

## NEW HAMPSHIRE.

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*Extract from the address of Governor Colby to the legislature of New Hampshire.*

The present banking law is aristocratic in its operation; and, if continued, our banks will be the most perfect monopolies that our State has ever reared. The unlimited personal liability of the stockholders forces the whole business into a sort of legalized copartnership of the rich; excluding the middling interests and others, who are the sole contributors to make up the yearly dividend, which passes safely into the pockets of the few. Banks should be sufficiently guarded for the safety of the bill-holders, and chartered for the purpose of giving to the people a circulating medium for the transaction of ordinary business. The revenue arising from the proper management of them should be distributed, as far as may be, among the many. Banks do not create business, nor give employment to the laborer; yet they should accommodate all who give sound and safe security. I would prejudice no one against the rich. The man of wealth, whose heart is open to the wants and woes of his fellow-man, and who would put his money at risk to create business for the laboring class, is worthy of respect, and deserves success. Our laws in relation to corporations should be so modified that such men may find the same encouragement here as in other States.

*A statement of the condition of the several banks in New Hampshire as they existed the first Monday of December, 1846*

Names of banks.	Location.	Amount of capital stock actually paid in.	Amount of debts due the bank, secured by pledge of his stock.	Value of real estate be- longing to the bank.	Amount of all debts due to the bank.	Amount of all debts due from directors, either as principals or sureties, spe- cifying whether on inter- est or otherwise.
Ashuelot Bank	Keene	\$100,000 00	None	\$2,998 24	\$174,186 55	\$4,550 29
Cheshire Bank	Keene	100,000 00	None	None	194,014 30	7,253 55
Connecticut River Bank	Charlestown	60,000 00	None	None	124,392 23	7,100 00
Derry Bank	Derry	100,000 00	\$5,440 40	1,000 00	130,293 47	* 203 00
Dover Bank	Dover	75,000 00	None	6,000 00	140,963 80	* 2,498 02
Exeter Bank	Exeter	100,000 00	2,200 00	4,016 60	180,151 14	1,070 00
Lancaster Bank	Lancaster	60,000 00	2,250 33	15,418 39	87,784 20	17,021 64
Lebanon Bank	Lebanon	100,000 00	2,100 00	1,325 00	132,238 24	* 1,712 00
Manchester Bank	Manchester	74,500 00	500 00	None	143,304 45	7,985 50
New Ipswich	New Ipswich	100,000 00	2,150 00	1,000 00	154,756 05	11,307 56
Concord	Concord	100,000 00	4,645 00	13,786 00	226,305 64	None.
Merrimack County Bank	Concord	60,000 00	450 00	2,250 00	128,743 07	None.
Mechanics and Traders' Bank	Portsmouth	100,000 00	None	None	233,663 04	None.
Nashua Bank	Nashua	100,000 00	None	None	231,539 61	None.
Portsmouth	Portsmouth	200,000 00	None	2,000 00	385,085 65	1,300 00
Rochester	Rochester	100,000 00	630 00	1,380 49	157,669 29	1,325 00
Portsmouth	Portsmouth	100,000 00	350 00	11,400 00	172,038 75	None.
		1,610,000 00	30,724 73	42,574 72	3,015,139 48	63,955 56

\* On interest.

† Real and personal.

1 \$1,200 Exeter manufacturing stock.

*Statement of the condition of the several banks in New Hampshire—Continued.*

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Names of banks.	Location.	Amount of specie in the banks on hand.	Amount of bills of other banks on hand.	Amount of deposits in the bank.	Amount of other banks' deposits in this bank.	Amount of the bills of other banks in circulation.
Ashuelot Bank	-	\$4,481.09	\$1,863.00	\$16,439.44	\$21,063.02	\$84,768.00
Chesterire Bank	-	5,566.90	2,321.00	21,842.05	16,095.84	92,513.00
Conneicut River Bank	-	4,669.46	2,213.00	12,141.74	10,507.64	57,214.00
Derry Bank	-	2,948.84	3,113.00	2,777.09	16,499.09	51,137.00
Dover Bank	-	6,882.64	3,114.00	40,440.34	38,705.59	74,918.00
Granite Bank	-	5,866.65	2,856.00	116,719.53	8,112.49	80,295.00
Lancaster Bank	-	5,019.61	5,418.39	57,576.49	91,125.53	14,711.00
Lebanon Bank	-	8,414.11	251.00	16,679.07	12,292.74	72,151.00
Manchester Bank	-	4,627.80	3,460.00	3,245.27	20,567.61	75,356.00
Manufacturers' Bank	-	4,454.73	2,219.00	15,061.92	30,846.92	93,916.00
New Ipswich	-	7,743.36	10,161.00	54,921.90	6,532.28	59,361.00
Concord	-	15,211.92	24,028.00	62,493.44	24,131.19	99,884.00
Gone. rd	-	9,126.69	55,616.39	60,774.67	20,243.79	98,953.00
Portsmouth	-	14,477.90	8,561.00	57,586.21	24,432.06	176,124.00
Nashua Bank	-	10,666.49	11,820.98	18,201.50	7,776.06	76,248.00
Portsmouth Exchange Bank	-	7,383.33	3,459.00	43,043.45	19,255.12	55,729.00
Rockingham Bank	-	11,551.00	3,746.55	16,346.51	8,346.51	40,386.00
Fairingham Bank	-	126,479.92	86,511.51	214,397.39	40,386.00	1,375,985.00

\* Bills and checks.

† Including \$4,430.71 unpaid checks.

*State of New Hampshire, Secretary of State's Office, December 18, 1846.*

The foregoing is a true statement of the condition of the several banks in this State, as received at this office.

GEORGE G. FOWLER, Secretary of State.

**VERMONT.**

*Statement of the condition of the banks of Vermont—August, 1846.*

Name.	Place.	Capital.	Loans and discounts.	Stocks.	Real estate.	Other investments.	Due by other banks.	Notes of other banks.	Specie.	Circulation.	Deposits.	Due to other banks.
Bank of Burlington	Burlington	\$150,000	\$259,163	-	\$13,500	\$29,470	\$12,810	\$9,461	\$119,507	\$34,332	16,556	\$1,587
Bank of Brattleboro'	Brattleboro'	75,750	151,949	-	2,702	\$3,375	33,644	4,475	10,368	108,606	16,998	
Bank of Bellows Falls	Bellows Falls	49,750	123,865	-	2,804	2,250	35,970	221	5,953	94,286	16,998	
Bank of Caledonia	Caledonia	50,000	115,477	-	3,908	-	25,500	3,539	2,694	78,085	16,735	
Farmers' Bank	Orwell	60,000	117,612	-	2,492	2,700	5,554	8,120	2,628	64,102	9,235	
Farmers and Mechanics' Bk	Burlington	94,230	194,433	-	8,451	4,725	12,348	8,379	5,616	103,768	25,322	
Bank of Manchester	Manchester	62,659	102,218	-	16,000	-	8,933	1,228	3,223	63,186	2,730	
Bank of Middlebury	Middlebury	60,000	92,613	-	2,700	52,577	4,014	2,669	63,298	20,522		
Montpelier	Montpelier	80,000	184,578	\$25,000	2,600	-	41,007	2,702	1,450	134,712	40,012	
Newbury	Newbury	50,000	144,118	-	2,320	2,210	40,196	3,436	114,463	20,195		
Chittenden	Chittenden	50,000	117,391	-	1,809	-	19,765	1,632	2,311	67,252	1,633	
Ira Shrub	Ira Shrub	30,000	55,434	-	-	1,350	11,108	1,995	2,264	31,333	6,833	
Potterine	Potterine	50,000	92,550	-	-	1,608	41,712	1,362	3,243	70,465	17,129	
Rutland	Rutland	100,100	185,201	-	1,050	3,604	51,546	3,352	14,773	125,212	26,264	
St. Albans	St. Albans	50,000	146,759	-	1,410	2,250	8,886	1,822	4,768	69,945	16,622	7,374
Vergennes	Vergennes	100,100	201,216	-	7,312	3,450	34,960	5,212	7,216	109,913	40,326	1,298
Woodstock	Woodstock	49,450	164,461	-	7,550	2,250	12,708	4,621	4,933	115,789	17,559	
Total of 17 banks	-	1,161,080	2,449,678	25,000	73,042	32,512	466,634	66,162	69,206	1,559,832	329,723	10,259

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