

SEMI-ANNUAL STATEMENT,

EXHIBITING THE CONDITION OF THE

BANKS OF RHODE ISLAND,

ON

MONDAY, THE 22D DAY OF NOVEMBER,

1858.

PREPARED BY

WILLIAM R. WATSON, STATE AUDITOR.

PROVIDENCE:
KNOWLES, ANTHONY & CO., STATE PRINTERS.
1859.

¶ The Circular of the State Auditor was issued on the 23d day of November, 1858, requesting the Banks and Institutions for Savings to make returns of their condition, on the 22d day of November, 1858. The following returns, received in answer to said circular, are published in conformity with the requirements of the act in amendment, chapter 127, title 19, of the Revised Statutes, "Of Returns of Banks and Institutions for Savings," passed at the January session, 1858.

WILLIAM R. WATSON,
State Auditor.

PROVIDENCE BANKS.

	American.	Arcade.	Atlantic.
DUE FROM BANKS.			
Capital Stock actually paid in.	1,010,500 00	792,000 00	130,100 00
Bills in circulation	297,498 00	57,087 00	36,606 00
Deposits on interest	220,484 74	34,964 91	.....
Deposits not on interest.	94,198 07	39,065 88	18,271 38
Debts due to other Banks	4,250 27	21,363 81	.....
Dividends unpaid . . . . .	.....	921 50	289 26
Net profits on hand.	50,333 78	41,272 35	1,405 32
Total amount of liabilities . . .	1,677,264 86	986,675 45	186,671 95
RESOURCES OF THE BANK.			
Debts due from Directors	68,236 74	81,225 00	8,679 00
“ From other Stockholders	16,340 13	16,773 49	27,118 00
“ From all others	1,496,328 75	807,792 19	138,857 80
Specie actually in Bank	32,923 22	9,500 86	3,175 33
Bills of other Banks	3,721 00	24,986 00	4,177 82
Deposits in other Banks	44,935 74	26,829 13	4,664 00
Its own Stock held by the Bank . . . . .	.....	8,250 00	.....
Am't of Stock in other Banks . . . . .	.....	.....	.....
“ Other Stocks owned by the Bank . . . . .	.....	.....	.....
Real Estate . . . . .	.....	11,318 78	.....
Other property	14,779 28	.....	.....
Expense account . . . . .	.....	.....	.....
Total amount of resources . . .	1,677,264 86	986,675 45	186,671 95
ADDITIONAL PARTICULARS.			
Increase of Capital since last return	4,100 00	.....	100 00
Par value of Shares	50 00	50 00	50 00
Amount of last dividend	35,367 50	15,840 00	4,550 00
Date of last dividend	Nov. 6.	July 6, '58.	Oct. 5, '58.
Rate per cent. of last dividend.	3½ per cent.	2 per cent.	3½ per cent.
Reserved profits at the time of last dividend	48,575 67	31,320 62	431 79
Debts due and not paid	28,396 53	399,970 51	2,225 00
Am't of suspended paper considered bad or doubtful . . . . .	.....	217,293 37	.....
Am't loaned on pledges of Stock in the Bank	17,810 00	.....	350 00
Am't of Stocks held as collateral security for loans. For description see notes	93,600 00	944,919 62	.....
Largest am't of indebtedness of any one person or firm.	67,920 00	188,600 00	11,950 00
Am't of Bills in circulation under five dollars	50,000 00	14,945 00	12,090 00

PROVIDENCE BANKS.

	Atlas.	Bank of America.	Bank of Commerce.
DUE FROM BANKS.			
Capital Stock actually paid in.	100,000 00	195,600 00	1,312,150 00
Bills in circulation	19,438 00	30,618 00	86,549 00
Deposits on interest.	3,382 91	.....	19,292 60
Deposits not on interest.	13,580 06	31,948 96	141,808 40
Debts due to other Banks . . . . .	.....	1,143 18	31,858 04
Dividends unpaid	22 00	4,112 50	3,694 25
Net profits on hand.	1,349 75	5,501 47	43,361 13
Total amount of liabilities . . .	137,772 72	268,924 11	1,639,013 42
RESOURCES OF THE BANK.			
Debts due from Directors . . .	30,478 22	500 00	2,000 00
" From other Stockholders	5,517 44	2,757 00	68,438 98
" From all others	74,624 55	248,289 81	1,456,067 88
Specie actually in Bank	2,534 85	3,372 55	51,553 76
Bills of other Banks	3,448 60	5,432 84	11,952 00
Deposits in other Banks	1,040 02	8,571 91	31,000 80
Its own Stock held by the Bank	2,250 00	.....	.....
Am't of Stock in other Banks . . . . .	.....	.....	.....
" Other Stocks owned by the Bank . . . . .	.....	.....	.....
Real Estate	15,231 85	.....	18,000 00
Other property	2,647 19	.....	.....
Expense account . . . . .	.....	.....	.....
Total amount of resources . . .	137,772 72	268,924 11	1,639,013 42
ADDITIONAL PARTICULARS.			
Increase of Capital since last return . . . . .	.....	.....	4,300 00
Par value of Shares	50 00	50 00	50 00
Amount of last dividend	3,000 00	6,846 00	45,825 50
Date of last dividend.	Sep. 3, '58.	Oct. 5, '58.	Oct. 7, '58.
Rate per cent. of last dividend.	3 per cent	3½ per cent.	3½ per cent.
Reserved profits at the time of last dividend	564 10	3,991 33	37,338 39
Debts due and not paid	*3,128 50	29,517 68	13,110 25
Am't of suspended paper considered bad or doubtful	1,128 50	.....	.....
Am't loaned on pledges of Stock in the Bank.	9,965 83	500 00	14,250 00
Am't of Stocks held as collateral security for loans. For description see notes . . . . .	.....	.....	.....
Largest am't of indebtedness of any one person or firm.	7,900 00	24,192 53	68,168 02
Am't of Bills in circulation under five dollars	6,221 00	12,916 00	21,009 00

*23,013 25 secured by stock and dividends on same.

PROVIDENCE BANKS.

	Bank of North America.	Blackstone Canal Bank.	Butchers and Drivers.
DUE FROM BANKS.			
Capital Stock actually paid in.	800,000 00	500,000 00	246,450 00
Bills in circulation	72,000 00	82,800 00	27,161 00
Deposits on interest.	22,949 16	16,400 00	.....
Deposits not on interest.	68,801 49	83,533 04	27,230 57
Debts due to other Banks	408,885 53	21,509 63	1,023 97
Dividends unpaid	1,272 25	803 25	908 25
Net profits on hand.	43,239 03	52,718 27	2,720 77
Total amount of liabilities . . .	1,417,147 46	757,764 19	305,494 56
RESOURCES OF THE BANK.			
Debts due from Directors . . .	3,500 00	36,142 00	11,000 00
" From other Stockholders	23,391 00	5,075 00	41,618 00
" From all others	789,299 91	638,796 19	227,075 37
Specie actually in Bank	41,000 00	12,700 00	2,668 92
Bills of other Banks	334,225 07	17,576 86	2,934 44
Deposits in other Banks	131,949 31	19,724 14	12,847 83
Its own Stock held by the Bank	.....	.....	7,350 00
Am't of Stock in other Banks . . . . .	.....	.....	.....
" Other Stocks owned by the Bank . . . . .	.....	27,750 00	.....
Real Estate	70,000 00	.....	.....
Other property	23,782 17	.....	.....
Expense account . . . . .	.....	.....	.....
Total amount of resources . . .	1,417,147 46	757,764 19	305,494 56
ADDITIONAL PARTICULARS.			
Increase of Capital since last return . . . . .	.....	.....	50 00
Par value of Shares	50 00	25 00	50 00
Amount of last dividend	28,000 00	15,000 00	8,625 75
Date of last dividend.	July, 1858.	July 7, '58.	April 6, '58.
Rate per cent. of last dividend.	3½ per cent.	3 per cent.	3½ per cent.
Reserved profits at the time of last dividend	23,991 73	40,000 00	600 00
Debts due and not paid	17,637 37	10,658 79	2,171 39
Am't of suspended paper considered bad or doubtful	8,000 00	7,125 00	.....
Am't loaned on pledges of Stock in the Bank.	12,000 00	3,550 00	8,981 00
Am't of Stocks held as collateral security for loans. For description see notes . . . . .	.....	3,687 00	.....
Largest am't of indebtedness of any one person or firm.	57,000 00	20,615 00	24,500 00
Am't of Bills in circulation under five dollars	11,500 00	16,561 00	not reported.

PROVIDENCE BANKS.

	City Bank.	Commercial.	Continental.
DUE FROM BANKS.			
Capital Stock actually paid in.	301,400 00	762,000 00	222,950 00
Bills in circulation	45,304 00	39,134 00	45,107 00
Deposits on interest.		2,654 12	800 00
Deposits not on interest.	41,658 97	99,223 34	28,187 75
Debts due to other Banks	6,578 53	606 05	1,751 86
Dividends unpaid	430 00	1,672 00	845 75
Net profits on hand.	38,005 28	40,200 48	1,768 62
Total amount of liabilities	483,376 78	945,489 99	301,410 98
RESOURCES OF THE BANK.			
Debts due from Directors	4,200 00	1,079 40	5,875 00
" From other Stockholders	5,172 20	17,300 22	21,787 00
" From all others	380,622 42	903,739 09	257,790 69
Specie actually in Bank	7,956 75	4,504 68	4,368 31
Bills of other Banks	6,151 24	7,637 26	1,936 55
Deposits in other Banks	24,610 42	11,229 34	9,653 43
Its own Stock held by the Bank			
Am't of Stock in other Banks			
" Other Stocks owned by the Bank			
Real Estate	4,663 75		
Other property			
Expense account			
Total amount of resources	483,376 78	945,489 99	301,410 98
ADDITIONAL PARTICULARS.			
Increase of Capital since last return	350 00	4,650 00	
Par value of Shares	50 00	50 00	50 00
Amount of last dividend	12,042 00	27,528 25	6,688 50
Date of last dividend.	July 7, '58.	July 15, '58.	Oct. 5, 1858.
Rate per cent. of last dividend.	4 per cent.	3½ per cent.	3 per cent.
Reserved profits at the time of last dividend.	28,585 13	21,400 00	791 58
Debts due and not paid.	*8,673 12	1,077 04	12,075 73
Am't of suspended paper considered bad or doubtful	400 00		8,000 00
Am't loaned on pledges of Stock in the Bank.	6,022 20	17,300 00	15,087 00
Am't of Stocks held as collateral security for loans. For description see notes		3,500 00	12,000 00
Largest am't of indebtedness of any one person or firm.	18,161 49	40,600 00	16,534 00
Am't of Bills in circulation under five dollars	12,075 00	18,000 00	8,000 00

* \$1,805 55 of this sum secured by mortgage on real estate.

PROVIDENCE BANKS.

	Eagle.	Exchange.	Globe.
DUE FROM BANKS.			
Capital Stock actually paid in.	500,000 00	500,000 00	600,000 00
Bills in circulation	35,230 00	40,400 00	76,959 00
Deposits on interest.			
Deposits not on interest.	63,838 95	84,050 67	62,390 99
Debts due to other Banks	148 38	11,920 25	33,167 70
Dividends unpaid			
Net profits on hand.	9,030 57	38,385 39	5,358 33
Total amount of liabilities	608,247 90	674,756 31	777,876 02
RESOURCES OF THE BANK.			
Debts due from Directors	24,485 00	73,850 00	17,600 00
" From other Stockholders	23,616 00	10,425 00	35,532 17
" From all others	518,658 70	459,389 56	708,087 28
Specie actually in Bank	4,205 34	9,359 02	9,761 74
Bills of other Banks	9,893 93	7,761 22	4,576 06
Deposits in other Banks	25,538 93	53,971 51	918 77
Its own Stock held by the Bank	1,850 00		1,400 00
Am't of Stock in other Banks			
" Other Stocks owned by the Bank		10,000 00	
Real Estate		50,000 00	
Other property			
Expense account			
Total amount of resources	608,247 90	674,756 31	777,876 02
ADDITIONAL PARTICULARS.			
Increase of Capital since last return			
Par value of Shares	50 00	50 00	50 00
Amount of last dividend	15,000 00	17,500 00	21,000 00
Date of last dividend.	Nov. 15, 1858.	July 6, 1858.	Nov. 15, 1858.
Rate per cent. of last dividend.	3 per cent.	3½ per cent.	3½ per cent.
Reserved profits at the time of last dividend	8,522 94	25,961 82	4,022 88
Debts due and not paid.	9,276 25	13,172 89	7,178 55
Am't of suspended paper considered bad or doubtful		480 08	
Am't loaned on pledges of Stock in the Bank.	17,948 00	31,275 00	9,655 00
Am't of Stocks held as collateral security for loans. For description see notes	25,000 00		10,000 00
Largest am't of indebtedness of any one person or firm.	36,000 00	33,106 00	72,300 00
Am't of Bills in circulation under five dollars	18,015 00	unknown.	12,455 00

PROVIDENCE BANKS.

	Grocers and Producers.	High Street.	Jackson.
DUE FROM BANKS.			
Capital Stock actually paid in.	153,800 00	120,000 00	209,850 00
Bills in circulation	26,899 00	25,404 00	34,921 00
Deposits on interest.			
Deposits not on interest.	21,964 75	32,647 84	40,566 58
Debts due to other Banks		918 04	145 56
Dividends unpaid	235 50	77 00	331 00
Net profits on hand.	2,569 49	4,478 75	6,050 52
Total amount of liabilities . . .	205,468 74	183,525 63	291,864 66
RESOURCES OF THE BANK.			
Debts due from Directors	8,500 00	4,150 00	25,959 17
“ From other Stockholders	16,510 09	3,907 00	20,230 50
“ From all others	152,093 69	152,114 04	221,275 33
Specie actually in Bank	4,682 94	3,753 95	7,950 55
Bills of other Banks	7,878 39	4,249 10	3,647 36
Deposits in other Banks	13,103 63	10,751 54	11,157 21
Its own Stock held by the Bank	400 00		
Am't of Stock in other Banks			
“ Other Stocks owned by the Bank			
Real Estate		4,600 00	
Other property	2,300 00		1,644 54
Expense account			
Total amount of resources . . .	205,468 74	183,525 63	291,864 66
ADDITIONAL PARTICULARS.			
Increase of Capital since last return			650 00
Par value of Shares	50 00	50 00	50 00
Amount of last dividend	4,614 00	4,200 00	8,368 00
Date of last dividend.	Aug. 3, '58.	Aug. 3, '58.	July 1, '58.
Rate per cent. of last dividend.	3½ per cent.	3½ per cent.	4 per cent.
Reserved profits at the time of last dividend	800 00	1,522 53	602 00
Debts due and not paid	4,032 45	2,965 92	*4,724 00
Am't of suspended paper considered bad or doubtful		775 00	2,174 00
Am't loaned on pledges of Stock in the Bank.	4,980 00		5,880 00
Am't of Stocks held as collateral security for loans. For description see notes	400 00		
Largest am't of indebtedness of any one person or firm.	*24,600 00	14,500 00	14,000 00
Am't of Bills in circulation under five dollars		7,062 00	9,149 00

*Secured by mortgage. *\$2,000 00 well secured.

PROVIDENCE BANKS.

	Liberty.	Manufacturers.	Marine.
DUE FROM BANKS.			
Capital Stock actually paid in.	121,150 00	500,000 00	144,400 00
Bills in circulation	27,807 00	41,829 00	17,790 00
Deposits on interest.	16 231 52		
Deposits not on interest.	39,354 86	48,754 75	25,990 84
Debts due to other Banks		3,398 87	
Dividends unpaid	315 00	1,491 00	446 25
Net profits on hand.	1,171 28	7,744 38	1,723 98
Total amount of liabilities . . .	206,029 66	603,218 00	190,351 07
RESOURCES OF THE BANK.			
Debts due from Directors	10,564 50	22,035 00	4,100 00
“ From other Stockholders	19,780 10	3,850 00	11,685 00
“ From all others	145,775 75	537,322 62	152,303 26
Specie actually in Bank	6,809 48	10,045 59	5,012 39
Bills of other Banks	6,374 56	7,407 00	6,793 24
Deposits in other Banks	11,145 27	7,557 79	10,457 18
Its own Stock held by the Bank	1,900 00		
Am't of Stock in other Banks			
“ Other Stocks owned by the Bank		15,000 00	
Real Estate	1,680 00		
Other property	2,000 00		
Expense account			
Total amount of resources . . .	206,029 66	603,218 00	190,351 07
ADDITIONAL PARTICULARS.			
Increase of Capital since last return			
Par value of Shares	50 00	100 00	50 00
Amount of last dividend	4,240 25	15,000 00	5,054 00
Date of last dividend.	Oct. 4, '58.	Oct. 7, '58.	Oct. 4, '58.
Rate per cent. of last dividend.	3½ per cent.	3 per cent.	3 per cent.
Reserved profits at the time of last dividend		6,618 01	860 81
Debts due and not paid	4,512 10	38,242 10	42 60
Am't of suspended paper considered bad or doubtful		17,730 00	
Am't loaned on pledges of Stock in the Bank.	1,700 00	12,985 00	2,000 00
Am't of Stocks held as collateral security for loans. For description see notes			1,000 00
Largest am't of indebtedness of any one person or firm.	11,500 00	53,000 00	10,000 00
Am't of Bills in circulation under five dollars	9,157 00	17,722 00	unknown.

PROVIDENCE BANK.

	Mechanics.	Mechanics and Manufacturers.	Mercantile.
DUE FROM BANKS.			
Capital Stock actually paid in.	500,000 00	288,900 00	100,000 00
Bills in circulation	31,906 00	32,100 00	34,594 00
Deposits on interest	5,513 57	.....	7,987 07
Deposits not on interest.	20,516 71	11,903 00	9,884 40
Debts due to other Banks	7,362 89	182 79	378 00
Dividends unpaid	728 75	427 25	.....
Net profits on hand	28,260 13	8,806 87	3,172 29
Total amount of liabilities	594,288 05	342,319 91	156,015 76
RESOURCES OF THE BANK.			
Debts due from Directors	1,600 00	42,831 81	63,933 38
“ From other Stockholders	36,225 00	8,626 05	7,150 00
“ From all others	470,101 07	254,021 65	70,446 13
Specie actually in Bank	11,859 17	6,300 00	2,836 21
Bills of other Banks	5,269 18	8,983 39	2,321 64
Deposits in other Banks	45,410 49	2,763 07	6,870 91
Its own Stock held by the Bank . . . . .	.....	.....	.....
Am't of Stock in other Banks . . . . .	.....	.....	.....
“ Other Stocks owned by the Bank . . . . .	.....	.....	.....
Real Estate	20,000 00	17,960 90	.....
Other property	3,823 14	*833 04	2,457 49
Expense account . . . . .	.....	.....	.....
Total amount of resources	594,288 05	342,319 91	156,015 76
ADDITIONAL PARTICULARS.			
Increase of Capital since last return . . . . .	.....	.....	.....
Par value of Shares	50 00	50 00	50 00
Amount of last dividend	15,000 00	8,667 00	5,000 00
Date of last dividend	June 30, 1858.	July 6, 1858.	April 1, 1857.
Rate per cent. of last dividend	3 per cent.	3 per cent.	5 per cent.
Reserved profits at the time of last dividend	18,250 46	2,856 68	1,128 10
Debts due and not paid	8,459 71	12,300 00	†37,402 21
Am't of suspended paper considered bad or doubtful	7,605 31	4,000 00	.....
Am't loaned on pledges of Stock in the Bank	4,700 00	2,200 00	5,050 00
Am't of Stocks held as collateral security for loans. For description see notes . . . . .	.....	34,050 00	.....
Largest am't of indebtedness of any one person or firm	32,975 00	21,818 75	44,933 38
Am't of Bills in circulation under five dollars	6,000 00	.....	5,794 00

* Telegraph Stock.
†\$37,000 of this sum fully secured by mortgage on real estate.

PROVIDENCE BANK.

	Merchants.	Mount Vernon.	National.
DUE FROM BANKS.			
Capital Stock actually paid in.	728,300 00	100,000 00	200,000 00
Bills in circulation	25,860 00	2,667 00	88,146 75
Deposits on interest	800 00	.....	16,091 87
Deposits not on interest.	31,054 03	.....	55,724 02
Debts due to other Banks	386,778 60	5,000 00	2,478 86
Dividends unpaid	8,950 50	7 50	.....
Net profits on hand	15,520 46	.....	5,677 89
Total amount of liabilities	1,197,263 59	107,674 50	368,119 39
RESOURCES OF THE BANK.			
Debts due from Directors	14,500 00	2,575 10	12,398 67
“ From other Stockholders	11,670 00	14,149 88	18,575 00
“ From all others	691,898 84	20,675 36	274,801 64
Specie actually in Bank	33,228 72	250 03	6,675 12
Bills of other Banks	189,146 93	358 90	7,779 14
Deposits in other Banks	164,142 65	1,980 05	42,889 82
Its own Stock held by the Bank . . . . .	.....	66,150 00	.....
Am't of Stock in other Banks . . . . .	.....	.....	.....
“ Other Stocks owned by the Bank . . . . .	.....	.....	5,000 00
Real Estate	92,676 45	1,050 00	.....
Other property . . . . .	.....	485 18	.....
Expense account . . . . .	.....	.....	.....
Total amount of resources	1,197,263 59	107,674 50	368,119 39
ADDITIONAL PARTICULARS.			
Increase of Capital since last return	200 00	.....	40,000 00
Par value of Shares	50 00	25 00	100 00
Amount of last dividend	25,490 50	2,784 15	6,000 00
Date of last dividend	Nov. 9, 1858.	March, 1858.	July 1, 1858.
Rate per cent. of last dividend	3½ per cent.	3 per cent.	3¼ per cent.
Reserved profits at the time of last dividend	13,473 07	437 04	51 45
Debts due and not paid	28,796 68	*26,355 05	15,550 00
Am't of suspended paper considered bad or doubtful	800 00	9,055 15	not ascertained
Am't loaned on pledges of Stock in the Bank	7,070 00	†15,544 98	15,275 00
Am't of Stocks held as collateral security for loans. For description see notes . . . . .	.....	.....	800 00
Largest am't of indebtedness of any one person or firm	93,900 00	3,450 00	14,837 80
Am't of Bills in circulation under five dollars	2,300 00	.....	53,023 75

*\$7,150 23 since paid. \$4,763 81 secured by stock.
†\$9,096 00 has since been paid.

PROVIDENCE BANKS.			
	Northern.	Pawtuxet.	Phenix.
DUE FROM BANKS.			
Capital Stock actually paid in.	221,500 00	150,000 00	350,000 00
Bills in circulation	57,715 00	12,363 00	59,739 00
Deposits on interest.			1,000 00
Deposits not on interest.	47,469 38	11,371 53	103,401 60
Debts due to other Banks	5,000 00		613 27
Dividends unpaid	151 00	2,611 50	11,030 00
Net profits on hand.	5,663 13	19,072 05	33,573 57
Total amount of liabilities	337,498 51	195,418 08	559,357 44
RESOURCES OF THE BANK.			
Debts due from Directors	6,000 00	6,500 00	37,800 00
“ From other Stockholders	18,758 67	1,100 00	6,250 00
“ From all others	272,046 13	173,561 60	419,205 14
Specie actually in Bank	5,409 00	4,695 79	8,342 98
Bills of other Banks	11,330 00	1,951 00	14,089 06
Deposits in other Banks	23,954 71	7,609 69	43,869 13
Its own Stock held by the Bank			
Am't of Stock in other Banks			
“ Other Stocks owned by the Bank			27,500 00
Real Estate			2,301 13
Other property			
Expense account			
Total amount of resources	337,498 51	195,418 08	559,357 44
ADDITIONAL PARTICULARS.			
Increase of Capital since last return			18,050 00
Par value of Shares	100 00	50 00	50 00
Amount of last dividend	6,645 00	6,000 00	14,000 00
Date of last dividend.	June 1, 1858.	Aug. 6, 1858.	Nov. 20, 1858.
Rate per cent. of last dividend.	3 per cent.	4 per cent.	4 per cent.
Reserved profits at the time of last dividend.		12,000 00	33,549 19
Debts due and not paid	3,000 00	7,536 39	2,035 22
Am't of suspended paper considered bad or doubtful			1,589 81
Am't loaned on pledges of Stock in the Bank.		5,600 00	2,350 00
Am't of Stocks held as collateral security for loans. For description see notes			7,300 00
Largest am't of indebtedness of any one person or firm.	15,000 00	13,500 00	30,000 00
Am't of Bills in circulation under five dollars	17,415 00	5,000 00	21,395 00

PROVIDENCE BANK.			
	Providence.	Roger Williams.	Smithfield Lime Rock.
DUE FROM BANKS.			
Capital Stock actually paid in.	500,000 00	499,950 00	228,900 00
Bills in circulation	116,985 00	80,489 00	37,150 00
Deposits on interest.	26,000 00		5,932 50
Deposits not on interest.	98,805 14	172,900 49	23,964 28
Debts due to other Banks	54,100 39	15,661 47	
Dividends unpaid		2,304 00	613 20
Net profits on hand.	163,474 69	69,296 71	14,439 20
Total amount of liabilities	959,365 22	840,601 67	310,999 18
RESOURCES OF THE BANK.			
Debts due from Directors		14,752 13	12,056 94
“ From other Stockholders	22,790 00	5,375 00	9,505 00
“ From all others	793,418 90	726,118 61	250,252 13
Specie actually in Bank	38,853 63	19,526 97	3,313 51
Bills of other Banks	15,018 97	7,010 72	8,641 25
Deposits in other Banks	65,283 72	32,818 24	7,830 35
Its own Stock held by the Bank			19,400 00
Am't of Stock in other Banks			
“ Other Stocks owned by the Bank	10,000 00	35,000 00	
Real Estate	14,000 00		
Other property			
Expense account			
Total amount of resources	959,365 22	840,601 67	310,999 18
ADDITIONAL PARTICULARS.			
Increase of Capital since last return			
Par value of Shares	400 00	75 00	50 00
Amount of last dividend	20,000 00	19,998 00	6,867 00
Date of last dividend.	Oct. 5, 1858.	Sept. 4, 1858.	Jan. 4, 1858.
Rate per cent. of last dividend.	4 per cent.	4½ per cent.	3 per cent.
Reserved profits at the time of last dividend.	159,057 23	60,242 47	
Debts due and not paid	16,193 50	2,384 68	7,855 44
Am't of suspended paper considered bad or doubtful		2,384 68	
Am't loaned on pledges of Stock in the Bank.	21,790 00	11,275 00	9,800 00
Am't of Stocks held as collateral security for loans. For description see notes	7,300 00		
Largest am't of indebtedness of any one person or firm.	56,227 00	95,020 00	30,829 00
Am't of Bills in circulation under five dollars	31,976 00		9,413 00

PROVIDENCE BANKS.

	State.	Traders.	Union.
DUE FROM BANKS.			
Capital Stock actually paid in.	150,000 00	200,000 00	500,000 00
Bills in circulation	52,736 00	44,090 00	42,385 00
Deposits on interest.....	.....	.....	.....
Deposits not on interest....	20,475 99	39,466 71	71,565 60
Debts due to other Banks...	141 00	172 48	30,332 34
Dividends unpaid	1,388 00	401 25	875 00
Net profits on hand.....	6,528 60	16,010 85	21,326 47
Total amount of liabilities...	231,269 59	300,141 29	666,984 41
RESOURCES OF THE BANK.			
Debts due from Directors...	12,250 00	30,976 74	8,775 00
“ From other Stockholders	11,425 00	4,865 00	6,580 00
“ From all others	163,657 89	240,173 34	572,229 33
Specie actually in Bank....	2,581 56	2,896 29	10,500 00
Bills of other Banks.....	8,928 93	5,000 00	23,868 12
Deposits in other Banks....	2,243 79	10,344 74	31,247 91
Its own Stock held by the Bank	.....	.....	.....
Am't of Stock in other Banks.	.....	.....	.....
“ Other Stocks owned by	.....	.....	13,784 05
the Bank .....	.....	.....	.....
Real Estate	29,913 18	.....	.....
Other property	269 24	*5,885 18	.....
Expense account .....	.....	.....	.....
Total amount of resources...	231,269 59	300,141 29	666,984 41
ADDITIONAL PARTICULARS.			
Increase of Capital since last	.....	.....	.....
return .....	.....	.....	.....
Par value of Shares.....	50 00	50 00	50 00
Amount of last dividend....	6,000 00	7,000 00	17,500 00
Date of last dividend.....	Oct. 6, '58.	June 15, 1858.	July 6, 1848.
Rate per cent. of last dividend.	4 per cent.	3½ per cent.	3½ per cent.
Reserved profits at the time of	.....	.....	.....
last dividend.....	5,000 00	10,265 18	10,200 00
Debts due and not paid....	5,963 09	3,309 55	100 00
Am't of suspended paper con-	.....	.....	.....
sidered bad or doubtful...	300 00	2,837 00	836 37
Am't loaned on pledges of	.....	.....	.....
Stock in the Bank.....	6,350 00	14,741 74	4,305 00
Am't of Stocks held as collat-	.....	.....	.....
eral security for loans. For	.....	8,000 00	25,000 00
description see notes.....	.....	.....	.....
Largest am't of indebtedness	.....	.....	.....
of any one person or firm..	17,625 00	12,795 86	48,000 00
Am't of Bills in circulation un-	.....	.....	.....
der five dollars .....	.....	12,467 00	11,600 00

*Checks on other Banks.

PROVIDENCE BANKS.

	Westminster.	Weybosset.	Whatcheer.
DUE FROM BANKS.			
Capital Stock actually paid in.	109,600 00	491,600 00	158,350 00
Bills in circulation	40,567 00	40,292 00	25,684 00
Deposits on interest.....	.....	.....	.....
Deposits not on interest....	24,246 48	44,597 75	12,436 23
Debts due to other Banks...	.....	18,807 10	.....
Dividends unpaid	1,339 00	1,212 50	.....
Net profits on hand.....	1,372 06	23,328 89	1,476 50
Total amount of liabilities...	177,124 54	620,338 24	197,946 73
RESOURCES OF THE BANK.			
Debts due from Directors...	4,550 00	10,232 00	22,322 00
“ From other Stockholders	5,100 00	5,531 00	39,935 50
“ From all others	151,993 08	529,590 04	122,300 46
Specie actually in Bank....	3,470 66	32,675 85	3,153 60
Bills of other Banks.....	1,236 24	12,783 49	3,376 16
Deposits in other Banks....	8,274 56	29,525 86	6,859 01
Its own Stock held by the Bank	.....	.....	.....
Am't of Stock in other Banks.	.....	.....	.....
“ Other Stocks owned by	.....	.....	.....
the Bank .....	.....	.....	.....
Real Estate .....	.....	.....	.....
Other property	2,500 00	.....	.....
Expense account .....	.....	.....	.....
Total amount of resources...	177,124 54	620,338 24	197,946 73
ADDITIONAL PARTICULARS.			
Increase of Capital since last	.....	.....	.....
return .....	.....	5,350 00	.....
Par value of Shares.....	50 00	50 00	50 00
Amount of last dividend....	3,836 00	17,018 75	5,542 25
Date of last dividend.....	Nov. 1, 1858.	Aug. 6, 1858.	Oct. 5, 1858.
Rate per cent. of last dividend.	3½ per cent.	3½ per cent.	3½ per cent.
Reserved profits at the time of	.....	.....	.....
last dividend.....	791 67	15,664 31	657 55
Debts due and not paid....	4,919 76	3,473 96	2,000 00
Am't of suspended paper con-	.....	.....	.....
sidered bad or doubtful...	1,000 00	650 00	4,000 00
Am't loaned on pledges of	.....	.....	.....
Stock in the Bank.....	.....	1,831 00	7,900 00
Am't of Stocks held as collat-	.....	.....	.....
eral security for loans. For	.....	35,700 00	.....
description see notes.....	.....	.....	.....
Largest am't of indebtedness	.....	.....	.....
of any one person or firm..	17,500 00	50,000 00	34,435 00
Am't of Bills in circulation un-	.....	.....	.....
der five dollars	13,677 00	not reported.	8,304 00

NEWPORT BANKS.

	Aquidneck.	Bank of Rhode Island.	Merchants.
DUE FROM BANKS.			
Capital Stock actually paid in.	123,750 00	100,000 00	100,000 00
Bills in circulation	50,184 00	23,000 00	34,984 50
Deposits on interest. . . . .	.....	1,219 74	3,000 00
Deposits not on interest.	41,274 95	23,249 92	37,167 51
Debts due to other Banks	1,353 37	3,503 75	470 07
Dividends unpaid	864 00	423 00	1,061 50
Net profits on hand.	4,229 79	7,207 26	866 55
Total amount of liabilities	221,656 11	158,612 67	177,550 13
RESOURCES OF THE BANK.			
Debts due from Directors	37,337 63	22,334 74	12,569 02
" From other Stockholders	10,699 33	2,981 01	14,214 47
" From all others	134,710 13	73,366 67	123,411 49
Specie actually in Bank	16,116 78	6,163 01	10,209 58
Bills of other Banks	6,282 19	3,231 08	5,140 13
Deposits in other Banks	8,654 64	30,826 92	3,205 44
Its own Stock held by the Bank . . . . .	.....	2,100 00	4,800 00
Am't of Stock in other Banks	5,000 00	12,429 87	.....
" Other Stocks owned by the Bank . . . . .	.....	.....	.....
Real Estate . . . . .	.....	3,500 00	4,000 00
Other property	2,855 41	1,679 37	.....
Expense account . . . . .	.....	.....	.....
Total amount of resources	221,656 11	158,612 67	177,550 13
ADDITIONAL PARTICULARS.			
Increase of Capital since last return . . . . .	.....	.....	.....
Par value of Shares	50 00	100 00	100 00
Amount of last dividend	4,331 25	3,000 00	3,500 00
Date of last dividend.	July 1, 1858.	.....	Oct. 6, 1858.
Rate per cent. of last dividend.	3½ per cent.	3 per cent	3½ per cent.
Reserved profits at the time of last dividend.	711 02	5,096 20	321 19
Debts due and not paid . . . . .	.....	3,000 00	28,128 69
Am't of suspended paper considered bad or doubtful . . . . .	.....	.....	3,600 00
Am't loaned on pledges of Stock in the Bank.	16,576 64	7,367 07	7,521 00
Am't of Stocks held as collateral security for loans. For description see notes	9,340 00	.....	.....
Largest am't of indebtedness of any one person or firm.	17,964 73	14,480 00	20,824 00
Am't of Bills in circulation under five dollars	11,600 00	15,340 00	8,505 00

NEWPORT BANKS.

	N. E. Commercial.	Newport.	Newport Exchange.
DUE FROM BANKS.			
Capital Stock actually paid in.	75,000 00	120,000 00	60,000 00
Bills in circulation	26,745 00	40,242 00	12,602 00
Deposits on interest. . . . .	.....	.....	.....
Deposits not on interest.	26,425 04	28,413 44	18,932 46
Debts due to other Banks . . . . .	.....	4,112 92	4,072 29
Dividends unpaid	389 25	550 20	.....
Net profits on hand.	4,589 34	8,716 01	1,142 21
Total amount of liabilities	133,148 63	202,034 57	96,748 96
RESOURCES OF THE BANK.			
Debts due from Directors	8,950 00	16,392 74	6,800 00
" From other Stockholders	2,805 00	3,741 00	18,900 00
" From all others	98,515 76	153,690 71	52,203 90
Specie actually in Bank	5,659 99	9,603 02	2,112 94
Bills of other Banks	2,935 39	9,915 00	4,022 65
Deposits in other Banks	9,332 49	4,885 94	3,988 47
Its own Stock held by the Bank	450 00	.....	.....
Am't of Stock in other Banks . . . . .	.....	.....	.....
" Other Stocks owned by the Bank . . . . .	.....	100 00	3,380 00
Real Estate	4,500 00	3,706 16	5,341 00
Other property . . . . .	.....	.....	.....
Expense account . . . . .	.....	.....	.....
Total amount of resources	133,148 63	202,034 57	96,748 96
ADDITIONAL PARTICULARS.			
Increase of Capital since last return . . . . .	.....	.....	.....
Par value of Shares	50 00	60 00	50 00
Amount of last dividend	2,625 00	4,200 00	1,800 00
Date of last dividend.	July 1, 1858.	July 1, 1858.	Nov. 1, 1858.
Rate per cent. of last dividend.	3½ per cent.	3½ per cent.	3 per cent.
Reserved profits at the time of last dividend.	4,416 27	4,310 68	520 03
Debts due and not paid	37,107 56	4,450 00	*20,972 13
Am't of suspended paper considered bad or doubtful . . . . .	.....	.....	.....
Am't loaned on pledges of Stock in the Bank.	9,325 00	12,241 00	5,500 00
Am't of Stocks held as collateral security for loans. For description see notes	2,000 00	.....	.....
Largest am't of indebtedness of any one person or firm.	35,777 56	15,200 00	17,900 00
Am't of Bills in circulation under five dollars	5,730 00	11,100 00	2,578 00

*\$15,500 of which is secured by mortgage, and \$750 by pledge of stock in Bank.

	NEWPORT BANKS.		SMITHFIELD.
	Rhode Island Union.	Traders.	Smithfield Exchange.
DUE FROM BANKS.			
Capital Stock actually paid in.	165,000 00	110,000 00	100,000 00
Bills in circulation	33,761 00	34,314 00	44,205 00
Deposits on interest	42,581 59	49,998 64	3,391 64
Deposits not on interest	177 29	1,202 11	
Debts due to other Banks	993 00	241 60	1,345 40
Dividends unpaid	3,944 11	5,319 05	7,911 06
Net profits on hand			
Total amount of liabilities	246,456 99	201,075 40	156,853 10
RESOURCES OF THE BANK.			
Debts due from Directors	19,050 00	7,527 23	10,400 00
“ From other Stockholders	4,815 00	5,000 00	1,933 00
“ From all others	157,145 33	147,173 67	118,264 80
Specie actually in Bank	16,541 14	15,041 72	4,959 76
Bills of other Banks	3,813 72	2,298 63	658 00
Deposits in other Banks	20,663 24	16,034 15	13,137 54
Its own Stock held by the Bank			
Am't of Stock in other Banks			
“ Other Stocks owned by the Bank	14,136 12	5,000 00	1,500 00
Real Estate	10,000 00	3,000 00	6,000 00
Other property	*292 44		
Expense account			
Total amount of resources	246,456 99	201,075 40	156,853 10
ADDITIONAL PARTICULARS.			
Increase of Capital since last return		1,520 00	
Par value of Shares	95 00	40 00	40 00
Amount of last dividend	5,211 00	4,339 20	3,000 00
Date of last dividend	July, 1 1858.	July 1, 1858.	July 5, 1858.
Rate per cent. of last dividend	3½ per cent.	4 per cent.	3 per cent.
Reserved profits at the time of last dividend	399 44	1,374 84	5,063 20
Debts due and not paid	4,831 00	6,811 49	15,455 45
Am't of suspended paper considered bad or doubtful	1,500 00		2,000 00
Am't loaned on pledges of Stock in the Bank	6,415 00	4,250 00	4,675 00
Am't of Stocks held as collateral security for loans. For description see notes	1,000 00	22,300 00	
Largest am't of indebtedness of any one person or firm	20,100 00	18,441 76	15,500 00
Am't of Bills in circulation under five dollars	10,219 00	7,418 00	not ascertained

* 3 shares in Old Duck Factory.

	SMITHFIELD BANKS.		CUMBERLAND.
	Smithfield Union.	Village.	Cumberland.
DUE FROM BANKS.			
Capital Stock actually paid in.	124,900 00	100,000 00	125,000 00
Bills in circulation	31,301 00	28,888 00	27,166 00
Deposits on interest	2,200 00		
Deposits not on interest	9,105 40	1,969 23	5,222 13
Debts due to other Banks			
Dividends unpaid	858 00	1,255 50	
Net profits on hand	4,511 66	2,639 49	1,898 78
Total amount of liabilities	172,876 06	134,752 22	159,286 91
RESOURCES OF THE BANK.			
Debts due from Directors	7,300 00	400 00	5,100 00
“ From other Stockholders	1,100 00	275 00	1,900 00
“ From all others	140,902 98	120,853 16	139,655 15
Specie actually in Bank	2,072 04	2,275 37	2,260 00
Bills of other Banks	41 00	200 00	1,461 67
Deposits in other Banks	20,980 04	7,748 69	2,970 09
Its own Stock held by the Bank			850 00
Am't of Stock in other Banks		3,000 00	3,000 00
“ Other Stocks owned by the Bank	480 00		
Real Estate			2,000 00
Other property			
Expense account			
Total amount of resources	172,876 06	134,752 22	159,286 91
ADDITIONAL PARTICULARS.			
Increase of Capital since last return	1,800 00		
Par value of Shares	50 00	50 00	50 00
Amount of last dividend	3,712 50	3,000 00	2,500 00
Date of last dividend	Aug. 16, 1858.	Nov. 1, 1858.	Sept. 27, 1858.
Rate per cent. of last dividend	3 per cent.	3 per cent.	2 per cent.
Reserved profits at the time of last dividend	3,338 02	2,358 45	1,274 81
Debts due and not paid	2,500 00	6,235 33	4,895 26
Am't of suspended paper considered bad or doubtful		975 00	
Am't loaned on pledges of Stock in the Bank			
Am't of Stocks held as collateral security for loans. For description see notes		33,100 00	
Largest am't of indebtedness of any one person or firm	25,000 00	20,000 00	25,000 00
Am't of Bills in circulation under five dollars	6,523 00	12,078 00	8,911 00

WOONSOCKET BANKS.			
	Citizens.	Globe.	Producers.
DUE FROM BANKS.			
Capital Stock actually paid in.	56,950 00	100,000 00	200,000 00
Bills in circulation	14,977 00	20,001 00	42,479 00
Deposits on interest.			
Deposits not on interest.	12,295 97	10,881 32	14,048 86
Debts due to other Banks			7,520 09
Dividends unpaid	114 75	29 00	1,058 87
Net profits on hand.	2,549 91		7,468 67
Total amount of liabilities	86,887 63	130,911 32	272,575 49
RESOURCES OF THE BANK.			
Debts due from Directors	1,389 45	500 00	15,706 00
" From other Stockholders	5,654 68	2,075 00	9,040 00
" From all others	62,328 90	48,274 25	226,214 35
Specie actually in Bank	2,054 86	2,484 74	4,964 58
Bills of other Banks	999 50	4,748 41	531 00
Deposits in other Banks	10,660 24	11,298 76	5,000 00
Its own Stock held by the Bank	1,300 00	2,200 00	
Am't of Stock in other Banks	2,500 00	3,000 00	5,000 00
" Other Stocks owned by the Bank			
Real Estate		49,490 51	
Other property		6,839 65	6,119 56
Expense account			
Total amount of resources	86,887 63	130,911 32	272,575 49
ADDITIONAL PARTICULARS.			
Increase of Capital since last return			
Par value of Shares	25 00	25 00	25 00
Amount of last dividend	1,708 50	2,000 00	7,000 00
Date of last dividend	Sept. 1, 1853.	Feb. 1857.	Oct. 4, 1858.
Rate per cent. of last dividend.	3 per cent.	2 per cent.	3½ per cent.
Reserved profits at the time of last dividend	1,935 27		6,958 50
Debts due and not paid	7,808 65	13,215 80	5,264 64
Am't of suspended paper considered bad or doubtful	1,313 65	6,694 25	
Am't loaned on pledges of Stock in the Bank	465 00		
Am't of Stocks held as collateral security for loans. For description see notes		3,000 00	
Largest am't of indebtedness of any one person or firm..	7,125 00	8,000 00	25,000 00
Am't of Bills in circulation under five dollars	unknown.	unknown.	unknown.

	WOONSOCKET BANK.		BRISTOL.
	Railroad.	Woonsocket Falls.	Bank of Bristol.
DUE FROM BANKS.			
Capital Stock actually paid in.	105,400 00	169,950 00	150,000 00
Bills in circulation	20,361 00	28,831 00	8,990 00
Deposits on interest.		1,300 00	5,425 01
Deposits not on interest.	9,355 16	24,221 65	6,797 46
Debts due to other Banks			1,020 65
Dividends unpaid		448 00	438 00
Net profits on hand.	2,040 13	6,771 93	2,607 64
Total amount of liabilities	137,156 29	231,522 58	175,278 76
RESOURCES OF THE BANK.			
Debts due from Directors	26,786 96	37,250 00	62,873 08
" From other Stockholders	12,542 97	4,213 16	10,057 39
" From all others	82,494 54	153,793 78	92,110 13
Specie actually in Bank	2,037 33	5,109 38	1,420 75
Bills of other Banks	2,190 00	3,127 64	1,953 12
Deposits in other Banks	11,104 49	16,308 62	964 29
Its own Stock held by the Bank			5,300 00
Am't of Stock in other Banks		7,000 00	600 00
" Other Stocks owned by the Bank			
Real Estate		4,720 00	
Other property			
Expense account			
Total amount of resources	137,156 29	231,522 58	175,278 76
ADDITIONAL PARTICULARS.			
Increase of Capital since last return	1,050 00	3,200 00	
Par value of Shares	50 00	50 00	100 00
Amount of last dividend	3,689 00	5,881 75	4,500 00
Date of last dividend	Sept. 6, '58.	Oct. 1, '58.	Feb. 15, '58.
Rate per cent. of last dividend.	3½ per cent.	3½ per cent.	3 per cent.
Reserved profits at the time of last dividend	1,208 10	6,817 96	4,500 00
Debts due and not paid			27,105 99
Am't of suspended paper considered bad or doubtful			4,235 60
Am't loaned on pledges of Stock in the Bank			28,203 69
Am't of Stocks held as collateral security for loans. For description see notes			5,000 00
Largest am't of indebtedness of any one person or firm..	24,000 00	24,000 00	32,813 28
Am't of Bills in circulation under five dollars	5,620 00	unknown.	unknown.

BRISTOL BANKS.

	Commercial.	Eagle.	Freemans.
DUE FROM BANKS.			
Capital Stock actually paid in.	52,500 00	50,000 00	65,000 00
Bills in circulation	16,868 00	23,942 00	19,242 00
Deposits on interest.			
Deposits not on interest.	4,429 27	13,765 22	9,597 60
Debts due to other Banks	3,270 87	693 39	
Dividends unpaid	113 75	300 00	33 40
Net profits on hand.	730 14	8,023 15	1,870 00
Total amount of liabilities	77,912 03	96,723 76	95,743 00
RESOURCES OF THE BANK.			
Debts due from Directors	22,238 05	14,200 00	4,175 00
“ From other Stockholders	1,250 00	250 00	10,115 00
“ From all others	38,448 22	58,378 57	74,891 00
Specie actually in Bank	1,975 38	2,386 44	900 00
Bills of other Banks	1,540 35	870 00	1,038 00
Deposits in other Banks	560 03	18,138 75	4,624 00
Its own Stock held by the Bank		2,500 00	
Am't of Stock in other Banks	100 00		
“ Other Stocks owned by the Bank			
Real Estate	11,800 00		
Other property			
Expense account			
Total amount of resources	77,912 03	96,723 76	95,743 00
ADDITIONAL PARTICULARS.			
Increase of Capital since last return			
Par value of Shares	35 00	25 00	20, 00
Amount of last dividend	3,000 00	1,500 00	1,950 00
Date of last dividend	Oct. 1, '58.	July 1, '58.	July '58.
Rate per cent. of last dividend	2 per cent.	3 per cent.	3 per cent.
Reserved profits at the time of last dividend		5,917 72	150 30
Debts due and not paid	2,939 54	733 00	
Am't of suspended paper considered bad or doubtful			377 00
Am't loaned on pledges of Stock in the Bank	5,505 00	14,350 00	8,715 00
Am't of Stocks held as collateral security for loans. For description see notes		9,000 00	1,500 00
Largest am't of indebtedness of any one person or firm	15,087 30	12,600 00	5,000 00
Am't of Bills in circulation under five dollars	unknown.	* 6,888 00	unknown.

NORTH PROVIDENCE BANKS.

	Slater.	New England Pacific.	North Providence.
DUE FROM BANKS.			
Capital Stock actually paid in.	136,150 00	180,150 00	135,000 00
Bills in circulation	33,034 00	49,530 00	34,059 00
Deposits on interest.			6,000 00
Deposits not on interest.	46,728 24	42,036 27	33,029 03
Debts due to other Banks	389 52	314 37	
Dividends unpaid	658 00	660 25	
Net profits on hand.	6,688 98	21,388 25	7,310 41
Total amount of liabilities	223,648 74	294,079 14	215,398 44
RESOURCES OF THE BANK.			
Debts due from Directors	16,650 00	6,042 26	9,389 55
“ From other Stockholders	10,025 50	7,342 71	575 00
“ From all others	166,198 23	228,540 43	182,412 32
Specie actually in Bank	4,150 73	2,720 46	6,346 54
Bills of other Banks	502 00	2,891 19	6,091 00
Deposits in other Banks	21,466 28	33,642 09	8,584 03
Its own Stock held by the Bank		1,400 00	
Am't of Stock in other Banks	3,000 00	4,500 00	2,000 00
“ Other Stocks owned by the Bank			
Real Estate		7,000 00	
Other property	1,656 00		
Expense account			
Total amount of resources	223,648 74	294,079 14	215,398 44
ADDITIONAL PARTICULARS.			
Increase of Capital since last return	400 00		
Par value of Shares	50 00	50 00	50 00
Amount of last dividend	5,430 00	7,206 00	4,725 00
Date of last dividend	July 6, '58.	July 6, '58.	July 1, '58.
Rate per cent. of last dividend	4 per cent.	4 per cent.	3½ per cent.
Reserved profits at the time of last dividend	2,309 75	15,976 60	5,390 95
Debts due and not paid	1,110 00	15,246 94	*35,304 10
Am't of suspended paper considered bad or doubtful			
Am't loaned on pledges of Stock in the Bank	100 00	3,935 00	1,100 00
Am't of Stocks held as collateral security for loans. For description see notes			
Largest am't of indebtedness of any one person or firm	8,500 00	16,000 00	13,100 00
Am't of Bills in circulation under five dollars		21,208 00	

*\$25,067 00 is amply secured by mortgage and balance by good endorsers.

	N. PROVIDENCE.		WARREN BANKS.	
	Peoples.	Warren.	Hope.	
DUE FROM BANKS.				
Capital Stock actually paid in.	175,000 00	200,000 00	130,000 00	
Bills in circulation	50,927 00	30,620 75	19,244 00	
Deposits on interest.	5,887 67			
Deposits not on interest.	52,910 05	27,519 55	24,382 39	
Debts due to other Banks	1,837 75	1,526 74	2,696 97	
Dividends unpaid	592 50			
Net profits on hand.	32,032 31	16,513 96	16,171 12	
Total amount of liabilities	319,187 28	276,181 00	192,494 48	
RESOURCES OF THE BANK.				
Debts due from Directors	8,450 00	32,737 11	34,431 17	
“ From other Stockholders	2,162 00	26,228 74	5,845 00	
“ From all others	268,426 45	185,929 86	135,996 44	
Specie actually in Bank	3,540 77	3,164 73	1,342 07	
Bills of other Banks	8,578 34	5,106 57	2,669 00	
Deposits in other Banks	21,029 72	20,013 99	12,210 80	
Its own Stock held by the Bank				
Am't of Stock in other Banks	7,000 00			
“ Other Stocks owned by the Bank		3,000 00		
Real Estate				
Other property				
Expense account				
Total amount of resources	319,187 28	276,181 00	192,494 48	
ADDITIONAL PARTICULARS.				
Increase of Capital since last return				
Par value of Shares	50 00	50 00	100 00	
Amount of last dividend	8,750 00	7,000 00	5,200 00	
Date of last dividend	July 5, '58.		Aug. 1, '58.	
Rate per cent. of last dividend	5 per cent.	4½ per cent.	4 per cent.	
Reserved profits at the time of last dividend	25,000 00	11,234 69	13,821 86	
Debts due and not paid	1,891 06			
Am't of suspended paper considered bad or doubtful				
Am't loaned on pledges of Stock in the Bank		18,398 24	6,155 00	
Am't of Stocks held as collateral security for loans. For description see notes	2,450 00		6,100 00	
Largest am't of indebtedness of any one person or firm	5,512 50	15,500 00	45,900 00	
Am't of Bills in circulation under five dollars	16,843 00	8,685 75	9,015 00	

	WARREN.		SOUTH KINGSTOWN.	
	Sowamsett.	Landholders.	Peoples Exchange.	
DUE FROM BANKS.				
Capital Stock actually paid in.	71,300 00	150,000 00	70,000 00	
Bills in circulation	26,436 00	40,003 00	19,845 00	
Deposits on interest.		2,717 21	2,000 00	
Deposits not on interest.	11,365 75	7,290 54	9,114 63	
Debts due to other Banks	212 10	403 18	6,939 19	
Dividends unpaid	63 00	2,316 71	359 00	
Net profits on hand.	2,361 81	378 00	1,800 00	
Total amount of liabilities	111,738 66	203,108 64	110,058 42	
RESOURCES OF THE BANK.				
Debts due from Directors	29,925 00	37,990 50	8,514 85	
“ From other Stockholders	1,425 00	24,320 53	22,171 00	
“ From all others	52,847 60	134,144 44	70,528 88	
Specie actually in Bank	1,310 59	2,856 23	1,476 69	
Bills of other Banks	962 00	386 00	1,117 00	
Deposits in other Banks	13,342 06	3,410 94		
Its own Stock held by the Bank	9,400 00		2,250 00	
Am't of Stock in other Banks				
“ Other Stocks owned by the Bank				
Real Estate			3,000 00	
Other property	2,526 41		1,000 00	
Expense account				
Total amount of resources	111,738 66	203,108 64	110,058 42	
ADDITIONAL PARTICULARS.				
Increase of Capital since last return				
Par value of Shares	50 00	50 00	50 00	
Amount of last dividend	Aug. 2.	Nov. 2.	July 5, 1858.	
Date of last dividend	2,139 00	5,250 00	2,100 00	
Rate per cent. of last dividend	3 per cent.	3½ per cent.	3 per cent.	
Reserved profits at the time of last dividend	834 46	95 29		
Debts due and not paid		21,861 15	16,457 62	
Am't of suspended paper considered bad or doubtful		548 94	200 00	
Am't loaned on pledges of Stock in the Bank	3,800 00			
Am't of Stocks held as collateral security for loans. For description see notes	12,000 00			
Largest am't of indebtedness of any one person or firm	10,722 87	27,115 52	14,000 00	
Am't of Bills in circulation under five dollars	17,456 00	13,480 00	12,261 00	

	S. KINGSTOWN.		HOPKINTON.		WESTERLY.	
	Wakefield.	Ashaway.	Niantic.			
DUE FROM BANKS.						
Capital Stock actually paid in.	100,000 00	75,000 00	240,100 00			
Bills in circulation	15,698 00	17,412 00	27,358 00			
Deposits on interest	3,700 00	20 00	4,208 01			
Deposits not on interest	12,701 51	5,245 57	9,769 73			
Debts due to other Banks ...	215 33	136 37	1,616 75			
Dividends unpaid	879 00	815 00	684 00			
Net profits on hand	2,516 96	3,729 24	*34,522 77			
Total amount of liabilities...	135,710 80	102,358 18	318,259 26			
RESOURCES OF THE BANK.						
Debts due from Directors ...	3,158 00	7,155 61	8,720 85			
“ From other Stockholders	15,161 60	13,003 66	14,802 00			
“ From all others	101,217 47	69,367 03	239,706 52			
Specie actually in Bank	2,275 46	1,022 32	4,509 93			
Bills of other Banks	245 00	1,516 40	1,884 87			
Deposits in other Banks	12,153 27	6,668 70	15,016 59			
Its own Stock held by the Bank			19,900 00			
Am't of Stock in other Banks.						
“ Other Stocks owned by the Bank						
Real Estate	1,500 00	3,624 46	9,950 39			
Other property			3,768 11			
Expense account						
Total amount of resources...	135,710 80	102,358 18	318,259 26			
ADDITIONAL PARTICULARS.						
Increase of Capital since last return			13,810 00			
Par value of Shares	50 00	50 00	50 00			
Amount of last dividend	3,000 00	2,250 00	9,602 00			
Date of last dividend	Oct. 7, 1858,	July 26, 1858.	July 15, 1858.			
Rate per cent. of last dividend.	3 per cent.	3 per cent.	4 per cent.			
Reserved profits at the time of last dividend	3,310 00	1,737 67	17,010 00			
Debts due and not paid		2,512 00	53,321 40			
Am't of suspended paper considered bad or doubtful ...	833 96		195 23			
Am't loaned on pledges of Stock in the Bank	17,850 18		6,775 00			
Am't of Stocks held as collateral security for loans. For description see notes		26,800 00	104,000 00			
Largest am't of indebtedness of any one person or firm..	59,279 15	13,045 66	35,875 00			
Am't of Bills in circulation under five dollars	16,000 00	40,900 00				

* \$10,096 92 belongs to a special account of profit and loss.

	WESTERLY BANKS.		CHARLESTOWN	
	Phenix.	Washington.	Washington County.	
DUE FROM BANKS.				
Capital Stock actually paid in.	150,000 00	150,000 00	50,000 00	
Bills in circulation	21,312 00	22,460 00	15,231 00	
Deposits on interest		3,550 76	1,363 00	
Deposits not on interest	3,998 63	27,352 57	1,144 44	
Debts due to other Banks ...	1,549 26	4,937 49	459 63	
Dividends unpaid	706 25	1,130 00	330 00	
Net profits on hand	6,110 69	3,743 97	1,332 73	
Total amount of liabilities...	183,676 83	213,174 79	69,860 80	
RESOURCES OF THE BANK.				
Debts due from Directors ...	18,170 00	24,509 08	1,650 00	
“ From other Stockholders	9,846 42	5,125 00	9,490 34	
“ From all others	137,509 06	139,515 11	41,055 16	
Specie actually in Bank	3,741 76	6,823 92	1,078 46	
Bills of other Banks	2,678 88	2,003 81	100 00	
Deposits in other Banks	10,530 71	17,697 87	11,949 10	
Its own Stock held by the Bank				
Am't of Stock in other Banks.		15,000 00		
“ Other Stocks owned by the Bank				
Real Estate	1,200 00	2,500 00	2,883 91	
Other property			1,653 83	
Expense account				
Total amount of resources...	183,676 83	213,174 79	69,860 80	
ADDITIONAL PARTICULARS.				
Increase of Capital since last return				
Par value of Shares	50 00	50 00	50 00	
Amount of last dividend	4,500 00	4,500 00	2,000 00	
Date of last dividend	July 5, 1858.	Aug. 23, 1858.	Nov. 20, 1858.	
Rate per cent. of last dividend.	3 per cent.	3 per cent.	4 per cent.	
Reserved profits at the time of last dividend	2,732 23	1,373 45	234 14	
Debts due and not paid	12,013 71	20,254 44	32,000 00	
Am't of suspended paper considered bad or doubtful ...	8,400 00		800 00	
Am't loaned on pledges of Stock in the Bank	11,047 00	8,522 00	6,061 34	
Am't of Stocks held as collateral security for loans. For description see notes	42,000 00		87,000 00	
Largest am't of indebtedness of any one person or firm..	18,161 09	62,900 00	16,245 11	
Am't of Bills in circulation under five dollars			6,803 00	

	RICHMOND.		WARWICK BANKS.	
	Richmond.	Centreville.	Warwick.	
DUE FROM BANKS.				
Capital Stock actually paid in.	50,000 00	100,000 00	25,000 00	
Bills in circulation	22,204 00	32,709 00	6,502 00	
Deposits on interest	4,997 54			
Deposits not on interest.	1,320 05	10,263 73	1,210 38	
Debts due to other Banks	503 05			
Dividends unpaid	480 00	760 03		
Net profits on hand	729 48	5,355 88	567 00	
Total amount of liabilities...	80,234 12	149,088 64	33,279 38	
RESOURCES OF THE BANK.				
Debts due from Directors ...	7,574 87	2,917 00	18,725 00	
" From other Stockholders	11,980 40	22,251 75		
" From all others	48,512 15	102,988 03	8,730 42	
Specie actually in Bank	2,122 42	6,162 48	986 96	
Bills of other Banks	1,044 00	2,604 00	537 00	
Deposits in other Banks	5,580 70	8,165 38	1,400 00	
Its own Stock held by the Bank		2,500 00		
Am't of Stock in other Banks.	500 00		1,200 00	
" Other Stocks owned by the Bank				
Real Estate	2,597 43	1,500 00	600 00	
Other property	322 15		1,100 00	
Expense account				
Total amount of resources...	80,234 12	149,088 64	33,279 38	
ADDITIONAL PARTICULARS.				
Increase of Capital since last return				
Par value of Shares	50 00	50 00	25 00	
Amount of last dividend	3,000 00	3,500 00	750 00	
Date of last dividend	Oct. 1, 1858.	July 2, 1858.	July 6, 1858.	
Rate per cent. of last dividend.	3 per cent.	3½ per cent.	3 per cent.	
Reserved profits at the time of last dividend		2,192 95	19 10	
Debts due and not paid	18,603 29	1,815 00	1,980 42	
Am't of suspended paper con- sidered bad or doubtful ...	562 50			
Am't loaned on pledges of Stock in the Bank	7,100 00	7,372 00	1,500 00	
Am't of Stocks held as collat- eral security for loans. For description see notes	27,900 00			
Largest am't of indebtedness of any one person or firm..	9,908 29	18,326 75	14,500 00	
Am't of Bills in circulation un- der five dollars	8,369 00			

	WARWICK.		EAST GREENWICH BANKS.	
	Phenix Village.	R. I. Exchange.	Greenwich.	
DUE FROM BANKS.				
Capital Stock actually paid in.	50,000 00	60,000 00	62,150 00	
Bills in circulation	21,369 00	27,353 00	16,287 00	
Deposits on interest		1,850 00		
Deposits not on interest.	8,033 57	13,817 96	10,970 70	
Debts due to other Banks		635 83		
Dividends unpaid	150 50	256 75	260 00	
Net profits on hand	2,121 31	6,126 34	1,942 95	
Total amount of liabilities...	81,674 38	110,039 88	91,610 65	
RESOURCES OF THE BANK.				
Debts due from Directors ...	9,946 25	9,386 72	11,602 00	
" From other Stockholders	4,589 70	3,150 00	1,737 68	
" From all others	53,605 77	86,250 39	68,915 59	
Specie actually in Bank	2,549 23	2,231 20	1,119 24	
Bills of other Banks	2,171 00	3,135 03	1,192 00	
Deposits in other Banks	4,519 58	5,486 54	6,044 14	
Its own Stock held by the Bank				
Am't of Stock in other Banks.				
" Other Stocks owned by the Bank				
Real Estate				
Other property	3,000 00	400 00	1,000 00	
Expense account	1,292 85			
Total amount of resources...	81,674 38	110,039 88	91,610 65	
ADDITIONAL PARTICULARS.				
Increase of Capital since last return			6,900 00	
Par value of Shares	50 00	50 00	50 00	
Amount of last dividend	1,750 00	2,700 00	2,234 00	
Date of last dividend	July 6, 1858.	July 6, 1858.	Oct. 4, 1858.	
Rate per cent. of last dividend.	3½ per cent.	4½ per cent.	4 per cent.	
Reserved profits at the time of last dividend	604 85	5,198 69	868 41	
Debts due and not paid	400 00	3,587 22	3,464 07	
Am't of suspended paper con- sidered bad or doubtful ...		902 82		
Am't loaned on pledges of Stock in the Bank	7,000 00	725 00	4,150 00	
Am't of Stocks held as collat- eral security for loans. For description see notes		1,000 00	14,377 14	
Largest am't of indebtedness of any one person or firm..	6,200 00	5,600 00	6,000 00	
Am't of Bills in circulation un- der five dollars	8,154 00		10,000 00	

	N. KINGSTOWN BANKS.		COVENTRY.
	North Kingstown.	Narragansett.	Coventry.
DUE FROM BANKS.			
Capital Stock actually paid in.	75,000 00	50,000 00	100,000 00
Bills in circulation	23,828 00	22,267 00	18,131 00
Deposits on interest .....	.....	.....	.....
Deposits not on interest.	7,052 30	6,652 10	9,015 93
Debts due to other Banks ...	72 34	104 36	.....
Dividends unpaid	199 50	780 00	152 25
Net profits on hand	3,602 48	15,844 10	10,335 48
Total amount of liabilities...	109,754 62	95,647 56	137,634 66
RESOURCES OF THE BANK.			
Debts due from Directors ...	91,848 09	2,000 00	350 00
" From other Stockholders	2,634 49	227 28	3,000 00
" From all others	865 50	31,118 53	124,356 58
Specie actually in Bank	10,698 29	2,391 44	1,915 62
Bills of other Banks .....	.....	1,932 50	602 33
Deposits in other Banks ....	.....	6,250 14	4,910 13
Its own Stock held by the Bank	.....	.....	.....
Am't of Stock in other Banks.	.....	.....	2,500 00
" Other Stocks owned by the Bank .....	.....	.....	.....
Real Estate	3,483 25	1,727 67	.....
Other property	225 00	.....	.....
Expense account .....	.....	.....	.....
Total amount of resources...	109,754 62	95,647 56	137,634 66
ADDITIONAL PARTICULARS.			
Increase of Capital since last return .....	.....	.....	.....
Par value of Shares	50 00	50 00	50 00
Amount of last dividend ...	2,250 00	2,500 00	3,500 00
Date of last dividend	Aug. 2, 1858.	Sept. 29, 1858.	July 19, 1858.
Rate per cent. of last dividend.	3 per cent.	5 per cent.	3½ per cent.
Reserved profits at the time of last dividend	2,193 64	16,994 34	9,000 00
Debts due and not paid	8,818 25	.....	12,578 38
Am't of suspended paper con- sidered bad or doubtful ...	2,000 00	.....	5,000 00
Am't loaned on pledges of Stock in the Bank	2,265 00	2,227 28	2,250 00
Am't of Stocks held as collat- eral security for loans. For description see notes .....	.....	.....	.....
Largest am't of indebtedness of any one person or firm..	15,159 57	6,500 00	19,400 00
Am't of Bills in circulation un- der five dollars	8,858 00	6,955 00	.....

	COVENTRY.	FALL RIVER BANKS.	
	Bank of Kent.	Fall River Union.	Pocasset.
DUE FROM BANKS.			
Capital Stock actually paid in.	50,000 00	200,000 00	200,000 00
Bills in circulation	11,940 00	36,493 00	40,747 00
Deposits on interest .....	.....	21,428 08	.....
Deposits not on interest.	1,279 08	12,024 84	14,949 23
Debts due to other Banks ...	40 00	2,149 50	2,715 44
Dividends unpaid	105 00	623 00	108 50
Net profits on hand	2,748 56	20,906 74	16,024 34
Total amount of liabilities...	66,112 64	293,625 16	274,544 51
RESOURCES OF THE BANK.			
Debts due from Directors ...	725 00	38,383 35	52,500 00
" From other Stockholders	2,999 30	24,578 26	4,285 00
" From all others	54,280 85	172,413 40	179,203 87
Specie actually in Bank	2,139 14	2,656 49	12,640 77
Bills of other Banks	303 00	9,471 32	2,549 96
Deposits in other Banks	4,867 59	35,622 34	18,571 27
Its own Stock held by the Bank	.....	.....	.....
Am't of Stock in other Banks.	.....	.....	4,000 00
" Other Stocks owned by the Bank .....	.....	4,000 00	.....
Real Estate .....	.....	6,500 00	.....
Other property	797 76	.....	.....
Expense account .....	.....	.....	793 64
Total amount of resources...	66,112 64	293,625 16	274,544 51
ADDITIONAL PARTICULARS.			
Increase of Capital since last return .....	.....	.....	.....
Par value of Shares	50 00	100 00	100 00
Amount of last dividend ...	1,750 00	7,000 00	7,000 00
Date of last dividend	May 29, 1858.	July, 1858.	July, 1858.
Rate per cent. of last dividend.	3½ per cent.	3½ per cent.	3½ per cent.
Reserved profits at the time of last dividend	1,170 57	14,500 00	9,527 72
Debts due and not paid	10,688 99	.....	3,720 34
Am't of suspended paper con- sidered bad or doubtful ...	2,824 55	281 50	3,643 16
Am't loaned on pledges of Stock in the Bank	2,874 30	14,108 26	6,000 00
Am't of Stocks held as collat- eral security for loans. For description see notes	2,000 00	.....	.....
Largest am't of indebtedness of any one person or firm..	8,200 00	28,131 50	48,700 00
Am't of Bills in circulation un- der five dollars	4,330 00	10,343 00	10,552 00

	SCITUATE.	BURRILLVILLE	GLOCESTER.
	Citizens Union.	Granite.	Franklin.
DUE FROM BANKS.			
Capital Stock actually paid in.	55,675 00	60,000 00	50,000 00
Bills in circulation	17,419 00	23,221 00	21,731 50
Deposits on interest. . . . .	.....	99 00	1,239 14
Deposits not on interest.	1,922 07	7,040 05	4,558 04
Debts due to other Banks	687 86	14 97	.....
Dividends unpaid	138 75	.....	.....
Net profits on hand.	3,909 52	4,136 98	4,489 33
Total amount of liabilities	79,752 20	94,512 00	82,018 01
RESOURCES OF THE BANK.			
Debts due from Directors	22,622 34	2,345 00	7,160 00
“ From other Stockholders	4,270 00	1,575 00	2,766 46
“ From all others	37,505 55	70,579 56	58,641 75
Specie actually in Bank	1,750 75	4,038 19	2,117 68
Bills of other Banks	1,507 00	2,679 00	2,124 03
Deposits in other Banks	10,896 56	2,637 13	4,984 46
Its own Stock held by the Bank	700 00	.....	153 00
Am't of Stock in other Banks . . . . .	.....	.....	.....
“ Other Stocks owned by the Bank . . . . .	.....	.....	2,000 00
Real Estate . . . . .	.....	.....	2,070 63
Other property	500 00	10,658 06	.....
Expense account . . . . .	.....	.....	.....
Total amount of resources	79,752 20	94,512 00	82,018 01
ADDITIONAL PARTICULARS.			
Increase of Capital since last return . . . . .	.....	.....	.....
Par value of Shares	25 00	50 00	50 00
Amount of last dividend	1,670 25	1,800 00	1,500 00
Date of last dividend.	July 1, 1858.	July 30, 1858.	Oct. 4, 1858.
Rate per cent. of last dividend.	3 per cent.	3 per cent.	3 per cent.
Reserved profits at the time of last dividend.	890 15	3,013 13	3,650 00
Debts due and not paid	9,995 00	4,250 00	5,706 46
Am't of suspended paper considered bad or doubtful	3,900 00	4,000 00	4,250 00
Am't loaned on pledges of Stock in the Bank.	6,770 00	.....	7,926 00
Am't of Stocks held as collateral security for loans. For description see notes . . . . .	.....	.....	18,000 00
Largest am't of indebtedness of any one person or firm.	*22,236 34	14,550 00	14,400 00
Am't of Bills in circulation under five dollars	5,750 00	5,365 00	7,546 50

*Secured by mortgage and stock.

	CRANSTON BANKS.		EXETER.
	Cranston.	Elmwood.	Exeter.
DUE FROM BANKS.			
Capital Stock actually paid in.	37,500 00	82,650 00	35,844 00
Bills in circulation	7,448 00	13,200 00	13,677 00
Deposits on interest.	4,000 00	.....	.....
Deposits not on interest.	1,289 78	5,567 12	1,832 00
Debts due to other Banks . . . . .	.....	7,428 00	.....
Dividends unpaid	96 00	253 00	1,260 67
Net profits on hand.	1,289 80	1,938 12	393 10
Total amount of liabilities	51,623 58	111,036 24	53,006 77
RESOURCES OF THE BANK.			
Debts due from Directors	3,250 00	14,101 39	8,230 00
“ From other Stockholders	6,310 00	16,335 46	1,125 00
“ From all others	31,712 35	69,617 05	36,339 88
Specie actually in Bank	1,857 26	1,489 25	1,302 56
Bills of other Banks	105 00	2,471 19	1,162 00
Deposits in other Banks	3,218 97	.....	551 31
Its own Stock held by the Bank . . . . .	.....	.....	.....
Am't of Stock in other Banks	4,500 00	.....	.....
“ Other Stocks owned by the Bank . . . . .	.....	.....	4,000 00
Real Estate . . . . .	.....	4,000 00	.....
Other property	670 00	3,021 90	296 02
Expense account . . . . .	.....	.....	.....
Total amount of resources	51,623 58	111,036 24	53,006 77
ADDITIONAL PARTICULARS.			
Increase of Capital since last return . . . . .	.....	.....	.....
Par value of Shares	25 00	50 00	18 02
Amount of last dividend	1,125 00	2,479 50	1,075 30
Date of last dividend.	July 2, 1858.	July 6, 1858.	Sept. 7, 1858.
Rate per cent. of last dividend.	3 per cent.	3 per cent.	3 per cent.
Reserved profits at the time of last dividend.	125 78	305 10	7 38
Debts due and not paid	6,764 00	.....	3,364 00
Am't of suspended paper considered bad or doubtful	2,830 00	.....	870 20
Am't loaned on pledges of Stock in the Bank.	850 00	.....	1,670 00
Am't of Stocks held as collateral security for loans. For description see notes . . . . .	.....	500 00	.....
Largest am't of indebtedness of any one person or firm.	3,000 00	6,700 00	3,600 00
Am't of Bills in circulation under five dollars	1,680 00	.....	3,000 00

AGGREGATE.			
DUE FROM BANKS.	39 Banks in Providence.	54 Banks out of Providence.	Of all the Banks in the State.
Capital stock actually paid in.	14,699,750 00	5,609,969 00	20,309,719 00
Bills in circulation	1,992,009 75	1,382,788 75	3,374,798 50
Deposits on interest	400,484 97	76,205 16	476,690 13
Deposits not on interest	1,906,849 48	826,511 99	2,733,361 47
Debts due to other Banks	1,075,678 86	64,983 31	1,140,662 17
Dividends unpaid	49,906 20	25,314 88	75,221 08
Net profits on hand	836,389 30	344,099 59	1,180,488 89
Total amount of liabilities . . .	20,961,068 56	8,329,872 68	29,290,941 24
RESOURCES OF THE BANKS.			
Debts due from Directors	748,210 80	950,430 02	1,698,640 82
“ From other stockholders . . .	630,435 42	404,902 29	1,035,337 71
“ From all others	16,662,796 22	5,707,390 79	22,370,187 01
Specie actually in Bank	434,409 32	222,877 84	657,287 16
Bills of other Banks	809,853 66	129,319 90	939,173 56
Deposits in other Banks	1,005,576 60	552,509 28	1,558,085 88
Its own Stock held by the Bank	113,950 00	79,949 12	193,899 12
Am't of Stock in other Banks . .	.....	81,829 87	.....
“ Other Stocks owned by the Bank	125,250 00	.....	207,079 87
Real Estate	364,878 96	159,488 26	524,367 22
Other property	65,707 58	41,175 31	106,882 89
Total amount of resources . . .	20,961,068 56	8,329,872 68	29,290,941 24
ADDITIONAL PARTICULARS.			
Increase of Capital since last return	77,750 00	28,680 00	106,430 00
Amount of last Dividend	497,638 40	193,684 27	691,322 67
Reserved profits at the time of last Dividend	630,125 94	223,994 86	854,120 74
Debts due and not paid	800,424 01	499,162 30	1,299,586 31
Amount of suspended paper considered bad or doubtful	298,164 27	62,737 36	360,901 63
Amount loaned on pledges of Stock in the Bank	328,021 75	279,634 00	607,655 75

NOTES.

DESCRIPTION OF STOCK IN OTHER BANKS AND OTHER STOCK HELD BY THE BANK.

American Bank, Providence.

188 Shares of the Watcher Corporation \$14,479 28

Blackstone Canal Bank, Providence.

375 Shares in Watcher Corporation 27,750 00

Exchange Bank, Providence.

12 Bonds of Hartford, Providence and Fishkill Railroad Co. 10,000 00

Manufacturers' Bank, Providence.

In Cincinnati, Dayton & Hamilton Railroad Co. 15,000 00

National Bank, Providence.

Stock in Bank of Mutual Redemption, Boston 5,000 00

Phenix Bank, Providence.

Stock in Watcher Corporation 27,500 00

Providence Bank, Providence.

11 Bonds of Hartford, Providence and Fishkill Railroad Co.—cost 10,000 00

Aquidneck Bank, Newport.

50 Shares of Bank of Mutual Redemption, Boston 5,000 00

Bank of Rhode Island, Newport.

Stock in Phenix Bank, Providence 12,429 87

Newport Exchange Bank, Newport.

Stock in Bank of Mutual Redemption, Boston.....	3,000 00
In Citizens Fire Insurance Co. Williamsburg, N. Y.....	380 00
	3,380 00

Rhode Island Union Bank, Newport.

Stock in Bank of Mutual Redemption, Boston....	3,000 00
Stock in Pennsylvania Coal Co.....	11,136 12
	14,136 12

Smithfield Exchange Bank, Smithfield.

30 Shares of Atlantic Insurance Co. Stock.....	1,500 00
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Smithfield Union Bank, Smithfield.

Washington Insurance Stock.....	480 00
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Village Bank, Smithfield.

Stock in Bank of Mutual Redemption, Boston....	3,000 00
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Cumberland Bank, Cumberland.

Stock in Bank of Mutual Redemption, Boston.....	3,000 00
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Traders Bank, Newport.

Fifty Shares in the Bank of Mutual Redemption, of Boston.	5,000 00
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Citizens Bank, Woonsocket.

In Bank of Mutual Redemption, Boston.....	2,500 00
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Globe Bank, Woonsocket,

In Bank of Mutual Redemption, Boston.....	3,000 00
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Producers Bank, Woonsocket.

In Bank of Mutual Redemption, Boston.....	5,000 00
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Woonsocket Falls Bank, Woonsocket.

In Bank of Mutual Redemption, Boston.....	7,000 00
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Commercial Bank, Bristol.

9½ Shares in Pocanoket Steam Mill.....	100 00
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Bank of Bristol, Bristol.

In Blackstone Canal Bank.....	600 00
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North Providence Bank, North Providence.

20 Shares in Bank of Mutual Redemption, Boston.....	2,000 00
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Peoples Bank, North Providence.

In Bank of Mutual Redemption, Boston.....	7,000 00
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Washington Bank, Westerly.

Toledo, Wabash and Western Railroad Co. Stock.....	15,000 00
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Richmond Bank, Richmond.

10 Shares in the Ashaway Bank.....	500 00
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Warwick Bank, Warwick.

In Bank of Mutual Redemption, Boston.....	1,200 00
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Fall River Union Bank, Fall River.

In Bank of Mutual Redemption, Boston.....	4,000 00
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Pocassett Bank, Fall River.

In Bank of Mutual Redemption, Boston.....	4,000 00
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Franklin Bank, Glocester.

In Bank of Mutual Redemption, Boston.....	2,000 00
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Cranston Bank, Cranston.

90 Shares in Bank of North America.....	4,500 00
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Exeter Bank, Exeter.

Stock in Bank of North America, Providence.....	2,000 00
Stock in Bank of Mutual Redemption, Boston.....	2,000 00
	4,000 00

STOCK HELD AS COLLATERAL SECURITY.

American Bank, Providence.

50 Shares of Delaware and Hudson Canal Co. Stock.....	\$5,000 00
20 Bonds of Hartford, Providence and Fishkill Railroad Co....	22,000 00
21 Illinois Central Railroad.....	13,000 00
105 Shares of Providence Gas Co. Stock.....	5,250 00
416 Providence and Worcester Railroad Co. Stock.....	41,600 00
1 Note, secured by mortgage on real estate as collateral.....	1,750 00
1 Mortgage on real estate, as collateral for.....	5,000 00
250 Shares Providence and Worcester Railroad Co. Stock.....	25,000 00
100 Shares Philadelphia and Reading Railroad Co. Stock.....	5,000 00
3 Bonds Long Island Railroad Co.....	1,500 00

Arcade Bank, Providence.

Bonds of the Scioto and Hocking Valley Railroad Co., held as security for a loan, to sundry parties, of \$254,422 00	695,000 00
New Stock in Elmira Canadaigua and Niagara Falls Railroad	126,000 00
Bonds of Williamsport and Elmira Railroad	61,000 00
Stock in " " " " " "	30,000 00
Bonds of Peru and Indianapolis Railroad Co.	4,000 00
" Flushing " " " "	5,000 00
" Cleaveland and Toledo " " " "	1,000 00
" Great Western " " " "	2,000 00
" Terre Haute and Alton " " " "	3,000 00
Bonds and Mortgage on estate at Southport, Staten Island	10,500 00
Mortgage on land in Providence	2,419 62
Mortgage on mill property in Burrillville	5,000 00
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	944,919 62

Blackstone Canal Bank, Providence.

\$5,000 Lewiston Gas Company	} to secure a loan of 3,687 00
\$4,000 Great Western Railroad Bonds	
20 Shares preferred St. H. P. & Fish. R. R.	
1/2 of clipper ship Midnight	

Commercial Bank, Providence.

46 Shares of Prov. & Worcester Railroad Co. Stock, as security for a loan of	3,500 00
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Continental Bank, Providence.

Mortgages to the amount of	12,000 00
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Eagle Bank, Providence.

250 Shares of Providence and Worcester Railroad	25,000 00
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Globe Bank, Providence.

100 Shares Providence and Worcester Railroad Co.—security for a loan of \$8,000	10,000 00
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Grocers and Producers Bank, Providence.

8 Shares of American Insurance Co. Stock	400 00
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Jackson Bank, Providence.

20 Shares of Atlas Bank, Providence	1,000 00
28 " Northern Bank, "	2,800 00
40 " Butchers & Drovers Bank, Providence	2,000 00
20 " Marine Bank, "	1,000 00
15 " Manufacturers Bank, "	1,500 00
10 " Roger Williams Bank, "	500 00
35 " Atlantic Bank, "	1,750 00
20 " Gaspee Insurance Co.	1,000 00
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	11,550 00

Mechanics and Manufacturers Bank, Providence.

262 Shares Wayne County Insurance Co.	26,200 00
137 Shares Sandusky, Mansfield and Newark R. R. Co.	6,850 00
Bond of Toledo and Illinois Railroad Co.	1,000 00
All taken to secure \$14,450	<hr/>
	34,050 00

National Bank, Providence.

\$800 of its own stock held as collateral	800 00
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Phoenix Bank, Providence.

32 Shares of Commercial Insurance Co., held as collateral for a loan of	1,600 00
120 Shares of Stock in Commercial Bank, held as collateral for a loan of	5,100 00

Providence Bank, Providence.

126 Shares of Exchange Bank Stock	6,300 00
1 Bond of Providence and Worcester Railroad Co.	1,000 00
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	7,300 00

Roger Williams Bank, Providence.

5 Shares in Bank of Republic, N Y.	500 00
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Traders Bank, Providence.

Providence City Bonds	1,000 00
Illinois Central Railroad Bonds	7,000 00
Held to secure \$3,000.	

Union Bank, Providence.

250 Shares in Providence and Worcester Railroad Co.	25,000 00
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Weybosset Bank, Providence.

157 Shares of Chicago and Milwaukie Railroad Co.—par value	15,700 00
200 Shares of Providence and Worcester Railroad Co.—par value	20,000 00
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	35,700 00

Aquidneck Bank, Newport.

10 Shares of Metropolitan Bank, N. Y.	1,000 00
56 " Traders Bank, Newport	2,240 00
2 " New England Commercial Bank, Newport	100 00
6 Bonds of \$1000 each, Jefferson Railroad Co.—7 per cent.	6,000 00
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	9,340 00

New England Commercial Bank, Newport.

2 First Mortgage Bonds of New York and Erie Railroad for \$1,000 as security for a note of	2,000 00
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Greenwich Bank East Greenwich.

Bonds and Mortgages on real estate in Elmira, N. Y.....	8,877 14
Mortgage on real estate in Providence.....	2,000 00
10 Shares of Watertown and Rome Railroad Co.....	1,000 00
50 Shares of R. I. Exchange Bank.....	2,500 00
	14,377 14

Bank of Kent, Coventry.

2 Bonds of Hartford & Providence Railroad Co.....	2,000 00
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Franklin Bank, Gloucester.

Mortgage on mill property in Gloucester.....	18,000 00
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Elmwood Bank, Cranston.

In Northern Bank Stock, Providence.....	500 00
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BANKS WHICH HAVE INCREASED THEIR CAPITALS SINCE THE RETURN OF THE 24TH OF MAY, 1858.

American Bank, Providence.....	\$4,100 00
Atlantic Bank, ".....	100 00
Bank of Commerce, ".....	4,300 00
City Bank, ".....	350 00
Commercial Bank, ".....	4,650 00
Jackson Bank, ".....	650 00
Merchants Bank, ".....	200 00
National Bank, ".....	40,000 00
Phenix Bank, ".....	18,050 00
Weybosset Bank, ".....	5,350 00
	\$77,750 00
Traders Bank, Newport.....	1,520 00
Smithfield Union Bank, Smithfield.....	1,800 00
Railroad Bank, Woonsocket.....	1,050 00
Woonsocket Falls Bank, Woonsocket.....	3,200 00
Slater Bank, North Providence.....	400 00
Niantic Bank, Westerly.....	13,810 00
Greenwich Bank, East Greenwich.....	6,900 00
	\$106,430 00

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