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RHODE ISLAND.

Abstract from the returns made to the General Assembly at the May session, A. D. 1846, by the several banks in the State of Rhode Island and Providence Plantations.

DUE FROM THE BANKS.

	American.	Arcade.	Blackstone Canal.	City Bank.	Commercial.	Eagle.
Capital stock actually paid in	$447,700 00	$431,100 00	$434,650 00	$200,000 00	$268,900 00	$398,850 00
Bills in circulation	85,970 00	83,022 00	63,915 50	49,500 25	52,787 00	40,592 75
Deposites on interest	73,530 80	42,286 89	–	15,320 51	840 20	
Deposites not on interest	28,127 20	94,627 66	63,322 16	11,917 48	26,733 38	26,402 19
Debts due from bank	–	25,693 12	29,395 35	10,715 93	558 31	17,483 85
Dividends unpaid	–	–	809 75	376 75		
Net profits on hand	19,648 88	13,420 20	17,446 94	9,959 57	8,818 39	12,546 41
Total amount due from bank	654,976 88	690,149 87	609,539 70	297,790 43	358,637 28	495,875 20

RESOURCES OF THE BANKS.

	American.	Arcade.	Blackstone Canal.	City Bank.	Commercial.	Eagle.
Debts due from directors	$10,200 00	$760 00	$28,100 00	$29,150 00	$19,474 00	$10,200 00
Debts due from other stockholders	9,516 72	26,270 00	8,839 00	17,076 00	27,620 00	14,004 49
Debts due from all others	611,567 28	571,238 90	554,919 74	201,574 36	285,313 17	440,257 39
Specie actually in bank	4,656 43	14,965 49	218 12	2,894 73	4,938 39	3,048 39
Bills of other banks	1,886 00	6,466 00	9,438 41	17,700 11	1,770 00	2,950 98
Deposites in other banks	17,150 45	28,938 14	8,024 43	2,311 58	18,984 93	4,913 95
Stock in the bank	–	–	–	26,183 85		
Stock in other banks and other stock	–	41,511 34				
Real estate	–	–	–	–	–	20,500 00
Furniture and other property	–	–	–	900 00	536 79	
Total amount of resources	654,976 88	690,149 87	609,539 70	297,790 43	358,637 28	495,875 20

DUE FROM THE BANKS.

	Exchange.	Globe, (Providence.)	High Street.	Manufacturers'.	Mechanics and Manufacturers'.	Mechanics'.
Capital stock actually paid in	$500,000 00	$400,000 00	$120,000 00	$421,000 00	$184,850 00	$500,000 00
Bills in circulation	100,800 00	65,480 00	55,104 00	62,206 00	48,523 25	69,761 00
Deposites on interest	–	–	200 35	24,500 00	7,613 00	
Deposites not on interest	84,753 45	31,819 73	23,191 72	55,841 89	31,206 53	24,418 82
Debts due from bank	8,407 52	18,897 60	–	2,676 49	–	24,803 77
Dividends unpaid	–	–	73 50	3,768 00	278 00	1,092 00
Net profits on hand	31,318 14	11,222 36	3,090 06	17,318 71	7,539 38	14,409 80
Total amount due from bank	725,279 11	527,419 69	201,659 63	589,311 09	280,010 16	634,485 39

RESOURCES OF THE BANKS.

	Exchange.	Globe, (Providence.)	High Street.	Manufacturers'.	Mechanics and Manufacturers'.	Mechanics'.
Debts due from directors	$7,200 00	$18,800 00	$4,710 32	$6,965 00	$19,350 00	$7,950 00
Debts due from other stockholders	6,250 00	22,034 18	2,130 00	2,550 00	14,093 87	19,050 00
Debts due from all others	614,078 32	474,613 83	177,484 44	531,633 49	223,041 57	576,047 00
Specie actually in bank	8,287 00	2,415 56	7,258 65	11,422 25	2,667 93	6,284 10
Bills of other banks	4,976 92	6,713 40	3,287 24	–	7,475 00	4,422 42
Deposites in other banks	34,486 87	2,842 72	2,188 98	33,224 83	12,881 79	98 91
Stock in the bank		–				
Stock in other banks and other stock						
Real estate	50,000 00	–	4,600 00	2,315 52	–	20,000 00
Furniture and other property	–	–	–	1,200 00	500 00	632 96
Total amount of resources	725,279 11	527,419 69	201,659 63	589,311 09	280,010 16	634,485 39

Abstract from the returns of the banks in Rhode Island—Continued.

DUE FROM THE BANKS.

	Merchants', (Providence.)	National.	North America.	Pawtuxet.	Phenix, (Providence.)	Providence.
Capital stock actually paid in	$500,000 00	$120,000 00	$400,000 00	$100,000 00	$200,000 00	$500,000 00
Bills in circulation	55,043 00	116,202 75	88,750 00	38,513 00	69,876 00	173,100 00
Deposites on interest	1,292 51	3,000 00	8,700 00	30 00	2,710 00	15,000 00
Deposites not on interest	24,679 08	29,608 37	25,989 09	9,074 95	43,719 27	135,187 20
Debts due from bank	442,097 89	11,860 57	7,960 91	–	1,100 00	–
Dividends unpaid	990 00	–	1,112 75	574 50		
Net profits on hand	24,283 58	5,134 46	12,597 68	3,613 60	17,210 55	90,405 01
Total amount due from bank	1,048,386 06	285,806 15	545,110 43	151,806 05	334,615 82	913,692 21

RESOURCES OF THE BANKS.

Debts due from directors	$48,549 36	$3,100 00	$9,520 00	$4,267 40	$25,750 00	$1,800 00
Debts due from other stockholders	7,845 00	–	31,380 00	6,103 00	4,425 00	36,880 00
Debts due from all others	664,496 75	227,871 00	472,133 96	134,070 76	260,822 75	795,003 57
Specie actually in bank	22,727 69	4,443 51	9,832 68	1,705 57	7,868 09	19,929 14
Bills of other banks	205,951 50	19,712 29	4,923 00	2,673 00	6,120 98	4,764 25
Deposites in other banks	70,615 76	30,679 34	14,820 79	622 53	24,436 06	37,126 25
Stock in the bank	–	–	–	87 50		
Stock in other banks and other stock	–	–	–	–	–	4,189 00
Real estate	28,200 00	–	–	2,000 00	509 14	14,000 00
Furniture and other property	–	–	2,500 00	276 29	4,683 80	
Total amount of resources	1,048,386 06	285,806 15	545,110 43	151,806 05	334,615 82	913,692 21

DUE FROM THE BANKS.

	Roger Williams.	Traders'.	Union.	Weybosset.	Merchants', (Newport.)	N. E. Commercial.
Capital stock actually paid in	$499,950 00	$200,000 00	$500,000 00	$306,900 00	$100,000 00	$75,000 00
Bills in circulation	77,869 00	78,368 50	64,714 00	57,187 75	20,643 00	43,742 00
Deposites on interest	–	–	30,000 00	3,337 04		
Deposites not on interest	68,153 79	25,083 99	40,760 98	39,162 91	23,619 80	19,001 67
Debts due from bank	66,118 49	–	56,963 18	–	–	1,350 01
Dividends unpaid	3,060 73	427 00	–	829 25	1,391 50	614 25
Net profits on hand	24,618 93	6,547 81	12,501 59	10,458 61	776 38	8,902 62
Total amount due from bank	739,770 94	310,427 30	704,939 75	417,875 56	146,430 68	148,610 55

RESOURCES OF THE BANKS.

Debts due from directors	$8,938 00	$13,270 00	$4,000 00	$5,131 00	$7,114 73	$12,300 00
Debts due from other stockholders	6,310 00	9,502 81	7,764 00	4,550 00	4,548 00	11,138 00
Debts due from all others	649,910 96	267,276 87	635,125 14	378,075 65	97,783 18	117,742 14
Specie actually in bank	11,904 08	1,922 61	4,900 00	5,654 31	4,721 84	2,379 13
Bills of other banks	35,319 98	7,094 00	22,964 51	9,128 13	5,986 22	127 79
Deposites in other banks	13,387 92	10,087 09	18,406 10	15,336 47	7,542 01	4,527 15
Stock in the bank	–	–	–	–	5,000 00	250 00
Stock in other banks and other stock	–	–	–	–	10,000 00	
Real estate	14,000 00	–	11,480 00	–	3,734 70	
Furniture and other property	–	271 92	–	–	–	146 34
Total amount of resources	739,770 94	310,427 30	704,939 75	417,875 56	146,430 68	148,610 55

Abstract from the returns of the banks in Rhode Island—Continued.

DUE FROM THE BANKS.

	Newport.	Newport Exchange.	Rhode Island.	Rhode Island Union.	Traders'.	Smithfield Exchange.
Capital stock actually paid in	$120,000 00	$60,000 00	$100,000 00	$165,000 00	$60,000 00	$40,000 00
Bills in circulation	24,062 66	21,617 00	25,626 00	50,979 00	26,692 50	25,691 00
Deposites on interest	–	–	–	–	600 00	
Deposites not on interest	16,795 61	20,530 76	26,266 75	6,130 73	12,697 87	13,252 71
Debts due from bank	–	1,034 59	–	1,916 78	993 82	
Dividends unpaid	444 60	–	542 50	959 00	164 80	113 42
Net profits on hand	2,856 25	6,979 35	4,487 95	3,120 82	3,534 61	861 60
Total amount due from bank	164,159 12	110,161 70	156,923 20	228,106 33	104,683 60	79,918 73

RESOURCES OF THE BANKS.

Debts due from directors	$7,460 00	$5,675 00	$12,139 77	$21,737 00	$13,723 13	$4,272 42
Debts due from other stockholders	5,194 12	8,790 00	8,265 95	5,606 00	17,517 46	1,875 00
Debts due from all others	98,308 99	69,984 99	103,098 49	163,514 37	65,793 19	35,468 38
Specie actually in bank	4,225 35	5,188 11	2,963 84	3,639 19	2,506 68	4,697 03
Bills of other banks	1,247 99	1,461 98	2,450 65	1,555 00	186 00	398 00
Deposites in other banks	595 07	8,237 38	10,309 50	18,098 38	4,957 14	9,406 90
Stock in the bank	–	816 00	500 00	–	–	2,801 00
Stock in other banks and other stock	33,670 94	10,000 00	12,500 00	5,000 00	–	15,000 00
Real estate	13,456 66	–	3,500 00	8,593 45		
Furniture and other property	–	8 24	1,195 00	362 94	–	6,000 00
Total amount of resources	164,159 12	110,161 70	156,923 20	228,106 33	104,683 60	79,918 73

DUE FROM THE BANKS.

	Globe, (Smithfield.)	Smithfield Lime Rock.	Smithfield Union.	Village.	Bristol.	Commercial, (Bristol.)
Capital stock actually paid in	$50,000 00	$100,100 00	$60,000 00	$50,000 00	$150,000 00	$75,000 00
Bills in circulation	24,188 00	35,695 00	29,207 50	35,957 00	13,842 00	17,780 00
Deposites on interest	3 00	830 61				
Deposites not on interest	2,690 08	14,596 25	5,540 49	10,765 32	5,279 62	3,396 14
Debts due from bank	–	–	–	–	–	12,203 19
Dividends unpaid	2 00	–	777 20	202 90	–	1,125 00
Net profits on hand	626 10	2,634 48	894 42	2,063 10	1,386 65	307 14
Total amount due from bank	77,509 18	153,856 34	96,419 61	98,988 32	170,508 27	109,811 47

RESOURCES OF THE BANKS.

Debts due from directors	$1,200 00	$2,792 57	$1,000 00	$5,300 00	$73,496 04	$11,846 95
Debts due from other stockholders	405 00	895 00	500 00	500 00	7,511 68	4,267 88
Debts due from all others	65,441 26	135,387 83	82,972 78	73,675 32	79,957 01	82,418 73
Specie actually in bank	799 25	2,571 54	2,717 82	3,403 59	3,463 54	1,236 15
Bills of other banks	1,114 00	473 53	–	914 00	2,356 00	2,091 00
Deposites in other banks	4,029 89	3,735 87	8,067 01	15,195 41	–	5,750 76
Stock in the bank						
Stock in other banks and other stock	2,537 44	6,000 00	662 00	–	600 00	
Real estate	–	2,000 00	–	–	3,124 00	2,200 00
Furniture and other property	1,982 34	–	500 00			
Total amount of resources	77,509 18	153,856 34	96,419 61	98,988 32	170,508 27	109,811 47

Abstract from the returns of the banks in Rhode Island—Continued.

DUE FROM THE BANKS.

	Eagle, (Bristol.)	Freemens'.	Centreville.	Warwick.	Cumberland.	Woonsocket Falls.
Capital stock actually paid in	$50,000 00	$65,000 00	$50,000 00	$25,000 00	$75,000 00	$91,250 00
Bills in circulation	21,729 00	30,900 00	26,117 25	10,056 00	48,643 00	51,622 50
Deposites on interest						
Deposites not on interest	9,784 31	13,684 90	12,938 16	3,423 61	3,319 32	21,829 95
Debts due from bank						
Dividends unpaid	41 25	220 20	131 75	–	–	558 50
Net profits on hand	5,829 67	1,953 61	1,415 90	377 07	5,464 96	813 40
Total amount due from bank	87,384 23	111,758 71	90,603 06	38,856 68	132,427 28	166,274 35

RESOURCES OF THE BANKS.

Debts due from directors	$700 00	$19,907 34	$200 00	$2,776 43	$12,380 00	$4,795 00
Debts due from other stockholders	680 00	8,676 58	1,200 00	925 00	11,747 00	3,200 00
Debts due from all others	68,672 09	65,522 08	57,362 10	27,474 26	88,455 51	126,601 26
Specie actually in bank	1,090 68	1,600 00	4,138 01	1,335 46	3,365 00	4,922 24
Bills of other banks	53 00	288 00	3,666 00	1,465 00	270 79	11,520 00
Deposites in other banks	16,188 46	12,814 71	12,336 95	3,750 53	14,208 98	10,515 85
Stock in the bank						
Stock in other banks and other stock	–	–	10,000 00	530 00	–	–
Real estate	–	2,950 00	1,500 00	–	2,000 00	4,720 00
Furniture and other property	–	–	200 00	600 00		
Total amount of resources	87,384 23	111,758 71	90,603 06	38,856 68	132,427 28	166,274 35

DUE FROM THE BANKS.

	Hope.	Warren.	Landholders'.	Wakefield.	Narragansett.	North Kingstown.
Capital stock actually paid in	$120,000 00	$135,000 00	$100,000 00	$50,000 00	$50,000 00	$75,000 00
Bills in circulation	22,674 00	33,261 65	42,660 00	29,095 00	28,341 00	30,267 00
Deposites on interest						
Deposites not on interest	2,282 46	18,208 44	1,626 00	10,385 62	12,608 04	10,407 33
Debts due from bank	–	5,040 20				
Dividends unpaid	–	–	195 00	–	1,275 00	321 00
Net profits on hand	12,620 42	8,125 03	8,626 77	2,998 64	3,815 30	2,199 02
Total amount due from bank	157,576 88	199,634 89	153,107 77	92,479 26	96,039 34	118,194 35

RESOURCES OF THE BANKS.

Debts due from directors	$6,665 00	$17,211 81	$14,652 00	$7,709 69	$4,468 19	$21,236 00
Debts due from other stockholders	7,317 79	15,906 04	40,036 00	7,505 00	4,415 00	2,559 85
Debts due from all others	127,122 25	145,699 15	80,049 73	52,307 32	75,479 99	86,976 93
Specie actually in bank	1,626 96	2,863 62	3,037 66	3,015 04	3,858 43	3,501 91
Bills of other banks	2,274 54	249 00	188 00	4,549 92	1,389 00	851 17
Deposites in other banks	1,122 14	10,141 04	12,144 38	13,392 29	4,601 06	3,068 49
Stock in the bank						
Stock in other banks and other stock	11,448 20	3,400 00	3,000 00	2,000 00		
Real estate	–	4,164 23	–	1,700 00	1,627 67	
Furniture and other property	–	–	–	300 00		
Total amount of resources	157,576 88	199,634 89	153,107 77	92,479 26	96,039 34	118,194 35

Abstract from the returns of the banks in Rhode Island—Continued.

DUE FROM THE BANKS.

	New England Pacific.	North Providence.	Phenix, (Westerly.)	Washington.	Citizens' Union.	Cranston.
Capital stock actually paid in	$92,850 00	$54,300 00	$70,000 00	$150,000 00	$40,000 00	$25,000 00
Bills in circulation	38,889 25	26,249 00	35,447 00	53,183 00	18,319 00	11,440 00
Deposites on interest	–	–	–	–	879 66	4,000 00
Deposites not on interest	13,124 28	13,999 98	8,642 51	21,644 44	1,033 50	4,861 09
Debts due from bank	–	162 23	640 79	2,937 18		
Dividends unpaid	109 75	–	55 50	1,455 00	105 00	55 30
Net profits on hand	4,304 34	3,051 57	6,832 21	9,348 70	986 18	617 39
Total amount due from bank	149,277 62	97,762 78	121,618 01	238,568 32	61,323 34	45,973 78

RESOURCES OF THE BANKS.

	New England Pacific.	North Providence.	Phenix, (Westerly.)	Washington.	Citizens' Union.	Cranston.
Debts due from directors	$11,869 00	$9,581 64	$19,901 00	$51,990 00	$9,675 00	$2,066 00
Debts due from other stockholders	7,507 05	951 00	4,041 00	13,712 64	7,035 32	250 00
Debts due from all others	109,002 38	81,246 77	83,857 28	148,977 38	19,785 23	31,665 25
Specie actually in bank	3,825 63	2,118 37	3,315 43	3,114 97	2,573 11	2,395 59
Bills of other banks	2,026 89	3,065 00	3,016 03	3,714 30	1,025 00	212 00
Deposites in other banks	15,046 67	–	6,287 27	7,809 03	543 70	5,714 94
Stock in the bank	–	–	–	–	11,765 48	
Stock in other banks, and other stock	–	–	–	5,000 00	8,000 00	3,000 00
Real estate	–	–	1,200 00	4,250 00		
Furniture, and other property	–	800 00	–	–	920 50	670 00
Total amount of resources	149,277 62	97,762 78	121,618 01	238,568 32	61,323 34	45,973 78

DUE FROM THE BANKS.

	Exeter.	Fall River Union.	Franklin.	Kent.	Mount Vernon.	Pascoag.	Rhode Island Central.
Capital stock actually paid in	$21,330 00	$125,000 00	$38,000 00	$30,000 00	$60,000 00	$35,000 00	$81,960 00
Bills in circulation	14,902 00	104,621 00	37,972 59	27,816 00	40,083 00	–	44,215 00
Deposites on interest	–	19,580 12	98 75	–	–	15,494 68	100 00
Deposites not on interest	–	14,747 92	5,026 04	8,025 75	4,253 21	–	17,643 68
Debts due from bank	–	2,440 08	–	–	4,350 85	–	5 53
Dividends unpaid	381 24	275 63	–	149 18	452 50	–	1,502 52
Net profits on hand	1,551 86	11,724 79	269 23	1,282 09	1,181 54	–	3,302 66
Total amount due from bank	38,165 10	278,389 54	81,366 52	67,273 02	110,321 10	50,494 68	148,729 39

RESOURCES OF THE BANKS.

	Exeter.	Fall River Union.	Franklin.	Kent.	Mount Vernon.	Pascoag.	Rhode Island Central.
Debts due from directors	$480 00	$17,723 78	$12,660 00	$425 00	$4,560 00	$266 66	
Debts due from other stockholders	2,895 00	10,468 82	309 00	306 00	3,024 00	19,919 34	$2,082 00
Debts due from all others	26,538 32	217,154 04	54,755 47	52,344 29	85,473 14	5,090 83	109,609 98
Specie actually in bank	3,112 29	7,861 01	3,952 49	2,452 22	2,925 96	277 92	3,732 89
Bills of other banks	734 00	3,054 00	697 00	3,895 00	1,391 00	4,092 29	966 00
Deposites in other banks	1,111 86	15,627 89	4,871 51	7,052 75	–	–	13,664 53
Stock in the bank	–	–	–	–	1,072 00		
Stock in other banks, and other stock	2,000 00	–	2,000 00	–	10,000 00		
Real estate	–	6,500 00	2,121 03	–	1,100 00	2,857 41	18,600 99
Furniture, and other property	1,293 63	–	–	797 76	775 00	1,750 51	73 00
Total amount of resources	38,165 10	278,389 54	81,366 52	67,273 02	110,321 10	34,254 96	148,729 39

Abstract from the returns of the banks in Rhode Island—Continued.

Names of the banks.	Where located.	Date of the returns.	DIVIDENDS, RESERVED PROFITS, LOANS, DEBTS DUE, &c.							
			Increase of capital since last return.	Par value of shares.	Rate of last dividend per annum.	Amount of suspended paper.	Reserved profits, &c.	Amount loaned on pledges of stock in the bank.	Debts due and not paid.	Largest amount of indebtedness from any one person or firm.
American	Providence	April 13	$47,700 00	$50 00	6 per cent.	–	$3,770 67	$1,450 00	$76 00	$22,352 00
Arcade	Do	13	31,100 00	50 00	6 do	$657 30	3,169 68	–	–	39,412 00
Blackstone Canal	Do	13	–	25 00	5 do	40,043 02	122 54	7,350 00	9,837 64	40,043 02
City Bank	Do	13	–	50 00	7 do	–	6,744 31	–	12,893 84	17,800 00
Commercial	Do	13	5,050 00	50 00	6 do	50 00	4,474 85	12,900 00	–	16,500 00
Eagle	Do	13	15,600 00	50 00	6 do	–	905 86	7,630 00	6,255 87	12,000 00
Exchange	Do	13	–	50 00	8 do	1,338 31	21,492 10	5,250 00	–	28,226 00
Globe	Do	13	–	50 00	6 do	–	1,000 60	13,025 00	1,248 55	55,300 00
High Street	Do	13	–	50 00	7 do	–	1,001 02	2,600 00	3,113 13	9,000 00
Manufacturers'	Do	13	–	100 00	6 do	6,948 33	15,889 21	8,750 00	–	24,000 00
Mechan. & Manufac.	Do	13	2,350 00	50 00	7 do	–	3,664 97	–	1,080 78	12,908 56
Mechanics'	Do	13	13,800 00	50 00	7 do	332 18	5,868 43	7,700 00	–	26,000 00
Merchants'	Do	13	–	50 00	6 do	7,286 34	5,276 92	15,195 00	–	59,800 00
National	Do	13	–	60 00	10 do	1,690 00	1,664 56	1,100 00	–	8,800 00
North America	Do	13	39,750 00	50 00	6 do	–	5,850 00	8,470 00	850 00	59,233 00
Pawtuxet	Do	13	22,000 00	50 00	6 do	–	1,600 00	5,876 00	3,509 00	10,200 00
Phenix	Do	13	12,950 00	50 00	7 do	–	10,124 74	1,125 00	550 00	12,550 00
Providence	Do	13	–	400 00	6 do	–	87,068 39	12,580 00	–	67,000 00
Roger Williams	Do	13	–	75 00	6 do	–	20,569 00	1,810 00	525 00	72,889 00
Traders'	Do	13	–	50 00	7 do	3,968 88	463 87	13,292 80	–	9,876 82
Union	Do	13	–	50 00	6 do	700 00	4,075 87	5,200 00	–	31,885 00
Weybosset	Do	13	6,900 00	50 00	7 do	1,121 82	4,268 65	2,425 00	2,715 73	10,000 00
Merchants'	Newport	13	–	100 00	6 do	3,385 94	468 21	7,748 00	3,385 94	10,000 00
N. E. Commercial	Do	13	–	50 00	8 do	8,750 00	6,639 82	7,156 00	8,896 34	10,000 00
Newport	Do	13	–	60 00	6 do	–	4,171 34	12,654 12	–	10,000 00
Newport Exchange	Do	13	–	50 00	6 do	4,715 33	2,632 10	9,945 00	5,595 93	5,000 00
Rhode Island	Do	13	–	100 00	7 do	2,740 00	1,824 91	8,325 00	2,740 00	43,543 14
Rhode Island Union	Do	11	–	95 00	6 do	–	383 00	3,550 00	3,812 51	16,000 00
Traders'	Do	13	–	40 00	6 do	4,432 81	2,558 70	7,690 00	–	10,000 00
Smithfield Exchange	Smithfield	13	–	40 00	6 do	100 00	304 57	4,343 42	4,778 69	2,629 70
Globe	Do	13	–	25 00	–	–	–	637 92	5,068 86	14,500 00
Smithfield Lime Rock	Do	15	–	50 00	6 do	–	305 88	895 00	9,730 10	13,000 00
Smithfield Union	Do	13	–	50 00	6 do	–	934 23	–	400 00	18,500 00
Village	Do	13	–	50 00	7 do	266 30	161 42	–	3,566 30	7,500 00
Bristol	Bristol	13	–	100 00	6 do	3,400 00	90 01	16,410 00	26,760 30	53,644 00
Commercial	Do	13	–	50 00	6 do	248 00	106 51	5,983 00	–	23,000 00
Eage	Do	13	–	25 00	6 do	5,434 87	4,661 86	1,380 00	5,434 87	5,000 00
Freemen's	Do	13	–	20 00	6 do	600 00	–	7,243 00	8,449 34	
Centreville	Warwick	13	–	50 00	6 do	445 00	70 52	1,300 00	2,080 00	4,000 00
Warwick	Do	13	–	50 00	6 do	270 00	48 37	2,185 00	10,023 53	5,200 00
Cumberland	Cumberland	13	–	50 00	6 do	–	3,511 01	–	1,807 23	26,939 20
Woonsocket Falls	Do	13	25,000 00	50 00	6 do	822 00	283 48	–	–	18,700 00
Hope	Warren	13	–	100 00	6½ do	9,800 00	11,252 27	6,146 44	–	13,300 00
Warren	Do	13	–	50 00	6 do	6,838 34	4,954 61	16,233 17	–	8,286 81
Landholders'	S. Kingstown	13	–	50 00	6 do	11,011 00	5,930 80	15,943 00	29,647 00	20,170 00
Wakefield	Do	13	–	50 00	6 do	–	2,723 03	9,810 00	4,206 48	6,800 00
Narragansett	N. Kingstown	13	–	50 00	6 do	765 00	3,732 82	4,925 00	6,110 00	9,500 00
North Kingstown	Do	13	–	50 00	6 do	3,928 10	1,083 99	2,500 00	22,874 07	11,300 00
New England Pacific	N. Providence	11	8,600 00	50 00	7 do	–	2,057 20	300 00	1,638 69	17,569 00
North Providence	Do	13	1,500 00	50 00	8 do	135 00	2,215 77	–	–	12,473 13
Phenix	Westerly	14	–	60 00	7 do	3,370 00	5,265 06	7,811 00	–	8,250 00
Washington	Do	14	–	50 00	6 do	–	8,350 16	15,371 45	20,234 58	26,500 69
Citizen's Union	Scituate	13	–	25 00	6 do	–	228 37	7,385 32	3,549 20	5,500 00
Cranston	Cranston	13	–	25 00	5 4-5 do	–	3 60	577 00	9,895 79	3,770 63
Exeter	Exeter	13	–	18 00	6 do	1,344 20	569 40	1,220 00	2,903 64	1,700 00
Fall River Union	Tiverton	13	912 50	62 50	7 do	–	7,579 39	11,895 25	–	30,000 00
Franklin	Glocester	13	–	38 00	8 do	633 99	70 79	12,709 00	12,593 91	5,000 00
Kent	Coventry	13	–	30 00	8 do	–	75 18	731 00	6,063 16	5,768 01
Mount Vernon	Foster	13	–	16 00	6½ do	15,297 25	600 00	1,504 00	800 00	4,096 13
Pascoag	Burrillville	13	–	35 00	–	17,048 30	44 89	3,958 15	22,210 00	14,221 00
Rhode Island Central	E. Greenwich	13	–	15 00	6¾ do	–	1,894 56	2,082 00	9,832 00	50,215 38
			233,312 50	–	–	169,917 58	297,552 07	352,276 04	197,854 00	

Abstract from the returns of the banks in Rhode Island—Continued.

DR. RECAPITULATION. CR.

Liabilities.	Amount.	Resources.		Amount.
Capital stock paid in	$10,548,690 50	*Debts due from directors*	$712,614 23	
Bills in circulation	2,907,490 96	Debts due from other stockholders	563,387 60	
Deposites on interest	269,948 12	Debts due from all others	12,846,970 53	
Deposites not on interest	1,078,913 88	Total discounts		$14,122,972 36
Debts due from banks	757,058 14	Specie actually in banks		280,470 67
Dividends unpaid	26,005 72	Bills of other banks		460,753 11
Net profits on hand	510,144 48	Deposites in other banks		694,039 18
		Stock in the banks		48,485 83
		Stock in other banks, and other stocks		202,048 92
		Real estate		259,704 80
		Furniture, and other property		29,776 93
	16,098,251 80			16,098,251 80

Increase of capital stock since last return	$233,312 50
Amount of suspended paper	169,917 58
Reserved profits	297,552 07
Amount loaned on pledges of stock	352,276 04
Debts due and not paid	197,854 00
Largest amount of indebtedness of any one person or firm	72,889 00

RETURNS OF BANKS IN RHODE ISLAND.

SYNOPSIS

A synopsis of returns of banks in Rhode Island and Providence Plantations, from December, 1841, to October, 1845.

DUE FROM THE BANKS.

	No. of banks, 62.	No. of banks, 62.	No. of banks, 62.	No. of banks, 61.	No. of banks, 61.	No. of banks, 61.	No. of banks, 61.	No. of banks, 61.
	December, 1841.	*December*, 1842.	*April*, 1843.	*May*, 1844.	*October*, 1844.	*April*, 1845.	*October*, 1845.	*May*, 1846.
Capital stock paid in -	$10, 159, 790 00	$10, 172, 790 00	$10, 175, 590 00	$10, 126, 690 00	$10, 103, 390 00	$10, 175, 790 00	$10, 324, 127 50	$10, 548, 690 50
Bills in circulation -	1, 666, 846 71	1, 415, 203 80	1, 619, 073 54	2, 286, 570 42	2, 330, 630 97	2, 560, 275 37	2, 670, 306 30	2, 907, 490 96
Deposites on interest -	551, 952 36	261, 349 90	202, 031 57	125, 032 60	101, 153 21	169, 691 42	117, 012 62	269, 948 12
Deposites not on interest	674, 527 64	749, 409 21	946, 942 31	1, 551, 750 18	1, 501, 151 34	1, 270, 546 97	1, 378, 496 99	1, 078, 913 88
Debts due to other banks	434, 980 24	413, 874 62	522, 295 66	803, 889 72	501, 914 51	654, 307 04	623, 561 82	757, 058 14
Dividends unpaid -	18, 518 56	59, 125 68	26, 690 09	25, 516 30	26, 811 08	25, 112 83	28, 970 70	26, 005 72
Net profits on hand -	471, 970 47	402, 756 76	412, 642 51	383, 686 10	402, 863 14	438, 943 92	473, 365 94	510, 144 48
Total am't of liabilities	13, 978, 575 98	13, 474, 509 97	13, 905, 265 68	15, 303, 135 32	14, 967, 914 25	15, 294, 667 55	15, 615, 841 87	16, 098, 251 80

RESOURCES OF THE BANKS.

	No. of banks, 62.	No. of banks, 62.	No. of banks, 62.	No. of banks, 61.	No. of banks, 61.	No. of banks, 61.	No. of banks, 61.	No. of banks, 61.
	December, 1841.	*December*, 1842.	*April*, 1843.	*May*, 1844.	*October*, 1844.	*April*, 1845.	*October*, 1845.	*May*, 1846.
Debts due from directors	$869, 045 64	$923, 011 50	$896, 981 01	$815, 612 25	$819, 317 36	$797, 850 01	$720, 126 19	$712, 614 23
Debts due from other stockholders - -	692, 528 88	752, 743 81	776, 925 11	751, 810 13	648, 955 04	642, 636 90	615, 673 95	563, 387 60
Debts due from all others	11, 001, 210 84	10, 103, 325 32	9, 993, 687 11	11, 054, 120 38	11, 476, 955 55	11, 958, 810 46	12, 378, 455 76	12, 846, 970 53
Total discounts -	12, 562, 785 36	11, 779, 080 63	11, 667, 593 23	12, 621, 542 76	12, 945, 227 95	13, 399, 297 37	13, 714, 255 90	14, 122, 972 36
Specie actually in banks	297, 850 98	310, 215 78	336, 234 15	382, 645 71	325, 980 36	295, 923 86	283, 379 68	280, 470 67
Bills of other banks -	277, 018 34	323, 995 67	399, 459 00	526, 350 81	271, 366 13	439, 360 44	395, 425 45	460, 753 11
Deposites in other banks	366, 799 09	540, 681 88	953, 863 53	1, 255, 079 60	919, 591 70	668, 824 85	671, 878 72	694, 039 18
Stock in the bank -	108, 587 46	108, 947 46	134, 556 19	93, 477 52	89, 483 44	61, 797 17	79, 757 26	48, 485 83
Stock in other banks, and other stock - -	111, 548 20	135, 845 54	128, 553 05	173, 740 34	171, 375 01	168, 661 91	192, 763 74	202, 048 92
Real estate - -	224, 380 93	236, 927 34	236, 981 69	228, 260 83	214, 338 87	235, 218 17	252, 490 87	259, 704 80
Furniture, and other property - - -	29, 605 62	24, 744 81	33, 255 41	22, 037 75	30, 550 69	25, 583 78	25, 890 25	29, 776 93
Deficit in Pascoag Bank -	-	14, 070 86	14, 769 43					
Total amount of resources of the banks -	13, 978, 575 98	13, 474, 509 97	13, 905, 265 68	15, 303, 135 32	14, 967, 914 25	15, 294, 667 55	15, 615, 841 87	16, 098, 251 80
Increase of capital since last return - -	57, 845 00	17, 800 00	2, 800 00	34, 100 00	23, 700 00	72, 400 00	148, 437 50	233, 312 50
Am't of suspended paper	-	-	260, 234 08	179, 074 79	284, 305 81	260, 025 05	218, 208 81	169, 917 58
Reserved profits -	272, 149 78	275, 716 60	911, 709 73	242, 323 67	242, 548 47	264, 367 44	275, 068 16	297, 552 07
Amount loaned on pledge of stock - -	564, 580 30	601, 464 01	583, 663 43	494, 740 14	464, 697 77	425, 747 99	419, 187 26	352, 276 04
Debts due and not paid -	-	-	671, 261 43	515, 937 87	565, 838 53	434, 972 54	437, 989 56	197, 854 00
Largest amount of indebtedness of any one person or firm - -	-	-	72, 175 00	77, 229 00	135, 894 78	70, 350 00	88, 000 00	72, 889 00

Extracts from the Constitution of the State of Rhode Island, as adopted by the convention assembled at Newport, September, 1842.

ART. 4, Sec. 13. The general assembly shall have no power hereafter, without the express consent of the people, to incur State debts to an amount exceeding fifty thousand dollars, except in time of war, or in case of insurrection or invasion; nor shall they in any case, without such consent, pledge the faith of the State for the payment of the obligations of others.

This section shall not be construed to refer to any money that may be deposited with this State by the government of the United States.

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SEC. 17. Hereafter, when any bill shall be presented to either house of the general assembly, to create a corporation for any other than for religious, literary, or charitable purposes, or for a military or fire company, it shall be continued until another election of the members of the general assembly shall have taken place, and such public notice of the pendency thereof shall be given as may be required by law.

CONNECTICUT.

REPORT OF THE BANK COMMISSIONERS—MAY, 1841.

To the honorable General Assembly of the State of Connecticut, now in session at Hartford:

The subscribers, bank commissioners, respectfully report:

That soon after the appointment of one of your commissioners in January last, we addressed circulars to all the banks in Connecticut, requiring from them a statement of their condition (agreeable to a form sent) for the months of February, March, and April. We also prepared and sent to the different banks our interrogatories, informing them that we should call in person, at a future day, and receive their replies in writing. We took this method in order that they might be prepared with their answers, and thus cause as little delay at their banking houses as possible.

Immediately after receiving the statements which were to guide us in our examinations, we commenced our visits to the banks, and continued them at different times until the last of April, when our examinations closed. As our questions were not numerous, but full and explicit, we were disappointed that some of the banks neglected to make satisfactory answers. Still we do not intimate that this was done with a wish to defeat the objects which the commissioners had in view.

In some cases, we could not conveniently ascertain the amount loaned to directors, an object which we particularly wished to accomplish. The loans thus made are often to a great extent, and tend to embarrass the banks in their accommodations to other borrowers, especially when money is scarce and commanding a high rate of interest. Directors, at this time, are quite sure to be accommodated to the exclusion of others, equally, if not more, deserving. The *direct* loans to directors in fifteen of our banks, of an aggregate capital of only $2,438,242 50, on the 10th day of February last, amounted to $311,498 57, and their notes in some banks are often, if not usually, run in full, and that as frequently as requested. Some such loans are about as old as the charter of the banks. In some banks, the directors are indebted an amount nearly equal to one-third of their capitals, for accommodation paper only; and with their whole liabilities, their indebtedness would amount to about one-half the capitals of these banks. We notice the total liabilities of one director in a bank, the capital of which is about $50,000, to be $18,166 50, being more than one-third of the whole capital of the institution. In another bank of *small* capital, two of its directors became indebted for a large sum: and after a course of years, by a compromise, the bank sustained an actual loss of $5,217 97. At the same board of directors, in 1837, another debt was created by a loan to a director of said bank, on which the loss will probably amount to between 1,600 and 1,700 dollars. The liabilities of another director in the same institution, for debts created in the same bank in 1837, amount to $14,850, which may be considered secured: it has, however, been two years in the law, and is not yet collected.

The banks, in our opinion, are by their charters required to choose too great a number of directors. Nine directors would be quite sufficient in