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.

PROVIDENCE:
A. CRAWFORD GREENE AND BROTHER, STATE PRINTERS.
1856.

☞ The Secretary's Circular, as by law provided, was issued on the 2d day of December, 1856, requiring the Banks to make returns of their condition on the 1st day of December, A. D. 1856.

PROVIDENCE BANKS.

	American.	Arcade.	Atlantic.
DUE FROM BANKS.			
Capital Stock actually paid in,	1,005,400 00	792,000 00	128,500 00
Bills in circulation,	180,177 00	329,961 00	37,895 00
Deposits on interest,	193,803 40	80,010 76	1,459 95
Deposits not on interest,	101,767 21	47,629 78	29,879 01
Debts due to other Banks,	21,029 14	20,180 14	None.
Dividends unpaid,	None.	784 00	448 00
Net profits on hand,	48,032 80	50,182 33	2,300 50
Total amount of liabilities,	1,550,509 58	1,321,048 01	200,482 46
RESOURCES OF THE BANK.			
Debts due from Directors,	23,300 00	19,691 00	5,800 00
Debts due from other Stockholders,	35,865 15	49,253 00	18,338 10
Debts due from all others,	1,425,769 67	1,135,332 59	166,557 10
Specie actually in Bank,	30,501 50	25,500 05	1,957 26
Bills of other Banks,	6,091 00	46,592 00	3,630 00
Deposits in other Banks,	11,200 00	31,426 37	4,200 00
Am't of its own Stock held by the Bank,	None.	13,250 00	None.
Am't and description of Stock in other Banks, and of other Stocks owned by the Bank,	11,779 28	.....	None.
Real Estate,	None.	.....	None.
Other property,	None.	.....	None.
Total amount of resources,	1,550,509 58	1,321,048 01	200,482 46
ADDITIONAL PARTICULARS.			
Increase of Capital since last return,	21,650 00	6,650 00	17,150 00
Par value of Shares,	50 00	50 00	50 00
Date, rate per cent. semi-annually *and amount* of last Dividend,	Nov. 6. 3½ per cent. 35,178 50	July 6. 1 per cent. 31,680 00	Oct. 6. 4 per cent. 5,140 00
Am't of suspended paper considered bad or doubtful,	130 00	.....	.....
Reserved profits at the time of last dividend,	11,218 25	21,801 60	1,271 20
Am't loaned on pledges of Stock in the Bank,	6,961 00	.....	325 00
Am't and description of Stocks held as collateral security for loans. See notes.	19,000 00	77,750 00	.....
Debts due and not paid,	190 00	18,573 90	7,084 06
Largest am't of indebtedness of any one person or firm,	97,000 00	214,213 00	15,000 00
Am't of Bills in circulation under five dollars,	31,774 00	70,681 00	10,530 00

PROVIDENCE BANKS.

	Atlas.	Bank of America.	Bank of Commerce.	Bank of North America.	Blackstone Canal.	Butchers and Drovers.	City.	Commercial.
DUE FROM BANKS.								
Capital Stock actually paid in,	100,000 00	160,700 00	1,297,600 00	800,000 00	500,000 00	246,450 00	301,050 00	736,900 00
Bills in circulation,	28,585 00	48,161 00	89,241 00	98,000 00	214,260 00	71,565 00	78,678 00	32,225 00
Deposits on interest,	2,098 87	2,633 68	4,703 58	40,000 00	16,782 00	.....	7,000 00	.....
Deposits not on interest,	16,951 10	28,516 53	149,614 23	94,513 57	143,856 55	20,318 89	86,297 15	154,567 10
Debts due to other Banks,	.....	1,162 02	58,180 16	383,960 77	110,374 69	.....	3,862 32	6,963 92
Dividends unpaid,	395 75	1,808 00	3,850 25	1,260 00	1,688 35	798 00	686 00	.....
Net profits on hand,	2,346 75	5,390 70	58,525 76	52,762 93	85,011 54	3,815 08	36,806 61	43,907 31
Total amount of liabilities,	150,377 47	248,401 93	1,661,711 98	1,470,497 27	1,071,443 13	342,976 97	514,380 31	974,563 33
RESOURCES OF THE BANK.								
Debts due from Directors,	23,083 73	900 00	.....	4,100 00	30,310 00	2,500 00	9,886 78	11,105 00
Debts due from other Stockholders,	7,750 69	2,750 00	69,194 91	50,500 00	2,050 60	11,755 60	1,432 00	12,316 00
Debts due from all others,	96,265 90	221,763 85	1,525,621 11	796,381 08	881,694 15	300,586 47	475,612 57	936,284 23
Specie actually in Bank,	1,892 07	5,721 91	40,125 98	45,000 00	20,100 00	2,354 94	3,963 56	7,731 45
Bills of other Banks,	8,288 45	7,912 00	6,338 22	415,474 43	40,759 30	4,914 26	5,138 10	1,537 00
Deposits in other Banks,	2,567 59	9,321 11	11,431 76	89,930 09	68,779 68	12,016 30	13,743 55	5,589 65
Am't of its own Stock held by the Bank,	.....	.....	.....	.....	.....	7,350 00	.....	.....
Am't and description of Stock in other Banks, and other Stocks owned by the Bank,	.....	.....	.....	.....	27,750 00	.....	.....	.....
Real Estate,	.....	.....	18,000 00	69,111 67	.....	.....	4,663 75	.....
Other Property,	*5,529 01	.....	.....	.....	.....	1,500 00	.....	.....
Total amount of resources,	150,377 47	248,401 93	1,661,711 98	1,470,497 27	1,071,113 13	342,976 97	514,380 31	974,563 33
ADDITIONAL PARTICULARS.								
Increase of Capital since last return,	.....	8,850 00	235,950 00	.....	.....	.....	1,050 00	40,600 00
Par value of Shares,	50 00	50 00	50 00	50 00	25 00	50 00	50 00	50 00
Date, rate per cent. semi-annually and amount of last Dividend,	Sept. 4. 3½ per cent. 3,500 00	Oct. 6. 4 per cent. 6,111 00	Oct. 7. 3½ per cent. 45,235 75	July. 3½ per cent. 28,000 00	July 6. 3 per cent. 15,000 00	Oct. 6. 4 per cent. 9,858 00	July 7. 4 per cent. 12,000 00	July 15. 4 per cent. 28,994 00
Am't of suspended paper considered bad or doubtful,	.....	.....	.....	.....	150 00	.....	.....	.....
Reserved profits at the time of last dividend,	1,000 00	3,297 00	11,274 73	28,000 00	66,600 00	2,000 00	21,123 01	20,445 29
Am't loaned on pledges of Stock in the Bank,	6,671 13	.....	13,600 00	26,400 00	2,050 00	1,055 00	4,232 00	13,551 00
Am't and description of Stocks held as collateral security for loans. See notes.	.....	.....	.....	.....	.....	.....	.....	.....
Debts due and not paid,	.....	5,419 69	.....	8,300 00	12,383 41	3,241 44	4,400 00	300 00
Largest am't of indebtedness of any one person or firm,	9,766 00	12,871 00	129,894 58	45,245 00	51,500 00	30,000 00	20,396 88	54,000 00
Am't of Bills in circulation under five dollars,	10,177 00	19,201 00	25,899 00	24,100 00	17,996 00	7,590 00	19,552 00	23,000 00

* ATLAS BANK. Of this item, $3,679 01 is Expence Account.

PROVIDENCE BANKS.

	Continental.	Eagle	Exchange.	Globe.	Grocers and Producers.	High Street.	Jackson.	Liberty.
DUE FROM BANKS.								
Capital Stock actually paid in,	222,950 00	500,000 00	500,000 00	600,000 00	153,550 00	120,000 00	200,000 00	120,800 00
Bills in circulation,	32,114 00	40,625 00	44,800 00	48,306 00	37,788 00	27,990 00	31,259 00	37,932 00
Deposits on interest,	250 00	15,955 32	16,000 00	570 00	10,715 97	.....	5,100 00	3,588 27
Deposits not on interest,	36,172 75	46,655 63	78,872 61	68,627 69	27,536 23	31,308 96	38,119 78	28,100 17
Debts due to other Banks,	1,790 65	12,829 70	2,315 31	18,895 52	3,600 00	.....	.....	.....
Dividends unpaid,	560 56	.....	.....	.....	696 00	50 00	412 50	300 00
Net profits on hand,	3,975 72	7,276 72	50,926 82	10,957 50	4,579 19	4,764 61	10,115 23	305 61
Total amount of liabilities,	297,813 62	621,343 37	692,944 80	747,356 71	238,165 39	184,113 57	288,006 51	191,026 05
RESOURCES OF THE BANK.								
Debts due from Directors,	3,260 00	19,700 00	55,150 00	29,350 00	8,500 00	11,495 00	21,430 00	5,350 00
Debts due from other Stockholders,	7,000 00	11,550 00	4,200 00	33,166 58	1,700 00	4,053 65	9,661 77	4,628 75
Debts due from all others,	267,369 11	571,111 65	512,573 89	660,133 57	208,231 61	151,653 59	231,874 01	157,646 85
Specie actually in Bank,	2,786 31	13,586 11	9,671 22	9,916 79	3,118 05	1,990 00	2,194 98	2,070 00
Bills of other Banks,	4,823 09	2,571 10	20,314 67	6,392 02	9,953 58	3,720 93	4,506 08	9,901 65
Deposits in other Banks,	12,635 08	3,048 10	10,732 03	8,397 75	.....	3,600 00	12,078 63	9,428 80
Am't of its own Stock held by the Bank,	.....	6,750 00	.....	.....	.....	.....	.....	.....
Am't and description of Stock in other Banks and of other Stocks owned by the Bank,	.....	.....	.....	.....	.....	.....	.....	.....
Real Estate,	.....	.....	50,000 00	.....	.....	4,600 00	1,316 50	.....
Other Property,	.....	.....	.....	.....	3,959 15	.....	1,641 54	2,000 00
Total amount of resources,	297,813 62	621,343 37	692,944 80	747,356 71	238,165 39	184,113 57	288,006 51	191,026 05
ADDITIONAL PARTICULARS.								
Increase of Capital since last return,	.....	.....	.....	.....	3,550 00	.....	30,000 00	3,000 00
Par value of Shares,	50 00	50 00	50 00	50 00	50 00	50 00	50 00	50 00
Date, rate per cent. semi-annually and amount of last Dividend,	Oct. 7. 3½ per cent. 7,803 25	Nov. 15. 3½ per cent. 17,500 00	July 7. 3½ per cent. 17,500 00	Nov. 10. 3½ per cent. 21,000 00	Sept. 1. 4 per cent. 6,136 00	Aug. 3. 4 per cent. 4,800 00	July 1. 5 per cent. 8,500 00	Oct. 4. 4 per cent. 4,826 00
Am't of suspended paper considered bad or doubtful,	.....	.....	.....	.....	.....	.....	.....	.....
Reserved profits at the time of last dividend,	761 61	6,607 88	34,317 08	8,862 40	125 00	1,092 90	4 76	.....
Am't loaned on pledges of Stock in the Bank,	5,800 00	13,150 00	21,700 00	6,400 00	4,600 00	.....	6,750 00	550 00
Am't and description of Stocks held as collateral security for loans. See notes,	.....	.....	15,000 00	.....	.....	.....	.....	.....
Debts due and not paid,	.....	9,980 65	.....	4,056 72	2,832 45	1,274 20	103 50	6,061 37
Largest am't of indebtedness of any one person or firm,	19,813 00	29,667 45	50,000 00	97,687 18	18,198 00	18,500 00	25,568 09	11,700 00
Am't of Bills in circulation under five dollars,	6,017 00	23,135 00	Unknown.	9,094 00	.....	10,485 00	11,179 00	17,169 00

PROVIDENCE BANKS.

	Manufacturers.	Marine.	Mechanics.	Mechanics and Manufacturers.	Mercantile.	Merchants.	Mount Vernon.	National.
DUE FROM BANKS.								
Capital Stock actually paid in,	500,000 00	121,900 00	500,000 00	279,330 00	100,000 00	500,000 00	100,000 00	160,000 00
Bills in circulation,	139,579 00	53,074 00	45,258 00	122,800 00	91,553 00	30,356 00	27,472 00	124,661 25
Deposits on interest,	16,000 00	.....	13,000 00	6,845 04	.....	.....	13,043 30	13,995 60
Deposits not on interest,	95,365 21	56,313 79	53,615 63	22,595 00	20,015 48	51,012 17	4,155 32	39,944 83
Debts due to other Banks,	2,576 28	.....	25,191 00	2,296 12	4,144 45	526,026 15	24,209 00	3,384 78
Dividends unpaid,	1,017 00	.....	836 50	703 40	507 50	4,638 00	66 95	.....
Net profits on hand,	10,899 80	6,826 21	31,859 90	10,497 72	3,540 97	12,117 20	3,644 72	4,753 35
Total amount of liabilities,	765,437 29	238,144 03	669,761 03	445,067 28	219,761 40	1,124,149 52	172,582 29	346,739 81
RESOURCES OF THE BANKS.								
Debts due from Directors,	20,760 00	.....	500 00	31,400 00	37,100 00	12,700 00	20,773 61	7,900 00
Debts due from other Stockholders,	15,100 00	16,032 00	33,932 70	4,901 74	1,300 00	1,100 00	12,197 21	14,907 92
Debts due from all others,	695,351 68	208,869 48	582,596 75	377,489 37	159,732 74	549,211 90	91,470 34	275,185 91
Specie actually in Bank,	16,298 33	5,215 02	6,947 36	4,200 00	4,526 10	30,565 74	658 41	17,141 27
Bills of other Banks,	6,380 00	5,737 25	12,618 62	23,264 08	3,626 63	291,469 25	541 00	9,444 23
Deposits in other Banks,	9,231 16	984 73	10,000 00	3,635 90	10,911 62	166,758 17	2,894 72	22,160 48
Am't of its own Stock held by the Bank,	.....	.....	.....	.....	.....	.....	39,400 00	.....
Am't and description of Stock in other Banks, and other Stocks owned by the Bank,	.....	.....	.....	.....	.....	.....	.....	.....
Real Estate,	2,315 52	.....	20,000 00	176 19	.....	72,344 46	4,540 70	.....
Other Property,	.....	*1,305 55	3,165 60	.....	2,564 31	.....	97 00	.....
Total amount of resources,	765,437 29	238,144 03	669,761 03	445,067 28	219,761 40	1,124,149 52	172,582 29	346,739 81
ADDITIONAL PARTICULARS.								
Increase of Capital since last return,	.....	.....	.....	23,590 00	.....	.....	7,087 00	.....
Par value of Shares,	100 00	50 00	50 00	50 00	50 00	50 00	25 00	80 00
Date, rate per cent. semi-annually and amount of last Dividend,	Oct. 2. 3 per cent. 15,000 00	New Bank.	June 30. 3½ per cent. 17,500 00	July. 7. 3½ per cent. 9,331 35	Oct. 1. 5 per cent. 5,000 00	Nov. 8. 4 per cent. 20,000 00	March 3. 3 per cent. 2,784 15	Jan. 2. 4½ per cent. 7,200 00
Am't of suspended paper considered bad or doubtful,	.....	.....	185 00	.....	513 10	.....	18,144 68	.....
Reserved profits at the time of last dividend,	22,216 06	.....	17,231 75	10,581 32	.....	9,869 25	437 04	3,078 01
Am't loaned on pledges of Stock in the Bank,	9,060 00	.....	3,100 00	.....	3,600 00	4,900 00	25,938 46	9,000 00
Am't and description of Stocks held as collateral security for loans. See notes.	.....	.....	.....	28,800 00	.....	.....	.....	1,000 00
Debts due and not paid,	23,080 37	.....	1,469 00	*12,403 49	13,625 97	2,944 80	5,167 88	.....
Largest am't of indebtedness of any one person or firm,	100,000 00	9,212 00	31,300 00	30,000 00	30,000 00	62,000 00	9,300 00	25,637 44
Am't of Bills in circulation under five dollars,	13,532 00	33,718 00	12,000 00	.....	16,453 00	6,500 00	.....	48,465 25

* MARINE BANK. Expence account.

* MECHANICS AND MANUFACTURERS BANK. Of this account $12,000 is secured by mortgage.

PROVIDENCE BANKS.

	Northern.	Pawtuxet.	Phenix.	Providence.	Roger Williams.	Smithfield Lime Rock.	State.	Traders.
DUE FROM BANKS.								
Capital Stock actually paid in,	112,975 00	150,000 00	306,900 00	500,000 00	499,950 00	228,900 00	150,000 00	200,000 00
Bills in circulation,	51,300 00	28,009 00	66,363 00	120,100 00	47,882 00	49,111 00	44,905 00	24,731 00
Deposits on interest,	4,331 98	.....	11,360 00	54,000 00	.....	7,203 42	800 00	.....
Deposits not on interest,	38,351 53	18,731 62	61,506 88	116,083 77	175,331 65	29,985 66	24,645 35	30,862 11
Debts due to other Banks,	2,952 20	.....	7,521 58	36,197 90	6,295 76	1,874 45	8,082 75	445 35
Dividends unpaid,	.....	1,031 50	2,690 00	.....	1,960 22	736 66	1,506 00	470 00
Net profits on hand,	2,213 99	18,623 31	28,751 82	169,419 95	69,956 82	10,800 62	7,133 16	17,150 44
Total amount of liabilities,	215,160 70	216,398 43	488,093 28	995,801 62	801,376 45	328,611 81	237,072 26	273,658 90
RESOURCES OF THE BANK.								
Debts due from Directors,	31,145 98	8,075 00	45,100 03	.....	350 00	11,975 00	22,575 00	7,366 61
Debts due from other Stockholders,	12,505 46	1,650 00	9,144 74	21,100 00	1,375 00	14,970 00	9,100 00	2,548 57
Debts due from all others,	149,231 51	191,361 26	375,181 54	925,756 49	687,078 92	283,571 89	183,909 74	242,349 72
Specie actually in Bank,	5,820 62	3,173 21	3,842 00	21,700 03	19,163 33	2,781 65	3,254 37	1,827 73
Bills of other Banks,	16,193 00	5,258 00	17,623 28	310 00	20,515 12	6,567 61	17,279 36	4,531 91
Deposits in other Banks,	261 13	6,580 99	9,101 69	6,635 10	34,594 08	8,745 66	4 54	14,571 97
Am't of its own Stock held by the Bank,	.....	.....	.....	.....	.....	.....	.....	.....
Am't and description of Stock *in other Banks, and other* Stocks owned by the Bank,	.....	.....	27,500 00	.....	.....	.....	.....	.....
Real Estate,	.....	.....	.....	11,000 00	38,000 00	.....	600 00	.....
Other Property,	.....	.....	.....	.....	.....	.....	319 25	462 39
Total amount of resources,	215,160 70	216,398 43	488,093 28	995,801 62	801,376 45	328,611 81	237,072 26	273,658 90
ADDITIONAL PARTICULARS.								
Increase of Capital since last return,	.....	.....	6,900 00	.....	.....	.....	.....	.....
Par value of Shares,	100 00	50 00	50 00	400 00	75 00	50 00	50 00	50 00
Date, rate per cent. semi-annually and amount of last Dividend,	New Bank.	Aug. 6. 4 per cent. 6,000 00	Nov. 20. 4 per cent. 12,208 00	Oct. 2. 4 per cent. 20,000 00	Sept. 4. 4 per cent. 19,998 00	July 7. 3½ per cent. 8,011 50	Oct. 1. 4 per cent. 6,000 00	June 15. 4 per cent. 8,000 00
Am't of suspended paper considered bad or doubtful,	.....	.....	.....	.....	.....	.....	.....	.....
Reserved profits at the time of last dividend,	.....	10,000 00	27,551 98	160,065 78	.....	6,876 76	5,152 40	8,046 64
Am't loaned on pledges of Stock in the Bank,	.....	9,725 00	1,250 00	24,400 00	1,075 00	11,025 00	4,835 00	7,442 73
Am't and description of Stocks held as collateral security for loans. See notes.	.....	.....	2,750 00	14,000 00	.....	15,000 00	1,300 00	.....
Debts due and not paid,	.....	.....	832 34	.....	25 00	*730 00	12,415 12	501 69
Largest am't of indebtedness of any one person or firm,	13,000 00	8,300 00	17,500 00	92,500 00	59,750 00	11,200 00	16,000 00	12,500 00
Am't of Bills in circulation under five dollars,	44,100 00	.....	19,515 00	.....	14,275 00	13,339 00	.....	7,648 00

*SMITHFIELD LIME ROCK BANK. Secured by Stock.

	PROVIDENCE BANKS.			PROVIDENCE.	NEWPORT BANKS.			
	Union.	Weybosset.	Westminster.	Whatcheer.	Aquidneck.	Bank of Rhode Island.	Merchants.	New England Commercial.
DUE FROM BANKS.								
Capital Stock actually paid in,	500,000 00	478,300 00	109,550 00	131,350 00	100,000 00	160,000 00	106,000 00	75,000 00
Bills in circulation,	31,763 00	110,318 00	23,551 00	36,310 00	74,119 00	16,242 00	13,654 50	45,912 00
Deposits on interest,	.....	3,999 67	.....	2,200 00	.....	2,121 32	6,748 17	.....
Deposits not on interest,	116,348 91	67,327 71	21,069 63	6,408 11	24,898 98	19,211 81	33,261 50	21,895 04
Debts due to other Banks,	14,961 14	37,501 76	3,861 42	.....	462 66	.....	7,336 29	.....
Dividends unpaid,	765 50	1,190 00	617 00	.....	206 00	363 00	876 00	315 00
Net profits on hand,	21,828 01	26,987 03	225 47	2,412 06	5,122 25	7,554 52	3,671 71	6,574 98
Total amount of liabilities,	688,670 59	728,527 17	158,874 52	178,710 17	215,108 89	147,525 66	194,951 17	149,727 02
RESOURCES OF THE BANK.								
Debts due from Directors,	16,500 00	7,097 93	9,417 37	3,100 00	40,662 56	21,579 00	9,660 66	5,700 00
Debts due from other Stockholders,	3,550 60	6,070 63	.....	16,183 48	17,756 47	29,628 67	11,795 03	2,455 00
Debts due from all others,	602,363 68	660,757 28	142,208 96	143,157 38	138,883 31	68,336 86	157,648 98	125,604 74
Specie actually in Bank,	9,300 60	9,684 91	2,312 12	1,505 89	1,979 25	4,550 08	3,069 85	2,024 79
Bills of other Banks,	9,191 96	16,010 53	875 12	12,483 00	8,698 97	1,525 47	5,192 85	2,140 38
Deposits in other Banks,	33,182 39	28,875 86	490 96	1,947 26	3,018 69	2,490 47	1,333 60	6,352 11
Am't of its own Stock held by the Bank,	.....	.....	.....	.....	.....	1,966 00	3,200 60	450 00
Am't and description of Stock in other Banks and of other Stocks owned by the Bank,	.....	.....	.....	.....	.....	12,429 87	.....	.....
Real Estate,	13,742 56	.....	.....	.....	.....	3,500 00	3,140 91	5,000 00
Other Property,	.....	.....	3,589 99	23 16	1,159 61	1,385 26	.....	.....
Total amount of resources,	688,670 59	728,527 17	158,874 52	178,710 17	215,108 89	147,525 66	194,951 17	149,727 02
ADDITIONAL PARTICULARS.								
Increase of Capital since last return,	.....	14,950 00	4,350 00	31,350 00	.....	.....	.....	.....
Par value of Shares,	50 00	50 00	50 00	50 00	50 00	100 00	100 00	50 00
Date, rate per cent. semi-annually and amount of last Dividend,	Aug. 6. 3½ per cent. 17,500 00	Aug. 6. 4 per cent. 18,390 00	Nov. 3. 3 per cent. 3,285 00	Oct. 6. 4 per cent. 4,304 00	July 5. 4 per cent. 4,000 00	July 1. 3 per cent. 3,000 00	April 2. 4 per cent. 4,600 00	July 1. 3½ per cent. 2,625 00
Am't of suspended paper considered bad or doubtful,	.....	150 00	2,600 00	.....	.....	.....	.....	.....
Reserved profits at the time of last dividend,	9,100 00	14,105 89	.....	.....	107 01	3,213 92	1,699 68	3,153 36
Am't loaned on pledges of Stock in the Bank,	4,750 00	3,675 00	.....	3,900 00	3,500 00	12,211 00	5,900 00	7,875 00
Am't and description of Stocks held as collateral security for loans. See notes,	.....	29,000 00	.....	.....	4,310 00	.....	.....	.....
Debts due and not paid,	150 00	1,500 00	2,600 00	.....	.....	295 32	8,895 00	20,077 25
Largest am't of indebtedness of any one person or firm,	19,211 00	25,000 00	15,564 93	20,000 00	24,500 00	20,023 33	20,824 00	25,450 00
Am't of Bills in circulation under five dollars,	11,250 00	.....	6,811 00	18,455 00	20,600 00	12,161 00	9,574 50	14,522 00

	NEWPORT BANKS.			NEWPORT.	SMITHFIELD BANKS.			CUMBERLAND.
DUE FROM BANKS.	Newport.	Newport Exchange.	Rhode Island Union.	Traders.	Smithfield Exchange.	Smithfield Union.	Village.	Citizens.
Capital Stock actually paid in,	120,000 00	60,000 00	165,000 00	100,000 00	100,000 00	100,000 00	100,000 00	56,950 00
Bills in circulation,	37,523 25	22,876 00	21,350 00	48,628 00	64,022 00	31,570 00	26,109 00	27,944 00
Deposits on interest,	.....	.....	.....	.....	.....	8,632 28	.....	.....
Deposits not on interest,	20,906 88	15,040 21	16,541 02	39,108 21	21,989 00	30,080 55	12,035 48	10,192 75
Debts due to other Banks,	5,084 32	10,355 51	1,769 29	7,131 44	2,733 29	.....	267 79	.....
Dividends unpaid,	384 00	.....	1,070 00	186 00	1,253 50	474 25	1,096 00	155 25
Net profits on hand,	9,136 57	2,031 82	5,223 90	5,932 90	15,546 48	5,792 26	2,110 11	1,389 52
Total amount of liabilities,	193,035 02	110,303 54	210,954 21	200,986 55	205,544 55	176,549 34	241,618 38	95,631 52
RESOURCES OF THE BANK.								
Debts due from Directors,	13,902 30	16,183 16	14,386 64	5,300 69	2,850 00	5,375 00	100 00	1,124 64
Debts due from other Stockholders,	2,901 00	300 00	9,187 21	1,130 00	2,834 00	.....	100 00	8,758 49
Debts due from all others,	165,723 56	75,632 30	153,483 02	176,807 49	189,961 23	164,041 37	130,371 26	82,121 55
Specie actually in Bank,	3,529 37	3,712 78	3,847 30	1,178 47	2,036 32	1,386 78	1,491 17	602 97
Bills of other Banks,	3,179 63	7,989 08	4,699 37	9,033 44	1,113 00	998 55	1,320 00	843 00
Deposits in other Banks,	.....	39 58	3,922 11	2,200 00	4,000 00	4,267 64	8,235 95	3,040 87
Am't of its own Stock held by the Bank,	.....	1,850 00	.....	.....	.....	.....	.....	.....
Am't and description of Stock in other Banks, and of other Stocks owned by the Bank,	100 00	380 00	11,136 12	.....	.....	480 00	.....	.....
Real Estate,	3,706 16	3,906 72	10,000 00	3,710 13	2,750 00	.....	.....	.....
Other property,	.....	9 92	292 44	1,616 33	.....	.....	.....	140 00
Total amount of resources,	193,035 02	110,303 54	210,954 21	200,986 55	205,544 55	176,549 34	141,618 38	96,631 52
ADDITIONAL PARTICULARS.								
Increase of Capital since last return,	.....	.....	.....	20,000 00	.....	.....	.....	.....
Par value of Shares,	60 00	50 00	95 00	40 00	40 00	50 00	50 00	25 00
Date, rate per cent. semi-annually and amount of last Dividend,	July 1. 4 per cent. 4,800 00	Nov. 1. 4 per cent. 2,326 00	July 1. 3½ per cent. 5,211 00	July 1. 5 per cent. 4,404 00	July 7. 4½ per cent. 4,500 00	Aug. 18. 3½ per cent. 3,500 00	Nov. 3. 3½ per cent. 3,500 00	Aug. 31. 3 per cent. 1,708 50
Am't of suspended paper considered bad or doubtful,	.....	.....	1,500 00	.....	50 00	.....	975 00	3,250 00
Reserved profits at the time of last dividend,	4,743 86	1,972 56	270 89	.....	11,902 41	3,399 55	1,478 89	764 97
Am't loaned on pledges of Stock in the Bank,	7,576 00	3,850 00	13,828 63	3,380 00	4,456 00	.....	.....	.....
Am't and description of Stocks held as collateral security for loans. See notes.	45,100 00	.....	500 00	25,500 00	.....	.....	.....	.....
Debts due and not paid,	807 00	*19,166 56	6,445 63	9,450 00	4,938 03	.....	5,478 67	5,588 50
Largest am't of indebtedness of any one person or firm,	12,450 00	13,900 00	20,973 28	20,000 00	9,300 00	26,800 00	20,788 60	5,953 10
Am't of Bills in circulation under five dollars,	14,500 00	4,524 00	8,206 00	9,599 00	.....	5,666 00	8,572 00	.....

* NEWPORT EXCHANGE BANK. All fully secured by endorsers and collaterals.

	WOONSOCKET BANKS.		
	Cumberland.	Globe.	Producers.
DUE FROM BANKS.			
Capital Stock actually paid in,	125,000 00	100,000 00	200,000 00
Bills in circulation,	38,722 00	20,512 00	47,918 00
Deposits on interest,	.....	1,830 41	.....
Deposits not on interest,	10,801 39	4,329 92	38,388 20
Debts due to other Banks,	.....	4,265 44	1,394 96
Dividends unpaid,	.....	352 75	446 84
Net profits on hand,	2,081 80	.....	5,033 14
Total amount of liabilities,	176,605 19	131,290 52	293,181 14
RESOURCES OF THE BANKS.			
Debts due from Directors,	9,950 00	1,200 00	3,680 00
Debts due from other Stockholders,	1,063 00	6,077 46	4,585 00
Debts due from all others,	154,920 75	64,330 16	274,038 86
Specie actually in Bank,	2,115 00	898 06	1,556 28
Bills of other Banks,	2,368 15	686 00	1,050 00
Deposits in other Banks,	4,188 29	.....	5,000 00
Am't of its own Stock held by the Bank,	.....	519 32	.....
Am't and description of Stock in other Banks, and other Stocks owned by the Bank,	.....	.....	.....
Real Estate,	2,000 00	46,948 48	.....
Other Property,	.....	*10,631 01	3,271 00
Total amount of resources,	176,605 19	131,290 52	293,181 14
ADDITIONAL PARTICULARS.			
Increase of Capital since last return,	.....	.....	.....
Par value of Shares,	50 00	25 00	25 00
Date, rate per cent. semi-annually and amount of last Dividend,	Sept. 29. 2 per cent. 2,500 00	Aug. 6. 2 per cent. 2,000 00	Sept. 30. 3½ per cent. 7,000 00
Am't of suspended paper considered bad or doubtful,	7,050 20	8,603 49	.....
Reserved profits at the time of last dividend,	491 42	.....	4,140 83
Am't loaned on pledges of Stock in the Bank,	.....	.....	.....
Am't and description of Stocks held as collateral security for loans. See notes.	.....	.....	.....
Debts due and not paid,	10,237 43	10,894 72	.....
Largest am't of indebtedness of any one person or firm,	13,806 68	4,287 85	15,000 00
Am't of Bills in circulation under five dollars,	11,407 00	.....	.....

* GLOBE BANK, Woonsocket. Balance of Expence and Loss account.

	WOONSOCKET BANKS.		BRISTOL BANKS.		
	Railroad.	Woonsocket Falls.	Bank of Bristol.	Commercial.	Eagle.
DUE FROM BANKS.					
Capital Stock actually paid in,	103,850 00	150,350 00	150,000 00	52,500 00	50,000 00
Bills in circulation,	18,331 00	29,175 00	14,569 00	15,749 00	16,267 00
Deposits on interest,	.....	1,400 00	.....	.....	2,899 30
Deposits not on interest,	7,940 32	33,555 07	9,102 94	9,174 34	12,387 50
Debts due to other Banks,	2,801 44	244 57	12 10	2,523 32	2,493 51
Dividends unpaid,	.....	311 50	360 00	77 18	74 25
Net profits on hand,	2,894 05	3,846 49	1,249 07	1,118 41	5,822 80
Total amount of liabilities,	135,816 81	218,882 62	175,293 11	81,142 25	89,944 36
RESOURCES OF THE BANKS.					
Debts due from Directors,	28,126 33	8,100 00	50,051 25	12,875 00	14,525 00
Debts due from other Stockholders,	1,600 00	11,843 11	32,519 75	350 00	1,672 75
Debts due from all others,	93,985 06	181,352 75	82,780 00	43,692 29	56,043 38
Specie actually in Bank,	1,472 42	3,283 76	1,086 70	1,186 06	1,536 16
Bills of other Banks,	6,633 00	4,083 00	2,279 21	6,374 00	4,152 00
Deposits in other Banks,	4,000 00	4,500 00	672 84	2,660 73	9,515 07
Am't of its own Stock held by the Bank,	.....	1,000 00	5,300 00	.....	2,500 00
Am't and description of Stock in other Banks, and other Stocks owned by the Bank,	.....	.....	600 00	5,104 17	.....
Real Estate,	.....	4,720 00	.....	8,900 00	.....
Other Property,	.....	.....	.....	.....	.....
Total amount of resources,	135,816 81	218,882 62	175,293 11	81,142 25	89,944 36
ADDITIONAL PARTICULARS.					
Increase of Capital since last return,	3,850 00	1,000 00	.....	.....	.....
Par value of Shares,	50 00	50 00	100 00	35 00	25 00
Date, rate per cent. semi-annually and amount of last Dividend,	Sept. 1. 3½ per cent. 3,589 25	Oct. 1. 3½ per cent. 5,262 35	July. 16. 3 per cent. 4,500 00	Oct. 8. 3½ per cent. 1,837 50	July 1. 3 per cent. 1,500 00
Am't of suspended paper considered bad or doubtful,	.....	.....	4,250 00	.....	.....
Reserved profits at the time of last dividend,	1,265 92	2,306 76	.....	77 93	3,824 55
Am't loaned on pledges of Stock in the Bank,	.....	.....	31,398 19	3,600 00	13,450 00
Am't and description of Stocks held as collateral security for loans. See notes.	.....	.....	.....	.....	.....
Debts due and not paid,	5,925 50	.....	20,003 43	2,410 00	391 24
Largest am't of indebtedness of any one person or firm,	18,000 00	15,000 00	35,144 00	7,100 00	12,000 00
Am't of Bills in circulation under five dollars,	7,656 00	.....	.....	9,851 00	6,620 00

	BRISTOL.	NORTH PROVIDENCE BANKS.		NORTH PROVIDENCE BANKS.	WARREN BANKS.			
	Freemans.	Slater.	New England Pacific.	North Providence.	Peoples.	Warren.	Hope.	Sowamsett.
DUE FROM BANKS.								
Capital Stock actually paid in,	65,000 00	122,100 00	180,000 00	134,750 00	165,100 00	200,000 00	130.000 00	66,950 00
Bills in circulation,	28,070 00	38,572 00	57,608 00	37,382 00	66,753 00	38,654 75	29,945 00	47,958 00
Deposits on interest,	.....	.....	.....	.....	11,737 55	.....	.....	60 00
Deposits not on interest,	8,521 10	22,434 88	40,933 15	28,185 00	62,797 63	23,392 53	14,921 35	11,395 11
Debts due to other Banks,	.....	260 69	2,053 88	.....	3,547 02	700 00	2,480 21	5,600 00
Dividends unpaid,	55 80	1,298 00	950 25	.....	280 00	.....	.....	54 25
Net profits on hand,	3,447 00	3,294 36	20,131 89	10,117 73	32,540 78	17,885 28	17,086 53	1,887 01
Total amount of liabilities,	105,093 91	187,959 91	301,917 17	210,734 74	342,755 98	280,632 56	194,436 09	133,904 37
RESOURCES OF THE BANK.								
Debts due from Directors,	1,200 00	11,050 00	5,636 89	12,596 12	1,100 00	36,680 00	38,890 00	27,390 00
Debts due from other Stockholders,	1,000 00	2,500 00	12,005 41	1,350 00	4,944 04	16,735 00	900 00	4,984 05
Debts due from all others,	87,670 75	151,606 80	250,960 84	184,667 61	314,863 51	212,003 82	138,841 84	81,245 79
Specie actually in Bank,	925 00	2,552 80	3,257 39	3,416 64	2,471 87	2,091 91	1,374 52	933 26
Bills of other Banks,	1215 00	6,336 47	9,221 70	5,534 65	6,367 62	4,672 12	1,818 00	2,044 04
Deposits in other Banks,	13,053 16	10,913 86	12,934 94	3,169 72	13,008 91	5,149 71	12,608 73	15,031 16
Am't of its own Stock held by the Bank,	.....	.....	.....	.....	.....	.....	.....	.....
Am't and description of Stock in other Banks, and other Stocks owned by the Bank,	.....	.....	.....	.....	.....	.....	.....	.....
Real Estate,	.....	.....	8,000 00	.....	.....	3,000 00	.....	.....
Other Property,	.....	3,000 00	.....	.....	.....	.....	.....	2,276 07
Total amount of resources,	105,093 91	187,959 93	301,917 17	210,734 74	342,755 98	280,632 56	194,436 09	133,904 37
ADDITIONAL PARTICULARS.								
Increase of Capital since last return,	.....	22,100 00	.....	9,850 00	5,000 00	.....	4,800 00	46,950 00
Par value of Shares,	20 00	50 00	50 00	50 00	50 00	50 00	100 00	50 00
Date, rate per cent. semi-annually and amount of last Dividend,	July 5. 5 per cent. 3,250 00	Nov. 1. 4 per cent. 4,821 00	July 1. 4 per cent. 7,206 00	June 26. 4 per cent. 5,336 00	July 7. 5 per cent. 8,242 50	July. 3½ per cent. 7,000 00	Aug. 1. 4 per cent. 5,200 00	Aug. 4. 3½ per cent. 1,912 75
Am't of suspended paper considered bad or doubtful,	.....	.....	.....	.....	.....	.....	.....	.....
Reserved profits at the time of last dividend,	1,515 26	2,218 06	13,022 56	6,452 17	24,000 00	11,654 55	13,270 85	.....
Am't loaned on pledges of Stock in the Bank,	2,520 00	.....	3,350 00	.....	.....	20,162 00	4,390 00	3,400 00
Am't and description of Stocks held as collateral security for loans. See notes.	1,000 00	.....	.....	12,000 00	.....	.....	.....	.....
Debts due and not paid,	8,180 24	1,891 00	4,573 29	1,763 56	.....	4,534 69	209 00	.....
Largest am't of indebtedness of any one person or firm,	10,000 00	6,000 00	11,368 82	5,121 12	10,900 00	20,652 86	33,350 00	10,700 00
Am't of Bills in circulation under five dollars,	.....	11,751 00	24,886 00	8,317 00	24,508 00	13,254 75	10,468 00	29,496 00

	SOUTH KINGSTOWN BANKS.			S. KINGSTOWN.	HOPKINTON BANKS.		WESTERLY BANKS.	
	Landholders.	People's Exchange.	Bank of South County.	Wakefield.	Ashaway.	Hopkinton.	Niantic.	Phenix.
DUE FROM BANKS.								
Capital Stock actually paid in,	150,000 00	66,650 00	200,000 00	100,000 00	70,314 00	109,600 00	200,000 00	150,000 00
Bills in circulation,	38,231 00	30,570 00	163,609 00	48,614 00	59,381 00	86,308 00	172,226 00	44,475 00
Deposits on interest,	3,297 27	1,500 00	.....	1,500 00	823 00	10,803 51	10,549 33	.....
Deposits not on interest,	4,114 27	7,092 65	11,914 69	3,251 47	7,257 99	1,933 21	39,947 74	10,012 98
Debts due to other Banks,	5,166 64	4,495 53	7,136 92	300 00	2,225 40	709 65	3,249 62	2,542 81
Dividends unpaid,	1,666 75	34 00	972 00	501 00	214 00	708 00	164 00	519 00
Net profits on hand,	1,711 15	2,905 54	2,699 53	5,060 11	3,848 17	4,713 16	14,383 36	7,232 93
Total amount of liabilities,	204,187 08	113,247 72	386,332 14	159,229 58	144,063 56	215,775 53	440,820 08	214,782 72
RESOURCES OF THE BANK.								
Debts due from Directors,	33,875 53	6,039 55	51,844 90	1,125 00	3,369 00	9,075 35	16,946 26	26,902 00
Debts due from other Stockholders,	11,730 90	18,524 24	85,060 09	13,183 00	6,651 84	61,719 96	31,507 12	7,210 00
Debts due from all others,	155,704 30	81,664 37	209,197 48	138,305 35	121,375 25	129,390 60	333,557 04	167,550 84
Specie actually in Bank,	2,815 35	617 59	1,891 35	1,419 68	963 01	2,058 42	5,310 96	2,455 56
Bills of other Banks,	61 00	52 00	630 00	808 00	3,639 05	781 00	7,303 76	705 23
Deposits in other Banks,	.....	.....	30,708 32	2,888 55	5,016 51	8,725 06	36,244 55	8,729 09
Am't of its own Stock held by the Bank,	.....	3,350 00	.....	.....	.....	.....	.....	.....
Am't and description of Stock in other Banks and of other Stocks owned by the Bank,	.....	.....	.....	.....	.....	.....	.....	.....
Real Estate,	.....	3,000 00	4,000 00	1,500 00	3,018 87	2,995 14	9,950 00	1,200 00
Other Property,	.....	.....	.....	.....	.....	.....	.....	.....
Total amount of resources,	204,187 08	113,247 72	386,332 14	159,229 58	144,063 56	214,775 53	440,820 08	214,782 72
ADDITIONAL PARTICULARS.								
Increase of Capital since last return,	.....	20,000 00	100,000 00	.....	46,254 00	9,600 00	.....	.....
Par value of Shares,	50 00	50 00	50 00	50 00	50 00	50 00	50 00	50 00
Date, rate per cent. semi-annually and amount of last Dividend,	Nov. 4. 3½ per cent. 5,250 00	July 7. 4 per cent. 2,800 00	Oct. 16. 3 per cent. 4,972 50	Oct. 2. 4 per cent. 4,000 00	July 14. 4 per cent. 2,000 00	Oct. 1. 4 per cent. 4,000 00	July 15. 4 per cent. 8,000 00	July 7. 3 per cent. 4,500 00
Am't of suspended paper considered bad or doubtful,	375 95	.....	.....	977 96	.....	.....	.....	.....
Reserved profits at the time of last dividend,	1,081 62	.....	1,382 15	4,359 78	342 74	3,401 99	8,000 00	2,966 69
Am't loaned on pledges of Stock in the Bank,	11,825 90	.....	16,270 00	7,162 00	.....	.....	.....	15,095 00
Am't and description of Stocks held as collateral security for loans. See notes,	.....	.....	104,000 00	.....	26,000 00	92,500 00	152,000 00	40,000 00
Debts due and not paid,	3,307 07	7,248 00	7,556 80	26,537 11	.....	3,601 38	2,076 00	1,575 00
Largest am't of indebtedness of any one person or firm,	20,902 51	11,000 00	29,512 74	19,401 64	15,000 00	21,500 00	25,000 00	13,439 44
Am't of Bills in circulation under five dollars,	14,000 00	16,110 00	60,000 00	26,622 00	.....	.....	.....	23,732 00

	WESTERLY BANKS.		RICHMOND.	WICKFORD.	WARWICK BANKS.			E. GREENWICH.
	Washington.	Washington Co.	Richmond.	Farmers.	Centreville,	Warwick.	Phenix Village.	Rhode Island Central.
DUE FROM BANKS.								
Capital Stock actually paid in,	150,000 00	41,151 78	32,840 00	30,000 00	100,000 00	25,000 00	30,430 09	496,711 86
Bills in circulation,	50,312 00	37,011 00	24,195 00	27,247 00	34,371 00	4,939 00	16,787 00	397,074 00
Deposits on interest,	8,146 85	2,270 00	2,455 00	.....	.....	.....	560 00	.....
Deposits not on interest,	9,659 16	365 44	1,776 70	3,202 98	13,548 38	2,178 49	7,218 27	140 83
Debts due to other Banks,	1,873 71	.....	5,411 99	714 85	.....	.....	.....	.....
Dividends unpaid,	610 00	.....	.....	.....	213 00	.....	.....	6 15
Net profits on hand,	12,808 77	1,996 86	1,018 86	396 80	5,215 47	425 85	831 51	7,562 71
Total amount of liabilities,	233,110 49	82,828 08	67,730 55	61,562 63	153,347 85	32,543 34	55,826 78	901,495 55
RESOURCES OF THE BANK.								
Debts due from Directors,	30,311 00	5,305 25	4,199 06	850 00	7,870 10	6,600 00	2,570 00	26,365 00
Debts due from other Stockholders,	5,925 62	21,301 62	6,038 22	2,873 31	15,393 27	1,265 00	2,175 00	396,573 53
Debts due from all others,	160,124 94	31,326 40	53,218 81	45,411 24	119,399 82	18,754 39	32,592 58	285,241 96
Specie actually in Bank,	2,695 08	1,227 81	1,231 48	2,151 14	2,786 30	1,300 07	5,379 17	23,316 09
Bills of other Banks,	416 17	783 00	.....	604 00	600 00	170 00	3,540 00	7,228 23
Deposits in other Banks,	12,688 30	15,605 39	3,000 00	4,789 41	5,798 36	1,798 88	7,812 78	159,770 74
Am't of its own Stock held by the Bank,	.....	.....	.....	.....	.....	1,625 00	.....	.....
Am't and description of Stock in other Banks, and of other Stocks owned by the Bank,	18,750 00	.....	.....	.....	.....	530 00	.....	.....
Real Estate,	2,500 00	.....	.....	.....	1,500 00	.....	.....	3,000 00
Other property,	.....	*1,278 61	39 98	4,883 50	.....	500 00	1,757 25	.....
Total amount of resources,	233,110 49	82,828 08	67,730 55	61,562 63	153,347 85	32,543 34	55,826 78	901,495 55
ADDITIONAL PARTICULARS.								
Increase of Capital since last return,	.....	.....	.....	.....	.....	.....	.....	414,751 86
Par value of Shares,	50 00	50 00	50 00	50 00	50 00	25 00	50 00	50 00
Date, rate per cent. semi-annually and amount of last Dividend,	Aug. 22. 3½ per cent. 5,250 00	..... New Bank.	..... New Bank.	....	July 4. 4 per cent. 3,000 00	July 28. 3 per cent. 750 00	..... New Bank.	March 7. 3 per cent. 2,458 80
Am't of suspended paper considered bad or doubtful,	.....	.....	.....	.....	.....	.....	.....	10,609 52
Reserved profits at the time of last dividend,	11,111 98	.....	.....	.....	2,110 83	11 93	.....	391 94
Am't loaned on pledges of Stock in the Bank,	6,966 00	.....	.....	3,623 31	7,393 17	7,865 00	350 00	23,250 00
Am't and description of Stocks held as collateral security for loans. See notes.	.....	37,000 00	.....	26,200 00	.....	.....	.....	.....
Debts due and not paid,	3,695 81	.....	.....	2,500 00	2,328 08	6,657 00	.....	35,583 70
Largest am't of indebtedness of any one person or firm,	38,100 00	11,024 00	4,351 68	13,600 00	12,436 02	2,500 00	5,500 00	75,653 00
Am't of Bills in circulation under five dollars,	.....	20,109 00	10,753 00	18,123 00	.....	.....	6,200 00	.....

* WASHINGTON COUNTY BANK. Expence account

	E. GREENWICH BANKS.		N. KINGSTOWN.	N. KINGSTOWN.	COVENTRY BANKS.		FALL RIVER BANKS.	
	R. I. Exchange.	Greenwich.	N. Kingstown.	Narragansett.	Coventry.	Kent.	Fall River Union.	Pocasset.
DUE FROM BANKS.								
Capital Stock actually paid in,	60,000 00	32,090 00	75,000 00	50,000 00	100,000 00	50,000 00	200,000 00	200,000 00
Bills in circulation,	46,812 00	21,268 00	42,919 00	38,560 00	36,513 50	12,696 00	46,491 75	81,010 00
Deposits on interest,	600 00	400 00	6,000 00	.....	.....	.....	11,701 14	1,800 00
Deposits not on interest,	14,802 05	2,619 71	9,929 40	11,851 51	7,884 57	4,598 04	18,642 13	21,148 86
Debts due to other Banks,	3,919 27	.....	.....	433 58	.....	.....	6,203 85	11,278 68
Dividends unpaid,	701 75	.....	239 75	1,487 50	40 00	1,326 00	427 50	40 00
Net profits on hand,	7,332 57	610 71	6,278 76	15,892 13	10,711 23	1,580 76	20,151 87	11,618 60
Total amount of liabilities,	134,167 61	56,988 42	140,466 91	118,224 72	155,182 30	70,200 80	303,621 21	326,896 14
RESOURCES OF THE BANKS.								
Debts due from Directors,	10,383 52	800 00	2,050 00	300 00	.....	996 32	33,978 30	36,812 47
Debts due from other Stockholders,	4,136 00	300 00	1,280 00	536 00	3,636 00	2,138 37	25,384 33	2,863 77
Debts due from all others,	108,270 97	45,268 65	117,820 83	102,002 81	141,570 65	57,813 01	216,165 45	244,838 78
Specie actually in Bank,	1,228 66	1,121 83	2,658 79	2,618 57	1,832 87	2,251 99	2,332 33	4,020 88
Bills of other Banks,	8,236 26	5,695 00	1,410 00	1,936 00	1,199 25	135 25	8,711 43	16,609 00
Deposits in other Banks,	1,462 23	3,402 94	10,709 04	9,103 61	4,443 53	6,065 07	7,866 40	20,677 91
Am't of its own Stock held by the Bank,	.....	.....	.....	.....	.....	.....	.....	.....
Am't and description of Stock in other Banks, and other Stocks owned by the Bank,	.....	.....	.....	.....	2,500 00	.....	.....	.....
Real Estate,	.....	.....	4,283 25	1,727 67	.....	.....	9,150 00	1,073 33
Other Property,	150 00	400 00	225 00	.....	.....	797 76	.....	.....
Total amount of resources,	134,167 61	56,988 42	140,466 91	118,224 72	155,182 30	70,200 80	303,621 24	326,896 14
ADDITIONAL PARTICULARS.								
Increase of Capital since last return,	.....	.....	.....	.....	25,000 00	.....	.....	.....
Par value of Shares,	50 00	50 00	50 00	50 00	50 00	50 00	100 00	100 00
Date, rate per cent. semi-annually and amount of last Dividend,	July 2. 4½ per cent. 2,700 00	..... New Bank.	Aug. 4. 3½ per cent. 2,625 00	Oct. 6. 5 per cent. 2,500 00	July 19. 4 per cent. 3,000 00	Nov. 29. 4 per cent. 2,000 00	July 1. 3½ per cent. 7,000 00	July. 1. 3½ per cent. 7,000 00
Am't of suspended paper considered bad or doubtful,	.....	.....	4,000 00	.....	.....	250 00	281 50	589 92
Reserved profits at the time of last dividend,	4,070 64	.....	6,980 64	14,786 58	5,021 94	1,538 12	13,000 00	3,936 00
Am't loaned on pledges of Stock in the Bank,	4,291 95	.....	920 00	836 00	3,010 00	2,438 37	15,051 00	.....
Am't and description of Stocks held as collateral security for loans. See notes.	.....	.....	.....	.....	.....	.....	.....	.....
Debts due and not paid,	3,600 00	.....	7,458 04	13,382 54	.....	2,609 83	11,731 50	589 92
Largest am't of indebtedness of any one person or firm,	11,500 00	5,200 00	14,800 00	9,721 25	15,000 00	6,100 00	30,088 63	33,262 57
Am't of Bills in circulation under five dollars,	28,197 00	9,500 00	13,146 00	10,700 00	9,428 50	4,268 00	11,894 75	18,195 00

	FALL RIVER.	SCITUATE.	BURRILLVILLE.	GLOUCESTER.	CRANSTON BANKS.		EXETER.
	Tiverton.	Citizens Union.	Granite.	Franklin.	Cranston.	Elmwood.	Exeter.
DUE FROM BANKS.							
Capital Stock actually paid in,	50,000 00	53,325 00	60,000 00	50,000 00	34,125 00	79,600 00	29,904 00
Bills in circulation,	29,678 60	24,467 00	32,304 00	22,389 50	9,913 00	30,177 00	17,840 00
Deposits on interest,	.....	.....	2,863 89	6,546 36	1,000 00	.....	.....
Deposits not on interest,	66 59	2,793 93	12,783 12	1,330 86	3,724 46	12,967 85	.....
Debts due to other Banks,	.....	2,821 13	694 07	.....	.....	.....	.....
Dividends unpaid,	.....	69 00	.....	.....	88 00	52 00	639 80
Net profits on hand,	198 83	4,992 11	6,142 94	3,264 44	1,911 58	3,823 97	642 62
Total amount of liabilities,	79,943 42	88,468 17	114,788 02	83,531 16	53,762 04	126,620 82	49,026 42
RESOURCES OF THE BANK.							
Debts due from Directors,	.....	6,152 62	500 00	5,108 47	2,650 00	9,750 00	2,340 00
Debts due from other Stockholders,	14,500 00	2,424 00	2,025 00	578 73	3,620 00	20,951 75	1,790 00
Debts due from all others,	48,496 15	72,532 41	104,967 44	71,539 83	34,706 00	69,406 58	38,434 23
Specie actually in Bank,	3,083 22	2,305 71	1,534 34	2,424 00	2,057 41	2,989 16	1,147 08
Bills of other Banks,	86 00	154 00	53 00	322 00	361 00	8,148 49	175 00
Deposits in other Banks,	10,557 17	4,000 00	5,508 24	1,334 50	5,194 63	8,155 34	3,029 55
Am't of its own Stock held by the Bank,	.....	.....	.....	153 00	.....	.....	.....
Am't and *description of Stock* in other Banks, and other Stocks owned by the Bank,	.....	.....	.....	.....	4,500 00	.....	2,000 00
Real Estate,	950 00	.....	.....	2,070 63	.....	4,000 00	.....
Other Property,	*2,269 88	900 00	200 00	.....	670 00	3,219 50	109 96
Total amount of resources,	79,943 42	88,468 17	114,788 02	83,531 16	53,762 04	126,620 82	49,026 42
ADDITIONAL PARTICULARS.							
Increase of Capital since last return,	.....	3,325 00	.....	.....	9,125 00	18,250 00	288 00
Par value of Shares,	100 00	25 00	50 00	50 00	25 00	50 00	18 00
Date, rate per cent. semi-annually and amount of last Dividend,	.....	July 1. 4 per cent. 2,102 00	July 30. 4 per cent. 2,400 00	Oct. 1. 3 per cent. 1,500 00	July 5. 4 per cent. 1,000 00	July 1. 4 per cent. 2,588 00	Sept. 1. 3 per cent. 2,391 84
Am't of suspended paper considered bad or doubtful,	.....	400 00	.....	4,250 00	300 00	.....	751 29
Reserved profits at the time of *last dividend*,	.....	2,947 49	4,542 39	2,238 97	279 40	500 00	82 70
Am't loaned on pledges of Stock in the Bank,	.....	3,701 02	.....	3,850 00	1,920 00	11,400 00	1,790 00
Am't and description of Stocks held as collateral security for loans. See notes.	.....	.....	.....	.....	.....	.....	.....
Debts due and not paid,	.....	912 31	4,000 00	2,097 00	2,485 00	*4,555 62	4,708 00
Largest am't of indebtedness of any one person or firm,	9,000 00	7,965 15	16,400 00	4,393 47	9,974 29	6,000 00	3,600 00
Am't of Bills in circulation under five dollars,	23,678 00	5,500 00	8,684 00	2,395 50	1,780 00	13,150 00	7,500 00

* TIVERTON BANK. Expences of organization and expence account.

* ELMWOOD BANK. Of this sum, $3,460 is secured by real estate and mortgage.

AGGREGATE.

DUE FROM BANKS.	30 Banks in Providence.	59 Banks out of Providence.
Capital Stock actually paid in,	14,115,055 00	6,249,441 64
Bills in circulation,	2,784,928 25	2,736,981 25
Deposits on interest,	548,454 81	111,248 38
Deposits not on interest,	2,279,141 36	862,516 53
Debts due to other Banks,	1,352,693 46	122,728 43
Dividends unpaid,	32,774 58	21,692 03
Net profits on hand,	947,016 55	366,020 26
Total amount of liabilities,	22,060,064 01	10,470,628 52
RESOURCES OF THE BANKS.		
Debts due from Directors,	590,621 05	745,126 68
Debts due from other Stockholders,	532,105 06	967,631 46
Debts due from all others,	18,282,638 50	7,561,222 43
Specie actually in Bank,	394,577 67	153,770 50
Bills of other Banks,	1,089,143 95	192,610 85
Deposits in other Banks,	694,627 90	560,694 30
Am't of its own Stock held by the Bank,	66,750 00	21,847 32
Am't and description of Stock in other Banks and of other Stocks owned by the Bank,	70,029 28	58,510 16
Real Estate,	313,420 65	165,231 68
Other Property,	26,149 95	43,983 14
Total amount of resources,	22,060,664 01	10,470,628 52
Increase of Capital since last return,	456,977 00	760,143 86
Total amount of last semi-annual Dividend,	499,719 50	201,522 49
Am't of suspended paper considered bad or doubtful,	21,872 78	46,964 12
Reserved profits at the time of last dividend,	616,551 97	213,981 51
Am't loaned on pledges of Stock in the Bank,	270,774 32	290,128 40
Debts due and not paid,	161,549 05	263,463 63
Am't of Bills in circulation under five dollars,	*636,580 00	†630,105 00

* 8 Banks no returns.

† 14 Banks made no returns.

AGGREGATE.

DUE FROM BANKS.	98 Banks.
Capital Stock actually paid in,	20,364,496 64
Bills in circulation,	5,521,909 50
Deposits on interest,	659,703 19
Deposits not on interest,	3,141,657 89
Debts due to other Banks,	1,475,221 89
Dividends unpaid,	54,466 61
Net profits on hand,	1,313,036 81
Total amount of liabilities,	32,530,692 53
RESOURCES OF THE BANK.	
Debts due from Directors,	1,335,747 73
Debts due from other Stockholders,	1,499,736 52
Debts due from all others,	25,843,860 93
Specie actually in Bank,	548,348 17
Bills of other Banks,	1,281,754 80
Deposits in other Banks,	1,255,322 20
Am't of its own Stock held by the Bank,	88,597 32
Am't and description of Stock in other Banks, and of other Stocks owned by the Bank,	128 539 44
Real Estate,	478,652 33
Other property,	70,133 09
Total amount of resources,	32,530,692 53
Increase of Capital since last return,	1,217,120 86
Total amount of last semi-annual Didivend,	701,241 99
Am't of suspended paper considered bad or doubtful,	68,836 90
Reserved profits at the time of last dividend,	830,536 48
Am't loaned on pledges of Stock in the Bank,	560,902 72
Debts due and not paid,	435,012 68
Am't of Bills in circulation under five dollars,	1,266,685 00

NOTES.

DESCRIPTION OF STOCK IN OTHER BANKS AND OTHER STOCKS OWNED BY BANKS IN THIS STATE.

American Bank, Providence.

188 Shares in the Whatcheer Corporation $14,779 28

Blackstone Canal Bank, Providence.

375 Shares in the Whatcheer Corporation..... 27,750 00

Phenix Bank, Providence.

Stock in the Whatcheer Corporation 27,554 98

Newport Bank.

Newport Telegraph Company..... 100 00

Rhode Island Union Bank, Newport.

Pennsylvania Coal Company's Stock..... 11,136 12

Smithfield Union Bank.

Washington Insurance Company, Providence..... 480 00

Bank of Rhode Island, Newport.

Phenix Bank, Providence 12,429 87

Bank of Bristol.

Blackstone Canal Bank, Providence 600 00

Commercial Bank, Bristol.

11½ Shares Bristol Steam Mill Company, Bristol 3,937 50
9½ " Pokanoket do., Bristol..... 1,166 67

Washington Bank, Westerly.

Stock in Lake Erie, Wabash, and St. Louis Railroad Company, 18,750 00

Coventry Bank.

High Street Bank, Providence 2,500 00

Cranston Bank.

90 Shares in the Bank of North America, Providence 4,500 00

STOCK HELD AS COLLATERAL SECURITY FOR LOANS.

American Bank, Providence.

60 Shares	Providence Gas Company	3,000 00
50 "	Delaware and Hudson Canal Company	5,000 00
22 Bonds	Hartford, Providence, and Fishkill Railroad.....	22,000 00
19 "	Chicago Water Loan	19,000 00

Arcade Bank, Providence.

600 Shares	Williamsport and Elmira Railroad Company	30,000 00
400 "	Canandaigua and Elmira Railroad Company.....	40,000 00
9 "	Hill Manufacturing Company	900 00
51 "	Lewiston Water Power Company	5,100 00
35 "	Rochester Gas Light Company.....	1,750 00

Exchange Bank, Providence.

12 Bonds of the Hartford, Providence, and Fishkill Railroad, collateral security for a loan of $10,000 to that Company....	12,000 00
3 Bonds Providence, Warren, and Bristol Railroad, collateral security for a loan of $3,000, guaranteed.....	3,000 00

National Bank, Providence.

2 Shares in the Saunders Cotton Mills 1,000 00

Smithfield Lime Rock Bank, Providence.

Providence and Worcester Railroad 15,000 00

Mechanics and Manufacturers Bank, Providence.

178 Shares	Wayne County Iron Company. Par value $100 ..	17,800 00
2 Bonds	Lake Erie, Wabash, and St. Louis Railroad.....	2,000 00
1 Bond	Toledo and Illinois Railroad Company.....	1,000 00
1 "	Peru and Indianapolis Railroad Company.....	1,000 00
5 Bonds	Illinois Central Railroad Company	5,000 00
2 "	Great Western Railroad Company	2,000 00

State Bank, Providence.

13 Shares Agawam Bank, Springfield, Mass. 1,300 00

Providence Bank.

11 Bonds in the	Hartford, Providence, and Fishkill Railroad..	11,000 00
1 " "	Providence, Warren, and Bristol Railroad....	3,000 00

Weybosset Bank, Providence.

Chicago City and Water Loan Bonds..... 29,000 00

Aquidneck Bank, Newport.

10 Shares	Metropolitan Bank, New York.....	1,000 00
56 "	Traders Bank, Newport	2,240 00
2 "	New England Commercial Bank, do.	100 00
Fall River Park Scrip, payable Aug. 19, 1857.....		1,000 00

Traders Bank, Newport.

20 Shares	Metropolitan Bank, New York	2,000 00
50 "	Vermont and Canada Railroad	5,000 00
6 Bonds of $1,000 each	New York and Erie Railroad, 7 per ct.	6,000 00
3 " " "	LaCrosse and Milwaukie 8 per cent..	3,000 00
6 " " "	Chicago Water Loan, 6 per cent....	6,000 00
2 " " "	City of Watertown, 8 per cent.....	2,000 00
3 " $500 "	Indiana Central Railroad, 10 per cent.	1,500 00

Newport Bank.

10 Bonds of $1,000 each	Terre Haute and Alton Railroad.... 10,000 00
32 Shares	Delaware and Hudson Canal Company 3,200 00
Mortgage Deed, Real Estate	20,000 00
Bill of Sale of Furniture.....	900 00
4 Shares	Bay State Screw Company..... 2,000 00
6 Bonds	Lake Erie, Wabash, and St. Louis Railroad. Income Bonds of $1,500 each..... 9,000 00

Rhode Island Union Bank, Newport.

Illinois Central Railroad Company..... 500 00

Freemen's Bank, Bristol.

Bond of the Providence and Worcester Railroad Company.... 1,000 00

North Providence Bank.

Farm Mortgage Bonds of the Racine and Mississippi Railroad Company, to secure a loan of $3,500 .. .. 12,000 00

Ashaway Bank, Hopkinton.

A note of $15,000 secured by a Trust Deed of Real Estate in the city of Rockford, Illinois, the cash valuation of which is	41,000 00
A note of $10,000 secured by Trust Deed of Real Estate in the village of Naperville, Illinois, the cash valuation of which is	26,000 00

Hopkinton Bank.

A Bond and Mortgage on Real Estate in the city of Chicago, Illinois 26,500 00
A Note secured by a Trust Deed of Real Estate in the town of LaSalle, Illinois 6,000 00
A Note secured by a Trust Deed of Real Estate in Marshall County, Illinois 2,000 00
20 Shares of the Illinois and Michigan Canal and Towing Company Stock, at $100 each 2,000 00
60 Shares of the Racine and Mississippi Railroad Company, at $100 each 6,000 00
A Bond and Mortgage on Real Estate in East Greenwich village, R. I. 10,000 00
Two Mortgages on Real Estate in Pennsylvania, on property valued at $20,600 each 40,000 00

The first mentioned Mortgage is on property valued at $75,000, and secures the payment of $26,500, and any other indebtedness of the parties that may exist. The bond is for $75,000.

Phenix Bank, Westerly.

First Mortgage Bonds of the Racine and Mississippi Railroad Company..... 30,000 00
Farm Bonds of same 10,000 00

Niantic Bank, Westerly.

Bonds of the town of Beloit, Wisconsin.....Par value 11,000 00
" of the town of Rockton..... " " 15,000 00
" of the Black River and Utica Railroad, 1st mortgage.... 50 000 00
" of the Racine and Mississippi Railroad, " " 46 000 00
300 Shares in the Chicago, Burlington, and Quincy Railroad.. 30 000 00

Washington County Bank, Westerly.

50 Bonds of the Scioto and Hocking Valley Railroad 25,000 00
12 " of the Scioto and Hocking Valley Railroad 12,000 00

Farmers Bank, Wickford.

Bond and Mortgage on Real Estate in the city of Brooklyn, New York 10,000 00
Notes secured by a Trust Deed of Real Estate in the city of Cincinnati 16,200 00

Bank of the South County.

251 Shares Racine and Mississippi Railroad Company Stock, $100 each 25,100 00
32 Shares Chicago, St. Paul, and Fond-du-lac Railroad Company Stock, $100 each 3,200 00
28 Shares Beloit and Madison Railroad Company, $50 each, 1,400 00
10 Mortgage Bonds Beloit and Madison Railroad Company, $1000 each 10,000 00

100 Shares Rockland Hotel Company 5,000 00
Racine and Mississippi Railroad Bonds Company, Farm Mortgage Bonds 5,600 00
8 Mortgage Bonds Illinois and Wisconsin Railroad Company, $1000 each 3,000 00
35 Shares Iowa Land Company Stock, $100 each..... 3,500 00
10 " Fox River Valley Railroad Co. Stock, $100 each.... 1,000 00
29 " Illinois and Michigan Canal Towing Path Company, $100 each 2,900 00
33 Shares Chicago and Galena Railroad Company Stock, $100 each..... 3,300 00
80 Shares 1st Mortgage Bonds Scioto and Hocking Valley Railroad Company, $500 each..... 40,000 00

INCREASE OF BANKING CAPITAL, EXCLUSIVE OF NEW BANKS.

American Bank,	Providence.....	$21,650 00
Arcade Bank,	"	6,650 00
Atlantic Bank,	"	17,450 00
Bank of America,	"	8,850 00
Bank of Commerce,	"	235,950 00
Commercial Bank,	"	40,600 00
City Bank,	"	1,050 00
Grocers and Producers Bank, Providence		3,550 00
Jackson Bank, Providence, ...		30,000 00
Liberty Bank,	"	3,000 00
Mechanics and Manufacturers Bank, Providence.....		23,590 00
Mount Vernon Bank, Providence.....		7,087 00
Phenix Bank,	"	6,900 00
Weybosset Bank,	"	14,950 00
Westminster Bank,	"	4,350 00
What Cheer Bank,	"	31,350 00
Traders Bank, Newport		20,000 00
Railroad Bank, Woonsocket.....		3,850 00
Woonsocket Falls Bank		1,000 00
Peoples Bank, North Providence		5,000 00
Slater Bank,	" "	22,100 00
North Providence Bank		9,850 00
Hope Bank, Warren.....		4,850 00
Sowamsett Bank, Warren.....		46,950 00
Ashaway Bank, Hopkinton		46,254 00
Hopkinton Bank,	"	9,600 00
Peoples Exchange Bank, South Kingstown.....		20,000 00
Bank of the South County	" "	100,000 00

Rhode Island Central Bank, East Greenwich	11,751 86
Coventry Bank	25,000 00
Citizens Union Bank, Fall River	3,325 00
Cranston Bank	9,125 00
Elmwood Bank, Cranston	18,250 00
Exeter Bank	288 00
	$1,217,120 86

The following Banks have commenced operation since the last annual returns, a portion only of their respective capitals being paid in.

Marine Bank, Providence	121,900 00	capital paid in.
Northern Bank, "	112,975 00	" " "
Phenix Village Bank, Warwick	30,130 00	" " "
Washington County Bank, Westerly	41,151 78	" " "
Richmond Bank, Richmond	32,810 00	" " "
Tiverton Bank, Fall River	50,000 00	" " "
Greenwich Bank, East Greenwich	32,090 00	" " "
	$421,386 78	

ADDITIONS TO THEIR CAPITAL BY VARIOUS BANKS.

Banks in Providence	456,977 00	
Banks out of Providence	760,143 86	—1,217,120 86
Increase of capital by New Banks		421,386 78
Total increase of Banking capital in Rhode Island during the past year		$1,638,507 64

Average semi-annual Dividends of Banks in Providence, $3\frac{72}{100}$
Average semi-annual Dividends of Banks out of Providence, $3\frac{69}{100}$
Average semi-annual Dividends of all the Banks $3\frac{71}{100}$

Deducting the new Banks which have made no dividends, and the amount of increased capital upon which no dividends have been paid, the ninety-eight Banks in the State have paid an interest at the rate of $7\frac{42}{100}$ per cent. per annum.

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