E.

Abstract exhibiting the condition of the Banks of Rhode Island on Saturday, September 2, 1854, from the returns made to the General Assembly at its annual October session of said year.

[The secretary's circular, as by law provided, was issued on the fifth day of September, 1854, requiring the banks to make returns of their condition on the *second* day of September, A. D. 1854.]

	PROVIDENCE.				
	American.	Arcade.	Atlantic.	Atlas.	Bank of America.
DUE FROM THE BANKS.					
Capital stock actually paid in	$950,850 00	$757,000 00	$104,300 00	$51,000 00	$147,100 00
Bills in circulation	116,602 00	309,541 00	39,928 00	56,796 00	70,429 00
Deposites on interest	19,111 56	20,699 29	.....	.....	3,000 00
Deposites not on interest	87,356 70	107,245 95	31,857 59	29,071 72	28,388 88
Debts due to other banks	2,036 76	9,401 20	5,400 00	5,100 00	2,007 04
Dividends unpaid	.....	1,663 00	72 00	.....	96 00
Net profits on hand	45,822 27	29,676 47	4,382 13	1,581 33	9,285 52
Total amount of liabilities	1,221,779 29	1,235,226 91	185,939 72	123,549 05	260,900 44
RESOURCES OF THE BANKS.					
Debts due from directors	17,975 00	11,242 00	3,760 00	5,407 00	3,950 00
Debts due from other stockholders	68,085 82	29,723 00	8,385 00	18,604 29	1,400 00
Debts due from all others	1,090,256 86	1,159,765 81	162,352 54	90,877 48	227,535 98
Specie actually in bank	10,471 81	5,300 40	1,968 95	1,581 00	2,624 93
Bills of other banks	1,495 80	17,343 00	7,433 50	6,756 35	13,674 17
Deposites in other banks	9,714 72	11,852 70	.....	319 92	10,415 36
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	14,779 28	.....	.....	.....	.....
Real estate	.....	.....	.....	.....	.....
Other property	.....	.....	2,039 73	.....	2,000 00
Total amount of resources	1,221,779 29	1,235,226 91	185,939 72	123,549 05	260,900 44
Increase of capital since last return	21,800 00	66,950 00	34,650 00	New bank.	13,000 00
Par value of shares	50 00	50 00	50 00	50 00	50 00
Date, rate per cent. semi-annually, and amount of dividend	May 8, 1854, 3½ per cent., 33,178 25	July 6, 1854, 4 per cent., 30,052 00	April 3, 1854, 4 per cent., 4,000 00	New bank.	April 5, 1854, 4 per cent., 5,746 00
Amount of suspended paper considered bad or doubtful	100 00	.....	.....	.....	.....
Reserved profits at the time of the last dividend	25,139 28	20,293 13	894 85	.....	3,308 57
Amount loaned on pledges of stock in the bank	26,425 00	.....	400 00	.....	3,200 00
Amount and description of stock held as collateral security for loans, (see notes)	3,000 00	27,600 00	.....	.....	.....
Debts due and not paid	1,060 00	100 00	500 00	.....	560 00
Largest amount of indebtedness from any one person or firm	68,375 00	30,000 00	8,500 00	5,500 00	13,062 00
Amount of bills in circulation under five dollars	41,903 00	62,467 00	18,843 00	11,246 00	Sept. 4, 1854, 45,884 00

#1780

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

	PROVIDENCE.				
	Bank of Commerce.	Bank of North America.	Blackstone Canal.	Butchers and Drovers'.	City.
DUE FROM THE BANKS.					
Capital stock actually paid in	$1,000,000 00	$722,650 00	$500,000 00	$242,350 00	$300,000 00
Bills in circulation	82,913 00	69,600 00	298,100 00	115,033 00	77,988 25
Deposites on interest	6,042 08	5,000 00	30,550 00	.....	6,318 15
Deposites not on interest	69,946 29	94,078 53	88,312 66	46,224 63	58,396 49
Debts due to other banks	23,328 27	152,624 98	50,674 88	1,000 94	7,686 00
Dividends unpaid	617 75	2,597 75	1,561 05	324 00	1,060 00
Net profits on hand	62,996 00	26,089 43	57,832 97	10,972 87	26,819 54
	.....	*13,441 02	.....	.....	.....
Total amount of liabilities	1,245,843 49	1,116,081 71	1,027,031 58	415,905 44	478,268 43
RESOURCES OF THE BANKS.					
Debts due from directors	500 00	9,000 00	22,300 00	6,787 00	15,625 00
Debts due from other stockholders	59,778 70	10,000 00	3,100 00	22,248 00	14,268 00
Debts due from all others	1,145,850 98	858,473 58	805,812 14	352,166 34	422,778 81
Specie actually in bank	8,185 83	12,000 00	20,100 00	2,059 17	2,223 58
Bills of other banks	5,695 13	135,810 07	31,562 71	11,899 00	6,281 50
Deposites in other banks	7,832 85	65,113 43	115,406 73	18,245 93	10,967 79
Amount of its own stock held by the bank	.....	‡5,684 63	.....	.....	.....
Amount and description of stock in other banks, and of other stocks owned by the bank	.....	.....	‡27,750 00	.....	.....
Real estate	18,000 00	.....	.....	.....	6,123 75
Other property	.....	.....	.....	2,500 00	.....
Total amount of resources	1,245,843 49	1,116,081 71	1,027,031 58	415,905 44	478,268 43
Increase of capital since last return	.....	22,650 00	.....	111,240 00	.....
Par value of shares	50 00	50 00	25 00	50 00	50 00
Date, rate per cent. semi-annually, and amount of dividend	April 7, 1854, 3½ per cent., 35,000 00	July, 1854, 3½ per cent., 25,054 75	July 6, 1854, 3 per cent., 15,000 00	April 3, 1854, 4 per cent., 9,330 00	July 5, 1854, 4 per cent., 11,999 94
Amount of suspended paper considered bad or doubtful	.....	500 00	150 00	.....	.....
Reserved profits at the time of the last dividend	35,334 22	16,000 00	50,000 00	3,212 38	21,449 61
Amount loaned on pledges of stock in the bank	44,850 00	20,000 00	3,100 00	1,760 00	13,998 00
Amount and description of stock held as collateral security for loans, (see notes)	.....	.....	.....	.....	§55,000 00
Debts due and not paid	100 00	3,800 00	6,251 42	1,170 60	2,932 63
Largest amount of indebtedness from any one person or firm	76,180 00	50,000 00	38,500 00	30,000 00	12,409 33
Amount of bills in circulation under five dollars	27,043 00	20,300 00	53,019 00	20,523 00	Sept. 8, 1854, 19,296 23

* Due the State of Rhode Island, $13,166 02; and bonus due the State, $273.
‡ State orders.
‡ 375 shares in Whatcheer corporation.
§ Collateral security for a loan of $6,000.

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

	PROVIDENCE.				
	Commercial.	Continental.	Eagle.	Exchange.	Globe.
DUE FROM THE BANKS.					
Capital stock actually paid in. ...	$639,000 00	$222,950 00	$500,000 00	$500,000 00	$600,000 00
Bills in circulation	35,146 00	44,216 00	38,434 00	56,600 00	66,058 00
Deposites on interest	.....	2,721 63	.....	8,000 00	.....
Deposites not on interest	86,414 09	19,153 97	41,224 89	56,098 89	92,416 68
Debts due to other banks	20 50	2,076 58	5,405 47	12,060 87	48,209 53
Dividends unpaid	3,560 00	154 00	.....	1,065 75	.....
Net profits on hand	26,799 54	5,982 91	15,638 52	34,042 71	25,483 69
Total amount of liabilities	790,940 13	297,258 09	600,702 88	667,868 22	832,167 90
RESOURCES OF THE BANKS.					
Debts due from directors	13,700 00	2,916 00	29,352 63	28,610 00	23,216 72
Debts due from other stockholders	9,127 00	12,267 00	4,250 00	5,400 00	43,994 11
Debts due from all others	755,521 42	276,315 81	556,034 22	567,183 52	732,296 66
Specie actually in bank	2,733 23	1,421 61	2,125 26	3,904 01	2,913 13
Bills of other banks	3,714 00	1,907 79	1,266 47	5,367 29	4,965 14
Deposites in other banks	6,144 48	2,429 88	4,654 28	7,393 40	24,752 12
Amount of its own stock held by the bank	.....	.....	3,000 00	.....	.....
Amount and description of stock in other banks, and of other stocks owned by the bank	.....	.....	.....	.....	.....
Real estate	.....	.....	.....	50,000 00	.....
Other property	.....	.....	.....	.....	.....
Total amount of resources	790,940 13	297,258 09	600,702 88	667,868 22	832,167 90
Increase of capital since last return	53,550 00	77,540 00	.....	.....	.....
Par value of shares	50 00	50 00	50 00	50 00	50 00
Date, rate per cent. semi-annually, and amount of dividend	July 15, 1854, 4 per cent., 25,134 00	April 3, 1854, 4 per cent., 8,752 00	May 15, 1854, 3½ per cent., 17,500 00	July 5, 1854, 3½ per cent., 17,500 00	May 15, 1854, 3½ per cent., 21,000 00
Amount of suspended paper considered bad or doubtful	.....	.....	1,090 00	.....	.....
Reserved profits at the time of the last dividend	28,181 22	146 67	7,274 59	27,906 04	12,200 00
Amount loaned on pledges of stock in the bank	20,727 00	9,126 00	9,850 00	12,310 00	22,760 00
Amount and description of stock held as collateral security for loans, (see notes)	.....	.....	.....	.....	.....
Debts due and not paid	.....	.....	1,147 00	1,000 00	2,000 00
Largest amount of indebtedness from any one person or firm	51,000 00	18,200 00	31,500 00	51,300 00	137,800 00
Amount of bills in circulation under five dollars	30,146 00	16,089 00	24,469 60	Can't tell.	11,213 00

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

	PROVIDENCE.				
	Grocers and Producers'.	High Street.	Jackson.	Liberty.	Manufacturers'.
DUE FROM THE BANKS.					
Capital stock actually paid in	$148,400 00	$120,000 00	$127,130 00	$56,020 00	$500,000 00
Bills in circulation	77,239 00	37,926 00	60,488 00	38,749 00	52,095 00
Deposites on interest	9,496 60	.....	.....	6,837 99	11,739 00
Deposites not on interest	40,434 88	41,695 55	26,898 19	26,400 76	51,369 53
Debts due to other banks	2,884 69	.....	2,467 47	.....	10,679 37
Dividends unpaid	7,420 00	528 00	.....	.....	556 50
Net profits on hand	2,808 61	2,672 85	4,189 94	2,013 26	23,980 56
Total amount of liabilities	288,683 98	202,822 40	221,173 60	125,021 01	652,439 96
RESOURCES OF THE BANKS.					
Debts due from directors	11,776 54	7,400 00	2,500 00	768 00	9,650 00
Debts due from other stockholders	19,171 64	3,276 54	14,151 69	18,608 00	4,500 00
Debts due from all others	224,732 65	175,811 91	196,616 26	95,391 09	621,053 83
Specie actually in bank	2,263 35	2,502 40	1,998 15	1,773 98	4,151 24
Bills of other banks	25,659 80	1,931 55	4,130 92	5,708 45	7,055 00
Deposites in other banks	3,100 00	7,300 00	416 35	2,771 49	3,514 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 bank	.....	.....	.....	.....	.....
Real estate	.....	4,600 00	.....	.....	2,315 52
Other property	2,000 00	.....	1,360 23	.....	.....
Total amount of resources	288,683 98	202,822 40	221,173 60	125,021 01	652,439 96
Increase of capital since last return	73,080 00	.....	New bank.	New bank.	.....
Par value of shares	50 00	50 00	50 00	50 00	100 00
Date, rate per cent. semi annually, and amount of dividend	Sept. 1, 1854, 5 per cent., 7,420 00	Aug. 3, 1854, 4 per cent., 4,200 00	.....	.....	April 6, 1854, 3½ per cent., 17,500 00
Amount of suspended paper considered bad or doubtful	.....	.....	.....	.....	.....
Reserved profits at the time of the last dividend	2,800 00	1,451 74	.....	.....	11,722 48
Amount loaned on pledges of stock in the bank	1,860 00	.....	.....	100 00	9,450 00
Amount and description of stock held as collateral security for loans, (see notes)	*6,000 00	.....	.....	.....	.....
Debts due and not paid	2,185 00	2,019 51	.....	.....	.....
Largest amount of indebtedness from any one person or firm	10,262 77	12,500 00	12,140 95	9,500 00	52,000 00
Amount of bills in circulation under five dollars	.....	14,447 00	28,253 00	21,829 00	20,515 00

* Providence and Worcester Railroad Company.

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

	PROVIDENCE.				
	Mechanics'.	Mechanics & Manufacturers'.	Mercantile.	Merchants'.	Mount Vernon.
DUE FROM THE BANKS.					
Capital stock actually paid in	$500,000 00	$255,700 10	$49,070 00	$500,000 00	$60,000 00
Bills in circulation	58,075 00	169,600 75	43,648 00	23,497 00	41,351 00
Deposites on interest	700 00	3,453 91	.....	90 51	8,956 81
Deposites not on interest	60,035 04	37,691 39	35,087 46	16,195 02	11,989 87
Debts due to other banks	7,980 67	15,994 39	.....	407,368 62	1,400 57
Dividends unpaid	1,450 75	1,675 20	*New bank.	2,475 25	121 50
Net profits on hand	19,434 17	12,038 85	1,735 32	29,109 92	3,531 65
Total amount of liabilities	647,675 63	496,164 49	129,540 78	978,736 32	127,350 60
RESOURCES OF THE BANKS.					
Debts due from directors	3,025 00	31,018 28	6,250 00	4,300 00	4,350 00
Debts due from other stockholders	7,350 00	17,850 20	1,600 00	3,000 00	5,782 64
Debts due from all others	601,718 67	418,900 54	103,026 57	523,681 56	100,623 16
Specie actually in bank	6,024 17	2,700 00	3,841 46	25,150 85	1,559 80
Bills of other banks	2,924 13	25,695 47	2,882 55	231,484 85	2,700 00
Deposites in other banks	3,342 10	.....	9,514 49	162,919 06	.....
Amount of its own stock held by the bank	.....	.....	.....	.....	7,792 00
Amount and description of stock in other banks, and of other stocks owned by the bank	.....	.....	.....	.....	.....
Real estate	20,000 00	.....	.....	28,200 00	4,550 00
Other property	3,291 56	.....	2,425 71	.....	.....
Total amount of resources	647,675 63	496,164 49	129,540 78	978,736 32	127,350 60
Increase of capital since last return	.....	13,320 00	New bank	.....	.....
Par value of shares	50 00	50 00	50 00	50 00	16 00
Date, rate per cent. semi-annually, and amount of dividend	June 30, 1854, 3½ per cent., 17,500 00	July 6, 1854, 4 per cent., 10,224 80	.....	4 per cent., 20,000 00	Mar. 6, 1854, 3½ per cent., 1,875 00
Amount of supended paper considered bad or doubtful	185 00	8,285 49	.....	.....	12,122 02
Reserved profits at the time of the last dividend	14,021 61	9,368 81	.....	15,774 22	1,000 00
Amount loaned on pledges of stock in the bank	4,875 00	.....	.....	4,800 00	350 00
Amount and description of stock held as collateral security for loans, (see notes)	.....	63,489 22	.....	.....	.....
Debts due and not paid	1,045 00	17,598 00	250 00	.....	4,507 41
Largest amount of indebtedness from any one person or firm	27,000 00	30,000 00	6,800 00	48,000 00	5,400 00
Amount of bills in circulation under five dollars	16,000 00	.....	18,068 00	5,000 00	9,000 00

* This bank went into operation on the 3d of July, 1854.

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

	PROVIDENCE.				
	National.	Pawtuxet.	Phenix.	Providence.	Roger Williams.
DUE FROM THE BANKS.					
Capital stock actually paid in	$160,000 00	$150,000 00	$300,000 00	$500,000 00	$499,950 00
Bills in circulation	145,191 25	30,101 00	59,711 00	223,000 00	55,151 00
Deposites on interest	20,999 34	.....	24,693 53	50,000 00	.....
Deposites not on interest	40,518 96	19,005 93	69,681 67	70,388 90	96,105 66
Debts due to other banks	378 65	3,300 00	47 77	13,135 97	6,849 62
Dividends unpaid	.....	2,959 50	606 00	Included in deposites.	18,950 89
Net profits on hand	5,664 02	11,254 02	33,317 04	162,195 25	54,825 61
Total amount of liabilities	372,752 22	216,650 45	488,057 01	1,018,720 12	731,832 78
RESOURCES OF THE BANKS.					
Debts due from directors	5,250 00	11,800 00	37,800 00	.....	.....
Debts due from other stockholders	4,300 00	800 00	7,880 64	20,200 00	2,500 00
Debts due from all others	297,013 05	196,189 32	389,834 36	930,040 59	677,356 36
Specie actually in bank	3,598 00	1,367 36	3,313 46	26,017 13	16,447 83
Bills of other banks	37,010 54	5,514 89	11,458 58	12,185 13	10,507 16
Deposites in other banks	25,580 63	978 86	9,001 25	16,277 27	11,021 43
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	.....	.....	27,500 00	.....	.....
Real estate	.....	.....	.....	14,000 00	14,000 00
Other property	.....	.....	1,268 72	.....	.....
Total amount of resources	372,752 22	216,650 45	488,057 01	1,018,720 12	731,832 78
Increase of capital since last return	.....	.....	.....	.....	.....
Par value of shares	$100, $80 paid.	50 00	50 00	400 00	75 00
Date, rate per cent. semi-annually, and amount of dividend	July 5, 1854, 5 per cent., 8,000 00	Aug. 6, 1854, 4 per cent., 6,000 00	May 20, 1854, 4 per cent., 12,000 00	Oct. 3, 1854, 4 per cent., 20,000 00	Sept. 1, 1854, 3½ per cent., 17,499 13
Amount of suspended paper considered bad or doubtful	.....	.....	.....	.....	.....
Reserved profits at the time of the last dividend	2,743 72	10,000 00	25,960 64	147,314 08	54,814 04
Amount loaned on pledges of stock in the bank	5,250 00	7,200 00	2,350 00	10,200 00	2,500 00
Amount and description of stock held as collateral security for loans, (see notes)	*1,000 00	.....	.....	111,000 00	.....
Debts due and not paid	1,334 56	2,294 00	4,754 00	.....	.....
Largest amount of indebtedness from any one person or firm	15,000 00	7,500 00	16,900 00	87,500 00	83,226 00
Amount of bills in circulation under five dollars	73,741 25	17,396 00	23,441 00	65,000 00	16,890 00

* Two shares in Saunders's Cotton Mill, at $500 each.

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

	PROVIDENCE.				
	Smithfield Lime Rock.	State.	Traders'.	Union.	Weybosset.
DUE FROM THE BANKS.					
Capital stock actually paid in	$228,700 00	$150,000 00	$200,000 00	$500,000 00	$445,150 00
Bills in circulation	45,734 00	69,397 00	51,795 00	58,830 00	236,771 50
Deposites on interest	9,140 00	1,077 76	.....	.....	3,300 00
Deposites not on interest	32,593 73	31,245 55	34,286 23	84,794 12	51,190 45
Debts due to other banks	4,000 00	.....	.....	35,461 45	13,615 22
Dividends unpaid	2,331 05	404 00	618 00	1,524 25	5,354 00
Net profits on hand	6,730 64	8,485 53	13,240 96	14,351 29	10,306 98
Total amount of liabilities	329,229 42	260,609 84	299,940 19	694,961 11	765,688 15
RESOURCES OF THE BANKS.					
Debts due from directors	900 00	13,300 94	12,815 00	23,300 00	8,200 00
Debts due from other stockholders	25,534 00	17,342 09	500 00	3,325 00	3,085 61
Debts due from all others	287,443 25	200,487 94	269,516 42	637,806 65	675,800 62
Specie actually in bank	1,646 00	5,321 71	3,853 68	4,446 00	1,376 91
Bills of other banks	1,968 37	9,739 52	3,106 00	7,094 98	6,426 71
Deposites in other banks	11,737 80	14,407 64	9,171 63	5,402 37	70,798 30
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	.....	.....	.....	13,586 11*	.....
Other property	.....	.....	947 46	.....	.....
Total amount of resources	329,229 42	260,609 84	299,940 19	694,961 11	765,688 15
Increase of capital since last return	12,950 00	.....	.....	.....	28,150 00
Par value of shares	50 00	50 00	50 00	50 00	50 00
Date, rate per cent. semi-annually, and amount of dividend	July 3, 1854, 4 per cent., 9,100 00	April 1, 1854, 4 per cent., 6,000 00	June 15, 1854, 4 per cent., 8,000 00	July 6, 1854, 3½ per cent., 17,500 00	Aug. 6, 1854, 4 per cent., 17,740 00
Amount of suspended paper considered bad or doubtful	.....	.....	.....	1,984 99	150 00
Reserved profits at the time of the last dividend	6,764 36	3,186 00	8,867 92	10,000 00	7,782 00
Amount loaned on pledges of stock in the bank	890 00	2,040 00	5,000 00	1,125 00	5,682 61
Amount and description of stock held as collateral security for loans, (see notes)	15,000 00	.....	.....	.....	.....
Debts due and not paid	4,075 00	4,582 25	9,677 34	1,984 99	2,150 00
Largest amount of indebtedness from any one person or firm	24,575 00	20,000 00	11,500 00	25,012 00	18,000 00
Amount of bills in circulation under five dollars	11,564 00	Not stated...	Sept. 8, 1854, 15,009 00	23,282 00	Not stated.

* Including furniture.

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

	PROVIDENCE.		NEWPORT.		
	Westminster.	Whatcheer.	Aquidnick.	Bank of Rhode Island.	Merchants'.
DUE FROM THE BANKS.					
Capital stock actually paid in	$49,130 00	$100,000 00	$44,710 00	$100,000 00	$100,000 00
Bills in circulation	5,865 00	35,920 00	40,990 00	36,287 00	50,536 50
Deposites on interest	.....	4,100 00	.....	1,810 31	.....
Deposites not on interest	8,614 17	17,225 96	30,808 24	23,831 68	35,552 93
Debts due to other banks	.....	630 38	.....	1,086 80	1,231 16
Dividends unpaid	.....	.....	.....	897 00	548 09
Net profits on hand	382 06	5,045 73	1,038 18	2,172 90	5,437 62
Total amount of liabilities	63,991 23	162,922 07	117,546 42	166,085 69	193,306 21
RESOURCES OF THE BANKS.					
Debts due from directors	9,454 50	10,231 00	4,583 49	13,728 00	4,950 00
Debts due from other stockholders	12,646 92	1,000 00	3,800 00	21,841 20	9,125 00
Debts due from all others	22,658 71	137,876 66	94,961 01	97,225 30	152,213 73
Specie actually in bank	36 58*	863 56	2,141 10	4,830 44	5,114 58
Bills of other banks	1,152 00	6,947 17	4,057 07	5,164 17	7,404 21
Deposites in other banks	16,200 00	2,889 17	7,303 75	2,633 21	7,099 69
Amount of its own stock held by the bank	.....	.....	.....	600 00	4,400 00
Amount and description of stock in other banks, and of other stocks owned by the bank	.....	.....	.....	12,529 20 3,500 00	..... 3,000 00
Real estate	.....	.....	.....	.....	.....
Other property	1,842 52	3,114 51	700 00	4,034 17	.....
Total amount of resources	63,991 23	162,922 07	117,546 42	166,085 69	193,306 21
Increase of capital since last return	New bank...	.....	.....	.....	.....
Par value of shares	50 00	50 00	50 00	100 00	100 00
Date, rate per cent. semi-annually, and amount of dividend	.....	April 3, 1854, 4 per cent., 4,000 00	.....	..... 3 per cent., 3,000 00	April 5, 1854, 3½ per cent., 3,500 00
Amount of suspended paper considered bad or doubtful	.....	.....	.....	1,431 15	2,500 00
Reserved profits at the time of the last dividend	.....	1,549 54	.....	1,877 67	1,445 88
Amount loaned on pledges of stock in the bank	18,774 42	4,000 00	.....	7,280 00	4,100 00
Amount and description of stock held as collateral security for loans, (see notes.)	.....	.....	6,000 00	4,620 00 16,890 00	..... 15,894 97
Debts due and not paid	.....	.....	.....	.....	.....
Largest amount of indebtedness from any one person or firm	5,410 00	15,512 02	4,000 00	24,741 33	13,074 00
Amount of bills in circulation under five dollars	4,570 00	23,580 00	12,500 00	29,575 00	13,060 00

* Specie funds included in the $16,200 deposited in Bank of North America.

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

	NEWPORT.				
	New England Commercial.	Newport.	Newport Exchange.	Rhode Island Union.	Traders'.
DUE FROM THE BANKS.					
Capital stock actually paid in	$75,000 00	$120,000 00	$60,000 00	$165,000 00	$75,000 00
Bills in circulation	36,095 00	117,991 25	33,251 00	49,335 00	55,588 00
Deposites on interest	.....	.....	.....	.....	.....
Deposites not on interest	24,511 65	40,119 87	24,003 19	31,633 38	42,999 19
Debts due to other banks	.....	.....	1,017 27	402 69	2,940 14
Dividends unpaid	543 25	1,133 30	.....	1,319 50	364 00
Net profits on hand	6,482 04	5,994 43	3,968 08	4,533 95	5,500 85
Total amount of liabilities	142,631 94	285,238 85	122,239 54	252,224 52	181,692 13
RESOURCES OF THE BANKS.					
Debts due from directors	6,250 00	9,813 91	3,006 21	11,890 06	3,079 00
Debts due from other stockholders	3,171 25	7,546 30	3,028 88	1,750 00	1,516 00
Debts due from all others	112,418 39	234,025 84	94,767 63	200,874 69	149,508 48
Specie actually in bank	2,701 29	5,363.74	3,088 52	4,754 73	3,253 87
Bills of other banks	5,386 10	4,332 29	7,670 02	6,066 07	6,398 97
Deposites in other banks	8,104 91	16,150 61	2,011 32	6,892 78	17,941 81
Amount of its own stock held by the bank	950 00	.....	3,850 00	.....	.....
Amount and description of stock in other banks, and of other stocks owned by the bank	.....	100 00	380 00	11,136 12	.....
Real estate	3,650 00	7,906 16	4,423 50	8,567 63	.....
Other property	.....	.....	13 46	292 44	.....
Total amount of resources	142,631 94	285,238 85	122,239 54	252,224 52	181,692 13
Increase of capital since last return	.....	.....	.....	.....	15,000 00
Par value of shares	50 00	60 00	50 00	25 00	40 00
Date, rate per cent. semi-annually, and amount of dividend	July 1, 1854, 4 per cent., 3,000 00	July 1, 1854, 4 per cent., 4,600 00	May 1, 1854, 4 per cent., 2,236 00	July 1, 1854, 3½ per cent., 5,211 00	July 1, 1854, 5 per cent., 3,592 00
Amount of suspended paper, considered bad or doubtful	.....	.....	.....	120 00	.....
Reserved profits at the time of the last dividend	4,638 78	3,458 52	562 17	1,944 09	2,658 00
Amount loaned on pledges of stock in the bank	9,141 25	10,516 00	5,328 88	8,166 58	3,260 00
Amount and description of stock held as collateral security for loans, (see notes)	.....	113,173 00	6,000 00	.....	10,000 00
Debts due and not paid	19,641 25	.....	†1,466 67	3,411 76	1,040 00
Largest amount of indebtedness from any one person or firm	21,500 00	*50,000 00	14,850 00	14,000 00	‡15,000 00
Amount of bills in circulation under five dollars	9,625 00	About 30,000 00	7,897 00	13,708 00	9,967 00

* *Collaterally* secured.
† Of which $1,300 is secured by mortgage on real estate.
‡ Of which $5,000 is collaterally secured.

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

	SMITHFIELD.				
	Globe.	Smithfield Exchange.	Smithfield Union.	Village.	Citizens'.
DUE FROM THE BANKS.					
Capital stock actually paid in	$100,000 00	$100,000 00	$100,000 00	$100,000 00	$56,900 00
Bills in circulation	33,403 00	66,270 00	36,300 00	29,066 00	27,167 00
Deposites on interest	.....	.....	.....	.....	1,081 10
Deposites not on hand	7,282 35	17,965 35	16,238 87	4,361 59	13,651 27
Debts due to other banks	7,288 32	7,635 22	3,462 43	.....	.....
Dividends unpaid	1,828 50	1,711 90	1,750 00	336 25	1,783 25
Net profits on hand	721 41	12,271 16	4,188 91	4,064 91	2,119 22
Total amount of liabilities	150,523 58	205,853 63	162,030 21	137,828 75	102,701 84
RESOURCES OF THE BANKS.					
Debts due from directors	2,500 00	1,459 00	2,300 00	445 00	5,029 00
Debts due from other stockholders	2,394 09	2,217 00	.....	4,135 92	1,450 00
Debts due from all others	141,508 91	193,010 62	157,048 76	127,551 72	77,816 76
Specie actually in bank	1,662 26	1,651 01	1,651 45	2,289 33	951 45
Bills of other banks	1,939 00	16 00	550 00	74 00	4,114 00
Deposites in other banks	519 32	7,500 00	.....	2,932 78	9,491 63
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	.....	.....	480 00	.....	.....
Other property	.....	.....	.....	.....	.....
Total amount of resources	150,523 58	205,853 63	162,030 21	137,828 75	102,701 84
Increase of capital since last return	.....	26,000 00	.....	14,600 00	4,900 00
Par value of shares	25 00	40 00	50 00	50 00	25 00
Date, rate per cent. semi-annually, and amount of dividend	Aug. 2, 1854, 3 *per cent.*, 3,000 00	July 1, 1854, 4½ *per cent.*, 4,500 00	Aug. 21, 1854, 3½ per cent., 3,500 00	May 1, 1854, 3½ per cent., 3,325 00	Aug. 31, 1854, 3½ per cent., 1,991 50
Amount of suspended paper considered bad or doubtful	.....	.....	.....	975 00	.....
Reserved profits at the time of the last dividend	202 04	10,480 33	3,672 48	1,588 65	2,117 62
Amount loaned on pledges of stock in the bank	.....	3,676 00	.....	.....	.....
Amount and description of stock *held as collateral security for* loans, (see notes.)	.....	.....	.....	.....	.....
Debts due and not paid	21,561 57	3,170 88	4,745 83	975 00	8,869 00
Largest amount of indebtedness from any one person or firm	21,453 69	16,710 26	30,000 00	Not stated.	5,709 22
Amount of bills in circulation under five dollars	Unknown.	Unknown.	8,949 00	8,741 00	14,447 00

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

	CUMBERLAND.				BRISTOL.
	Cumberland.	Producers'.	Railroad.	Woonsocket Falls.	Bank of Bristol.
DUE FROM THE BANKS.					
Capital stock actually paid in	$125,000 00	$155,000 00	$97,950 00	$134,600 00	$150,000 00
Bills in circulation	40,947 00	48,282 00	19,106 00	37,618 25	12,121 00
Deposites on interest	.....	.....	.....	1,500 00	.....
Deposites not on interest	9,991 95	40,091 60	20,855 68	29,185 09	1,777 78
Debts due to other banks	.....	.....	1,330 17	5,022 58	10,258 11
Dividends unpaid	.....	.....	3,918 00	.....	174 00
Net profits on hand	7,684 17	7,885 52	1,012 63	8,408 05	1,000 71
Total amount of liabilities	183,623 12	251,259 12	144,172 48	216,333 97	175,331 60
RESOURCES OF THE BANKS.					
Debts due from directors	7,300 00	1,400 00	16,550 00	13,200 00	36,843 77
Debts due from other stockholders	1,450 00	22,307 00	4,000 00	6,805 46	67,883 00
Debts due from all others	168,275 39	218,956 21	112,682 25	180,413 26	59,593 86
Specie actually in bank	1,765 00	1,120 26	969 12	2,025 63	3,210 97
Bills of other banks	1,910 11	163 00	6,471 11	5,569 62	1,900 00
Deposites in other banks	922 62	7,312 65	3,500 00	3,500 00	.....
Amount of its own stock held by the bank	.....	.....	.....	.....	5,300 00
Amount and description of stock in other banks, and of other stocks owned by the bank	.....	.....	.....	.....	600 00
Real estate	2,000 00	.....	.....	4,720 00	.....
Other property	.....	.....	.....	.....	.....
Total amount of resources	183,623 12	251,259 12	144,172 48	216,333 97	175,331 60
Increase of capital since last return	4,150 00	30,000 00	17,550 00	650 00	.....
Par value of shares	50 00	25 00	50 00	50 00	100 00
Date, rate per cent. semi-annually, and amount of dividend	Mar. 27, 1854, 3½ per cent., 4,375 00	3½ per cent., 8,750 00	Sept. 4, 1854, 4 per cent., 3,918 00	April 5, 1854, 4 per cent., 5,196 00	July, 1854 3 per cent., 4,500 00
Amount of suspended paper considered bad or doubtful	292 17	.....	.....	500 00	4,250 00
Reserved profits at the time of the last dividend	3,408 53	688 96	1,012 63	3,706 88	14 82
Amount loaned on pledges of stock in the bank	.....	.....	.....	.....	29,912 41
Amount and description of stock held as collateral security for loans, (see notes)	.....	.....	.....	.....	.....
Debts due and not paid	21,701 50	12,901 00	4,925 50	10,750 50	9,041 81
Largest amount of indebtedness from any one person or firm	18,500 00	11,621 66	14,500 00	11,992 88	66,144 00
Amount of bills in circulation under five dollars	12,322 00	Unknown...	6,491 00	Unknown...	Unknown.

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

	BRISTOL.			NORTH PROVIDENCE.	
	Commercial.	Eagle.	Freeman's.	N. E. Pacific.	North Providence.
DUE FROM THE BANKS.					
Capital stock actually paid in	$52,500 00	$50,000 00	$65,000 00	$175,500 00	$117,800 00
Bills in circulation	24,160 00	18,152 00	33,000 00	78,843 00	37,918 00
Deposites on interest	.....	1,400 00	.....	750 00	3,603 90
Deposites not on interest	5,109 18	8,298 29	21,275 19	52,027 64	26,961 90
Debts due to other banks	2,295 97	1,656 35	.....	3,596 11	6,119 87
Dividends unpaid	41 13	317 25	394 40	1,102 25	.....
Net profits on hand	2,492 64	3,349 92	3,358 00	12,783 51	6,081 33
Total amount of liabilities	86,598 92	83,173 81	123,027 59	324,602 51	198,485 00
RESOURCES OF THE BANKS.					
Debts due from directors	11,146 24	14,160 00	900 00	9,525 00	15,300 00
Debts due from other stockholders	627 69	.....	3,340 00	3,900 00	25 00
Debts due from all others	56,330 22	53,116 28	105,413 59	273,812 47	153,795 98
Specie actually in bank	872 83	1,506 66	1,100 00	1,641 26	2,860 02
Bills of other banks	1,414 00	5,113 47	3,774 00	15,934 18	15,704 00
Deposites in other banks	760 57	6,777 40	8,500 00	13,990 10	.....
Amount of its own stock held by the bank	.....	2,500 00	.....	.....	.....
Amount and description of stock in other banks, and of other stocks owned by the bank	7,204 17	.....	.....	.....	.....
Real estate	8,243 20	.....	.....	5,799 50	.....
Other property	.....	.....	.....	.....	800 00
Total amount of resources	86,598 92	83,173 81	123,027 59	324,602 51	198,485 00
Increase of capital since last return	.....	.....	.....	29,950 00	3,600 00
Par value of shares	35 00	25 00	20 00	50 00	50 00
Date, rate per cent. semi-annually, and amount of dividend	April 5, 1854, 3½ per cent., 1,837 50	July 3, 1854, 3 per cent., 1,500 00	July 4, 1854, 3 per cent., 2,600 00	June 30, 1854, 4 per cent., 6,868 00	July 1, 1854, 4 per cent., 4,620 00
Amount of suspended paper considered bad or doubtful	.....	.....	.....	.....	291 97
Reserved profits at the time of the last dividend	6 54	9,460 48	3,332 00	9,566 21	4,054 21
Amount loaned on pledges of stock in the bank	3,675 00	14,160 00	3,340 00	5,750 00	.....
Amount and description of stock held as collateral security for loans, (see notes)	.....	.....	1,000 00	.....	.....
Debts due and not paid	7,581 96	235 00	2,698 75	1,670 25	4,600 41
Largest amount of indebtedness from any one person or firm	5,780 25	12,960 00	15,802 50	14,000 00	9,900 00
Amount of bills in circulation under five dollars	13,755 00	7,538 00	Unknown...	25,496 00	7,360 00

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

	NORTH PROVIDENCE.	WARREN.		SOUTH KINGSTOWN.	
	People's.	Warren.	Hope.	Landholders'.	People's Exchange.
DUE FROM THE BANKS.					
Capital stock actually paid in	$150,000 00	$174,500 00	$125,000 00	$150,000 00	$41,670 00
Bills in circulation	84,905 00	47,560 25	29,782 00	36,745 00	40,372 00
Deposites on interest	8,219 29	.....	.....	8,335 96	3,000 00
Deposites not on interest	50,681 15	36,781 97	8,958 31	3,193 48	5,521 48
Debts due to other banks	6,133 89	999 41	1,014 97	8,600 41	3,325 56
Dividends unpaid	482 25	.....	.....	1,004 00	.....
Net profits on hand	18,475 23	11,413 38	13,859 63	6,673 01	22 54
Total amount of liabilities	318,876 81	271,255 01	178,614 91	214,481 86	93,911 58
RESOURCES OF THE BANKS.					
Debts due from directors	2,110 66	19,750 00	23,293 13	21,780 00	2,600 00
Debts due from other stockholders	7,443 65	25,041 50	4,389 00	20,119 81	22,582 00
Debts due from all others	302,838 75	202,154 85	145,145 63	166,204 72	55,061 58
Specie actually in bank	2,387 66	1,728 81	1,738 47	2,565 33	268 00
Bills of other banks	1,863 47	2,619 85	1,442 00	3,812 00	1,250 00
Deposites in other banks	2,232 62	17,460 00	2,606 68	.....	12,150 00
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	.....	2,500 00	.....	.....	.....
Other property	.....	.....	.....	.....	.....
Total amount of resources	318,876 81	271,255 01	178,614 91	214,481 86	93,911 58
Increase of capital since last return	19,500 00	24,500 00	.....	.....	.....
Par value of shares	50 00	50 00	100 00	50 00	50 00
Date, rate per cent. semi-annually, and amount of dividend	July 3, 1854, 5 per cent., 7,500 00	July, 1854, 4 per cent., 6,858 00	Aug. 1, 1854, 3½ per cent., 4,375 00	May 2, 1854, 4 per cent., 6,000 00	.....
Amount of suspended paper considered bad or doubtful	.....	.....	.....	375 94	.....
Reserved profits at the time of the last dividend	14,500 00	7,835 00	12,892 24	3,871 52	.....
Amount loaned on pledges of stock in the bank	.....	16,612 00	8,664 00	13,979 81	.....
Amount and description of stock held as collateral security for loans, (see notes)	.....	.....	.....	.....	.....
Debts due and not paid	*2,000 00	250 00	2,943 16	11,314 00	1,600 00
Largest amount of indebtedness from any one person or firm	9,200 00	27,151 30	29,161 54	17,300 00	11,000 00
Amount of bills in circulation under five dollars	21,185 00	11,880 25	9,158 00	17,937 00	18,000 00

* Town of North Providence.

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

	SOUTH KINGSTOWN.		WESTERLY.		
	Bank of South County.	Wakefield.	Hopkinton.	Niantic.	Phenix.
DUE FROM THE BANKS.					
Capital stock actually paid in	$100,000 00	$99,500 00	$100,000 00	$51,960 00	$150,000 00
Bills in circulation	34,684 00	26,199 00	73,162 00	33,949 00	32,612 00
Deposites on interest	.....	1,500 00	7,856 83	.....	.....
Deposites not on interest	10,881 46	2,777 81	1,919 51	12,536 47	4,660 78
Debts due to other banks	6,794 28	5,950 02	8,355 66	.....	1,443 49
Dividends unpaid	884 50	162 00	416 00	.....	1,307 50
Net profits on hand	1,723 74	8,105 88	5,925 79	1,657 42	4,789 84
Total amount of liabilities	154,967 98	144,194 71	197,635 79	100,102 89	194,813 61
RESOURCES OF THE BANKS.					
Debts due from directors	8,615 00	1,540 00	5,265 32	.....	28,291 63
Debts due from other stockholders	22,315 14	11,603 24	51,820 00	23,234 73	12,628 16
Debts due from all others	115,219 76	121,911 70	131,644 43	51,181 77	147,632 41
Specie actually in bank	1,333 08	2,020 01	1,012 67	887 84	2,751 04
Bills of other banks	54 00	1,949 00	1,500 00	5,037 82	2,290 37
Deposites in other banks	3,500 00	3,670 76	3,539 47	18,545 98	.....
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	3,000 00	1,500 00	2,853 90	1,214 75	1,200 00
Other property	938 00	.....	.....	.....	.....
Total amount of resources	154,967 98	144,194 71	197,635 79	100,102 89	194,813 61
Increase of capital since last return	.....	.....	*25,000 00	.....	25,000 00
Par value of shares	50 00	50 00	50 00	50 00	50 00
Date, rate per cent. semi-annually, and amount of dividend	3 per cent., 3,000 00	April 6, 1854, 4 per cent., 3,980 00	April 1, 1854, 4 per cent., 3,000 00	.....	July 3, 1854, 3½ per cent., 5,250 00
Amount of suspended paper considered bad or doubtful	9,472 18	300 00	.....	.....	.....
Reserved profits at the time of the last dividend	.....	5,234 19	627 02	.....	3,023 17
Amount loaned on pledges of stock in the bank	12,376 00	7,518 00	.....	.....	14,618 47
Amount and description of stock held as collateral security for loans, (see notes)	9,695 00	.....	31,500 00	1,000 00	.....
Debts due and not paid	25,295 61	15,633 04	6,094 00	.....	2,556 00
Largest amount of indebtedness from any one person or firm	14,000 00	12,450 00	24,000 00	7,144 12	8,699 05
Amount of bills in circulation under five dollars	23,130 00	8,000 00	.....	7,800 00	13,633 00

* Exclusive of balance of previous increase paid in.

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

	WESTERLY.	WARWICK.		EAST GREENWICH.	
	Washington.	Centreville.	Warwick.	Rhode Island Central.	Rhode Island Exchange.
DUE FROM THE BANKS.					
Capital stock actually paid in	$150,000 00	$100,000 00	$25,000 00	$81,960 00	$46,100 00
Bills in circulation	84,960 00	38,363 25	7,419 00	3,221 00	41,600 00
Deposites on interest	10,331 65	.....	.....	.....	3,500 00
Deposites not on interest	5,033 60	19,429 30	2,350 39	3,534 42	20,811 18
Debts due to other banks	7,973 51	.....	.....	.....	3,590 10
Dividends unpaid	2,555 00	722 05	.....	6 75	206 23
Net profits on hand	11,096 68	4,348 45	182 61	829 86	2,599 64
Total amount of liabilities	272,000 44	162,863 00	34,982 00	89,852 03	118,407 15
RESOURCES OF THE BANKS.					
Debts due from directors	41,673 56	8,686 00	5,835 00	16,000 00 9,057 83	1,700 00
Debts due from other stockholders	11,029 32	3,141 00	340 00	3,950 00	7,685 00
Debts due from all others	211,077 67	132,001 79	22,322 38	51,846 28	104,092 89
Specie actually in bank	2,309 10	5,144 90	1,054 25	251 77	2,086 63
Bills of other banks	1,497 89	3,177 00	231 00	4,907 00	2,152 85
Deposites in other banks	1,912 90	9,212 31	2,554 37	10,046 90	300 00
Amount of its own stock held by the bank	.....	.....	1,625 00	.....	.....
Amount and description of stock in other banks, and of other stocks owned by the bank	.....	.....	*530 00	.....	.....
Real estate	2,500 00	1,500 00	.....	3,000 00	.....
Other property	.....	.....	500 00	792 25	389 68
Total amount of resources	272,000 44	162,862 00	34,982 00	89,852 03	118,407 15
Increase of capital since last return	.....	25,400 00	.....	.....	16,100 00
Par value of shares	50 00	50 00	25 00	15 00	50 00
Date, rate per cent. semi-annually, and amount of dividend	Aug. 22, 1854, 3½ per cent., 5,250 00	July 7, 1854, 4 per cent., 3,706 00	July 27, 1854, 3½ per cent., 875 00	Mar. 7, 1853, 3 per cent., ...	July 5, 1854, 4 per cent., 1,449 67
Amount of suspended paper considered bad or doubtful	250 00	.....	.....	18,596 00	322 00
Reserved profits at the time of the last dividend	10,079 93	2,273 78	34 05	391 94	1,326 58
Amount loaned on pledges of stock in the bank	10,127 88	11,827 00	4,490 00	300 00	3,635 00
Amount and description of stock held as collateral security for loans, (see notes)	63,650 00	.....	.....	20,000 00	.....
Debts due and not paid	590 00	3,918 00	6,455 00	20,460 30	4,852 05
Largest amount of indebtedness from any one person or firm	50,000 00	31,284 82	4,675 00	16,000 00	10,550 00
Amount of bills in circulation under five dollars	19,634 00	Unknown...	Not stated...	3,221 00	23,677 00

* Bank stock. † Lost by Wm. H. Peet's acceptance.

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

	NORTH KINGSTOWN.		COVENTRY.		TIVERTON.	
	North Kingstown.	Narragansett.	Coventry.	Kent.	Fall River Union.	Pocassett.
DUE FROM THE BANKS.						
Capital stock actually paid in	$75,000 00	$50,000 00	$69,050 00	$50,000 00	$200,000 00	$158,460 00
Bills in circulation	40,144 00	36,222 00	35,913 25	23,634 00	62,526 25	46,517 00
Deposites on interest	3,500 00	.....	1,160 00	.....	10,840 63	.....
Deposites not on interest	14,583 74	18,666 24	19,312 02	3,742 63	26,050 33	11,137 31
Debts due to other banks	8,252 09	697 95	.....	.....	10,549 65	14,862 21
Dividends unpaid	664 00	1,226 00	722 00	243 00	948 50	.....
Net profits on hand	4,772 33	15,505 85	3,966 78	2,701 62	14,716 77	3,656 19
Total amount of liabilities	147,116 16	122,320 04	129,124 05	80,321 25	325,692 13	234,632 71
RESOURCES OF THE BANKS.						
Debts due from directors	1,750 00	11,050 00	600 00	4,883 00	20,310 00	14,243 34
Debts due from other stockholders	560 00	700 00	150 00	2,215 00	31,016 00	3,350 00
Debts due from all others	138,698 81	95,392 65	121,180 72	65,739 65	251,792 23	209,016 77
Specie actually in bank	1,834 35	1,716 84	2,148 71	2,052 14	2,815 88	3,746 39
Bills of other banks	1,590 00	325 00	1,856 43	147 00	3,221 54	4,276 21
Deposites in other banks	.....	11,377 88	688 19	4,456 70	4,346 48	.....
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	.....	.....	2,500 00	.....	.....	.....
Real estate	2,458 00	1,727 67	.....	.....	9,150 00	.....
Other property	225 00	.....	.....	797 76	.....	.....
Total amount of resources	147,116 16	122,320 04	129,124 05	80,321 25	325,692 13	234,632 71
Increase of capital since last return	.....	.....	13,600 00	10,000 00	37 50	.....
Par value of shares	50 00	50 00	50 00	50 00	100 00	100 00
Date, rate per cent. semi-annually, and amount of dividend	Aug. 7, 1854, 4 per cent., 3,000 00	Apr. 1, 1854, 4 per cent., 2,000 00	July 15, 1854, 4 per cent., 2,500 00	May 27, 1854, 4 per cent., 2,000 00	July 1, 1854, 4 per cent., 8,000 00	*None yet declared.
Amount of suspended paper considered bad or doubtful	.....	799 00	.....	250 00	.....	.....
Reserved profits at the time of the last dividend	4,177 39	12,922 02	2,701 49	1,916 86	8,000 00	.....
Amount loaned on pledges of stock in the bank	150 00	3,200 00	750 00	7,326 00	19,066 00	.....
Amount and description of stock held as collateral security for loans, (see notes)	.....	.....	1,600 00 435 00	.....	.....	.....
Debts due and not paid	†2,495 00	4,121 50		8,670 00	6,872 75	.....
Largest amount of indebtedness from any one person or firm	13,550 00	10,050 00	13,500 00	10,509 67	24,000 00	23,900 00
Amount of bills in circulation under five dollars	16,151 00	12,707 00	14,749 25	Not stated.	18,006 25	12,123 00

* This bank went into operation on the first of July, 1854. † All good.

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

	SCITUATE.	BURRILLVILLE.	GLOUCESTER.	CRANSTON.		EXETER.
	Citizens' Union.	Granite.	Franklin.	Cranston.	Elmwood.	Exeter.
DUE FROM THE BANKS.						
Capital stock actually paid in	$50,000 00	$60,000 00	$49,844 00	$25,000 00	$26,210 00	$27,672 00
Bills in circulation	21,921 00	38,089 00	23,972 00	13,697 00	20,733 00	16,115 00
Deposites on interest	200 00	100 00	.....	7,075 00	.....	.....
Deposites not on interest	4,831 49	13,365 14	3,285 00	6,266 52	2,281 57	986 16
Debts due to other banks	3,014 34	2,177 13	1,611 72	.....	.....	.....
Dividends unpaid	251 87	.....	.....	393 00	.....	32 52
Net profits on hand	3,182 37	3,232 28	2,776 57	1,106 24	380 95	3,009 77
Total amount of liabilities	83,401 07	116,963 55	81,489 29	53,537 76	49,608 52	47,818 45
RESOURCES OF THE BANKS.						
Debts due from directors	5,396 35	3,450 00	9,272 00	7,300 00	.....	2,440 00
Debts due from other stockholders	1,631 21	5,471 16	1,331 84	1,300 00	4,050 00	750 00
Debts due from all others	70,011 95	105,484 28	61,963 18	30,130 31	27,251 25	38,380 00
Specie actually in bank	2,147 56	1,936 21	2,045 89	2,042 66	75 64	1,907 49
Bills of other banks	714 00	249 00	847 00	412 00	9,480 00	733 00
Deposites in other banks	3,000 00	.....	3,310 75	7,182 79	7,000 00	1,442 81
Amount of its own stock held by the bank	.....	.....	648 00	.....	.....	.....
Amount and description of stock in other banks, and of other stocks owned by the bank	.....	.....	.....	4,500 00	.....	2,000 00
Real estate	.....	.....	2,070 63	.....	304 40	.....
Other property	500 00	372 90	.....	670 00	1,447 83	165 19
Total amount of resources	83,401 07	116,963 55	81,489 29	53,537 76	49,608 52	47,818 45
Increase of capital since last return	10,000 00	13,233 73	11,844 00	.....	New bank.	2,214 00
Par value of shares	25 00	50 00	50 00	25 00	50 00	18 00
Date, rate per cent. semi-annually, and amount of dividend	July 1, 1854, 4½ per cent., 2,250 00	July 30, 1854, 4 per cent., 2,400 00	April 3, 1854, 4 per cent., 1,993 76	June 30 1854, 4 per cent., 1,000 00	.....	Sep. 5, 1853, *8 per cent., 2,036 16
Amount of suspended paper considered bad or doubtful	.....	.....	.....	300 00	.....	1,221 29
Reserved profits at the time of the last dividend	2,452 22	2,855 83	1,063 35	481 09	.....	33 25
Amount loaned on pledges of stock in the bank	4,026 46	.....	7,103 84	300 00	.....	1,450 00
Amount and description of stock held as collateral security for loans, (see notes)	.....	.....	.....	.....	.....	.....
Debts due and not paid	222 75	.....	7,460 00	1,072 00	.....	790 88
Largest amount of indebtedness from any one person or firm	6,200 00	20,800 00	7,000 00	10,800 00	5,000 00	3,000 00
Amount of bills in circulation under five dollars	5,367 00	11,655 00	3,875 00	2,000 00	5,433 00	6,000 00

*Per annum.

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

AGGREGATE.

	Thirty-seven banks in Providence.	Fifty banks out of Providence.	Total—eighty-seven banks.
DUE FROM THE BANKS.			
Capital stock actually paid in	$12,836,460 00	$4,705,886 00	$17,542,346 00
Bills in circulation	3,077,519 75	1,957,554 00	5,035,073 75
Deposites on interest	253,630 36	75,794 67	329,425 03
Deposites not on interest	1,839,657 00	842,349 25	2,682,006 25
Debts due to other banks	896,669 08	149,989 60	1,046,658 68
Dividends unpaid	59,770 19	30,591 10	90,361 29
Net profits on hand	810,720 26	263,331 56	1,074,051 82
Total amount of liabilities	19,774,426 64	8,025,496 18	27,799,922 82
RESOURCES OF THE BANKS.			
Debts due from directors	407,930 61	479,476 23	887,406 84
Debts due from other stockholders	505,035 69	487,121 49	992,157 38
Debts due from all others	16,996,822 35	6,356,817 88	23,353,640 23
Specie actually in banks	199,892 57	112,714 13	312,606 70
Bills of other banks	698,455 69	182,269 18	880,724 87
Deposites in other banks	687,302 43	245,317 44	932,619 87
Amount of its own stock held by the banks	10,792 00	20,392 32	31,184 32
Amount and description of stock in other banks, and of other stocks owned by banks	70,029 28	41,959 49	111,988 77
Real estate	175,475 38	86,789 34	262,164 72
Other property	22,790 44	12,638 68	35,429 12
Total amount of resources	19,774,426 64	8,025,496 18	27,799,922 82
Increase of capital since last return	527,880 00	348,829 23	‡876,709 23
Amount of last dividend	464,405 87	164,243 59	628,649 46
Amount of suspended paper considered bad or doubtful	24,527 50	42,246 70	66,774 20
Reserved profits at the time of the last dividend	578,461 22	168,598 41	747,059 63
Amount loaned on pledges of stock in the banks	274,953 03	255,828 58	530,781 61
Debts due and not paid	80,077 72	310,104 65	390,182 37
Amount of bills in circulation under five dollars	*810,036 50	†516,752 50	§1,326,789 00

*Five banks not reported.
†Ten banks not reported.
‡"Increase of capital" in banks *previously established*. The whole increase of the bank capital of the State (including that of new banks) since last return is $1,596,449 23.
§Fifteen banks made no report of bills in circulation under five dollars.

Average semi-annual dividends of banks in Providence, 3 217-256.
Average semi-annual dividends of banks out of Providence, 3 91-120.
Average semi-annual dividends of all the banks, 3 247-308.

E—Continued.

NOTES.

Description of stock in other banks, and other stocks owned by banks in this State.

Blackstone Canal Bank.—375 shares in What Cheer Corporation, at $74 per share, $27,750.
Bank of Rhode Island.—Stock in other banks—banks not stated, $12,529 20.
Newport Bank.—Stock in other banks—banks not stated, $100.
Newport Exchange Bank.—Stock in Citizens' Fire Insurance Company, Williamsburg, N. Y., $380.
Rhode Island Union Bank.—Pennsylvania Coal Company stock, $11,136 12.
Bristol Bank.—Stock in Blackstone Canal Bank, Providence, $600.
Commercial Bank of Bristol.—11¼ shares of stock in Bristol Steam Cotton Mill, $3,937 50; 9¼ shares of stock in Pokanoket Steam Cotton Mill, $3,266 67.
Cranston Bank.—90 shares in Bank of North America, $4,500.
American Bank.—188 shares of What Cheer Corporation, $14,779 28.
Phenix Bank, Providence.—Amount of stock in What Cheer Corporation, $27,500.
Exeter Bank.—Stock in Bank of North America, $2,000.
Smithfield Union Bank.—Washington Insurance stock, $480.
Warwick Bank.—Bank stock—banks not stated, $530.
Coventry Bank.—Stock, (description not given,) $2,500.

Stock held as collateral security for loans.

National Bank.—2 shares in Saunders' Cotton Mill, at $500 each, $1,000.
Grocers' and Producers' Bank.—Stock in Providence and Worcester Railroad Company, $6,000.
Bank of Rhode Island.—Stocks held as collateral, (what not stated,) $4,620.
Newport Bank.—Stocks held as collateral, (no description given,) $113,173.
Newport Exchange Bank.—Stock in Michigan Southern Railroad Company, $1,000; stock in Vermont and Canada Railroad Company, $5,000.
Traders' Bank, Newport.—50 shares in Vermont and Canada Railroad Company, at $100 per share, $5,000; 5 bonds of $1,000 each, in Michigan Central Railroad Company, 8 per cent. comptroller's, $5,000. Each of the above stocks are to secure two loans of $5,000 each.
Bank of the South County.—19 shares Chicago Dry Dock Company, $100 each, $1,900; 23 shares Chicago Dry Dock Company, $65 each, $1,495; 10 shares Fox River Valley Railroad, $100 each, $1,000; 20 shares Illinois and Michigan Canal Towing Path Company, $100 each, $2,000; 33 shares Galena and Chicago Railroad Company, $100 each, $3,300.
Hopkinton Bank, Westerly.—A bond and mortgage on real estate in the city of Chicago, Illinois, $26,500; stock in Galena and Chicago Railroad Company, $3,000; stock in Illinois and Michigan Canal Towing Company, $2,000.
Aquidnick Bank, Newport.—5 State bonds of Illinois—transfer office, New York, $1,000 each, $5,000; 1 income bond of Erie Railroad, $1,000.
Arcade Bank.—392 shares of $50 each, in State Bank of Indiana, branch at Michigan City, $19,600; 160 shares of $50 each, in Lackawana and Western Railroad Company, $8,000.
Mechanics and Manufacturers' Bank.—Chicago bonds, $33,000; Illinois and Central Railroad Company's bonds, $10,000; Ohio Junction Railroad income bonds, $4,500; Pennsylvania and Indianapolis Railroad bonds, $6,000; 884 shares Michigan and New York Telegraph Companies, $9,989 22.
American Bank.—60 shares of Providence Gas Company, $3,000.
City Bank, Providence.—800 shares of Marietta and Cincinnati Railroad stock, $40,000; $15,000 Cincinnati and Chicago Railroad stock, $15,000.
Providence Bank.—New York and Erie Railroad, 2d mortgage, $100,000; Hartford, Providence and Fishkill Railroad bonds, $11,000.
Smithfield Lime Rock Bank.—150 shares of Providence and Worcester Railroad stock, $15,000.
Freemen's Bank, Bristol.—City of Watertown, $1,000.
Niantic Bank, Westerly.—Galena and Chicago Railroad Company, $1,000.
Washington Bank, Westerly.—Bonds in Cleveland and Toledo Railroad Company, $7,150; bonds in Toledo and Illinois Railroad Company, $9,000; bonds in Lake Erie, Wabash and St. Louis Railroad Company, $10,000; stock in Lake Erie, Wabash and St. Louis Railroad Company, $37,500.
Rhode Island Central Bank.—Stock in National Oil Company, $10,000; stock in American Candle Company, $10,000; 4 bonds of Lyons Iowa Central Railroad Company, $4,000.

F 1.

REPORT OF BANK COMMISSIONERS, CONNECTICUT.

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

The bank commissioners, in obedience to the requirements of the law, respectfully submit the following report:

During the interval which has elapsed since the date of our appointment, we have visited the several banks, savings banks, savings and building associations, and life insurance companies, in the State, and have made such an examination of their affairs as appeared to be necessary, in order to ascertain their condition and standing, and the manner in which their business has been conducted. The officers in charge of them have answered the various inquiries which we have felt it our duty to propound, with commendable frankness and candor, and have cheerfully rendered us every other facility which we required in the prosecution of our investigations. The information derived from these sources enables us to state that those institutions are in a sound condition, and, except in a few particulars to which we shall invite your attention, have, we believe, been managed according to law, and with due regard to the public interests.

The condition of the several banks on the first day of October, 1853, and on the first day of January and April, 1854, is exhibited in the annexed statements made by the cashiers from the books of those institutions.

By examining those statements and comparing them with tables embraced in the last annual report of the bank commissioners, it will be seen that, since the year 1846, the banking capital of the State has been increased the sum of $7,165,767. Of this amount, $130,112 was paid in in 1846, $120,639 in 1847, $259,535 in 1848, $921,586 in 1849, $668,154 in 1850, $1,934,150 in 1851, $1,441,137 in 1852, and $1,690,452 50 in 1853. The circulation of the banks has been increased during the same period from $4,565,947 to $11,207,996. That these extraordinary additions to the banking capital and currency of the State have not been required to supply the legitimate wants of our own business men, is rendered perfectly apparent by the fact that, during the entire period in which they have been made, a very large amount has been loaned by the banks to individuals and corporations of other States. Whether under these circumstances any further increase of banks or banking capital is desirable, is a question for the general assembly to decide.

That no new grants of banking privileges should be made in the form of special acts of incorporation, we entertain the strongest convictions. And we are equally clear that, except possibly in a few localities where business is rapidly increasing, and where banks with sufficient capitals are not already established, the formation of new associations under the general law will not be productive of beneficial results.

The increase of banking capital beyond the legitimate requirements