#648

Abstract exhibiting the condition of the Banks in Rhode Island, September 21, 1850.

[The circular of the Secretary requiring returns from the banks, in compliance with the act of June, 1849, was issued on the 25th day of September, 1850, and had reference to their condition on Saturday, the 21st day of the same month.]

	PROVIDENCE.				
	American.	Arcade.	Blackstone Canal.	City Bank.	Commercial.
DUE FROM THE BANKS.					
Capital stock actually paid in	$638,900 00	$500,000 00	$500,000 00	$200,000 00	$400,000 00
Bills in circulation	63,401 00	59,572 00	109,800 00	51,954 25	48,105 00
Deposites on interest	7,402 00	.....	.....	3,771 72	2,065 75
Deposites not on interest	27,233 94	72,458 76	114,019 47	13,808 68	69,158 91
Debts due to other banks	2,915 23	15,228 07	25,358 39	1,069 10	.....
Dividends unpaid	.....	.....	1,055 75	6 50	.....
Net profits on hand	28,371 28	18,593 49	35,618 97	24,594 32	18,727 89
Total amount of liabilities	768,223 45	665,852 32	785,852 58	295,204 58	538,057 55
RESOURCES OF THE BANKS.					
Debts due from directors	9,020 00	500 00	15,600 00	11,122 00	11,000 00
Debts due from other stockholders	37,726 00	37,859 00	9,656 00	35,737 40	19,175 00
Debts due from all others	663,489 52	597,784 46	692,870 60	196,011 91	490,538 54
Specie actually in bank	9,526 43	9,800 67	2,500 00	3,884 25	4,476 58
Bills of other banks	5,173 82	6,343 24	48,185 73	2,319 18	893 00
Deposites in other banks	5,968 09	6,564 95	2,415 25	402 84	12,034 43
Amount of its own stock held by the bank	.....	.....	.....	30,580 00	.....
Amount and description of stock in other banks, and of other stocks owned by the bank	37,319 59	7,000 00	.....	.....	.....
Real estate	.....	.....	14,625 00	15,147 00	.....
Other property	.....	.....	.....	.....	.....
Total amount of resources	768,223 45	665,852 32	785,852 58	295,204 58	538,057 55
Bills in circulation of denominations under five dollars	30,045 00	25,555 00	36,000 72	24,824 25	18,990 00
Increase of capital since last returns	83,300 00	.....	50,000 00	.....	27,050 00
Par value of shares	50 00	50 00	25 00	50 00	50 00
Date, rate per cent., and amount of dividend	May 7, 1850, 7 per cent. per annum, 19,099 50	July 6, 1850, 3½ per cent. for 6 months, 17,500 00	July 6, 1850, 6 per cent. per annum, 14,610 75	July 2, 1850, 4 per cent. per annum, 3,410 00	July 15, 1850, 8 per cent. per annum, 16,000 00
Amount of suspended paper considered bad or doubtful	130 00	.....	1,200 00	619 00	.....
Reserved profits at the time of the last dividend	10,743 99	10,886 77	25,000 00	753 16	.....
Amount loaned on pledges of stock in the bank	1,500 00	.....	3,170 00	23,355 41	18,275 00
Amount and description of stock held as collateral security for loans	.....	.....	.....	.....	.....
Debts due and not paid	980 00	.....	2,708 75	28,583 04	.....
Largest indebtedness of any one person or firm	36,529 00	19,000 00	22,718 00	11,064 04	19,000 00

Abstract exhibiting the condition of the Banks in Rhode Island—Continued.

	PROVIDENCE.				
	Eagle.	Exchange.	Globe.	High Street.	Manufacturers'.
DUE FROM THE BANKS.					
Capital stock actually paid in	$442,350 00	$500,000 00	$428,000 00	$120,000 00	$500,000 00
Bills in circulation	40,581 50	51,400 00	59,165 00	46,877 00	51,356 00
Deposites on interest	.....	.....	5,574 38	.....	7,800 00
Deposites not on interest	25,803 12	38,611 99	33,085 13	29,953 83	50,729 59
Debts due to other banks	20,904 78	19,612 50	16,677 70	.....	4,706 40
Dividends unpaid	.....	.....	.....	238 00	791 00
Net profits on hand	12,581 46	29,116 59	21,669 27	5,999 75	32,830 71
Total amount of liabilities	542,220 86	638,741 08	564,171 48	203,068 58	648,213 70
RESOURCES OF THE BANKS.					
Debts due from directors	13,479 64	11,050 00	21,000 00	14,598 00	7,865 00
Debts due from other stockholders	8,435 00	7,816 25	13,532 98	325 00	10,100 00
Debts due from all others	512,838 24	547,511 20	516,556 67	172,410 89	602,550 67
Specie actually in bank	3,186 67	13,447 09	8,900 05	4,301 69	12,278 51
Bills of other banks	3,881 31	7,912 65	4,074 78	2,882 19	3,004 00
Deposites in other banks	.....	1,003 89	107 00	3,950 81	10,100 00
Amount of its own stock held by the bank	400 00	.....	.....	.....	.....
Amount and description of stock in other banks, and of other stocks owned by the bank	.....	.....	.....	.....	.....
Real estate	.....	50,000 00	.....	4,600 00	2,315 52
Other property	.....	.....	.....	.....	.....
Total amount of resources	542,220 86	638,741 08	564,171 48	203,068 58	648,213 70
Bills in circulation of denominations under five dollars	26,706 50	.....	* 9,513 00	† 13,897 00	22,538 00
Increase of capital since last return	41,350 00	.....	17,400 00	.....	.....
Par value of shares	50 00	50 00	50 00	50 00	100 00
Date, rate per cent., and amount of dividend	May 15, 1850, 3½ per cent. for 6 months, 14,526 75	July, 1, 1850, 7 per cent. per annum, 17,000 00	May 10, 1850, 7 per cent. per annum, 14,407 75	Aug. 3, 1850, 8 per cent. per annum, 4,800 00	April 4, 1850, 7 per cent. per annum, 17,500 00
Amount of suspended paper considered bad or doubtful	.....	300 00	.....	1,200 00	.....
Reserved profits at the time of the last dividend	2,947 80	19,615 36	8,198 76	4,419 65	17,172 93
Amount loaned on pledges of stock in the bank	9,235 00	650 00	9,190 00	.....	14,350 00
Amount and description of stock held as collateral security for loans	.....	.....	.....	.....	.....
Debts due and not paid	2,120 00	2,962 47	400 89	3,438 90	1,839 43
Largest indebtedness of any one person or firm	25,500 00	56,900 00	93,000 00	8,000 00	28,500 00

* October 7. † October 10.

Abstract exhibiting the condition of the Banks in Rhode Island—Continued.

	PROVIDENCE.				
	Mechanics'.	Merchants'.	National.	North America.	Pawtuxet.
DUE FROM THE BANKS.					
Capital stock actually paid in	$500,000 00	$500,000 00	$120,000 00	$500,000 00	$143,550 00
Bills in circulation	62,472 00	26,615 00	116,881 75	58,213 00	48,186 00
Deposites on interest	3,000 00	100 00	19,675 41	10,000 00	1,030 00
Deposites not on interest	24,931 69	35,542 27	79,869 11	39,248 86	10,598 68
Debts due to other banks	43,300 19	350,144 44	1,058 71	2,307 33	.....
Dividends unpaid	1,489 25	2,834 00	.....	1,301 25	1,330 50
Net profits on hand	17,516 07	28,052 57	7,910 78	15,499 46	12,978 34
Total amount of liabilities	652,709 20	943,288 28	345,395 76	626,569 90	217,673 52
RESOURCES OF THE BANKS.					
Debts due from directors	7,900 00	9,250 00	3,100 00	12,400 00	7,054 77
Debts due from other stockholders	33,465 30	675 00	2,500 00	17,275 00	1,780 00
Debts due from all others	576,621 61	606,103 71	227,532 73	*568,827 48	200,781 55
Specie actually in bank	4,326 97	17,184 13	10,016 24	11,054 07	2,876 83
Bills of other banks	3,876 29	206,864 33	68,933 44	14,369 97	3,271 00
Deposites in other banks	3,824 88	75,011 11	33,313 35	2,643 38	1,009 37
Amount of its own stock held by the bank	.....	.....	.....	.....	.....
Amount and description of stock in other banks, and of other stocks owned by the banks	.....	.....	.....	.....	900 00
Real estate	20,000 00	28,200 00	.....	.....	.....
Other property	2,694 15	.....	.....	.....	.....
Total amount of resources	652,709 20	943,288 98	345,395 76	626,569 90	217,673 52
Bills in circulation of denominations under five dollars	19,908 00	5,385 00	73,356 75	17,543 00	18,912 00
Increase of capital since last return	.....	.....	.....	75,000 00	13,700 00
Par value of shares	50 00	50 00	†100 00	50 00	50 00
Date, rate per cent., and amount of dividend	June 29, 1850, 7 per cent. per annum, 17,500 00	May 9, 1850, 3½ per cent. for 6 mos., 17,500 00	July, 1850, 10 per cent. per annum, 6,000 00	July, 1850, 7 per cent. per annum, 16,805 25	Aug. 6, 1850, 8 per cent. per annum, 5,528 00
Amount of suspended paper considered bad or doubtful	1,458 00	296 77	.....	250 00	.....
Reserved profits at the time of the last dividend	8,996 86	13,434 05	4,112 03	6,900 00	10,000 00
Amount loaned on pledges of stock in the bank	1,900 00	5,475 00	2,200 00	12,525 00	8,834 77
Amount and description of stock held as collateral security for loans	.....	.....	.....	.....	.....
Debts due and not paid	2,133 00	33,439 82	4,612 50	2,218 84	3,071 45
Largest indebtedness of any one person or firm	28,632 00	61,500 00	15,000 00	37,700 00	10,000 00

* Including $5,348 04 due from the State on account. † Actually paid in.

Abstract exhibiting the condition of the Banks in Rhode Island—Continued.

	PROVIDENCE.				
	Phenix.	Providence.	Roger Williams.	State.	Traders'.
DUE FROM THE BANKS.					
Capital actually paid in	$200,000 00	$500,000 00	$499,950 00	$73,060 00	$200,000 00
Bills in circulation	77,401 00	130,100 00	71,680 00	39,795 00	53,696 00
Deposites on interest	2,156 00	20,000 00	.....	.....	.....
Deposites not on interest	48,566 78	51,399 36	94,725 58	24,123 68	27,487 59
Debts due to other banks	2,162 43	22,001 21	17,940 05	3,924 40	2,322 50
Dividends unpaid	.....	.....	7,561 50	.....	834 50
Net profits on hand	22,094 73	*138,763 76	41,342 88	2,380 55	11,589 28
Total amount of liabilities	352,370 94	862,264 33	733,200 01	143,283 63	295,929 87
RESOURCES OF THE BANKS.					
Debts due from directors	18,400 00	.....	7,000 00	4,750 00	11,873 00
Debts due from other stockholders	4,700 00	19,200 00	300 00	7,050 00	4,806 00
Debts due from all others	295,485 79	789,382 52	663,318 30	125,190 11	271,077 86
Specie actually in bank	2,839 29	27,902 65	18,883 86	2,395 73	2,016 69
Bills of other banks	3,731 99	5,251 46	14,498 73	3,860 74	4,829 26
Deposites in other banks	10,658 08	6,527 70	15,199 12	37 05	976 92
Amount of its own stock held by the bank	.....	.....	.....	.....	.....
Amount and description of stock in other banks, and of other stocks owned by the bank	.....	.....	.....	.....	.....
Real estate	13,619 55	14,000 00	14,000 00	.....	.....
Other property	2,936 24	.....	.....	.....	350 14
Total amount of resources	352,370 94	862,264 33	733,200 01	143,283 63	295,929 87
Bills in circulation of denominations under five dollars	†30,336 00	50,550 00	25,984 00	13,195 00	‡18,108 00
Increase of capital since last return	.....	.....	.....	.....	.....
Par value of shares	50 00	400 00	75 00	50 00	50 00
Date, rate per cent., and amount of dividend	May 20, 1850, 3½ per cent. for 6 months, 7,000 00	April 2, 1850, 8 per cent. per annum, 20,000 00	Sept. 5, 1850, 3½ per cent. for 6 months, 17,499 13	.....	June, 1850, 8 per cent. per annum, 8,000 00
Amount of suspended paper considered bad or doubtful	115 00	.....	.....	.....	6,139 23
Reserved profits at the time of the last dividend	17,560 50	113,376 95	39,302 96	.....	5,873 00
Amount loaned on pledges of stock in the bank	1,850 00	7,200 00	300 00	200 00	
Amount and description of stock held as collateral security for loans	.....	.....	.....	.....	290 80
Debts due and not paid	1,805 00	.....	.....	.....	11,781 81
Largest indebtedness of any one person or firm	17,534 93	88,000 00	39,875 00	6,000 00	

* $20,000 of this amount to be paid out as dividends October 1.
† September 28.
‡ September 27.

Abstract exhibiting the condition of the Banks in Rhode Island—Continued.

	PROVIDENCE.			NEWPORT.	
	Union.	Weybosset.	Smithfield Lime Rock.	Merchants'.	N. E. Commercial.
DUE FROM THE BANKS.					
Capital stock actually paid in	$500,000 00	$400,000 00	$100,100 00	$100,000 00	$75,000 00
Bills in circulation	52,000 00	46,462 25	33,288 00	36,130 00	30,461 00
Deposites on interest	.....	7,053 39	.....	.....	.....
Deposites not on interest	21,117 36	34,391 13	14,525 53	29,059 89	38,558 77
Debts due to other banks	37,358 34	17,037 75	3,301 52	868 36	.....
Dividends unpaid	1,274 00	2,248 50	.....	318 00	191 75
Net profits on hand	16,988 65	4,131 82	2,052 85	10,811 66	3,539 68
Total amount of liabilities	628,776 35	511,324 84	153,267 90	177,187 91	147,751 20
RESOURCES OF THE BANKS.					
Debts due from directors	5,300 00	3,150 00	1,803 00	13,400 00	8,200 00
Debts due from other stockholders	2,896 00	26,963 76	4,587 00	8,550 37	5,665 00
Debts due from all others	583,974 48	468,736 84	140,477 94	107,594 23	91,377 22
Specie actually in bank	10,300 00	5,723 76	1,403 24	3,055 27	2,469 14

Bills of other banks	14,356 83	4,195 55	2,896 72	11,513 39	5,801 87
Deposites in other banks	469 04	2,554 93	.....	13,439 95	30,342 10
Amount of its own stock held by the bank	.....	.....	100 00	5,900 00	950 00
Amount and description of stock in other banks, and of other stocks owned by the bank	.....	.....	.....	10,000 00 3,734 70	..... 2,945 87
Real estate	11,480 00	.....	2,000 00	.....	.....
Other property	.....	.....	.....	.....	.....
Total amount of resources	628,776 35	511,324 84	153,267 90	177,187 91	147,751 20
Bills in circulation of denominations under five dollars	29,930 00	11,272 25	*11,127 00	14,338 00	5,696 00
Increase of capital since last return	.....	54,250 00	.....	.....	.....
Par value of shares	50 00	50 00	50 00	100 00	50 00
Date, rate per cent., and amount of dividend	June 29, 1850, 7 per cent. per annum, 17,500 00	Aug. 6, 1850, 7 per cent. per annum, 13,125 00	.....	April 3, 1850, 3 per cent. for 6 mos., 3,000 00	July 1, 1850, 7 per cent. per annum, 2,625 00
Amount of suspended paper considered bad or doubtful	6,001 77	90 00	18,849 76	10,479 87	.....
Reserved profits at the time of the last dividend	10,700 00	5,636 71	49	7,460 00	1,571 86
Amount loaned on pledges of stock in the bank	4,365 00	24,010 00	4,877 00	8,540 00	5,790 00
Amount and description of stock held as collateral security for loans	.....	.....	.....	.....	.....
Debts due and not paid	.....	90 00	20,306 98	11,885 24	2,411 25
Largest indebtedness of any one person or firm	39,582 00	22,178 00	19,200 00	11,574 00	46,000 00

* September 27.

Abstract exhibiting the condition of the Banks in Rhode Island—Continued.

	NEWPORT.				
	Newport.	Newport Exchange.	Rhode Island Union.	Rhode Island.	Traders'.
DUE FROM THE BANKS.					
Capital stock actually paid in	$120,000 00	$60,000 00	$165,000 00	$100,000 00	$60,000 00
Bills in circulation	37,802 00	17,791 00	30,421 00	23,627 00	38,915 50
Deposites on interest	.....	.....	.....	13,773 90	1,853 17
Deposites not on interest	15,153 64	24,490 51	27,945 63	26,326 57	35,464 38
Debts due to other banks	1,593 72	472 72	552 90	1,432 72	656 06
Dividends unpaid	466 20	.....	930 50	549 00	73 20
Net profits on hand	6,073 77	2,496 75	8,661 91	1,905 82	3,710 24
Total amount of liabilities	181,089 33	105,250 98	233,511 94	167,615 01	140,672 55
RESOURCES OF THE BANKS.					
Debts due from directors	7,800 00	3,953 00	13,725 00	14,682 69	4,815 00
Debts due from other stockholders	7,276 00	4,027 00	8,244 85	5,932 13	2,446 00
Debts due from all others	139,055 48	66,720 74	169,926 25	113,961 27	11 7,716 10
Specie actually in bank	4,268 46	3,018 14	7,313 37	2,794 56	3,568 32
Bills of other banks	4,320 51	5,114 88	8,105 38	1,862 47	4,593 77

Deposites in other banks	1,622 72	7,498 73	17,337 02	6,944 89	7,533 36
Amount of its own stock held by the bank	.....	4,900 00	.....	3,000 00	.....
Amount and description of stock in other banks, and of other stocks owned by the bank	6,340 00	10,000 00	.....	12,428 00	.....
Real estate	10,406 16	.....	8,567 63	3,500 00	.....
Other property	.....	18 49	292 44	2,509 00	.....
Total amount of resources	181,089 33	105,250 98	233,511 94	167,615 01	140,672 55
Bills in circulation of denominations under five dollars	8,660 00	2,946 00	9,551 00	10,270 00	6,792 50
Increase of capital since last return	.....	.....	.....	.....	.....
Par value of shares	60 00	50 00	95 00	100 00	40 00
Date, rate per cent., and amount of dividend	July 1, 1850, 7 per cent. per annum, 4,200 00	May 6, 1846, 6 per cent. per annum, 3,552 00	July 1, 1850, 6¾ per ct. per annum, 5,211 00	July, 1850, 6 per cent. per annum, 3,000 00	July 1, 1850, 3 per cent. for 6 months, 1,800 00
Amount of suspended paper considered bad or doubtful	1,549 81	3,578 21	8,477 00	77 23	1,857 00
Reserved profits at the time of the last dividend	3,722 25	3,276 61	5,771 94	174 80	1,402 09
Amount loaned on pledges of stock in the bank	15,076 00	6,033 00	3,500 00	11,360 82	.....
Amount and description of stock held as collateral security for loans	3,700 00	.....	6,500 00	5,032 35	*5,500 00
Debts due and not paid	.....	5,134 88	9,055 47	3,721 35	12,086 30
Largest indebtedness of any one person or firm	27,700 00	4,700 00	16,000 00	46,292 37	10,000 00

* See Appendix.

Abstract exhibiting the condition of the Banks in Rhode Island—Continued.

	BRISTOL.				WARREN.
	Bristol.	Commercial.	Eagle.	Freemen's.	Hope.
DUE FROM THE BANKS.					
Capital stock actually paid in	$150,000 00	$52,500 00	$50,000 00	$65,000 00	$125,000 00
Bills in circulation	15,980 00	26,798 00	28,825 00	30,992 00	26,254 00
Deposites on interest	.....	.....	.....	.....	.....
Deposites not on interest	5,571 42	5,236 25	2,100 16	15,077 37	11,327 97
Debts due to other banks	352 27	357 50	.....	848 64	962 21
Dividends unpaid	142 00	105 00	96 25	142 00	.....
Net profits on hand	1,574 56	2,690 59	4,786 09	1,589 85	14,085 38
Total amount of liabilities	173,620 25	87,687 34	85,807 50	113,649 86	177,629 56
RESOURCES OF THE BANKS.					
Debts due from directors	77,995 10	4,932 55	3,125 00	12,027 10	5,460 33
Debts due from other stockholders	12,463 00	1,400 00	26,950 00	6,875 22	5,229 00
Debts due from all others	61,698 07	48,198 83	* 43,630 34	69,556 13	156,430 49
Specie actually in bank	446 85	1,388 51	1,015 26	1,600 29	1,512 10
Bills of other banks	.....	2,497 00	4,354 00	1,837 50	812 00
Deposites in other banks	10,600 00	6,863 22	6,732 90	18,753 62	8,185 64
Amount of its own stock held by the bank	5,300 00	525 00	.....	.....	.....
Amount and description of stock in other banks	600 00	8,233 33	.....	.....	.....

Real estate	4,517 23	13,648 90	.....	3,000 00	.....
Other property	.....	.....	.....	.....	.....
Total amount of resources	173,620 25	87,687 34	85,807 50	113,649 86	177,629 56
Bills in circulation of denominations under five dollars	.....	† 14,314 00	‡ 15,837 00	.....	§ 7,519 00
Increase of capital since last return	.....	.....	.....	.....	.....
Par value of shares	100 00	35 00	25 00	20 00	100 00
Date, rate per cent., and amount of dividend	July 1, 1850, 3 per cent. for 6 months, 4,500 00	April 3, 1850, 3 per cent. for 6 months, 1,575 00	July 15, 1850, 8 per cent. for 6 months, 4,000 00	July, 1850, 4 per cent. for 6 months, 2,600 00	Aug. 1, 1850, 3½ per cent. for 6 months, 4,375 50
Amount of suspended paper considered bad or doubtful	4,250 00	.....	.....	.....	563 20
Reserved profits at the time of the last dividend	109 00	804 91	4,267 67	354 21	12,314 95
Amount loaned on pledges of stock in the bank	25,835 00	2,300 00	17,225 00	6,508 10	8,449 00
Amount and description of stock held as collateral security for loans	.....	.....	.....	2,000 00	.....
Debts due and not paid	16,812 16	2,853 00	3,180 00	12,321 43	4,241 01
Largest indebtedness of any one person or firm	58,644 00	3,600 00	33,676 06	7,627 52	18,940 00

* Of which, in New York on interest, $6,726 06.
† September 23.
‡ September 30.
§ September 27.

Abstract exhibiting the condition of the Banks in Rhode Island—Continued.

	WARREN.	TIVERTON.	NORTH PROVIDENCE.		
	Warren.	Fall River Union.	N. E. Pacific.	North Providence.	People's.
DUE FROM THE BANKS.					
Capital stock actually paid in	$150,000 00	$199,812 50	$127,900 00	$106,300 00	$75,000 00
Bills in circulation	37,929 25	72,684 00	45,243 75	30,255 00	47,398 00
Deposites on interest	.....	19,667 25	.....	.....	.....
Deposites not on interest	21,395 33	23,670 89	14,398 32	9,791 83	27,893 68
Debts due to other banks	2,197 00	10,363 54	4,293 35	403 24	.....
Dividends unpaid	.....	776 00	531 25	.....	.....
Net profits on hand	8,861 47	18,544 33	7,294 32	4,911 33	4,489 36
Total amount of liabilities	220,383 05	345,518 51	199,660 99	151,661 40	154,781 04
RESOURCES OF THE BANKS.					
Debts due from directors	21,245 66	30,540 00	11,718 09	21,801 14	7,687 59
Debts due from other stockholders	29,985 38	12,294 22	775 00	2,740 00	2,794 74
Debts due from all others	155,395 74	270,046 51	168,070 45	115,176 95	122,797 27
Specie actually in bank	2,314 09	5,190 15	2,845 54	2,800 15	3,371 43
Bills of other banks	2,300 26	2,711 44	8,606 48	7,845 00	5,904 94
Deposites in other banks	2,741 92	18,236 19	5,168 46	498 16	12,225 07
Amount of its own stock held by the bank	.....	.....	.....	.....	.....
Amount and description of stock in other banks, and of other stocks owned by the bank	3,400 00	.....	.....	.....	.....
Real estate	3,000 00	6,500 00	2,476 97	.....	.....
Other property	.....	.....	.....	800 00	.....
Total amount of resources	220,383 05	345,518 51	199,660 99	151,661 40	154,781 04
Bills in circulation of denominations under five dollars	9,864 25	15,429 00	16,893 75	7,900 00	21,158 00
Increase of capital since last return	13,150 00	.....	9,350 00	1,700 00	21,950 00
Par value of shares	50 00	100 00	50 00	50 00	50 00
Date, rate per cent., and amount of dividend	July 1, 1850, 8 per ct. per annum, 6,000 00	July 5, 1850, 7 per ct. per annum, 7,000 00	July 2, 1850, 7 per ct. per annum, 4,473 00	June 27, 1850, 7 per ct. per annum, 3,675 00	July 1, 1850, 8 per ct. per annum, *2,540 00
Amount of suspended paper considered bad or doubtful	.....	6,000 00	.....	291 97	.....
Reserved profits at the time of the last dividend	5,493 03	14,300 00	4,834 00	3,196 03	1,859 96
Amount loaned on pledges of stock in the bank	22,497 00	18,669 22	225 00	.....	.....
Amount and description of stock held as collateral security for loans	.....	.....	.....	.....	.....
Debts due and not paid	4,819 59	17,626 52	6,941 93	661 39	1,100 00
Largest indebtedness of any one person or firm	9,870 00	25,000 00	14,000 00	12,825 72	5,787 59

* On capital of $63,500.

Abstract exhibiting the condition of the Banks in Rhode Island—Continued.

	SMITHFIELD.				CRANSTON.
	Globe.	Smithfield Exchange.	Smithfield Union.	Village.	Cranston.
DUE FROM THE BANKS.					
Capital stock actually paid in	$88,775 00	$45,000 00	$68,350 00	$60,000 00	$25,000 00
Bills in circulation	42,287 00	41,269 00	20,352 00	15,333 00	9,112 00
Deposites on interest	.....	548 97	.....	.....	6,500 00
Deposites not on interest	5,549 06	4,646 40	1,957 13	1,895 79	4,418 12
Debts due to other banks	.....	2,448 86	192 15	.....	.....
Dividends unpaid	824 63	200 00	837 85	115 50	177 00
Net profits on hand	3,012 66	1,497 00	2,836 08	2,138 86	844 02
Total amount of liabilities	140,448 35	95,610 63	94,525 21	79,483 15	46,051 14
RESOURCES OF THE BANKS.					
Debts due from directors	4,120 00	10,412 00	1,050 00	4,100 00	1,750 00
Debts due from other stockholders	9,809 00	400 00	725 00	1,225 00	230 00
Debts due from all others	117,659 44	63,978 00	89,123 15	65,640 00	33,904 42
Specie actually in bank	2,260 01	1,799 63	2,064 40	2,594 47	2,157 47
Bills of other banks	981 00	21 00	200 00	20 00	663 00
Deposites in other banks	3,672 36	9,000 00	882 66	5,903 40	3,676 25
Amount of its own stock held by the bank	.....	.....	.....	.....	.....
Amount and description of stock in other banks, and of other stocks owned by the bank	1,946 54	10,000 00	480 00	.....	3,000 00
Real estate	.....	.....	.....	.....	.....
Other property	.....	.....	.....	.....	670 00
Total amount of resources	140,448 35	95,610 63	94,525 21	79,483 15	46,051 14
Bills in circulation of denominations under five dollars	*13,430 00	.....	†5,216 00	‡6,497 00	§2,286 00
Increase of capital since last return	13,775 00	.....	8,350 00	.....	.....
Par value of shares	.....	40 00	50 00	50 00	25 00
Date, rate per cent., and amount of dividend	Aug. 7, 1850, 8 per cent. per annum, 3,497 00	July 1, 1850, 3 per cent. for 6 months, 1,350 00	Aug. 19, 1850, 7 per cent. per annum, 2,362 50	May 6, 1850, 6 per cent. per annum, 1,800 00	July 1, 1850, 6 per cent. per annum, 750 00
Amount of suspended paper considered bad or doubtful	.....	810 00	1,500 00	.....	258 11
Reserved profits at the time of the last dividend	1,544 44	935 57	2,331 34	876 48	172 38
Amount loaned on pledges of stock in the bank	.....	798 00	.....	.....	475 00
Amount and description of stock held as collateral security for loans	.....	.....	.....	.....	.....
Debts due and not paid	.....	1,085 00	.....	575 00	4,293 11
Largest indebtedness of any one person or firm	10,600 00	9,125 00	21,000 00	12,500 00	8,775 00

* September 25. † September 28. ‡ October 2. § September 27.

Abstract exhibiting the condition of the Banks in Rhode Island—Continued.

	CUMBERLAND.		SCITUATE.	FOSTER.	GLOCKSTER.
	Cumberland.	Woonsocket Falls.	Citizens' Union.	Mount Vernon.	Franklin.
DUE FROM THE BANKS.					
Capital stock actually paid in	$100,000 00	$125,000 00	$40,000 00	$60 000 00	$38,000 00
Bills in circulation	53,847 00	43,065 75	17,514 00	18,882 00	21,283 00
Deposites on interest	.....	.....	63 09	.....	763 81
Deposites not on interest	10,741 12	8,036 04	2,891 11	575 00	2,037 29
Debts due to other banks	.....	4,540 50	609 59	3,000 00	.....
Dividends unpaid	.....	.....	143 25	659 52	.....
Net profits on hand	7,195 21	5,955 11	1,649 95	464 07	2,643 74
Total amount of liabilities	171,783 33	186,597 40	62,870 99	83,580 59	64,727 84
RESOURCES OF THE BANKS.					
Debts due from directors	11,415 14	11,213 16	1,804 00	4,404 00	10,772 46
Debts due from other stockholders	2,031 59	8,993 03	1,233 89	8,035 00	516 65
Debts due from all others	143,426 22	150,779 95	28,532 59	51,712 49	45,838 47
Specie actually in bank	3,560 00	4,159 97	3,172 03	2,161 59	2,703 70
Bills of other banks	2,481 51	3,731 29	225 00	170 00	656 78
Deposites in other banks	6,868 87	3,000 00	3,000 00	1,255 51	874 15
Amount of its own stock held by the bank	.....	.....	16,003 48	1,392 00	1,295 00

Amount and description of stock in other banks, and of other stocks owned by the banks	.....	.....	8,000 00	10,000 00	.....
Real estate	2,000 00	4,720 00	.....	4,450 00	2,070 63
Other property	.....	.....	900 00	.....	.....
Total amount of resources	171,783 33	186,597 40	62,870 99	83,580 59	64,727 84
Bills in circulation of denominations under five dollars	14,542 00	.....	4,000 00	*6,000 00	†5,594 00
Increase of capital since last return	25,000 00	.....	.....	.....	.....
Par value of shares	50 00	50 00	25 00	16 00	38 00
Date, rate per cent., and amount of dividend	March 4, 1850, $5 per share, 7,500 00	April 3, 1850, 3½ per cent. for 6 months, 4,375 00	July 1, 1850, 6 per cent. per annum, 1,200 00	Sept. 2, 1850, 2 per cent. for 6 months, 1,200 00	April 1, 1850, 8 per cent. per annum, 1,520 00
Amount of suspended paper considered bad or doubtful	.....	500 00	1,278 53	12,666 43	623 00
Reserved profits at the time of the last dividend	474 78	2,008 52	1,281 73	250 00	982 16
Amount loaned on pledges of stock in the bank	.....	.....	1,363 89	2,774 00	11,289 11
Amount and description of stock held as collateral security for loans	.....	.....	.....	.....	.....
Debts due and not paid	.....	.....	2,230 72	10,677 41	8,058 00
Largest indebtedness of any one person or firm	14,400 00	16,500 00	3,000 00	4,500 00	9,100 00

* Estimated. † October 8.

Abstract exhibiting the condition of the Banks in Rhode Island—Continued.

	WARWICK.		EAST GREENWICH.	COVENTRY.	
	Centreville.	Warwick.	Rhode Island Central.	Coventry.	Kent.
DUE FROM THE BANKS.					
Capital stock actually paid in	$50,000 00	$25,000 00	$81,960 00	$15,160 00	$40,000 00
Bills in circulation	24,380 00	8,186 00	24,712 00	14,965 00	15,157 00
Deposites on interest	.....	.....	.....	.....	.....
Deposites not on interest	5,379 57	3,618 36	7,369 85	2,605 13	2,387 22
Debts due to other banks	.....	.....	.....	.....	572 65
Dividends unpaid	301 00	.....	1,851 95	.....	36 00
Net profits on hand	1,361 83	580 66	367 03	570 89	2,443 65
Total amount of liabilities	81,422 40	37,385 02	116,260 83	33,301 02	60,596 52
RESOURCES OF THE BANKS.					
Debts due from directors	620 00	1,650 00	6,190 00	.....	426 00
Debts due from other stockholders	775 00	190 00	4,350 00	2,325 82	1,486 12
Debts due from all others	52,943 31	28,070 24	95,905 63	25,113 68	54,826 10
Specie actually in bank	5,074 94	1,737 29	2,367 46	819 39	2,290 30
Bills of other banks	507 00	500 00	530 00	1,687 85	688 00

Deposites in other banks	8,472 18	3,907 49	645 84	2,640 53	82 24
Amount of its own stock held by the bank	.....	500 00	.....	.....	.....
Amount and description of stock in other banks, and of other stocks owned by the bank	10,000 00	530 00	.....	.....	.....
Real estate	3,029 97	.....	6,053 90	.....	.....
Other property	.....	500 00	218 00	713 75	797 76
Total amount of resources	81,422 40	37,385 02	116,260 83	33,301 02	60,596 52
Bills in circulation of denominations under five dollars	.....	3,536 00	4,319 00	*6,724 00	†4,529 00
Increase of capital since last return	.....	.....	.....	‡ 50 00	.....
Par value of shares	50 00	25 00	15 00	.....	40 00
Date, rate per cent., and amount of dividend	July 5, 1850, 7 per cent. per annum, 1,750 00	July 23, 1850, 6 per cent. per annum, 750 00	3 per cent. for 6 months, 2,458 80		May 5, 1850, 4 per cent. for 6 months, 1,600 00
Amount of suspended paper considered bad or doubtful	870 00	270 00	6,000 00	.....	.....
Reserved profits at the time of the last dividend	427 51	27 85	307 68	.....	1,485 43
Amount loaned on pledges of stock in the bank	1,395 00	1,680 00	1,988 00	.....	1,512 12
Amount and description of stock held as collateral security for loans	.....	.....	.....	.....	.....
Debts due and not paid	9,128 13	4,450 10	8,500 00	.....	4,763 00
Largest indebtedness of any one person or firm	7,113 00	4,800 00	18,000 00	6,105 60	7,600 00

* October 3, 1850. † September 28. ‡ Commenced business July 15, 1850.

Abstract exhibiting the condition of the Banks in Rhode Island—Continued.

	EXETER.	NORTH KINGSTOWN.		SOUTH KINGSTOWN.	
	Exeter.	Narragansett.	North Kingstown.	Landholders'.	Wakefield.
DUE FROM THE BANKS.					
Capital stock actually paid in	$21,330 00	$50,000 00	$75,000 00	$150,000 00	$50,000 00
Bills in circulation	16,399 00	27,547 00	45,148 00	26,355 00	14,920 00
Deposites on interest	.....	.....	.....	5,975 00	.....
Deposites not on interest	50 00	23,622 81	11,589 61	4,204 52	6,766 19
Debts due to other banks	.....	247 60	.....	1,108 09	.....
Dividends unpaid	1,812 00	158 00	260 00	565 00	.....
Net profits on hand	286 27	10,075 54	3,658 97	9,419 00	4,073 23
Total amount of liabilities	39,827 77	111,650 95	135,656 58	197,626 61	75,759 42
RESOURCES OF THE BANKS.					
Debts due from directors	1,440 90	2,700 00	4,946 00	20,083 00	8,855 25
Debts due from other stockholders	2,111 00	1,530 00	1,400 00	32,637 00	260 00
Debts due from all others	27,868 66	97,381 60	123,716 11	139,913 77	56,488 90
Specie actually in bank	2,348 44	4,027 41	2,142 21	1,963 84	2,839 73
Bills of other banks	1,591 00	704 00	2,472 45	29 00	595 00
Deposites in other banks	2,406 73	3,580 27	71 81	.....	3,220 54
Amount of its own stock held by the bank	.....	.....	.....	.....	.....
Amount and description of stock in other banks, and of other stocks owned by the bank	2,000 00	.....	.....	3,000 00	2,000 00
Real estate	.....	1,727 67	908 00	.....	1,500 00
Other property	61 04	.....	.....	.....	.....
Total amount of resources	39,827 77	111,650 95	135,656 58	197,626 61	75,759 42
Bills in circulation of denominations under five dollars	*5,000 00	11,887 00	†16,290 00	‡12,026 00	5,210 00
Increase of capital since last return	.....	.....	.....	50,000 00	.....
Par value of shares	18 00	50 00	50 00	50 00	50 00
Date, rate per cent., and amount of dividend	Sept. 2, 1850, 8 per cent, per annum, 1,706 40	Mar. 27, 1850, 8 per cent. per annum, 2,000 00	Aug. 5, 1850, 8 per cent. per annum, 3,000 00	§May 7, 1850, 4 per ct. for 6 months, 4,000 00	April 4, 1850, 4 per cent. per annum, ‖2,000 00
Amount of suspended paper considered bad or doubtful	1,070 77	.....	2,182 00	.....	.....
Reserved profits at the time of the last dividend	127 97	7,099 10	2,902 87	660 66	2,572 99
Amount loaned on pledges of stock in the bank	2,051 00	1,930 00	1,370 00	15,037 00	4,660 00
Amount and description of stock held as collateral security for loans	.....	.....	.....	.....	.....
Debts due and not paid	680 00	.....	‖13,099 00	17,154 72	12,457 19
Largest indebtedness of any one person or firm	3,949 76	18,050 00	8,000 00	23,468 00	7,000 00

* Estimated. † September 27. ‡ September 28. § Extra dividend June 18, 1850; 6 per cent., $6,000. ‖ See Appendix.

Abstract exhibiting the condition of the Banks in Rhode Island—Continued.

	HOPKINTON.	WESTERLY.	
	Hopkinton.	Phenix.	Washington.
DUE FROM THE BANKS.			
Capital stock actually paid in	$10,340 00	$100,000 00	$150,000 00
Bills in circulation	8,469 00	27,316 00	40,820 00
Deposites on interest	.....	.....	.....
Deposites not on interest	11,252 05	1,522 51	15,042 51
Debts due to other banks	.....	1,813 02	1,342 92
Dividends unpaid	.....	62 00	2,355 25
Net profits on hand	388 78	10,607 88	12,427 72
Total amount of liabilities	30,449 78	141,321 41	221,988 40
RESOURCES OF THE BANKS.			
Debts due from directors	2,540 60	15,830 00	40,441 50
Debts due from other stockholders	771 65	5,400 00	18,424 70
Debts due from all others	*20,513 36	†110,700 29	148,928 77
Specie actually in bank	373 92	3,105 37	3,741 34
Bills of other banks	240 00	4,866 42	674 15
Deposites in other banks	6,010 25	219 33	2,277 94
Amount of its own stock held by the bank	.....	.....	.....
Amount and description of stock in other banks, and of other stocks owned by the bank	.....	.....	5,000 00
Real estate	.....	1,200 00	2,500 00
Other property	.....	.....	.....
Total amount of resources	30,449 78	141,321 41	221,988 40
Bills in circulation of denominations under five dollars	‡5,980 00	12,119 00	13,281 00
Increase of capital since last return	§	.....	.....
Par value of shares	(p'd in) 10 00	50 00	50 00
Date, rate per cent., and amount of dividend	.....	July 1, 1849, 7 per cent. per annum, 3,500 00	Aug. 22, 1850, 4 per cent. for 6 months, 6,000 00
Amount of suspended paper considered bad or doubtful	.....	4,823 05	11,521 25
Reserved profits at the time of the last dividend	.....	8,520 00	10,919 23
Amount loaned on pledges of stock in the bank	.....	.....	.....
Amount and description of stock held as collateral security for loans	.....	8,499 00	7,024 53
Debts due and not paid	10,294 40	8,494 73	31,300 00
Largest indebtedness of any one person or firm			

* Including $489 39 expense account.
† Of this amount $1,376 are for stolen bills redeemed.
‡ October 1.
§ Commenced business August 5, 1850.

Abstract exhibiting the condition of the Banks in Rhode Island—Continued.

	AGGREGATE OF ALL THE BANKS.		
	23 banks in Providence.	40 banks out of Providence.	Total—63 banks.
DUE FROM THE BANKS.			
Capital stock actually paid in	$8,465,910 00	$3,250,427 50	$11,716,337 50
Bills in circulation	1,399,039 75	1,154,825 25	2,553,865 00
Deposites on interest	87,628 65	49,145 19	138,773 84
Deposites not on interest	981,381 05	471,570 45	1,452,951 50
Debts due to other banks	609,331 04	41,229 61	650,560 65
Dividends unpaid	20,964 75	14,680 50	35,645 25
Net profits on hand	549,405 49	190,525 26	739,930 73
Total amount of liabilities	12,115,660 71	5,172,403 76	17,288,064 47
RESOURCES OF THE BANKS.			
Debts due from directors	207,215 41	429,872 26	637,087 67
Debts due from other stockholders	306,560 69	248,508 36	555,069 05
Debts due from all others	10,510,073 62	3,790,317 50	14,300,391 12
Specie actually in bank	189,225 40	108,436 54	297,661 94
Bills of other banks	435,546 21	102,215 34	537,761 55
Deposites in other banks	194,772 19	246,392 30	441,164 49
Amount of its own stock held by the bank	31,080 00	39,765 48	70,845 48
Amount and description of stock in other banks, and of other stocks owned by the bank	44,319 59	106,957 87	151,277 46
Real estate	190,887 07	92,457 63	283,344 70
Other property	5,980 53	7,480 48	13,461 01
Total amount of resources	12,115,660 71	5,172,403 76	17,288,064 47
Bills in circulation of denominations under five dollars	533,676 47	325,634 50	859,310 97
Increase of capital since last return	362,050 00	143,275 00	505,325 00
Amount of dividend	285,812 13	131,935 57	417,747 70
Amount of suspended paper considered bad or doubtful	30,540 30	65,153 13	95,693 43
Reserved profits at the time of the last dividend	335,898 20	113,727 09	449,625 29
Amount loaned on pledges of stock in the bank	159,335 18	219,770 49	379,105 67
Amount and description of stock held as collateral security for loans	.....	22,732 35	22,732 35
Debts due and not paid	111,001 87	227,526 43	338,528 30

Average semi-annual dividend of banks in Providence, 3 376-1000.
Average semi-annual dividend of banks out of Providence, 4 59-1000.
Average semi-annual dividend of all the banks, 3 565-1000.

Abstract exhibiting the condition of the Banks in Rhode Island—Continued.

NOTES.

Stocks in other Banks, and other stocks.

The description of stock in other banks, and of other stocks owned by the banks in this State, not being conveniently included in the preceding tables, is here placed in the order assigned to the banks owning said stock:

American.

188 shares in the What Cheer Corporation, Providence, on which have been paid	$7,319 59
Bonds of Providence and Worcester Railroad Company	30,000 00

Arcade.

Providence and Worcester bonds	7,000 00

Merchants', Newport.

United States stock	10,000 00

Newport.

Harlem preferred stock	6,240 00
Newport telegraph stock	100 00

Newport Exchange.

7 per cent. water loan, city of New York	10,000 00

Rhode Island.

Stock in other banks, banks not designated	12,428 00

Bristol.

Blackstone Canal Bank stock	600 00

Commercial, Bristol.

11¼ shares in Bristol Steam-mill Company (cotton factory)	4,500 00
9⅓ shares in Pokanoket Steam-mill Company, Bristol, Rhode Island (cotton factory)	3,733 33

Warren.

Stock in Arcade, Eagle, and Mechanics' Banks, Providence	3,400 00

Globe Bank, Smithfield.

Stock in other banks, banks not designated	1,946 54

Smithfield Exchange.

Stock in Bank of North America, Providence	$10,000 00

Smithfield Union.

Washington insurance stock	480 00

Cranston.

15 shares in Bank of North America, Providence	3,000 00

Citizens' Union.

Stock in Bank of North America, Providence	8,000 00

Mount Vernon.

Stock in Bank of North America, Providence	10,000 00

Centreville.

Stock in other banks, banks not designated	10,000 00

Warwick.

Stock in other banks, banks not designated	530 00

Exeter.

Stock in Bank of North America, Providence	2,000 00

Landholders'.

Stock in Bank of North America, Providence	3,000 00

Wakefield.

40 shares in Bank of North America, Providence	2,000 00

Washington.

100 shares Nashville Insurance and Trust Company's stock, at $50 per share	5,000 00
Total	151,277 46

Stock held as collateral security for loans.

Description of these stocks arranged as in the next preceding statement.

Newport.

Stock in the Stockbridge Iron Company	$3,700 00

Rhode Island Union.

Bank stock in Boston, banks not designated	$6,500 00

Rhode Island.

Stocks not designated	5,032 35

Traders', Newport.

25 shares in the joint stock of Delaware and Raritan Canal Company and Camden and Amboy Railroad	2,500 00
3 bonds, at 8 per cent., of the Michigan Railroad Company	3,000 00

Freeman's

Boston city stock	2,000 00
Total	22,732 35

SEPTEMBER 21, 1850.

Bills of denominations under five dollars.

The Providence Bank makes return of these bills, as near as could be ascertained, September 26.

The Exchange Bank, Providence, states that it is unable from its books to ascertain the amount of its bills in circulation under five dollars.

The Bristol Bank and the Freeman's Bank, Bristol, make no returns whatever of bills of these denominations.

The Smithfield Exchange, Woonsocket Falls, and Centreville Banks, report that they are unable to make return of their circulation under five dollars.

The Mount Vernon Bank reports that it cannot state accurately the amount of its bills in circulation under five dollars, but that it will not exceed $6,000.

Deposites in other banks.

In the return of the Smithfield Exchange Bank, the amount of deposites in other banks, $9,000, includes other deposites, amount and nature not designated.

The North Kingstown Bank returns "$13,099, debts due and not paid," excluding suspended paper, and adds, "of this amount $12,000 are secured by mortgages."

Dividends

The Landholders' Bank made an extra dividend of 6 per cent., June 18, 1850, $6,000

The last semi-annual dividend of the Wakefield Bank was declared at the date of its annual report, 3 per cent. for 6 months, $1,500 payable on the first Thursday of October, 1850.

Debts due and not paid.

The City Bank, Providence, makes return of $28,583 04, debts due and not paid, which includes the balance of $10,250, due on an assessment of $42,000 made by the stockholders. It adds in a note, "nearly all this item ($28,583 04) is secured by mortgage on real estate, or the stock of this bank, standing in the name of the debtors."

Banks not included in the preceding abstract.

PASCOAG BANK.

The president and cashier of the Pascoag Bank, Burrillville, report that the business of the bank remains in the same situation in which it has been for the last three years; that in consequence of its situation they are unable to make a full and balanced *exposé* of its affairs; but that its receivables are far beyond its liabilities. They further report, that the bank has not issued any bills for more than seven years past; that the circulation, if any, is small, and that all bills are promptly redeemed on presentation. It is now more than two years since any bills have been presented to be redeemed.

HAMILTON BANK.

The Hamilton Bank of Scituate having been placed in the hands of receivers by the act of the general assembly of June, 1849, and its president, directors, cashier, and other officers enjoined from proceeding further in transacting the business thereof, the receivers were authorized by a resolution adopted at the October session, 1850, "to make such compromises with the debtors of said bank as in their opinion will be to the advantage of the creditors, and to receive the bills of said bank in such cases as they may deem expedient."

MECHANICS AND MANUFACTURERS' BANK, PROVIDENCE.

No report was received from this bank at the late annual October session of the general assembly, as required by the act of June, 1849, the bank being then in the hands of commissioners, appointed by the governor October 17, 1850. The injunction ordered by the Supreme Court having since that date been removed, and the commission discharged, the bank resumed payment and the transaction of business November 14, 1850.