C 2.

EXTRACT FROM THE REPORT OF THE BANK COMMISSIONER OF VERMONT, 1856.

Herewith you have the statements and condition of the several banks of discount in the State of Vermont, made from personal examination at each bank; and in this investigation I have had the aid and assistance of all the cashiers in their respective institutions, except in three cases—the cashier of the Merchants' Bank, Burlington, being absent on account of ill health, and the cashiers of the Commercial Bank, Burlington, and of the Bank of Poultney, both absent on business at the time I visited their banks—and in nearly every bank I have had the presence and aid of at least a majority of their board of directors. Every facility for investigation has been offered, and a free and ready access to books and papers, in every instance, to verify their respective representations and statements.

It will be seen by reference to the tables both of this and the last year of the condition of the several banks, that our banking capital has increased since the last year about two hundred and fifty thousand dollars, and this by assessments on capital heretofore authorized, and in new or re-charters, to supply the places when old charters had expired.

It will also be seen that the circulation has kept pace with the additional capital, and the increase of loan fully justifies the increase of capital and circulation.

Although our circulation has somewhat increased since last year, though but little more than the increase of capital, we have not *now* as large a circulation as we have had in former years on a very much smaller capital.

It is therefore apparent that our circulation is affected from other causes, over which banks have no control, to wit, trade and exchange.

Banks will ever be disposed to extend their business and do all they can with safety; and when exchange is in their favor they can increase their circulation and extend their accommodations, but when the reverse, they must necessarily curtail and draw in, for their own safety. Those banks which suffered by the flood of suspended paper that came upon them, especially about two years since, have in a good measure recovered their standing—partly by obtaining payment and better security, and in some instances by withholding their dividends. Many of the banks have put all bad and doubtful paper to profit and loss account.

It is also apparent that in every banking institution in this State there is a disposition to keep within the prescribed limits of our laws regulating banks; and when, through inadvertence, any bank had exceeded either in circulation or in individual indebtedness, or any other infraction of the laws, they have been corrected as soon as possible after discovery, and it is believed that no State has more occasion to be satisfied with its currency than the State of Vermont.

Respectfully submitted,

JASON STEELE,
Bank Commissioner.

WINDSOR, *September* 15, 1856.

509

D 1.

Abstract exhibiting the condition of the banks in Massachusetts on the second Saturday of October, 1856.

[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 second Saturday, being the 11th day of October, 1856. All the returns have been received.]

START

	BOSTON.				
	Atlantic.	Atlas.	Blackstone.	Boston.	Boylston.
DUE FROM THE BANK.					
Capital stock	$500,000 00	$500,000 00	$750,000 00	$900,000 00	$400,000 00
Bills in circulation	151,561 00	166,856 00	362,480 00	206,436 00	287,938 00
Net profits on hand	45,217 58	61,445 94	49,954 99	137,644 05	35,865 26
Balances due to other banks	69,277 34	26,991 56	21 30	48,558 04	1,180 58
Cash deposited, including all sums whatsoever due from the bank not bearing interest, its bills in circulation, profits and balances due to other banks excepted	309,503 92	238,994 70	484,193 39	635,210 01	334,820 14
Cash deposited, bearing interest	.....	.....	13,321 06	100,000 00	.....
Total amount due from the bank	1,075,559 84	994,288 20	1,659,970 74	2,027,848 10	1,059,803 98
RESOURCES OF THE BANK.					
Gold, silver, and other coined metals in its banking house	90,391 43	48,459 09	45,381 63	123,049 31	29,097 03
Real estate	45,000 00	.....	4,120 73	65,000 00	.....
Bills of banks in this and of the other New England States	48,653 00	34,852 00	136,463 92	158,901 30	61,824 00
Balances due from other banks	65,998 69	38,173 59	78,725 17	26,136 28	134,463 02
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	825,516 72	872,803 52	1,395,279 29	1,654,761 21	834,419 93
Total amount of resources of bank	1,075,559 84	994,288 20	1,659,970 74	2,027,848 10	1,059,803 98
Rate and amount of dividends since the last annual return, with dates	Oct., 1855, 3 per cent., 15,000 00 April, 1856, 3 per cent., 15,000 00 Oct., 1856, 3 per cent., 15,000 00	Oct., 1855, 4 per cent., 20,000 00 April, 1856, 4 per cent., 20,000 00 Oct., 1856, 4 per cent., 20,000 00	Oct., 1855, 4 per cent., 30,000 00 April, 1856, 4 per cent., 30,000 00 Oct., 1856, 4 per cent., 30,000 00	Oct., 1855, 4 per cent., 36,000 00 April, 1856, 4 per cent., 36,000 00 Oct., 1856, 4 per cent., 36,000 00	Oct., 1855, 4½ per cent., 18,000 00 April, 1856, 4½ per cent., 18,000 00 Oct., 1856, 4½ per cent., 18,000 00
Amount of reserved profits at the time of declaring the last dividend	46,767 55	57,734 89	35,058 51	114,567 10	28,188 00
Amount of debts due to the bank, secured by a pledge on its stock	.....	.....	25,500 00	2,150 00	5,100 00
Amount of debts due and not paid, and considered doubtful	25,000 00	912 72	5,451 48	.....	10,056 12

D 1.—*Abstract exhibiting condition of banks in Massachusetts*—Cont'd.

	BOSTON.				
	Broadway.	City.	Columbian.	Bank of Commerce.	Eagle.
DUE FROM THE BANK.					
Capital stock	$150,000 00	$1,000,000 00	$750,000 00	$2,000,000 00	$700,000 00
Bills in circulation	62,579 00	153,521 00	156,837 00	280,477 00	199,501 00
Net profits on hand	3,661 64	112,879 62	49,277 77	130,261 63	79,860 73
Balances due to other banks	.....	15,877 40	.....	556,256 64	6,212 30
Cash deposited, including all sums whatsoever due from the bank not bearing interest, its bills in circulation, profits and balances due to other banks excepted	50,871 48	461,258 29	426,865 99	674,224 40	503,492 88
Cash deposited bearing interest	.....	.....	41,000 00	23,349 52	50,000 00
Total amount due from the bank	267,112 12	1,743,536 31	1,423,980 76	3,734,569 19	1,539,166 91
RESOURCES OF THE BANK.					
Gold, silver, and other coined metals in its banking house	5,788 00	76,912 68	118,760 02	112,946 88	109,125 08
Real estate	10,474 15	30,000 00	.....	12,826 68	.....
Bills of banks in this and of the other New England States	5,596 00	67,143 00	42,524 00	391,640 91	121,015 00
Balances due from other banks	14,205 20	55,512 06	9,175 62	94,098 26	22,350 27
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	231,048 77	1,513,968 57	1,253,521 12	3,123,056 46	1,286,676 56
Total amount of resources of bank	267,112 12	1,743,536 31	1,423,980 76	3,734,569 19	1,539,166 91
Rate and amount of dividends since the last annual return, with dates	April, 1856, 3½ per cent., 5,250 00 Oct., 1856, 4 per cent., 6,000 00	Oct., 1855, 3½ per cent., 35,000 00 April, 1856, 3½ per cent., 35,000 00 Oct., 1856, 5½ per cent., 35,000 00	Oct., 1855, 3½ per cent., 26,250 00 April, 1856, 3½ per cent., 26,250 00 Oct., 1856, 3½ per cent., 26,250 00	Oct., 1855, 4 per cent., 80,000 00 April, 1856, 3½ per cent., 70,000 00 Oct., 1856, 3½ per cent., 70,000 00	Oct., 1855, 4 per cent., 28,000 00 April, 1856, 4 per cent., 28,000 00 Oct., 1856, 4 per cent., 28,000 00
Amount of reserved profits at the time of declaring the last dividend	3,082 32	94,129 96	47,571 22	110,000 00	78,292 04
Amount of debts due to the bank, secured by a pledge on its stock	2,500 00	.....	500 00	59,050 00	150 00
Amount of debts due and not paid, and considered doubtful	.....	.....	8,251 96	3,836 71	4,590 25

7

D 1.—*Abstract exhibiting condition of banks in Massachusetts.*—Cont'd.

	BOSTON.				
	Eliot.	Exchange.	Faneuil Hall.	Freeman's.	Globe.
DUE FROM THE BANK.					
Capital stock	$600,000 00	$1,000,000 00	$500,000 00	$400,000 00	$1,000,000 00
Bills in circulation	105,445 00	301,723 00	250,270 00	250,301 00	182,644 00
Net profits on hand	28,868 95	167,782 89	56,455 11	55,630 53	190,239 71
Balances due to other banks	77,159 98	353,175 31	5,573 99	7,757 59	304,925 05
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted	281,209 48	673,957 57	399,448 69	219,199 86	429,314 64
Cash deposited bearing interest	.....	.....	.....	.....	.....
Total amount due from the bank	1,152,683 41	2,496,638 77	1,211,747 79	932,888 98	2,107,123 40
RESOURCES OF THE BANK.					
Gold, silver, and other coined metals in its banking house	72,725 60	103,434 64	38,217 56	43,506 50	171,593 29
Real estate	.....	.....	52,147 89	.....	.....
Bills of banks in this, and of the other New England States	81,180 71	230,215 06	56,185 00	7,038 00	127,165 00
Balances due from other banks	16,311 13	139,704 63	58,846 14	75,098 70	29,608 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	982,465 97	2,023,284 44	1,006,351 20	807,245 76	1,778,756 83
Total amount of resources of bank	1,152,683 41	2,496,638 77	1,211,747 79	932,888 98	2,107,123 40
Rate and amount of dividends, since the last annual return, with dates	October, 1855, 3½ per cent., 21,000 00 April, 1856, 3½ per cent., 21,000 00 October, 1856, 3½ per cent., 21,000 00	October, 1855, 4 per cent., 40,000 00 April, 1856, 5 per cent., 50,000 00 October, 1856, 5 per cent., 50,000 00	April, 1856, 4 per cent., 20,000 00 October, 1856, 4 per cent., 20,000 00	October, 1855, 5 per cent., 20,000 00 April, 1856, 5 per cent., 20,000 00 October, 1856, 5 per cent., 20,000 00	October, 1855, 4 per cent., 40,000 00 April, 1856, 4 per cent., 40,000 00 October, 1856, 4 per cent., 40,000 00
Amount of reserved profits at the time of declaring the last dividend	21,208 85	147,022 77	45,793 68	50,000 00	190,239 71
Amount of debts due to the bank secured by a pledge on its stock	550 00	.....	4,500 00	5,000 00	14,000 00
Amount of debts due and not paid, and considered doubtful	428 33	.....	.....	.....	.....

10

D 1.—*Abstract exhibiting condition of banks in Massachusetts.*—Cont'd.

	BOSTON.				
	Granite.	Hamilton.	Howard Banking Co.	Market.	Massachusetts.
DUE FROM THE BANK.					
Capital stock	$900,000 00	$500,000 00	$500,000 00	$500,000 00	$800,000 00
Bills in circulation	166,959 00	154,099 00	184,501 00	169,632 00	151,705 00
Net profits on hand	46,970 65	105,430 38	30,547 41	96,720 12	66,708 23
Balances due to other banks	89,274 70	331 07	37,930 61	125,964 81	6,695 06
Cash deposited, including all sums whatsoever due from the bank, not bearing interest, its bills in circulation, profits and balances due to other banks excepted	434,959 78	528,624 48	296,230 45	220,563 34	344,970 39
Cash deposited bearing interest	.....	.....	.....	.....	.....
Total amount due from the bank	1,638,164 13	1,288,484 93	1,049,209 47	1,173,080 27	1,369,978 68
RESOURCES OF THE BANK.					
Gold, silver, and other coined metals in its banking house	6,485 87	16,297 68	81,576 59	59,946 96	147,183 90
Real estate	.....	.....	.....	.....	75,812 24
Bills of banks in this, and of the other New England States	123,331 00	154,703 00	88,207 17	104,485 00	48,900 00
Balances due from other banks	19,584 90	136,621 34	20,498 93	39,644 94	49,556 08
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	1,488,762 36	978,862 91	858,926 78	969,003 37	1,048,526 46
Total amount of resources of bank	1,638,164 13	1,288,484 93	1,049,209 47	1,173,080 27	1,369,978 68
Rate and amount of dividends since the last annual return, with dates	October, 1855, 3½ per cent., 31,500 00 April, 1856, 3½ per cent., 31,500 00 October, 1856, 3½ per cent., 31,500 00	October, 1855, 4 per cent., 20,000 00 April, 1856, 4 per cent., 20,000 00 October, 1856, 4 per cent., 20,000 00	October, 1855, 4 per cent., 20,000 00 April, 1856, 3½ per cent., 17,500 00 October, 1856, 3½ per cent., 17,500 00	October, 1855, 5 per cent., 28,000 00 April, 1856, 5 per cent., 28,000 00 October, 1856, 5 per cent., 28,000 00	October, 1855, 3 1-5 per cent., 25,600 00 April, 1856, 3 1-5 per cent., 25,600 00 October, 1856, 3 1-5 per cent., 25,600 00
Amount of reserved profits at the time of declaring the last dividend	45,000 00	92,000 00	17,224 11	67,084 99	53,728 05
Amount of debts due to the bank, secured by a pledge on its stock	39,100 00	.....	48,005 75	.....	.....
Amount of debts due and not paid, and considered doubtful	26,308 57	.....	5,370 64	.....	958 40

D 1.—*Abstract exhibiting condition of banks in Massachusetts*—Cont'd.

	BOSTON.				
	Maverick.	Mechanics'.	Merchants'.	National.	New England.
DUE FROM THE BANK.					
Capital stock	$400,000 00	$250,000 00	$4,000,000 00	$750,000 00	$1,000,000 00
Bills in circulation	157,179 00	152,382 00	685,839 00	196,157 00	122,423 00
Net profits on hand	8,382 79	24,050 49	287,639 40	28,700 64	60,437 83
Balances due to other banks	7,275 01	.....	679,403 66	.....	80,534 13
Cash deposited, including all sums whatsoever due from the bank not bearing interest, its bills in circulation, profits and balances due to other banks excepted	195,017 80	154,566 85	1,357,073 00	255,812 65	325,077 20
Cash deposited bearing interest	1,038 46	.....	.....	.....	22,115 91
Total amount due from the bank	768,973 06	580,999 35	7,009,955 08	1,230,670 29	1,610,588 07
RESOURCES OF THE BANK.					
Gold, silver, and other coined metals in its banking-house	58,995 89	16,125 53	241,997 00	56,465 41	75,517 99
Real estate	.....	18,600 00	243,000 00	.....	32,600 00
Bills of banks in this and of the other New England States	443 00	2,110 00	609,987 27	79,174 04	64,925 00
Balances due from other banks	38,185 88	77,377 83	73,595 31	10,619 07	26,341 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	671,348 36	466,785 99	5,841,375 50	1,084,411 77	1,411,203 32
Total amount of resources of bank	768,973 06	580,999 35	7,009,955 08	1,230,670 29	1,610,588 07
Rate and amount of dividends since the last annual return, with dates	April, 1856, 3½ per cent., 14,000 00 October, 1856, 3 per cent., 12,000 00	October, 1855, 4 per cent., 10,000 00 April, 1856, 4 per cent., 10,000 00 October, 1856, 4 per cent., 10,000 00	April, 1856, 4 per cent., 160,000 00 October, 1856, 4 per cent., 160,000 00	April, 1856, 3½ per cent., 26,250 00 October, 1856, 3½ per cent., 26,250 00	October, 1855, 4 per cent., 40,000 00 April, 1856, 4 per cent., 40,000 00 October, 1856, 4 per cent., 40,000 00
Amount of reserved profits at the time of declaring the last dividend	7,463 28	17,200 00	287,139 40	28,334 94	46,962 58
Amount of debts due to the bank, secured by a pledge on its stock	18,400 00	450 00	20,500 00	5,250 00	5,500 00
Amount of debts due and not paid, and considered doubtful	.....	.....	4,210 00	8,000 00	3,478 80

D 1.—*Abstract exhibiting condition of banks in Massachusetts*—Cont'd.

	BOSTON.				
	North.	North American.	Shawmut.	Shoe & Leather Dealers'.	State.
DUE FROM THE BANK.					
Capital stock	$750,000 00	$750,000 00	$750,000 00	$1,000,000 00	$1,600,000 00
Bills in circulation	176,646 00	199,342 00	148,130 00	224,196 00	252,093 00
Net profits on hand	74,441 63	40,292 57	45,370 45	126,478 48	264,576 77
Balances due to other banks	96,923 19	97,693 94	66,490 23	163,587 10	73,482 33
Cash deposited, including all sums whatsoever due from the bank not bearing interest, its bills in circulation, profits and balances due to other banks excepted	398,042 41	304,370 18	331,588 19	471,830 64	716,363 41
Cash deposited bearing interest	.....	.....	.....	.....	.....
Total amount due from the bank	1,496,053 23	1,391,698 69	1,381,578 87	2,006,112 22	3,106,515 51
RESOURCES OF THE BANK.					
Gold, silver, and other coined metals in its banking house	106,597 67	93,516 71	69,565 42	141,713 90	234,606 22
Real estate	.....	.....	.....	40,000 00	.....
Bills of banks in this and of the other New England States	111,935 00	44,669 00	89,691 00	124,822 24	149,326 02
Balances due from other banks	26,530 77	95,683 37	5,393 61	33,918 51	21,624 71
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	1,250,989 79	1,157,809 61	1,217,018 84	1,665,657 57	2,700,958 56
Total amount of resources of bank	1,496,053 23	1,391,698 69	1,381,578 87	2,006,112 22	3,106,515 51
Rate and amount of dividends since the last annual return, with dates	October, 1855, 4 per cent., 30,000 00 April, 1856, 3½ per cent., 26,250 00 October, 1856, 3½ per cent., 26,250 00	October, 1855, 4 per cent., 30,000 00 April, 1856, 3½ per cent., 26,250 00 October, 1856, 3½ per cent., 26,250 00	October, 1855, 4 per cent., 30,000 00 April, 1856, 4 per cent., 30,000 00	October, 1855, 4 per cent., 40,000 00 April, 1856, 4½ per cent., 45,000 00 October, 1856, 4½ per cent., 45,000 00	October, 1855, 3½ per cent., 63,000 00 April, 1856, 3½ per cent., 63,000 00
Amount of reserved profits at the time of declaring the last dividend	73,074 65	44,201 64	31,978 79	106,500 00	252,578 40
Amount of debts due to the bank, secured by a pledge on its stock	20,950 00	3,000 00	14,500 00	.....	15,150 00
Amount of debts due and not paid, and considered doubtful	57,142 80	3,227 28	400 00	.....	.....

7 7 9

D 1.—*Abstract exhibiting condition of banks in Massachusetts.*—Cont'd.

	BOSTON.				
	Suffolk.	Traders'.	Tremont.	Union.	Washington.
DUE FROM THE BANK.					
Capital stock	$1,000,000 00	$600,000 00	$1,250,000 00	$1,000,000 00	$750,000 00
Bills in circulation	652,419 00	149,996 00	362,525 00	161,521 00	226,960 00
Net profits on hand	234,965 55	64,525 11	78,704 70	116,308 40	77,431 23
Balances due to other banks	729,609 76	91,330 96	239,965 99	67,406 43	11,355 83
Cash deposited, including all sums whatsoever due from the bank not bearing interest, its bills in circulation, profits and balances due to other banks excepted	1,252,115 15	229,899 66	781,942 76	493,051 99	412,892 14
Cash deposited bearing interest	.....	110,000 00	.....	.....	46,151 15
Total amount due from the bank	3,919,109 46	1,245,751 73	2,713,138 45	1,838,287 92	1,524,790 35
RESOURCES OF THE BANK.					
Gold, silver, and other coined metals in its banking house	305,298 69	75,221 19	136,784 10	67,287 07	91,880 42
Real estate	120,000 00	.....	.....	.....	.....
Bills of banks in this and of the other New England States	494,961 00	27,566 00	287,101 50	103,864 32	107,916 00
Balances due from other banks	1,389,800 55	51,222 35	63,985 49	37,376 35	9,161 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	1,609,049 22	1,091,742 19	2,225,267 36	1,629,760 18	1,315,832 65
Total amount of resources of bank	3,919,109 46	1,245,751 73	2,713,138 45	1,838,287 92	1,524,790 35
Rate and amount of dividends since the last annual return, with dates	October, 1855, 5 per cent., 50,000 00 April, 1856, 5 per cent., 50,000 00 October, 1856, 5 per cent., 50,000 00	October, 1855, 4 per cent., 21,000 00 April, 1856, 4 per cent., 24,000 00 October, 1856, 3½ per cent., 21,000 00	April, 1856, 4 per cent., October, 1856, 4 per cent.,	October, 1855, 4 per cent., 40,000 00 April, 1856, 4 per cent., 40,000 00 October, 1856, 4 per cent., 40,000 00	October, 1855, 3½ per cent., 26,250 00 April, 1856, 3½ per cent., 26,250 00 October, 1856, 3½ per cent., 26,250 00
Amount of reserved profits at the time of declaring the last dividend	230,620 96	49,999 50	74,469 90	116,469 36	64,180 00
Amount of debts due to the bank, secured by a pledge on its stock	2,500 00	1,180 00	5,000 00	2,760 00	1,000 00
Amount of debts due and not paid, and considered doubtful	6,500 00	34,145 66	.....	16,000 00	.....

7½

D 1.—*Abstract exhibiting condition of banks in Massachusetts*—Cont'd.

	BOSTON.	CHELSEA.	ANDOVER.	BEVERLY.	
	Webster.	Tradesman's.	Andover.	Bass River.	Beverly.
DUE FROM THE BANK.					
Capital stock	$1,500,000 00	$150,000 00	$250,000 00	$100,000 00	$125,000 00
Bills in circulation	346,442 00	71,467 00	104,875 00	62,100 00	87,253 00
Net profits on hand	89,618 14	15,711 38	24,802 16	1,830 54	5,603 21
Balances due to other banks	134,819 44	153 07	.....	4,947 97	1,831 05
Cash deposited, including all sums whatsoever due from the bank not bearing interest, its bills in circulation, profits and balances due to other banks excepted	641,826 66	72,603 41	16,713 70	12,750 42	46,926 76
Cash deposited bearing interest	109,603 10	1,887 39	6,899 46	.....	.....
Total amount due from the bank	2,822,309 34	311,822 25	403,290 34	181,628 93	268,614 02
RESOURCES OF THE BANK.					
Gold, silver, and other coined metals in its banking-house	150,786 77	10,813 09	8,933 98	3,863 06	5,436 46
Real estate	.....	.....	5,000 00	1,500 00	.....
Bills of banks in this and of the other New England States	228,290 00	9,383 82	1,689 00	7,453 30	6,763 72
Balances due from other banks	23,251 73	31,469 61	14,068 82	8,146 44	7,415 55
Amount of all debts due, including notes, bills of exchange, and all stocks and funded debts of every description, excepting the balances due from other banks	2,419,980 84	260,155 73	373,598 54	160,666 13	248,998 29
Total amount of resources of bank	2,822,309 34	311,822 25	403,290 34	181,628 93	268,614 02
Rate and amount of dividends since the last annual return, with dates	October, 1855, 3½ per cent., 52,500 00 April, 1856, 3½ per cent., 52,500 00 October, 1856, 3½ per cent., 52,500 00	April, 1856, 4 per cent., 6,000 00 October, 1856, 4 per cent., 6,000 00	April, 1856, 3½ per cent., 8,750 00 October, 1856, 3½ per cent., 8,750 00	October, 1856, 3 per cent., 3,000 00	October, 1855, 4 per cent., 5,000 00 October, 1856, 5 per cent., 6,250 00
Amount of reserved profits at the time of declaring the last dividend	54,851 32	15,042 59	24,548 21	1,654 75	2,512 60
Amount of debts due to the bank, secured by a pledge on its stock	.....	7,900 00	2,570 00	4,500 00	200 00
Amount of debts due and not paid, and considered doubtful	.....	.....	.....	.....	.....

9

D 1.—*Abstract exhibiting condition of banks in Massachusetts*—Cont'd.

	DANVERS.		SOUTH DANVERS.	GLOUCESTER.	
	Danvers.	Village.	Warren.	Cape Ann.	Gloucester.
DUE FROM THE BANK.					
Capital stock	$150,000 00	$200,000 00	$200,000 00	$150,000 00	$300,000 00
Bills in circulation	77,156 00	115,252 00	143,475 50	88,958 00	194,713 00
Net profits on hand	26,241 57	18,661 81	26,364 59	2,160 54	15,086 57
Balances due to other banks	4,977 98	4,431 24	1,218 71	.....	1,440 76
Cash deposited, including all sums whatsoever due from the bank not bearing interest, its bills in circulation, profits and balances due to other banks excepted	46,480 69	43,757 76	59,095 78	26,465 65	64,409 53
Cash deposited bearing interest	.....	12,000 00	29,419 55	.....	.....
Total amount due from the bank	304,856 24	394,102 81	459,574 13	267,584 19	505,649 86
RESOURCES OF THE BANK.					
Gold, silver, and other coined metals in its banking-house	4,173 45	5,668 13	10,289 42	7,288 81	8,608 31
Real estate	1,500 00	17,762 69	12,581 09	5,954 44	9,000 00
Bills of banks in this and of the other New England States	4,014 80	7,568 30	11,836 45	515 00	10,196 43
Balances due from other banks	4,001 74	35,379 66	40,396 45	24,300 20	4,709 22
Amount of all debts due, including notes, bills of exchange, and all stocks and funded debts of every description, excepting the balances due from other banks	291,166 25	327,704 03	384,470 72	229,525 74	473,135 90
Total amount of resources of bank	304,856 24	394,102 81	459,574 13	267,584 19	505,649 86
Rate and amount of dividends since the last annual return, with dates	Oct., 1855, 3½ per cent., 5,250 00 April, 1856, 3½ per cent., 5,250 00 Oct., 1856, 3½ per cent., 5,250 00	Oct., 1855, 4 per cent., 8,000 00 April, 1856, 4 per cent., 8,000 00 Oct., 1856, 4 per cent., 8,000 00	Oct., 1855, 4 per cent., 8,000 00 April, 1856, 4 per cent., 8,000 00	Oct., 1856, 3 per cent., 4,500 00	Oct., 1855, 3½ per cent., 10,500 00 April, 1856, 4 per cent., 12,000 00 Oct., 1856, 3½ per cent., 10,500 00
Amount of reserved profits at the time of declaring the last dividend	25,177 49	16,661 08	24,165 09	280 61	15,800 00
Amount of debts due to the bank, secured by a pledge on its stock	.....	.....	.....	6,305 00	7,190 00
Amount of debts due and not paid, and considered doubtful	.....	225 61	.....	.....	2,891 89

7 1/2

D 1.—*Abstract exhibiting condition of banks in Massachusetts*—Cont'd.

	HAVERHILL.				LAWRENCE.
	Essex.	Haverhill.	Merrimack.	Union.	Bay State.
DUE FROM THE BANK.					
Capital stock	$100,000 00	$150,000 00	$120,000 00	$150,000 00	$500,000 00
Bills in circulation	51,187 00	100,864 00	78,949 00	82,106 00	222,853 00
Net profits on hand	4,278 55	20,665 26	18,869 33	22,949 80	51,779 54
Balances due to other banks	15,880 42	9,210 71	33,550 94	3,869 92	1,456 72
Cash deposited, including all sums whatsoever due from the bank not bearing interest, its bills in circulation, profits and balances due to other banks excepted	17,009 42	34,765 03	50,935 91	55,750 50	82,541 20
Cash deposited bearing interest	10,000 00	15,000 00	.....	.....	.....
Total amount due from the bank	198,355 39	330,505 00	362,305 18	313,976 22	858,630 46
RESOURCES OF THE BANK.					
Gold, silver, and other coined metals in its banking-house	3,364 40	5,689 45	4,952 09	4,308 72	12,652 15
Real estate	8,000 00	5,000 00	2,000 00	3,000 00	20,000 00
Bills of banks in this and of the other New England States	.....	15 00	4,183 00	258 85	5,156 00
Balances due from other banks	13,810 16	16,852 84	29,991 35	3,930 93	49,056 80
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	173,180 63	302,947 71	321,178 74	302,477 72	771,765 51
Total amount of resources of bank	198,355 39	330,505 00	362,305 18	313,976 22	858,630 46
Rate and amount of dividends since the last annual return, with dates	Oct., 1855, 4 per cent., 4,000 00 April, 1856, 4 per cent., 4,000 00 Oct., 1856, 4 per cent., 4,000 00	Oct., 1855, 4½ per cent., 6,750 00 April, 1856, 4 per cent., 6,000 00 Oct., 1856, 5 per cent., 7,500 00	April, 1856, 4 per cent., 7,200 00 Oct., 1856, 4 per cent., 7,200 00	Oct., 1855, 4 per cent., 6,000 00 April, 1856, 4½ per cent., 6,750 00 Oct., 1856, 5 per cent., 7,500 00	Oct., 1855, 3½ per cent., 17,500 00 April, 1856, 3½ per cent., 17,500 00
Amount of reserved profits at the time of declaring the last dividend	4,000 00	20,000 00	17,500 00	21,811 92	50,501 14
Amount of debts due to the bank, secured by a pledge on its stock	.....	50 00	.....	.....	.....
Amount of debts due and not paid, and considered doubtful	.....	1,082 77	.....	500 00	.....

D 1.—*Abstract exhibiting condition of banks in Massachusetts*—Cont'd.

	LAWRENCE.	LYNN.			MARBLEHEAD.
	Pemberton.	City.	Laighton.	Lynn Mechanics'.	Grand Bank.
DUE FROM THE BANK.					
Capital stock	$100,000 00	$100,000 00	$200,000 00	$200,000 00	$100,000 00
Bills in circulation	80,504 00	86,731 00	88,673 00	156,317 00	73,964 00
Net profits on hand	3,327 10	1,587 81	14,014 11	32,358 04	8,417 67
Balances due to other banks	.....	1,001 90	2,788 43	2,245 05	2 23
Cash deposited, including all sums whatsoever due from the bank not bearing interest, its bills in circulation, profits and balances due to other banks excepted	42,339 17	33,949 28	38,094 00	104,287 04	30,294 90
Cash deposited bearing interest	.....	.....	.....	12,300 00	.....
Total amount due from the bank	232,170 27	223,269 99	343,569 54	507,507 13	212,678 80
RESOURCES OF THE BANK.					
Gold, silver, and other coined metals in its banking-house	4,834 68	5,860 75	10,742 47	12,160 19	7,828 17
Real estate	10,915 69	.....	.....	12,000 00	8,790 00
Bills of banks in this and of the other New England States	5,305 64	7,793 54	10,822 07	3,805 00	300 00
Balances due from other banks	44,493 17	30,648 45	22,293 23	75,655 84	5,391 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	166,621 09	178,967 25	299,711 77	403,886 10	190,368 68
Total amount of resources of bank	232,176 27	223,269 99	343,569 54	507,507 13	212,678 80
Rate and amount of dividends since the last annual return, with dates	Oct., 1855, 3½ per cent., 3,500 00 April, 1856, 4 per cent., 4,000 00 Oct., 1856, 4 per cent., 4,000 00	Oct., 1855, 3½ per cent. April, 1856, 3½ per cent. Oct., 1856, 3½ per cent.	Oct., 1855, 4 per cent. April, 1856, 4 per cent. Oct., 1856, 4 per cent.	Oct., 1855, 5 per cent., 10,000 00 April, 1856, 5 per cent., 10,000 00 Oct., 1856, 5 per cent., 10,000 00	April, 1856, 3½ per cent., 3,500 00 Oct., 1856 3½ per cent., 3,500 00
Amount of reserved profits at the time of declaring the last dividend	3,143 84	.....	14,089 98	31,261 95	8,242 89
Amount of debts due to the bank, secured by a pledge on its stock	480 00	5,400 00	2,080 00	.....	5,797 55
Amount of debts due and not paid, and considered doubtful	89 64	.....	60 00	.....	.....

D. 1—*Abstract exhibiting condition of banks in Massachusetts*—Cont'd.

	MARBLEHEAD.	METHUEN.	NEWBURYPORT.		
	Marblehead.	Spicket Falls.	Mechanics'.	Merchants'.	Ocean.
DUE FROM THE BANK.					
Capital stock	$120,000 00	$100,000 00	$200,000 00	$210,000 00	$150,000 00
Bills in circulation	66,658 00	59,308 00	90,847 00	79,415 00	137,326 00
Net profits on hand	5,282 16	9,216 60	18,352 47	6,924 45	31,191 24
Balances due to other banks	.....	.....	2,058 54	500 61	217 01
Cash deposited, including all sums whatsoever due from the bank not bearing interest, its bills in circulation, profits and balances due to other banks excepted	30,266 64	16,396 81	60,463 78	67,493 50	90,656 13
Cash deposited bearing interest	.....	.....	.....	.....	12,700 16
Total amount due from the bank	242,206 80	184,921 41	371,721 79	364,333 56	422,092 54
RESOURCES OF THE BANK.					
Gold, silver, and other coined metals in its banking house	7,400 06	6,086 57	7,672 22	11,924 60	9,366 28
Real estate	6,333 33	.....	4,500 00	5,000 00	2,500 00
Bills of banks in this and of the other New England States	2,238 00	160 00	4,100 00	2,475 46	3,469 34
Balances due from other banks	3,559 61	5,302 70	32,478 81	26,355 90	104,351 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	222,675 80	173,372 14	322,970 76	318,577 60	302,405 77
Total amount of resources of bank	242,206 80	184,921 41	371,721 79	364,333 56	422,092 54
Rate and amount of dividends since the last annual return, with dates	October, 1855, 3½ per cent., 4,200 00 *April, 1856,* 3½ per cent., 4,200 00 October, 1856, 3½ per cent., 4,200 00	April, 1856, 4 per cent., 4,000 00 *October, 1856,* 4 per cent., 4,000 00	October, 1855, 4 per cent., 8,000 00 *April, 1856,* 4 per cent., 8,000 00 October, 1856, 4 per cent., 8,000 00	April, 1856, 3 per cent., 6,300 00 October, 1856, 3 per cent., 6,300 00	October, 1855, 5 per cent., 5,000 00 April, 1856, 5 per cent., 5,000 00 October, 1856, 5 per cent., 7,500 00 (Capital increased.)
Amount of reserved profits at the time of declaring the last dividend	4,767 81	7,536 10	17,938 98	6,360 12	31,196 24
Amount of debts due to the bank, secured by a pledge on its stock	2,900 00	.....	1,697 00	1,350 00	.....
Amount of debts due and not paid, and considered doubtful	2,763 37	.....	750 00	.....	.....

D 1—*Abstract exhibiting condition of banks in Massachusetts*—Cont'd.

	ROCKPORT.	SALEM.			
	Rockport.	Asiatic.	Commercial.	Exchange.	Mercantile.
DUE FROM THE BANK.					
Capital stock	$150,000 00	$210,000 00	$200,000 00	$200,000 00	$200,000 00
Bills in circulation	96,240 00	101,462 00	94,438 00	94,580 00	62,033 00
Net profits on hand	5,444 56	17,754 29	28,606 42	14,469 78	12,773 71
Balances due to other banks	.....	16,316 83	97 04	2,303 19	9,115 93
Cash deposited, including all sums whatsoever due from the bank not bearing interest, its bills in circulation, profits and balances due to other banks excepted	41,798 11	109,518 53	96,049 60	70,765 65	68,118 82
Cash deposited bearing interest	.....	.....	20,000 00	17,000 00	.....
Total amount due from the bank	293,482 67	455,051 65	439,191 06	399,118 62	352,041 46
RESOURCES OF THE BANK.					
Gold, silver, and other coined metals in its banking house	3,500 11	7,485 09	7,769 00	5,241 80	4,607 19
Real estate	.....	23,233 21	8,074 06	3,000 00	5,000 00
Bills of banks in this and of the other New England States	2,640 00	16,218 29	7,036 10	3,016 81	10,220 00
Balances due from other banks	23,880 64	31,498 10	24,907 21	27,495 07	260 83
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	263,461 92	376,706 96	391,404 69	360,362 94	331,953 44
Total amount of resources of bank	293,482 67	455,051 65	439,191 06	399,118 62	352,041 46
Rate and amount of dividends since the last annual return, with dates	October, 1855, 14 p. cent. on 100,000 00 14,000 00 April, 1856, 4 per cent., 6,000 00 October, 1856, 4 per cent., 6,000 00	April, 1856, 4½ per cent., 9,450 00 *October, 1856,* 4½ per cent., 9,450 00	October, 1855, 4 per cent., 8,010 00 *April, 1856,* 4 per cent., 8,010 00 October, 1856, 4 per cent., 8,010 00	October, 1855, 3¾ per cent., 7,500 00 *April, 1856,* 3¾ per cent., 7,500 00 October, 1856, 3¾ per cent., 7,500 00	April, 1856, 3 per cent., 6,000 00 *October, 1856,* 3 per cent., 6,000 00
Amount of reserved profits at the time of declaring the last dividend	9,652 25	19,516 86	23,606 42	12,683 15	12,387 12
Amount of debts due to the bank, secured by a pledge on its stock	8,269 00	.....	1,100 00	.....	.....
Amount of debts due and not paid, and considered doubtful	.....	.....	6,468 00	100 25	10,000 00

8

9

7.5

D 1.—*Abstract exhibiting condition of banks in Massachusetts*—Cont'd.

	SALEM.			SALISBURY.	BRIGHTON.
	Merchants'.	Naumkeag.	Salem.	Powow River.	Brighton.
DUE FROM THE BANK.					
Capital stock	$200,000 00	$500,000 00	$250,000 00	$100,000 00	$250,000 00
Bills in circulation	87,631 00	125,279 00	79,950 00	109,970 00	195,566 00
Net profits on hand	19,470 83	35,462 20	10,398 28	11,646 16	22,469 32
Balances due to other banks	602 60	1,934 72	3,654 40	.....	.....
Cash deposited, including all sums whatsoever due from the bank not bearing interest, its bills in circulation, profits and balances due to other banks excepted	86,909 94	163,817 28	59,288 43	13,070 55	58,702 97
Cash deposited bearing interest	52,014 00	39,653 35	.....	2,000 00	.....
Total amount due from the bank	446,688 37	916,146 55	403,297 11	236,695 71	516,738 29
RESOURCES OF THE BANK.					
Gold, silver, and other coined metals in its banking house	6,970 91	12,154 10	5,243 65	5,872 92	9,892 15
Real estate	.....	6,365 00	4,377 97	4,900 00	5,000 00
Bills of banks in this and of the other New England States	7,183 63	4,044 49	9,286 00	747 00	16,847 25
Balances due from other banks	41,692 14	24,667 75	29,004 12	25,736 37	28,578 49
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	390,841 69	869,015 21	355,385 37	199,440 12	456,460 40
Total amount resources of bank	446,688 37	916,146 55	403,297 11	236,695 71	516,738 29
Rate and amount of dividends since the last annual return, with dates	October, 1855, 4 per cent., 8,000 00 April, 1856, 4 per cent., 8,000 00 October, 1856, 4 per cent., 8,000 00	October, 1855, 4 per cent., 20,000 00 April, 1856, 4 per cent., 20,000 00 October, 1856, 4 per cent., 20,000 00	October, 1855, 3 per cent., 7,500 00 April, 1856, 3 per cent., 7,500 00	October, 1855, 5 per cent., 5,000 00 April, 1856, 5 per cent., 5,000 00 October, 1856, 5 per cent., 5,000 00	October, 1855, 5 per cent., 12,500 00 April, 1856, 4 per cent., 10,000 00 October, 1856, 3 per cent., 7,500 00
Amount of reserved profits at the time of declaring the last dividend	19,205 71	33,860 96	10,252 67	11,203 61	21,587 91
Amount of debts due to the bank, secured by a pledge on its stock	500 00	2,775 00	2,340 00	.....	7,000 00
Amount of debts due and not paid, and considered doubtful	2,500 00	.....	14,500 00	.....	21,064 85

D 1.—*Abstract exhibiting condition of banks in Massachusetts*—Cont'd.

	BRIGHTON.	CAMBRIDGE.			
	Brighton Market.	Cambridge.	Cambridge City.	Cambridge Market.	Charles River.
DUE FROM THE BANK.					
Capital stock	$200,000 00	$100,000 00	$100,000 00	$150,000 00	$100,000 00
Bills in circulation	248,772 00	76,452 00	96,077 00	118,569 00	82,181 00
Net profits on hand	7,835 44	14,308 43	5,166 54	4,012 21	8,555 29
Balances due to other banks	137 83	.....	.....	.....	.....
Cash deposited, including all sums whatsoever due from the bank not bearing interest, its bills in circulation, profits and balances due to other banks excepted	64,788 69	37,825 66	112,361 34	27,106 61	56,338 25
Cash deposited bearing interest	.....	.....	.....	.....	.....
Total amount due from the bank	521,533 96	228,586 09	313,604 88	299,687 82	247,074 54
RESOURCES OF THE BANK.					
Gold, silver, and other coined metals in its banking-house	13,368 37	11,606 33	9,810 09	7,402 95	12,259 31
Real estate	8,270 28	6,000 00	.....	4,800 00	.....
Bills of banks in this and of the other New England States	25,896 23	5,066 76	5,375 00	6,639 66	3,112 00
Balances due from other banks	70,086 98	9,352 88	96,189 33	25,814 23	36,875 98
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	403,913 00	196,580 12	202,230 46	255,030 98	194,827 25
Total amount of resources of bank	521,533 96	228,586 09	313,604 88	299,687 82	247,074 54
Rate and amount of dividends since the last annual return, with dates	October, 1855, 4 per cent. on 100,000 00 4,000 00 1½ per cent. on new stock, 2 months, 1,250 00 April, 1856, 4½ per cent., 9,000 00 October, 1856, 5 per cent., 10,000 00	October, 1855, 4 per cent., 4,000 00 April, 1856, 4 per cent., 4,000 00 October, 1856, 4 per cent., 4,000 00	October, 1855, 4 per cent., 4,000 00 April, 1856, 4 per cent., 4,000 00 October, 1856, 4 per cent., 4,000 00	October, 1855, 4 per cent., 6,000 00 April, 1856, 4 per cent., 6,000 00 October, 1856, 4 per cent., 6,000 00	April, 1856, 4 per cent., 4,000 00 October, 1856, 3 per cent., 3,000 00
Amount of reserved profits at the time of declaring the last dividend	7,949 99	13,951 15	3,038 43	3,998 13	9,122 93
Amount of debts due to the bank, secured by a pledge on its stock	11,209 00	3,850 00	1,800 00	15,996 00	2,870 00
Amount of debts due and not paid, and considered doubtful	105 29	.....	.....	.....	4,500 00

D 1.—*Abstract exhibiting condition of banks in Massachusetts*—Cont'd.

	CAMBRIDGE.	CHARLESTOWN.		CONCORD.	FRAMINGHAM.
	Lechmere.	Bunker Hill.	Monument.	Concord.	Framingham.
DUE FROM THE BANK.					
Capital stock	$100,000 00	$300,000 00	$150,000 00	$100,000 00	$200,000 00
Bills in circulation	95,165 00	215,957 00	155,328 00	98,695 00	165,455 00
Net profits on hand	6,284 10	37,403 04	4,895 51	12,335 88	26,701 56
Balances due to other banks	.....	.....	150 63	.....	.....
Cash deposited, including all sums whatsoever due from the bank not bearing interest, its bills in circulation, profits and balances due to other banks excepted	77,059 49	247,107 65	96,517 19	14,185 40	33,655 44
Cash deposited bearing interest	.....	.....	.....	.....	.....
Total amount due from the bank	278,508 59	800,467 89	406,891 43	225,216 28	425,812 00
RESOURCES OF THE BANK					
Gold, silver, and other coined metals in its banking house	11,235 30	33,005 47	9,912 93	11,512 68	7,397 03
Real estate	.....	24,000 00	7,500 00	2,400 00	3,000 00
Bills of banks in this and of the other New England States	19,806 82	7,340 00	6,583 00	1,283 68	2,015 00
Balances due from other banks	45,630 95	127,293 82	77,795 88	29,663 90	18,167 93
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	201,835 52	608,828 60	305,094 62	180,356 02	395,232 04
Total amount of resources of bank	278,508 59	800,467 89	406,891 43	225,216 28	425,812 00
Rate and amount of dividends since the last annual return, with dates	October, 1855, 4 per cent., 4,000 00 April, 1856, 4 per cent., 4,000 00	October, 1855, 4 per cent., 12,000 00 April, 1856, 4 per cent., 12,000 00 October, 1856, 4 per cent., 12,000 00	October, 1855, 3 per cent., April, 1856, 3½ per cent., October, 1856, 3½ per cent.,	April, 1856, 3½ per cent., 3,500 00 October, 1856, 3½ per cent., 3,500 00	October, 1855, 4 per cent., 8,000 00 April, 1856, 4 per cent., 8,000 00 October, 1856, 4½ per cent., 9,000 00
Amount of reserved profits at the time of declaring the last dividend	1,230 69	36,065 86	1,000 00	10,295 34	25,000 00
Amount of debts due to the bank, secured by a pledge on its stock	12,200 00	8,400 00	11,300 00	5,030 00	.....
Amount of debts due and not paid, and considered doubtful	.....	.....	.....	1,503 00	.....

8½

D 1.—*Abstract exhibiting condition of banks in Massachusetts*—Cont'd.

	HOLLISTON.	HOPKINTON.	LOWELL.		
	Holliston.	Hopkinton.	Appleton.	Lowell.	Merchants'.
DUE FROM THE BANK.					
Capital stock	$100,000 00	$100,000 00	$200,000 00	$200,000 00	$100,000 00
Bills in circulation	74,501 00	75,708 00	171,221 00	130,963 00	87,843 00
Net profits on hand	1,537 43	9,013 48	28,126 28	34,589 64	2,919 21
Balances due to other banks	.....	.....	.....	.....	2,708 81
Cash deposited, including all sums whatsoever due from the bank not bearing interest, its bills in circulation, profits and balances due to other banks excepted	19,228 87	26,051 88	94,237 13	43,891 89	39,035 26
Cash deposited bearing interest	.....	.....	.....	.....	.....
Total amount due from the bank	195,267 30	210,773 36	493,584 41	409,444 73	232,506 28
RESOURCES OF THE BANK.					
Gold, silver, and other coined metals in its banking house	4,946 73	4,727 61	8,467 41	3,886 58	3,579 72
Real estate	.....	.....	18,000 00	.....	12,000 00
Bills of banks in this and of the other New England States	9,945 77	434 00	18,971 13	12,888 61	9,095 65
Balances due from other banks	4,103 99	10,464 95	50,983 94	13,504 18	12,873 83
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	176,270 81	195,146 80	397,161 93	379,165 36	194,957 08
Total amount of resources of bank	195,267 30	210,773 36	493,584 41	409,444 73	232,506 28
Rate and amount of dividends since the last annual return, with dates	October, 1855, 4 per cent., 4,000 00 April, 1856, 3 per cent., 3,000 00 October, 1856, 4 per cent., 4,000 00	October, 1855, 4 per cent., 4,000 00 April, 1856, 4 per cent., 4,000 00 October, 1856, 4 per cent., 4,000 00	October, 1855, 5 per cent., 10,000 00 April, 1856, 5 per cent., 10,000 00 October, 1856, 5 per cent., 10,000 00	October, 1855, 5 per cent., 10,000 00 April, 1856, 5 per cent., 10,000 00 October, 1856, 5 per cent., 10,000 00	April, 1856, 3 per cent., 3,000 00 October, 1856, 4 per cent., 4,000 00
Amount of reserved profits at the time of declaring the last dividend	1,250 00	7,176 92	23,358 00	34,162 02	1,100 00
Amount of debts due to the bank, secured by a pledge on its stock	500 00	.....	200 00	3,115 00	4,850 00
Amount of debts due and not paid, and considered doubtful	.....	.....	.....	.....	500 00

7 7

D 1.—*Abstract exhibiting condition of banks in Massachusetts*—Cont'd.

	LOWELL.			MALDEN.	NEWTON
	Prescott.	Railroad.	Wamesit.	Malden.	Newton.
DUE FROM THE BANK.					
Capital stock	$200,000 00	$600,000 00	$150,000 00	$100,000 00	$150,000 00
Bills in circulation	149,180 00	368,663 00	121,000 00	67,610 00	90,344 00
Net profits on hand	27,067 89	106,543 96	8,152 05	6,455 73	14,469 86
Balances due to other banks	.....	15,355 57	.....	.....	.....
Cash deposited, including all sums whatsoever due from the bank not bearing interest, its bills in circulation, profits and balances due to other banks excepted	60,841 22	56,754 03	51,466 56	26,316 35	58,601 69
Cash deposited bearing interest	.....	.....	.....	.....	.....
Total amount due from the bank	437,089 11	1,147,316 56	330,618 61	220,382 08	313,415 55
RESOURCES OF THE BANK.					
Gold, silver, and other coined metals in its banking-house	6,763 42	10,558 00	4,279 44	4,747 34	8,441 69
Real estate	.....	.....	12,792 15	5,602 64	5,054 75
Bills of banks in this and of the other New England States	16,018 58	6,128 00	10,307 53	332 00	3,732 55
Balances due from other banks	21,471 31	5,002 03	29,298 80	11,528 87	25,110 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	392,815 80	1,125,628 53	273,940 69	198,171 23	271,076 03
Total amount of resources of bank	437,089 11	1,147,316 56	330,618 61	220,382 08	313,415 55
Rate and amount of dividends since the last annual return, with dates	Oct., 1855, 4 per cent., 8,000 00 April, 1856, 4 per cent., 8,000 00 Oct., 1856, 4 per cent., 8,000 00	Oct., 1855, 4 per cent., 24,000 00 April, 1856, 4 per cent., 24,000 00 Oct., 1856, 4 per cent., 24,000 00	April, 1856, 4 per cent., 6,000 00 Oct., 1856, 4 per cent., 6,000 00	April, 1856, 4 per cent., 4,000 00 Oct., 1856, 4 per cent., 4,000 00	Oct., 1855, 4 per cent., 6,000 00 April, 1856, 4 per cent., 6,000 00 Oct., 1856, 4 per cent., 6,000 00
Amount of reserved profits at the time of declaring the last dividend	22,000 00	96,500 00	4,000 00	6,129 77	14,511 05
Amount of debts due to the bank, secured by a pledge on its stock	3,053 85	5,300 00	500 00	2,475 00	.....
Amount of debts due and not paid, and considered doubtful	1,000 00	.....	.....	.....	.....

D 1.—*Abstract exhibiting condition of banks in Massachusetts.*—Cont'd.

	SOUTH READING.	TOWNSEND.	WALTHAM.	WOBURN.	ATHOL.
	South Reading.	Townsend.	Waltham.	Woburn.	Miller's River.
DUE FROM THE BANK.					
Capital stock	$100,000 00	$100,000 00	$200,000 00	$100,000 00	$100,000 00
Bills in circulation	80,845 00	101,698 00	117,941 00	104,393 00	118,921 00
Net profits on hand	2,080 46	6,388 12	4,110 38	9,818 46	3,921 63
Balances due to other banks	.....	.....	4,141 63	.....	.....
Cash deposited, including all sums whatsoever due from the bank not bearing interest, its bills in circulation, profits and balances due to other banks excepted	18,760 93	10,032 01	25,619 77	33,989 68	26,413 65
Cash deposited bearing interest	.....	.....	.....	.....	.....
Total amount due from the bank	201,686 39	218,118 13	351,612 78	248,201 14	249,256 28
RESOURCES OF THE BANK.					
Gold, silver, and other coined metals in its banking-house	6,571 13	5,301 51	2,208 59	9,475 55	5,902 03
Real estate	.....	2,000 00	5,500 00	3,250 00	3,000 00
Bills of banks in this and of the other New England States	2 00	4,733 69	3,850 00	3,575 00	2,177 00
Balances due from other banks	23,344 69	13,866 68	4,000 00	30,991 62	43,465 06
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	171,768 57	192,216 25	330,254 19	200,907 97	194,712 19
Total amount of resources of bank	201,686 39	218,118 13	351,612 78	248,201 14	249,256 28
Rate and amount of dividends since the last annual return, with dates	October, 1855, 4 per cent., 4,000 00 April, 1856, 4 per cent., 4,000 00 October, 1856, 4 per cent., 4,000 00	April, 1856, 4 per cent., 4,000 00 October, 1856, 4 per cent., 4,000 00	October, 1855, 4 per cent., 8,000 00 April, 1856, 4 per cent., 8,000 00 October, 1856, 4 per cent., 8,000 00	April, 1856, 4 per cent., 4,000 00 October, 1856, 4 per cent., 4,000 00	April, 1856, 4 per cent., 4,000 00 October, 1856, 4 per cent., 4,000 00
Amount of reserved profits at the time of declaring the last dividend	1,862 02	4,410 12	3,564 61	9,818 46	3,000 00
Amount of debts due to the bank, secured by a pledge on its stock	8,100 00	600 00	1,575 00	.....	1,100 00
Amount of debts due and not paid, and considered doubtful	.....	.....	1,094 79	.....	.....

D 1.—*Abstract exhibiting condition of banks in Massachusetts.*—Cont'd.

	BLACKSTONE.	FITCHBURG.		GRAFTON.	LANCASTER.
	Worcester county.	Fitchburg.	Rollstone.	Grafton.	Lancaster.
DUE FROM THE BANK.					
Capital stock	$100,000 00	$250,000 00	$250,000 00	$100,000 00	$200,000 00
Bills in circulation	33,448 00	225,166 00	132,713 00	68,025 00	155,146 00
Net profits on hand	2,414 95	32,765 67	25,828 96	5,008 61	19,295 11
Balances due to other banks	210 73	.....	.....	.....	.....
Cash deposited, including all sums whatsoever due from the bank not bearing interest, its bills in circulation, profits and balances due to other banks excepted	5,661 58	38,141 43	34,233 34	20,085 48	27,920 03
Cash deposited bearing interest	2,992 93	.....	.....	.....	.....
Total amount due from the bank	144,728 19	546,073 10	442,775 30	193,119 09	402,361 14
RESOURCES OF THE BANK.					
Gold, silver, and other coined metals in its banking-house	2,905 29	21,694 03	9,511 54	5,223 62	5,571 76
Real estate	.....	3,000 00	3,985 05	.....	1,000 00
Bills of banks in this and of the other New England States	1,154 00	3,455 00	2,631 00	1,607 00	1,361 00
Balances due from other banks	8,215 77	106,591 77	24,536 74	23,981 99	13,572 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	132,453 13	411,332 30	402,110 97	162,306 48	380,855 79
Total amount of resources of bank	144,728 19	546,073 10	442,775 30	193,119 09	402,361 14
Rate and amount of dividends since the last annual return, with dates	October, 1855, 3 per cent., 3,000 00 April, 1856, 3 per cent., 3,000 00 October, 1856, 3 per cent., 3,000 00	October, 1855, 4 per cent., 10,000 00 April, 1856, 4 per cent., 10,000 00 October, 1856, 4 per cent., 10,000 00	October, 1855, 3½ per cent., 8,750 00 April, 1856, 3½ per cent., 8,750 00 October, 1856, 3½ per cent., 8,750 00	April, 1856, 4 per cent., 4,000 00 October, 1856, 4 per cent., 4,000 00	October, 1855, 4 per cent., 8,000 00 April, 1856, 4 per cent., 8,000 00 October, 1856, 4 per cent., 8,000 00
Amount of reserved profits at the time of declaring the last dividend	2,300 00	32,000 00	25,292 22	4,000 00	18,244 54
Amount of debts due to the bank, secured by a pledge on its stock	.....	500 00	1,875 00	.....	3,210 00
Amount of debts due and not paid, and considered doubtful	1,500 00	.....	.....	1,020 75	.....

D 1.—*Abstract exhibiting condition of banks in Massachusetts*—Cont'd.

	LEICESTER.	MILFORD.	MILLBURY.	NORTHBORO'.	OXFORD.
	Leicester.	Milford.	Millbury.	Northborough.	Oxford.
DUE FROM THE BANK.					
Capital stock	$200,000 00	$250,000 00	$100,000 00	$100,000 00	$100,000 00
Bills in circulation	199,570 00	139,446 00	62,921 00	89,973 00	77,988 00
Net profits on hand	12,038 33	26,700 46	4,592 01	6,941 21	11,560 29
Balances due to other banks	.....	.....	106 14	109 50	.....
Cash deposited, including all sums *whatsoever due from* the bank not bearing interest, its bills in circulation, profits and balances due to other banks excepted	20,892 11	61,158 84	14,131 28	33,333 65	9,832 55
Cash deposited bearing interest	4,000 00	3,700 00	.....	.....	.....
Total amount due from the bank	436,410 44	481,005 30	181,150 43	229,747 36	199,380 84
RESOURCES OF THE BANK.					
Gold, silver, and other coined metals in its banking house	5,702 27	8,523 06	3,341 16	6,019 40	3,870 40
Real estate	.....	.....	.....	2,000 00	4,188 61
Bills of banks in this and of the other New England States	2,135 00	9,648 25	718 00	3,021 00	1,111 00
Balances due from other banks	28,031 97	26,283 28	21,898 81	13,562 90	17,423 04
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	400,541 20	436,550 71	155,192 46	205,144 06	172,787 79
Total amount of resources of bank	436,410 44	481,005 30	181,150 43	229,747 36	199,380 84
Rate and amount of dividends since the last annual return, with dates	October, 1855, 5 per cent., 10,000 00 April, 1856, 5 per cent., 10,000 00 October, 1856, 5 per cent., 10,000 00	October, 1855, 5 per cent. on 200,000 00 10,000 00 April, 1856, 5 per cent. on 234,000 00 11,700 00 October, 1856, 5 per cent. on 250,000 00 12,500 00	October, 1855, 4 per cent. on 75,000 00 3,000 00 April, 1856, 4 per cent., 3,000 00 October, 1856, 4 per cent., 3,000 00 extra 5 per ct., 3,750 00	October, 1855, 2 per cent. on 62,300 00 1,246 00 4 per cent. on 100,000 00 4,000 00 April, 1856, 3½ per cent., 3,500 00 October, 1856, 3½ per cent., 3,500 00	October, 1855, 4 per cent., 4,000 00 April, 1856, 4 per cent., 4,000 00 October, 1856, 4 per cent., 4,000 00
Amount of reserved profits at the time of declaring the last dividend	10,000 00	26,000 00	2,000 00	5,700 00	10,693 95
Amount of debts due to the bank, secured by a pledge on its stock	.....	.....	.....	.....	550 00
Amount of debts due and not paid, and considered doubtful	189 50	.....	200 00	.....	.....

13 7

D 1.—*Abstract exhibiting condition of banks in Massachusetts*—Cont'd.

	SOUTHBRIDGE.	UXBRIDGE.	WORCESTER.		
	Southbridge.	Blackstone.	City.	Central.	Citizens'.
DUE FROM THE BANK.					
Capital stock	$150,000 00	$100,000 00	$300,000 00	$350,000 00	$150,000 00
Bills in circulation	122,546 00	97,068 75	134,149 00	104,062 00	60,156 00
Net profits on hand	12,584 06	15,682 18	13,240 62	17,935 42	49,372 98
Balances due to other banks	127 50	.....	900 00	6,410 81	652 97
Cash deposited, including all sums whatsoever due from the bank not bearing interest, its bills in circulation, profits and balances due to other banks excepted	15,786 16	17,129 58	99,005 66	123,341 85	64,105 47
Cash deposited bearing interest	4,800 00	.....	.....	.....	.....
Total amount due from the bank	305,843 74	230,100 51	547,295 28	601,750 08	324,287 42
RESOURCES OF THE BANK.					
Gold, silver, and other coined metals in its banking house	7,342 85	6,902 55	12,914 14	14,271 52	8,314 31
Real estate	2,600 00	.....	.....	.....	.....
Bills of banks in this and of the other New England States	785 00	3,110 00	204 00	4,126 00	256 00
Balances due from other banks	14,137 77	36,241 94	37,141 56	55,374 02	14,184 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	280,978 12	183,846 02	497,035 58	527,978 54	300,532 68
Total amount of resources of bank	305,843 74	230,100 51	547,295 28	601,750 08	324,287 42
Rate and amount of dividends since the last annual return, with dates	October, 1855, 4 per cent., 6,000 00 April, 1856, 4 per cent., 6,000 00 October, 1856, 4 per cent., 6,000 00	October, 1855, 4 per cent., 4,000 00 April, 1856, 4 per cent., 4,000 00 October, 1856, 4 per cent., 4,000 00	October, 1855, 4 per cent. on 200,000 00 8,000 00 also interest on new stock, 1,037 93 April, 1856, 4 per cent., 12,000 00 October, 1856, 4 per cent., 12,000 00	October, 1855, 4 per cent., 14,000 00 April, 1856, 4 per cent., 14,000 00 October, 1856, 4 per cent., 14,000 00	October, 1855, 5 per cent., 7,500 00 April, 1856, 5 per cent., 7,500 00 October, 1856, 5 per cent., 7,500 00
Amount of reserved profits at the time of declaring the last dividend	12,242 08	16,411 10	12,887 57	16,500 00	48,807 63
Amount of debts due to the bank, secured by a pledge on its stock	.....	.....	.....	100 00	.....
Amount of debts due and not paid, and considered doubtful	.....	4,919 65	.....	378 25	1,000 00

D 1.—*Abstract exhibiting condition of banks in Massachusetts*—Cont'd.

	WORCESTER.			NORTHAMPTON.	
	Mechanics'.	Quinsigamond.	Worcester.	Holyoke.	Northampton.
DUE FROM THE BANK.					
Capital stock	$350,000 00	$250,000 00	$300,000 00	$200,000 00	$200,000 00
Bills in circulation	163,002 00	103,045 00	140,836 00	222,734 00	181,538 00
Net profits on hand	51,411 32	17,221 47	59,494 17	6,192 57	49,806 48
Balances due to other banks	616 63	.....	11,266 57	9,783 20	881 76
Cash deposited, including all sums whatsoever due from the bank not bearing interest, its bills in circulation, profits and balances due to other banks excepted	74,112 15	87,213 05	120,995 58	37,159 94	38,953 09
Cash deposited bearing interest	.....	.....	.....	.....	.....
Total amount due from the bank	639,142 10	457,479 52	632,592 32	475,869 81	471,179 33
RESOURCES OF THE BANK.					
Gold, silver, and other coined metals in its banking house	14,916 66	11,267 65	16,659 49	6,279 35	8,688 66
Real estate	.....	.....	25,000 00	.....	3,500 00
Bills of banks in this and of the other New England States	6,025 00	4,044 00	1,499 00	655 00	870 00
Balances due from other banks	48,867 43	28,370 85	66,360 93	70,301 95	54,228 07
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	569,303 01	413,797 02	523,072 90	398,633 51	403,892 60
Total amount of resources of bank	639,142 10	457,479 52	632,592 32	475,869 81	471,179 33
Rate and amount of dividends since the last annual return, with dates	October, 1855, 4 per cent., 14,000 00 April, 1856, 4 per cent., 14,000 00 October, 1856, 4 per cent., 14,000 00	October, 1855, 4 per cent., 10,000 00 April, 1856, 4 per cent., 10,000 00 October, 1856, 4 per cent., 10,000 00	October, 1855, 4 per cent., 12,000 00 April, 1856, 4 per cent., 12,000 00 October, 1856, 4 per cent., 12,000 00	October, 1855, 3½ per cent., 7,000 00 April, 1856, 3½ per cent., 7,000 00 October, 1856, 4 per cent., 8,000 00	October, 1855, 4½ per cent., 9,000 00 April, 1856, 5 per cent., 10,000 00 October, 1856, 5 per cent., 10,000 00
Amount of reserved profits at the time of declaring the last dividend	51,379 20	16,000 00	58,880 64	13,282 85	48,351 06
Amount of debts due to the bank, secured by a pledge on its stock	.....	1,000 00	150 00	.....	3,000 00
Amount of debts due and not paid, and considered doubtful	2,232 26	.....	.....	.....	5,000 00

7½ 10

D 1.—*Abstract exhibiting condition of banks in Massachusetts*—Cont'd.

	WARE.	CONWAY.	GREENFIELD.		CHICOPEE.
	Hampshire Manufactu'rs'.	Conway.	Franklin County.	Greenfield.	Cabot.
DUE FROM THE BANK.					
Capital stock	$250,000 00	$100,000 00	$200,000 00	$200,000 00	$150,000 00
Bills in circulation	258,060 00	101,185 00	155,112 00	172,699 00	104,260 00
Net profits on hand	31,456 59	6,588 27	21,936 59	15,252 88	3,059 10
Balances due to other banks	.....	.....	8 08	5,578 51	1,968 64
Cash deposited, including all sums whatsoever due from the bank not bearing interest, its bills in circulation, profits and balances due to other banks excepted	20,848 52	11,677 01	34,130 81	24,088 81	21,677 15
Cash deposited bearing interest	.....	.....	.....	.....	.....
Total amount due from the bank	560,365 11	219,450 28	411,187 48	417,619 20	280,962 89
RESOURCES OF THE BANK.					
Gold, silver, and other coined metals in the banking house	15,594 83	5,884 77	9,223 88	8,087 52	5,917 64
Real estate	3,785 30	.....	6,662 40	7,230 89	.....
Bills of banks in this and of the other New England States	3,265 00	756 74	5,172 00	11,642 00	1,546 62
Balances due from other banks	35,335 53	13,630 30	25,660 09	40,493 88	5,572 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	502,384 45	199,178 47	364,469 11	350,164 91	267,925 90
Total amount of resources of bank	560,365 11	219,450 28	411,187 48	417,619 20	280,962 89
Rate and amount of dividends since the last annual return, with dates	October, 1855, 4 per cent., 10,000 00 April, 1856, 4 per cent., 10,000 00 October, 1856, 4 per cent., 10,000 00	October, 1855, 4 per cent. April, 1856, 4 per cent. October, 1856, 4 per cent.	April, 1856, 4 per cent., 8,000 00 October, 1856, 4 per cent., 8,000 00	October, 1855, 6 per cent., 12,000 00 April, 1856, 4 per cent., 8,000 00 October, 1856, 4 per cent., 8,000 00	.....
Amount of reserved profits at the time of declaring the last dividend	30,710 77	6,448 76	21,075 34	22,753 47	1,931 16
Amount of debts due to the bank secured by a pledge on its stock	300 00	450 00	1,000 00	.....	.....
Amount of debts due and not paid, and considered doubtful	.....	.....	150 00	2,000 00	.....

8 NA

D 1.—*Abstract exhibiting condition of banks in Massachusetts*—Cont'd.

	HOLYOKE.	MONSON.	SPRINGFIELD.		
	Hadley Falls.	Monson.	Agawam.	Chicopee.	John Hancock.
DUE FROM THE BANK.					
Capital stock	$200,000 00	$150,000 00	$200,000 00	$300,000 00	$150,000 00
Bills in circulation	249,359 00	120,879 00	238,104 00	237,105 00	137,443 00
Net profits on hand	17,409 56	7,885 94	12,332 18	34,793 54	5,031 54
Balances due to other banks	583 49	4,252 64	5,171 46	9,165 64	6,518 42
Cash deposited, including all sums *whatsoever due from the bank* not bearing interest, its bills in circulation, profits and balances due to other banks excepted	17,515 09	20,890 20	42,036 99	88,309 54	22,453 67
Cash deposited bearing interest	.....	.....	4,500 00	.....	5,000 00
Total amount due from the bank	484,867 14	303,907 78	502,144 63	669,373 72	326,446 63
RESOURCES OF THE BANK.					
Gold, silver, and other coined metals in its banking house	8,647 12	6,149 94	10,079 60	11,112 43	6,565 93
Real estate	6,371 70	6,601 62	7,796 03	7,500 00	8,536 50
Bills of banks in this and of the other New England States	882 00	.....	1,047 00	133 00	94 00
Balances due from other banks	73,245 77	17,757 08	79,258 73	36,860 88	7,915 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	395,720 55	273,399 14	403,963 27	613,767 41	303,334 44
Total amount of resources of bank	484,867 14	303,907 78	502,144 63	669,373 72	326,446 63
Rate and amount of dividends since the last annual return, with dates	October, 1855, 4 per cent., 8,000 00 April, 1856, 4 per cent., 8,000 00 October, 1856, 4 per cent., 8,000 00	April, 1856, 3 per cent., 4,500 00 October, 1856, 3 per cent., 4,500 00	April, 1856, 4 per cent., 8,000 00	April, 1856, 4 per cent. October, 1856, 5 per cent.	October, 1855, 4 per cent., 6,000 00 April, 1856, 4 per cent., 6,000 00 October, 1856, 4 per cent., 6,000 00
Amount of reserved profits at the time of declaring the last dividend	16,167 37	7,285 36	8,350 35	33,406 92	4,703 80
Amount of debts due to the bank, secured by a pledge on its stock	2,000 00	.....	900 00	2,100 00	6,600 00
Amount of debts due and not paid, and considered doubtful	.....	6,500 00	7,157 58	.....	2,689 78

9

D 1.—*Abstract exhibiting condition of banks in Massachusetts*—Cont'd.

	SPRINGFIELD.			WESTFIELD.	
	Pynchon.	Springfield.	Western.	Hampden.	Westfield.
DUE FROM THE BANK.					
Capital stock	$150,000 00	$300,000 00	$250,000 00	$150,000 00	$150,000 00
Bills in circulation	177,799 00	222,756 00	306,449 00	162,429 00	133,245 00
Net profits on hand	10,872 06	10,981 65	11,032 07	17,220 24	9,908 05
Balances due to other banks	7,015 07	5,331 32	54,222 78	.....	1,780 04
Cash deposited, including all sums whatsoever due from the bank not bearing interest, its bills in circulation, profits and balances due to other banks excepted	37,696 42	51,763 52	30,120 34	31,998 10	18,857 42
Cash deposited bearing interest	.....	.....	.....	.....	1,796 19
Total amount due from the bank	383,382 51	590,832 49	651,824 19	361,647 34	315,586 70
RESOURCES OF THE BANK.					
Gold, silver, and other coined metals in its banking house	4,320 85	13,245 17	5,481 97	5,760 46	6,481 38
Real estate	15,495 90	7,200 00	34,461 64	8,150 74	5,051 54
Bills of banks in this and of the other New England States	2,727 00	.....	882 00	2,113 00	3,719 00
Balances due from other banks	57,125 94	53,084 25	107,474 81	50,884 95	26,076 10
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	303,712 82	517,303 07	503,523 77	294,738 19	274,258 68
Total amount of resources of bank	383,382 51	590,832 49	651,824 19	361,647 34	315,586 70
Rate and amount of dividends since the last annual return, with dates	October, 1855, 5 per cent., 7,500 00 April, 1856, 5 per cent., 7,500 00 October, 1856, 5 per cent., 7,500 00	April, 1856, 3 per cent., 9,000 00 October, 1856, 3 per cent., 9,000 00	April, 1856, 4 per cent., 10,000 00 October, 1856, 4 per cent., 10,000 00	April, 1856, 4 per cent., 6,000 00 October, 1856, 4 per cent., 6,000 00	October, 1855, 4 per cent., 6,000 00 April, 1856, 4 per cent., 6,000 00 October, 1856, 4 per cent., 6,000 00
Amount of reserved profits at the time of declaring the last dividend	10,160 04	9,982 08	10,091 79	16,615 11	9,197 21
Amount of debts due to the bank, secured by a pledge on its stock	1,600 00	.....	500 00	.....	3,800 00
Amount of debts due and not paid, and considered doubtful	.....	8,680 91	.....	.....	8,350 00

D 1.—*Abstract exhibiting condition of banks in Massachusetts*—Cont'd.

	ADAMS.	GT. BARRINGTON.	LEE.	PITTSFIELD.	
	Adams.	Mahaiwe.	Lee.	Agricultural.	Pittsfield.
DUE FROM THE BANK.					
Capital stock	$250,000 00	$200,000 00	$200,000 00	$200,000 00	$300,000 00
Bills in circulation	217,253 00	214,892 00	203,037 00	241,635 00	374,818 00
Net profits on hand	767 52	21,602 34	19,691 28	28,503 92	23,573 06
Balances due to other banks	1,060 16	1,536 40	5,880 71	4,035 29	16,453 30
Cash deposited, including all sums whatsoever due from the bank not bearing interest, its bills in circulation, profits and balances due to other banks excepted	36,201 18	19,504 23	28,097 62	52,953 74	67,648 05
Cash deposited bearing interest	10,000 00	.....	.....	.....	.....
Total amount due from the bank	515,281 86	457,534 97	456,706 61	527,127 95	782,492 41
RESOURCES OF THE BANK.					
Gold, silver, and other coined metals in its banking house	5,628 20	8,559 95	6,767 89	6,707 03	12,411 03
Real estate	3,450 00	2,733 92	2,330 00	8,800 00	9,616 00
Bills of banks in this and of the other New England States	1,391 00	1,318 00	.....	3,048 00	2,468 00
Balances due from other banks	55,829 63	37,842 92	43,662 14	110,417 90	155,091 51
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*	448,983 03	407,080 17	403,946 58	398,155 02	602,905 87
Total amount of resources of bank	515,281 86	457,534 97	456,706 61	527,127 95	782,492 41
Rate and amount of dividends since the last annual return, with dates	October, 1855, 3½ per cent., 7,000 00 April, 1856, 4 per cent., 8,000 00 October, 1856, 14 per cent. on 200,000 00 28,000 00	October, 1855, 4½ per cent., 9,000 00 April, 1856, 5 per cent., 10,000 00 October, 1856, 5 per cent., 10,000 00	October, 1855, 5 per cent., 10,000 00 April, 1856, 5 per cent., 10,000 00 October, 1856, 5 per cent., 10,000 00	October, 1855, 4 per cent., 8,000 00 April, 1856, 4 per cent., 8,000 00 October, 1856, 4 per cent., 8,000 00	October, 1855, 4 per cent., 12,000 00 April, 1856, 4 per cent., 12,000 00 October, 1856, 4 per cent., 12,000 00
Amount of reserved profits at the time of declaring the last dividend	68 98	20,938 06	19,677 50	27,608 19	22,278 02
Amount of debts due to the bank, secured by a pledge on its stock	.....	.....	625 00	.....	4,757 28
Amount of debts due and not paid, and considered doubtful	.....	.....	50 00	.....	.....

18 10

D 1.—*Abstract exhibiting condition of banks in Massachusetts*—Cont'd.

	STOCKBRIDGE.	CANTON.	DEDHAM.	DORCHESTER.	
	Housatonic.	Neponset.	Dedham.	Blue Hill.	Mattapan.
DUE FROM THE BANK.					
Capital stock	$150,000 00	$100,000 00	$250,000 00	$150,000 00	$100,000 00
Bills in circulation	127,504 00	84,093 00	141,444 00	85,478 00	62,625 00
Net profits on hand	7,934 94	10,320 24	54,437 31	4,306 18	13,544 11
Balances due to other banks	4,675 03	.....	120 18	4,260 40	.....
Cash deposited, including all sums whatsoever due from the bank not bearing interest, its bills in circulation, profits and balances due to other banks excepted	41,542 39	34,129 19	66,586 07	63,889 63	31,267 39
Cash deposited bearing interest	.....	.....	5,155 57	.....	.....
Total amount due from the bank	331,656 36	228,542 43	517,743 13	307,934 21	207,456 50
RESOURCES OF THE BANK.					
Gold, silver, and other coined metals in its banking house	5,671 50	3,808 27	11,846 46	9,443 86	5,041 02
Real estate	2,250 00	.....	.....	.....	6,000 00
Bills of banks in this and of the other New England States	5,431 00	1,332 00	1,069 00	2,359 00	470 35
Balances due from other banks	21,482 73	20,488 14	12,270 32	4,000 00	6,280 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	296,821 13	202,914 02	492,557 35	292,131 35	189,664 80
Total amount of resources of bank	331,656 36	228,542 43	517,743 13	307,934 21	207,456 50
Rate and amount of dividends since the last annual return, with dates	Oct., 1855, 4½ per cent., 6,750 00 April, 1856, 4 per cent., 6,000 00 Oct., 1856, 4 per cent., 6,000 00	Oct., 1855, 4 per cent., 4,000 00 April, 1856, 4 per cent., 4,000 00 Oct., 1856, 4 per cent., 4,000 00	Nov., 1855, 5 per cent., 12,500 00 May, 1856, 5 per cent., 12,500 00	Oct., 1855, 4 per cent., 6,000 00 April, 1856, 4 per cent., 6,000 00 Oct., 1856, 4 per cent., 6,000 00	April, 1856, 4 per cent., 4,000 00 Oct., 1856, 4 per cent., 4,000 00
Amount of reserved profits at the time of declaring the last dividend	15,430 93	10,070 54	40,549 87	3,703 84	12,897 54
Amount of debts due to the bank, secured by a pledge on its stock	.....	.....	5,370 00	400 00	.....
Amount of debts due and not paid, and *considered doubtful*	.....	.....	800 00	2,509 04	.....

D 1.—*Abstract exhibiting condition of banks in Massachusetts*—Cont'd.

	QUINCY.		RANDOLPH.	ROXBURY.	
	Mount Wollaston.	Quincy Stone.	Randolph.	People's.	Rockland.
DUE FROM THE BANK.					
Capital stock	$100,000 00	$100,000 00	$150,000 00	$150,000 00	$150,000 00
Bills in circulation	64,564 00	67,202 00	91,848 00	89,708 00	95,505 00
Net profits on hand	5,922 58	13,715 03	46,309 04	15,066 87	4,024 23
Balances due to other banks	.....	.....	.....	.....	.....
Cash deposited, including all sums whatsoever due from the bank not bearing interest, its bills in circulation, profits and balances due to other banks excepted	43,304 00	57,157 97	75,065 94	106,398 55	45,375 22
Cash deposited bearing interest	.....	.....	.....	.....	.....
Total amount due from the bank	213,790 58	238,075 00	363,222 98	361,173 42	295,504 45
RESOURCES OF THE BANK.					
Gold, silver, and other coined metals in its banking house	4,199 76	6,033 96	13,088 73	14,808 52	9,547 25
Real estate	.....	5,000 00	.....	2,500 00	1,782 00
Bills of banks in this and of the other New England States	2,562 25	3,148 88	5,192 00	2,967 00	.....
Balances due from other banks	6,766 50	21,997 96	41,961 54	54,768 77	32,988 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	200,262 07	201,894 20	302,974 71	286,129 13	251,187 01
Total amount of resources of bank	213,790 58	238,075 00	363,222 98	361,173 42	295,504 45
Rate and amount of dividends since the last annual return, with dates	October, 1855, 4 per cent., 4,000 00 April, 1856, 4 per cent., 4,000 00 October, 1856, 4 per cent., 4,000 00	October, 1855, 4½ per cent., 4,500 00 April, 1856, 4½ per cent., 4,500 00 October, 1856, 4½ per cent., 4,500 00	October, 1855, 5 per cent., 7,500 00 April, 1856, 5 per cent., 7,500 00 October, 1856, 5 per cent., 7,500 00	October, 1855, 4 per cent., 6,000 00 April, 1856, 4 per cent., 6,000 00 October, 1856, 4 per cent., 6,000 00	October, 1855, 4 per cent., 6,000 00 April, 1856, 4 per cent., 6,000 00 October, 1856, 4 per cent., 6,000 00
Amount of reserved profits at the time of declaring the last dividend	5,715 20	13,398 29	42,727 89	11,066 87	2,000 00
Amount of debts due to the bank secured by a pledge on its stock	4,350 00	1,500 00	.....	3,400 00	1,500 00
Amount of debts due and not paid, and *considered doubtful*	.....	.....	.....	.....	.....

D 1.—*Abstract exhibiting condition of banks in Massachusetts*—Cont'd.

	WEYMOUTH.	WRENTHAM.	ATTLEBOROUGH.	FAIRHAVEN.	FALL RIVER.
	Union Bank of Weymouth and Braintree.	Wrentham.	Attleborough.	Fairhaven.	Fall River.
DUE FROM THE BANK.					
Capital stock	$150,000 00	$150,000 00	$100,000 00	$300,000 00	$350,000 00
Bills in circulation	98,733 00	69,401 00	63,988 00	74,005 25	110,547 00
Net profits on hand	23,649 55	17,265 29	10,893 73	4,457 53	40,603 57
Balances due to other banks	117 00	1,784 10	2,049 77	1,377 54	16,757 32
Cash deposited, including all sums whatsoever due from the bank not bearing interest, its bills in circulation, profits and balances due to other banks excepted	45,296 84	9,921 12	15,937 25	64,897 86	85,819 38
Cash deposited bearing interest	.....	.....	.....	10,000 00	.....
Total amount due from the bank	317,796 39	248,372 51	192,868 75	454,738 18	603,727 27
RESOURCES OF THE BANK.					
Gold, silver, and other coined metals in its banking house	4,401 83	5,120 00	5,353 00	7,401 33	7,808 59
Real estate	6,000 00	503 00	3,900 00	3,000 00	8,310 99
Bills of banks in this and of the other New England States	1,728 00	801 00	3,238 21	912 00	14,182 12
Balances due from other banks	11,820 79	2,805 56	6,164 53	7,505 01	21,279 03
Amount of all debts due, including notes, bills of exchange, and all stocks and funded debts of every description, excepting the balances due from other banks	293,845 77	229,145 95	174,213 01	435,919 84	552,146 54
Total amount of resources of bank	317,796 39	248,372 51	192,868 75	454,738 18	603,727 27
Rate and amount of dividends since the last annual return, with dates	October, 1855, 4 per cent., 6,000 00 April, 1856, 5 per cent., 7,500 00 October, 1856, 5 per cent., 7,500 00	Nov., 1855, 3½ per cent., 5,250 00 May, 1856, 3½ per cent., 5,250 00	April, 1856, 3 per cent., 3,000 00 October, 1856, 3 per cent., 3,000 00	April, 1856, 5 per cent., 15,000 00 October, 1856, 3½ per cent., 10,500 00	April, 1856, 3 3-7 per cent., 12,000 00 October, 1856, 3 3-7 per cent., 12,000 00
Amount of reserved profits at the time of declaring the last dividend	18,727 88	10,812 95	10,893 73	4,100 35	40,000 00
Amount of debts due to the bank, secured by a pledge on its stock	203 00	.....	.....	1,600 00	2,000 00
Amount of debts due and not paid, and considered doubtful	205 09	.....	.....	.....	4,396 44

10 8 1/2 6 6/7

D 1.—*Abstract exhibiting condition of banks in Massachusetts*—Cont'd.

	FALL RIVER.			NEW BEDFORD.	
	Massasoit.	Metacomet.	Wansutta.	Bedford Commercial.	Marine.
DUE FROM THE BANK.					
Capital stock	$200,000 00	$600,000 00	$53,800 00	$600,000 00	$600,000 00
Bills in circulation	137,395 00	224,583 00	8,280 00	353,528 00	285,885 00
Net profits on hand	34,317 47	43,194 00	546 25	21,896 60	26,559 78
Balances due to other banks	2,171 30	10,642 41	.....	68,998 82	3,000 45
Cash deposited, including all sums whatsoever due from the bank not bearing interest, its bills in circulation, profits and balances due to other banks excepted	32,416 60	80,221 65	19,642 51	74,353 10	171,180 15
Cash deposited bearing interest	.....	.....	.....	15,995 36	17,370 08
Total amount due from the bank	406,300 37	958,641 06	82,268 76	1,134,771 88	1,103,995 46
RESOURCES OF THE BANK.					
Gold, silver, and other coined metals in its banking house	7,401 12	9,707 96	24,808 05	12,315 27	8,648 14
Real estate	.....	.....	.....	18,318 35	8,000 09
Bills of banks in this and of the other New England States	7,747 01	5,045 90	3,607 00	9,998 66	715 00
Balances due from other banks	7,786 82	44,041 12	26,002 00	29,360 72	27,610 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	383,365 42	899,846 08	27,851 71	1,064,780 88	1,059,022 04
Total amount of resources of bank	406,300 37	958,641 06	82,268 76	1,134,771 88	1,103,995 46
Rate and amount of dividend since the last annual return, with dates	January, 1856, 4 per cent., 4,000 00 July, 1856, 4 per cent., 4,000 00	January, 1856, 3 per cent., 18,000 00 July, 1856, 3 per cent., 18,000 00	New bank.	October, 1855, 4 per cent., 21,000 00 April, 1856, 3½ per cent., 21,000 00 October, 1856, 3½ per cent., 21,000 00	October, 1855, 4 per cent., 24,000 00 April, 1856, 4 per cent., 24,000 00 October, 1856, 4 per cent., 24,000 00
Amount of reserved profits at the time of declaring the last dividend	27,569 57	27,395 89	.....	21,545 41	25,950 71
Amount of debts due to the bank secured by a pledge on its stock	1,800 00	.....	.....	.....	400 00
Amount of debts due and not paid, and considered doubtful	9,779 06	6,432 01	.....	42,766 33	882 25

NA 3

D 1.—*Abstract exhibiting condition of banks in Massachusetts*—Cont'd.

	NEW BEDFORD.		TAUNTON.		
	Mechanics'.	Merchants'.	Bristol county.	Machinists'.	Taunton.
DUE FROM THE BANK.					
Capital stock	$400,000 00	$600,000 00	$350,000 00	$200,000 00	$350,000 00
Bills in circulation	252,307 00	405,937 00	248,622 00	130,926 00	259,094 00
Net profits on hand	15,030 14	32,551 87	35,548 64	24,616 17	49,588 82
Balances due to other banks	1,397 70	21,864 76	5,410 67	108 31	8,668 69
Cash deposited, including all sums whatsoever due from the bank not bearing interest, its bills in circulation, profits and balances due to other banks excepted	118,705 87	204,013 84	104,752 53	79,396 05	126,227 61
Cash deposited bearing interest	.....	13,930 29	.....	.....	.....
Total amount due from the bank	787,440 71	1,278,297 76	744,533 84	435,046 53	793,579 12
RESOURCES OF THE BANK.					
Gold, silver, and other coined metals in its banking house	9,745 97	13,946 68	10,468 21	7,028 55	13,857 89
Real estate	9,000 00	10,000 00	10,000 00	.....	10,000 00
Bills of banks in this and of the other New England States	7,227 00	25,979 00	6,559 07	12,504 70	1,959 00
Balances due from other banks	22,405 60	35,186 37	37,002 74	32,264 11	60,856 05
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	739,062 14	1,193,185 71	678,503 82	383,249 17	705,906 08
Total amount of resources of bank	787,440 71	1,278,297 76	744,533 84	435,046 53	793,579 12
Rate and amount of dividends since the last annual returns, with dates	October, 1855, 3½ per cent., 14,000 00 April, 1856, 3½ per cent., 14,000 00 October, 1856, 3½ per cent., 14,000 00	October, 1855, 4 per cent., 24,000 00 April, 1856, 4 per cent., 24,000 00 October, 1856, 4 per cent., 24,000 00	October, 1855, 4 per cent., 14,000 00 April, 1856, 4 per cent., 14,000 00 October, 1856, 4 per cent., 14,000 00	October, 1855, 4 per cent., 8,000 00 April, 1856, 4 per cent., 8,000 00 October, 1856, 4 per cent., 8,000 00	October, 1855, 4½ per cent., 15,750 00 April, 1856, 4½ per cent., 15,750 00 October, 1856, 4½ per cent., 15,750 00
Amount of reserved profits at the time of declaring the last dividend	14,032 60	43,829 19	36,229 10	32,129 30	47,592 08
Amount of debts due to the bank, secured by a pledge on its stock	.....	500 00	500 00	.....	.....
Amount of debts due and not paid, and considered doubtful	836 19	.....	2,743 66	.....	.....

D 1.—*Abstract exhibiting condition of banks in Massachusetts*—Cont'd.

	ABINGTON.	HINGHAM.	NORTH BRIDGEWATER.	PLYMOUTH.
	Abington.	Hingham.	North Bridgewater.	Old Colony.
DUE FROM THE BANK.				
Capital stock	$150,000 00	$140,000 00	$100,000 00	$150,000 00
Bills in circulation	104,753 00	108,213 00	96,792 00	140,911 00
Net profits on hand	23,669 03	13,305 21	10,694 32	13,195 15
Balances due to other banks	.....	.....	.....	395 30
Cash deposited, including all sums whatsoever due from the bank not bearing interest, its bills in circulation, profits and balances due to other banks excepted	39,465 62	46,266 59	38,016 77	29,817 13
Cash deposited bearing interest	.....	.....	.....	.....
Total amount due from the bank	317,887 65	307,784 80	245,503 09	333,418 58
RESOURCES OF THE BANK.				
Gold, silver, and other coined metals in its banking house	5,355 23	8,045 17	7,537 89	8,742 52
Real estate	5,988 16	5,000 00	.....	2,500 00
Bills of banks in this and of the other New England States	1,196 00	2,452 45	3,860 00	6,489 21
Balances due from other banks	28,542 03	10,623 05	32,114 81	14,014 24
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	276,806 23	261,664 13	201,990 39	301,672 61
Total amount of resources of the bank	317,887 65	307,784 80	245,503 09	333,418 58
Rate and amount of dividends since the last annual return, with dates	October, 1855, 4 per cent., 6,000 00 April, 1856, 4 per cent., 6,000 00 October, 1856, 4 per cent., 6,000 00	October, 1855, 4½ per cent., 6,000 00 April, 1856, 4½ per cent., 6,000 00 October, 1856, 4 per cent., 5,600 00	October, 1855, 3 per cent., 3,000 00 April, 1856, 3 per cent., 3,000 00 October, 1856, 3 per cent., 3,000 00	April, 1856, 4 per cent., 6,000 00 October, 1856, 4 per cent., 6,000 00
Amount of reserved profits at the time of declaring the last dividend	17,500 00	10,429 08	8,394 31	11,813 47
Amount of debts due to the bank, secured by a pledge on its stock	500 00	1,600 00	.....	1,100 00
Amount of debts due and not paid, and considered doubtful	150 00	3,968 75	.....	3,000 00

8 1/4

D 1.—*Abstract exhibiting condition of banks in Massachusetts*—Cont'd.

	PLYMOUTH.	WAREHAM.	FALMOUTH.	HARWICH.
	Plymouth.	Wareham.	Falmouth.	Cape Cod.
DUE FROM THE BANK.				
Capital stock	$150,000 00	$100,000 00	$100,000 00	$100,000 00
Bills in circulation	166,382 00	82,263 00	44,764 00	107,800 00
Net profits on hand	9,823 50	9,761 60	9,501 72	4,321 76
Balances due to other banks	.....	582 34	.....	.....
Cash deposited, including all sums whatsoever *due from* the bank not bearing interest, its bills in circulation, profits and balances due to other banks excepted	38,006 38	27,092 95	11,735 06	22,413 59
Cash deposited bearing interest	175 00	15,000 00	.....	.....
Total amount due from the bank	364,386 88	227,699 89	166,000 78	234,535 35
RESOURCES OF THE BANK.				
Gold, silver, and other coined metals in its banking house	9,280 22	5,203 45	3,558 88	5,393 56
Real estate	3,200 00	5,000 00	4,400 00	3,625 81
Bills of banks in this and of the other New England States	6,481 81	5,525 00	783 00	4,707 00
Balances due from other banks	47,341 43	8,903 31	6,684.15	28,443 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	298,683 42	203,068 13	150,574 75	192,365 39
Total amount of the resources of the bank	364,386 88	227,699 89	166,000 78	234,535 35
Rate and amount of dividends since the last annual return, with dates	April, 1856, 3 per cent., 4,500 00 October, 1856, 3 per cent., 4,500 00	.....	October, 1855, 3½ per cent., 3,500 00 April, 1856, 3 per cent., 3,000 00	(See remarks.)
Amount of reserved profits at the time of declaring the last dividend	9,232 84	5,431 79	6,525 75	4,348 03
Amount of debts due to the bank, secured by a pledge on its stock	1,900 00	.....	1,839 00	7,660 00
Amount of debts due and not paid, and considered doubtful	3,500 00	.....	6,000 00	2,678 00 (See remarks.)

NA 6 1/2

D 1.—*Abstract exhibiting condition of banks in Massachusetts*—Cont'd.

	PROVINCETOWN.	YARMOUTH.	EDGARTOWN.	NANTUCKET.
	Provincetown.	Barnstable.	Martha's Vineyard.	Pacific.
DUE FROM THE BANK.				
Capital stock	$100,000 00	$350,000 00	$100,000 00	$200,000 00
Bills in circulation	108,991 00	242,990 00	80,608 00	146,360 00
Net profits on hand	4,235 61	45,520 36	4,575 53	40,498 86
Balances due to other banks	.....	.....	.....	.....
Cash deposited, including all sums whatsoever due from the bank not bearing interest, its bills in circulation, profits and balances due to other banks excepted	18,177 70	28,760 73	36,747 61	139,688 59
Cash deposited bearing interest	.....	.....	.....	.....
Total amount due from the bank	231,407 31	667,271 09	221,931 14	528,547 45
RESOURCES OF THE BANK.				
Gold, silver, and other coined metals in its banking house	6,694 44	10,126 02	6,331 50	7,081 61
Real estimate	3,700 00	2,000 00	5,309 97	10,000 00
Bills of banks in this and of the other New England States	515 00	354 00	329 00	7,451 00
Balances due from other banks	19,825 86	46,350 45	47,436 02	110,038 25
Amount of all debts due, including notes, bills of exchange, and all stocks and funded debts of every description, excepting the balances due from other banks	200,672 01	608,440 62	162,524 65	393,976 59
Total amount of the resources of the bank	231,407 31	667,271 09	221,931 14	528,547 45
Rate and amount of dividends since the last annual return, with dates	October, 1855, 4 per cent., 4,000 00 April, 1856, 3½ per cent., 3,500 00 October, 1856, 3½ per cent., 3,500 00	October, 1855, 4 per cent., 14,000 00 April, 1856, 4 per cent., 14,000 00 October, 1856, 4 per cent., 14,000 00	Sept., 1856, 4 per cent., 4,000 00	October, 1855, 5 per cent., 10,000 00 Novem'r, 1855, 5 per cent., 10,000 00 April, 1856, 5 per cent., 10,000 00 October, 1856, 6 per cent., 12,000 00
Amount of reserved profits at the time of declaring the last dividend	4,094 55	44,589 54	4,651 04	40,194 42
Amount of debts due to the bank, secured by a pledge on its stock	2,579 04	4,745 00	.....	500 00
Amount of debts due and not paid, and considered doubtful	.....	2,000 00	.....	1,200

STOP

7 16

D 1.—*Abstract exhibiting condition of banks in Massachusetts*—Cont'd.

AGGREGATE.

	Thirty-six banks in Boston.	One hundred and thirty-six banks out of Boston.	Total—one hundred & seventy-two banks.
DUE FROM THE BANKS.			
Capital stock paid in	$31,960,000 00	$26,638,800 00	$58,598,800 00
Bills in circulation	8,259,915 00	18,284,400 50	26,544,315 50
Net profits on hand	3,173,427 37	2,444,656 89	5,618,084 26
Balances due to other banks	4,343,141 45	464,460 25	4,807,601 70
Cash deposited, including all sums whatsoever due from the banks not bearing interest, their bills in circulation, profits and balances due to other banks excepted	16,269,304 58	7,167,952 41	23,437,256 99
Cash deposited bearing interest	586,579 20	345,289 33	931,868 53
Total amount due from the banks	64,592,367 60	55,345,559 38	119,937,926 98
RESOURCES OF THE BANKS.			
Gold, silver, and other coined metals in their banking houses	3,425,239 65	1,130,331 76	4,555,571 41
Real estate	749,581 69	676,810 42	1,426,392 11
Bills of banks in this and of the other New England States	4,616,824 46	631,555 18	5,248,379 64
Balances due from other banks	3,108,291 80	4,466,499 87	7,574,791 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	52,692,430 00	48,440,362 15	101,132,792 15
Total amount of the resources of the banks	64,592,367 60	55,345,559 38	119,937,926 98
Rate and amount of dividends since the last annual returns, with dates	October, 1855, 970,108 00 April, 1856, 1,190,600 00 October, 1856, 1,093,350 00	October, 1855, 804,243 93 April, 1856, 981,860 00 October, 1856, 960,260 00	October, 1855, 1,774,343 93 April, 1856, 2,172,460 00 October, 1856, 2,053,610 00
Amount of reserved profits at the time of declaring the last dividends	2,850,718 47	2,303,633 21	5,154,351 68
Amount of debts due to the banks, secured by a pledge on their stock	322,245 75	255,587 72	577,833 47
Amount of debts due and not paid, and considered doubtful	224,269 72	217,761 96	442,031 68

Average dividend of thirty banks in Boston from which the *amount* is returned in October, 1855, is 3.40 per cent.; of thirty-six banks in April, 1856, 3.73 per cent.; of thirty-four banks in October, 1856, 3.72 per cent.

Average dividend of one hundred and five banks out of Boston in October, 1855, is 4.10 per cent.; of one hundred and thirty-four banks in April, 1856, 3.87 per cent.; of one hundred and thirty banks in October, 1856, 4.20 per cent.

Average dividend of one hundred and *thirty-five banks in* and out of Boston in October, 1855, is 3.69 per cent.; of one hundred and seventy banks in April, 1856, 3.79 per cent; of one hundred and sixty-four banks in October, 1856, 3.93 per cent.

D 2.

EXTRACTS FROM THE ANNUAL REPORT OF THE BANK COMMISSIONERS OF MASSACHUSETTS, 1856.

To Hon. FRANCIS DEWITT, *Secretary of the Commonwealth:*

The Bank Commissioners herewith respectfully submit their sixth annual report:

The number of banks of discount and circulation in actual operation within the commonwealth, at the close of the year 1855, was 170, including the Grocers' Bank, of Boston, then under temporary injunction, to which we shall make further reference in this report. Its affairs have been in the course of liquidation the past year, some details of which will be seen in Note A of the Appendix hereto. It will pay all its public debts, and a dividend to its stockholders, the amount of which is, as yet, uncertain.

During this year, the Bank of Cape Ann, at Gloucester, and the Bank of Cape Cod, at Harwich, (both chartered the preceding year,) have commenced operations, with capitals of $150,000 and $100,000, respectively; the Wamsutta Bank, at Fall River, which was chartered at the last session of the legislature, with a capital of $100,000, began business in October last. Adding these to the list, and withdrawing the Grocers' Bank therefrom, (which no longer pays a State tax, or makes public returns of its condition,) and the number of banks in operation on the first of December, 1856, was 172; of these, 36 are located in Boston, and 136 in the suburbs and country. The Maverick Bank, originally restricted by its charter to East Boston, has, by a dispensation from the general court to that effect, been located in the city proper, under improved auspices.

The amount of bank capital actually paid in on the first Monday of December, 1855, was $58,935,000, to wit: of Boston banks, $32,710,000, (including that of the Grocers' Bank,) and of country banks, $26,225,000. Since that date, the Shelburne Falls Bank, at Shelburne, with a capital of $100,000, and the Wamsutta Bank, at Fall River, with a capital of $100,000, to be paid in by the first day of May, 1857, have been incorporated, making..... $200,000 00
And an increase has been granted to the Adams Bank, at North Adams, of..... 150,000 00
And to the Millbury Bank, of Millbury, of..... 25,000 00

Total..... $375,000 00

Certain additions of capital have been paid up this year, constituting balances of stock previously allowed by the general court, in the cases of the Ocean Bank, at Newburyport, and the Milford Bank, at Milford; and the entire contributions to the aggregate capital since December 1, 1855, are as follows, viz:

Bank of Cape Ann, at Gloucester (new)	$150,000 00
Bank of Cape Cod, at Harwich, "	100,000 00
Wamsutta Bank, at Fall River, "	60,900 00
Millbury Bank, at Millbury (increase)	25,000 00
Ocean Bank, at Newburyport, "	19,000 00
Milford Bank, at Milford, "	16,000 00
Adams Bank, at North Adams, "	50,000 00
Total	420,900 00

Including the foregoing additions, and excluding the capital of the *Grocers'* Bank, ($750,000,) we have, on or about the first of December, 1856—

Belonging to country banks	$26,645,900 00
" to Boston banks	31,960,000 00
Total	58,605,900 00

Our observation suggests the propriety of bringing to the notice of those interested, "an act relating to the increased capital of banks," approved April 16, 1836, which provides that such increased capital may be paid in such instalments, *not exceeding four*, as the directors thereof may determine, and the requisite certificate of such payment must be forwarded to the Secretary of State, to enable a bank to operate on any portion so paid in.

By the foregoing statements it will appear that authorized capital remained to be paid in, on the first of December, 1856, as follows, viz:

From the Shelburne Falls bank, (new capital)	$100,000 00
From the Wamsutta bank, (balance capital)	39,100 00
From the Adams bank, (new capital)	100,000 00
Total	239,100 00

The "Bank of Mutual Redemption," adverted to by us a year ago, as having been incorporated, May 21, 1855, to be located in Boston, postponed its organization *in order to* await action upon sundry alterations of the then existing charter, which the corporators contemplated submitting to the general court. In the meantime the charter has been so modified as to admit of its being organized whenever $500,000 shall have been subscribed, instead of $1,000,000, (according to the original charter,) though it cannot now *operate* with less than $1,000,000—confining the proprietorship of stock to the New England bank *corporations*—authorizing the issue of bills of the denomination of $5 instead of $10, as a minimum. The amount of circulation is never to exceed, for three consecutive days, three times the amount of specie held by the bank, which is to show in its weekly returns at least ten per cent. of its capital stock paid in, in current gold and silver. We shall exhibit this additional act in appendix B, as the original charter, and the subsequent proceedings under it were detailed in that part of our report of last year.

This institution has not yet been organized, but the corporators are not restricted to the term of about one year, usually prescribed to new banks for paying up their capital. The charter endures twenty years.

The "Boston Clearing House," of which mention was made by us last year, is now in successful operation. This is an institution established by the several banks in this city, for the purpose of making daily exchanges and settling daily balances. Under the former system of daily exchanges, bills were taken for the balance which might be due from one bank to another, whenever such balance did not amount to $3,000; consequently, large sums would remain in the various banks of the city, which, of course, added to the circulation, and in some measure increased the risk among themselves, in case any bank should prove to be unsound. Under the present "Clearing House" system—by mutual arrangement among the banks in the city—all balances exceeding $500 must be paid *in specie*; and for this purpose, the associated banks have on special deposit at their depository—the Merchants' Bank—on an average, about two millions of dollars, for which certificates have been issued by the Merchants' Bank to the banks, whenever such special deposit has been made by them. All transactions in exchanges and balances are directed with the Clearing House, so that any bank being debtor, is so to the Clearing House, *and such indebtedness must be paid in specie or specie certificates*, before quarter past twelve o'clock. Every bank is therefore compelled to rely upon its own resources for its daily business among the other banks, and not upon the credit system which existed under the old arrangement.

Each bank is represented every morning at ten o'clock by a "settling clerk" and "specie clerk," or messenger; the settling clerk brings with him a "settlement sheet," on which are entered all the bills and checks which the bank represented by him may have against all other banks; also, a ticket on which the amount thus brought is stated, which ticket is handed to the assistant manager, and by him placed to the credit of the bank presenting the same; the bills and checks being brought to the Clearing House by the specie clerk, together with a "specie clerk's statement," containing the gross amount of the same. The money thus brought being delivered to the respective banks where it belongs, constitutes the debits of each bank, and after having been received and entered upon the settling clerks' sheet and by them added, another ticket is handed to the assistant manager, on which the amount brought and the amount received, together with the balance due to or from each, are stated. The assistant manager, after having received such statement from each bank, proceeds to make a "proof" or settlement of the work for the day, which if the amounts thus handed him are correct, is made, and is so announced by the manager. The debtor banks having paid their balances, as before stated, the *Clearing House then pays the* creditor banks the amount due them; no creditor bank, however, receiving its balance before all the debtor banks have made their settlement with the Clearing House.

It is provided by law (April 5, 1856) that the specie belonging to Boston banks connected with the Clearing House, and placed by them in a depository bank, as special deposit, shall be taken and considered, in the returns required by law to be made to the Secretary of the Commonwealth, as specie actually in the bank depositing the same.

It continues to be our practice to make frequent calls, in person, or otherwise, upon the institutions under our charge, (in addition to the regular visits for examination,) as occasion prompts or duty demands. Our main vocation is to see, if we can, that the public suffer no detriment from the working of these corporations within their proper sphere, and in obedience to the laws providing for their regulation. We have, at times, intimated the inadequacy of some of these laws to accomplish the ends designed by them, and shall do so in future, without deeming it our province to propose innovations or suggest modifications even, not germane to the general banking system, which, at present, seems to be a part of the policy of the State. Under this idea, new institutions are sometimes visited at their outset, and others at intervals between the examinations, and at all times when any of their transactions are not sufficiently apprehended from their public returns. The seemingly excessive loans of banks, which sometimes occur, and are usually criticised by the public, have almost uniformly arisen from including the amount due from the commonwealth in the general average of the loan—though another form of extending the loan, in some banks, will have further notice in this report. As this item may be held by banks besides debts to double the amount of their capital, it is very proper upon that account, and desirable for other reasons, that this particular of their condition should have a separate place in the returns; though we by no means suppose that these publications were intended to exhibit the exact standing of banks, for in that view essential amendments of the original law would be needed. Still, in order to aid in carrying into effect the presumed design of the legislature in regard to these publications, we have heretofore proposed some rules, by the observance of which the object may be more certainly accomplished; and, in so far as further legislation may be needed for this object, we submit its consideration to the proper authorities, and the topic will be revived by us.

E.

Abstract exhibiting the condition of the banks of Rhode Island, on Monday, the first day of December, 1856, from returns made to the Secretary of State: by John R. Bartlett, Secretary of State.

[The secretary's circular, as by law provided, was issued on the second day of December, 1856, requiring the banks to make returns of their condition on the first day of December, 1856.]

	PROVIDENCE.				
	American.	Arcade.	Atlantic.	Atlas.	Bank of America.
DUE FROM THE BANK.					
Capital stock actually paid in	$1,005,400 00	$792,000 00	$128,500 00	$100,000 00	$160,700 00
Bills in circulation	180,477 00	329,961 00	37,895 00	28,585 00	48,161 00
Deposits on interest	193,803 40	80,010 76	1,459 95	2,098 87	2,673 68
Deposits not on interest	101,767 24	47,629 78	29,879 01	16,951 10	28,546 53
Debts due to other banks	21,029 14	20,180 14	None.	.....	1,162 02
Dividends unpaid	None.	784 00	448 00	395 75	1,808 00
Net profits on hand	48,032 80	50,482 33	2,300 50	2,346 75	5,390 70
Total amount of liabilities	1,550,509 58	1,321,048 01	200,482 46	150,377 47	248,401 93
RESOURCES OF THE BANK.					
Debts due from directors	23,300 00	19,694 00	5,800 00	28,083 74	900 00
Debts due from other stockholders	35,865 13	49,253 00	18,338 10	7,750 69	2,750 00
Debts due from all others	1,425,769 67	1,135,332 59	166,557 10	96,265 90	221,763 88
Specie actually in bank	30,501 50	25,500 05	1,957 26	1,892 05	5,724 94
Bills of other banks	6,094 00	46,592 00	3,630 00	8,288 49	7,942 00
Deposits in other banks	14,200 00	31,426 37	4,200 00	2,567 59	9,321 11
Amount of its own stock held by the bank	None.	13,250 00	None.	.....	.....
Amount and description of stock in other banks, and of other stocks owned by the bank	14,779 28	.....	None.	.....	.....
Real estate	None.	.....	None.	.....	.....
Other property	None.	.....	None.	*5,529 01	.....
Total amount of resources	1,550,509 58	1,321,048 01	200,482 46	150,377 47	248,401 93
ADDITIONAL PARTICULARS.					
Increase of capital since last return	21,650 00	6,650 00	17,450 00	.....	8,850 00
Par value of shares	50 00	50 00	50 00	50 00	50 00
Date, rate per cent. semi-annually, and amount of last dividend	November 6, 3½ per cent. 35,178 50	July 6, 4 per cent. 31,680 00	October 6, 4 per cent. 5,140 00	September 4, 3½ per cent., 3,500 00	October 6, 4 per cent., 6,414 00
Amount of suspended paper considered bad or doubtful	130 00	.....	.....	.....	.....
Reserved profits at the time of last dividend	44,248 25	24,804 60	1,274 20	1,000 00	3,397 00
Amount loaned on pledges of stock in the bank	6,964 00	.....	325 00	6,671 13	.....
Amount and description of stocks held as collateral security for loans, (see notes)	49,000 00	77,750 00	.....	.....	.....
Debts due and not paid	190 00	18,573 90	7,084 06	.....	5,419 69
Largest amount of indebtedness of any one person or firm	97,000 00	214,213 00	15,000 00	9,766 00	12,871 00
Amount of bills in circulation under five dollars	31,774 00	70,681 00	10,530 00	10,177 00	19,201 00

* Atlas bank. Of this item, $3,679 01 is expense account.