 |
| Cash deposited bearing interest | | | | 50,000 00 | |
| Total amount due from the banks | 1,354,391 14 | 1,056,619 62 | 976,408 12 | 2,069,452 67 | 804,497 46 |
| **RESOURCES OF THE BANKS.** | | | | | |
| Gold, silver, and other coined metals in their banking-houses | 95,815 31 | 48,733 49 | 16,622 69 | 112,035 26 | 11,014 43 |
| Real estate | 5,000 00 | | 4,000 00 | 50,000 00 | |
| Bills of other banks incorporated in this State | 97,613 00 | 62,504 00 | 83,099 43 | 206,238 00 | 32,506 00 |
| Bills of other banks incorporated elsewhere | | | | | |
| Balances due from other banks | 194,631 08 | 70,854 12 | 173,035 40 | 127,881 55 | 161,539 39 |
| Amount of all debts due, including notes, bills of exchange, and all stocks and funded debts of every description, excepting the balances due from other banks | 961,331 75 | 874,428 21 | 699,650 60 | 1,573,297 86 | 599,437 64 |
| Total amount of resources of banks | 1,354,391 14 | 1,056,619 62 | 976,408 12 | 2,069,452 67 | 804,497 46 |
| Date, rate, and amount of dividends since the last annual returns | Oct., 1852, 4 per cent., 20,000 00 April, 1853, 4 per cent., 20,000 00 | Oct., 1852, 3½ per cent., 17,500 00 April, 1853, 3½ per cent., 17,500 00 Oct., 1853, 3½ per cent., 17,500 00 | Oct., 1852, 4 per cent., 10,000 00 April, 1853, 4 per cent., 10,000 00 Oct., 1853, 4 per cent., 14,000 00 | Oct., 1852, 4 per cent., 36,000 00 April, 1853, 4 per cent., 36,000 00 Oct., 1853, 4 per cent., 36,000 00 | Oct., 1852, 4½ per cent., 11,250 00 April, 1853, 4½ per cent., 11,250 00 May, 1853, 6 per cent., 15,000 00 Oct., 1853, 5 per cent., 15,000 00 |
| Amount of reserved profits at the time of declaring the last dividend | 65,125 86 | 42,854 96 | 12,673 67 | 75,954 60 | 21,151 96 |
| Amount of debts due to each bank, secured by pledge of its stock | 1,500 00 | 20,000 00 | 21,384 00 | 4,400 00 | 4,300 00 |
| Amount of debts due and unpaid, and considered doubtful | | | | | |

15.5

725



D.—*Abstract exhibiting the condition of the Banks in Massachusetts*—Continued.

| | BOSTON. | | | | |
|---|---|---|---|---|---|
| | City. | Cochituate. | Columbian. | Bank of Commerce. | Eagle. |
| **DUE FROM THE BANKS.** | | | | | |
| Capital stock paid in | $1,000,000 00 | $250,000 00 | $500,000 00 | $1,930,800 00 | $700,000 00 |
| Bills in circulation of five dollars and upwards | 189,526 00 | 212,295 00 | 70,100 00 | 428,355 00 | 179,800 00 |
| Bills in circulation less than five dollars | 46,644 00 | 57,692 00 | 40,124 00 | 48,659 00 | 34,347 00 |
| Net profits on hand | 110,478 11 | 28,251 80 | 42,601 73 | 101,130 99 | 62,743 07 |
| Balances due to other banks | 111,296 60 | | | 864,191 54 | 24,296 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 | 371,995 63 | 84,941 23 | 251,216 62 | 1,017,144 98 | 349,024 24 |
| Cash deposited bearing interest | 40,941 43 | | | | |
| Total amount due from the banks | 1,870,881 77 | 633,180 13 | 904,042 35 | 4,390,281 51 | 1,350,210 31 |
| **RESOURCES OF THE BANKS.** | | | | | |
| Gold, silver, and other coined metals in their banking-houses | 61,581 70 | 10,988 97 | 35,982 79 | 81,806 94 | 45,267 53 |
| Real estate | 30,000 00 | | | 14,968 16 | |
| Bills of other banks incorporated in this State | 65,629 00 | 14,052 00 | 92,170 00 | 587,513 11 | 151,511 00 |
| Bills of other banks incorporated elsewhere | | | | | |
| Balances due from other banks | 49,055 02 | 116,333 08 | 34,049 33 | 215,814 99 | 42,138 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 | 1,664,616 05 | 491,806 08 | 741,840 23 | 3,490,178 31 | 1,111,293 01 |
| Total amount of resources of banks | 1,870,881 77 | 633,180 13 | 904,042 35 | 4,390,281 51 | 1,350,210 31 |
| Date, rate, and amount of dividends since the last annual returns | Oct., 1852, 3½ per cent., 35,000 00 April, 1853, 3½ per cent., 35,000 00 Oct., 1853, 3½ per cent., 35,000 00 | Oct., 1852, 4 per cent., 10,000 00 April, 1853, 4 per cent., 10,000 00 Oct., 1853, 4 per cent., 10,000 00 | Oct., 1852, 3 per cent. April, 1853, 3 per cent. | Oct., 1852, 4 per cent., 60,000 00 April, 1853, 4 per cent., 60,000 00 Oct., 1853, 4 per cent., 60,000 00 | Oct., 1852, 3½ per cent. April, 1853 3½ per cent. Oct., 1853, 4 per cent. |
| Amount of reserved profits at the time of declaring the last dividend | 91,147 12 | 16,619 75 | 25,965 91 | 60,000 00 | 62,743 07 |
| Amount of debts due to each bank, secured by pledge of its stock | | 1,792 58 | | 26,400 00 | 23,200 00 |
| Amount of debts due and unpaid, and considered doubtful | | | | | |

D.—*Abstract exhibiting the condition of the Banks in Massachusetts*—Continued.

| | BOSTON. | | | | |
|---|---|---|---|---|---|
| | Exchange. | Faneuil Hall. | Freeman's. | Globe. | Granite. |
| **DUE FROM THE BANKS.** | | | | | |
| Capital stock paid in | $1,000,000 00 | $500,000 00 | $319,000 00 | $1,000,000 00 | $864,000 00 |
| Bills in circulation of five dollars and upwards | 422,485 00 | 247,620 00 | 202,355 00 | 196,923 00 | 252,250 00 |
| Bills in circulation less than five dollars | 56,979 00 | 57,281 00 | 45,340 00 | 32,334 00 | 24,995 00 |
| Net profits on hand | 108,107 66 | 23,492 91 | 46,102 88 | 132,786 46 | 88,079 10 |
| Balances due to other banks | 426,087 73 | 54,750 53 | ..... | 390,242 57 | 262,836 13 |
| Cash deposited, including all sums whatsoever due from the banks not bearing interest, its bills in circulation, profits and balances due to other banks excepted | 539,552,13 | 346,151 39 | 155,143.16 | 447,938 93 | 270,643 01 |
| Cash deposited bearing interest | ..... | ..... | ..... | ..... | ..... |
| Total amount due from the banks | 2,553,211 52 | 1,229,295 83 | 767,941 04 | 2,200,225,96 | 1,762,803 24 |
| **RESOURCES OF THE BANKS.** | | | | | |
| Gold, silver, and other coined metals in their banking-houses | 89,963 30 | 39,173 16 | 43,872 25 | 146,215 19 | 67,303 61 |
| Real estate | ..... | ..... | ..... | 55,000 00 | ..... |
| Bills of other banks incorporated in this State | 245,140 81 | 128,664 33 | 18,996 00 | 267,791 00 | 131,347 00 |
| Bills of other banks incorporated elsewhere | ..... | ..... | 570 00 | ..... | ..... |
| Balances due from other banks | 221,330 87 | 67,509 89 | 110,927 38 | 78,514 33 | 60,848 69 |
| Amount of all debts due, including notes, bills of exchange, and all stocks and funded debts of every description, excepting the balances due from other banks | 1,996,776 54 | 993,948 45 | 593,775 41 | 1,652,705 44 | 1,503,303 94 |
| Total amount of resources of banks | 2,553,211 52 | 1,229,295 83 | 767,941 04 | 2,200,225 96 | 1,762,803 24 |
| Date, rate, and amount of dividends since the last annual returns | Oct., 1852, 4 per cent., 40,000 00 April, 1853, 4 per cent., 40,000 00 Oct., 1853, 4 per cent., 40,000 00 | Oct., 1852, 4 per cent., 20,000 00 April, 1853, 4 per cent., 20,000 00 Oct., 1853, 4 per cent., 20,000 00 | Oct , 1852, 4½ per cent., 13,500 00 April, 1853, 4½ per cent., 13,500 00 Oct., 1853, 4½ per cent., 13,500 00 | Oct., 1852, 4 per cent., 40,000 00 April, 1853, 4 per cent., 40,000 00 Oct., 1853, 4 per cent., 40,000 00 | Oct., 1852, 4 per cent., 30,000 00 April, 1853, 4 per cent., 30,000 00 Oct., 1853, 4 per cent., 31,140 00 |
| Amount of reserved profits at the time of declaring the last dividend | 87,739 95 | 14,885 46 | 40,500 00 | 132,786 46 | 41,000 00 |
| Amount of debts due to each bank, secured by pledge of its stock | ..... | 7,300 00 | 16,197 50 | 20,425 00 | 4,500 00 |
| Amount of debts due and unpaid, and considered doubtful | ..... | ..... | ..... | ..... | ..... |



D.—*Abstract exhibiting the condition of the Banks in Massachusetts*—Continued.

| | BOSTON | | | | |
|---|---|---|---|---|---|
| | Grocers'. e | Hamilton. | Howard Banking Company. | Market. | Massachusetts. |
| **DUE FROM THE BANKS.** | | | | | |
| Capital stock paid in | $500,000 00 | $500,000 00 | $500,000 00 | $560,000 00 | $800,000 00 |
| Bills in circulation of five dollars and upwards | 372,510 00 | 204,440 00 | 122,320 00 | 177,185 00 | 136,429 00 |
| Bills in circulation less than five dollars | 27,605 00 | 34,219 00 | 38,000 00 | 20,752 00 | 20,731 00 |
| Net profits on hand | 29,981 95 | 90,993 34 | 5,888 34 | 99,301 85 | 57,075 08 |
| Balances due to other banks | 466,510 31 | 42,062 29 | 3,092 31 | 119,142 17 | 17,750 22 |
| 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 | 240,160 30 | 301,853 18 | 165,181 17 | 309,236 48 | 350,286 02 |
| Cash deposited bearing interest | ..... | ..... | ..... | ..... | ..... |
| Total amount due from the banks | 1,636,767 56 | 1,173,567 81 | 834,481 82 | 1,285,617 50 | 1,382,271 32 |
| **RESOURCES OF THE BANKS.** | | | | | |
| Gold, silver, and other coined metals in their banking-houses | 66,853 51 | 33,019 33 | 70,954 89 | 15,982 96 | 56,982.50 75,812 24 |
| Real estate | ..... | ..... | ..... | ..... | ..... |
| Bills of other banks incorporated in this State | 327,101 62 | 101,668 00 | 72,764 47 | 109,937 00 | 51,971 00 |
| Bills of other banks incorporated elsewhere | ..... | ..... | ..... | ..... | ..... |
| Balances due from other banks | 312,964 97 | 54,568 74 | 39,000 00 | 51,498 86 | 136,916 16 |
| 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 | 929,847 46 | 984,311.74 | 651,762 46 | 1,108,198.68 | 1,060,589.42 |
| Total amount of resources of banks | 1,636,767 56 | 1,173,567 81 | 834,481 82 | 1,285,617 50 | 1,382,271 32 |
| Date, rate, and amount of dividends since the last annual returns | Oct., 1852, 4 per cent. April, 1853, 4 per cent. Oct., 1853, 4 per cent. | Oct., 1852, 4 per cent., 20,000 00 April, 1853, 4 per cent., 20,000 00 Oct., 1853, 4 per cent., 20,000 00 | None being made. One-half the capital was paid in Aug. 23, and one-half Sept'ber 7, 1853. | Oct., 1852, 5 per cent., 28,000 00 April, 1853, 5 per cent., 28,000 00 Oct., 1853, 5 per cent., 28,000 00 | Oct., 1852, 3 per cent., 24,000 00 April, 1853, 3 per cent., 24,000 00 Oct., 1853, 3 per cent., 24,000 00 |
| Amount of reserved profits at the time of declaring the last dividend | 29,981 95 | 76,700 00 | ..... | 88,385 85 | 45,487 45 |
| Amount of debts due to each bank, secured by pledge of its stock | ..... | 513 00 | ..... | ..... | ..... |
| Amount of debts due and unpaid, and considered doubtful | ..... | ..... | ..... | ..... | ..... |

VA

D.—*Abstract exhibiting the condition of the Banks in Massachusetts*—Continued.

| | BOSTON. | | | | |
|---|---|---|---|---|---|
| | Mechanics'. | Merchants'. | National. | New England. | North. |
| **DUE FROM THE BANKS.** | | | | | |
| Capital stock paid in | $200,000 00 | $3,000,000 00 | $300,000 00 | $1,000,000 00 | $750,000 00 |
| Bills in circulation of five dollars and upwards | 152,165 00 | 800,390 00 | 140,435 00 | 133,832 00 | 184,769 00 |
| Bills in circulation less than five dollars | 39,707 00 | 453 00 | 39,529 00 | 36,796 00 | 60,807 00 |
| Net profits on hand | 19,729 20 | 489,707 37 | 6,495 34 | 122,899 23 | 98,735 80 |
| Balances due to other banks | 6 46 | 1,198,138 61 | 14,000 00 | 166,462 66 | 90,161 36 |
| 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 | 112,691 95 | 1,662,978 58 | 128,326 66 | 247,550 08 | 381,192 49 |
| Cash deposited bearing interest | | | | 33,610 95 | |
| Total amount due from the banks | 524,299 61 | 7,151,667 56 | 628,786 00 | 1,743,150 92 | 1,565,665 67 |
| **RESOURCES OF THE BANKS.** | | | | | |
| Gold, silver, and other coined metals in their banking-houses | 13,593 88 | 609,816 80 | 31,073 32 | 60,969 81 | 42,347 16 |
| Real estate | 15,243 73 | 153,000 00 | | 32,600 00 | |
| Bills of other banks incorporated in this State | 1,008 00 | 905,187 00 | 87,939 51 | 88,692 00 | 163,848 00 |
| Bills of other banks incorporated elsewhere | 419 00 | | | | |
| Balances due from other banks | 109,870 58 | 139,693 45 | 19,968 60 | 87,718 28 | 36,389 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 | 384,164 42 | 5,343,970 31 | 467,804 57 | 1,473,170 83 | 1,323,080 72 |
| Total amount of resources of banks | 524,299 61 | 7,151,667 56 | 628,786 00 | 1,743,150 92 | 1,565,665 67 |
| Date, rate, and amount of dividends since the last annual returns | Oct., 1852, 4 per cent., 6,000 00 April, 1853, 4 per cent., 6,000 00 Oct., 1853, 4 per cent., 6,000 00, and 1 p. ct. on 50,000 00, 500 00 | Oct., 1852, 4 per cent., 120,000 00 April, 1853, 4 per cent., 120,000 00 | No dividend. 2 months in operation. | Oct., ——, 4 per cent., 40,000 00 April, ——, 4 per cent., 40,000 00 | Oct., 1852, 3½ per cent., 26,250 00 April, 1853, 3½ per cent., 26,250 00 |
| Amount of reserved profits at the time of declaring the last dividend | 18,623 84 | 352,400 48 | | 70,318 39 | 62,571 87 |
| Amount of debts due to each bank, secured by pledge of its stock | 5,844 81 | 48,950 00 | | 3,800 00 | 3,400 00 |
| Amount of debts due and unpaid, and considered doubtful | | | | | |



D.—*Abstract exhibiting the condition of the Banks in Massachusetts*—Continued.

| | BOSTON. | | | | |
|---|---|---|---|---|---|
| | North America. | Shawmut. | Shoe & Leather Dealers'. | State. | Suffolk. |
| **DUE FROM THE BANKS.** | | | | | |
| Capital stock paid in | $750,000 00 | $500,000 00 | $1,000,000 00 | $1,800,000 00 | $1,000,000 00 |
| Bills in circulation of five dollars and upwards | 256,435 00 | 189,185 00 | 237,020 00 | 221,184 00 | 265,010 00 |
| Bills in circulation less than five dollars | 55,467 00 | 42,854 00 | 61,575 00 | 29,492 00 | 7,920 00 |
| Net profits on hand | 33,425 04 | 94,098 94 | 112,025 37 | 200,330 95 | 165,853 40 |
| Balances due to other banks | 57,996 46 | 142,996 79 | 193,207 14 | 194,000 00 | 2,422,656 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 | 375,447 32 | 279,164 50 | 320,566 67 | 627,092 93 | 153,998 06 |
| Cash deposited bearing interest | | | | | |
| Total amount due from the banks | 1,528,770 82 | 1,248,299 23 | 1,924,394 18 | 3,072,099 88 | 4,015,437 55 |
| **RESOURCES OF THE BANKS.** | | | | | |
| Gold, silver, and other coined metals in their banking-houses | 44,981 21 | 68,630 83 | 66,760 76 | 102,410 39 | 407,283 76 |
| Real estate | | | 60,757 05 | | 120,000 00 |
| Bills of other banks incorporated in this State | 92,853 00 | 128,392 00 | 131,576 50 | 96,754 00 | 777,772 00 |
| Bills of other banks incorporated elsewhere | | | | | 623,600 00 |
| Balances due from other banks | 127,079 88 | 51,940 06 | 44,955 45 | 75,000 00 | 494,431 90 |
| Amount of all debts due, including notes, bills of exchange, and all stocks and funded debts of every description, excepting the balances due from other banks | 1,263,856 73 | 999,336 34 | 1,620,344 42 | 2,797,935 49 | 1,592,349 89 |
| Total amount of resources of banks | 1,528,770 82 | 1,248,299 23 | 1,924,394 18 | 3,072,099 88 | 4,015,437 55 |
| Date, rate, and amount of dividends since the last annual returns | Oct., 1852, 4 per ct. on 500,000 00, 20,000 00 April, 1853, 3½ per ct. on 500,000 00, 17,500 00 Oct., 1853, 4 per cent., 20,000 00 On new stock, 250,000 00, 3,382 28 | Oct., 1852, 4 per cent., 20,000 00 April, 1853, 4 per cent., 20,000 00 | Oct., 1852, 4 per cent., 40,000 00 April, 1853, 4 per cent., 40,000 00 Oct., 1853, 4 per cent., 40,000 00 | Oct., 1852, 3 per cent., 54,000 00 April, 1853, 3½ per cent., 63,000 00 | Oct., 1852, 5 per cent., 50,000 00 April, 1853, 5 per cent., 50,000 00 Oct., 1853, 5 per cent., 50,000 00 |
| Amount of reserved profits at the time of declaring the last dividend | 19,157 82 | 61,055 60 | 94,532 67 | 188,450 85 | 165,853 40 |
| Amount of debts due to each bank, secured by pledge of its stock | | | 250 00 | 28,575 00 | 12,000 00 |
| Amount of debts due and unpaid, and considered doubtful | 2,043 99 | 249 00 | 4,192 48 | | |

1.5 6.5

D.—*Abstract exhibiting the condition of the Banks in Massachusetts*—Continued.

| | BOSTON. | | | | |
|---|---|---|---|---|---|
| | Traders'. | Tremont. | Union. | Washington. | Webster. |
| **DUE FROM THE BANKS.** | | | | | |
| Capital stock paid in | $600,000 00 | $1,197,200 00 | $1,000,000 00 | $500,000 00 | $1,500,000 00 |
| Bills in circulation of five dollars and upwards | 182,980 00 | 338,155 00 | 175,175 00 | 183,485 00 | 237,088 00 |
| Bills in circulation less than five dollars | 67,637 00 | 66,768 00 | 13,986 00 | 58,711 00 | 4,001 00 |
| Net profits on hand | 72,156 64 | 55,621 27 | 110,835 26 | 61,067 97 | 32,886 05 |
| Balances due to other banks | 104,973 94 | 438,517 81 | 71,401 62 | 6,000 00 | 75,816 27 |
| Cash deposited, including all sums whatsoever due from the banks not bearing interest, its bills in circulation, profits and balances due to other banks excepted | 214,477 72 | 612,064 33 | 400,388 55 | 257,492 27 | 305,336 66 |
| Cash deposited bearing interest | 50,000 00 | | 120,549 26 | | |
| Total amount due from the banks | 1,292,225 30 | 2,708,326 41 | 1,892,335 69 | 1,066,756 24 | 2,155,127 98 |
| **RESOURCES OF THE BANKS.** | | | | | |
| Gold, silver, and other coined metals in their banking-houses | 42,673 49 | 79,401 93 | 93,292 45 | 33,521 12 | 72,227 88 |
| Real estate | 928 75 | | | | |
| Bills of other banks incorporated in this State | 46,329 00 | 326,999 01 | 161,084 00 | 83,662 00 | 95,857 00 |
| Bills of other banks incorporated elsewhere | | | | | |
| Balances due from other banks | 76,032 50 | 152,943 58 | 39,523 27 | 41,341 01 | 59,263 47 |
| Amount of all debts due, including notes, bills of exchange, and all stocks and funded debts of every description, excepting the balances due from other banks | 1,126,261 56 | 2,148,981 89 | 1,598,435 97 | 908,232 11 | 1,927,779 63 |
| Total amount of resources of banks | 1,292,225 30 | 2,708,326 41 | 1,892,335 69 | 1,066,756 24 | 2,155,127 98 |
| Date, rate, and amount of dividends since the last annual returns | Oct., 1852, 3½ *per cent.*, 21,000 00 April, 1853, 4 per cent., 24,000 00 | Oct., 1852, 4 *per cent.*, April, 1853, 4 per cent. | Oct., 1852, 4 per cent., 40,000 00 April, 1853, 4 per cent., 40,000 00 Oct., 1853, 4 per cent., 40,000 00 | Oct., 1852, 3 per cent., 15,000 00 April, 1853, 3 per cent., 15,000 00 | New bank. |
| Amount of reserved profits at the time of declaring the last dividend | 34,103 79 | 54,629 13 | 110,835 26 | 28,580 25 | |
| Amount of debts due to each bank secured by pledge of its stock | 5,100 00 | 800 00 | 600 00 | 1,500 00 | |
| Amount of debts due and unpaid, and considered doubtful | | | | | |

7.5 NA



D.—*Abstract exhibiting the condition of the Banks in Massachusetts*—Continued.

| | CHELSEA. | ANDOVER. | BEVERLY. | DANVERS. | |
|---|---|---|---|---|---|
| | Tradesman's. | Andover. | Beverly. | Danvers. | Village. |
| **DUE FROM THE BANKS.** | | | | | |
| Capital stock paid in | $150,000 00 | $250,000 00 | $125,000 00 | $150,000 00 | $160,000 00 |
| Bills in circulation of five dollars and upwards | 83,275 00 | 82,140 00 | 84,116 00 | 74,495 00 | 110,870 00 |
| Bills in circulation less than five dollars | 31,275 00 | 15,783 00 | 14,012 00 | 24,230 00 | 23,535 00 |
| Net profits on hand | 11,919 86 | 15,794 77 | 15,598 42 | 17,537 46 | 19,946 26 |
| Balances due to other banks | | | 75 00 | 15,015 94 | 2,091 35 |
| 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 | 85,425 94 | 26,446 05 | 53,608 85 | 28,543 87 | 23,178 78 |
| Cash deposited bearing interest | | | | | 12,340 06 |
| Total amount due from the banks | 361,895 80 | 390,163 82 | 292,410 27 | 309,822 27 | 351,961 45 |
| **RESOURCES OF THE BANKS.** | | | | | |
| Gold, silver, and other coined metals in their banking-houses | 7,212 14 | 4,449 16 | 6,131 11 | 3,548 54 | 2,813 68 |
| Real estate | | 5,000 00 | 3,719 90 | 3,000 00 | |
| Bills of other banks incorporated in this State | 16,204 04 | 2,083 00 | 6,614 62 | 7,972 56 | 8,314 47 |
| Bills of other banks incorported elsewhere | 8,182 00 | 9 00 | 121 00 | | 122 00 |
| Balances due from other banks | 32,079 83 | 7,314 93 | 26,510 34 | | 23,804 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 | 298,217 79 | 371,307 71 | 249,313 30 | 295,301 17 | 316,896 88 |
| Total amount of resources of banks | 361,895 80 | 390,163 82 | 292,410 27 | 309,822 27 | 351,961 45 |
| Date, rate, and amount of dividends since the last annual returns | Oct., 1852, 4 per cent., 6,000 00 April, 1853, 4 per cent., 6,000 00 Oct., 1853, 4 per cent., 6,000 00 | Oct., 1852, 3½ per cent., 8,750 00 April, 1853, 3½ per cent., 8,750 00 Oct., 1853, 3½ per cent., 8,750 00 | Oct., 1852, 3½ per cent., 4,375 00 April, 1853, 3 3-5 per cent., 4,500 00 Oct., 1853, 4 per cent., 5,000 00 | Oct., 1852, 3 per cent., 4,500 00 April, 1853, 3 per cent., 4,500 00 | Oct., 1852, 4 per cent., 4,800 00 April, 1853, 4 per cent., 4,800 00 |
| Amount of reserved profits at the time of declaring the last dividend | 11,919 68 | 15,794 77 | 7,875 92 | 9,621 11 | 10,466 07 |
| Amount of debts due to each bank secured by pledge of its stock | 14,100 00 | 3,190 00 | 1,875 00 | 1,100 00 | |
| Amount of debts due and unpaid, and considered doubtful | | | 852 19 | | |

7.6

D.—*Abstract exhibiting the condition of the Banks in Massachusetts*—Continued.

| | DANVERS. | GLOUCESTER. | HAVERHILL. | | |
|---|---|---|---|---|---|
| | Warren. | Gloucester. | Essex. | Haverhill. | Merrimack. |
| **DUE FROM THE BANKS.** | | | | | |
| Capital stock paid in | $200,000 00 | $300,000 00 | $100,000 00 | $150,000 00 | $180,000 00 |
| Bills in circulation of five dollars and upwards | 97,703 00 | 158,965 00 | 40,010 00 | 64,755 00 | 50,450 00 |
| Bills in circulation less than five dollars | 26,207 50 | 29,492 00 | 24,814 00 | 26,089 00 | 27,193 00 |
| Net profits on hand | 22,729 71 | 5,894 25 | 2,400 00 | 22,928 07 | 15,007 93 |
| Balances due to other banks | 3,042 25 | 200 00 | | 9,857 35 | 11,710 48 |
| 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 | 53,871 92 | 67,711 61 | 13,043 10 | 27,377 43 | 24,529 27 |
| Cash deposited bearing interest | | | | | |
| Total amount due from the banks | 403,554 38 | 562,262 86 | 180,267 10 | 301,006 85 | 308,890 68 |
| **RESOURCES OF THE BANKS.** | | | | | |
| Gold, silver, and other coined metals in their banking-houses | 4,756 87 | 7,995 11 | 3,022 65 | 5,086 19 | 4,790 21 |
| Real estate | | 9,330 25 | 1,500 00 | 5,000 00 | 2,000 00 |
| Bills of other banks incorporated in this State | 5,652 04 | 9,790 00 | 1,334 00 | 6,013 00 | 3,548 00 |
| Bills of other banks incorporated elsewhere | | 1,935 00 | 16 00 | 266 00 | 35 00 |
| Balances due from other banks | 31,761 11 | 34,211 01 | 6,724 79 | 5,458 46 | 22,116 68 |
| 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 | 361,384 36 | 499,001 49 | 167,669 66 | 279,183 20 | 276,400 79 |
| Total amount of resources of banks | 403,554 38 | 562,262 86 | 180,267 10 | 301,006 85 | 308,890 68 |
| Date, rate, and amount of dividends since the last annual returns | Oct., 1852, 3½ per cent., 5,250 00<br>April, 1853, 3½ per cent., 5,250 00<br>Oct., 1853, 3½ per cent. on 150,000 00 6 m., 5,250 00<br>3½ per cent. on 50,000 00 2½ mo., 730 00 5,980 00 | Oct., 1852, 4½ per cent., 9,000 00<br>April, 1853, 4½ per cent., 9,000 00<br>July, 1853, 15 per cent., 30,000 00<br>Oct., 1853, 2 per cent. on 300,000 00 6,000 00 | April, 1853, 3 per cent., 3,000 00<br>Oct., 1853, 3 per cent., 3,000 00 | Oct., 1852, 4 per cent., 6,000 00<br>April, 1853, 4 per cent., 6,000 00 | Oct., 1852, 3½ per cent., 6,300 00<br>April, 1853, 4 per cent., 7,200 00<br>Oct., 1853, 4 per cent., 7,200 00 |
| Amount of reserved profits at the time of declaring the last dividend | 15,691 43 | 5,699 79 | 2,400 00 | 15,000 00 | 8,716 78 |
| Amount of debts due to each bank, secured by pledge of its stock | | 13,141 36 | | 100 00 | |
| Amount of debts due and unpaid, and considered doubtful | | | | | |

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D.—*Abstract exhibiting the condition of the Banks in Massachusetts*—Continued.

| | HAVERHILL. | LAWRENCE. | LYNN. | | MARBLEHEAD. |
|---|---|---|---|---|---|
| | Union. | Bay State. | Laighton. | Lynn Mechanics'. | Grand. |
| **DUE FROM THE BANKS.** | | | | | |
| Capital stock paid in | $100,000 00 | $500,000 00 | $200,000 00 | $200,000 00 | $100,000 00 |
| Bills in circulation of five dollars and upwards | 48,010 00 | 231,125 00 | 97,720 00 | 123,170 00 | 58,345 00 |
| Bills in circulation less than five dollars | 20,089 00 | 75,329 00 | 40,609 00 | 39,459 00 | 22,955 00 |
| Net profits on hand | 15,239 38 | 46,126 33 | 12,152 95 | 21,088 56 | 6,192 24 |
| Balances due to other banks | 2,070 89 | 50,036 68 | 8,702 03 | 1,017 25 | 184 61 |
| Cash deposited, including all sums whatsoever due from the banks not bearing interest, its bills in circulation, profits and balances due to other banks excepted | 23,131 73 | 42,873 69 | 54,657 25 | 79,789 13 | 25,628 92 |
| Cash deposited bearing interest | 5,882 50 | | | | |
| Total amount due from the banks | 214,423 50 | 945,490 70 | 413,841 23 | 464,523 94 | 213,305 77 |
| **RESOURCES OF THE BANKS.** | | | | | |
| Gold, silver, and other coined metals in their banking-houses | 3,028 45 | 14,244 12 | 6,574 30 | 8,478 89 | 3,430 05 |
| Real estate | 3,000 00 | 20,000 00 | | 10,000 00 | 8,790 00 |
| Bills of other banks incorporated in this State | 1,420 29 | 4,797 50 | 7,140 46 | 9,460 00 | 7,684 00 |
| Bills of other banks incorporated elsewhere | 123 00 | 982 00 | | 468 00 | |
| Balances due from other banks | 14,969 82 | 42,602 78 | 12,619 12 | 48,773 40 | 11,426 91 |
| Amount of all debts due, including notes, bills of exchange, and all stocks and funded debts of every description, excepting the balances due from other banks | 192,581 94 | 862,864 30 | 387,507 35 | 387,343 65 | 181,974 81 |
| Total amount of resources of banks | 214,423 50 | 945,490 70 | 413,841 23 | 464,523 94 | 213,305 77 |
| Date, rate, and amount of dividends since the last annual returns | Oct., 1852, 4 per cent., 4,000 00<br>April, 1853, 4 per cent., 4,000 00 | Oct., 1852, 3½ per cent., 17,500 00<br>April, 1853, 3½ per cent., 17,500 00 | April, 1853, 4 per cent., 8,000 00 | March, 1853, 4 per cent., 6,000 00<br>Oct., 1853, 4 per cent., 8,000 00 | April, 1853, 3 per cent., 3,000 00<br>Oct., 1853, 4 per cent., 4,000 00 |
| Amount of reserved profits at the time of declaring the last dividend | 13,214 27 | 23,776 81 | 10,354 15 | 21,096 63 | 6,192 24 |
| Amount of debts due to each bank, secured by pledge of its stock | | | 2,705 71 | 2,629 40 | 13,838 81 |
| Amount of debts due and unpaid, and considered doubtful | 400 00 | | | | |

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D.—*Abstract exhibiting the condition of the Banks in Massachusetts*—Continued.

| | MARBLEHEAD. | NEWBURYPORT. | | | ROCKPORT. |
|---|---|---|---|---|---|
| | Marblehead. | Mechanics'. | Merchants'. | Ocean. | Rockport. |
| DUE FROM THE BANKS. | | | | | |
| Capital stock paid in | $120,000 00 | $200,000 00 | $210,000 00 | $100,000 00 | $100,000 00 |
| Bills in circulation of five dollars and upwards | 68,530 00 | 70,000 00 | 70,365 00 | 100,485 00 | 101,436 00 |
| Bills in circulation less than five dollars | 16,916 00 | 18,244 50 | 24,599 00 | 19,011 00 | 23,464 00 |
| Net profits on hand | 549 45 | 8,171 99 | 12,333 39 | 15,987 32 | 10,855 92 |
| Balances due to other banks | | 3,704 29 | 3,286 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 | 23,245 19 | 73,370 27 | 59,144 23 | 60,040 40 | 22,612 29 |
| Cash deposited bearing interest | | | | | |
| Total amount due from the banks | 229,240 64 | 373,491 05 | 379,728 08 | 295,523 72 | 258,368 21 |
| RESOURCES OF THE BANKS. | | | | | |
| Gold, silver, and other coined metals in their banking-houses | 7,397 19 | 9,162 43 | 8,525 03 | 8,237 32 | 4,481 81 |
| Real estate | 6,333 33 | 9,000 00 | 6,000 00 | 2,500 00 | |
| Bills of other banks incorporated in this State | 1,229 29 | 2,000 00 | 722 00 | 2,848 53 | 13,329 24 |
| Bills of other banks incorporated elsewhere | | 1,602 00 | 149 00 | 994 00 | |
| Balances due from other banks | 17,621 07 | 37,774 70 | 40,520 72 | 84,037 96 | 41,993 60 |
| 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 | 196,659 76 | 313,931 92 | 323,811 33 | 196,915 91 | 198,563 56 |
| Total amount of resources of banks | 229,240 64 | 373,491 05 | 379,728 08 | 295,523 72 | 258,368 21 |
| Date, rate, and amount of dividends since the last annual returns | April, 1853, 3½ per cent. Oct., 1853, 3½ per cent. | Oct., 1852, 3 per cent., 6,000 00 April, 1853, 3½ per cent., 7,000 00 Oct., 1853, 3½ per cent., 7,000 00 | Oct., 1852, 3 4-7 per ct., 7,500 00 April, 1853, 3 4-7 per ct., 7,500 00 Oct., 1853, 3 4-7 per ct., 7,500 00 | Oct., 1852, 5 per cent., 5,000 00 April, 1853, 5 per cent., 5,000 00 Oct., 1853, 5 per cent., 5,000 00 | April, 1853, 4½ per cent., 4,500 00 Oct., 1853, 4 per cent., 4,000 00 |
| Amount of reserved profits at the time of declaring the last dividend | 549 45 | 8,171 99 | 12,333 39 | 15,987 32 | 4,369 53 |
| Amount of debts due to each bank, secured by pledge of its stock | 2,000 00 | 1,930 00 | 3,806 00 | | 11,712 00 |
| Amount of debts due and unpaid, and considered doubtful | | 250 00 | | | |

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D.—*Abstract exhibiting the condition of the Banks in Massachusetts*—Continued.

| | SALEM. | | | | |
|---|---|---|---|---|---|
| | Asiatic. | Commercial. | Exchange. | Mercantile. | Merchants'. |
| DUE FROM THE BANKS. | | | | | |
| Capital stock paid in | $310,000 00 | $200,000 00 | $200,000 00 | $200,000 00 | $200,000 00 |
| Bills in circulation of five dollars and upwards | 125,200 00 | 33,415 00 | 55,650 00 | 41,805 00 | 53,823 00 |
| Bills in circulation less than five dollars | 33,310 00 | 38,571 00 | 17,164 00 | 16,238 00 | 19,275 00 |
| Net profits on hand | 34,596 47 | 28,426 19 | 22,598 26 | 11,125 34 | 16,108 61 |
| Balances due to other banks | 14,111 08 | 4,942 74 | 2,357 31 | 7,374 11 | 3,756 73 |
| 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 | 132,192 68 | 84,250 45 | 32,032 40 | 51,357 81 | 83,504 02 |
| Cash deposited bearing interest | | 5,000 00 | 7,384 63 | | 9,192 10 |
| Total amount due from the banks | 549,410 23 | 394,605 38 | 337,186 60 | 329,900 26 | 385,769 46 |
| RESOURCES OF THE BANKS. | | | | | |
| Gold, silver, and other coined metals in their banking-houses | 17,231 52 | 6,921 11 | 5,658 89 | 2,935 17 | 4,418 70 |
| Real estate | | 10,536 17 | 4,000 00 | 6,000 00 | |
| Bills of other banks incorporated in this State | 51,000 00 | 5,783 66 | 1,789 00 | 10,462 00 | 3,997 08 |
| Bills of other banks incorporated elsewhere | 1,223 00 | 112 00 | | | 82 00 |
| Balances due from other banks | 60,001 95 | 3,145 09 | 8,413 25 | 656 75 | 15,542 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 | 419,953 76 | 368,107 35 | 317,325 36 | 309,846 34 | 361,728 73 |
| Total amount of resources of banks | 549,410 23 | 394,605 38 | 337,186 60 | 329,900 26 | 385,769 46 |
| Date, rate, and amount of dividends since the last annual returns | Oct., 1852, 4 per cent., 7,980 00 April, 1853, 4 per cent., 7,980 00 May, 1853, 5 per cent., 10,000 00 | Oct., 1852, 3½ per cent., 7,020 00 April, 1853, 4 per cent., 8,010 00 | Oct., 1852, $2 34 p. share, 7,020 00 April, 1853, $2 34 p. share, 7,020 00 | Oct., 1852, 3 per cent., 6,000 00 April, 1853, 3 per cent., 6,000 00 | April, 1853, 3 per cent. 6,000 00 Oct., 1852, 3 per cent., 6,000 00 |
| Amount of reserved profits at the time of declaring the last dividend | 42,440 83 | 20,416 19 | 14,056 51 | 5,368 02 | 6,703 38 |
| Amount of debts due to each bank, secured by pledge of its stock | | 1,600 00 | | 2,535 00 | 4,200 00 |
| Amount of debts due and unpaid, and considered doubtful | | | | | |

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D.—*Abstract exhibiting the condition of the Banks in Massachusetts*—Continued.

| | SALEM. | | SALISBURY. | BRIGHTON. | CAMBRIDGE. |
|---|---|---|---|---|---|
| | Naumkeag. | Salem. | Powow River. | Brighton. | Cambridge. |
| DUE FROM THE BANKS. | | | | | |
| Capital stock paid in | $500,000 00 | $250,000 00 | $100,000 00 | $250,000 00 | $100,000 00 |
| Bills in circulation of five dollars and upwards | 108,538 00 | 40,815 00 | 103,685 00 | 290,035 00 | 49,780 00 |
| Bills in circulation less than five dollars | 60,363 00 | 16,008 00 | 16,414 00 | 32,207 00 | 15,973 00 |
| Net profits on hand | 44,900 06 | 13,552 02 | 13,181 12 | 23,555 31 | 12,354 22 |
| Balances due to other banks | 9,614 42 | 8,292 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 | 150,739 62 | 30,457 67 | 9,301 15 | 29,309 58 | 42,743 51 |
| Cash deposited bearing interest | | | | | 7,800 00 |
| Total amount due from the banks | 874,155 10 | 361,124 95 | 242,581 27 | 625,106 89 | 228,650 73 |
| RESOURCES OF THE BANKS. | | | | | |
| Gold, silver, and other coined metals in their banking-houses | 11,952 95 | 2,620 68 | 3,600 73 | 12,004 83 | 3,498 66 |
| Real estate | 500 00 | 4,377 97 | | 2,474 45 | 6,000 00 |
| Bills of other banks incorporated in this State | 23,913 36 | 6,078 00 | 1,246 00 | 8,250 65 | 2,010 00 |
| Bills of other banks incorporated elsewhere | | | 85 00 | 559 50 | 273 00 |
| Balances due from other banks | 9,970 72 | 24,243 89 | 37,922 21 | 70,546 53 | 13,762 75 |
| 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 | 827,758 07 | 323,804 41 | 199,727 33 | 531,270 93 | 203,106 32 |
| Total amount of resources of banks | 874,155 10 | 361,124 95 | 242,581 27 | 625,106 89 | 228,650 73 |
| Date, rate, and amount of dividends since the last annual returns | Oct., 1852, 3½ per cent., 17,500 00 April, 1853, 3½ per cent., 17,500 00 | Oct., 1852, 3 per cent., 7,500 00 April, 1853, 3 per cent., 7,500 00 Oct., 1853, 3 per cent., 7,500 00 | Oct., 1852, 4 per cent. April, 1853, 4 per cent. | Oct., 1852, 5 per cent., 12,500 00 April, 1853, 5 per cent., 12,500 00 Oct., 1853, 5 per cent., 12,500 00 | April, 1853, 4 per cent., 4,000 00 Oct., 1853, 4 per cent., 4,000 00 |
| Amount of reserved profits at the time of declaring the last dividend | 24,900 06 | 6,052 02 | 6,024 56 | 23,355 31 | 12,181 69 |
| Amount of debts due to each bank, secured by pledge of its stock | 10,130 00 | 2,340 00 | 500 00 | 4,300 00 | 4,950 00 |
| Amount of debts due and unpaid, and considered doubtful | 2,000 00 | | | | |



D.—*Abstract exhibiting the condition of the Banks in Massachusetts*—Continued.

| | CAMBRIDGE. | | | CHARLESTOWN. | CONCORD. |
|---|---|---|---|---|---|
| | Cambridge City. | Cambridge Market. | Charles River. | Bunker Hill. | Concord. |
| DUE FROM THE BANKS. | | | | | |
| Capital stock paid in | *$98,150 00 | $150,000 00 | $100,000 00 | $200,000 00 | $100,000 00 |
| Bills in circulation of five dollars and upwards | 48,570 00 | 133,610 00 | 56,770 00 | 152,290 00 | 86,160 00 |
| Bills in circulation less than five dollars | 13,194 00 853 93 | 24,105 00 | 18,672 00 | 41,638 00 | 11,006 00 |
| Net profits on hand | | 4,752 68 | 17,927 72 | 25,030 01 | 10,842 63 |
| 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 | 16,095 21 | 23,457 15 | 78,615 34 | 188,243 55 | 18,467 56 |
| Cash deposited bearing interest | | | | | |
| Total amount due from the banks | 176,863 14 | 335,924 83 | 271,985 06 | 607,201 56 | 226,476 19 |
| RESOURCES OF THE BANKS. | | | | | |
| Gold, silver, and other coined metals in their banking-houses | 5,998 20 | 6,634 01 | 8,903 79 | 26,184 96 | 12,185 78 |
| Real estate | | 4,818 02 | | 16,000 00 | 2,400 00 |
| Bills of other banks incorporated in this State | 484 00 | 9,171 48 | 131 00 | 13,902 00 | 1,867 76 |
| Bills of other banks incorporated elsewhere | | 200 00 | 108 00 | 1,070 00 | 105 00 |
| Balances due from other banks | 30,107 69 | 10,598 37 | 61,616 74 | 155,355 60 | 23,414 28 |
| 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 | 140,273 25 | 304,502 95 | 201,225 53 | 394,689 00 | 186,503 37 |
| Total amount of resources of banks | 176,863 14 | 335,924 83 | 271,985 06 | 607,201 56 | 226,476 19 |
| Date, rate, and amount of dividends since the last annual returns | New bank | April, 1853, 4 per cent., 4,000 00 Oct., 1853, 4 per cent., 4,000 00 | Oct., 1852, 4 per cent., 4,000 00 April, 1853, 4 per cent., 4,000 00 | Oct., 1852, 4 per cent., 8,000 00 April, 1853, 4 per cent., 8,000 00 Oct., 1853, 4 per cent., 8,000 00 | Oct., 1852, 3½ per cent., 3,500 00 April, 1853, 3½ per cent., 3,500 00 |
| Amount of reserved profits at the time of declaring the last dividend | | 4,752 68 | 13,927 72 | 25,030 01 | 5,597 05 |
| Amount of debts due to each bank, secured by pledge of its stock | 700 00 | 3,920 00 | 2,770 00 | 7,530 00 | 4,790 00 |
| Amount of debts due and unpaid, and considered doubtful | | | | | 1,000 00 |

* Balance of capital stock since paid in, $1,850.

D.—*Abstract exhibiting the condition of the Banks in Massachusetts*—Continued.

| | FRAMINGHAM. | LOWELL. | | | |
|---|---|---|---|---|---|
| | Framingham. | Appleton. | Lowell. | Prescott. | Railroad. |
| DUE FROM THE BANKS. | | | | | |
| Capital stock paid in | $200,000 00 | $150,000 00 | $200,000 00 | $200,000 00 | $600,000 00 |
| Bills in circulation of five dollars and upwards | 127,865 00 | 150,735 00 | 110,455 00 | 169,454 00 | 330,465 00 |
| Bills in circulation less than five dollars | 42,426 00 | 36,098 00 | 41,085 00 | 30,529 00 | 84,483 00 |
| Net profits on hand | 18,049 62 | 29,995 60 | 40,192 56 | 20,825 94 | 114,186 99 |
| Balances due to other banks | | | 167 00 | | 487 97 |
| 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 | 53,378 50 | 72,307 78 | 43,886 94 | 47,414 35 | 46,688 31 |
| Cash deposited bearing interest | | | | | |
| Total amount due from the banks | 441,719 12 | 439,136 38 | 435,786 50 | 468,223 29 | 1,176,311 27 |
| RESOURCES OF THE BANKS. | | | | | |
| Gold, silver, and other coined metals in their banking-houses | 6,932 64 | 6,454 03 | 2,881 04 | 5,955 73 | 9,998 55 |
| Real estate | 2,000 00 | 18,000 00 | | | |
| Bills of other banks incorporated in this State | 7,402 00 | 18,677 00 | 13,390 74 | 29,306 00 | 3,931 00 |
| Bills of other banks incorporated elsewhere | 1,323 00 | 303 00 | 249 00 | 1,186 00 | 621 00 |
| Balances due from other banks | 24,866 89 | 97,417 07 | 20,879 96 | 32,243 25 | 71,115 87 |
| 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 | 399,194 59 | 298,285 28 | 398,385 76 | 399,532 31 | 1,090,644 85 |
| Total amount of resources of banks | 441,719 12 | 439,136 38 | 435,786 50 | 468,223 29 | 1,176,311 27 |
| Date, rate, and amount of dividends since the last annual returns | Oct., 1852, 3½ per cent., 7,000 00 April, 1853, 3½ per cent., 7,000 00 | Oct., 1852, 4½ per cent., 6,750 00 April, 1853, 4½ per cent., 6,750 00 | Oct., 1852, 5 per cent., 10,000 00 April, 1853, 5 per cent., 10,000 00 | Oct., 1852, 4 per cent., 6,000 00 April, 1853, 4 per cent., 6,000 00 | Oct., 1852, 4 per cent., 24,000 00 April, 1853, 4 per cent., 24,000 00 |
| Amount of reserved profits at the time of declaring the last dividend | 10,409 30 | 16,452 00 | 29,421 80 | 7,500 00 | 74,000 00 |
| Amount of debts due to each bank, secured by pledge of its stock | | 250 00 | 4,840 00 | 1,430 00 | 2,005 00 |
| Amount of debts due and unpaid, and considered doubtful | | | | | |



D.—*Abstract exhibiting the condition of the Banks in Massachusetts*—Continued.

| | MALDEN. | NEWTON. | WALTHAM. | WOBURN. | BLACKSTONE. |
|---|---|---|---|---|---|
| | Malden. | Newton. | Waltham. | Woburn. | Worcester County. |
| DUE FROM THE BANKS. | | | | | |
| Capital stock paid in | $100,000 00 | $150,000 00 | $146,750 00 | $75,550 00 | $100,000 00 |
| Bills in circulation of five dollars and upwards | 72,955 00 | 92,455 00 | 99,050 00 | 46,327 00 | 54,815 00 |
| Bills in circulation less than five dollars | 21,321 00 | 33,528 00 | 12,306 00 | 11,582 00 | 24,528 00 |
| Net profits on hand | 5,354 13 | 11,755 09 | 1,780 65 | | 3,301 10 |
| Balances due to other banks | | 6,209 52 | | | |
| Cash deposited, including all sums whatsoever due from the banks not bearing interest, its bills in circulation, profits and balances due to other banks excepted | 27,713 62 | 23,856 21 | 22,850 90 | 22,192 57 | 13,919 55 |
| Cash deposited bearing interest | | 10,000 00 | | | 1,805 04 |
| Total amount due from the banks | 227,343 75 | 327,803 82 | 282,737 55 | 155,651 57 | 198,368 69 |
| RESOURCES OF THE BANKS. | | | | | |
| Gold, silver, and other coined metals in their banking-houses | 7,227 44 | 4,911 74 | 11,204 40 | 6,462 68 | 3,539 04 |
| Real estate | 5,602 64 | 5,416 37 | 5,500 00 | | |
| Bills of other banks incorporated in this State | 6,804 00 | 13,304 72 | 4,202 00 | 869 00 | 638 00 |
| Bills of other banks incorporated elsewhere | 914 00 | 229 00 | 884 00 | 137 00 | 928 00 |
| Balances due from other banks | 6,979 46 | 5,355 81 | 8,631 10 | 35,526 68 | 9,029 73 |
| 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 | 199,816 21 | 298,586 18 | 252,316 05 | 112,656 21 | 184,233 92 |
| Total amount of resources of banks | 227,343 75 | 327,803 82 | 282,737 55 | 155,651 57 | 198,368 69 |
| Date, rate, and amount of dividends since the last annual returns | Oct., 1852, 4 per cent., 4,000 00 April, 1853, 4 per cent., 4,000 00 Oct., 1853, 4 per cent., 4,000 00 | Oct., 1852, 4 per cent., 6,000 00 April, 1853, 4 per cent., 6,000 00 Oct., 1853, 4 per cent., 6,000 00 | April, 1853, 4 per cent., 4,000 00 July, 1853, 5 per ct. extra, 5,000 00 Oct., 1853, 4 per cent., 4,000 00, and 2 per ct. on increased capital stock, paid in July. | New bank. | April, 1853, 3 per cent., 3,000 00 Oct., 1853, 4 per cent., 4,000 00 |
| Amount of reserved profits at the time of declaring the last dividend | 5,354 13 | 11,755 09 | 1,780 65 | | 3,301 10 |
| Amount of debts due to each bank, secured by pledge of its stock | 2,300 00 | | 3,600 00 | | 195 00 |
| Amount of debts due and unpaid, and considered doubtful | | 591 00 | 2,000 00 | | |

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D.—*Abstract exhibiting the condition of the Banks in Massachusetts*—Continued.

| | FITCHBURG. | | LANCASTER. | LEICESTER. | MILFORD. |
|---|---|---|---|---|---|
| | Fitchburg. | Rollstone. | Lancaster. | Leicester. | Milford. |
| **DUE FROM THE BANKS.** | | | | | |
| Capital stock paid in | $200,000 00 | $200,000 00 | $150,000 00 | $150,000 00 | $200,000 00 |
| Bills in circulation of five dollars and upwards | 208,305 00 | 172,005 00 | 133,040 00 | 126,555 00 | 147,295 00 |
| Bills in circulation less than five dollars | 36,939 00 | 43,835 00 | 27,982 00 | 33,536 00 | 41,260 00 |
| Net profits on hand | 31,162 27 | 18,260 62 | 21,294 16 | 18,635 86 | 24,080 00 |
| 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 | 39,762 15 | 21,049 50 | 14,449 51 | 15,409 03 | 16,359 67 |
| Cash deposited bearing interest | | | | | |
| Total amount due from the banks | 516,168 42 | 455,170 12 | 346,765 67 | 344,135 89 | 428,994 67 |
| **RESOURCES OF THE BANKS.** | | | | | |
| Gold, silver, and other coined metals in their banking-houses | 15,968 71 | 10,285 85 | 7,147 43 | 4,444 66 | 4,725 32 |
| Real estate | 1,700 00 | 3,985 05 | 1,000 00 | 1,000 00 | |
| Bills of other banks incorporated in this State | 353 00 | 582 00 | 2,123 00 | 17 00 | 14,874 03 |
| Bills of other banks incorporated elsewhere | 582 00 | 31 00 | 45 00 | 85 00 | 233 00 |
| Balances due from other banks | 116,408 19 | 56,189 24 | 36,547 95 | 39,920 48 | 9,331 44 |
| 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 | 381,156 52 | 384,096 98 | 299,902 29 | 298,668 75 | 399,830 88 |
| Total amount of resources of banks | 516,168 42 | 455,170 12 | 346,765 67 | 344,135 89 | 428,994 67 |
| Date, rate, and amount of dividends since the last annual returns | Oct., 1852, 3½ per cent., 7,000 00<br>April, 1853, 4 per cent., 8,000 00 | Oct., 1852, 3½ per cent., 7,000 00<br>April, 1853, 3½ per cent., 7,000 00 | Oct., 1852, 4 per cent., 6,000 00<br>April, 1853, 4 per cent., 6,000 00 | Oct., 1852, 5 per cent., 5,000 00<br>April, 1853, 5 per cent., 5,000 00 | Oct., 1852, 4 per cent., 6,000 00<br>April, 1853, 4 per cent., 6,000 00 |
| Amount of reserved profits at the time of declaring the last dividend | 22,000 00 | 7,911 28 | 12,782 92 | 10,000 00 | 12,720 00 |
| Amount of debts due to each bank, secured by pledge of its stock | 1,500 00 | 3,825 00 | 4,329 00 | | |
| Amount of debts due and unpaid, and considered doubtful | | | 130 00 | | |

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D.—*Abstract exhibiting the condition of the Banks in Massachusetts*—Continued.

| | MILLBURY. | OXFORD. | SOUTHBRIDGE. | UXBRIDGE. | WORCESTER. |
|---|---|---|---|---|---|
| | Millbury. | Oxford. | Southbridge. | Blackstone. | Central. |
| **DUE FROM THE BANKS.** | | | | | |
| Capital stock paid in | $50,000 00 | $100,000 00 | $100,000 00 | $100,000 00 | $250,000 00 |
| Bills in circulation of five dollars and upwards | 33,620 00 | 63,205 00 | 83,695 00 | 63,765 00 | 106,655 00 |
| Bills in circulation less than five dollars | 9,447 00 | 14,249 00 | 21,019 00 | 19,915 75 | 47,938 00 |
| Net profits on hand | 1,197 66 | 7,148 64 | 10,123 49 | 6,554 13 | 5,439 93 |
| Balances due to other banks | | 4,363 10 | | | 2,588 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 | 28,009 25 | 7,719 00 | 11,296 46 | 25,814 19 | 98,039 27 |
| Cash deposited bearing interest | | | | | |
| Total amount due from the banks | 122,273 91 | 196,684 74 | 226,133 95 | 226,049 07 | 510,660 66 |
| **RESOURCES OF THE BANKS.** | | | | | |
| Gold, silver, and other coined metals in their banking-houses | 2,759 30 | 2,603 04 | 4,691 23 | 5,425 20 | 14,212 36 |
| Real estate | | 2,054 60 | 2,600 00 | 223 74 | |
| Bills of other banks incorporated in this State | 534 00 | 921 00 | 768 00 | 691 00 | 1,623 61 |
| Bills of other banks incorporated elsewhere | 1 00 | 625 00 | 395 00 | 266 00 | 2,340 00 |
| Balances due from other banks | 20,696 69 | | 17,852 20 | 20,497 22 | 35,020 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 | 98,282 92 | 190,481 10 | 199,827 52 | 198,945 91 | 457,464 26 |
| Total amount of resources of banks | 122,273 91 | 196,684 74 | 226,133 95 | 226,049 07 | 510,660 66 |
| Date, rate, and amount of dividends since the last annual returns | April, 1853, 4 per cent., 2,000 00<br>Oct., 1853, 4 per cent., 2,000 00<br>Oct., 1853, 15 p. ct. extra, 7,500 00 | April, 1853, 3 per cent., 3,000 00 | Oct., 1852, 3 per cent., 3,000 00<br>April, 1853, 3½ per cent., 3,500 00 | April, 1853, 4 per cent., 4,000 00<br>Oct., 1853, 4 per cent., 4,000 00 | Oct., 1852, 4 per cent., 6,000 00<br>April, 1853, 4 per cent., 6,000 00<br>July, 1853, 12 per cent., 18,000 00<br>Oct., 1853, 4 per cent., 6,000 00<br>Interest on new stock, 100,000 00, 1,100 00 |
| Amount of reserved profits at the *time of declaring* the last dividend | 1,197 66 | 2,357 13 | 8,374 05 | 6,554 13 | 5,000 00 |
| Amount of debts due to each bank, secured by pledge of its stock | 725 00 | 400 00 | | | 1,000 00 |
| Amount of debts due and unpaid, and considered doubtful | | | | 5,579 09 | |

23 6.5 20

D.—*Abstract exhibiting the condition of the Banks in Massachusetts*—Continued.

| | WORCESTER. | | | | NORTHAMPTON. |
|---|---|---|---|---|---|
| | Citizens'. | Mechanics'. | Quinsigamond. | Worcester. | Holyoke. |
| **DUE FROM THE BANKS.** | | | | | |
| Capital stock paid in | $150,000 00 | $350,000 00 | $150,000 00 | $300,000 00 | $200,000 00 |
| Bills in circulation of five dollars and upwards | 79,895 00 | 197,140 00 | 79,715 00 | 140,970 00 | 211,490 00 |
| Bills in circulation less than five dollars | 26,179 00 | 41,922 00 | 25,377 00 | 28,114 00 | 18,777 00 |
| Net profits on hand | 39,756 78 | 45,857 39 | 10,493 38 | 35,030 23 | 864 15 |
| Balances due to other banks | 1,070 37 | 3,708 16 | 1,449,67 | 5,867 00 | 768 76 |
| 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 | 35,124 03 | 105,360 70 | 61,840 12 | 154,985 62 | 36,169 62 |
| Cash deposited bearing interest | ..... | ..... | ..... | ..... | ..... |
| Total amount due from the banks | 332,025 18 | 743,988 25 | 328,875 17 | 664,966 85 | 468,070 03 |
| **RESOURCES OF THE BANKS.** | | | | | |
| Gold, silver, and other coined metals in their banking-houses | 12,601 97 | 16,383 13 | 8,202 21 | 16,802 77 | 6,061 44 |
| Real estate | ..... | ..... | ..... | 25,000 00 | ..... |
| Bills of other banks incorporated in this State | 1,789 00 | 5,674 00 | 8,041 00 | 2,852 00 | 9,275 00 |
| Bills of other banks incorporated elsewhere | 765 00 | 3,470 00 | 2,953 00 | 70 00 | 944 00 |
| Balances due from other banks | 10,913 59 | 29,248 90 | 16,185 05 | 47,434 85 | 94,731 16 |
| 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 | 305,955 62 | 689,212 22 | 293,493 91 | 572,807 23 | 357,058 43 |
| Total amount of resources of banks | 332,025 18 | 743,988 25 | 328,875 17 | 664,966 85 | 468,070 03 |
| Date, rate, and amount of dividends since the last annual returns | Oct., 1852, 4 per cent., 6,000 00 April, 1853, 4 per cent., 6,000 00 | Oct., 1852, 4 per cent., 12,000 00 April, 1853, 4 per cent., 12,000 00 | Oct., 1852, 4 per cent., 6,000 00 April, 1853, 4 per cent., 6,000 00 | Oct., 1852, 4 per cent., 10,000 00 April, 1853, 4 per cent., 10,000 00 | Oct., 1852, 3 per cent., 6,000 00 |
| Amount of reserved profits at the time of declaring the last dividend | 31,117 37 | 27,671 14 | 10,000 00 | 14,767 27 | 9,112 14 |
| Amount of debts due to each bank, secured by pledge of its stock | ..... | ..... | ..... | 110 00 | 1,000 00 |
| Amount of debts due and unpaid, and considered doubtful | ..... | ..... | 400 00 | ..... | ..... |



D.—*Abstract exhibiting the condition of the Banks in Massachusetts*—Continued.

| | NORTHAMPTON. | WARE. | GREENFIELD. | | CHICOPEE. |
|---|---|---|---|---|---|
| | Northampton. | Hampshire Manuf'urers'. | Franklin County. | Greenfield. | Cabot. |
| **DUE FROM THE BANKS.** | | | | | |
| Capital stock paid in | $200,000 00 | $250,000 00 | $180,000 00 | $200,000 00 | $150,000 00 |
| Bills in circulation of five dollars and upwards | 200,160 00 | 196,080 00 | 177,985 00 | 165,310 00 | 145,250 00 |
| Bills in circulation less than five dollars | 30,558 00 | 50,007 00 | 25,987 00 | 49,133 00 | 32,501 00 |
| Net profits on hand | 38,991 89 | 25,032 93 | 14,807 95 | 18,846 18 | 3,649 05 |
| Balances due to other banks | 75 00 | 1,360 93 | 47 70 | 2,596 90 | ..... |
| 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 | 42,669 69 | 5,478 75 | 29,992 52 | 29,109 50 | 16,659 80 |
| Cash deposited bearing interest | ..... | ..... | 2,655 00 | ..... | ..... |
| Total amount due from the banks | 512,454 58 | 527,959 61 | 431,405 17 | 465,195 58 | 348,059 85 |
| **RESOURCES OF THE BANKS.** | | | | | |
| Gold, silver, and other coined metals in their banking-houses | 6,931 69 | 9,327 74 | 11,761 17 | 6,380 31 | 5,162 55 |
| Real estate | 2,000 00 | 3,783 30 | 6,662 40 | 6,500 00 | ..... |
| Bills of other banks incorporated in this State | 2,122 00 | 774 00 | 1,885 00 | 3,386 00 | 2,157 00 |
| Bills of other banks incorporated elsewhere | 1,217 00 | ..... | 1,786 00 | 315 00 | 341 00 |
| Balances due from other banks | 99,665 24 | 21,307 39 | 52,400 62 | 63,955 78 | 31,962 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 | 400,508 65 | 492,765 18 | 357,509 98 | 384,658 49 | 308,436 51 |
| Total amount of resources of banks | 512,454 58 | 527,959 61 | 431,405 17 | 465,195 58 | 348,059 85 |
| Date, rate, and amount of dividends since the last annual returns | Oct., 1852, 4½ per cent., 9,000 00 April, 1853, 4½ per cent., 9,000 00 Oct., 1853, 4½ per cent., 9,000 00 | Oct., 1852, 4 per cent., 8,000 00 April, 1853, 4 per cent., 8,000 00 | Oct., 1852, 4 per cent., 6,000 00 April, 1853, 4 per cent., 6,000 00 | Oct., 1852, 4 per cent., 8,000 00 April, 1853, 4 per cent., 8,000 00 | Oct., 1852, 3½ per cent., 5,250 00 April, 1853, 3½ per cent., 5,250 00 Oct., 1853, 3½ per cent., 5,250 00 |
| Amount of reserved profits at the time of declaring the last dividend | 38,492 40 | 11,041 57 | 4,789 21 | 16,680 23 | 3,649 05 |
| Amount of debts due to each bank, secured by pledge of its stock | 1,650 00 | 505 00 | 2,375 00 | ..... | 1,200 00 |
| Amount of debts due and unpaid, and considered doubtful | ..... | ..... | 1,000 00 | 1,300 00 | 343 25 |

D.—*Abstract exhibiting the condition of the Banks in Massachusetts*—Continued.

| | HOLYOKE. | SPRINGFIELD. | | | |
|---|---|---|---|---|---|
| | Hadley Falls. | Agawam. | Chicopee. | John Hancock. | Springfield. |
| DUE FROM THE BANKS. | | | | | |
| Capital stock paid in | $163,325 00 | $200,000 00 | $300,000 00 | $100,000 00 | $300,000 00 |
| Bills in circulation of five dollars and upwards | 128,560 00 | 183,385 00 | 218,490 00 | 103,605 00 | 230,120 00 |
| Bills in circulation less than five dollars | 31,477 00 | 48,496 00 | 64,145 00 | 23,369 00 | 76,051 00 |
| Net profits on hand | 2,010 71 | 8,097 91 | 32,083 61 | 3,315 13 | 17,741 24 |
| Balances due to other banks | | 1,954 29 | 546 40 | | |
| 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 | 25,645 14 | 72,287 18 | 78,730 92 | 33,319 55 | 31,890 12 |
| Cash deposited bearing interest | | | | | |
| Total amount due from the banks | 351,017 85 | 514,220 38 | 693,995 93 | 263,608 68 | 655,802 36 |
| RESOURCES OF THE BANKS. | | | | | |
| Gold, silver, and other coined metals in their banking-houses | 7,372 26 | 9,151 38 | 11,170 03 | 8,294 50 | 7,206 11 |
| Real estate | 2,000 00 | 7,734 67 | 7,000 00 | 8,466 33 | 7,200 00 |
| Bills of other banks incorporated in this State | | 17,574 00 | 9,091 00 | 753 00 | 8,300 00 |
| Bills of other banks incorporated elsewhere | 25 00 | 1,151 00 | 279 00 | 252 00 | 2,280 00 |
| Balances due from other banks | 59,715 71 | 79,832 45 | 73,807 69 | 41,660 25 | 32,714 59 |
| 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 | 281,904 88 | 398,776 88 | 592,648 21 | 204,182 60 | 598,101 66 |
| Total amount of resources of banks | 351,017 85 | 514,220 38 | 693,995 93 | 263,608 68 | 655,802 36 |
| Date, rate, and amount of dividends since the last annual returns | April, 1853, 4 per cent., 4,000 00 Oct., 1853, 4½ per cent., 4,500 00 | Oct., 1852, 4 per cent., 8,000 00 April, 1853, 4 per cent., 8,000 00 Oct., 1853, 4 per cent., 8,000 00 | Oct., 1852, 4 per cent., 12,000 00 April, 1853, 4 per cent., 12,000 00 | Oct., 1852, 4 per cent., 4,000 00 April, 1853, 4 per cent., 4,000 00 Oct., 1853, 4 per cent., 4,000 00 | Oct., 1852, 3½ per cent., 10,500 00 April, 1853, 3½ per cent., 10,500 00 |
| Amount of reserved profits at the time of declaring the last dividend | 2,010 71 | 8,097 91 | 17,180 32 | 7,315 13 | 2,580 95 |
| Amount of debts due to each bank, secured by pledge of its stock | 4,000 00 | 750 00 | 1,000 00 | 3,500 00 | 8,000 00 |
| Amount of debts due and unpaid, and considered doubtful | | 650 00 | | 3,433 96 | |

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D.—*Abstract exhibiting the condition of the Banks in Massachusetts*—Continued.

| | SPRINGFIELD. | WESTFIELD. | | ADAMS. | GREAT BARRINGTON. |
|---|---|---|---|---|---|
| | Western. | Hampden. | Westfield. | Adams. | Mahaiwe. |
| DUE FROM THE BANKS. | | | | | |
| Capital stock paid in | $250,000 00 | $150,000 00 | $150,000 00 | $200,000 00 | $150,000 00 |
| Bills in circulation of five dollars and upwards | 257,500 00 | 120,825 00 | 136,950 00 | 140,085 00 | 130,544 00 |
| Bills in circulation less than five dollars | 52,100 00 | 27,325 00 | 37,355 00 | 13,010 00 | 21,638 00 |
| Net profits on hand | 11,228 88 | 22,787 85 | 7,709 32 | 18,123 47 | 22,426 05 |
| Balances due to other banks | 68,467 78 | 4,602 97 | 1,990 30 | 410 38 | 463 54 |
| 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 | 31,328 73 | 15,822 33 | 26,747 43 | 28,448 89 | 22,883 71 |
| Cash deposited bearing interest | | | | | |
| Total amount due from the banks | 670,625 39 | 341,363 15 | 360,752 05 | 400,077 74 | 347,955 30 |
| RESOURCES OF THE BANKS. | | | | | |
| Gold, silver, and other coined metals in their banking-houses | 9,822 95 | 5,292 67 | 3,719 78 | 6,044 10 | 5,686 74 |
| Real estate | 14,369 02 | 4,410 00 | 4,963 63 | 2,950 00 | 2,733 92 |
| Bills of other banks incorporated in this State | 3,386 00 | 2,127 00 | 5,015 00 | 139 00 | 8,541 00 |
| Bills of other banks incorporated elsewhere | 3,004 00 | 1,255 00 | 540 00 | 98 00 | 1,776 00 |
| Balances due from other banks | 167,584 28 | 32,148 80 | 38,667 75 | 17,363 41 | 27,905 19 |
| 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 | 472,459 14 | 296 119 68 | 307,845 89 | 373,483 23 | 301,312 45 |
| Total amount of resources of banks | 670,625 39 | 341,363 15 | 360,752 05 | 400,077 74 | 347,955 30 |
| Date, rate, and amount of dividends since the last annual returns | Oct., 1852, 3 per cent., 7,500 00 April, 1853, 3 per cent., 7,500 00 Oct., 1853, 3½ per cent., 8,750 00 | April, 1853, 5 per cent., 5,000 00 Oct., 1853, 5 per cent., 7,500 00 | Oct., 1852, 3 per cent., 3,000 00 April, 1853, 3 per cent., 3,000 00 Oct., 1853, 3 per cent., 4,500 00 | Oct., 1852, 3½ per cent., 7,000 00 April, 1853, 3½ per cent., 7,000 00 | Oct., 1852, 4 per cent., 6,000 00 April, 1853, 4 per cent., 6,000 00 Oct., 1853, 4 per ct. on old, and 1½ being at the rate of 4 per cent. on new stock. |
| Amount of reserved profits at the time of declaring the last dividend | 11,228 88 | 15,287 85 | 7,709 32 | 7,522 11 | 17,592 72 |
| Amount of debts due to each bank, secured by pledge of its stock | 350 00 | 1,200 00 | 4,230 00 | | |
| Amount of debts due and unpaid, and considered doubtful | 8,100 00 | | | | |

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D.—*Abstract exhibiting the condition of the Banks in Massachusetts*—Continued.

| | LEE. | PITTSFIELD. | | STOCKBRIDGE. | CANTON. |
|---|---|---|---|---|---|
| | Lee. | Agricultural. | Pittsfield. | Housatonic. | Neponset. |
| DUE FROM THE BANKS. | | | | | |
| Capital stock paid in | $200,000 00 | $200,000 00 | $150,000 00 | $100,000 00 | $100,000 00 |
| Bills in circulation of five dollars and upwards | 186,270 00 | 177,745 00 | 139,235 00 | 104,100 00 | 83,565 00 |
| Bills in circulation less than five dollars | 64,697 00 | 30,983 00 | 41,161 00 | 19,018 00 | 23,692 00 |
| Net profits on hand | 28,128 37 | 16,536 97 | 4,082 42 | 26,822 87 | 6,224 94 |
| Balances due to other banks | 9,331 65 | 1,680 83 | 2,456 15 | 6 80 | ..... |
| 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 | 14,521 64 | 36,745 78 | 25,388 03 | 42,468 29 | 23,339 39 |
| Cash deposited bearing interest | ..... | ..... | ..... | ..... | ..... |
| Total amount due from the banks | 502,948 66 | 463,690 58 | 362,322 60 | 292,415 96 | 236,821 33 |
| RESOURCES OF THE BANKS. | | | | | |
| Gold, silver, and other coined metals in their banking-houses | 4,333 44 | 9,562 09 | 6,210 22 | 3,843 48 | 6,240 25 |
| Real estate | 2,330 00 | 6,010 10 | 1,500 00 | 2,250 00 | ..... |
| Bills of other banks incorporated in this State | 1,399 00 | 791 00 | 130 00 | ..... | 10,602 40 |
| Bills of other banks incorporated elsewhere | 666 00 | 860 00 | 220 00 | ..... | 39 00 |
| Balances due from other banks | 95,379 83 | 65,178 55 | 53,825 58 | 71,815 97 | 20,435 09 |
| 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 | 398,840 39 | 381,288 84 | 299,836 70 | 214,506 51 | 199,504 59 |
| Total amount of resources of banks | 502,948 66 | 463,690 58 | 362,322 60 | 292,415 96 | 236,821 33 |
| Date, rate, and amount of dividends since the last annual returns | Oct., 1852, 4 per cent., 6,000 00 April, 1853, 5 per cent., 7,500 00 | Oct., 1852, 4 per cent., 8,000 00 April, 1853, 4 per cent., 8,000 00 Oct., 1853, 4 per cent., 8,000 00 | New bank. | Oct., 1852, 4 per cent., 4,000 00 April, 1853, 5 per cent., 5,000 00 | Oct., 1852, 3 per cent., 3,000 00 April, 1853, 3 per cent., 3,000 00 |
| Amount of reserved profits at the time of declaring the last dividend | 18,070 14 | 8,536 97 | ..... | 26,361 99 | 618 21 |
| Amount of debts due to each bank, secured by pledge of its stock | 2,350 00 | ..... | ..... | ..... | 4,300 00 |
| Amount of debts due and unpaid, and considered doubtful | ..... | ..... | ..... | 576 10 | ..... |

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D.—*Abstract exhibiting the condition of the Banks in Massachusetts*—Continued.

| | DEDHAM. | DORCHESTER. | | QUINCY. | |
|---|---|---|---|---|---|
| | Dedham. | Blue Hill. | Mattapan. | Mount Wollaston. | Quincy Stone. |
| DUE FROM THE BANKS. | | | | | |
| Capital stock paid in | $250,000 00 | $100,000 00 | $100,000 00 | $69,450 00 | $100,000 00 |
| Bills in circulation of five dollars and upwards | 116,798 00 | 72,120 00 | 55,515 00 | 37,525 00 | 62,430 00 |
| Bills in circulation less than five dollars | 29,617 00 | 22,582 00 | 18,636 00 | 15,932 00 | 15,008 00 |
| Net profits on hand | 46,338 12 | 4,681 16 | 12,604 16 | 652 12 | 9,955 11 |
| Balances due to other banks | 415 74 | ..... | ..... | ..... | ..... |
| 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 | 74,321 10 | 26,194 63 | 25,559 18 | 27,123 50 | 29,691 73 |
| Cash deposited bearing interest | ..... | ..... | ..... | ..... | ..... |
| Total amount due from the banks | 517,489 97 | 225,577 79 | 212,314 34 | 150,682 62 | 217,084 84 |
| RESOURCES OF THE BANKS. | | | | | |
| Gold, silver, and other coined metals in their banking-houses | 14,525 97 | 6,332 90 | 5,377 13 | 1,130 04 | 6,554 75 |
| Real estate | ..... | ..... | ..... | ..... | 5,000 00 |
| Bills of other banks incorporated in this State | 851 00 | 1,832 00 | 7,016 95 | 3,250 46 | 3,462 00 |
| Bills of other banks incorporated elsewhere | 60 00 | 186 00 | 1,230 00 | 83 00 | 1,162 00 |
| Balances due from other banks | 2,016 53 | 7,505 98 | 8,597 42 | 25,324 91 | 1,044 76 |
| 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 | 500,036 47 | 199,790 30 | 190,092 84 | 120,895 24 | 199,861 33 |
| Total amount of *resources* of banks | 517,489 97 | 215,647 18 | 212,314 34 | 150,683 65 | 217,084 84 |
| Date, rate, and amount of dividends since the last annual return | Nov., 1852, 4 per cent., 8,000 00 May, 1853, 4 per cent., 8,000 00 | Oct., 1852, 3 per cent., 3,000 00 April, 1853, 3 per cent., 3,000 00 Oct., 1853, 3 per cent., 3,000 00 | Oct., 1852, 4 per cent., 4,000 00 April, 1853, 4 per cent., 4,000 00 | New bank. | Oct., 1852, 4 per cent., 6,000 00 April, 1853, 4½ per cent., 4,500 00 |
| Amount of reserved profits at the time of declaring the last dividend | 33,235 50 | 4,681 16 | 7,294 02 | ..... | 9,608 86 |
| Amount of debts due to each bank, secured by pledge of its stock | 3,369 88 | ..... | ..... | ..... | 1,500 00 |
| Amount of debts due and unpaid, and considered doubtful | ..... | ..... | ..... | ..... | 349 99 |

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D.—*Abstract exhibiting the condition of the Banks in Massachusetts*—Continued.

| | RANDOLPH. | ROXBURY. | WEYMOUTH. | WRENTHAM. | ATTLEBOROUGH. |
|---|---|---|---|---|---|
| | Randolph. | Peoples'. | Union Bank of Weymouth & Braintree. | Wrentham. | Attleborough. |
| DUE FROM THE BANKS. | | | | | |
| Capital stock paid in | $150,000 00 | $150,000 00 | $148,050 00 | $150,000 00 | $100,000 00 |
| Bills in circulation of five dollars and upwards | 105,940 00 | 74,870 00 | 92,830 00 | 85,210 00 | 31,695 00 |
| Bills in circulation less than five dollars | 32,760 00 | 23,061 00 | 24,312 00 | 24,288 00 | 14,032 00 |
| Net profits on hand | 43,130 09 | 15,364 31 | 15,626 93 | 9,763 76 | 12,396 54 |
| Balances due to other banks | | | | | 4,641 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 | 40,509 97 | 92,908 63 | 40,163 92 | 22,144 12 | 20,238 51 |
| Cash deposited bearing interest | | | | | |
| Total amount due from the banks | 372,340 06 | 356,203 94 | 320,982 85 | 291,405 88 | 183,005 34 |
| RESOURCES OF THE BANKS. | | | | | |
| Gold, silver, and other coined metals in their banking-houses | 6,904 32 | 14,013 72 | 8,675 28 | 4,622 50 | 2,881 60 |
| Real estate | | | 6,000 00 | 753 30 | 3,900 00 |
| Bills of other banks incorporated in this State | 1,788 00 | 16,805 00 | 10,200 00 | 75 00 | 205 00 |
| Bills of other banks incorporated elsewhere | 5,000 00 | 3,087 00 | 335 00 | 224 00 | 265 00 |
| Balances due from other banks | 48,679 88 | 31,152 43 | 35,284 40 | 13,129 83 | 3,985 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 | 309,967 86 | 291,145 79 | 260,488 17 | 272,601 25 | 171,768 21 |
| Total amount of resources of banks | 372,340 06 | 356,203 94 | 320,982 85 | 291,405 88 | 183,005 34 |
| Date, rate, and amount of dividends since the last annual returns | Oct., 1852, 5 per cent., 7,500 00 April, 1853, 5 per cent., 7,500 00 | Oct., 1852, 4 per cent., 6,000 00 April, 1853, 4 per cent., 6,000 00 | Oct., 1852, 4 per cent., 4,000 00 April, 1853, 4 per cent., 4,000 00 Oct., 1853, 4 per cent., 4,800 00 | Nov., 1852, 3½ per cent., 5,250 00 May, 1853, 3½ per cent., 5,250 00 | No dividend. |
| Amount of reserved profits at the time of declaring the last dividend | 30,702 37 | 7,274 93 | 11,549 99 | 3,949 50 | 11,174 58 |
| Amount of debts due to each bank, secured by pledge of its stock | | | | 1,150 00 | |
| Amount of debts due and unpaid, and considered doubtful | | | | | 19,000 00 |



D.—*Abstract exhibiting the condition of the Banks in Massachusetts*—Continued.

| | FAIRHAVEN. | FALL RIVER. | | NEW BEDFORD. | |
|---|---|---|---|---|---|
| | Fairhaven. | Fall River. | Massasoit. | Bedford Commercial. | Marine. |
| DUE FROM THE BANKS. | | | | | |
| Capital stock paid in | $200,000 00 | $350,000 00 | $152,900 00 | $600,000 00 | $500,000 00 |
| Bills in circulation of five dollars and upwards | 79,900 00 | 143,760 00 | 78,530 00 | 257,675 00 | 250,835 00 |
| Bills in circulation less than five dollars | 12,398 25 | 36,619 00 | 12,604 00 | 41,665 00 | 66,112 00 |
| Net profits on hand | 14,293 30 | 22,162 62 | 22,525 41 | 42,419 68 | 40,351 23 |
| Balances due to other banks | 1,921 51 | 5,673 88 | 1,575 75 | 112,489 82 | 22,631 97 |
| 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 | 92,231 53 | 88,652 18 | 52,313 60 | 102,735 36 24,260 69 | 161,587 38 21,182 20 |
| Cash deposited bearing interest | | | | | |
| Total amount due from the banks | 399,844 59 | 646,867 68 | 320,448 76 | 1,182,245 55 | 1,062,699 78 |
| RESOURCES OF THE BANKS. | | | | | |
| Gold, silver, and other coined metals in their banking-houses | 6,667 14 | 22,433 58 | 12,763 61 | 6,742 66 | 15,428 08 |
| Real estate | 3,000 00 | 7,000 00 | | 18,000 00 | 10,978 37 |
| Bills of other banks incorporated in this State | 159 00 | 14,712 37 | 10,270 45 | 3,100 00 | 2,974 00 |
| Bills of other banks incorporated elsewhere | 24 00 | | | 305 00 | 201 00 |
| Balances due from other banks | 42,643 04 | 36,316 08 | 7,919 60 | 10,403 60 | 48,516 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 | 347,351 41 | 566,405 65 | 289,495 10 | 1,143,694 29 | 984,601 81 |
| Total amount of resources of banks | 399,844 59 | 646,867 68 | 320,448 76 | 1,182,245 55 | 1,062,699 78 |
| Date, rate, and amount of dividends since the last annual returns | Oct., 1852, 3½ per cent., 7,000 00 April, 1853, 4 per cent., 8,000 00 Oct., 1853, 4 per cent., 8,000 00 | April, $3 per share, 12,000 00 October, $3 per share, 12,000 00 | January, 4 per cent., 4,000 00 July, 4 per cent., 4,000 00 | Oct., 1852, 3½ per cent., 21,000 00 April, 1853, 3½ per cent., 21,000 00 | Oct., 1852, 3½ per cent., 17,500 00 April, 1853, 3½ per cent., 17,500 00 |
| Amount of reserved profits at the time of declaring the last dividend | 5,293 30 | 22,162 62 | 16,985 99 | 17,796 12 | 17,733 08 |
| Amount of debts due to each bank, secured by pledge of its stock | 700 00 | 1,000 00 | 800 00 | | 900 00 |
| Amount of debts due and unpaid and considered doubtful | | | | 2,925 12 | 806 67 |

D.—*Abstract exhibiting the condition of the Banks in Massachusetts*—Continued.

| | NEW BEDFORD. | | TAUNTON. | | |
|---|---|---|---|---|---|
| | Mechanics'. | Merchants'. | Bristol County. | Machinists'. | Taunton. |
| **DUE FROM THE BANKS.** | | | | | |
| Capital stock paid in | $200,000 00 | $600,000 00 | $250,000 00 | $100,000 00 | $250,000 00 |
| Bills in circulation of five dollars and upwards | 117,710 00 | 354,580 00 | 156,110 00 | 59,045 00 | 154,215 00 |
| Bills in circulation less than five dollars | 20,518 00 | 57,863 00 | 44,971 00 | 25,972 00 | |
| Net profits on hand | 39,906 70 | 49,077 83 | 21,940 83 | 11,920 88 | 28,708 01 |
| Balances due to other banks | 611 87 | 36,746 64 | 493 83 | 2,171 29 | 2,067 43 |
| Cash deposited, including all sums whatsoever due from the banks not bearing interest, its bills in circulation, profits and balances due to other banks excepted | 80,557 20 | 154,073 21 | 77,941 32 | 62,473 15 | 100,795 51 |
| Cash deposited bearing interest | | 25,394 89 | | | |
| Total amount due from the banks | 459,303 77 | 1,277,735 57 | 551,456 98 | 261,582 32 | 535,805 95 |
| **RESOURCES OF THE BANKS.** | | | | | |
| Gold, silver, and other coined metals in their banking-houses | 6,680 77 | 6,514 09 | 5,251 50 | 3,843 97 | 5,533 92 |
| Real estate | 9,000 00 | 13,000 00 | 10,000 00 | | 9,212 16 |
| Bills of other banks incorporated in this State | 2,503 00 | | 1,574 14 | 4,169 00 | 890 00 |
| Bills of other banks incorporated elsewhere | 570 00 | 122 00 | 444 00 | 237 00 | 130 00 |
| Balances due from other banks | 11,420 62 | 48,760 94 | 67,432 69 | 59,533 46 | 33,737 00 |
| Amount of all debts due, including notes, bills of exchange, and all stocks and funded debts of every description, excepting the balances due from other banks | 429,129 38 | 1,209,338 54 | 466,754 65 | 193,808 89 | 486,302 27 |
| Total amount of resources of banks | 459,303 77 | 1,277,735 57 | 551,456 98 | 261,582 32 | 535,805 95 |
| Date, rate, and amount of dividends since the last annual returns | Oct. 1852, 3½ per cent., 7,000 00<br>April, 1853, 3½ per cent., 7,000 00<br>Oct., 1853, 3½ per cent., 7,000 00 | Oct., 1852, 3½ per cent., 21,000 00<br>April, 1853, 3½ per cent., 21,000 00 | Oct. 1852 6 per cent., 12,000 00<br>April, 1853, 4 per cent., 8,000 00 | 3 per cent., 6,000 00 | Oct., 1852, 4 per cent., 8,000 00<br>April, 1853, 4 per cent., 8,000 00<br>Oct., 1853, on 250,000 00 4 per cent., 10,000 00 |
| Amount of reserved profits at the time of declaring the last dividend | 31,906 70 | 17,821 34 | 20,940 86 | 11,920 88 | 27,585 43 |
| Amount of debts due to each bank secured by pledge of its stock | | 2,400 00 | 500 00 | | |
| Amount of debts due and unpaid, and considered doubtful | 27,130 00 | | | | |

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

| | ABINGTON. | HINGHAM. | PLYMOUTH. | | WAREHAM. |
|---|---|---|---|---|---|
| | Abington. | Hingham. | Old Colony. | Plymouth. | Wareham. |
| **DUE FROM THE BANKS.** | | | | | |
| Capital stock paid in | $150,000 00 | $140,000 00 | $100,000 00 | $150,000 00 | $100,000 00 |
| Bills in circulation of five dollars and upwards | 98,550 00 | 97,420 00 | 78,200 00 | 142,160 00 | 75,030 00 |
| Bills in circulation less than five dollars | 36,052 00 | 23,058 00 | 20,498 00 | 36,163 00 | 21,420 00 |
| Net profits on hand | 15,725 33 | 22,609 45 | 21,969 95 | 28,417 83 | 78 59 |
| Balances due to other banks | | | 9,672 22 | | 275 07 |
| Cash deposited, including all sums whatsoever due from the banks not bearing interest, its bills in circulation, profits and balances due to other banks excepted | 29,767 50 | 43,916 42 | 26,983 29 | 25,077 00 | 37,541 13 |
| Cash deposited bearing interest | | | | | |
| Total amount due from the banks | 330,094 83 | 329,003 87 | 257,323 46 | 381,817 83 | 234,344 79 |
| **RESOURCES OF THE BANKS.** | | | | | |
| Gold, silver, and other coined metals in their banking-houses | 5,026 05 | 7,179 14 | 3,805 58 | 6,339 12 | 2,768 03 |
| Real estate | 4,013 88 | 7,378 36 | 500 00 | 500 00 | 7,856 25 |
| Bills of other banks incorporated in this State | 5,187 41 | 9,147 46 | 5,752 31 | 10,687 50 | 7,510 00 |
| Bills of other banks incorporated elsewhere* | 2,000 00 | 73 00 | | | 59 00 |
| Balances due from other banks | 15,560 82 | 23,012 88 | 48,226 20 | 75,517 04 | 16,429 33 |
| 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 | 298,306 67 | 282,213 03 | 199,039 37 | 288,774 17 | 199,722 18 |
| Total amount of resources of banks | 330,094 83 | 329,003 87 | 257,323 46 | 381,817 83 | 234,344 79 |
| Date, rate, and amount of dividends since the last annual returns | Oct., 1852, 4 per cent., 4,000 00<br>April, 1853, 4 per cent., 4,000 00<br>Oct., 1853, 4 per cent. on 100,000 00 & interest on 50,000 00 4,690 31 | Oct., 1852, 4 per cent., 4,200 00<br>April, 1853, 4½ per cent., 4,500 00<br>Oct., 1853, 4½ per cent., 6,000 00 | April, 1853, 5 per cent., 5,000 00<br>Sept., 1853, 5 per cent., 5,000 00 | Oct., 1852, 5 per cent., 5,000 00<br>April, 1853, 5 per cent., 5,000 00 | No dividend. |
| Amount of reserved profits at the time of declaring the last dividend | 9,847 28 | 15,118 76 | 19,938 46 | 23,119 45 | 5,431 79 |
| Amount of debts due to each bank secured by pledge of its stock | | 2,600 00 | | 3,000 00 | |
| Amount of debts due and unpaid, and considered doubtful | | | | | 20,464 06 |

* "Bills of other banks incorporated elsewhere," was erased from return, and "Due from Commonwealth," substituted.

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D.—*Abstract exhibiting the condition of the Banks in Massachusetts*—Continued.

| | FALMOUTH. | YARMOUTH. | NANTUCKET. |
|---|---|---|---|
| | *Falmouth.* | *Barnstable.* | *Pacific.* |
| **DUE FROM THE BANKS.** | | | |
| Capital stock paid in | $100,000 00 | $300,000 00 | $200,000 00 |
| Bills in circulation of five dollars and upwards | 57,150 00 | 227,495 00 | 129,815 00 |
| Bills in circulation less than five dollars | 6,924 00 | 19,360 00 | 21,882 00 |
| Net profits on hand | 8,324 46 | 46,644 42 | 40,797 66 |
| Balances due to other banks | | | 542 97 |
| 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 | 6,691 86 | 26,769 32 | 283,470 98 |
| Cash deposited bearing interest | | | |
| Total amount due from the banks | 179,090 32 | 620,268 74 | 676,508 61 |
| **RESOURCES OF THE BANKS.** | | | |
| Gold, silver, and other coined metals in their banking-houses | 2,892 75 | 6,376 09 | 17,825 43 |
| Real estate | 5,162 00 | 2,000 00 | 10,000 00 |
| Bills of other banks incorporated in this State | | 304 00 | 46 00 |
| Bills of other banks incorporated elsewhere | | 24 00 | 17 00 |
| Balances due from other banks | 23,761 30 | 22,788 90 | 250,062 73 |
| 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 | 147,274 27 | 588,775 75 | 398,557 45 |
| Total amount of the resources of the banks | 179,090 32 | 620,268 74 | 676,508 61 |
| Date, rate, and amount of dividends since the last annual returns | Oct., 1852, 3 per cent., 3,000 00 April, 1853, 3 per cent., 3,000 00 | Oct., 1852, 4 per cent., 12,000 00 April, 1853, 4½ per cent., 13,500 00 | Oct., 1852, 5 per cent., 10,000 00 April, 1853, 5 per cent., 10,000 00 |
| Amount of reserved profits at the time of declaring the last dividend | 4,721 30 | 29,771 93 | 25,955 46 |
| Amount of debts due to each bank, secured by pledge of its stock | 4,575 00 | 9,278 40 | |
| Amount of debts due and unpaid, and considered doubtful | 1,000 00 | 381 86 | |

Q.5



AGGREGATE.

| | Thirty-five banks in Boston. | One hundred and eight banks out of Boston. | Total—one hundred and forty-three banks. |
|---|---|---|---|
| **DUE FROM THE BANKS.** | | | |
| Capital stock paid in | $28,571,000 00 | $20,479,175 00 | $49,050,175 00 |
| Bills in circulation of five dollars and upwards | 8,216,284 00 | 12,817,224 00 | 21,033,508 00 |
| Bills in circulation less than five dollars | 1,402,135 00 | 3,184,829 00 | 4,586,964 00 |
| Net profits on hand | 2,962,478 67 | 2,076,655 43 | 5,039,134 10 |
| Balances due to other banks | 8,107,275 60 | 486,166 14 | 8,593,441 74 |
| 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 | 13,199,217 01 | 5,380,435 09 | 18,579,652 10 |
| Cash deposited bearing interest | 295,101 64 | 132,897 11 | 427,998 75 |
| Total amount due from the banks | 62,753,491 92 | *44,557,381 77 | *107,310,873 69 |
| **RESOURCES OF THE BANKS.** | | | |
| Gold, silver, and other coined metals in their banking-houses | 2,921,154 62 | 810,609 94 | 3,731,764 56 |
| Real estate | 617,309 93 | 452,542 18 | 1,069,852 11 |
| Bills of other banks incorporated in this State | 6,035,969 79 | 609,539 58 | 6,645,509 37 |
| Bills of other banks incorporated elsewhere | 624,589 00 | 70,362 50 | 694,951 50 |
| Balances due from other banks | 3,875,664 42 | 4,096,025 21 | 7,971,689 63 |
| 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 | 48,678,804 16 | 38,508,373 28 | 87,187,177 44 |
| Total amount of the resources of the banks | 62,753,491 92 | *44,547,452 69 | *107,300,944 61 |
| Date, rate, and amount of dividends since the last annual returns | Oct., 1852, 867,500 00 April, 1853, 877,000 00 | Oct., 1852, 698,945 00 April, 1853, 688,760 00 | Oct., 1852, 1,566,445 00 April, 1853, 1,565,760 00 |
| Amount of reserved profits at the time of declaring the last dividend | 2,292,877 37 | 1,440,063 85 | 3,732,941 22 |
| Amount of debts due to each bank, secured by, and pledge of, its stock | 262,731 89 | 216,385 56 | 479,117 45 |
| Amount of debts due and unpaid, and considered doubtful | 6,485 47 | 100,657 29 | 107,142 76 |

* See remarks below.

Average dividend of twenty-eight banks in Boston, from which the amount is returned, in October, 1852, is 3 93-100 per cent.; in April, 1853, 3 95-100 per cent. Average dividend of eighty-one banks, out of Boston, in October, 1852, is 3 85-100 per cent.; of ninety-five banks, in April, 1853, 3 92-100 per cent. Average dividend of one hundred and nine banks, in and out of Boston, in October, 1852, is 3 89-100 per cent.; of one hundred and twenty-three banks, in April, 1853, is 3 93-100 per cent.

## REMARKS.

The total amount of the "resources of the banks," and the total amount "due from the banks," do not agree, owing to discrepancies in the returns of the Mount Wollaston, Quincy, of $1 63; of the Holyoke, Northampton, of 50 cents, and of the Blue Hill, Dorchester, of $9,930 61.

The Hamilton, Boston; Shoe and Leather Dealers', Boston; Rockport, Rockport; and Cochituate, Boston, include in one item, "bills of other banks incorporated in this State," and "bills of other banks incorporated elsewhere."

The Randolph, Hingham, Bunker Hill, Charlestown; Merchants', New Bedford, and Mechanics', New Bedford, include in "amount of all debts due, &c.," "loans to the commonwealth."

Hamilton, Boston, includes dividend due October 3, in "cash deposited," &c.

Merrimack, Haverhill—"balance due to other banks," includes $8,825 72 deposited, bearing interest.

The following banks returned the rate, without the amount of dividend, viz: Columbian, Eagle, Grocers', Tremont, Marblehead, Powow River, and Mount Wollaston.

Sixty-five banks made returns of dividends in October, 1853.

D—Continued.

*The following new Banks were chartered at the session of* 1853, *and are embraced in the foregoing abstract, viz:*

| Location. | Name. | Amount of capital. | Commenced operations. |
|---|---|---|---|
| Boston | Howard Banking Company | $500,000 00 | August 23, 1853 |
| Boston | National | 300,000 00 | August 2, 1853 |
| Boston | Webster | 1,500,000 00 | August 16, 1853 |
| Cambridge | Cambridge City | 100,000 00 | September 1, 1853 |
| Woburn | Woburn | 100,000 00 | September 16, 1853 |
| Pittsfield | Pittsfield | 150,000 00 | June 18, 1853 |
| Quincy | Mount Wollaston | 100,000 00 | August 12, 1853 |

*The following new Banks, chartered at the session of* 1853, *are not embraced in the foregoing abstract, viz:*

| Location. | Name. | Amount of capital. | Commenced operations. |
|---|---|---|---|
| Boston | Eliot | $300,000 00 | October 7, 1853 |
| Methuen | Spicket Falls | 100,000 00 | November 15, 1853 |
| Lowell | Wamesit | 100,000 00 | October 31, 1853 |
| Springfield | Pynchon | 150,000 00 | October 14, 1853 |
| Roxbury | *Rockland* | 100,000 00 | October 18, 1853 |
| Fall River | Metacomet | 400,000 00 | December 5, 1853 |
| South Boston | Broadway | 100,000 00 | |
| Hopkinton | Hopkinton | 100,000 00 | |
| Cambridge | Lechmere | 100,000 00 | |



D—Continued.

*The capital stock of the following Banks was increased at the session of* 1853, *as follows:*

| Location. | Name of bank. | Am'nt of increase. | Remarks. |
|---|---|---|---|
| Boston | Atlas | $250,000 00 | |
| Boston | Bank of Commerce | 500,000 00 | Whole amount paid in. |
| Boston | Blackstone | 100,000 00 | Do. |
| Boston | Boylston | 50,000 00 | Do. |
| Boston | Eagle | 200,000 00 | Do. |
| Boston | Freeman's | 50,000 00 | Do. |
| Boston | Granite | 150,000 00 | $100,000 paid in. |
| Boston | Grocers' | 200,000 00 | Whole amount paid in. |
| Boston | Mechanics' | 50,000 00 | Do. |
| Boston | Merchants' | 2,000,000 00 | $1,000,000 paid in. |
| Boston | North | 150,000 00 | |
| Boston | North America | 250,000 00 | Whole amount paid in. |
| Boston | *Shawmut* | 250,000 00 | |
| Boston | Tremont | 250,000 00 | $124,430 paid in. |
| Boston | Union | 100,000 00 | |
| Danvers | Village | 40,000 00 | Whole amount paid in. |
| Danvers | Warren | 50,000 00 | Do. |
| Gloucester | Gloucester | 100,000 00 | Do. |
| Lynn | Laighton | 50,000 00 | Do. |
| Lynn | Mechanics' | 50,000 00 | Do. |
| Salem | Asiatic | 10,000 00 | Do. |
| Cambridge | Cambridge Market | 50,000 00 | Do. |
| Lowell | Prescott | 50,000 00 | Do. |
| Waltham | Waltham | 50,000 00 | Do. |
| Leicester | Leicester | 50,000 00 | Do. |
| Milford | Milford | 50,000 00 | Do. |
| Millbury | Millbury | 25,000 00 | Do. |
| Worcester | Central | 100,000 00 | Do. |
| Worcester | Mechanics' | 50,000 00 | Do. |
| Worcester | Worcester | 50,000 00 | Do. |
| Worcester | | 50,000 00 | Do. |
| Ware | Hampshire Manufacturers' | 50,000 00 | $40,000 paid in. |
| Greenfield | Franklin County | 100,000 00 | $75,000 paid in. |
| Holyoke | Hadley Falls | 50,000 00 | Whole amount paid in. |
| Westfield | Hampden | 50,000 00 | Do. |
| Great Barrington | Mahaiwe | 50,000 00 | Do. |
| Lee | Lee | 50,000 00 | Do. |
| Dedham | Dedham | 50,000 00 | Do. |
| Weymouth | Weymouth and Braintree | 50,000 00 | Do. |
| Fall River | Massasoit | 100,000 00 | $50,000 paid in. |
| Taunton | Bristol County | 50,000 00 | Whole amount paid in. |
| Taunton | Machinists' | 50,000 00 | Do. |
| Taunton | Taunton | 50,000 00 | Do. |
| Abington | Abington | 50,000 00 | Do. |
| *Hingham* | *Hingham* | 35,000 00 | Do. |
| Plymouth | Old Colony | 50,000 00 | Do. |
| Plymouth | Plymouth | 50,000 00 | Do. |
| Westfield | Westfield | 50,000 00 | Do. |
| Yarmouth | Barnstable | 50,000 00 | |

D—Continued.

*The following table shows the aggregate of the several Banks in 1852.*

| | Thirty-two banks in Boston. | One hundred and five banks out of Boston. | Total—one hundred and thirty-seven banks. |
|---|---|---|---|
| DUE FROM THE BANKS. | | | |
| Capital stock paid in | $24,660,000 00 | $18,610,500 00 | $43,270,500 00 |
| Bills in circulation of five dollars and upwards | 7,182,252 00 | 10,200,250 00 | 17,382,502 00 |
| Bills in circulation less than five dollars | 1,122,339 00 | 2,667,528 75 | 3,789,867 75 |
| Net profits on hand | 3,283,398 27 | 1,985,075 16 | 5,268,473 43 |
| Balances due to other banks | 8,370,293 71 | 237,944 30 | 8,608,238 01 |
| Cash deposited, including all sums whatsoever due from the banks not bearing interest, its bills in circulation, profits and balances due to other banks excepted | 10,293,087 55 | 4,774,116 67 | 15,067,204 22 |
| Cash deposited bearing interest | 256,033 14 | 218,018 64 | 474,051 78 |
| Total amount due from the banks | 55,167,403 67 | *38,693,433 62 | *93,860,837 29 |
| RESOURCES OF THE BANKS. | | | |
| Gold, silver, and other coined metals in their banking-houses | 2,784,792 08 | 778,990 44 | 3,563,782 52 |
| Real estate | 631,241 49 | 459,221 60 | 1,090,463 09 |
| Bills of other banks incorporated in this State | 4,392,125 42 | 484,482 29 | 4,876,607 71 |
| Bills of other banks incorporated elsewhere | 405,402 00 | 64,152 35 | 469,554 35 |
| Balances due from other banks | 2,844,478 96 | 3,821,933 19 | 6,666,412 15 |
| 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 | 44,109,363 72 | 33,062,715 31 | 77,172,079 03 |
| Total amount of the resources of the banks | 55,167,403 67 | †38,671,495 18 | †93,838,898 85 |
| Date, rate, and amount of dividends since the last annual returns | October, 1851, 903,275 00<br>April, 1852, 953,500 00 | October, 1851, 691,636 55<br>April, 1852, 694,362 12 | October, 1851, 1,599,911 55<br>April, 1852, 1,647,862 12 |
| Amount of reserved profits at the time of declaring the last dividend | 1,988,664 58 | 1,191,373 32 | 3,180,037 90 |
| Amount of debts due to each bank, secured by pledge of its stock | 228,870 31 | 293,153 54 | 522,023 85 |
| Amount of debts due and unpaid, and considered doubtful | 24,103 28 | 174,659 93 | 198,763 21 |

Average dividends of thirty-two banks in Boston in October, 1851, a fraction over 3.71 per cent.; in April, 1852, a fraction over 3.89 per cent. Average dividends of one hundred and five banks out of Boston in October, 1851, a fraction over 3.94 per cent.; in April, 1852, a fraction over 3.76 per cent. Average dividends of one hundred and thirty-seven banks in and out of Boston in October, 1851, a fraction over 3.80 per cent.; in April, 1852, a fraction over 3.84 per cent.

* The first seven items of these two totals fail to make the eighth, because of an error of ten cents in the return of the Tradesman's Bank of Chelsea.

† The deficiency in this side of the account is owing to a deficit in the account of the Blue Hill Bank of $21,928.44, of which it has been robbed.



D—Continued.

*Abstract exhibiting the condition of the Institutions for Savings in Massachusetts, on the last Saturday of October, 1853.*

[The official circular requiring returns from the Savings Institutions was issued by the governor on the first day of November, and had reference to their condition on the last Saturday of October, 1853; and the returns were all duly received.]

| | BOSTON. | | | ANDOVER. | DANVERS. |
|---|---|---|---|---|---|
| | Provident Institution for Savings. | Suffolk Savings Bank, for seamen and others. | East Boston Savings Bank. | Andover Savings Bank. | Danvers Savings Bank. |
| Number of depositors | 27,910 | 7,467 | 380 | 939 | 772 |
| Amount of deposites | $5,155,947 92 | $1,856,460 54 | $63,599 92 | $200,048 16 | $117,590 06 |
| Public funds | 257,520 00 | 31,265 95 | | | |
| Loans on public funds | | | | | |
| Bank stock | 1,506,580 00 | 184,950 00 | 13,271 87 | 28,800 00 | 41,207 55 |
| Loans on bank stock | 62,000 00 | 18,450 00 | 8,000 00 | 500 00 | 14,050 00 |
| Deposites in banks bearing interest | 50,000 00 | | 1,890 74 | | 14,369 56 |
| Railroad stock | | | | | |
| Loans on railroad stock | 26,000 00 | 19,000 00 | 3,825 00 | | |
| Invested in real estate | 32,203 86 | | | 2,303 60 | |
| Loans in mortgage of real estate | 1,619,122 50 | 992,812 38 | 24,300 00 | 84,080 68 | 30,150 00 |
| Loans to county or town | 400,175 00 | | | 2,400 00 | 6,929 00 |
| Loans on personal security | 1,260,000 00 | 651,450 00 | 14,000 00 | 81,651 17 | 10,884 00 |
| Cash on hand | 79,797 49 | 16,253 15 | 185 42 | 312 71 | |
| Rate and amount of ordinary dividend for last year. | 4 per cent., 167,768 61 | 4 per cent., 50,342 00 | 4 per cent., 1,421 41 | 5 per cent., 8,637 95 | 5 per cent. |
| Average annual per cent. of dividends of last five years. | 8 per cent. | 8 per cent. | Not in operation 5 years. | 6¼ per cent. | Less than five years. |
| Annual expenses of the institution | 17,772 61 | 7,582 05 | About 300 00 | 400 00 | About 175 00 |

*Provident Institution for Savings in Boston.*—The public funds are: Massachusetts scrip, $257,520. The bank stock is owned as follows: Atlantic, $21,500; Atlas, 22,500; Boston, 35,000; City, 31,500; Columbian, 21,400; Eagle, 31,500; Granite, 44,000; Globe, 31,500; Hamilton, 22,500; Market, 36,400; Massachusetts, 22,500; Merchants', 160,000; New England, 23,900; North, 23,000; State, 39,480; Suffolk, 30,000; Shoe and Leather Dealers', 50,000; Tremont, 56,200; Union, 31,200; Washington, 22,500; Webster, 750,000. The loans on bank stock are: 123 shares Atlantic, $11,000; 216 shares Exchange, 16,000; 16 shares Globe, 500; 100 shares Laighton, 8,000; 60 shares Mechanics', 5,000; 100 shares Market, 5,000; 82 shares Suffolk, 6,500; 56 shares Shoe and Leather Dealers', 5,000; 25 shares Exchange, 8 shares Faneuil Hall, and 24 shares Fall River Railroad, 5,000. The deposites bearing interest are, in the Boston bank, $50,000. Loans on railroad stock are: 60 shares Boston and Worcester, $5,000; 50 shares Boston and Maine, 3,500; 25 shares Fitchburg, 1,800; 3 shares Connecticut River, 2,500; 30 shares Nashua and Lowell, 2,500; 65 shares Boston and Worcester Railroad, and 60 shares Boston Bank, 8,000; 12 shares Fitchburg Railroad, and 20 shares New England Bank, 2,700.

*Suffolk Savings Bank for Seamen and Others.*—The public funds are: City of Boston, $12,500; City of Roxbury, 18,765 95. The bank stock is owned as follows: 150 shares Market, $10,500; 208 shares Atlas, 20,800; 100 shares Washington, 10,000; 100 shares Hamilton, 10,000; 175 shares State, 10,500; 150 shares Shoe and Leather Dealers', 15,000; 100 shares Granite, 10,000; 175 shares Bay State, 17,500; 150 shares City, 15,000; 100 shares Bank of Commerce, 10,000; 100 shares Union, 10,000; 100 shares Bank of North America, 10,000; 133 shares Merchants', 13,300; 20 shares Massachusetts, 5,000; 125 shares Webster, 12,500; 50 shares Railroad Bank, 3,750; 11 shares New England, $1,100. The loans on bank stock are as follows: 40 shares Webster, $3,500; 88 shares Boston, 3,950; 35 shares Granite, and 13 shares Union, 3,000; 100 shares Granite, 8,000; and 13 shares Market, and 6 shares Globe, as extra collateral to a mortgage. The loans on railroad stock are: 122 shares Fitchburg, $9,000; 26 shares Fitchburg, and 20 shares Lowell, 10,000.

*East Boston Savings Bank.*—The bank stock owned is: Merchants', $2,771 87; Webster, 3,000; Bank of North America, 5,000; National, 2,500. Loans on bank stock: 60 shares Howard Banking Company, $5,000; 37 shares Bank of North America, 3,000. Deposites bearing interest are: In Bank of North America, $513 17; Merchants' Bank, 1,377 57. Loans on railroad stock: 1 share Lowell, and 30 shares Fall River, $2,975; 10 shares Quanapowitt, 850.

*Andover Savings Bank.*—Bank stock owned as follows: Andover Bank, $10,000; Bay State, 5,000; Granite, 6,000; Blackstone, 2,800; Webster, 5,000. Loans on bank stock: 18 shares Railroad Bank, Lowell, $500.

*Danvers Savings Bank.*—Bank stock owned as follows: Village, $6,229 05; Bank of Commerce, 8,164; Rockport, 1,000; Commercial, 700; Tremont, 1,411 50; Warren, 4,538; Bank of North America, 2,215; Exchange, 8,380; Naumkeag, 507 50; Grocers', 8,062 50. Loans on bank stock: 59 shares Village, $4,700; 100 shares Cochituate, 9,000; 7 shares Salem, 350. Deposites in bank bearing interest are, in Village Bank, $14,369 56.

D.—*Abstract exhibiting the condition of the Institutions for Savings*—Continued.

| | GLOUCESTER. | HAVERHILL. | LAWRENCE. | LYNN. | NEWBURYPORT. |
|---|---|---|---|---|---|
| | Cape Ann Savings Bank. | *Haverhill* Savings Bank. | *Essex Savings* Bank. | *Lynn Institution* for Savings. | Institution for Savings in Newburyport and vicinity. |
| Number of depositors | 351 | 2,519 | 823 | 1,369 | 5,228 |
| Amount of deposites | $36,499 99 | $446,856 78 | $121,002 98 | $177,105 22 | $1,032,776 95 |
| Public funds | | | | | 37,000 00 |
| Loans on public funds | | | | | |
| Bank stock | 25,200 00 | 144,600 00 | 28,600 00 | 17,100 00 | 358,700 00 |
| Loans on bank stock | | 75,250 00 | 5,450 00 | 18,100 00 | 19,300 00 |
| Deposites in banks bearing interest | | 10,000 00 | | 17,700 00 | |
| Railroad stock | | | | | 75,000 00 |
| Loans on railroad stock | | 1,800 00 | | | 1,161 00 |
| Invested in real estate | | 12,600 00 | | | 3,000 00 |
| Loans in mortgage of real estate | 2,125 00 | 191,000 00 | 21,210 00 | 79,069 00 | 180,842 43 |
| Loans to county or town | 6,500 00 | | 2,000 00 | 28,200 00 | 203,800 00 |
| Loans on personal security | 1,013 00 | 28,600 00 | 57,050 00 | 22,464 00 | 146,345 82 |
| Cash on hand | 1,991 38 | 1,488 69 | 8,898 58 | 800 73 | 23,786 62 |
| Rate and amount of ordinary dividend for last year | 5 per cent., 1,305 57 | 5 per cent., 18,993 24 | 4 per cent., 3,395 12 | 5 per cent., 7,262 17 | 6 per cent., 53,473 87 |
| *Average annual per cent. of dividends* of last five years | 6.3 per cent. | 6¼ per cent. | 9.45 per cent. | 6 per cent. | 6¼ per cent. |
| Annual expenses of the Institution | 85 00 | 674 25 | 302 25 | 404 28 | 2,020 00 |

*Cape Ann Savings Bank.*—The bank stock is owned as follows: Gloucester, $2,500; Merchants', 700; Grocers', 2,000; Exchange, 4,100; Tremont, 3,700; Freeman's, 1,400; Globe, 1,000; Blackstone, 3,500; Shawmut, 2,500; Rockport, 1,800; Howard Banking Company, 2,000.

*Haverhill.*—Bank stock owned as follows: Haverhill, $18,300; Essex, 16,800; Merrimack, 13,500; Andover, 3,200; Bay State, 2,000; North American, 19,500; Exchange, 12,000; National, 10,000; Webster, 10,000; Howard, 8,000; North, 7,100; Shawmut, 5,800; Atlas, 5,000; Faneuil Hall, 4,000; Atlantic, 3,500; Columbian, 2,000; Eagle, 2,700; Shoe and Leather Dealers', 800; State, 600. Loans on bank stock are: Essex, $13,000; Union, 3,800; Merrimack, 2,200; Haverhill, 3,700; Malden, 14,850; Abington, 400; Union, 900; Merchants', 900; Faneuil Hall, 1,800; Exchange, 15,200; Mechanics', 14,200; North America, 1,300. Deposite bearing interest is, in Essex Bank, $10,000. Loans on railroad stock are: Boston and Worcester, $800; Taunton Branch, 1,000.

*Essex Savings Bank.*—Bank stock is owned as follows: Bay State, $12,000; Merchants', 1,700; Tremont, 3,800; Bank of Commerce, 4,000; Webster, 7,500. Loans on bank stock: 58 shares Salem bank, $5,000; 5 shares Bay State, 450.

*Lynn Savings Institution.*—Bank stock owned as follows: Lynn Mechanics', 95 shares, $7,600; Laighton, 30 shares, 3,000; Shoe and Leather Dealers', 20 shares, 2,000; Exchange, 20 shares, 2,000; Howard, 20 shares, 2,000; Columbian, 5 shares, 500. Loans on bank stock as follows: Laighton, 76 shares, $6,710; Lynn Mechanics', 63 shares, 4,260; Shoe and Leather Dealers', 33 shares, 2,900; Exchange, 32 shares, 2,880; Howard, 15 shares, 1,350. Deposite bearing interest is, in *Lynn Mechanics' Bank*, $17,700.

*Institution for Savings in Newburyport and vicinity.*—Public funds owned: Massachusetts 5 per cent. scrip, $37,000. The bank stock owned is in the following banks: Atlantic, $15,700; Atlas, 20,000; Bank of Commerce, 14,700; Boston, 11,250; City, 10,300; Columbian, 10,300; Eagle, 11,900; Exchange, 10,000; Faneuil Hall, 11,800; Globe, 8,300; Granite, 20,600; Hamilton, 10,000; Merchants', 24,200; New England, 5,000; North, 8,900; Shoe and Leather Dealers', 10,600; Suffolk, 2,200; Traders', 24,100; Tremont, 20,900; Union, 13,200; Washington, 18,000; Webster, 5,000; Merchants', Newburyport, 44,240; Mechanics', 17,600; Ocean, 3,500; Gloucester, 6,000. Loans on bank stock are: 175 shares Tremont, and 25 shares Bank of Commerce, $18,150; 8 shares Grocers', 650; 6 shares Mechanics', Newburyport, 500. Railroad stock owned is: 300 shares Fitchburg, 200 shares Eastern, 20 shares Lowell, 100 shares Boston and Worcester, 50 shares Boston and Maine, $75,000. Loans on railroad stock are: 30 shares Eastern, $861; 5 shares Fitchburg, 300. Loans on personal security are: 20 shares in 50 Associates Company, Boston, $20,000; and an annuity in trust in Massachusetts Hospital Life Insurance Company, $3,845 82.



D.—*Abstract exhibiting the condition of the Institutions for Savings*—Continued.

| | ROCKPORT. | SALEM. | SALISBURY. | CAMBRIDGE. | CAMBRIDGEPORT. |
|---|---|---|---|---|---|
| | Rockport Savings Bank. | Salem Savings Bank. | Provident Institution for Savings in the towns of Salisbury and Amesbury. | Savings Institution in Cambridge. | Institution for Savings in Cambridgeport. |
| Number of depositors | 38 | 8,413 | 984 | 1,031 | 124 |
| Amount of deposites | $2,751 00 | $1,636,268 67 | $162,763 27 | $168,255 59 | $14,782 08 |
| Public funds | | 347,886 69 | 2,000 00 | | |
| Loans on public funds | | | | | |
| Bank stock | 2,551 25 | 175,371 80 | 71,905 00 | 11,246 00 | 9,509 17 |
| Loans on bank stock | | 49,000 00 | 4,500 00 | 9,500 00 | 2,050 00 |
| Deposites in banks bearing interest | | 10,010 77 | | | 815 83 |
| Railroad stock | | 55,621 25 | | | |
| Loans on railroad stock | | 111,159 10 | | | 1,000 00 |
| Invested in real estate | | | | | |
| Loans in mortgage of real estate | | 3,500 00 | 24,586 00 | 112,575 00 | |
| Loans to county or town | | 351,439 37 | 27,000 00 | | |
| Loans on personal security | | 512,800 00 | 31,557 00 | 30,200 00 | |
| Cash on hand | 199 75 | 19,477 69 | 5,506 29 | 4,734 59 | 1,391 97 |
| Rate and amount of ordinary dividend for last year | In operation less than 1 year. | 5 per cent., 66,781 64 | 6 per cent., 8,097 41 | 4 per cent., 5,056 01 | 4 per cent., 24 43 |
| Average annual per cent. of dividends of last five years | | 5 per cent. | 6.1 per cent. | 7 per cent. | Chartered in 1853. |
| Annual expenses of the institution | | 2,703 79 | 300 00 | 525 00 | 100 00 |

*Rockport Savings Bank.*—The bank stock is owned as follows: Howard Banking Company, $1,000; National Bank, 1,013 75; Rockport, 537 50.

*Salem Savings Bank.*—The public funds owned are: Massachusetts 5 per cent. scrip, $101,000; Maine 6 per cent., 54,000; Ohio 6 per cent, 112,669 37; Pennsylvania 5 per cent., 80,219 32. The bank stock owned is in the following banks, viz: Exchange, $4,133 33; Marblehead, 2,000; Asiatic, 4,980; Commercial, 3,200; Columbian, 14,000; City, 10,500; Salem, 3,600; Beverly, 625; Merchants', 40,533 47; Bank of Commerce, 60,000; Tremont, 12,500; Grocers', 8,300; Metropolitan, 11,000. Deposites bearing interest are, in the Merchants' Bank, $10,010 77. Railroad stock owned is, Portland, Saco, and Portsmouth, $36,121 25; Portland, Saco, and Portsmouth bonds, 9,500; Boston and Worcester, 10,000. Loans on railroad stock are: On Boston and Worcester, $20,000; Eastern, 15,000; Fitchburg, 5,000; Western, 10,000; Northern, 4,000; Mad River, 2,000; Michigan Central, 10,000; Buffalo and Rochester, 30,000; Philadelphia, Wilmington, and Baltimore, 15,159 10. Loans on bank stock are: Bank of Commerce, $20,000; Exchange, 9,000; Cochituate, 10,000; Naumkeag, 5,000; Commercial, 5,000.

*Provident Institution for Savings in the towns of Salisbury and Amesbury.*—The public funds owned are, Massachusetts 5 per cent. scrip, $2,000. The bank stock is owned in the following banks, viz: Powow River, $5,000; Bay State, 6,300; Railroad, 3,150; Merchants', Boston, 5,600; Union, 2,500; Globe, 2,500; Suffolk, 1,000; Boston, 2,150; Columbian, 1,600; State, *3,120; Atlantic, 500*; Bank of Commerce, 6,000; Atlas, 2,500; Faneuil Hall, 1,300; Tremont, 3,100; Shoe and Leather Dealers', 2,500; Traders', 800; Grocers', 4,085; Granite, 1,200; Exchange, 2,100; Shawmut, 2,500; Webster, 4,000; City, 1,000; Blackstone, 4,400; Eagle, 3,000. Loan on bank stock is, 30 shares Howard Banking Company, $4,500.

*Institution for Savings in Cambridge.*—The bank stock is owned as follows: Cambridge, $630; Charles River, 2,526; Bank of Commerce, 8,090. Loans on bank stock are: 25 shares New England Bank, $2,000; 20 shares Fitchburg, 1,500; 50 shares Exchange, and 20 shares Bank of Commerce, 6,000.

*Institution for Savings in Cambridgeport.*—The bank stock is owned as follows: Webster Bank, $2,525; Eliot, 1,980; Cambridge City, 5,004 17. Loan on bank stock is, on 23 shares Cambridge City, $2,050. Deposite in bank bearing interest is, in Cambridge, Cambridgeport, $815 83. Loan on railroad stock is, on 13 shares Fitchburg, $1,000.

D.—*Abstract exhibiting the condition of the Institutions for Savings*—Continued.

| | CHARLESTOWN. | CONCORD. | FRAMINGHAM. | LOWELL. | |
|---|---|---|---|---|---|
| | Warren Institution for Savings. | Middlesex Institution for Savings. | Framingham Savings Bank. | City Institution for Savings. | Lowell Institution for Savings. |
| Number of depositors | 2,639 | 1,744 | 469 | 2,968 | 5,980 |
| Amount of deposites | $513,438 66 | $394,742 03 | $85,027 27 | $665,305 61 | $1,126,071 68 |
| Public funds | ..... | ..... | ..... | ..... | ..... |
| Loans on public funds | ..... | ..... | ..... | ..... | ..... |
| Bank stock | 40,900 50 | 128,200 00 | 10,400 00 | 148,900 00 | 230,160 00 |
| Loans on bank stock | 4,375 00 | 5,900 00 | 15,100 00 | 47,700 00 | 33,000 00 |
| Deposites in banks bearing interest | ..... | ..... | ..... | 60,000 00 | 198,000 00 |
| Railroad stock | ..... | ..... | ..... | ..... | ..... |
| Loans on railroad stock | 10,600 00 | 15,550 00 | 1,000 00 | ..... | ..... |
| Invested in real estate | ..... | ..... | ..... | ..... | 25,186 45 |
| Loans in mortgage of real estate | 339,550 00 | 168,690 00 | 16,686 50 | 152,920 00 | 199,820 00 |
| Loans to county or town | 15,000 00 | 76,700 00 | 18,850 00 | 86,000 00 | 439,825 00 |
| Loans on personal security | 20,700 00 | 17,390 00 | 22,200 00 | 169,200 00 | ..... |
| Cash on hand | 12,313 16 | 5,958 04 | 2,563 77 | 585 61 | 80 23 |
| Rate and amount of ordinary dividend for last year. | 4 per cent., 14,355 73 | 4 per cent., 12,971 49 | 4 per cent. | 5 per cent., 20,496 12 | 4 per cent. 31,966 15 |
| Average annual per cent. of dividends of last five years. | 8 per cent., | 7 per cent., and a fraction over. | 4 per ct., and 4 per ct. extra in 1851 for 5 years previous. | 7¼ per cent. | 7¼ per cent. |
| Annual expenses of the institution | 1,058 24 | 833 42 | 225 00 | 1,074 67 | 2,400 00 |

*Warren Institution for Savings.*—The bank stock is owned as follows: Atlantic, $824; Bunker Hill, 7,752; City, 1,980; Eagle, 4,834; Granite, 2,350; Merchants', 7,338 50; Market, 2,765; Shoe and Leather Dealers', 5,233; Shawmut, 1,950; State, 1,815; Traders', 4,059. Loans on bank stock, as follows: 12 shares railroad, $700; 21 shares railroad, and 4 shares Bunker Hill, 1,475; 30 shares Dedham, 2,200. Loan on railroad stock is, 127 shares Fitchburg, $10,600.

*Middlesex Institution for Savings.*—The bank stock owned is in the following banks: National, $5,000; Webster, 10,000; Howard Banking Company, 5,000; Merchants', 16,000; City, 8,400; State, 6,000; Eagle, 10,000; Columbian, 2,000; Hamilton, 1,400; Granite, 2,500; Shoe and Leather Dealers', 10,000; Traders', 1,500; Bank of Commerce, 13,300; Tremont, 6,200; Grocers', 2,500; Bank of North America, 7,500; Shawmut, 1,000; Faneuil Hall, 5,000; Eliot, 5,000; Concord, 8,500; Lowell, 900; Framingham, 500. Loans on bank stock are, on 10 shares Plymouth Bank, $900; 55 shares Bank of Commerce, 5,000. Loans on railroad stock are: 30 shares Peterborough and Shirley, $2,250; 10 shares Western, 500; 30 shares Boston and Worcester, 2,500; 115 shares Fitchburg, 10,300.

*Framingham Savings Bank.*—The bank stock is owned as follows: Eliot, $1,500; Grocers', 1,600; Framingham, 2,000; Bank of Commerce, 1,500; Merchants', 1,300; Traders', 1,000; Webster, 1,500. Loans on bank stock are as follows: Traders', $900; Exchange, 900; Merchants', 1,600; Granite, 900; Eliot, 1,800; Bank of Commerce, 900; *Framingham*, 8,100. Loan on railroad stock is, Western, $1,000.

*City Institution for Savings.*—The bank stock is owned as follows: Appleton, $15,000; Prescott, $13,300; Railroad, 900; Tremont, 12,700; Grocers', 10,000; Boylston, 3,000; Shawmut, 1,000; Exchange, 5,000; Granite, 11,000; Blackstone, 7,000; Bay State, 2,500; Bank of Commerce, 20,000; Bank of North America, 20,000; National Bank, 10,000; Eliot, 5,000; Howard Banking Company, 5,000; Webster, 5,000; Wamesit, 2,500. Loans on bank stock are: 219 shares Appleton, $19,200; 60 shares Cochituate, 5,000; 37 shares Prescott, and 25 shares Railroad, 5,000; 209 shares Exchange, 18,500. Deposite bearing interest is, in the Bank of Commerce, $60,000.

*Lowell Institution for Savings.*—The bank stock is owned as follows: Eagle, $37,500; Lowell, 16,300; Globe, 15,000; New England, 14,600; State, 12,980; City, 12,000; Hamilton, 12,000; Market, 9,100; Railroad, 5,100; Bunker Hill, 4,500; Boston, 4,500; Concord, 3,000; Traders', 14,000; Granite, 21,600; Bank of Commerce, 23,000; Tremont, 5,000; Bank of North America, 20,000. Loans on bank stock are: $19,000 on 21,400 Bank of Commerce; 9,000 on 11,400 Lowell Bank; 5,000 on 5,600 Grocers' Bank. Deposites in banks bearing interest are: City, $100,000; Traders', 50,000; Grocers', 4,000; Bank of Commerce, 44,000.



D.—*Abstract exhibiting the condition of the Institutions for Savings*—Continued.

| | NEWTON. | WALTHAM. | CLINTON. | FITCHBURG. | LANCASTER. |
|---|---|---|---|---|---|
| | Institution for Savings in the town of Newton. | Waltham Savings Bank. | Clinton Savings Bank. | Fitchburg Savings Bank. | Lancaster Savings Bank. |
| Number of depositors | 117 | 92 | 81 | 1,474 | 657 |
| Amount of deposites | $7,853 67 | $11,571 75 | $8,461 04 | $243,738 50 | $104,757 36 |
| Public funds | ..... | ..... | ..... | 2,000 00 | ..... |
| Loans on public funds | ..... | ..... | ..... | ..... | ..... |
| Bank stock | 1,500 00 | ..... | ..... | 47,000 00 | 5,900 00 |
| Loans on bank stock | ..... | ..... | ..... | 3,690 00 | 7,750 00 |
| Deposites in banks bearing interest | ..... | ..... | ..... | ..... | ..... |
| Railroad stock | ..... | ..... | ..... | ..... | ..... |
| Loans on railroad stock | ..... | ..... | ..... | ..... | 600 00 |
| Invested in real estate | ..... | ..... | ..... | ..... | ..... |
| Loans in mortgage of real estate | 5,993 00 | 8,291 80 | 1,550 00 | 127,425 00 | 48,895 50 |
| Loans to county or town | ..... | ..... | 1,000 00 | 18,650 00 | 4,100 00 |
| Loans on personal security | 1,300 00 | ..... | 2,100 00 | 53,425 00 | 37,775 00 |
| Cash on hand | 1,167 23 | 3,595 91 | 3,938 39 | 882 07 | 4,377 35 |
| Rate and amount of ordinary dividend for last year. | 4 per cent., 269 55 | In operation less than a year. | 4½ per cent., 198 94 | 5 per cent., 7,730 52 | 4 per cent., 2,941 04 |
| Average annual per cent. of dividends of last five years. | 6 per cent. | ..... | In operation less than 5 years. | 6 3-5 per cent. | To July, 1850, 8¼ per ct. per ann. Since then, 4 per cent. per annum. |
| Annual expenses of the institution | 30 00 | ..... | 50 87 | 350 00 | 218 79 |

*Institution for Savings in the town of Newton.*—The bank stock is owned as follows: Newton Bank, $900; Bank of Brighton, 600.

*Waltham Savings Bank.*—In operation less than one year.

*Clinton Savings Bank.*—No public funds or bank stock.

*Fitchburg Savings Bank.*—Public funds is, amount loaned to Commonwealth, $2,000. The bank stock is owned as follows: Fitchburg, $8,000; Rollstone, 4,000; Merchants', Boston, 10,000; Webster, 5,000; National, 10,000; Howard Banking Company, 10,000. Loan on bank stock is, on 41 shares Fitchburg Bank, $3,690.

*Lancaster Savings Bank.*—The bank stock is owned as follows: Lancaster, $1,200; Bank of Commerce, 4,000; Grocers', 700. Loan on bank stock is, on Lancaster Bank, $7,750. Loan on railroad stock is, on Boston and Worcester, $600; Loans to county or town are, to town of Clinton, $1,000; Lancaster, 3,100.

D.—*Abstract exhibiting the condition of the Institutions for Savings*—Continued.

| | MILFORD. | SOUTHBRIDGE. | WORCESTER. | | NORTHAMPTON. |
|---|---|---|---|---|---|
| | Milford Savings Bank. | Southbridge Savings Bank. | Worcester County Institution for Savings. | Worcester Mechanics' Savings Bank. | Northampton Institution for Savings. |
| Number of depositors | 243 | 310 | 8,902 | 1,190 | 313 |
| Amount of deposites | $24,790 10 | $36,566 33 | $1,667,044 39 | $214,455 66 | $38,103 09 |
| Public funds | ..... | ..... | 62,700 00 | ..... | ..... |
| Loans on public funds | ..... | ..... | ..... | ..... | ..... |
| Bank stock | 717 50 | 3,844 00 | 258,720 00 | 16,200 00 | 1,609 13 |
| Loans on bank stock | 9,150 00 | 5,670 00 | 27,550 00 | 26,330 00 | 990 00 |
| Deposites in banks bearing interest | ..... | ..... | ..... | ..... | ..... |
| Railroad stock | ..... | ..... | ..... | ..... | ..... |
| Loans on railroad stock | ..... | ..... | ..... | ..... | ..... |
| Invested in real estate | ..... | ..... | ..... | ..... | ..... |
| Loans in mortgage of real estate | 7,216 00 | 8,300 00 | 828,524 33 | 81,400 00 | 19,547 52 |
| Loans to county or town | ..... | 5,761 51 | 176,323 51 | 1,200 00 | ..... |
| Loans on personal security | 6,550 00 | 11,550 00 | 285,182 21 | 76,260 44 | 14,806 65 |
| Cash on hand | 1,064 50 | 2,065 00 | 8,912 85 | 14,676 41 | 1,156 27 |
| Rate and amount of ordinary dividend for last year. | 4½ per cent., 499 84 | 4 per cent., 879 70 | 5 per cent., 66,117 63 | 5 per cent. | 5 per cent., 1,457 59 |
| Average annual per cent. of dividends of last five years. | Less than 5 years. | 8 per cent. | 7½ per cent. | In operation less than 5 years. | 7 per cent. |
| Annual expenses of the institution. | 100 00 | 59 00 | 3,763 74 | 315 55 | 107 22 |

*Milford Savings Bank.*—The bank stock owned is as follows: 7 shares Milford Bank, $717 50. Loan on bank stock is, on Milford Bank, $9,150.

*Southbridge Savings Bank.*—The bank stock is owned as follows: New England, Boston, 7 shares; Merchants', 10 shares; Washington, 12 shares; Southbridge, 10 shares. Loan on bank stock is, on 63 shares Southbridge Bank, $5,670.

*Worcester County Institution for Savings.*—The public funds owned are, United States stock, $62,700. The bank stock is owned in the following banks, viz: Atlantic, $5,400; Atlas, 6,500; Boston, 1,650; City, 19,500; Cochituate, 4,000; Exchange, 2,000; Granite, 19,900; Grocers', 6,000; Hamilton, 10,000; Massachusetts, 9,000; Merchants', 16,000; National, 10,000; New England, 8,900; North, 3,000; State, 3,120; Shawmut, 5,000; Traders', 1,000; Union, 1,500; Washington, 3,000; Webster, 9,800; Blackstone, Uxbridge, 1,000; Citizens', 24,600; Central, 16,000; Mechanics', 7,000; Quinsigamond, 11,000; Worcester, 34,200; Fitchburg, 4,100; Lancaster, 1,500; Leicester, 3,000; Millbury, 5,050; Oxford, 3,300; Southbridge, 2,500. Loans on bank stock as follows: $900 on 1,000 Lancaster; 500 on 1,200 Central; 1,000 on 1,100 ditto; 400 on 500 Southbridge; 900 on 1,000 Quinsigamond; 1,200 on 1,500 Oxford; 8,250 on 11,000 Leicester; 600 on 800 Suffolk; 1,000 on 1,100 Central; 2,000 on 1,300 Quinsigamond, and 1,100 Worcester; 1,800 on 2,000 Mechanics'; 9,000 on 10,000 Quinsigamond.

*Worcester Mechanics' Savings Bank.*—The bank stock is owned as follows: Bank of Commerce, $7,000; Worcester, 4,500; Mechanics', 2,500; Central, 1,200; Quinsigamond, 1,000. Loans on bank stock are, on Blackstone Bank, Uxbridge, $900; Mechanics', 25,430. Commenced operations July, 1851.

*Northampton Institution for Savings.*—The bank stock is owned as follows: Merchants' Bank, $113 25; Exchange, 110 50; Bank of North America, 434; Traders', 214 50; Bank of Commerce, 435; Holyoke, 300. Expense, $1 88. Loan on bank stock is, on the Holyoke, $990.



D.—*Abstract exhibiting the condition of the Institutions for Savings*—Continued.

| | WARE. | SPRINGFIELD. | | WESTFIELD. | GREENFIELD. |
|---|---|---|---|---|---|
| | Ware Savings Bank. | Hampden Savings Bank. | Springfield Institution for Savings. | Westfield Savings Bank. | Franklin Savings Institution. |
| Number of depositors | 424 | 284 | 2,627 | 81 | 1,178 |
| Amount of deposites | $60,399 49 | $49,352 15 | $560,270 64 | $6,208 83 | $241,105 13 |
| Public funds | ..... | ..... | ..... | ..... | ..... |
| Loans on public funds | ..... | ..... | ..... | ..... | ..... |
| Bank stock | 10,807 50 | 13,380 00 | 151,123 50 | 1,833 83 | 48,520 25 |
| Loans on bank stock | 2,900 00 | 1,000 00 | 28,400 00 | 2,000 00 | 8,700 00 |
| Deposites in banks, bearing interest | ..... | ..... | ..... | ..... | 5,000 00 |
| Railroad stock | ..... | ..... | ..... | ..... | ..... |
| Loans on railroad stock | ..... | ..... | ..... | ..... | ..... |
| Invested in real estate | ..... | ..... | ..... | ..... | ..... |
| Loans in mortgage of real estate | 16,850 00 | 14,925 00 | 201,687 06 | 1,000 00 | 88,258 00 |
| Loans to county or town | 7,800 00 | 400 00 | 15,808 79 | ..... | 9,050 00 |
| Loans on personal security | 22,163 00 | 18,280 00 | 169,884 45 | 1,375 00 | 83,798 30 |
| Cash on hand | 301 72 | 1,836 21 | 1,075 56 | ..... | 4,475 27 |
| Rate and amount of ordinary dividend for last year. | 5 per cent., 1,521 48 | 5 per cent., 991 76 | 5 per cent., | In operation less than 1 year. | 5 per cent., 9,166 82 |
| Average annual per cent. of dividends of last five years. | In operation less than 5 years. | In operation less than 5 years. | 3 years, 5 per ct., and 2 years 4. | ..... | 7 per cent. |
| Annual expenses of the institution. | 131 81 | 150 00 | 1,317 81 | ..... | 267 68 |

*Ware Savings Bank.*—The bank stock is owned as follows: Hampshire Manufacturers' Bank, $2,627 50; Bank of North America, 3,030; Granite, 5,150. Loans on bank stock are, on 25 shares Hampshire Manufacturers' Bank, $2,000; 10 shares Exchange, 900.

*Hampden Savings Bank.*—The bank stock is owned as follows: Merchants', Boston, $9,810; Hadley Falls, 1,440; Cabot, 2,130. Loan on bank stock is, on 6 shares John Hancock and 5 shares Chicopee, $1,000 on 1,100.

*Springfield Institution for Savings.*—The bank stock owned is as follows: Springfield, $8,600; Chicopee, 1,000; Shawmut, 6,100; State, 10,200; Hamilton, 6,100; City, 11,500; North, 10,000; Tremont, 6,200; Cabot, 8,000; Traders', 11,400; Atlantic, 2,500; Bank of Commerce, 13,300; Bank of North America, 15,000; Boston, 750; Grocers', 6,600; Exchange, 2,000; Granite, 14,000; Merchants', 6,900; Atlas, 7,600; Howard, 2,273 50; Washington, 1,100. Loans on bank stock are as follows: Springfield, $5,000; Chicopee, 450; Western, 1,000; Northampton, 2,250; Exchange, 2,200; Bank of Commerce, $15,000; Traders', 2,250.

*Westfield Savings Bank.*—The bank stock consists of seventeen shares in the Westfield Bank, $1,833 83. Loan on bank stock is, on 23 shares Westfield Bank, $2,000. Commenced business on the 1st day of July, 1853.

*Franklin Savings Institution.*—The bank stock owned is in the following banks, viz: Webster, $10,062 50; Bank of Commerce, 20,810; Traders', 1,578 75; Bank of North America, 3,648 75; Faneuil Hall, 5,070 25; Mechants', 7,350. Loan on bank stock is, on 101 shares Greenfield and 5 shares Webster, $8,700. Deposite bearing interest is, in Greenfield Bank, $5,000.

D.—*Abstract exhibiting the condition of the Institutions for Savings*—Continued.

| | ADAMS. | LEE. | PITTSFIELD. | CANTON. | COHASSET. |
|---|---|---|---|---|---|
| | North Adams Savings Bank. | Lee Savings Bank. | Berkshire County Savings Bank. | Institution for Savings in Canton. | Cohasset Savings Bank. |
| Number of depositors | 128 | 177 | 469 | 329 | 255 |
| Amount of deposites | $22,690 60 | $20,058 62 | $77,525 20 | $46,841 73 | $49,848 48 |
| Public funds | | | | | |
| Loans on public funds | | | | | |
| Bank stock | 4,500 00 | 5,297 00 | 33,050 00 | 5,050 00 | 14,180 00 |
| Loans on bank stock | | | | | |
| Deposites in banks bearing interest | 10,000 00 | | | | |
| Railroad stock | | | | | |
| Loans on railroad stock | | | | | |
| Invested in real estate | | 1,065 00 | 2,400 00 | 24,435 00 | 34,144 74 |
| Loans in mortgage of real estate | | 3,000 00 | 5,650 00 | 2,900 00 | 2,150 00 |
| Loans to county or town | 1,734 85 | 11,013 62 | 36,105 00 | 13,915 00 | |
| Loans on personal security | 6,572 72 | | 918 73 | 541 73 | 464 56 |
| Cash on hand | 60 20 | | | | |
| Rate and amount of ordinary dividend for last year | 5 per cent. | 5 per cent., 216 12 | 5 per cent., 2,288 15 | 4 per cent., 1,491 67 | 5 per cent., 1,782 11 |
| Average annual per cent. of dividends of last five years | In operation less than 5 years. | Less than 5 years in operation. | 7 per cent. | 7 per cent. | 7.46 per cent. |
| Annual expenses of the institution | 50 00 | 171 21 | 230 33 | 200 40 | 113 87 |

*North Adams Savings Bank.*—The bank stock owned is 45 shares in Adams Bank, $4,500. Deposite bearing interest is, in Adams Bank, $10,000.

*Lee Savings Bank.*—The bank stock owned is, in the Lee Bank, $5,297. Loan to town of Lee, $3,000.

*Berkshire County Savings Bank.*—The bank stock is owned as follows: Bank of Commerce, $8,000; Webster, 3,600; Lee, 11,700; Cabot, 6,000; Hadley Falls, 1,750; Pittsfield, 2,000. Loans to county or town includes $650 to Pittsfield Fire District.

*Institution for Savings in Canton.*—The bank stock is owned as follows: 32 shares Neponset, $3,200; 15 shares North, 1,500; 5 shares Market, 350. The loan to county or town is, to town of Stoughton, $2,900.

*Cohasset Savings Bank.*—The bank stock is owned as follows: State Bank, $480; Tremont, 1,400; Washington, 1,000; North, 500; Grocers', 800; Union, 1,500; Merchants', 1,700; Columbian, 900; Shawmut, 500; City, 1,100; Traders', 1,500; Bank of Commerce, 2,800.



D.—*Abstract exhibiting the condition of the Institutions for Savings*—Continued.

| | DEDHAM. | DORCHESTER. | QUINCY. | RANDOLPH. | ROXBURY. |
|---|---|---|---|---|---|
| | Dedham Institution for Savings. | Dorchester Savings Bank. | Quincy Savings Bank. | Randolph Savings Bank. | Institution for Savings in Roxbury and vicinity. |
| Number of depositors | 2,126 | 98 | 733 | 85 | 1,266 |
| Amount of deposites | $443,272 83 | $8,941 00 | $129,828 98 | $6,513 71 | $233,077 18 |
| Public funds | | | | | |
| Loans on public funds | | | | | |
| Bank stock | 25,416 50 | 1,620 00 | 20,900 00 | 4,196 00 | 30,261 35 |
| Loans on bank stock | 42,600 00 | 3,400 00 | 800 00 | | 9,050 00 |
| Deposites in banks bearing interest | | | | | |
| Railroad stock | | | | | |
| Loans on railroad stock | 3,650 00 | | | | 9,650 00 |
| Invested in real estate | | | | | 9,989 75 |
| Loans in mortgage of real estate | 278,797 24 | | 81,800 00 | | 38,458 34 |
| Loans to county or town | 34,351 97 | 3,525 00 | 6,722 47 | | 27,501 16 |
| Loans on personal security | 50,313 40 | | 20,292 10 | 1,350 00 | 102,900 00 |
| Cash on hand | 14,919 27 | 363 50 | 323 88 | 1,024 62 | 5,266 58 |
| Rate and amount of ordinary dividend for last year. | 4 per cent., 14,696 45 | | 5 per cent., 5,354 40 | 4 per cent., 144 18 | 4 per cent., 7,082 63 |
| Average annual per cent. of dividends of last five years. | 6 92-100 per cent. | | 6 8-10 per ct., | In operation less than 5 years. | 7½ per cent. |
| Annual expenses of the institution. | 910 57 | | 355 00 | 100 00 | 1,200 00 |

*Dedham Savings Institution.*—The bank stock is owned as follows: 126 shares Dedham, $12,987 50; 120 shares People's, 5,930; 23 shares State, 1,451 50; 18 shares Merchants', 1,820; 15 shares Traders', 1,542 50; 10 shares Globe, 1,065; 6 shares Union, 620. Loans on bank stock are, on 34 shares Dedham Bank, $2,900; 89 shares Shawmut, 8,000; 201 shares Cochituate, 17,500; 60 shares Exchange, 5,400; 18 shares Traders' and 5 shares Atlas, 2,000; 20 shares Shoe and Leather Dealers', 1,800; 58 shares Freeman's, 5,000. Loan on railroad stock is, on 43 shares Fitchburg, $3,650.

*Dorchester Savings Bank.*—The bank stock is owned as follows: 10 shares State Bank, 5 shares Atlas Bank; 5 shares Blue Hill Bank, $1,620. Loan on bank stock is, in Mattapan Bank, $3,400. Loan to county or town is, to town of Dorchester, $3,525. Charter accepted May 16, and first deposite received June 13, 1853.

*Quincy Savings Bank.*—Name of bank in which stock is owned not given. Amount, $20,900. Loan on bank stock is, on Quincy Stone Bank, $800.

*Randolph Savings Bank.*—Bank stock is owned as follows: Blackstone, Boston, $2,186; Traders', 496 25; Grocers', 1,513 75.

*Institution for Savings in Roxbury and vicinity.*—The bank stock is owned as follows: 20 shares Traders' $1,970; 25 shares Market, 1,750; 146 shares People's, 7,300; 58 shares North, 5,652 25; 34 shares State, 2,010 10; 66 shares Washington, 6,579; 20 shares Atlas, 2,000; 30 shares Granite, 3,000. Loans on bank stock as follows: on 36 shares Agricultural Bank, $3,000; 15 shares Exchange, 1,350; 109 shares People's, 4,700. Loan on railroad stock is, on 119 shares Boston and Worcester, $9,650. Loans to county or town are, to Roxbury, $25,000; Hopkinton, 2,501 16.

D.—*Abstract exhibiting the condition of the Institutions for Savings*—Continued.

| | SOUTH SCITUATE. | WAREHAM. | BARNSTABLE. | PROVINCETOWN. | NANTUCKET. |
|---|---|---|---|---|---|
| | South Scituate Savings Bank. | Wareham Savings Bank. | Institution for Savings in Barnstable. | Seamen's Savings Bank. | Nantucket Institution for Savings. |
| Number of depositors | 875 00 | 752 00 | 1,081 00 | 51 00 | 934 00 |
| Amount of deposites | $157,268 53 | $168,080 42 | $272,231 91 | $8,474 00 | $254,239 20 |
| Public funds | | | | | 12,000 00 |
| Loans on public funds | | | 1,000 00 | | |
| Bank stock | 32,080 00 | 71,964 45 | 72,720 00 | | 45,600 00 |
| Loans on bank stock | 2,500 00 | 7,520 00 | | | 20,225 00 |
| Deposites in banks bearing interest | | | | | 5,000 00 |
| Railroad stock | | | | | |
| Loans on railroad stock | 2,100 00 | | | | |
| Invested in real estate | 2,000 00 | | | | 3,000 00 |
| Loans in mortgage of real estate | 99,446 47 | 6,250 00 | 53,794 00 | | 49,649 65 |
| Loans to county or town | 3,000 00 | | 1,000 00 | 2,400 00 | |
| Loans on personal security | 16,656 99 | 78,075 90 | 150,515 00 | 2,792 80 | 118,002 80 |
| Cash on hand | 1,257 89 | 12,419 09 | 800 39 | 3,167 81 | 2,318 56 |
| Rate and amount of ordinary dividend for last year. | 5 per cent., 6,986 51 | 6 per cent., 7,804 94 | 5½ per cent., 13,379 83 | | 5 per cent., 10,776 17 |
| Average annual per cent. of dividends of last five years. | 6½ per cent. | 6 per cent. | 5½ per cent. | In operation less than 5 years. | 5 per cent. |
| Annual expenses of the institution. | 350 00 | 141 62 | 592 04 | 116 11 | 575 00 |

*South Scituate Savings Bank.*—The bank stock owned is as follows: 3 shares Globe, 10 shares Hamilton, 10 shares Atlantic, 24 shares North, 11 shares Washington, 10 shares Union, 10 shares Weymouth and Braintree, 23 shares City, 28 shares Traders', 16 shares Eagle, 37 shares Granite, 20 shares Merchants', 16 shares Columbian, 10 shares New England, 27 shares Bank of Commerce, 10 shares Cochituate, 10 shares Howard Banking Company, 10 shares Webster, each $100 per share; 27 shares State, at 60 per share, 28 shares Hingham, at 70 per share. Loan on bank stock is $2,500, on Grocers' Bank, 2,800. Loan on railroad stock is, on 24 shares Western Railroad, $2,100.

*Wareham Savings Bank.*—The bank stock is owned as follows: 35 shares Webster Bank, $3.500; 57 shares Grocers', 5,741 25; 35 shares Boylston, 3,731; 90 shares Granite, 9,115 75; 50 shares Eagle, 5,090 75; 50 shares Shawmut, 4,997 50; 50 shares City, 5,035; 116 shares Merchants', 12,230 95; 52 shares Bank of North America, 5,497 50; 65 shares Bank of Commerce, 6,525; 66 shares Shoe and Leather Dealers', 6,969 75; 15 shares Merchants', New Bedford, 1,500; 21 shares Wareham, 2,030. Loans on bank stock are: on 56 shares Grocers', $5,000; 28 shares Tradesman's, Chelsea, 2,520.

*Institution for Savings in Barnstable.*—The loan on public funds is: United States, $1,000. The bank stock is owned as follows: Webster, $3,500; Eliot, 5,000; Bay State, 2,000; Blackstone, 11,200; Bank of Commerce, 10,820; Tremont, 5,000; Bank of North America, 9,000; Merchants', 3,400; Atlantic, 3,000; City, 1,600; Market, 1,400; North Bank, 3,000; Shawmut, 2,000; Barnstable, 6,600; Old Colony, 3,000; Wareham, 2,000. The loan to county or town is, to county of Barnstable $1,000.

*Seamen's Savings Bank, Provincetown.*—Commenced operations in April, 1852.

*Nantucket Institutions for Savings.*—The public funds are: City of Boston, $12,000. The bank stock owned is as follows: Pacific Bank, $10,000; Merchants', New Bedford, 2,000; Bedford Commercial, 3,000; Bank of North America, 3,700; Faneuil Hall, 5,000; Bank of Commerce, 5,000; State, 2,700; Shoe and Leather Dealers', 5,000; Traders', 2,500; Union, 700; Webster, 5,000; Marine, New Bedford, 1,000. Loans on bank stock are: On Cochituate, $10,000; Grocers', 6,000; Pacific, 4,225. Deposite in bank, bearing interest, is in New England Bank, 5,000.



D—Continued.

*Aggregate of sixty Savings Banks.*

| | |
|---|---|
| Number of depositors | 117,405 |
| Amount of deposites | $23,416,392 73 |
| Public funds | 861,547 14 |
| Loans on public funds | 1,000 00 |
| Bank stock | 5,407,453 40 |
| Loans on bank stock | 722,205 00 |
| Deposites in banks bearing interest | 414,652 59 |
| Railroad stock | 130,621 25 |
| Loans on railroad stock | 239,377 10 |
| Invested in real estate | 106,896 11 |
| Loans in mortgage of real estate | 7,262,306 48 |
| Loans to county or town | 2,152,694 29 |
| Loans on personal security | 6,292,800 07 |
| Cash on hand | 311,552 10 |
| Rate and amount of ordinary dividend for last year | 4.78 |
| | Amount, 845,688 71 |
| Average annual per cent. of dividends of last five years | 6.69 |
| Annual expenses of the institutions | 59,071 27 |

## REMARKS.

The returns from the Framingham, Worcester Mechanics', North Adams, North Bridgewater, Danvers, and Springfield Institutions, state the rate, but not the amount of their ordinary dividends.

The following savings banks have not been in operation five years, viz: East Boston, Danvers, Cambridgeport, Clinton, Milford, Worcester Mechanics', Ware, North Adams, Lee, Dorchester, Randolph, Scituate, Seaman's, Provincetown, North Bridgewater, Waltham, and Hampden.

The following new savings banks were chartered at the last session of the legislature, viz: Abington, at Abington; Cambridgeport, at Cambridgeport; Dorchester, at Dorchester; Rockport, at Rockport; Waltham, at Waltham; Westfield, at Westfield.

The Framingham Savings Bank made an extra dividend of 4 per cent. in 1851, for the five years previous. The Lancaster Savings Bank return an annual average per cent. of dividends for the last five years of 8¼ and 4 per cent.

*The expenses of the Provincetown Institution for Savings are for the whole time since its organization*—eighteen months.

The Springfield Institution for Savings returned an average dividend for the last five years of 5 per cent. for three years, and 4 per cent. for two years.

The dividends for the last five years are calculated on the deposites in forty-one banks.

The dividends for the past year are calculated on the deposites in forty-eight banks.

*The following table shows the aggregate of fifty-three Savings Banks in* 1852.

| | |
|---|---|
| Number of depositors | 97,353 |
| Amount of deposites | $18,401,307 86 |
| Public funds | 1,176,917 29 |
| Loans on public funds | 7,650 00 |
| Bank stock | 3,555,296 96 |
| Loans on bank stock | 550,704 00 |
| Deposites in banks bearing interest | 288,748 23 |
| Railroad stock | 145,739 25 |
| Loans on railroad stock | 261,468 30 |
| Invested in real estate | 102,401 65 |
| Loans in mortgage of real estate | 5,615,479 18 |
| Loans to county or town | 2,012,249 95 |
| Loans on personal security | 5,023,417 62 |
| Cash on hand | 388,058 65 |
| Rate and amount of ordinary dividend for last year | *A fraction over 4.69* |
| | Amount, 1,033,236 95 |
| Average annual per cent. of dividends of last five years | A fraction over 6.49 |
| Annual expenses of the institutions | 49,380 02 |

D.—*Abstract exhibiting the condition of the Institutions for Savings*—Continued.

| | WEYMOUTH. | FAIRHAVEN. | FALL RIVER. | NEW BEDFORD. | TAUNTON. |
|---|---|---|---|---|---|
| | Weymouth & Braintree Institution for Savings. | Fairhaven Institution for Savings. | Fall River Institution for Savings. | New Bedford Institution for Savings. | Bristol County Savings Bank. |
| Number of depositors | 759 | 485 | 4,447 | 5,113 | 1,490 |
| Amount of deposites | $135,567 53 | $153,797 62 | $1,297,312 92 | $1,313,362 86 | $321,159 13 |
| Public funds | ..... | ..... | ..... | 59,000 00 | ..... |
| Loans on public funds | ..... | ..... | ..... | ..... | ..... |
| Bank stock | 8,400 00 | 77,300 00 | 294,562 50 | 553,080 00 | 45,854 00 |
| Loans on bank stock | ..... | 700 00 | ..... | 8,350 00 | 1,100 00 |
| Deposites in banks bearing interest | ..... | ..... | ..... | 19,334 16 | ..... |
| Railroad stock | ..... | ..... | ..... | ..... | ..... |
| Loans on railroad stock | ..... | ..... | ..... | 26,000 00 | 1,682 00 |
| Invested in real estate | ..... | ..... | ..... | 12,000 00 | 1,918 05 |
| Loans in mortgage of real estate | 99,989 50 | 5,426 54 | 254,020 00 | 34,500 00 | 136,916 97 |
| Loans to county or town | ..... | 2,000 00 | 6,650 00 | 82,820 50 | 15,800 00 |
| Loans on personal security | 31,229 00 | 71,685 58 | 738,324 42 | 607,850 05 | 134,315 00 |
| Cash on hand | 1,362 62 | 6,148 74 | 3,756 00 | 11,400 10 | ..... |
| Rate and amount of ordinary dividend for last year. | 5 per cent., 5,351 11 | 5½ per cent., 6,727 89 | 7 per cent., 81,137 23 | 5 per cent., 58,687 68 | 5 per cent., 13,963 19 |
| Average annual per cent. of dividends of last five years. | 6 36-100 per ct. | 5½ per cent. | 6 1-5 per cent. | 5 per cent. | 5 per cent. |
| Annual expenses of the institution | 150 00 | 500 00 | 2,296 37 | 1,789 82 | 1,211 13 |

*Weymouth and Braintree Institution for Savings.*—The bank stock owned is as follows: 60 shares of Union Bank of Weymouth and Braintree; 12 shares North, Boston; 12 shares Merchants', Boston, $8,400.

*Fairhaven Institution for Savings.*—The bank stock is owned as follows: Fairhaven Bank, $21,500; Bank of Commerce, 26,600; Tremont, 6,200; Merchants', 3,800; Webster, 5,000; Bedford Commercial Bank, 8,000; Merchants', New Bedford, 2,300; Marine, 3,600; Mechanics', 300. Loan on bank stock is, on Fairhaven Bank, 700. Loan to county or town is, to town of Fairhaven, $2,000.

*Fall River Institution for Savings.*—The bank stock owned is in the following banks, viz: 603 shares Fall River, $52,760 50; 300 shares Mercantile, 30,000; 250 shares Marine, New Bedford, 25,000; 256 shares Bedford Commercial, 25,000; 132 shares Merchants', New Bedford, 13,200; 335 shares Bank of Commerce, 33,500; 300 shares Bank of North America, 30,000; 200 shares of Faneuil Hall, 20,000; 260 shares Merchants', Boston, 26,000; 168 shares Grocers', 16,600; 100 shares Washington, 10,000; 125 shares Webster, 12,500.

*New Bedford Institution for Savings.*—The public funds owned are: Massachusetts 5 per cent., $18,000; City of Boston 6 per cent., 24,000; City of Boston, 5 per cent., 17,000. The bank stock owned is in the following banks, viz: Bedford Commercial, $75,000; Merchants', New Bedford, 100,000; Marine, 100,000; Mechanics', 8,100; Fall River, 17,500; Fairhaven, 3,000; Railroad, 6,750; Exchange, Boston, 4,000; Bank of Commerce, 40,000; Granite, 24,000; Grocers', 8,300; Washington, 10,000; Hamilton, 5,500; Bank of North America, 15,000; Massachusetts, 20,250; Eagle, 10,500; Shawmut, 1,200; City, 2,700; Traders', 8,000; Merchants', 9,600; Columbian, 12,600; Tremont, 25,000; Union, 2,400; North, 14,300; Atlas, 12,000; State, 7,380; Webster, 10,000. Loans on bank stock are: On 20 shares Bedford Commercial, $1,800; 35 shares Merchants', 1,800; 15 shares do., 1,350; 6 shares Fairhaven, 400; 10 shares Marine, 20 shares Mechanics', 5 shares New Bedford and Taunton Railroad, 3,000. Deposites in banks bearing interest: Merchants', New Bedford, $6,861 39; Marine, 5,901 37; Bedford Commercial, 6,571 40. Loans on railroad stock are: 96 shares New Bedford and Taunton, $3,800; and 10 shares Fitchburg, 200; bond of Western Railroad, 15,000; bond of Androscoggin and Kennebec, 7,000. In 1849, an extra dividend of 1 per cent. per annum was made for 11 years previous.

*Bristol County Savings Bank.*—The bank stock is owned as follows: Machinists', Taunton, $21,054; Bristol County, 2,700; Webster, 10,000; National, 10,000; Fairhaven, 2,100. Loans on bank stock: 8 shares Bristol County, 4 shares Machinists', $1,100. Loan on railroad stock is, on 20 shares Taunton Branch, $1,682. Loans to county or town are, to town of Taunton, $5,800; county of Bristol, 10,000.



D.—*Abstract exhibiting the condition of the Institutions for Savings*—Continued.

| | ABINGTON. | HINGHAM. | N. BRIDGEWATER. | PLYMOUTH. | SCITUATE. |
|---|---|---|---|---|---|
| | Abington Savings Bank. | Hingham Institution for Savings. | North Bridgewater Savings Bank. | Plymouth Savings Bank. | Scituate Savings Bank. |
| Number of depositors | 67 | 1,739 | 251 | 3,467 | 107 |
| Amount of deposites | $7,394 00 | $380,133 57 | $34,700 99 | $608,056 88 | $14,062 33 |
| Public funds | ..... | 3,000 00 | ..... | 47,172 50 | ..... |
| Loans on public funds | ..... | ..... | ..... | ..... | ..... |
| Bank stock | 4,221 00 | 88,920 00 | 4,316 25 | 219,605 50 | 4,760 00 |
| Loans on bank stock | ..... | 68,145 00 | ..... | 44,460 00 | ..... |
| Deposites in banks bearing interest | ..... | ..... | ..... | 12,531 53 | ..... |
| Railroad stock | ..... | ..... | ..... | ..... | ..... |
| Loans on railroad stock | ..... | 4,600 00 | ..... | ..... | ..... |
| Invested in real estate | ..... | ..... | ..... | 2,694 40 | ..... |
| Loans in mortgage of real estate | 1,900 00 | 221,407 00 | 4,100 00 | 125,063 33 | 4,900 00 |
| Loans to county or town | ..... | 7,000 00 | 500 00 | 36,314 90 | 2,761 26 |
| Loans on personal security | ..... | 4,216 00 | 15,549 00 | 147,536 65 | 1,634 00 |
| Cash on hand | 1,244 22 | 4,674 34 | 1,058 20 | 2,156 87 | 53 59 |
| Rate and amount of ordinary dividend for last year. | ..... | 5 per cent., 16,702 55 | 5 per cent., | 5 per cent., 26,560 63 | 5 per cent., 428 48 |
| Average annual per cent. of dividends of last five years. | In operation less than 1 year. | 7.24 per cent. | In operation less than 5 years. | 6 per cent. | In operation less than 5 years. |
| Annual expenses of the institution | ..... | 605 92 | 213 00 | 1,388 85 | 12 00 |

*Abington Savings Bank.*—The bank stock owned is: 15 shares National, $1,500; 10 shares Grocers', 1,000; 10 shares Howard Banking Company, 1,000; 7 shares Abington, 721. Commenced operations May 10, 1853.

*Hingham Institution for Savings.*—The public funds are, City of Boston, $3,000. The bank stock owned is as follows: Merchants', $10,000; Atlas, 900; Granite, 5,000; Hamilton, 2,800; Market, 2,520; City, 8,200; Globe, 3,000; Tremont, 5,000; Shoe and Leather Dealers', 5,000; State, 2,400; Union, 5,000; Webster, 2,500; Suffolk, 1,500; Eagle, 7,000; New England, 2,000; Bank of Commerce, 11,000; Bank of North America, 6,000; Hingham, 10,500; Weymouth and Braintree, 2,100; Abington, 1,500. Loans on bank stock are: On 60 shares Mechanics' Bank, $5,350; Exchange, 145 shares, 12,550; Granite, 78 shares, 7,000; 40 shares Grocers', 3,530; 100 shares Freeman's, 9,000; Bank of Commerce, 56 shares, 5,000; Webster, 126 shares, 11,300; Merchants', 33 shares, 2,970; Tradesman's, 60 shares, 5,000; Hingham, 23 shares, 1,445; Cambridge Market, 30 shares, 2,700; Shoe and Leather Dealers' 15 shares, State 10 shares, and Hamilton 5 shares, 2,300. Loan on railroad stock is, on 58 shares Fitchburg, $4,600.

*North Bridgewater Savings Bank.*—The bank stock is owned as follows: Granite, Boston, $2,510; Traders', 1,606 25.

*Plymouth Savings Bank.*—Public funds owned are: United States 6 per cent., loan of 1846, $7,000; Massachusetts 5 per cent. stock, 14,310; City of Boston 5 and 6 per cent., 20,862 50; City of Cambridge 6 per cent., 5,000. Bank stock owned is: State Bank, 147 shares, $8,820; Merchants', 267 shares, 26,700; Plymouth, 138 shares, 15,060; Old Colony, 102 shares, 11,016; Bristol County, 88 shares, 8,800; Hingham, 60 shares, 4,380; Wareham, 20 shares, 1,680; Market, 93 shares, 6,925; Traders', 80 shares, 7,950; City, 80 shares, 7,700; Suffolk, 10 shares, 1,200; North, 8 shares, 720; Massachusetts, 20 shares, 4,787 50; Granite, 150 shares, 14,714; Tremont, 100 shares, 10,000; Atlantic, 24 shares, 2,305; Eagle, 11 shares, 1,070; Boston, 69 shares, 4,628; New England, 71 shares, 7,100; Boylston, 18 shares, 1,800; Exchange, 106 shares, 10,600; Abington, 15 shares, 1,500; Bank of Commerce, 144 shares, 14,400; Bank of North America, 90 shares, 9,000; Railroad Bank, 70 shares, 5,250; Globe, 10 shares, 10,000; Freeman's, 12 shares, 1,200; Shawmut, 40 shares, 4,000; Union, 85 shares, 8,500; Atlas, 78 shares, 7,800; Hamilton, 10 shares, 1,000; National, 30 shares, 3,000; Webster, 50 shares, 5,000. Loans on bank stock: Plymouth, $4,320; Old Colony, 6,530; Bristol County, 800; Blackstone, 900; National Bank, 900; Bank of Commerce, 6,100; Merchants', 1,980; Granite, 5,080; Shawmut, 500; Atlantic, 600; New England, 800; Cochituate, 4,500; Abington, 1,900; Boston, 900; Plymouth and Market Banks, 2,000; Plymouth and Boylston, 3,000; Exchange and New England, 1,000; Exchange and Blackstone, 1,300; Plymouth and Old Colony, 1,350. Deposite bearing interest is, in the Bank of Commerce, $12,531 53.

*Scituate Savings Bank.*—The bank stock is owned as follows: 7 shares North Bank, Boston, $700; 30 shares National, 3,000; 10 shares Merchants', 1,060.