RHODE ISLAND.—E.

Annual statement exhibiting the condition of the banks of Rhode Island on Friday, the 16th day of November, 1860. Prepared by William R. Waton, State Auditor.

	PROVIDENCE.				
	American.	Arcade.	Atlantic.	Atlas.	Bank of America.
DUE FROM BANKS.					
Capital stock actually paid in	$1,297,700 00	$396,000 00	$131,300 00	$100,000 00	$195,600 00
Bills in circulation	120,421 00	82,247 00	27,196 00	20,777 00	31,757 00
Deposits on interest	320,176 66	77,427 49	None.	2,696 10	.....
Deposits not on interest	84,100 60	49,416 79	25,648 55	18,791 54	37,337 [illegible]
Debts due to other banks	29,644 98	9,866 51	.....	2,300 00	1,319 [illegible]
Dividends unpaid	14,259 00	1,573 00	396 00	360 00	1,181 [illegible]
Net profits on hand	75,156 86	14,203 02	2,410 84	2,073 36	6,416 [illegible]
Total amount of liabilities	1,951,459 04	631,333 81	186,951 39	146,998 00	273,615 [illegible]
RESOURCES OF THE BANK.					
Debts due from directors	50,549 33	61,865 00	6,500 00	24,902 75	[illegible]
Debts due from other stockholders	14,981 67	22,345 71	27,323 33	13,650 00	[illegible]
Debts due from all others	1,847,689 74	418,175 81	138,198 44	75,633 11	944,523 [illegible]
Specie actually in bank	16,532 53	6,400 71	2,392 17	3,908 09	[illegible]
Bills of other banks	6,670 00	10,390 00	1,737 45	6,527 08	[illegible]
Deposits in other banks	256 44	16,588 00	7,200 00	1,515 87	[illegible]
Its own stock held by the bank	.....	4,125 00	3,200 00	2,700 00	13,100
Amount of stock in other banks	.....	.....	.....	.....	.....
Amount of other stocks owned by the bank	.....	.....	.....	.....	.....
Real estate	.....	8,293 58	.....	14,491 84	[illegible]
Other property	14,779 28	83,150 00	300 00	2,000 00	[illegible]
Expense account	.....	.....	.....	1,669 26	[illegible]
Total amount of resources	1,951,459 04	631,333 81	186,951 39	146,998 00	273,615 [illegible]
ADDITIONAL PARTICULARS.					
Increase of capital since last return	195,200 00	.....	.....	.....	[illegible]
Par value of shares	50 00	25 00	50 00	50 00	50 00
Amount of last dividend	44,870 00	15,840 00	3,939 00	3,000 00	6,846 [illegible]
Date of last dividend	Nov. 7, 1860.	July 6, 1860.	Oct. 5, 1860.	Sept. 4, 1860.	Oct. 5, 1860.
Rate per cent. of last dividend	3½ per cent.	4 per cent.	3 per cent.	3 per cent.	3½ per cent.
Reserved profits at the time of last dividend	72,076 87	5,363 75	1,474 48	.....	4,778 [illegible]
Debts due and not paid	3,241 88	*9,775 60	†12,056 89	7,743 75	3,643 [illegible]
Amount of suspended paper considered bad or doubtful	.....	.....	1,843 37	379 91	[illegible]
Amount loaned on pledges of stock in the bank	8,306 00	.....	.....	9,707 75	[illegible]
Amount of stocks held as collateral security for loans	69,850 00	32,500 00	.....	.....	1,100 [illegible]
Largest amount of indebtedness of any one person or firm	63,000 00	28,000 00	9,000 00	7,407 75	*12,540 [illegible]
Amount of bills in circulation under five dollars	45,000 00	11,500 00	7,060 00	6,466 00	17,194 [illegible]

* $3,000 since paid.
† $6,680 well secured.

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E.—*Condition of the banks in Rhode Island*—Continued.

	PROVIDENCE.				
	Bank of Commerce.	Bank of North America.	Blackstone Canal Bank.	Butchers and Drovers' Bank.	City Bank.
DUE FROM BANKS.					
Capital stock actually paid in	$1,627,850 00	$860,000 00	$500,000 00	$246,450 00	$309,750 00
Bills in circulation	130,560 00	86,800 00	115,400 00	48,268 00	54,007 00
Deposits on interest	29,919 27	.....	14,769 59	.....	10,000 00
Deposits not on interest	163,107 48	71,420 04	84,021 44	15,064 73	47,687 63
Debts due to other banks	124,861 46	315,258 54	62,786 17	412 86	9,008 42
Dividends unpaid	3,901 50	604 75	1,576 50	792 00	398 75
Net profits on hand	56,180 43	19,761 20	54,913 18	3,142 31	35,861 70
Total amount of liabilities	2,136,380 14	1,383,844 63	833,466 88	314,129 90	466,713 50
RESOURCES OF THE BANK.					
Debts due from directors	3,597 94	22,530 00	25,341 00	3,900 00	.....
Debts due from other stockholders	108,539 59	31,513 00	18,696 00	45,296 00	2,075 00
Debts due from all others	1,872,717 60	*796,290 66	680,516 08	241,190 69	437,808 80
Specie actually in bank	55,385 49	32,000 00	14,200 00	3,200 00	5,612 13
Bills of other banks	21,573 00	357,837 67	20,948 77	4,367 88	14,741 61
Deposits in other banks	56,566 52	50,104 54	54,014 03	5,772 52	1,812 21
Its own stock held by the bank	.....	2,700 00	.....	7,350 00	.....
Amount of stock in other banks	.....	5,000 00	.....	.....	.....
Amount of other stocks owned by the bank	.....	.....	27,750 00	.....	.....
Real estate	18,000 00	85,848 76	.....	.....	4,663 75
Other property	.....	.....	.....	52 81	.....
Expense account	.....	.....	.....	.....	.....
Total amount of resources	2,136,380 14	1,383,844 63	833,466 88	314,129 90	466,713 50
ADDITIONAL PARTICULARS.					
Increase of capital since last return	203,350 00	.....	.....	.....	.....
Par value of shares	50 00	50 00	25 00	50 00	50 00
Amount of last dividend	48,711 00	25,800 00	15,000 00	7,393 50	10,841 25
Date of last dividend	Oct. 8, 1860.	Jan. 3, 1860.	July 9, 1860.	Oct. 6, 1860.	July 3, 1860.
Rate per cent. of last dividend	3 per cent.	3 per cent.	3 per cent.	3 per cent.	3½ per cent.
Reserved profits at the time of last dividend	40,761 62	5,067 25	40,000 00	2,033 06	27,513 24
Debts due and not paid	.....	12,333 97	23,846 35	8,216 66	13,156 44
Amount of suspended paper considered bad or doubtful	.....	860 85	8,054 39	2,211 00	5,500 00
Amount loaned on pledges of stock in the bank	33,575 00	22,435 00	5,603 00	23,850 00	1,525 00
Amount of stocks held as collateral security for loans	.....	34,000 00	.....	.....	.....
Largest amount of indebtedness of any one person or firm	183,314 40	32,860 07	27,700 00	16,500 00	18,000 00
Amount of bills in circulation under five dollars	23,770 00	18,600 00	25,800 00	12,500 00	19,096 00

* $15,801 55, due from general treasurer, on account.

E.—*Condition of the banks in Rhode Island*—Continued.

	PROVIDENCE.				
	Commercial.	Continental.	Eagle.	Exchange.	Globe.
DUE FROM BANKS.					
Capital stock actually paid in	$938,100 00	$222,950 00	$500,000 00	$500,000 00	[illegible]
Bills in circulation	65,383 00	39,598 00	35,938 00	80,000 00	[illegible]
Deposits on interest	1,516 89	2,379 19	.....	.....	[illegible]
Deposits not on interest	92,883 62	34,339 11	82,028 69	43,485 44	[illegible]
Debts due to other banks	316 08	2,312 08	28,678 39	14,386 41	[illegible]
Dividends unpaid	2,167 50	1,082 50	.....	.....	[illegible]
Net profits on hand	49,822 27	2,632 34	9,541 76	33,799 26	[illegible]
Total amount of liabilities	1,150,189 36	305,223 15	656,186 84	651,671 11	[illegible]
RESOURCES OF THE BANK.					
Debts due from directors	4,925 00	8,850 00	16,800 00	57,700 00	[illegible]
Debts due from other stockholders	9,829 67	10,301 00	21,595 00	1,825 00	[illegible]
Debts due from all others	1,097,967 61	256,581 70	598,887 47	520,931 52	[illegible]
Specie actually in bank	8,775 75	2,464 17	3,705 26	5,889 14	[illegible]
Bills of other banks	13,481 34	8,944 09	2,878 81	11,829 20	[illegible]
Deposits in other banks	13,409 99	15,082 19	12,020 30	3,503 25	[illegible]
Its own stock held by the bank	.....	.....	300 00	.....	[illegible]
Amount of stock in other banks	.....	.....	.....	.....	[illegible]
Amount of other stocks owned by the bank	.....	.....	.....	.....	[illegible]
Real estate	1,800 00	3,000 00	.....	50,000 00	[illegible]
Other property	.....	.....	.....	.....	[illegible]
Expense account	.....	.....	.....	.....	[illegible]
Total amount of resources	1,150,189 36	305,223 15	656,186 84	651,671 11	[illegible]
ADDITIONAL PARTICULARS.					
Increase of capital since last return	120,250 00	.....	.....	.....	[illegible]
Par value of shares	50 00	50 00	50 00	50 00	[illegible]
Amount of last dividend	30,220 75	6,688 50	15,000 00	17,500 00	[illegible]
Date of last dividend	July 15, 1860.	Oct. 5, 1860.	Nov. 15, 1860.	July 3, 1860.	[illegible]
Rate per cent. of last dividend	3½ per cent.	3 per cent.	3 per cent.	3½ per cent.	[illegible]
Reserved profits at the time of last dividend	23,000 00	1,182 69	9,422 54	27,645 09	[illegible]
Debts due and not paid	669 30	*12,027 40	6,065 45	920 00	[illegible]
Amount of suspended paper considered bad or doubtful	.....	2,939 12	.....	620 00	[illegible]
Amount loaned on pledges of stock in the bank	10,429 67	15,741 00	10,995 00	22,325 00	[illegible]
Amount of stocks held as collateral security for loans	1,200 00	.....	21,900 00	10,000 00	[illegible]
Largest amount of indebtedness of any one person or firm	73,857 70	29,364 00	34,154 00	30,500 00	[illegible]
Amount of bills in circulation under five dollars	25,000 00	8,000 00	20,488 00	.....	[illegible]

* $8,500 secured by mortgage.

E.—*Condition of the banks in Rhode Island*—Continued.

	PROVIDENCE.				
	Grocers and Producers'.	High Street.	Jackson.	Liberty.	Manufacturers.
DUE FROM BANKS.					
Capital stock actually paid in	$153,800 00	$120,000 00	$233,500 00	$121,150 00	$500,000 00
Bills in circulation	85,313 00	31,843 00	31,997 00	32,123 00	45,265 00
Deposits on interest	.....	.....	.....	17,948 70	.....
Deposits not on interest	36,597 66	20,009 70	45,432 80	30,611 61	.....
Debts due to other banks	270 94	3,611 80	1,763 39	.....	*70,999 18
Dividends unpaid	1,052 50	54 25	233 00	732 00	7,991 94
Net profits on hand	6,349 99	2,993 40	9,900 31	1,597 08	930 00
Total amount of liabilities	283,384 09	178,512 15	322,756 50	204,162 39	646,673 66
RESOURCES OF THE BANK.					
Debts due from directors	6,100 00	6,300 00	38,794 68	17,950 00	13,900 00
Debts due from other stockholders	13,650 00	6,937 77	8,010 00	5,765 44	4,350 00
Debts due from all others	235,139 34	152,366 69	267,228 71	156,116 20	595,136 13
Specie actually in bank	2,953 23	4,082 81	3,200 93	3,655 78	5,168 45
Bills of other banks	4,282 73	4,080 47	3,427 56	11,542 15	6,056 14
Deposits in other banks	18,957 79	144 41	450 08	5,652 82	7,082 91
Its own stock held by the bank	.....	.....	.....	.....	.....
Amount of stock in other banks	.....	.....	.....	.....	.....
Amount of other stocks owned by the bank	.....	.....	.....	.....	15,000 00
Real estate	.....	4,600 00	.....	1,680 00	.....
Other property	2,300 00	.....	.....	1,800 00	.....
Expense account	.....	.....	1,644 54	.....	.....
Total amount of resources	283,384 09	178,512 15	322,756 50	204,162 39	646,673 66
ADDITIONAL PARTICULARS.					
Increase of capital since last return	.....	.....	13,400 00	.....	.....
Par value of shares	50 00	50 00	50 00	50 00	100 00
Amount of last dividend	5,323 00	4,200 00	8,095 50	4,240 25	15,000 00
Date of last dividend	Sept. 3, 1860.	Aug. 3, 1860.	July 1, 1860.	Oct. 1, 1860.	Oct. 4, 1860.
Rate per cent. of last dividend	3½ per cent.	3½ per cent.	3½ per cent.	3½ per cent.	3 per cent.
Reserved profits at the time of last dividend	3,400 00	468 76	3,775 85	65 04	18,664 39
Debts due and not paid	1,497 55	4,156 45	6,720 19	6,981 04	31,056 47
Amount of suspended paper considered bad or doubtful	.....	775 00	Not determ'd.	.....	14,127 36
Amount loaned on pledges of stock in the bank	7,350 00	.....	7,210 00	3,475 00	10,550 00
Amount of stocks held as collateral security for loans	10,750 00	.....	3,250 00	.....	.....
Largest amount of indebtedness of any one person or firm	20,000 00	14,000 00	10,600 00	8,100 00	53,000 00
Amount of bills in circulation under five dollars	.....	7,031 00	5,947 00	9,000 00	14,167 00

* Interest on $20,000, of which was paid to 4th of January next.

E.—*Condition of the banks in Rhode Island*—Continued.

	PROVIDENCE.				
	Marine.	Mechanics'.	Mechanics and Manufact'rs'.	Mercantile.	Merchants'.
DUE FROM BANKS.					
Capital stock actually paid in	$144,400 00	$500,000 00	$288,900 00	$100,000 00	$815,[illegible]
Bills in circulation	16,910 00	45,453 00	50,000 00	13,326 00	[illegible]
Deposits on interest	.....	44,196 35	.....	.....	4,216
Deposits not on interest	29,366 37	50,660 54	25,101 20	16,720 36	[illegible]
Debts due to other banks	.....	10,434 27	214 92	2,300 00	337,[illegible]
Dividends unpaid	511 50	1,003 00	218 00	619 50	15,000
Net profits on hand	1,378 18	25,988 70	7,629 44	2,071 69	14,028
Total amount of liabilities	192,566 05	677,645 86	372,063 56	135,037 55	1,[illegible]
RESOURCES OF THE BANK.					
Debts due from directors	6,450 00	3,770 00	26,920 00	27,000 00	[illegible]
Debts due from other stockholders	23,856 47	21,450 00	20,548 00	52,384 45	[illegible]
Debts due from all others	141,302 62	612,877 30	277,304 47	49,243 77	[illegible]
Specie actually in bank	3,243 12	7,797 41	3,400 00	1,683 31	[illegible]
Bills of other banks	5,505 76	2,130 43	11,658 87	2,918 76	[illegible]
Deposits in other banks	2,772 70	5,516 98	9,900 00	746 05	[illegible]
Its own stock held by the bank	9,307 63	.....	300 00	.....	[illegible]
Amount of stock in other banks	.....	.....	.....	.....	[illegible]
Amount of other stocks owned by the bank	.....	.....	.....	.....	[illegible]
Real estate	.....	20,000 00	22,032 22	.....	[illegible]
Other property	.....	4,101 74	.....	1,000 00	[illegible]
Expense account	127 75	.....	.....	61 21	[illegible]
Total amount of resources	192,566 05	677,645 86	372,063 56	135,037 55	[illegible]
ADDITIONAL PARTICULARS.					
Increase of capital since last return	.....	.....	.....	.....	[illegible]
Par value of shares	50 00	50 00	50 00	50 00	[illegible]
Amount of last dividend	4,332 00	15,000 00	8,667 00	3,000 00	[illegible]
Date of last dividend	Oct. 1, 1860.	June 30, 1860.	Jan. 7, 1860.	Oct. 1, 1860.	[illegible]
Rate per cent. of last dividend	3 per cent.	3 per cent.	3 per cent.	3 per cent.	[illegible]
Reserved profits at the time of last dividend	633 31	14,259 64	3,323 61	2,008 21	[illegible]
Debts due and not paid	.....	1,260 92	34,141 35	*24,261 75	[illegible]
Amount of suspended paper considered bad or doubtful	.....	1,260 92	10,880 58	.....	10,[illegible]
Amount loaned on pledges of stock in the bank	13,290 00	3,070 00	6,318 00	5,717 47	10,[illegible]
Amount of stocks held as collateral security for loans	.....	.....	.....	.....	[illegible]
Largest amount of indebtedness of any one person or firm	13,800 00	40,500 00	26,100 00	50,286 98	78,[illegible]
Amount of bills in circulation under five dollars	.....	7,000 00	.....	3,326 00	4,[illegible]

* $18,000 of this secured by mortgage on real estate.

E.—*Condition of the banks in Rhode Island*—Continued.

	PROVIDENCE.				
	National.	Northern.	Pawtuxet.	Phenix.	Providence.
DUE FROM BANKS.					
Capital stock actually paid in	$473,300 00	$228,200 00	$150,000 00	$417,250 00	$500,000 00
Bills in circulation	100,310 75	61,979 00	15,154 00	80,825 00	127,158 00
Deposits on interest	15,194 36	41,893 61	.....	106,960 19	10,000 00
Deposits not on interest	45,079 58	40,858 55	12,370 05	93,968 03	117,181 47
Debts due to other banks	87,016 49	8,281 78	.....	1,608 60	136,232 94
Dividends unpaid	.....	380 00	1,447 50	.....	1,956 00
Net profits on hand	23,434 63	7,966 93	12,878 78	55,117 65	131,171 54
Total amount of liabilities	744,335 81	389,559 87	191,850 33	749,729 47	1,026,699 95
RESOURCES OF THE BANK.					
Debts due from directors	10,630 50	11,041 10	5,200 00	45,900 00	.....
Debts due from other stockholders	20,925 84	10,637 06	3,400 00	4,650 00	18,400 00
Debts due from all others	659,319 48	335,247 16	175,986 90	565,762 69	938,313 86
Specie actually in bank	13,704 56	2,841 44	1,806 89	4,358 06	44,057 72
Bills of other banks	22,874 00	21,863 00	2,422 47	11,147 60	5,760 55
Deposits in other banks	11,881 43	7,930 12	2,134 07	90,411 12	6,167 82
Its own stock held by the bank	*	.....	.....	.....	.....
Amount of stock in other banks	5,000 00	.....	.....	.....	.....
Amount of other stocks owned by the bank	.....	.....	.....	27,500 00	.....
Real estate	.....	.....	900 00	.....	14,000 00
Other property	.....	.....	.....	.....	.....
Expense account	.....	.....	.....	.....	.....
Total amount of resources	744,335 81	389,559 87	191,850 33	749,729 47	1,026,699 95
ADDITIONAL PARTICULARS.					
Increase of capital since last return	184,500 00	.....	.....	40,600 00	.....
Par value of shares	100 00	100 00	50 00	50 00	400 00
Amount of last dividend	13,559 00	6,846 00	6,000 00	15,784 00	20,000 00
Date of last dividend	July 2, 1860.	June 2, 1860.	Aug. 6, 1860.	May 20, 1860.	Oct. 2, 1860
Rate per cent. of last dividend	3½ per cent.	3 per cent.	4 per cent.	4 per cent.	4 per cent.
Reserved profits at the time of last dividend	12,160 17	581 43	10,000 00	36,533 90	127,757 38
Debts due and not paid	16,930 12	13,200 00	2,747 62	3,589 81	6,100 00
Amount of suspended paper considered bad or doubtful	.....	8,000 00	.....	1,589 81	.....
Amount loaned on pledges of stock in the bank	12,634 67	.....	7,000 00	7,100 00	18,400 00
Amount of stocks held as collateral security for loans	800 00	4,200 00	15,000 00	.....	10,000 00
Largest amount of indebtedness of any one person or firm	34,499 68	34,038 76	14,946 58	60,000 00	107,000 00
Amount of bills in circulation under five dollars	.....	17,629 00	.....	27,195 00	.....

* $800 as collateral for a loan of $450.

E.—*Condition of the banks in Rhode Island*—Continued.

	PROVIDENCE.				
	Roger Williams.	Lime Rock.	State.	Traders'.	Union.
DUE FROM BANKS.					
Capital stock actually paid in	$499,950 00	$228,900 00	$154,450 00	$200,000 00	$500,000 00
Bills in circulation	67,881 00	65,221 00	40,371 00	35,979 00	43,[illegible]
Deposits on interest	.....	5,498 48	2,500 00	.....	.....
Deposits not on interest	161,189 29	39,545 82	22,152 69	29,850 50	[illegible]
Debts due to other banks	23,244 92	3,328 11	2,290 42	19 70	[illegible]
Dividends unpaid	2,484 00	1,178 45	1,519 50	272 00	22,[illegible]
Net profits on hand	59,876 34	13,325 99	6,531 66	12,511 64	[illegible]
Total amount of liabilities	834,625 55	356,997 85	229,815 27	278,632 84	649,[illegible]
RESOURCES OF THE BANK.					
Debts due from directors	10,694 00	10,700 00	8,160 00	16,263 16	[illegible]
Debts due from other stockholders	2,300 00	4,836 00	9,775 00	1,300 00	[illegible]
Debts due from all others	718,301 12	323,856 37	168,127 44	248,932 88	[illegible]
Specie actually in bank	20,465 04	2,598 60	2,513 30	4,668 97	[illegible]
Bills of other banks	15,964 01	9,631 92	9,894 13	2,145 93	[illegible]
Deposits in other banks	31,901 38	5,374 96	8,213 30	5,046 77	[illegible]
Its own stock held by the bank	.....	.....	250 00	.....	[illegible]
Amount of stock in other banks	.....	.....	.....	.....	[illegible]
Amount of other stocks owned by the bank	.....	.....	.....	.....	[illegible]
Real estate	35,000 00	.....	22,195 46	.....	[illegible]
Other property	.....	.....	.....	252 83	[illegible]
Expense account	.....	.....	686 64	.....	[illegible]
Total amount of resources	834,625 55	356,997 85	229,815 27	278,632 84	649,[illegible]
ADDITIONAL PARTICULARS.					
Increase of capital since last return	.....	.....	650 00	.....	[illegible]
Par value of shares	75 00	50 00	50 00	50 00	[illegible]
Amount of last dividend	19,998 00	6,867 00	4,633 50	7,000 00	[illegible]
Date of last dividend	Sept. 4, 1860.	July 2, 1860.	Oct. 6, 1860.	June 15, 1860.	July [illegible]
Rate per cent. of last dividend	4 per cent.	3 per cent.	3 per cent.	3½ per cent.	[illegible]
Reserved profits at the time of last dividend	51,025 08	9,400 00	4,700 00	7,365 16	[illegible]
Debts due and not paid	800 00	*9,783 12	14,042 80	4,505 85	.....
Amount of suspended paper considered bad or doubtful	800 00	.....	.....	1,250 00	.....
Amount loaned on pledges of stock in the bank	9,100 00	8,900 00	5,810 00	12,866 16	[illegible]
Amount of stocks held as collateral security for loans	.....	.....	.....	15,000 00	[illegible]
Largest amount of indebtedness of any one person or firm	68,000 00	26,835 00	16,500 00	11,000 00	[illegible]
Amount of bills in circulation under five dollars	.....	26,821 00	.....	17,650 00	[illegible]

* $9,100 secured by mortgage; $240 has been since paid.

E.—*Condition of the banks in Rhode Island*—Continued.

	PROVIDENCE.			NEWPORT.	
	Westminster.	Weybosset.	Whatcheer.	Aquidneck.	Bank of Rhode Island.
DUE FROM BANKS.					
Capital stock actually paid in	$109,600 00	$500,000 00	$160,350 00	$133,050 00	$100,000 00
Bills in circulation	34,067 00	38,716 00	31,663 00	53,570 00	20,982 00
Deposits on interest	5,500 00	.....	.....	.....	2,160 46
Deposits not on interest	27,466 95	58,307 50	9,222 10	36,714 76	19,597 54
Debts due to other banks	6,900 00	23,008 41	.....	1,892 51	5,609 20
Dividends unpaid	2,168 00	1,007 50	.....	2,135 29	396 00
Net profits on hand	294 22	21,018 77	4,031 50	5,102 71	8,123 74
Total amount of liabilities	185,996 17	642,056 18	205,266 60	232,465 27	156,868 94
RESOURCES OF THE BANK.					
Debts due from directors	2,000 00	1,486 20	5,000 00	39,055 94	26,564 91
Debts due from other stockholders	10,950 00	5,192 74	23,325 00	8,645 00	4,689 01
Debts due from all others	158,186 04	601,254 51	170,410 82	168,275 08	77,943 04
Specie actually in bank	3,367 91	5,027 96	2,128 00	2,323 67	4,430 14
Bills of other banks	3,286 85	8,225 39	1,655 49	3,504 71	8,534 55
Deposits in other banks	2,805 37	20,869 38	2,604 19	2,805 46	17,805 95
Its own stock held by the bank	2,400 00	.....	.....	.....	.....
Amount of stock in other banks	.....	.....	.....	5,000 00	12,429 87
Amount of other stocks owned by the bank	.....	.....	.....	.....	.....
Real estate	.....	.....	.....	.....	3,500 00
Other property	3,000 00	.....	142 50	2,855 41	971 47
Expense account	.....	.....	.....	.....	.....
Total amount of resources	185,996 17	642,056 18	205,266 60	232,465 27	156,868 94
ADDITIONAL PARTICULARS.					
Increase of capital since last return	.....	.....	1,300 00	7,550 00	.....
Par value of shares	50 00	50 00	50 00	50 00	100 00
Amount of last dividend	3,288 00	15,000 00	4,810 50	4,472 16	3,000 00
Date of last dividend	Nov. 5, 1860.	Aug. 6, 1860.	Oct. 5, 1860.	July 2, 1860.	July, 1860.
Rate per cent. of last dividend	3 per cent.	3 per cent.	3 per cent.	3½ per cent.	3 per cent.
Reserved profits at the time of last dividend	.....	11,689 02	2,858 90	744 93	6,130 51
Debts due and not paid	*20,818 35	5,592 72	4,000 00	.....	889 01
Amount of suspended paper considered bad or doubtful	7,617 64	4,684 10	.....	.....	189 01
Amount loaned on pledges of stock in the bank	.....	3,335 00	3,325 00	12,519 99	13,484 89
Amount of stocks held as collateral security for loans	.....	35,760 00	.....	16,500 00	.....
Largest amount of indebtedness of any one person or firm	15,000 00	48,000 00	20,000 00	18,256 44	14,480 00
Amount of bills in circulation under five dollars	13,367 00	.....	12,888 00	.....	7,000 00

* $5,000 since paid; balance secured by mortgage.

E.—*Condition of the banks in Rhode Island*—Continued.

	NEWPORT.				
	Merchants'.	New England Commercial.	Newport.	Newport Exchange.	Rhode Island Union.
DUE FROM BANKS.					
Capital stock actually paid in	$100,000 00	$75,000 00	$120,000 00	$60,000 00	$185,[illegible]
Bills in circulation	41,981 50	19,294 00	47,406 00	20,996 00	[illegible]
Deposits on interest	.....	.....	.....	.....	.....
Deposits not on interest	32,927 08	29,946 68	35,686 89	25,356 23	34,[illegible]
Debts due to other banks	380 98	50 75	689 69	1,284 57	[illegible]
Dividends unpaid	1,020 00	457 00	192 00	.....	[illegible]
Net profits on hand	1,578 54	5,287 16	8,621 83	2,308 42	6,[illegible]
Total amount of liabilities	177,888 10	130,035 59	212,596 41	109,945 22	236,[illegible]
RESOURCES OF THE BANK.					
Debts due from directors	10,294 00	1,625 00	14,300 00	2,900 00	20,[illegible]
Debts due from other stockholders	10,746 47	7,005 00	5,181 00	.....	9,[illegible]
Debts due from all others	133,564 88	104,435 94	172,743 94	88,663 58	176,[illegible]
Specie actually in bank	5,151 09	1,875 69	4,327 44	3,562 47	[illegible]
Bills of other banks	4,952 05	1,068 10	6,334 16	1,085 16	[illegible]
Deposits in other banks	3,779 61	9,075 86	6,003 71	5,177 91	[illegible]
Its own stock held by the bank	5,400 00	450 00	.....	.....	[illegible]
Amount of stock in other banks	.....	.....	.....	3,000 00	[illegible]
Amount of other stocks owned by the bank	.....	.....	.....	.....	[illegible]
Real estate	.....	.....	.....	330 00	[illegible]
Other property	4,000 00	4,500 00	3,706 16	5,176 10	10,[illegible]
Expense account	.....	.....	.....	.....	[illegible]
Total amount of resources	177,888 10	130,035 59	212,596 41	109,945 22	236,[illegible]
ADDITIONAL PARTICULARS.					
Increase of capital since last return	.....	.....	.....	.....	[illegible]
Par value of shares	100 00	50 00	60 00	50 00	[illegible]
Amount of last dividend	3,500 00	2,250 00	4,200 00	1,800 00	[illegible]
Date of last dividend	Oct. 3, 1860.	July 2, 1860.	July 1, 1860.	Nov. 1, 1860.	July [illegible]
Rate per cent. of last dividend	3½ per cent.	3 per cent.	3½ per cent.	3 per cent.	3½ per [illegible]
Reserved profits at the time of last dividend	702 98	1,280 88	4,495 12	2,008 77	[illegible]
Debts due and not paid	31,219 81	26,454 60	5,488 43	2,372 13	[illegible]
Amount of suspended paper considered bad or doubtful	2,530 95	4,600 00	.....	1,022 13	[illegible]
Amount loaned on pledges of stock in the bank	5,545 00	7,175 00	13,431 00	2,900 00	[illegible]
Amount of stocks held as collateral security for loans	.....	.....	45,900 00	.....	1,[illegible]
Largest amount of indebtedness of any one person or firm	15,614 00	18,600 00	23,200 00	15,000 00	19,[illegible]
Amount of bills in circulation under five dollars	8,507 00	4,524 00	11,643 00	8,677 00	[illegible]

E.—*Condition of the banks in Rhode Island*—Continued.

	NEWPORT.	SMITHFIELD.			CUMBERLAND.
	Traders'.	Smithfield Exchange.	Smithfield Union.	Village.	Cumberland.
DUE FROM BANKS.					
Capital stock actually paid in	$116,960 00	$100,000 00	$150,000 00	$100,000 00	$125,000 00
Bills in circulation	32,475 00	63,058 00	32,125 00	24,708 00	26,591 00
Deposits on interest	.....	.....	.....	.....	.....
Deposits not on interest	76,657 37	8,748 85	5,947 10	5,845 67	2,564 38
Debts due to other banks	3,284 90	.....	.....	.....	3,438 61
Dividends unpaid	273 60	878 40	379 75	2,571 00	.....
Net profits on hand	9,236 28	9,978 42	5,160 22	502 03	1,604 11
Total amount of liabilities	238,887 15	182,663 67	193,612 07	133,626 70	159,198 10
RESOURCES OF THE BANK.					
Debts due from directors	8,951 90	1,675 00	5,850 00	450 00	8,624 30
Debts due from other stockholders	2,055 00	3,075 00	5,700 00	650 00	950 00
Debts due from all others	193,477 64	165,255 32	167,491 12	125,331 12	141,454 99
Specie actually in bank	1,350 56	3,114 69	2,042 87	1,498 85	2,045 00
Bills of other banks	1,257 62	538 00	91 00	437 00	1,123 81
Deposits in other banks	23,794 43	1,117 59	11,957 08	2,259 73	.....
Its own stock held by the bank	.....	.....	.....	.....	.....
Amount of stock in other banks	5,600 00	.....	.....	3,000 00	3,000 00
Amount of other stocks owned by the bank	.....	1,500 00	480 00	.....	.....
Real estate	3,000 00	6,388 00	.....	.....	2,000 00
Other property	.....	.....	.....	.....	.....
Expense account	.....	.....	.....	.....	.....
Total amount of resources	238,887 15	182,663 67	193,612 07	133,626 70	159,198 10
ADDITIONAL PARTICULARS.					
Increase of capital since last return	6,960 00	.....	.....	.....	.....
Par value of shares	50 00	40 00	50 00	50 00	50 00
Amount of last dividend	4,400 00	4,000 00	5,250 00	3,500 00	3 750 00
Date of last dividend	July 2, 1860.	July 2, 1860.	Aug. 20, 1860.	Nov. 5, 1860.	*Mar. 26, 1860.
Rate per cent. of last dividend	4 per cent.	4 per cent.	3½ per cent.	3½ per cent.	3 per cent.
Reserved profits at the time of last dividend	4,419 72	6,357 73	3,295 00	227 06	444 19
Debts due and not paid	8,467 94	3,246 95	2,276 00	2,975 20	6,170 50
Amount of suspended paper considered bad or doubtful	7,191 21	1,809 95	.....	1,500 00	300 00
Amount loaned on pledges of stock in the bank	4,255 00	2,900 00	.....	.....	875 00
Amount of stocks held as collateral security for loans	9,700 00	.....	.....	25,000 00	.....
Largest amount of indebtedness of any one person or firm	16,900 00	†33,000 00	28,000 00	15,000 00	15,000 00
Amount of bills in circulation under five dollars	3,235 00	.....	8,162 00	11,960 00	9,862 00

* September 25, 1860, charged off $4,510 57 bad paper.
† Amply secured by mortgage on real estate.

E.—*Condition of the banks in Rhode Island*—Continued.

	WOONSOCKET.				
	Citizens'.	Globe.	Producers'.	Railroad.	Woonsocket Falls'.
DUE FROM BANKS.					
Capital stock actually paid in	$56,950 00	$100,000 00	$200,000 00	$105,900 00	$199,[illegible]
Bills in circulation	17,631 00	32,621 00	41,063 00	26,830 00	49,[illegible]
Deposits on interest	.....	.....	.....	589 84	[illegible]
Deposits not on interest	9,280 89	1,209 88	20,756 47	11,272 29	23,[illegible]
Debts due to other banks	4,460 28	.....	3,110 38	7,316 33	[illegible]
Dividends unpaid	293 90	18 00	827 87	.....	[illegible]
Net profits on hand	2,449 88	.....	3,383 66	2,670 76	10,[illegible]
Total amount of liabilities	91,065 95	133,848 88	269,141 38	154,579 22	285,[illegible]
RESOURCES OF THE BANK.					
Debts due from directors	Not stated.	3,300 00	11,450 00	7,925 00	[illegible]
Debts due from other stockholders	Not stated.	3,605 00	7,587 44	5,640 00	[illegible]
Debts due from all others	*85,759 00	64,436 33	232,280 05	136,715 22	180,[illegible]
Specie actually in bank	1,295 95	1,764 12	5,387 76	2,253 00	[illegible]
Bills of other banks	636 00	3,389 80	4,845 00	546 00	[illegible]
Deposits in other banks	75 00	486 41	2,591 13	.....	15,[illegible]
Its own stock held by the bank	800 00	2,200 00	.....	.....	[illegible]
Amount of stock in other banks	2,500 00	3,000 00	5,000 00	1,500 00	7,[illegible]
Amount of other stocks owned by the bank	.....	.....	.....	.....	[illegible]
Real estate	.....	49,686 76	.....	.....	[illegible]
Other property	.....	.....	.....	.....	[illegible]
Expense account	.....	1,980 46	.....	.....	[illegible]
Total amount of resources	91,065 95	133,848 88	269,141 38	154,579 22	285,[illegible]
ADDITIONAL PARTICULARS.					
Increase of capital since last return	.....	.....	.....	300 00	13,[illegible]
Par value of shares	25 00	25 00	25 00	50 00	[illegible]
Amount of last dividend	1,993 25	2,000 00	700 00	3,704 75	[illegible]
Date of last dividend	Aug. 31, 1860.	Feb., 1858.	Oct. 1, 1860.	Sept. 1, 1860.	Oct. 1, [illegible]
Rate per cent. of last dividend	3½ per cent.	2 per cent.	3½ per cent.	3½ per cent.	3½ per [illegible]
Reserved profits at the time of last dividend	1,780 90	.....	2,301 32	1,103 56	[illegible]
Debts due and not paid	5,393 74	9,325 80	4,655 87	.....	[illegible]
Amount of suspended paper considered bad or doubtful	1,973 24	5,648 07	.....	.....	6,[illegible]
Amount loaned on pledges of stock in the bank	500 00	.....	.....	.....	[illegible]
Amount of stocks held as collateral security for loans	.....	5,000 00	.....	.....	[illegible]
Largest amount of indebtedness of any one person or firm	10,000 00	10,000 00	26,000 00	34,500 00	[illegible]
Amount of bills in circulation under five dollars	.....	.....	.....	5,305 00	[illegible]

* Whole amount of bills receivable.

E.—*Condition of the banks in Rhode Island*—Continued.

	BRISTOL.				NORTH PROVIDENCE.
	Bank of Bristol.	Commercial.	Eagle.	Freemen's.	Slater.
DUE FROM BANKS.					
Capital stock actually paid in	$150,000 00	$52,500 00	$50,000 00	$65,000 00	$150,000 00
Bills in circulation	18,006 00	24,422 60	24,532 00	20,568 00	39,144 00
Deposits on interest	3,767 38	.....	135 80	.....	.....
Deposits not on interest	9,107 38	6,127 76	11,270 46	9,022 56	36,856 09
Debts due to other banks	101 00	4,615 95	2,639 87	467 30	167 92
Dividends unpaid	615 00	310 45	549 00	33 00	96 00
Net profits on hand	363 55	1,291 17	7,333 07	2,560 26	7,238 46
Total amount of liabilities	181,960 31	89,267 33	96,460 20	97,651 12	233,502 47
RESOURCES OF THE BANK.					
Debts due from directors	78,613 94	18,787 00	12,400 00	12,968 25	10,300 00
Debts due from other stockholders	10,004 94	1,880 00	100 00	1,945 00	6,731 00
Debts due from all others	80,835 37	46,341 17	62,382 55	74,056 87	202,531 43
Specie actually in bank	2,581 20	2,034 81	1,872 40	1,565 00	2,987 99
Bills of other banks	2,018 45	7,7[illegible]8 06	2,084 82	173 00	3,455 33
Deposits in other banks	2,006 41	586 29	15,120 43	6,943 00	3,496 72
Its own stock held by the bank	5,300 00	.....	2,500 00	.....	.....
Amount of stock in other banks	600 00	.....	.....	.....	2,000 00
Amount of other stocks owned by the bank	.....	100 00	.....	.....	.....
Real estate	.....	11,800 00	.....	.....	.....
Other property	.....	.....	.....	.....	1,000 00
Expense account	.....	.....	.....	.....	.....
Total amount of resources	181,960 31	89,267 33	96,460 20	97,651 12	233,502 47
ADDITIONAL PARTICULARS.					
Increase of capital since last return	.....	.....	.....	.....	.....
Par value of shares	100 00	35 00	25 00	20 00	50 00
Amount of last dividend	4,500 00	1,050 00	1,500 00	1,950 00	6,000 00
Date of last dividend	Aug. 15, 1860.	Oct. 10, 1860.	July 1, 1860.	July 3, 1860.	Jan. 5, 1860.
Rate per cent. of last dividend	3 per cent.	2 per cent.	3 per cent.	3 per cent.	4 per cent.
Reserved profits at the time of last dividend	.....	684 83	5,512 80	1,107 40	3,209 38
Debts due and not paid	20,040 08	13,943 46	2,135 00	*23,973 01	9,574 99
Amount of suspended paper considered bad or doubtful	6,235 60	2,000 00	.....	2,417 42	5,842 94
Amount loaned on pledges of stock in the bank	28,033 59	15,737 00	4,500 00	5,750 00	500 00
Amount of stocks held as collateral security for loans	3,000 00	9,700 00	.....	1,000 00	.....
Largest amount of indebtedness of any one person or firm	36,254 41	15,087 00	10,000 00	8,693 25	17,000 00
Amount of bills in circulation under five dollars	.....	.....	7,230 00	.....	.....

* A part of this has since been paid.

E.—*Condition of the banks in Rhode Island*—Continued.

	NORTH PROVIDENCE.			WARREN.	
	New England Pacific.	North Providence.	Peoples'.	Warren.	Hope.
DUE FROM BANKS.					
Capital stock actually paid in	$183,150 00	$135,000 00	$175,000 00	$200,000 00	$130,000 00
Bills in circulation	52,009 00	38,725 00	62,406 00	32,335 75	16,834 00
Deposits on interest	.....	.....	70,844 13	.....	.....
Deposits not on interest	26,224 98	22,610 72	33,231 33	16,687 60	23,441 00
Debts due to other banks	2,755 10	4,167 87	1,458 04	.....	1,058 88
Dividends unpaid	802 25	.....	85 00	217 50	.....
Net profits on hand	17,269 01	6,975 14	34,168 26	15,514 57	15,847 16
Total amount of liabilities	282,210 34	207,478 73	377,192 76	264,775 42	187,181 13
RESOURCES OF THE BANK.					
Debts due from directors	4,200 00	1,912 83	6,158 24	32,045 00	32,630 00
Debts due from other stockholders	15,861 56	2,875 00	5,050 00	16,643 07	49,037 13
Debts due from all others	238,887 30	192,787 34	336,793 74	201,590 39	112,387 73
Specie actually in bank	3,455 31	3,429 56	1,978 96	2,361 94	1,134 01
Bills of other banks	2,701 00	3,374 00	9,331 21	1,292 69	1,464 00
Deposits in other banks	5,605 17	.....	10,880 61	7,842 33	2,597 00
Its own stock held by the bank	.....	1,100 00	.....	.....	.....
Amount of stock in other banks	4,500 00	2,000 00	7,000 00	.....	.....
Amount of other stocks owned by the bank	.....	.....	.....	.....	.....
Real estate	7,000 00	.....	.....	3,000 00	.....
Other property	.....	.....	.....	.....	.....
Expense account	.....	.....	.....	.....	.....
Total amount of resources	282,210 34	207,478 73	377,192 76	264,775 42	187,181 13
ADDITIONAL PARTICULARS.					
Increase of capital since last return	1,000 00	.....	.....	.....	.....
Par value of shares	50 00	50 00	50 00	50 00	100 00
Amount of last dividend	7,326 00	4,725 00	8,750 00	6,000 00	1,859 00
Date of last dividend	July 3, 1860.	July 1, 1860.	July 2, 1860.	July 2, 1860.	Aug. 1, 1860.
Rate per cent. of last dividend	4 per cent.	3½ per cent.	5 per cent.	3 per cent.	3½ per cent.
Reserved profits at the time of last dividend	15,528 06	4,324 22	25,000 00	9,979 69	12,327 14
Debts due and not paid	4,954 04	8,750 00	2,500 00	2,945 53	7,061 61
Amount of suspended paper considered bad or doubtful	.....	.....	.....	2,922 66	.....
Amount loaned on pledges of stock in the bank	4,950 00	.....	.....	13,850 00	21,845 87
Amount of stocks held as collateral security for loans	.....	.....	2,000 00	19,200 00	27,526 00
Largest amount of indebtedness of any one person or firm	14,050 00	11,100 00	30,600 00	30,000 00	24,267 18
Amount of bills in circulation under five dollars	23,282 00	.....	16,393 00	8,710 75	2,160 00

E.—*Condition of the banks in Rhode Island*—Continued.

	WARREN.	SOUTH KINGSTOWN.			HOPKINTON.
	Sowamsett.	Landholders'.	Peoples' Exchange.	Wakefield.	Ashaway.
DUE FROM BANKS.					
Capital stock actually paid in	$71,300 00	$150,000 00	$70,000 00	$100,000 00	$75,000 00
Bills in circulation	27,427 00	52,720 00	24,520 00	13,708 00	16,455 00
Deposits on interest	.....	1,309 17	4,200 00	.....	.....
Deposits not on interest	8,115 70	8,744 10	7,039 87	5,723 07	3,460 99
Debts due to other banks	398 35	10,162 72	1,423 73	1,226 66	635 88
Dividends unpaid	213 00	2,423 96	138 00	1,432 50	912 50
Net profits on hand	2,577 25	1,537 73	2,520 69	1,497 46	4,263 31
Total amount of liabilities	110,031 30	226,897 68	109,842 29	123,587 69	100,727 68
RESOURCES OF THE BANK.					
Debts due from directors	32,650 00	59,017 04	7,705 69	2,590 00	5,975 40
Debts due from other stockholders	3,402 70	29,858 71	28,980 41	20,100 60	4,125 14
Debts due from all others	59,964 24	133,049 09	66,140 10	89,621 61	79,818 22
Specie actually in bank	1,104 22	3,052 21	1,114 09	2,192 20	1,159 49
Bills of other banks	1,054 00	813 00	152 00	37 00	4,297 40
Deposits in other banks	29 73	1,107 63	.....	7,546 28	1,724 72
Its own stock held by the bank	9,300 00	.....	1,750 00	.....	.....
Amount of stock in other banks	.....	.....	.....	.....	.....
Amount of other stocks owned by the bank	.....	.....	.....	.....	.....
Real estate	.....	.....	3,000 00	1,500 00	3,627 31
Other property	2,526 41	.....	1,000 00	.....	.....
Expense account	.....	.....	.....	.....	.....
Total amount of resources	110,031 30	226,897 68	109,842 29	123,587 69	100,727 68
ADDITIONAL PARTICULARS.					
Increase of capital since last return	.....	.....	.....	.....	.....
Par value of shares	50 00	50 00	50 00	50 00	50 00
Amount of last dividend	2,139 00	4,500 00	2,100 00	3,000 00	2,250 00
Date of last dividend	Aug. 6, 1860.	Nov. 6, 1860.	July 2, 1860.	Oct 4, 1860.	Aug. 1, 1860.
Rate per cent of last dividend	3 per cent	3 per cent.	3 per cent.	3 per cent.	3 per cent.
Reserved profits at the time of last dividend	1,163 65	1,032 59	1,334 84	889 36	2,559 30
Debts due and not paid	*2,632 70	1,448 53	8,872 03	49,760 08	1,615 96
Amount of suspended paper considered bad or doubtful	.....	548 94	200 00	688 27	.....
Amount loaned on pledges of stock in the bank	4,902 70	13,587 34	6,241 00	13,236 00	.....
Amount of stocks held as collateral security for loans	12,000 00	.....	.....	.....	26,000 00
Largest amount of indebtedness of any one person or firm	10,950 00	41,186 79	17,000 00	11,956 00	7,800 00
Amount of bills in circulation under five dollars	.....	15,730 00	15,791 00	.....	.....

* Since paid.

E.—*Condition of the banks in Rhode Island*—Continued.

	WESTERLY.			CHARLESTOWN.	RICHMOND.
	Niantic.	Phenix.	Washington.	Washington County.	Richmond.
DUE FROM BANKS.					
Capital stock actually paid in	$240,100 00	$150,000 00	$150,000 00	$50,000 00	$50,000 00
Bills in circulation	42,687 00	18,151 00	42,782 00	21,011 00	29,732 00
Deposits on interest	4,501 16	.....	1,504 84	.....	779 [illegible]
Deposits not on interest	18,434 55	11,597 04	30,867 92	2,395 28	2,945 [illegible]
Debts due to other banks	3,677 57	.....	2,784 11	122 36	631 [illegible]
Dividends unpaid	1,684 25	553 75	1,175 00	82 00	271 [illegible]
Net profits on hand	*25,937 64	5,351 20	6,685 41	1,284 06	411 [illegible]
Total amount of liabilities	337,022 17	185,652 99	235,799 28	74,894 70	84,833 [illegible]
RESOURCES OF THE BANK.					
Debts due from directors	7,670 06	12,720 00	23,573 73	7,000 00	12,339 [illegible]
Debts from other stockholders	10,875 00	6,083 48	3,285 00	8,458 00	8,944 [illegible]
Debts from all others	283,450 13	153,079 93	169,268 42	45,536 28	49,938 [illegible]
Specie actually in bank	2,866 07	2,114 99	2,748 10	1,429 40	1,157 [illegible]
Bills of other banks	5,044 63	2,350 79	12,590 44	2,644 80	[illegible]
Deposits in other banks	8,244 09	8,103 80	6,833 59	6,188 87	2,398 [illegible]
Its own stock held by the bank	1,800 00	.....	.....	.....	.....
Amount of stock in other banks	.....	.....	.....	.....	1,100 [illegible]
Amount of other stocks owned by the bank	.....	.....	15,000 00	.....	.....
Real estate	16,160 39	1,200 00	2,500 00	2,883 91	2,944 [illegible]
Other property	911 80	.....	.....	.....	[illegible]
Expense account	.....	.....	.....	753 44	.....
Total amount of resources	337,022 17	185,652 99	235,799 28	74,894 70	84,833 [illegible]
ADDITIONAL PARTICULARS.					
Increase of capital since last return	.....	.....	.....	.....	.....
Par value of shares	50 00	50 00	50 00	50 00	[illegible]
Amount of last dividend	7,203 00	4,500 00	4,500 00	2,000 00	1,500 [illegible]
Date of last dividend	July 16, 1860.	July 2, 1860.	Aug. 22, 1860.	Nov 20, 1857.	Oct. 1, 18[illegible]
Rate per cent. of last dividend	3 per cent.	3 per cent.	3 per cent.	4 per cent.	3 per [illegible]
Reserved profits at the time of last dividend	12,060 44	1,149 38	4,317 04	234 14	[illegible]
Debts due and not paid	25,596 26	3,569 90	2,324 00	31,375 00	17,[illegible]
Amount of suspended paper considered bad or doubtful	195 23	.....	.....	.....	1,[illegible]
Amount loaned on pledges of stock in the bank	7,195 00	12,112 00	6,783 73	4,788 00	5,719 [illegible]
Amount of stocks held as collateral security for loans	16,000 00	42,000 00	6,100 00	87,000 00	41,000 [illegible]
Largest amount of indebtedness of any one person or firm	31,948 00	20,000 00	60,900 00	16,245 11	12,979 [illegible]
Amount of bills in circulation under five dollars	.....	.....	.....	8,130 00	19,557 [illegible]

* $10,006 92 of this, profit and loss special.

E.—*Condition of the banks in Rhode Island*—Continued.

	WARWICK.		S. GREENWICH.	NORTH KINGSTOWN.	
	Centreville.	Phenix Village.	Greenwich.	North Kingstown.	Narragansett.
DUE FROM THE BANKS.					
Capital stock actually paid in	$100,000 00	$63,700 00	$62,500 00	$75,000 00	$50,000 00
Bills in circulation	33,163 00	26,179 00	38,181 00	28,466 00	21,360 00
Deposits on interest	.....	.....	.....	.....	.....
Deposits not on interest	14,646 60	9,195 92	33,136 25	11,711 78	7,702 78
Debts due to other banks	26 00	.....	973 72	.....	276 43
Dividends unpaid	1,352 78	364 00	610 00	165 50	612 50
Net profits on hand	6,445 09	2,047 95	3,541 12	3,853 67	7,942 33
Total amount of liabilities	155,593 47	101,486 87	138,942 09	119,196 95	87,894 04
RESOURCES OF THE BANK.					
Debts due from directors	1,829 00	9,825 00	4,875 00	2,148 66	312 00
Debts from other stockholders	1,590 00	4,245 00	225 00	2,040 00	167 41
Debts from all others	141,861 97	72,716 51	121,999 08	99,415 13	79,349 69
Specie actually in bank	3,086 31	1,896 89	2,638 80	2,083 72	2,830 00
Bills of other banks	1,732 00	2,468 93	1,436 00	920 60	1,051 00
Deposits in other banks	4,494 19	7,041 69	7,268 21	8,881 19	2,656 27
Its own stock held by the bank	.....	.....	.....	.....	.....
Amount of stock in other banks	.....	.....	.....	.....	.....
Amount of other stocks owned by the bank	.....	.....	.....	.....	.....
Real estate	1,000 00	.....	.....	.....	.....
Other property	.....	3,000 00	500 00	3,483 25	1,727 67
Expense account	.....	292 85	.....	225 00	.....
Total amount of resources	155,593 47	101,486 87	138,942 09	119,196 95	87,894 04
ADDITIONAL PARTICULARS.					
Increase of capital since last return	.....	450 00	.....	.....	.....
Par value of shares	50 00	50 00	50 00	50 00	50 00
Amount of last dividend	3,500 00	1,911 00	2,500 00	2,250 00	2,000 00
Date of last dividend	June 29, 1860.	July 6, 1860.	Oct. 1, 1860.	Aug. 6, 1860.	Sept. 29, 1860.
Rate per cent. of last dividend	3½ per cent.	3 per cent.	4 per cent.	3 per cent.	4 per cent.
Reserved profits at the time of last dividend	2,974 58	391 39	2,121 60	2,057 95	15,106 01
Debts due and not paid	2,379 00	400 00	400 00	4,943 97	2,957 65
Amount of suspended paper considered bad or doubtful	.....	.....	.....	5,338 50	.....
Amount loaned on pledges of stock in the bank	3,419 00	7,000 00	250 00	1,394 00	479 41
Amount of stocks held as collateral security for loans	.....	.....	.....	.....	.....
Largest amount of indebtedness of any one person or firm	21,228 24	9,400 00	8,087 49	*15,185 86	9,000 00
Amount of bills in circulation under five dollars	.....	4,662 00	14,000 00	9,985 00	8,400 00

* Mortgage of a part of this sum for $6,000.

E.—*Condition of the banks in Rhode Island*—Continued.

	COVENTRY.		FALL RIVER.		SCITUATE.
	Coventry.	Bank of Kent.	Fall River Union.	Pocasset.	Citizens Union
DUE FROM THE BANKS.					
Capital stock actually paid in	$100,000 00	$50,000 00	$200,000 00	$200,000 00	$55,675 00
Bills in circulation	31,043 50	14,215 00	25,906 50	*66,089 41	29,725 00
Deposits on interest	.....	.....	14,828 24	.....	.....
Deposits not on interest	14,604 72	3,627 74	11,307 42	31,810 04	1,558 00
Debts due to other banks	.....	1 01	1,447 84	1,757 75	37 88
Dividends unpaid	66 50	155 75	1,038 00	189 00	39 37
Net profits on hand	9,535 31	1,945 48	20,927 64	16,292 84	3,512 93
Total amount of liabilities	155,250 03	69,944 98	275,455 64	318,139 04	90,549 43
RESOURCES OF THE BANK.					
Debts due from directors	.....	.....	38,445 00	52,050 00	21,744 00
Debts due from other stockholders	1,190 00	2,634 79	27,010 14	1,900 00	3,458 81
Debts due from all others	147,100 99	63,071 57	194,828 79	215,680 98	56,006 33
Specie actually in bank	1,934 24	2,482 40	2,749 03	4,283 35	2,357 00
Bills of other banks	1,382 68	958 46	1,047 36	4,387 91	1,935 00
Deposits in other banks	792 12	.....	875 32	35,836 80	5,319 41
Its own stock held by the bank	.....	.....	.....	.....	76 72
Amount of stock in other banks	2,500 00	.....	4,000 00	4,000 00	[illegible]
Amount of other stocks owned by the bank	.....	.....	.....	.....	[illegible]
Real estate	.....	.....	6,500 00	.....	[illegible]
Other property	350 00	797 76	.....	.....	500 00
Expense account	.....	.....	.....	.....	.....
Total amount of resources	155,250 03	69,944 98	275,455 64	318,139 04	90,549 43
ADDITIONAL PARTICULARS.					
Increase of capital since last return	.....	.....	.....	.....	[illegible]
Par value of shares	50 00	50 00	100 00	100 00	25 00
Amount of last dividend	3,500 00	1,750 00	6,000 00	6,000 00	1,030 [illegible]
Date of last dividend	July 14, 1860.	May 26, 1860.	July, 1860.	July, 1860.	July 2, 1860.
Rate per cent. of last dividend	3½ per cent.	3½ per cent.	3 per cent.	3 per cent.	3½ per cent.
Reserved profits at the time of last dividend	7,000 00	1,097 31	15,487 12	7,804 75	1,653 [illegible]
Debts due and not paid	1,404 56	5,284 70	33,698 33	20,353 59	9,541 [illegible]
Amount of suspended paper considered bad or doubtful	.....	.....	Unknown.	†18,936 23	400 00
Amount loaned on pledges of stock in the bank	1,190 00	2,459 79	13,983 26	8,000 00	5,940 [illegible]
Amount of stocks held as collateral security for loans	.....	.....	.....	.....	.....
Largest amount of indebtedness of any one person or firm	21,000 00	8,050 00	26,250 00	49,200 00	19,759 00
Amount of bills in circulation under five dollars	8,429 25	4,602 00	7,906 50	11,804 00	7,500 00

* $443 41 of this belongs to miscellaneous account.
† About one-half of this amount will probably be paid.

E.—*Condition of the banks in Rhode Island*—Continued.

	BURRILLVILLE.	GLOUCESTER.	CRANSTON.		EXETER.
	Granite.	Franklin.	Cranston.	Elmwood.	Exeter.
DUE FROM THE BANKS.					
Capital stock actually paid in	$60,000 00	$50,000 00	$37,500 00	$82,650 00	$35,844 00
Bills in circulation	34,767 00	31,108 50	12,207 00	15,700 00	11,413 00
Deposits on interest	99 00	.....	4,000 00	.....	.....
Deposits not on interest	9,619 87	14,619 51	4,408 35	8,679 92	.....
Debts due to other banks	.....	.....	.....	.....	.....
Dividends unpaid	.....	.....	76 50	75 50	1,291 08
Net profits on hand	2,626 66	6,006 73	1,179 12	670 28	469 71
Total amount of liabilities	107,112 53	101,734 74	59,370 97	107,775 70	49,017 79
RESOURCES OF THE BANK.					
Debts due from directors	2,000 00	6,750 00	3,730 00	11,650 00	5,652 00
Debts due from other stockholders	540 00	3,740 00	3,098 00	28,690 00	3,853 00
Debts due from all others	67,621 98	82,870 00	38,034 52	53,031 47	31,686 58
Specie actually in bank	3,830 01	2,265 36	812 20	1,034 04	1,385 48
Bills of other banks	1,940 00	533 00	1,650 00	5,467 22	392 00
Deposits in other banks	13,151 57	1,295 75	6,876 25	346 76	1,804 08
Its own stock held by the bank	.....	153 00	.....	500 00	4,000 00
Amount of stock in other banks	.....	2,000 00	4,500 00	.....	.....
Amount of other stocks owned by the bank	.....	.....	.....	.....	.....
Real estate	9,351 74	2,127 63	.....	4,000 00	.....
Other property	8,677 93	.....	670 00	3,056 21	244 65
Expense account	.....	.....	.....	.....	.....
Total amount of resources	107,112 53	101,734 74	59,370 97	107,775 70	49,017 79
ADDITIONAL PARTICULARS.					
Increase of capital since last return	.....	.....	.....	.....	.....
Par value of shares	50 00	50 00	25 00	50 00	18 00
Amount of last dividend	1,800 00	2,000 00	1,125 00	2,479 50	2,150 28
Date of last dividend	July 30, 1860.	Oct. 1, 1860.	June 29, 1860.	Jan. 6, 1859.	Sept. 6, 1860.
Rate per cent. of last dividend	3 per cent.	4 per cent.	3 per cent.	3 per cent.	3 per cent.
Reserved profits at the time of last dividend	4,710 59	5,400 00	240 72	38 00	20 06
Debts due and not paid	4,000 00	3,338 03	3,169 00	.....	1,221 29
Amount of suspended paper considered bad or doubtful	4,000 00	6,600 00	344 00	.....	1,221 29
Amount loaned on pledges of stock in the bank	.....	7,000 00	2,028 00	.....	.....
Amount of stocks held as collateral security for loans	.....	.....	.....	275 00	2,965 00
Largest amount of indebtedness of any one person or firm	12,000 00	17,907 50	5,000 00	10,000 00	3,600 00
Amount of bills in circulation under five dollars	7,094 00	.....	2,000 00	.....	6,000 00

E —*Condition of the banks in Rhode Island*—Continued.

AGGREGATE.

	Thirty-eight banks in Providence.	Fifty-two banks out of Providence.	Of all the banks in the State.
DUE FROM BANKS.			
Capital stock actually paid in	$15,524,650 00	$5,627,229 00	$21,151,879 00
Bills in circulation	2,150,959 75	1,621,282 16	3,772,241 91
Deposits on interest	708,703 34	110,011 00	818,714 34
Deposits not on interest	2,048,103 28	850,415 78	2,898,519 06
Debts due to other banks	1,321,346 61	74,838 16	1,396,184 77
Dividends unpaid	60,009 45	28,427 95	88,437 40
Net profits on hand	846,001 81	330,888 92	1,176,890 73
Total amount of liabilities	22,659,774 24	8,643,092 97	31,302,867 21
RESOURCES OF THE BANK.			
Debts due from directors	600,658 71	761,103 11	1,361,761 82
Debts due from other stockholders	680,040 36	393,061 21	1,073,101 57
Debts due from all others	18,979,021 38	6,566,980 85	25,546,002 23
Specie actually in bank	349,689 49	128,891 75	471,581 24
Bills of other banks	831,887 22	134,191 79	966,079 01
Deposits in other banks	548,712 21	297,621 59	846,333 80
Its own stock held by the bank	45,932 63	35,328 00	81,260 63
Amount of stock in other banks	10,250 00	88,638 87	98,888 87
Amount of other stocks owned by the bank	70,250 00	26,096 00	96,346 00
Real estate	433,263 68	180,483 84	613,747 52
Other property	112,879 16	27,669 21	140,548 37
Expense account	4,189 40	3,026 75	7,216 15
Total amount of resources	22,659,774 24	8,643,092 97	31,302,867 21
ADDITIONAL PARTICULARS.			
Increase of capital since last return	805,950 00	29,760 00	835,710 00
Amount of last dividend	504,885 75	181,563 67	686,449 42
Reserved profits at the time of last dividend	615,359 43	213,261 18	828,620 61
Debts due and not paid	358,345 43	442,261 93	800,607 36
Amount of suspended paper considered bad or doubtful	83,306 11	92,230 07	175,536 18
Amount loaned on pledges of stock in the bank	329,186 72	295,586 68	624,773 40

CONNECTICUT.—F 1.

Report of the bank commissioners to the general assembly, May session, 1860.

To the honorable the general assembly of the State of Connecticut:

Section 246, chapter xv. of Revised Statutes, makes it the duty of the bank commissioners to report annually to the legislature the condition of the several banks, savings banks, and savings and building associations in this State.

In obedience to this requirement we beg leave to submit to your honorable body the following report:

There are at the present time in this State seventy-three banks of discount, and one branch, with an aggregate capital of $21,626,167, holding deposits to the amount of $5,463,540, and having a circulation of $7,703,996, with a specie reserve in vault of $950,138, and the further sum of $2,935,054 in specie funds deposited in the cities of New York and Boston on call; showing a degree of strength and stability seldom attained by the banking institutions of any State in the Union.

By reference to the tabular statements hereunto annexed, it will be seen that the united capital of the two classes of banking institutions of the State (the discount and savings banks) amount to within a fraction of $40,000,000. It is a fact worthy of note, that while the State of Connecticut stands in the scale of States the twenty-second, in point of population, it ranks as the fifth in its amount of banking capital—New York, Massachusetts, Pennsylvania and Louisiana, exceeding only in point of discount bank capital, while New York and Massachusetts alone, exceed in the amount of discount and savings bank capital combined; a fact which, when taken in connexion with the large amount of individual capital invested in our various manufacturing and other interests, shows conclusively that Connecticut is second to no State of the Union in comparative wealth, prosperity of its inhabitants, and strength and stability of its banking institutions.

The commissioners have, during the past year, visited and made rigid personal examinations into the condition of all the banks in this State, with a determination to leave nothing undone that would tend to improve and strengthen the institutions under their care; to keep them in close and strict compliance with all the provisions of the law, in order that they might furnish a safe and sound currency for the public; also to see that their obligations to their stockholders were performed with fidelity.

The few unsound and corruptly managed banks of this State, which have to some extent heretofore impaired the confidence of the public in our banking institutions, have within the last three years been placed beyond the power of further defrauding the public. The legislature having wisely repealed their charters, the only purpose they can now serve is to become beacons of warning to other banks not to depart in the slightest degree from the strict rules of integrity in the transaction of their business.