

AGGREGATE ACCOUNT OF THE BANKS.

Capital stock paid in	-	-	\$38,290,000	00
Bills in circulation of five dollars and upwards	-	-	7,654,366	46
Bills in circulation less than five dollars	-	-	2,618,752	25
Nett profits on hand	-	-	1,514,535	39
Balances due to other banks	-	-	5,721,069	54
Cash deposited, &c., not bearing interest	-	-	8,467,198	02
Cash deposited, bearing interest	-	-	5,592,250	59
Due from the banks	-	-	69,860,128	45
Gold, silver, &c., in banks	-	-	1,517,984	02
Real estate	-	-	1,155,722	96
Bills of banks in this State	-	-	2,796,976	13
Bills of banks elsewhere	-	-	191,641	28
Balances due from other banks	-	-	5,814,224	40
Due to the banks, excepting balances	-	-	58,414,182	39
Total resources of the banks	-	-	69,940,049	83
Amount of the last semi-annual dividend	-	-	1,069,350	00
Amount of reserved profits	-	-	1,555,551	99
Debts secured by pledge of stock	-	-	2,139,525	52
Debts due and considered doubtful	-	-	750,540	57

Rate of semi-annual dividend on amount of capital of the banks, as existing when dividend was made, a fraction more than 2 and 13-16ths of one per cent.

REMARKS.

The Franklin bank in Boston has not made a return.

The Lafayette bank in Boston has given the state of the bank as it existed on the 14th of November, instead of the first Saturday of October, as required by the Governor; its dividend is declared for eight months.

The Fulton, Middlesex Interest, and Shawmut banks, in Boston; Danvers bank, in Danvers; Grand bank, in Marblehead; Neponset bank, in Canton; and the Wareham bank, in Wareham, have only given the rate, but not the amount, of the last dividend, as required by the statute.

The Ipswich bank, in Ipswich; Mercantile bank, in Salem; Chicopee bank, in Springfield; and Bank of Norfolk, in Roxbury, made no dividends in October, but made their last dividends in April, 1837; and the Pawtucket bank, in Pawtucket, states its last dividend to have been made in July, 1835.

The City and Globe banks, in Boston, returned, in addition to their capital stock paid in, the amount borrowed by them from the State, viz : the City bank, \$100,000; and the Globe bank, \$54,000. These sums are transferred to the column of "Cash deposited bearing interest," and are included in it.

The Eagle bank, in Boston, has embraced, in the amount of "Cash deposited bearing interest," \$96,794 81 borrowed of the State.

The Northampton bank, at Northampton, declared its dividend on \$150,000, and for five months.

The City bank, in Lowell, commenced operations on the 2d October, 1837. The Roxbury bank, in Roxbury, did not commence operations until the 17th October, 1837, although its capital was paid in on the 30th December, 1836.

The Farmers and Mechanics' bank, in Adams, from the return of the commissioners appointed to count the specie in said bank, does not appear to have gone into operation until subsequent to the first Saturday of October.

The amount of bank capital in the State, actually paid in, on the first Saturday of September, 1836, (as specified in the abstract of that year,) was \$34,478,110; bills in circulation, \$10,892,249; gold, silver, &c., \$1,455,230.

E. I.
*State of the several banks in Rhode Island, on Saturday, March 18, 1837, at 1 o'clock, P. M., as appears by the returns
made to the Bank Commissioners, in conformity with their requisition, dated March 25, 1837.*

NAMES OF THE BANKS.

Names of the Banks.									
Liabilities and resources.		Assets.		Commerce.		Banking.		High Street.	
Amount.	Arcade.	Blackstone Canal.	City.	Commercial.	Exchanges.	Bank.	Gold.		
\$500,000	\$500,000	\$500,000	\$500,000	\$300,000	\$500,000	\$500,000	\$400,000		
Capital actually paid in									
Bills in circulation	400,000	430,638 50	200,000	260,150	378,250	500,000	334,700		
Deposits	58,350	27,842	21,146	22,909	24,789	31,400	75	116,500	36,382
Debts due from bank	246,657 17	63,100 78	6,495 36	52,153 83	48,078 64	72,318 77	66,291 22	8,549 08	73 00
Dividends unpaid	4,777 36	49,363 36	8,889 21	3,793 71	-	12,797 80	7,000		
Profits on hand	10,129 75	13,583 10	15,907 15	2,943 07	7,709 10	10,024 89	15,768 46	13,925 90	1,118 27
Total amount due from bank	371,544 11	723,267 65	587,282 22	2,9471 64	346,715 64	461,142 53	632,285 78	459,488 12	162,622 35
Debts due from directors									
Due from other stockholders	12,660 08	53,625 54	36,670	62,657 11	12,887 37	31,474 95	26,130	69,349 07	20,837 85
Due from all others	3,481 92	46,925 79	45,060	35,029 12	36,999	18,712 28	19,748 74	34,894 22	11,798 22
Amount of specie actually in bank	340,977 45	564,675 02	497,544 66	134,671 15	282,368 14	376,465 35	545,607 09	308,644 64	116,465 31
Bills of other banks	3,247 87	39,515 71	68	1,99 96	6,349 19	2,974 79	1,492 06	465 77	709 79
Deposits in other banks	3,155	10,044	6,100	3,361 59	3,541	4,525 20	4,769	15,901 16	4,185 90
Stock in the bank	8,931 79	7,920 57	1,839 56	3,572 71	4,570 94	4,490	18,587 67	6,236 26	3,971 18
Stock in other b'ks & other stock	-	-	561	-	-	-	-	26,900	-
Real estate	-	-	-	-	-	22,500	18,951 22	-	-
Furniture and other property	-	-	-	-	-	-	-	-	4,600
Total amount of resources of b'ks	371,544 11	723,267 63	587,282 22	239,471 64	346,715 64	461,142 53	632,285 78	459,488 12	50

NAMES OF THE BANKS.

Liabilities and resources.				Names.	
Manufacturers.		Merchants.		North America.	
Am't of cap. author'd by charter	\$500,000	\$500,000	\$500,000	\$500,000	\$500,000
Capital actually paid in -					
Bills in circulation	408,700	420,230	182,000	500,000	499,950
Deposites	-	31,291	51,102	34,340	31,140
Debts due from bank	-	59,316 00	18,763 97	25,515 18	83,520 28
Dividends unpaid	-	9,893 01	25,102 97	7,466 55	47,382 34
Profits on hand	-	-	14,140 16	5,014 70	6,349 98
Total amount due from bank	-	544,000 68	529,759 10	254,336 43	520,211 53
Debts due from directors	13,376 03	37,125 53	23,113	10,834 53	24,150
Due from other stockholders	2,420	17,563 73	18,944 42	16,921 14	17,375
Due from all others	490,231 70	459,325 10	205,763 54	628,348 36	10,000
Am't of specie actually in bank	4,865 09	341 37	193 31	11,168 89	173,567 56
Bills of other banks	3,266	4,391 09	356	148,160 45	933,969 81
Deposites in other banks	28,641 86	9,312 06	5,141 16	-	592,353 60
Stock in the bank	-	-	-	-	22,743 16
Stock in other b'ks & other stock	-	-	-	-	41,714 41
Real estate	-	-	-	-	1,991 86
Furniture and other property	1,200	1,000	825	-	-
Total amount of resources of b'k	544,000 68	529,759 10	254,336 47	843,310 53	250,179 54
					171,689 93
					216,552 69
					1,106,551 13
					690,399 16

E 1—Continued.

NAMES OF THE BANKS.

Liabilities and resources.				Names.	
Manufacturers.		Merchants.		North America.	
Am't of cap. author'd by charter	\$200,000	\$200,000	\$200,000	\$200,000	\$200,000
Capital actually paid in -					
Bills in circulation	198,200	500,000	300,000	75,000	60,000
Deposites	-	70,732	29,702	25,644	23,773
Debts due from bank	-	32,561 99	85,311 61	138,271 74	14,027
Dividends unpaid	-	2,918 24	-	12,074 73	72,999 72
Profits on hand	-	6,443 05	19,941 26	500 50	1,092 35
Total amount due from bank	-	310,855 28	635,455 37	491,739 93	140,790 35
Debts due from directors	-	40,794 99	16,736	3,050	1,005 07
Due from other stockholders	-	66,324 07	30,796	34,582	12,456 60
Due from all others	-	171,452 43	556,725 49	398,947 05	85,504 40
Am't of specie actually in bank	-	1,067 80	260 00	5,835 19	3,327 16
Bills of other banks	-	8,422	3,066 78	40,355 27	3,147 06
Deposites in other banks	-	18,787 35	35,491 10	8,970 42	5,017 50
Stock in the bank	-	-	-	4,789 17	5,745 79
Stock in other b'ks & other stock	-	-	-	-	5,196 84
Real estate	-	11,480	-	3,984 70	-
Furniture and other property	-	4,006 64	-	-	1,356 20
Total amount of resources of b'k	310,855 28	635,455 37	491,739 93	140,790 35	120,211 85
					182,293 74
					154,774 91
					163,599 75
					289,377 63

* And profits until October, 1827.

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NAMES OF THE BANKS.

Liabilities and resources.	Traderrs.	Providence County.	Smithfield L. Rock.	Smithfield Exchange.	Village.	Bristol, Bank of.	Commercial.	Eng.
Am't of cap. author'd by charter	\$75,000	\$200,000	\$150,000	\$250,000	\$300,000	\$150,000	\$300,000	\$150,000
Capital actually paid in -	74,690	30,000	49,040	100,100	60,000	50,000	120,000	50,000
Bills in circulation	-	21,963	38,889	37,090	12,377	11,878	24,947	8,772
Deposits	-	13,697	52	2,324	15,583	14,916	15,752	3,387
Debts due from bank	-	562	50	729	56	3,140	2,502	180
Dividends unpaid	-	-	-	-	-	-	14,974	73
Profits on hand	-	-	-	-	-	-	1,168	83
Total amount due from bank	124,711	02	59,297	06	92,724	16	158,869	62
Debts due from directors	-	15,366	04	7,382	18	1,281	2,315	11,650
Due from other stockholders	-	27,099	45	265	3,180	8,407	12,476	37
Due from all others	-	62,580	53	48,173	94	84,545	62	7,783
Amount of specie actually in bank	-	4,024	60	1,597	24	1,377	67	135,115
Bills of other banks	-	2,034	86	1,095	05	1,146	54	17
Deposites in other banks	-	9,830	04	883	65	296	724	800
Stock in the bank	-	3,755	50	-	1,925	12	865	37
Stock in other b'ks & other stock	-	-	-	-	-	1,162	5	1,467
Real estate	-	-	-	-	-	2,700	-	8,989
Furniture and other property	-	-	-	-	-	2,000	-	7,603
Furniture and other property	-	-	-	-	-	2,300	-	78
Total amt' of resources of bank	124,711	02	59,297	06	92,674	28	158,020	60
						78,308	99	65,188
						51	198,410	391
							157,153	69
							67,851	92

E 1—Continued.

NAMES OF THE BANKS.

Liabilities and resources.	Preemanc.	Centreville.	Pravutic.	Cumbeffand.	Woonsocket Falls.	Hope.	Warren.	Landholders.
Am't of cap. author'd by charter	\$150,000	\$100,000	\$150,000	\$200,000	\$200,000	\$150,000	\$200,000	\$150,000
Capital actually paid in -	50,000	25,000	87,838	72,350	75,000	120,000	115,300	100,000
Bills in circulation	-	23,519	8,100	12,312	37,867	32,636	22,197	25,200
Deposits	-	6,421	17	902	95	1,151	55	33,911
Debts due from bank	-	-	-	1,570	55	10,964	55	10,546
Dividends unpaid	-	-	-	2,814	83	905	339	65
Profits on hand	-	1,209	1,548	95	59	31	4,810	7,510
Total amount due from bank	75,623	42	81,489	12	34,062	70	104,166	96
Debts due from directors	-	16,160	06	7,660	3,775	32,566	90	13,650
Due from other stockholders	-	10,295	40	2,417	22,897	22	14,147	83
Due from all others	-	41,272	01	66,386	20	22,800	51	10,696
Amount of specie actually in bank	-	1,019	1,226	41	1,600	10	104,383	94
Bills of other banks	-	627	455	462	446	56	82,318	81
Deposites in other banks	-	6,260	35	3,269	92	1,338	5,391	17
Stock in the bank	-	-	-	2,548	41	2,112	94	4,689
Stock in other b'ks & other stock	-	-	-	-	-	6,736	1,560	3,400
Real estate	-	-	-	-	-	81	1,519	40
Furniture and other property	-	-	-	-	-	-	1,700	59
Total amt' of resources of bank	75,623	42	81,489	12	33,903	02	104,166	96
						54	122,549	33
							177,137	90
							160,349	33
							149,866	59

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NAMES OF THE BANKS.

Liabilities and resources.		Names of the Banks.					
Wakheeld.	Narragansett.	North Kingstown.	Pawtuxet.	North Providence.	Washington.	Citizens' Union.	Concord.
\$150,000	\$150,000	\$150,000	\$150,000	\$150,000	\$150,000	\$200,000	\$75,000
Am't of cap. author'd by charter							
Capital actually paid in	50,000	50,000	71,200	83,750	52,800	49,000	100,000
Bills in circulation	24,682	23,021	33,636	18,853	22,678	33,930	54,559
Deposites	3,127	83	5,393	94	10,430	84	6,002
Debts due from bank	24	09	—	—	—	73	73
Dividends unpaid	—	—	—	582	1,120	—	1,026
Profits on hand	2,420	42	3,041	57	2,945	39	22,902
Total amount due from bank	80,254	34	81,456	5	116,888	04	137,056
Debts due from directors	18,383	90	6,455	32,834	14	16,114	15
Due from other stockholders	3,030	18	3,440	19,908	85	12,194	42
Due from all others	50,870	18	57,618	48	56,065	22	84,389
Amount of specie actually in bank	982	51	1,901	60	3,261	41	926
Bills of other banks	458	—	447	2,081	67	2,545	2,335
Deposites in other banks	8,347	11	11,094	43	2,356	75	7,091
Stock in the bank	—	—	—	—	11,750	—	3,720
Stock in other b'ks & other stock	1,700	—	500	—	—	1,500	1,099
Real estate	300	—	—	—	545	31	31
Furniture and other property	84,071	70	81,456	5	116,888	04	137,056
Total am't of resources of bank	84,071	70	81,456	5	116,888	04	137,056
Debts due from directors	275	10,375	56	15,360	1,820	3,234	89
Due from other stockholders	2,585	88	21,120	35	2,799	775	24,161
Due from all others	29,043	54	108,648	99	48,416	67	43,347
Amount of specie actually in bank	1,471	81	2,513	16	1,844	69	3,099
Bills of other banks	1,666	—	6,944	2,410	3,825	71	5,488
Deposites in other banks	3,411	49	10,971	05	4,217	18	87
Stock in the bank	—	—	—	—	—	—	—
Stock in other b'ks & other stock	—	—	6,987	08	1,129	55	—
Real estate	2,236	49	—	—	—	797	76
Furniture and other property	40,690	21	167,360	19	77,177	09	59,153
Total am't of resources of bank	40,690	21	167,360	19	77,177	09	59,153

Total am't of resources of bank

E 1—Continued.

NAMES OF THE BANKS.

Liabilities and resources.		Names of the Banks.					
Brester.	Full Riverer Union.	Kent.	Mount Vernon.	Pascoag.	R. I. Agricultural.	R. I. Central.	Grand total of all the banks of R. I.
\$100,000	\$100,000	\$150,000	\$200,000	\$100,000	\$50,000	\$500,000	\$18,300,000
Am't of cap. author'd by charter							
Capital actually paid in	21,330	100,000	38,000	80,000	34,990	50,000	9,837
Bills in circulation	15,070	47,307	27,254	23,748	59,110	14,409	171,50
Deposites	1,350	85	15,218	62	9,397	36	1,864
Debts due from bank	64	1,459	12	—	—	32,474	17
Dividends unpaid	—	379	25	—	—	1,237	30
Profits on hand	2,875	36	1,443	53	2,315	25	1,951
Total amount due from bank	40,690	21	165,807	52	77,177	09	59,153
Debts due from directors	275	10,375	56	15,360	1,820	3,234	89
Due from other stockholders	2,585	88	21,120	35	2,799	775	24,161
Due from all others	29,043	54	108,648	99	48,416	67	43,347
Amount of specie actually in bank	1,471	81	2,513	16	1,844	69	3,099
Bills of other banks	1,666	—	6,944	2,410	3,825	71	5,488
Deposites in other banks	3,411	49	10,971	05	4,217	18	87
Stock in the bank	—	—	—	—	—	—	—
Stock in other b'ks & other stock	—	—	6,987	08	1,129	55	—
Real estate	2,236	49	—	—	—	797	76
Furniture and other property	40,690	21	167,360	19	77,177	09	59,153
Total am't of resources of bank	40,690	21	167,360	19	77,177	09	59,153

E 1—Continued.

Names of the banks.	Where located.	When incorporated.	Increase last year in capital.	Par value of shares.	Last dividend, when declared.	Rate.	Amount of last dividend.
American	Providence	October, 1833	\$100,000	\$50 each	November 1, 1836	7 pr. ct. pr. ann.	\$10,500
Arcade	"	June, 1831	200,000	50 "	January 6, 1837	9 do.	18,000
Blackstone Canal	"	January, 1833	64,650	25 "	January 7, 1837	7 do.	15,073.36
City	"	June, 1833	5,550	50 "	January 15, 1837	7 do.	7,900
Commercial	"	January, 1833	51,900	50 "	Nov. 15, 1836	7 do.	9,105.25
Eagle	February, 1818	"	"	50 "	Dec. 30, 1836	6 do.	13,039.25
Exchange	February, 1801	"	"	50 "	November 9, 1836	6 do.	15,000
Globe	January, 1831	"	"	50 "	February 6, 1837	7 do.	10,843
High Street	June, 1828	16,500	50 "	April 100 [50 paid in]	April 6, 1837	7 do.	4,025
Manufacturers'	October, 1813	5,400	100 "	100 each	Dec. 31, 1836	7 do.	14,301
Mechanics'	June, 1823	3,750	50 "	50 "	Dec. 16, 1836	7 do.	14,703.50
Mechanics & Manufacturers'	June, 1827	32,000	50 "	50 "	November 5, 1836	4 do.	6,370
Mechants'	February, 1818	"	"	100 [50 paid in]	January 2, 1837	10 do.	10,000
National	October, 1833	"	"	100 each	January 1, 1837	6 do.	5,000
North America	October, 1823	73,949	93	50 "	January 18, 1836	6 do.	3,000
Phoenix	May, 1823	59,050	50 "	50 "	October 5, 1836	6 do.	5,053.50
Providence	October, 1791	100	100 "	100 "	March 2, 1837	7 do.	15,000
Roger Williams	October, 1803	400	50 "	50 "	January 2, 1837	6 do.	17,498.25
Traders'	June, 1836	"	"	50 "	January 2, 1837	7 do.	6,000
Union	October, 1814	"	"	50 "	January 6, 1837	7 do.	17,500
Weybosset	June, 1831	1817	50 "	50 "	February 6, 1837	8 do.	12,000
Merchants'	February, 1818	"	"	50 "	October 1, 1836	6 do.	3,000
N. F. Commercial	February, 1818	"	"	50 "	January 2, 1837	6 do.	2,625
Newport	October, 1803	"	"	60 "	January 2, 1837	6 do.	3,600
Newport Exchange	January, 1834	10,000	50 "	50 "	May, 1836	8 do.	4,000
Rhode Island, Bank of	October, 1795	18,000	100 "	100 "	January 2, 1837	7 do.	3,000
Rhode Island Union	June, 1804	"	"	100 "	January 2, 1837	6 do.	6,000

Traders'	Smithfield	June, 1836	June, 1834	25 "	February 6, 1837	7 do.	1,050
Providence County	"	June, 1836	June, 1834	40 "	January 10, 1836	8 do.	1,600
Smithfield Exchange	"	June, 1836	June, 1834	50 "	January 2, 1837	7 do.	3,503.50
Smithfield Lime Rock	"	January, 1823	"	"	February 21, 1837	6 do.	1,800
Smithfield Union	"	February, 1805	"	"	November 7, 1836	6-4-5 do.	1,700
Village	"	February, 1818	"	"	January, 1837	7 do.	5,203.10
Bristol, Bank of	Bristol	July, 1800	1,340	100 "	October, 1836	5 do.	5,000
Commercial	"	February, 1809	"	80 "	December 31, 1836	6 do.	1,500
Eagle	"	February, 1818	"	25 "	January, 1837	6 do.	1,500
Freeman's	"	October, 1817	"	20 "	December 30, 1836	6 do.	1,500
Centreville	"	June, 1828	"	50 "	January 26, 1837	6 do.	750
Warwick	"	February, 1818	5,000	25 "	February 6, 1837	6 do.	2,635.74
Pawtuxet	"	October, 1814	"	16 "	November 7, 1836	7 do.	2,483.25
Commercial	Cumberland	January, 1823	5,550	50 "	October 3, 1836	8 do.	2,250
Woonsocket Falls	"	June, 1828	"	50 "	February 1, 1837	7 do.	4,200
Hope	"	June, 1822	10,000	100 "	January 5, 1837	7 pr. et. pr. ann.	3,958.50
Warren	"	October, 1803	7,550	50 "	November 1, 1836	6 do.	3,000
Landholders'	South Kingstown	February, 1818	"	50 "	March 2, 1837	7 do.	1,750
Wakefield	"	October, 1854	"	50 "	October 3, 1836	8 do.	2,000
Narragansett	North Kingstown	October, 1805	"	50 "	December 17, 1836	8 do.	3,000
North Kingstown	"	October, 1818	21,200	50 "	February 6, 1837	6-2-5 do.	2,511.25
New England Pacific	North Providence	October, 1826	50 "	25 "	January 30, 1836	7 pr. et. pr. ann.	1,755.25
North Providence	"	October, 1834	26,700	50 "	October 27, 1836	5 do.	1,680
Phoenix	"	June, 1818	"	35 "	January 5, 1837	6-7 do.	3,000
Washington	Scituate	January, 1833	19,000	25 "	February 22, 1837	6 do.	1,600
Citizens' Union	Cranston	February, 1818	"	25 "	December 30, 1836	6-2-5 do.	800
Cranston	"	October, 1833	10,275	18 "	July 27, 1836	5 do.	1,474
Exeter	"	October, 1823	"	50 "	January 1, 1837	7 do.	3,500
Fall River Union	Tiverton	January, 1818	"	38 "	October 3, 1836	8 do.	1,520
Franklin	Gloucester	June, 1818	"	30 "	November 26, 1836	7 do.	1,050
Kent	Coventry	October, 1823	7,800	20 "	February 25, 1837	8 do.	3,200
Mount Vernon	Foster	June, 1833	5,000	35 "	October 24, 1836	8 do.	1,400
Pawcat	Burrillville	January, 1823	"	50 "	November 10, 1836	6 do.	1,500
Rhode Island Agricultural	Johnston	October, 1805	35,725	25 "	March 6, 1837	8 do.	5,106.50
Rhode Island Central	East Greenwich	"	"	"	"	"	"
62 banks	"	"	"	829,564	93	"	323,718.20

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E 1—Continued.

Names of the banks.	Where located.	When incorporated.	Reserved profits at the time of last dividend.	Due from the bank on interest.	Amount loaned on pledges of stock in the bank.	Amount of debts due and not paid, considered doubtful.	Remarks.
American	Providence	October, 1833	\$2,649 84	\$4,977 36	\$3,700	None.	
Arcade	"	June, 1831	3,884 43	61,697 94	-\$100	80	
Blackstone Canal	"	January, 1831	8,542 20	31,086 75	30,540	None.	
City	"	June, 1833	1,008 15	3,842 17	64,650	50	
Commercial	"	January, 1833	3,894 33	14,487 20	9,500	547 50	
Eagle	"	February, 1818	2,151 51	5,436 69	20,635	547 50	
Exchange	"	February, 1801	7,127 77	32,863 60	19,330	4,171	
Globe	"	January, 1831	6,700	25,219 72	58,377	None.	
High Street	"	June, 1828	39 94	2,823 27	52	None.	
Manufacturers'	"	October, 1813	20,802 17	19,789 94	11,220	None.	
Mechanics' and Manufacturers'	"	June, 1823	6,610 85	7,129 77	29,900	None.	
Mercantile	"	June, 1827	2,463 38	4,983 53	None.	None.	
Merchants'	"	February, 1818	3,115 88	37,296 60	13,990	None.	
National	"	October, 1823	1,392 95	24,931 83	17,775	None.	
North America	"	May, 1823	3,058 25	None.	34,150	1,050 72	
Phoenix	"	October, 1823	360 92	7,937 88	17,383	None.	
Providence	"	October, 1791	40,811 66	353,996 60	4,247	None.	
Roger Williams	"	October, 1803	20,243 74	7,295 90	3,000	1,943 67	
Traders'	"	June, 1836	—	3,118 24	36,966 21	None.	
Union	"	October, 1814	11,158 76	10,576 60	7,300	336 89	
Weybosset	"	June, 1831	3,566 21	15,583 00	5,512	571	
Merchants'	"	February, 1817	615 48	1,639 12	17,710	3,113 98	
New England Commercial	"	February, 1818	2,238 85	2,194 34	8,710	None.	
Newport	"	October, 1803	14,988 80	7,144 80	23,963	9,500	
Newport Exchange	"	January, 1834	2,776 49	875 47	12,690	500	
Rhode Island, Bank of	"	October, 1795	—	—	—	None.	
Rhode Island Union	"	June, 1804	—	—	—	1,117 23	
Traders'	"	June, 1836	—	2,918 25	11,827 70	None.	
Providence County	"	June, 1834	128 91	1,810 70	26,631 16	1,995	
Smithfield Exchange	Smithfield	June, 1822	244 26	729 56	2,121	None.	

Smithfield Lime Rock	"	January, 1823	1,540 37	10,696 06	5,161	1,788 89	
Smithfield Union	"	February, 1805	698 02	500	4,000	None.	
Village	"	February, 1818	—	—	12,863	None.	
Bristol, Bank of	Bristol	July, 1800	2,563 27	—	33,074	4,425	
Commercial	"	February, 1809	1,068 68	729 56	21,069	1,348 58	
Eagle	"	February, 1818	4,260 58	—	13,965	1,050	
Freeman's	"	October, 1817	225 03	4,173 56	5,991 40	292 86	
Centreville	"	June, 1828	542 03	—	4,575	None.	
Warwick	"	February, 1818	59 75	2,814 83	17,884	1,600	
Pawtuxet	"	October, 1814	—	1,190	—	2,115 95	
Cumberland	"	January, 1823	3,264 29	3,744 34	—	—	
Warren	"	June, 1828	627 26	6,560 94	28,817	None.	
Hope	"	June, 1822	12,000 00	4,810 12	12,447	None.	
Warren	"	October, 1803	1,822 58	5,519 12	16,844	75	
South Kingstown	"	February, 1818	6,030 39	5,137 12	8,473	None.	
North Kingstown	North Kingstown	October, 1834	2,219 39	1,137	—	—	
Woonsocket Falls	"	October, 1805	365 89	829 56	—	40	
North Providence	"	October, 1818	950 49	—	—	88 82	
North Providence	Westerly	October, 1826	22,171 93	1,222 02	—	22,858 89	
Phoenix	"	October, 1834	—	738 33	—	None.	
Landholders'	"	June, 1818	4,542 16	714 98	4,980	75	
Washington	"	June, 1800	10,217 53	6,459 12	28,688 32	129 80	
Narragansett	Scituate	January, 1833	—	4,355 68	13,475	None.	
North Kingstown	Granton	February, 1818	117 62	5,986 92	—	200	
New England Pacific	Exeter	October, 1833	342 44	—	—	None.	
North Providence	Tiverton	October, 1823	1,500	5,004 40	23,700 48	None.	
Phoenix	Gloucester	January, 1818	554 43	3,822 40	18,059	None.	
Washington	Coventry	June, 1818	640 58	—	1,205	700	
Citizens' Union	Foster	October, 1823	474 27	—	9,265	182 50	
Cranston	Burrillville	June, 1833	104 09	5,385 77	20,674 41	None.	
Exeter	Johnston	January, 1823	896 18	8,580	114 72		
Fall River Union	October, 1805	1,628 14	27,412 16	7,233	1,113 42		
Franklin	"	—	—	—	—	—	
Kent	"	—	—	—	—	—	
Mount Vernon	"	—	—	—	—	—	
Pawtuxet	"	—	—	—	—	—	
Rhode Island Agricultural	"	—	—	—	—	—	
Rhode Island Central	East Greenwich	—	—	—	—	—	
62 banks	"	—	—	—	—	—	
		251,234 16	796,233 58	815,110 68	61,206 42		

E 1—Continued.

RECAPITULATION.

Capital actually paid in					\$9,837,171 50
Bills in circulation	-	-	-	-	1,864,132 17
Deposites	-	-	-	-	2,100,815 51
Debits due from the banks	-	-	-	-	603,974 50
Dividends unpaid	-	-	-	-	12,445 56
Profits on hand	-	-	-	-	471,076 71
Total due from the banks	-	-	-	-	<u>14,889,615 95</u>
Debts due the banks, from the directors	-	\$1,189,441 32			
from the stockholders	-	1,010,177 51			
from all others	-	11,201,725 76			
Specie	-				\$13,401,344 59
Bills of other banks	-	-	-	-	243,482 16
Deposites in other banks	-	-	-	-	430,426 18
Stock in the banks	-	-	-	-	451,978 90
Stock in other banks and other stock	-	-	-	-	81,556 50
Real estate	-	-	-	-	61,806 20
Furniture and other property	-	-	-	-	198,056 33
Total resources of the banks	-	-	-	-	<u>23,942 16</u>
Total of capital authorized by charters	-	-	-	-	<u>14,892,593 02</u>
Increase of capital since last return	-				\$18,300,000 00
Amount of last dividends	-				829,564 93
Reserved profits	-				323,718 20
Due from the banks on interest	-				251,254 16
Loaned on pledges of stock	-				796,233 58
Debts due and unpaid, and considered doubtful	-				<u>815,110 68</u>
					<u>61,206 42</u>

To the honorable General Assembly of the State of Rhode Island, &c.

MAY SESSION, 1837.

In obedience to the law passed at the June session of this Assembly, 1836, commonly called the "Bank Act," the Bank Commissioners herewith present an abstract of the returns of the several banks in this State, made to them in conformity with the provisions of said act. In comparing the returns heretofore made, with the foregoing abstract, it should be borne in mind that, formerly, the returns being made at a period previously pointed out by law, the banks had it in their power to prepare themselves fully for the occasion; but that, under the existing statute on the subject, the returns exhibit the state of the banks upon a day not previously known to them as fixed, upon for the purpose; and in reference to which, therefore, no especial preparation could be made. The former was their holiday dress, the latter is their every day appearance.

The commissioners have heretofore especially reported their proceedings in respect to the Merchants' Bank of Providence, and the City Bank; and they have personally visited several of the other banks in the State, during the past year; but nothing has transpired which, in the opinion of the commissioners, requires the present action of the General Assembly.

The undersigned will take another opportunity to make some general remarks in regard to the operation of the "Bank Act," and such amendments to the same as experience has suggested.

All which is respectfully submitted,

SAMUEL Y. ATWELL,
THOMAS W. DORR,
GEORGE CURTIS, } *Bank Commissioners.*

RHODE ISLAND—E 1—Continued

REMARKS.

* Condition on the 18th March, at the time of settling the daily business, which is usually between two and three o'clock, P. M.

† Condition March 16th, at 8, A. M.; the statement of the bank being made up but once a week.

‡ Condition March 14th, at 4, P. M., being a copy of the regular weekly statement. Variation between that and the 18th very trifling.

§ Condition March 18th, 4, P. M., as nearly as could on the 30th be ascertained; some of the items being under date of March 16th, and some of March 18th.

** Condition at the close of business, March 18th.

†† Condition of both the banks in Westerly, on the morning of March 16th. Alterations between that time and 4, P. M., believed to be unimportant.

‡‡ Condition at the close of business, March 18th.

E 2.

Circular to all the incorporated banks in Rhode Island.

The present suspension of specie payments by the banks renders immediate action on the part of the bank commissioners necessary for the safety of the public; they therefore require, that during the continuance of the suspension, and until further instructions, the banks strictly adhere to the following regulations:

That no bank shall sell or in any way dispose of the specie they now have on hand, so as materially to diminish the amount, except in the redemption of their bills at par. Any attempt to speculate in the bills of a bank, by the bank itself, or any of its officers, directly or indirectly, will be proceeded against with the utmost severity of the law.

That the banks do not extend their issues beyond the ordinary amount issued by them upon their actual available means in sound business times; or, in other words, that they shall not, in consequence of suspending specie payments, increase their liabilities to the public to an extent beyond what they would have deemed prudent, if the suspension had not taken place. And they recommend that those banks which have not on hand a due proportion of specie should take measures to obtain it by purchase or otherwise.

The banks of this State have always hitherto sustained an enviable character, as compared with those of many of the other States. It should be their endeavor, by confining themselves within their means, to maintain this character. The suspension of specie payments ought to be regarded only as a temporary measure. Sooner or later there must be a return to the old and only safe system; and it is the duty of the banks so to regulate their affairs that in due time specie payments may be resumed without producing any convulsion in the trade and currency of the country.

As a further means of preventing immoderate issues of paper, and the evil consequences resulting therefrom, it is recommended that an arrangement be entered into by the banks generally, for each bank to receive its