

OF THE  
**BANK COMMISSIONERS**

TO THE

**GENERAL ASSEMBLY**

**MAY SESSION, 1844.**

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## R E P O R T .

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*To the Honorable the General Assembly of the State of Connecticut, to be holden at New Haven, on the first Wednesday of May, 1844.*

The Bank Commissioners respectfully submit the following Report:

That they have attended to the duties incident to their appointment, and feel themselves warranted in saying that there has been an obvious improvement in the condition of the banking and savings institutions in the State, during the past year. Their assets have for the most part been cleared of the mass of worthless paper, and nearly valueless real estate which accumulated from 1836 onward, by collecting and disposing of what they could, and charging over the residue; so that at the present time their resources are rated in the statements annexed to this Report, at a fair cash valuation in almost every case. Where such is not the fact, we have taken care to note at the close of the statement the amount judged to be deficient.

Your Commissioners have been pleased to notice a general disposition on the part of the officers who have charge over these institutions, to observe and respect the laws relating thereto, and have heard no opinion expressed in favor of any material change therein.

Immediately after the passage of the resolution expressing disapprobation of the course pursued by the directors of the Norwich Bank, towards the State director in that institution, by the last General Assembly, the directors yielded the point in controversy, and the State director has from that time enjoyed the privilege of an examination at pleasure.

Under the Act of May last, the directors of the Windham County Bank, purchased in one hundred and thirty shares of its capital stock, for twelve thousand eight hundred and forty-nine dollars, and credited capital stock with a reduction of thirteen thousand dollars, leaving its capital sixty-two thousand seven hundred dollars. The variation between the amount paid and the par value of the stock, (one hundred and fifty dollars) was credited profit and loss amount.

The directors of the Stamford Bank, on the 7th day of July, 1843, reduced the capital of that Bank from ninety thousand to sixty thousand dollars, by charging over bonus and losses, and reducing the assets to a fair valuation, in accordance with the Act of the last session, of the Legislature, and has since made two dividends, amounting to about six and a half per cent.

The directors of the Middletown Bank, by virtue of a provision in the act of incorporation, reduced the transferable capital of the Bank from three hundred and fifty thousand to three hundred thousand dollars, by paying a dividend of capital of twelve and a half dollars per share to the stockholders, leaving the par value of the stock seventy-five dollars per share. The large amount of capital which this institution was unable to render available, and the permanent interests of the stockholders, in our opinion justified and even required the reduction.

The directors of the Mechanics' Bank, in conformity with the Act of May last, have reduced the capital of the Bank from five hundred thousand to three hundred thousand dollars, by crediting capital stock with subscription to Farmington, &c., Canal Company, two hundred thousand dollars. A dividend of six dollars per share on ten per cent. was made in July last, and a dividend of four and one-sixth per cent. in January, 1844; leaving a surplus of nine thousand five hundred and forty dollars. Inasmuch as a portion of the stockholders of this Bank regarded as unjust and oppressive, the law prohibiting, under a penalty, the directors of banks from making dividends while their capital was impaired, and at last yielded a reluctant assent to the measure for reducing the capital, your Commissioners, in justice to the Legislature and to themselves, submit a few facts which are developed in the history of this institution.

When the law referred to was enacted, the market value of its stock was from fifty-eight to sixty dollars per share; the annual dividends were about five dollars per share, and the surplus fund was only \$3,849 30. The circumstances that the stock was exempt from taxation, that the bank had a wealthy class of customers, a large amount of deposits, and officers of ability, integrity and skill, were fully known and appreciated, and undoubtedly exercised their full share of influence on the market.

Since the reduction, the stock has rapidly advanced, and at the present time rules as high as seventy-five to seventy-eight dollars per share, having paid more than seven per cent. dividends, and accumulated a surplus of \$9,540 10, showing an advance of at least twenty-five per cent. That this favorable result is clearly attributable to the fact that the capital stock on full examination has been reduced to a point at which it is sound and entitled to confidence, does not seem to allow of a question. It may be said that the stock was admitted to be worth sixty dollars the share before the reduction; it was so admitted, but the public had not that evidence of the fact which they now have, nor were they disposed to invest in a stock where the dividends might be required to be applied for years to restoring its impaired capital.

As was predicted in the report submitted to the last General Assembly, a great improvement has been made in the Quinebaug Bank. A sale of the Railroad stock has been effected at a rate much beyond the estimate in the last report. The Stock of the Bank taken for debts, being eight hundred and forty shares, has been proportionally distributed to the stockholders at forty-five dollars per share, who have generally received it, and those who have not, are disposed to do so at their earliest convenience. The difficulties and embarrassments which overwhelmed almost every denomination of its assets, are for the most part removed or obviated, and a sale of a large portion of its real estate has been made, or is now under contract. The line of discounts has advanced about one hundred thousand dollars, and the circulation has more than doubled in the last year; a rigorous economy has been introduced into its administration, and under present auspices, the stock sells in the market at fifty-two to fifty-three dollars per share.

It has been impossible for the banks of discount to find use for all their means in discounting good paper, and some, having the largest capitals have reduced the rate of discount, in a few instances, to five, four, and even three per cent. Investments have also been made in dividend-paying stocks, to a considerable extent; still, large balances have accumulated in their favor, in New York City, on a part of which (say one half) interest of three or four per cent. is allowed, while no allowance for interest is made for the residue. Nevertheless, by diligence and economy they have kept up their customary dividends in most of the banks, from profits accrued, without resorting to the surplus fund, or in any case levying on their capital. The amount of circulation, balances with banks and agents or brokers in New York City alone, and the amount of bills discounted, has been ascertained with as great precision as possible (omitting fractions) at four periods during the year, and are presented herewith in the following table:

	Circulation.	Due from banks and brokers in New York.	Bills discounted.
Aug. 13, 1843,	\$2,712,542	\$1,486,126	\$9,539,246
Nov. 25, 1843,	2,875,400	1,221,053	10,060,735
Jan. 27, 1844,	2,936,858	1,197,286	10,103,514
April 1, 1844,	3,628,569	1,172,344	10,913,205

From which it appears that the banks are in a state of rapid expansion—that their discounts advanced more than three-fourths of a million, and their circulation \$691,711, in the months of February and March last, and each, in all probability, have now reached a higher point than they have attained since March, 1839. It also shows a large amount due from banks and brokers in New York City, which has been gradually decreasing as the circulation and loans have increased. The amount has in our opinion, at times within the past year, ranged as high as two millions of dollars; for which the banks have, in most cases no collateral security, but rely upon the ability and integrity of those who have it in charge. Banks and capitalists in the other New England States, particularly in Massachusetts, Rhode Island and Vermont, have also large balances there, awaiting the time when the business and prosperity of the country shall call them into requisition.

The great revulsion in every branch of business, and destruction of credit, and the chaotic state into which the mercantile, manufacturing and mechanical interests were thrown by the recklessness of States, banks and individuals, for a time deprived capital of its employment and labor of its reward. In this period of adversity unemployed capital and surplus products accumulated in the great commercial emporium, ready, at the first flowing of the tide of prosperity, to be directed to their appropriate channels. The large amount of capital which had thus accumulated in New York, and for the most of which no interest was allowed, no doubt formed the basis of those discounts which were made by the banks in that city, at the reduced rates of three and four per cent., while these causes combined have had the tendency to advance the price of stocks and commodities, and generate the same spirit of speculation which recently proved so disastrous to the country. From such a state of things we see no way of escape except that resulting from an extraordinary exercise of prudence, and profiting by a strict observance of the lessons which experience is daily teaching. Wherever the banking system prevails, the ups and downs of trade are inevitable; and although with a specie currency, the laws of trade reduced to demand and supply would be attended with occasional fluctuations in prices, yet these results would be but the shadow of those produced by ill-advised expansions and contractions in the paper currency. We do not complain of the system, and doubt not that with a proper amount of capital judiciously managed, the prosperity of the country has been and might still be increased. The evils result from the abuse and too great use of the system; and until the amount of banking capital is greatly reduced and essential reformatations are made in its management, we can not hope to be relieved from the periodical convulsions in business, which, as they have become more and more frequent, have been more and more distressing. The banks feel the shock as sensibly as any department of business, and perhaps more so; yet when the crisis is past, and confidence is restored, they, for the sake of reimbursing their losses, commenced a rapid course of issues and discounts, which terminates in the complete wreck and overthrow of every inter-

est. From the lowest depths of commercial distress and embarrassment the country is now rising; the laws of trade, without aid from government, have obtained the supremacy, and prices are governed chiefly by demand and supply; business is active, mechanics, manufacturers, farmers, seamen and merchants are employed in their respective pursuits, and capital is again in demand. The facility with which it can be obtained at home, and brought into competition with the most prosperous interests, is vastly more to be feared than any foreign competition, and is more speedy and destructive in the results. This revival in business is the effect of the immutable laws of trade and not of particular acts of legislation. The exhaustion of the market of the stock of cotton goods which had been accumulating for years, and the opening of new markets in South America and the Indies, created a demand for the article, and the staple having declined from the prices of 1839 from 75 to 100 per cent., the manufacturer, alive to his own interest, exerts himself to furnish the supply. Other interests are equally affected by the same or similar causes, and labor is again sure of its reward.

With a sound and steady currency of specie; or paper, the representative of specie, the business interests of the country will be the most prosperous, and those seasons of prosperity, of long duration; and in the revulsions that have taken place, it is a fact worthy of remark that the currency has first proved unsound, and given way. That the soundness of the currency is the best and only effectual regulator of the exchanges, the experience of the past seems to have demonstrated. At all points in the United States where the banks pay specie, exchange has never ranged so low as at the present time. While, therefore, the banking institutions are in a sound state and meet their liabilities with punctuality, the rate of exchange will vary only as the balance of trade changes, and the rise or fall, depending on this circumstance alone, will be so trifling, that it will scarcely be noticed.

Our prosperity then depends much, very much upon the conduct of those who have the management of the monied corporations. They cannot be too often cautioned, nor can they be made too sensible of the responsibility which rests upon them.

The right of examination into the affairs of banks by the States, if wisely exercised, and the power of the press, if faithfully applied, can do more towards correcting the abuses which have crept into them and restraining them from falling into the same follies and excesses again, than any fiscal agent of the general government.

The line of discounts and circulation in all the banks in the United States, from which returns have been made, reached a low point in December last, and a statement is annexed showing the amount of each for the years 1839, 1841 and 1844, on the 1st of January.

	1839.	1841.	1844.
Discounts,	\$492,278,015	\$308,543,723	\$207,277,126
Circulation,	135,170,995	80,864,821	55,688,792

Here is a contraction equal to about three-fifths in both, and that a rapid expansion is now following, the statements of the banks in different sections of the country, so far as they have come under observation, render certain. The spirit of speculation is again becoming general and pervading, and if not checked, the most disastrous consequences must inevitably ensue. The banks alone have the power of restraint; and no effort should be spared to induce them to exercise it.

These general remarks are submitted, not because they are particularly called for by the action of our own banks, (which we take pleasure in saying cannot suffer by a comparison with the banks in any State in the Union,) but rather as a caution to all, trusting that their application will not be lost sight of in the future conduct and management of our own institutions.

His Excellency the Governor having suggested in the Speech delivered before the General Assembly at its present session, the propriety of transferring the judicial power now vested in the Bank Commissioners, to the courts of judicature, your Commissioners would respectfully submit their opinion upon this measure. The powers conferred upon the Commissioners, to which reference is supposed to be had, are contained in the 12th Section of the Act of 1837, which authorizes the Commissioners, on the refusal of the officers to produce the books and papers of the bank, or to answer such interrogatories as may be put, to sus-

pend the operations of such Bank until the next session of the General Assembly. This power which was reposed in the Commissioners for the years, 1837, 1842, 1843, and which still continues, we believe to be essential to effect the purpose of the Legislature in constituting this board of supervision. In more than a single instance has it had the operation for which it was designed, and but for this provision the authority of the Commissioners would have been set at defiance in one institution, at least, in 1842. The public and the stockholders, so far as we are informed, have no apprehension that the power will be abused or exercised from improper motives, and it is important that the Commissioners should be clothed with such powers as will enable them to discharge their duty without being subjected to the expenses and delays always incident to the administration of justice in our Courts. We are therefore persuaded that any alteration in this particular is unnecessary and inexpedient.

Your Commissioners have prepared a statement of the condition of each bank in the State, showing their resources, liabilities, amount of loans to directors, suspended paper, loss on assets, salaries of officers, rate of dividends, and the amount of losses charged over within the year, which is annexed to this Report, together with a general abstract from all the statements, accompanying the same. The result shows an increase of circulation in the year of above \$1,200,000, and of resources, \$1,500,000. The statements from the Hartford and Phoenix Banks are of March 1, 1844,—those banks having taken no balance since that period. The liabilities of directors are very much reduced in all of the banks, and the aggregate amount is but trifling when compared with former exhibits. By reference to the statements of the Bridgeport and Connecticut Banks, and a comparison with the statements of last year, a great falling off will be noticed in the amount of stock owned or held by directors. Those residing in the city of Bridgeport hold only a nominal amount; the change being attributable to the difficulties and embarrassments growing out of the issue of bonds to aid in the construction of the Housatonic Railroad. Two of the banks have forwarded funds to a limited amount to agents in other States, to be there used in discounting notes, in violation of the

Act of 1837. Upon inquiry on this subject, your Commissioners are satisfied that their transactions took place under misapprehension on the part of the directors, who supposed that that Act had been repealed, and was not revived by a subsequent Statute.

Your Commissioners are united in an opinion favorable to the passage of the bill now pending before the Legislature for dividing the Capital Stock of the Fairfield County Bank, but differ as to the propriety and expediency of adopting the proposed amendment.

## SAVINGS INSTITUTIONS.

It has been a source of gratification to your Commissioners to witness an improvement in the condition of this class of institutions,—particularly in those whose reformation seemed most essential. The institution of examination into their affairs and the laws of the last Legislature are well calculated to produce beneficial results; and notwithstanding these banks have not been able to make loans agreeable to the requirements of the laws, to such an extent as they desired, yet when we consider the large amount of capital which has remained idle, at every point, seeking investment, it is not surprising that they also should have an unusual amount of cash on hand. The times have not been such as to afford a fair test of the propriety and utility of the laws relating to them, and we should not feel justified in submitting any proposition for their alteration. The amount of deposits in the several institutions has increased, although efforts have been made to reduce it, in the banks at Hartford and Middletown, and no deposit has been received except from those who are particularly entitled to participate in the benefits intended to be conferred on particular classes of our citizens by these corporations.

Herewith is submitted a statement of the condition of the several Savings Societies in the State, giving their liabilities, their assets, and the manner in which they are invested or loaned, the rate of dividend, the annual expenses and a classification of deposits.

HARTFORD SAVINGS SOCIETY.—Dec. 1, 1843.

Dr.	Cr.
Due depositors,	\$774,699 24
Surplus fund,	18,405 69
	<u>\$793,104 93</u>
By cash,	\$ 26,065 20
Bills receivable,	718,932 00
210 shares Phoenix Bk stock,	21,000 00
100 do. Hartford do.	10,000 00
250 do. Exchange do.	10,000 00
Real estate, viz. bank'g house,	3,000 00
Shipman property,	4,107 73
	<u>\$793,104 93</u>

Salary of Treasurer, \$1,000. Bond, \$5,000.  
 " of Clerk, \$500.

Dividend for the year, 5 1/4 per cent.

Annual expenses from Apr. 1, 1843, to Mar. 31, 1844, \$2,131,59.

Amount loaned on real estate, April 1, 1844,	\$672,909 00
"    on stocks,	29,700 00
"    on individual notes,	24,600 00
	<u>\$727,209 00</u>

Due depositors, April 1, 1844, \$782,349 50.

Number of depositors, 6,306; averaging about \$124 each.

This institution has reduced the credit for banking house, \$1,000 and increased its surplus \$1,327 87, within the past year.

There were 2 depositors whose deposits exceeded \$2,000 on Dec-1, 1843.

There were 8 depositors from \$1,500 to \$2,000.
"    40 "    "    1,000 to 1,500.
"    385 "    "    500 to 1,000.
"    358 "    "    250 to 500.
"    5,311 "    under 250

Of those over \$2,000, one is a keeper of a female boarding house—the other an aged journeyman Blacksmith. Of those over \$1,000, two are colored females, and several are Irish and Scotch laborers.

MIDDLETOWN SAVINGS BANK.—Nov. 1, 1843.

Dr.	Cr.
Due depositors,	\$439,247 52
Surplus on hand,	9,794 05
Due Hubbard & Co.	299 50
"    Philo Pratt,	250 00
"    Ralph Hall,	23 73
"    H. Carrington, agent,	31 99
"    John Huntington,	9 04
	<u>\$449,655 84</u>
Cash over,	64
Bills receivable,	\$433,517 17
Cash on hand,	12,967 68
Real estate, (banking house),	4,000 00
Due from Wm. Coles,	51 35
"    S. B. Butler,	95
"    E. Booth,	17 20
Paid insurance,	1 55
	<u>\$449,655 90</u>

Salary of Treasurer, \$800. Bond 10,000.  
 " Clerk, \$350. " 2,600.

Dividend for past year, 5 1/4 per cent.

Expenses from April 1, 1843, to April 1, 1844, say \$1,317 68.

Amount loaned on real estate, April 1, 1844,	\$397,342 97
"    on stocks,	31,366 50
"    to the city of Middletown,	8,400 00
"    on individual notes,	10,000 00
	<u>\$447,109 47</u>

Amount due depositors, April 1, 1844, \$464,623 41.

Number of depositors, 3,055; averaging \$152 each.

There were 3 depositors whose deposits exceed \$2,000 on Nov. 1, 1843.

There were 3 depositors from \$1,500 to \$2,000.

"    26 "    "    1,000 to 1,500.
"    170 "    "    500 to 1,000.
"    348 "    "    250 to 500.
"    2,377 "    under 250

2,927

128 have since been added under 250.

3,055

Increase of surplus in the year, \$4,879.

The loss estimated in the last report at \$300 is adjusted at a loss of only \$200.

NEW HAVEN SAVINGS BANK, — Jan. 1, 1844.

DR.		CR.	
Due depositors,	\$162,980 85	Bills receivable,	\$152,650 00
Surplus fund,	463 55	Cash on hand,	8,247 00
		Balance of interest deducting	
	<u>\$163,444 40</u>	profit and loss,	<u>2,547 40</u>
			<u>\$163,444 40</u>

Salary of Treasurer, \$750. Bond, 10,000.  
 Dividends for the year, 5 per cent.  
 Annual expenses, \$900.  
 Amount loaned on real estate, April 1, 1844, \$125,750  
 " on stocks, " 3,100  
 " on individual notes, " 33,250  
\$162,100

Due depositors, April 1, 1844, \$180,531 33.  
 Number of depositors, 1,775; averaging about \$100 each.  
 There were 3 depositors whose deposits exceeded \$1,000 on Jan. 1, 1844.  
 There were 30 depositors from \$500 to \$1,000.  
 " 94 " " 250 to 500.  
 " 1,398 " under \$250  
1,525

NEW LONDON SAVINGS BANK, — Dec. 30, 1843

DR.		CR.	
Due depositors,	\$186,165 88	Bills receivable	\$117,350 00
Surplus fund,	8,471 51	Cash on hand,	8,249 89
Interest applied,	4,500 00	Stocks, Middletown Bank,	1,350 00
		" New London "	8,582 50
	<u>\$194,137 39</u>	" Union "	10,000 00
		" Fulton, N. Y. "	5,190 00
		" Seventh Ward "	2,200 00
		" Phoenix "	4,200 00
		" Mechanics "	5,760 00
		" Leather Manufacr's do.	1,500 00
		" Bank of State of N. Y.	4,300 00
		" Whaling Bank,	1,700 00
		" 13,000 city N.Y. 5 pr ct.	11,056 00
		" 11,000 state " 5 1/2 a 6 "	9,719 00
		" 3,000 Ohio state, 6 "	3,000 00
			<u>\$194,137 39</u>

Treasurer's Salary, \$900. Bond, \$5,000.  
 Dividend for the past year, 5 per cent.  
 Annual expenses, say \$350.  
 Amount loaned on real estate, \$117,850.  
 Due depositors, April 1, 1844, \$186,165 88.  
 Number of depositors, 966, averaging about \$192 each.  
 There were 2 depositors whose deposits exceeded \$2,000. (Dec. 30, 1843.)  
 There were 4 depositors from \$1,500 to \$2,000.  
 " 12 " " 1,000 to 1,500.  
 " 58 " " 500 to 1,000.  
 " 269 " " 250 to 500.  
 " 621 " under 250  
966

Decrease of surplus since last year, \$2,083 40.  
 This Bank charged profit and loss for loss on Mechanics Bank Stock, New York and Ohio State bonds sold, \$2,747 50.

NORWICH SAVINGS SOCIETY, — April 1, 1844.

DR.		CR.	
Due depositors,	\$268,678	Bills receivable,	\$183,150
Surplus fund,	1,262	City Orders,	7,896
Interest accrued,	11,110	Expense account,	504
Due E. H. H.,	356	Suspended debt,	200
Error,	29	172 shares Norwich Bank stock,	17,900
		200 " Merchants, "	8,000
	<u>\$281,435</u>	220 " Thames "	22,000
		100 " Jewett City, "	4,000
		272 " Quinebaug, "	12,240
		100 " Tolland co., "	10,000
		Cash on hand,	16,245
			<u>\$281,435</u>

Salary of Treasurer, \$900. Bond, \$5,000.  
 Dividends for past year, 5 per cent.  
 Expenses from April 1st, 1843, to April 1st, 1844, \$1,404.  
 Amount loaned on real estate, \$145,620  
 " " on stocks, 18,000  
 " " on individual notes, 19,330  
\$183,150

Amount due depositors, April 1, 1844, \$268,678.  
 Number of depositors, 1,600, averaging about \$168 each.  
 There was 1 depositor whose deposit exceeds \$2,000.

"	"	1	from \$1,500 to \$2,000.
"	were 15	"	1,000 " 1,500.
"	"	13	" 800 " 1,000.
"	"	36	" 600 " 800.
"	"	90	" 400 " 600.
"	"	288	" 200 " 400.
"	"	368	" 100 " 200.
"	"	788	less than 100.

1,600	
Decrease of surplus in the year, \$3,083.40.	
Present surplus,	\$1,262
Deduct for anticipated losses,	750
Leaves balance of surplus,	\$512

BRIDGEPORT SAVINGS BANK.—April 1st, 1844.

Dr.		Cr.	
Due depositors,	\$30,553 75	Bills receivable,	\$29,156 42
Due G. & S. Sterling,	26 60	Cash on hand,	1,423 40
Surplus,	332 21	In't accrued since Jan. 1844,	332 74
	<u>\$31,912 56</u>		<u>\$30,912 56</u>

Salary of Treasurer not determined. Bond, \$5,000.  
 Dividends for the year, 5 per cent.  
 Annual expenses, \$70 44.  
 The whole amount of loans is secured on real estate.  
 Number of depositors 182, averaging about \$113 each.  
 This institution, chartered in 1842, has made a good beginning.  
 About \$27,000 have been added to its deposits in the last year,  
 and its prospects are highly flattering.

WILLAMANTIC SAVINGS BANK.—April 1st, 1844.

Dr.		Cr.	
Due depositors,	\$4,654 02	Bills receivable,	\$3,836 00
Surplus fund,	14 79	Interest due,	1 25
		Cash on hand,	637 56
	<u>\$4,668 81</u>		<u>\$4,668 81</u>

Treasurer has no salary. Bond, \$5,000.  
 Dividends for the year, 5 per cent.  
 Amount loaned on real estate, \$2,771  
 " " on stock, 400  
 " " on joint stock and several notes, 655  
 Number of depositors 67, averaging about \$70 each.

SAVINGS BANK OF TOLLAND.—April 1st, 1844.

Dr.		Cr.	
Due depositors,	\$14,154 87	Bills receivable,	\$10,746 51
Surplus fund,	20 63	Cash on hand,	2,052 70
		Interest due,	135 96
	<u>\$14,175 50</u>	1 share Tolland co. Bk. stock,	1,100 00
		Expenses,	40 33
			<u>\$14,175 50</u>

Salary of Treasurer, \$40. Bond, \$5,000.  
 Dividends for the past year, 5 per cent.  
 Annual Expenses, say \$50.  
 Amount loaned on real estate, \$7,370 00  
 " " on personal estate, 3,376 51  
 Number of depositors 250, averaging \$69 each.

PLAINFIELD SAVINGS BANK.—February 1, 1844.

Dr.		Cr.	
Due depositors,	\$10,197 66	Bills receivable,	\$9,141 66
		Cash on hand,	1,056 00
	<u>\$10,197 66</u>		<u>\$10,197 66</u>

Treasurer has no salary. Bond \$10,000.	
Dividends for past year, 5 per cent.	
Amount loaned on real estate,	\$2,475 00
“ “ on joint and several notes,	6,666 66
	<u>\$9,141 66</u>
Number of depositors 73, averaging about \$140 each.	

Whole amount of deposits, \$1,941,908 24.  
 Number of depositors, 14,229; averaging about \$129 each.  
 Expenses for the year, \$6,243 69.  
 The amount of deposits, by last year's Report, is \$1,690,960 18.  
 Increase within the year, \$242,948 06.

### HOUSATONIC RAILROAD COMPANY.

On the 29th of August last, this corporation submitted a proposition to the creditors to surrender the demand notes and post notes held by them, and to receive in lieu thereof the obligations of the Company, payable in seven years from date, with interest at 7 per cent., payable semi-annually, secured by mortgage of the whole estate of the Company and transfer of possession under the Act of 1842.

The amount of notes on demand issued was	\$86,350 00
Amount of post notes,	173,225 00
Interest to Nov. 1, 1844,	26,576 37
	<u>\$286,151 37</u>
Of this amount there were in the offices	
of the Company,	\$5,500
Interest on do. to Nov. 1, 1844,	471 50
	<u>5,971 50</u>
Leaving outstanding,	<u>\$280,179 87</u>

The creditors of the Company, generally acceded to the proposition, and such as did not, have received pay for their notes in cash, so far as they have been presented. The arrangement was affected by a subscription on the part of the creditors, of such

notes as they held, and such further sums in cash as would enable the Commissioners to redeem the notes held by persons unwilling to become parties to the agreement.

The whole amount of subscription was \$283,076 06, and with it there has been redeemed of demand notes,	\$82,262 16
And of post notes,	171,725 00
Leaving outstanding of demand notes, \$1,086	
And of post notes,	1,500
	<u>\$5,588</u>

which have never yet been presented to the Commissioners, although ample funds are provided for their redemption. The interest due 1st May inst., on the new paper, has been paid on demand, and there is reasonable ground to expect that future payments will be met with the same punctuality. It is deemed unnecessary by your Commissioners to go into a detail of all the affairs of the Company, as it would be but a repetition of what will be submitted by the Commissioners appointed to superintend the affairs of the corporation generally.

All of which is respectfully submitted,

JOHN C. PALMER,  
 FREDERICK S. WILDMAN, } Bank  
 RICHARD D. HUBBARD. } Commissioners

NEW HAVEN, MAY 8, 1844.

### HARTFORD BANK.—March 1, 1844.

LIABILITIES.	
Capital stock,	\$1,118,000 00
Bills of the bank in circulation,	363,528 06
Balances due to other Banks, viz:	
banks of this State,	14,739 48
“ other States,	25,714 40
Deposits not bearing interest,	263,482 41
“ bearing interest,	19,561 96
Dividends unpaid,	2,677 03
Surplus fund after last dividend,	92,779 07
Earnings since last dividend,	18,258 57
Total of liabilities,	<u>\$1,918,740 98</u>

## RESOURCES.

Real estate, viz :	
banking house,	\$18,000 00
other real estate,	8,512 60
Bills of solvent banks,	22,720 99
Balances due from other banks, viz :	
banks in the State,	13,701 44
" out of the State,	54,686 89
Amount due from agents,	19,040 02
Specie on hand,	72,966 90
Stocks, other than bank,	3,245 58
Bills discounted, viz :	
for directors,	31,036 00
" other individuals in this State,	1,002,871 56
" individuals out of the State,	477,863 00
" corporations, &c. other than banks,	193,796 00
Total of resources,	<u>\$1,918,740 98</u>

Charged profit and loss, for bad debts, \$3,642 84.

Suspended paper, \$14,397 07.

Supposed loss, \$3,000.

Last dividend, Dec. 1, 1843, 3½ per cent.

Salaries of officers, \$4,800.

Twelve directors own 661 shares, = \$66,100.

Liabilities of directors as makers and endorsers, \$31,036.

## PHOENIX BANK.—March 1, 1844.

## LIABILITIES.

Capital stock,	\$1,232,600 00
Bills of the bank in circulation,	473,270 00
Balances due to other banks, viz :	
banks of this State,	41,399 55
" of other States,	72,403 88
Deposits,	210,172 65
Surplus fund after last dividend,	48,568 00
Earnings since last dividend,	46,783 72
Dividends unpaid,	2,246 66
Total of liabilities,	<u>\$2,127,444 47</u>

## RESOURCES.

Real estate, viz :	
Banking house, Hartford,	\$25,000 00
" " Litchfield,	4,000 00
in Buffalo,	1,217 68
in Toledo,	10,000 00
Bills of solvent banks, checks, &c.,	17,457 08
Balances due from other banks, viz :	
banks in the State,	15,842 38
" out of the State,	20,583 54
Deposit with Messrs. Ketchum, Rogers & Bennet,	27,976 88
Specie on hand, viz. : in Hartford,	35,874 28
in Litchfield,	11,503 70
United States stock, 6 per cent.,	56,918 75
Error in trial balance,	13 30
Bills discounted, viz :	
for directors,	16,384 30
" other individuals in the State,	1,015,425 08
" individuals out of the State,	869,247 50
Total of resources,	<u>\$2,127,444 47</u>

Charged profit and loss, \$28,590 41.

Suspended paper, \$4,124.

Supposed loss, 2,328.

Last dividend, March 1, 1844, 3½ per cent.

Salaries of officers, \$6,000.

Eleven directors own 471 shares, = \$47,100.

Seven directors in branch, 195 shares, = \$19,500.

Liabilities of directors as makers and endorsers, \$16,384 30.

Suspended paper at the branch, April 26, \$16,422 00.

Supposed loss on same, \$1,551 00.

Salary of officers, \$1,750 00.

## CONNECTICUT RIVER BANK.—March 30, 1844.

LIABILITIES.	
Capital stock,	\$250,000 00
Bills of the bank in circulation,	66,910 00
Balances due to other banks, viz:	
banks of this State,	902 46
" of other States,	93 60
Deposits not bearing interest,	97,548 04
" bearing interest,	4,265 35
Surplus fund,	3,180 53
<b>Total of liabilities,</b>	<b>\$422,899 99</b>

RESOURCES.	
Real estate, viz:	
banking house,	\$7,000 00
Bills of solvent banks and checks,	4,373 02
Balances due from other banks, viz.:	
banks in the State,	11,720 18
" out of the State,	2,233 04
Amount due from agents,	14,409 84
Specie on hand,	10,064 21
Stocks, other than bank, viz.	
United States Bank post notes,	4,000 00
Ct. River Co. stock, 600 shares at \$100 each, (reduced to \$50.)	30,000 00
H. & N. H. Railroad Comp., 29 bonds, at \$1000,	29,000 00
Personal estate, viz:	
Letter paper,	308 64
Bills discounted, viz:	
for directors,	9,091 52
" other individuals in this State,	121,223 31
" individuals out of the State,	162,236 99
" corporations, &c., other than banks,	16,239 24
<b>Total of resources,</b>	<b>\$422,899 99</b>

This Bank has made no dividend since January, 1842; having applied its earnings, to the amount of \$30,000, to the reduction of the Connecticut River Company stock to its market value.

Salaries of the officers, \$1,950.

Nine directors own 1,052 shares=\$52,600.

Liabilities of directors as makers and endorsers, \$9,316 51.

## FARMERS AND MECHANICS BANK.—March 30, 1844.

LIABILITIES.	
Capital Stock,	\$516,300 00
Bills of the bank in circulation,	179,187 00
Balances due to other banks, viz:	
banks of this State,	7,540 25
" of other States,	39,196 56
Deposits,	93,975 23
Dividends unpaid,	717 50
Surplus fund after last dividend,	11,580 12
Earnings since last dividend,	12,550 16
<b>Total of liabilities,</b>	<b>\$861,057 12</b>

RESOURCES.	
Real estate, viz.	
Banking house,	\$13,500 00
Bills and checks of solvent banks,	10,946 25
Balances due from other banks, viz.	
banks in the State,	18,699 75
" out of the State,	7,894 25
Specie on hand,	24,780 78
Stock of other banks owned by the bank,	7,500 00
Suspense account, (debts in suits, &c., considered good.)	5,350 00
Bills discounted, viz:	
for directors,	27,284 82
for other individuals in this State,	429,557 79
for individuals out of the State,	315,543 48
<b>Total of resources,</b>	<b>\$861,057 12</b>

Suspended paper, \$13,886 71.

Supposed loss, from \$2,000 to \$3,000.

Last dividend, November, 1843, 3 $\frac{1}{2}$  per cent.

Salaries of officers, \$4,550.

Thirteen directors own 519 shares,=\$51,900.

Liabilities of directors as makers and endorsers, \$54,300 87.

EXCHANGE BANK.—April 1, 1844.

LIABILITIES.	
Capital Stock,	\$405,000 00
Bills of the bank in circulation,	148,015 00
Balances due to other banks, viz:	
banks of this State,	8,468 48
" of other States,	19,138 37
Deposits,	70,822 70
Dividends unpaid,	955 20
Surplus fund,	4,478 46
Earnings since last dividend,	8,389 02
<b>Total of liabilities,</b>	<b>\$665,267 23</b>

RESOURCES.	
Real estate, viz:	
Banking house,	\$11,939 74
other real estate in Hartford,	2,000 00
Bills of solvent banks,	16,058 30
Balances due from other banks, viz:	
banks in the State,	12,730 11
" out of the State,	13,673 75
Specie on hand,	10,490 25
Bills discounted, viz:	
for directors,	31,386 05
for all others,	566,989 03
<b>Total of resources,</b>	<b>\$665,267 23</b>

Charged profit and loss since March, 1843, \$3,009.  
 Suspended paper, \$3,564 66.  
 Supposed loss, \$1,007 66.  
 Last dividend, January 1st, 1844, 3 per cent.  
 Salaries of officers, \$3,100.  
 Thirteen directors own 735 shares, =29,400.  
 Liabilities of directors as makers and endorsers, \$31,386 05.

NEW HAVEN BANK.—March 30, 1844.

LIABILITIES.	
Capital Stock,	\$364,500 00
Bills of the bank in circulation,	142,962 00
Balances due to other banks, viz:	
banks of this State,	12,790 86
" of other States,	7,349 51
Deposits,	99,947 84
Dividends unpaid,	1,115 00
Surplus fund,	2,026 78
Earnings since last dividend,	5,220 75
<b>Total of liabilities,</b>	<b>\$636,211 75</b>

RESOURCES.	
Real estate, viz:	
Banking house,	\$7,515 00
Bills of solvent banks and checks,	5,501 56
Balance due from other banks, viz:	
banks in the State,	8,465 43
" out of the State,	2,000 00
Amount due from agents,	98,386 76
Specie on hand,	29,788 85
Stocks other than bank, viz:	
N. Y. State 5 per cent.,	50,494 47
U. States 5 per cent.,	40,909 04
Bills discounted, viz:	
for directors,	5,274 43
" other individuals in this State,	227,684 96
" individuals out of the State,	155,235 25
" corporations, &c. other than banks,	4,955 98
<b>Total of resources,</b>	<b>\$636,211 75</b>

Charged profit and loss since March, 1843, \$2,084 93.  
 Last dividend, Jan. 1st, 1844, 3 per cent.  
 Salaries of officers, \$4,000.  
 Eight directors own 292 shares, =29,200.  
 Liabilities of directors as makers and endorsers, \$7,924 43.

### MECHANIC'S BANK—March 30, 1844.

LIABILITIES.	
Capital stock,	\$300,000 00
Bills of the bank in circulation,	132,017 00
Balances due to other banks, viz:	
banks of this State,	3,067 73
" of other States,	5,996 04
Deposits,	133,024 74
Dividends unpaid,	1,472 00
Surplus fund after last dividend,	9,540 12
Earnings since last dividend,	5,370 61
<b>Total of liabilities,</b>	<b>\$590,488 24</b>

RESOURCES.	
Real estate, viz:	
banking house,	\$9,000 00
Bills of solvent banks,	13,385 65
Balances due from other banks, viz:	
banks in the State,	2,726 28
" out of the State,	147,133 21
Amount due from agents,	39,682 58
Specie on hand,	15,938 73
Bills discounted, viz:	
for directors,	1,282 50
" other individuals,	361,339 29
<b>Total of resources,</b>	<b>\$590,488 24</b>

Suspended paper, \$2,918 79.  
 Supposed loss, \$300.  
 Last dividend, January, 1844, 4 1-6 per cent.  
 Salaries of officers, \$3,300.  
 Nine directors own 438 shares, = \$26,280.  
 Liabilities of directors as endorsers, \$8,859 82.

### NEW HAVEN COUNTY BANK—March 30, 1844

LIABILITIES.	
Capital stock,	\$501,000 00
Bills of the bank in circulation,	170,380 00
Balances due to other banks, viz:	
banks of this State,	1,698 26
" of other States,	12,119 83
Deposits,	59,379 84
Dividends unpaid,	1,893 41
Surplus fund, after last dividend,	10,000 00
Earnings since last dividend,	9,124 35
<b>Total of liabilities,</b>	<b>\$765,089 19</b>

RESOURCES.	
Real estate, viz:	
banking house,	\$8,723 00
other real estate in New Haven,	771 00
Bills of solvent banks,	6,347 00
Balances due from other banks, viz:	
banks in the State,	7,245 77
" out of the State,	120,525 66
Expense account,	1,223 00
Specie on hand,	22,309 74
Stocks, other than bank, viz:	
United States 5 per cent. bonds,	22,277 00
checks and drafts in drawer,	3,903 95
Bills discounted, viz:	
for directors,	8,326 00
for other individuals in this State,	322,637 07
for individuals out of the State,	240,800 00
<b>Total of resources,</b>	<b>\$765,089 19</b>

Charged profit and loss since March, 1843, \$1,885 52.  
 Suspended paper, \$31,640; of which \$25,500, are secured by mortgage.  
 Supposed loss, \$4,000.  
 Last dividend, December 31, 1843, 3 1-4 per cent.  
 Salaries of officers, \$3,950.  
 Nine directors own 1,615 shares, = \$40,375.  
 Liabilities of directors as makers and endorsers, \$8,326.

**CITY BANK.—March 20, 1844.**

**LIABILITIES.**

Capital stock,	\$500,000 00
Bills of the bank in circulation,	109,273 00
Balances due to Banks of other States,	5,352 76
Deposits,	56,313 16
Dividends unpaid,	520 00
Surplus fund after last dividend,	4,617 46
Earnings since last dividend,	9,249 06

Total of liabilities, \$685,325 44

**RESOURCES.**

Real estate, viz:	
in cities of New York and Brooklyn,	\$64,041 96
Bills of solvent banks and checks,	8,236 35
Balances due from other banks, viz:	
banks in the State,	1,562 32
" out of the State,	25,307 48
Specie on hand,	6,131 68
Stocks of the bank owned by the same,	37,837 22
" of other banks owned by the bank,	48,000 00
Expense account,	1,066 94
Due from sundry individuals for over drafts,	31 89
Bills discounted, viz:	
for directors,	6,136 87
" other individuals and companies,	487,092 73

Total of resources, \$685,325 44

Charged profit and loss, June 30, 1843, \$1,286 88.  
 Suspended paper, \$25,904 64.  
 Supposed loss, \$5,000.  
 Last dividend, Jan. 1, 1844, 3 per cent.  
 Salaries of officers, \$2,800.  
 Nine directors own 1,211 shares, = \$121,100.  
 Liabilities of directors as makers and endorsers, \$6,336 87.

**MERIDEN BANK.**

**LIABILITIES.**

Capital stock,	\$150,000 00
Bills of the bank in circulation,	58,971 00
Balances due to other banks in this State,	6,245 78
Deposits,	7,935 33
Dividends unpaid,	189 00
Surplus fund after last dividend,	1,905 44
Earnings since last dividend,	4,170 67
Total of liabilities,	<u>\$228,821 22</u>

**RESOURCES.**

Real estate, viz:	
banking house,	\$4,180 00
in New York,	10,000 00
in Indiana,	1,200 00
Bills of solvent banks and checks,	4,524 27
Balances due from other banks, viz:	
banks in the State,	416 82
" out of the State,	5,296 77
Expense account,	348 89
Specie on hand,	21,288 26
Stock of the bank owned by the same,	5,400 00
St. Lawrence Land Company stock,	1,000 00
Bills discounted,	175,166 21
Total of resources,	<u>\$228,821 22</u>

**NEW LONDON BANK.—April 1, 1844.**

**LIABILITIES.**

Capital Stock,	\$150,875 00
Bills of the bank in circulation,	54,520 00
Balances due Merchant's bank, Norwich,	35 53
Deposits,	21,929 22
Surplus fund after last dividend,	4,045 15
Dividends unpaid,	1,552 00
Total of liabilities,	<u>\$231,956 90</u>

RESOURCES

Real estate, viz:	
Banking house,	\$4,000 00
Bills of solvent banks, checks, &c.,	14,987 75
Balances due from other banks, viz:	
banks in the State,	288 78
out of the State,	54,614 28
Specie on hand,	4,553 76
Bills discounted, viz:	
for directors,	3,400 00
for other individuals in this State,	142,000 33
for individuals out of the State,	8,112 00
<b>Total of resources,</b>	<b>\$231,956 00</b>

Charged profit and loss since April, 1843, \$974 28.  
 Last dividend, January, 1844, \$2 per share.  
 Salaries of officers, \$1,250.  
 Nine directors own 403 shares, = \$25,186 50.  
 Liabilities of directors as makers and endorsers, \$4,150.

UNION BANK.—March 29, 1844.

LIABILITIES.

Capital Stock,	\$100,000 00
Bills of the bank in circulation,	68,258 00
Balance due Thames bank, Norwich,	539 76
Deposits,	35,697 90
Dividends unpaid,	434 00
Surplus fund after last dividend,	10,550 00
Earnings since last dividend,	1,856 36
<b>Total of liabilities,</b>	<b>\$217,336 02</b>

RESOURCES

Real estate, viz:	
Banking house,	\$2,500 00
Bills of solvent banks,	3,922 00
Balances due from other banks, viz:	
banks in the State,	759 08
out of the State,	66,390 13
Specie on hand,	7,574 14
Bills discounted, viz:	
for directors,	1,600 00
" other individuals of this State,	141,501 82
" individuals out of the State,	3,088 85
<b>Total of resources,</b>	<b>\$217,336 02</b>

Last dividend, January 1st, 1844, 31 per cent.  
 Salaries of officers, \$1,100.  
 Thirteen directors own 406 shares, = \$40,600.  
 Liabilities of directors as makers and endorsers, \$2,752 64.

WHALING BANK.—March 30, 1844.

LIABILITIES.

Capital stock,	\$153,450 00
Bills of the bank in circulation,	65,850 00
Balance due to Quinebaug bank, Norwich,	278 03
Deposits,	59,769 90
Surplus fund after last dividend,	3,744 05
Earnings since last dividend,	11,062 78
Dividends unpaid,	602 10
<b>Total of liabilities,</b>	<b>\$284,954 86</b>

## RESOURCES.

Bills of solvent banks and checks,	\$1,554 94
Balances due from other banks, viz:	
banks in the State,	6,987 54
" out of the State,	102,046 49
Amount due from agents,	12,156 29
Specie on hand,	3,508 42
Stock of the bank owned by the same,	11,464 25
Stocks other than bank, viz:	
New York State Stocks,	20,000 00
Personal estate, viz:	
vault, fixtures, &c.,	1,500 00
Bills discounted, viz:	
for directors,	16,376 22
" other individuals in this State,	98,110 41
" individuals out of the State,	11,250 00
<b>Total of resources,</b>	<b>\$284,954 56</b>

Last dividend, January 1st, 1844, 2 per cent.

Salaries of officers, \$1,250.

Seven directors own 675 shares=\$16,675.

Liabilities of directors as makers and endorsers, \$18,876 22.

NORWICH BANK.—*March 30, 1844.*

## LIABILITIES.

Capital Stock,	\$210,000 00
Bills of the bank in circulation,	85,312 00
Balances due to other banks, viz:	
banks of this State,	6,978 97
" of other States,	280 10
Deposits,	64,126 77
Surplus fund after last dividend,	5,618 21
Earnings since last dividend,	4,197 99
Dividends unpaid,	1,420 38
<b>Total of liabilities,</b>	<b>\$377,934 42</b>

## RESOURCES.

Real estate, viz:	
banking house,	85,823 49
Bills of solvent banks,	11,188 00
Balances due from other banks, viz:	
banks in the State,	11,076 58
" out of the State,	17,459 84
Specie on hand,	5,852 65
Stocks other than bank, viz:	
United States Loan,	\$35,000
N. Y. State Stocks,	9,661
City of Norwich Bonds,	968
} cost,	50,622 51
Bills discounted, viz:	
for directors,	1,500 00
" other individuals in this State,	225,470 85
" individuals out of the State,	45,000 00
" corporations, &c. other than banks,	4,000 00
<b>Total of resources,</b>	<b>\$377,934 42</b>

Suspended paper, \$9,280.

Supposed loss, from \$3,000 to \$5,000.

Last dividend, January 1, 1844, 3½ per cent.

Salaries of officers, \$2,100.

Thirteen directors own 501 shares,=\$50,100.

Liabilities of directors as makers and endorsers, \$4,500.

THAMES BANK.—*March 30, 1844.*

## LIABILITIES.

Capital stock,	\$209,500 00
Bills of the bank in circulation,	58,126 00
Balances due to other banks, viz:	
Union Bank, N. London,	348 50
National Bank, Providence, R. I.,	50
Carried up,	\$267,974 80

Brought up,	\$267,974 80
Deposits,	17,362 06
Surplus fund after last dividend,	1,167 35
Earnings since last dividend,	1,237 33
Dividends unpaid,	1,362 00
Rents received on Lockport property,	805 03
Total of liabilities,	<u>\$289,908 62</u>

## RESOURCES.

Real estate, viz:	
banking house,	\$4,700 00
in Norwich and Lockport,	23,233 90
Bills of solvent banks and checks,	8,517 42
Balances due from other banks, viz:	
banks in the State,	1,913 80
" out of the State,	10,324 78
Specie on hand,	3,918 78
Stock of the bank owned by the same; 101 shares,	9,590 00
Railroad bond,	400 00
River Thames,	1,147 24
Bills discounted, viz:	
for directors,	4,250 00
" other individuals in this State,	169,043 03
" individuals out of the State,	8,000 00
" corporations, &c., other than banks,	44,839 67
Total of resources,	<u>\$289,908 62</u>

Charged profit and loss, since March, 1843, \$1,011 93.  
 Suspended paper, \$1,342 50.  
 Supposed loss, \$300.  
 Last dividend, March 1, 1844, 3 per cent.  
 Salaries of officers, \$1,500.  
 Seven directors own 178 shares, = \$17,800.  
 Liabilities of directors as makers and endorsers, \$8,145 01.

## MERCHANTS BANK—March 30, 1844.

## LIABILITIES.

Capital stock,	\$125,460 00
Bills of the bank in circulation,	63,319 00
Balances due to other banks, viz:	
banks of this State,	1,871 13
" of other States,	1,183 42
Deposits not bearing interest,	35,088 38
bearing interest,	6,412 60
Surplus fund after last dividend,	2,603 07
Earnings since last dividend,	747 65
Dividends unpaid,	793 60
Total of liabilities,	<u>\$237,478 75</u>

## RESOURCES.

Real estate, viz:	
banking house,	\$14,970 82
Bills of solvent banks,	4,961 00
Balances due from other banks, viz:	
banks in the State,	5,461 00
" out of the State,	19,524 15
Specie on hand,	7,321 83
Bills discounted, viz:	
for directors,	4,475 00
for other individuals in this State,	169,582 90
for individuals out of the State,	8,182 05
for corporations, &c. other than banks,	3,000 00
Total of resources,	<u>\$237,478 75</u>

Charged profit and loss since March, 1843, \$2,761 16.  
 Suspended paper, \$1,616 74.  
 Supposed loss, \$900.  
 Last dividend, March 2, 1844, 3 per cent.  
 Salaries of officers, \$1,550.  
 Fifteen directors own 502 shares, = \$20,080.  
 Liabilities of directors as makers and endorsers, \$9,036.

QUINEBAUG BANK—April 6, 1844.

LIABILITIES.

Capital stock,	\$225,000 00
Bills of the bank in circulation,	69,171 00
Balances due to other banks in the State,	7,577 91
Deposits,	45,172 56
Surplus fund after last dividend,	39,575 18
Earnings since last dividend,	3,857 79
Dividends unpaid,	364 50
Due N. & W. Railroad Co.	2,378 74
<b>Total of liabilities,</b>	<b>\$393,104 68</b>

RESOURCES.

Real estate, viz:	
banking house,	\$6,000 00
other real estate in Norwich,	23,257 40
Bills of solvent banks,	14,872 87
Balances due from other banks,	14,748 85
Specie on hand,	2,652 71
Stock of the bank owned by the same,	53,505 00
" of Thames Bank,	1,400 00
" of Norwalk Bank, Ohio,	1,162 99
" of Norwich Water Power Co.	5,100 00
Bills discounted,	270,404 86
<b>Total of resources,</b>	<b>\$393,104 68</b>

Last dividend, December 1, 1843, \$1 50 per share,  
 Salaries of officers, \$1,500.  
 Ten directors own 411 shares—\$18,495.  
 Liabilities of directors as makers and endorsers, \$17,500.

STONINGTON BANK—March 30, 1844.

LIABILITIES.

Capital stock,	\$56,980 00
Bills of the bank in circulation,	48,276 00
Balances due to other banks, viz:	
banks of this State,	810 66
of other States,	2,461 49
Deposits,	39,746 04
Dividends unpaid,	445 50
Surplus fund after last dividend,	6,588 85
Earnings since last dividend,	1,705 48
<b>Total of liabilities,</b>	<b>\$150,384 92</b>

RESOURCES.

Real estate, viz:	
banking house,	\$500 00
Bills of solvent banks and checks,	17,847 86
Balances due from other banks, viz:	
banks in the State,	110 87
" out of the State,	24,757 33
Amount due from agents,	10 00
Specie on hand,	13,459 44
Over drafts,	4,117 82
Expense account,	285 09
Bills discounted, viz:	
for directors,	6,596 97
" other individuals in this State,	63,370 79
" individuals out of the State,	9,729 05
<b>Total of resources,</b>	<b>\$150,384 92</b>

Suspended paper, \$8,699 56.  
 Supposed loss, \$1,200.  
 Last dividend, November 29, 1843, 3 per cent.  
 Salaries of officers, \$800.  
 Thirteen directors own 349 shares—\$17,450.  
 Liabilities of directors as makers and endorsers, \$9,972 47.

**MYSTIC BANK** - March 30, 1844.

**LIABILITIES.**

Capital stock,	\$51,000 00
Bills of the bank in circulation,	43,441 00
Balances due to Banks of other States,	417 50
Deposits,	14,059 87
Dividends unpaid,	270 00
Surplus fund after last dividend,	5,655 57
Earnings since last dividend,	1,066 38
<b>Total of liabilities,</b>	<b>\$115,910 32</b>

**RESOURCES.**

Real estate in Indiana,	\$600 00
Bills of other banks,	475 68
Balances due from banks out of the State,	9,164 78
Specie on hand,	3,180 83
Bills discounted, viz:	
for directors,	130 00
" other individuals in this State,	65,596 71
" individuals out of this State,	36,762 32
<b>Total of resources,</b>	<b>\$115,910 32</b>

Suspended paper, \$3,026 36.  
 Supposed loss, \$5,260.  
 Last dividend, January 2, 1844, 3 per cent.  
 Salaries of officers, \$550.  
 Seven directors own 255 shares, = \$12,750.  
 Liabilities of directors as makers and endorsers, \$130.

**JEWETT CITY BANK** - March 30, 1844.

**LIABILITIES.**

Capital Stock,	\$40,000 00
Bills of the bank in circulation,	46,847 00
Deposits not bearing interest,	1,277 34
bearing interest,	15,000 00
Dividends unpaid,	233 20
Surplus fund after last dividend,	3,519 00
Earnings since last dividend,	773 74
<b>Total of liabilities,</b>	<b>\$96,950 28</b>

**RESOURCES.**

Real estate, viz:	
banking house,	\$4,300 00
Bills of solvent banks,	704 00
Balances due from banks in this State,	9,102 27
Specie on hand,	1,685 06
Stocks, &c., other than bank, viz:	
N. & W. Railroad Company bonds,	5,000 00
Offerman R. R. & M. Company bonds,	1,000 00
Bills discounted, viz:	
for directors,	5,600 00
" other individuals of this State,	59,974 46
" individuals out of the State,	6,684 49
" corporations, other than banks,	2,900 00
<b>Total of resources,</b>	<b>\$96,950 28</b>

Suspended paper, \$2,552 98.  
 Supposed loss, from \$2,000 to \$3,000.  
 Last dividend, February 12, 1844, 4 per cent.  
 Salaries of officers, \$625.  
 Thirteen directors own 236 shares, = \$9,560.  
 Liabilities of directors as makers and endorsers, \$5,600.

FAIRFIELD COUNTY BANK—April 1, 1844.

LIABILITIES.

Capital Stock,	\$177,300 00
Bills of the bank in circulation,	214,041 00
Balances due to other banks, viz:	
banks of this State,	184 30
" of other States,	382 89
Deposits,	42,427 95
Dividends unpaid,	212 40
Surplus fund after last dividend,	1,101 07
Earnings since last dividend,	4,177 62
Total of liabilities,	<u>\$439,827 23</u>

RESOURCES.

Real estate, viz:	
two banking house,	\$10,223 76
other real estate in Norwalk, New Canaan, Westport, Redding, Greenwich, Lowell, (Mass.) New York city and Little Falls, (N. Y.,)	55,506 82
Bills of solvent banks	26,432 71
Balance due from other banks, viz:	
banks in the State	7,052 87
" out of the State,	42,851 52
Specie on hand,	30,003 71
Stock of Exchange Bank, Hartford,	1,520 00
" of Connecticut Turnpike Company,	1,020 00
Bills discounted, viz:	
for directors,	300 00
" other individuals in this State,	236,915 84
" individuals out of the State,	28,000 00
Total of resources,	<u>\$439,827 23</u>

Charged profit and loss since March, 1843, \$885 36.  
 Suspended paper of principal and branch, \$2,762 75.  
 Supposed loss on assets, \$5,238.  
 Last dividend, Dec. 1st, 1843, 2 per cent.  
 Salaries of officers, \$1,100. Salaries at branch, \$1,000.  
 Seven directors own 203 shares, = \$18,270.  
 " " at branch, 290 shares, = \$26,100.  
 Liabilities of directors as makers and endorsers, \$4,137.

BRIDGEPORT BANK—March 30, 1844.

LIABILITIES.

Capital Stock,	\$209,910 00
Bills of the bank in circulation,	181,045 00
Balances due to other banks, viz:	
banks in the State,	5,165 24
" out of the State,	5,543 57
Deposits,	61,752 51
Dividends unpaid,	535 00
Surplus fund after last dividend,	5,908 49
Earnings since last dividend,	5,516 10
Total of liabilities,	<u>\$475,375 91</u>

RESOURCES.

Real estate, viz:	
Banking house, and other real estate,	\$30,389 66
Bills of solvent banks,	4,161 82
Balances due from other banks, viz:	
banks in the State,	5,097 60
" out of the State,	176,507 21
Money loaned, and interest,	47,532 06
Due from individuals, viz:	
over drafts,	4,009 77
Specie on hand,	8,333 55
Stock of the bank owned by the same,	21,150 00
" of other banks owned by the bank,	500 00
Bills discounted, viz:	
for individuals in this State,	172,694 24
for individuals out of the State,	5,000
Total of resources,	<u>\$475,375 91</u>

Charged profit and loss since March, 1843, \$171 96.  
 Suspended paper, \$442 43.  
 Supposed loss on notes and real estate, \$4,568.  
 Last dividend, January, 1844, 3 per cent.  
 Salaries of officers, \$1,500.  
 Eight directors own 128 shares, = \$6,400.  
 Liabilities of directors as makers and endorsers, \$6,455 71.

142  
**CONNECTICUT BANK — March 30, 1844.**

LIABILITIES.	
Capital Stock,	\$269,700 00
Bills of the bank in circulation,	151,500 00
Balances due to other banks, viz:	
banks of this State,	4,475 96
" of other States,	3,476 89
Deposits,	63,531 36
Dividends unpaid,	854 66
Surplus fund after last dividend in Ct. bank,	3,600 00
do. " " in branch at Southport,	4,063 99
Suspended debt, which when paid goes to surplus fund,	771 74
Earnings since last dividend,	2,562 91

Total of liabilities, \$504,537 51

RESOURCES.	
Real estate, viz:	
two banking houses,	\$13,230 89
other real estate in Illinois,	11,673 84
" " in Bridgeport,	3,400 22
Bills of solvent banks,	6,799 25
Balance due from New Haven Bank,	479 29
" " banks out of the State,	108,042 57
Amount due from agents,	41,096 12
Specie on hand,	20,440 37
Stock of the bank owned by the same,	500 00
Camden and Amboy R. R. bonds,	4,688 25
N. Y. State and City stock,	10,175 00
do. and Kentucky State Stock,	31,740 56
Bills discounted, viz:	
for directors,	5,732 50
other individuals in this State,	164,591 52
other individuals out of the State,	65,147 34
" corporations, &c. other than banks.	16,799 79

Total of resources, \$504,537 51

Suspended paper, \$10,348 75  
 Last dividend, January 1st, 1844, \$3 on each share.  
 Salaries of officers, \$2,125.  
 Nine directors own 138 shares, = \$13,800.  
 Six do. in branch, 95 do. = \$9,500.  
 Liabilities of directors as makers and endorsers, \$14,264 33.

43  
**STAMFORD BANK — March 30, 1844.**

LIABILITIES.	
Capital stock,	\$60,000 00
Bills of the bank in circulation,	51,715 00
Balances due to other banks in this State,	1,122 61
Deposits,	9,363 41
Dividends unpaid,	881 00
Surplus fund after last dividend,	4,774 33
Earnings since last dividend,	326 82
Total of liabilities,	<u>\$128,130 17</u>

RESOURCES.

Real estate, viz:	
in Stamford, and in Buffalo, N. Y.	\$1,764 62
Bills of solvent banks,	5,945 28
Balances due from other banks, viz:	
Fairfield County Bank,	106 81
Suffolk Bank, Boston,	9,132 82
Amount due from agents,	25,412 69
Specie on hand,	3,933 64
Indiana bonds,	3,300 00
Illinois " "	2,700 00
Personal estate, viz:	
1 case calicoes,	60 00
Bills discounted, viz:	
for directors,	6,773 59
" other individuals in this State,	53,136 85
" individuals out of the State,	10,503 50
" corporations, &c., other than banks,	6,297 98
Total of resources,	<u>\$128,130 17</u>

Charged profit and loss since March, 1843, \$29,902 85.  
 Suspended paper, \$2,614 79.  
 Last dividend, March 4, 1844, 3 1/4 per cent.  
 Salaries of officers, \$900.  
 Nine directors own 263 shares, = \$7,890.  
 Liabilities of directors as makers and endorsers, \$12,461 01.

44  
WINDHAM COUNTY BANK—March 30, 1844.

LIABILITIES.

Capital stock, - - - - -	\$62,700 00
Bills of the bank in circulation, - - - - -	68,106 00
Deposits, - - - - -	15,148 85
Dividends unpaid, - - - - -	2,007 00
Surplus fund after last dividend, - - - - -	446 05
Earnings since last dividend, - - - - -	41 66
Total of liabilities,	<u>\$148,449 56</u>

RESOURCES.

Real estate, viz:	
banking house, - - - - -	\$1,861 59
Bills of solvent banks, - - - - -	3,330 00
Balances due from other banks, viz:	
banks in the State, - - - - -	1,123 07
" out of the State, - - - - -	47,079 09
Specie on hand, - - - - -	9,053 22
Protest account, - - - - -	2 00
Checks, drafts, &c., - - - - -	1,039 49
Bills discounted, viz:	
for directors, - - - - -	2,527 24
" other individuals in this State, - - - - -	75,473 23
" individuals out of the State, - - - - -	6,791 93
Total of resources,	<u>\$148,280 86</u>
Deficit,	<u>168 70</u>

Suspended paper, \$4,635 56.  
 Last dividend, March 27, 1844, 3 per cent.  
 Salaries of officers, \$775.  
 Thirteen directors own 213 shares,=\$21,300.  
 Liabilities of directors as makers and endorsers, \$8,285 42.

45  
WINDHAM BANK—March 30, 1844.

LIABILITIES.

Capital Stock, - - - - -	\$58,593 00
Bills of the bank in circulation, - - - - -	63,215 00
Balances due to other banks, viz:	
banks of this State, - - - - -	1,267 18
" of other States, - - - - -	3 76
Deposits not bearing interest, - - - - -	10,146 03
" bearing interest, - - - - -	2,984 73
Dividends unpaid, - - - - -	529 25
Surplus fund after last dividend, - - - - -	703 87
Certificate of deposit, - - - - -	530 00
Earnings since last dividend, - - - - -	460 81
Total of liabilities,	<u>\$138,373 37</u>

RESOURCES.

Real estate, viz:	
banking house, and lot, - - - - -	\$1,653 00
Bills of solvent banks, - - - - -	2,417 00
Balance due from Phoenix Bank, Hartford,	525 67
banks out of the State, - - - - -	27,450 46
Specie on hand, - - - - -	4,351 09
Bills discounted, viz:	
for directors, - - - - -	50 00
" other individuals in this State, - - - - -	102,026 25
Total of resources,	<u>\$138,373 37</u>

Last dividend, March 6, 1844, 3½ per cent.  
 Salaries of officers, \$700.  
 Eleven directors own 229 shares,=\$10,450.

### THOMPSON BANK—March 30, 1844.

#### LIABILITIES.

Capital Stock,	\$60,000 00
Bills of the bank in circulation,	48,400 00
Deposits,	6,450 75
Dividends unpaid,	1,618 40
Surplus fund after last dividend,	856 19
<b>Total of liabilities,</b>	<b>\$117,325 34</b>

#### RESOURCES.

Real estate, viz:	
banking house,	\$1,919 42
Bills of solvent banks,	2,512 00
Balances due from other banks, viz:	
banks in the State,	2,511 98
" out of the State,	26,369 15
Specie on hand,	9,679 09
United States 6 per cent.,	5,787 50
" " 5 " "	15,581 25
Bills discounted, viz:	
for directors,	2,300 00
" other individuals of this State,	46,923 86
" individuals out of the State,	3,741 09
<b>Total of resources,</b>	<b>\$117,325 34</b>

Last dividend, April 1, 1844, 2½ per cent.  
 Salaries of officers, \$600.  
 Ten directors own 202 shares, = \$12,120.  
 Liabilities of directors as makers and endorsers, \$4,419 36.  
 Passed dividend, April, 1843.

### MIDDLETOWN BANK—March 30, 1844.

#### LIABILITIES.

Capital stock,	\$309,600 00
Bills of the bank in circulation,	103,182 00
Balances due to other banks, viz:	
banks of this State,	3,869 00
" of other States,	1,902 10
Deposits,	150,165 00
Dividends unpaid,	1,211 49
Surplus fund after last dividend,	25,822 00
Due stockholders for reduction of stock,	475 09
Earnings since last dividend,	4,381 34
<b>Total of liabilities,</b>	<b>\$560,252 33</b>

#### RESOURCES.

Real estate, viz:	
banking house,	\$5,000 00
other real estate in Indiana,	600 00
Bills of solvent banks and checks,	3,491 16
of insolvent banks,	60 00
Balances due from other banks, viz:	
banks in the State,	14,620 43
" out of the State,	6,915 49
Amount due from agents,	87,045 50
Specie on hand,	25,597 59
Stock of other banks owned by the bank,	8,000 00
Other stocks, bonds, &c. viz:	
United States 6 per cent.,	10,000 00
Hartford and New Haven Railroad bonds,	40,500 00
Morris and Essex railroad stock,	2,030 00
Expenses,	793 74
Bills discounted, viz:	
for directors,	4,810 32
for other individuals in this State,	100,082 08
for individuals out of the State,	178,706 00
for corporations, &c. other than banks,	12,000 00
<b>Total of resources,</b>	<b>\$560,252 33</b>

Charged profit and loss since April, 1843, \$707 76.  
 Suspended paper, \$6,700. Supposed loss \$5,000.  
 Last dividend, Jan. 1, 1844, 3½ per cent.  
 Salaries of officers, \$2,387.  
 Nine directors own 375 shares, = \$28,125.  
 Liabilities of directors as makers and endorsers, \$10,375.

**MIDDLESEX COUNTY BANK—March 19, 1844.**

LIABILITIES.	
Capital stock,	\$220,500 00
Bills of the bank in circulation,	49,955 00
Balances due to other banks, viz:	
banks of this State,	3,338 12
" of other States,	8 62
Deposits,	37,018 75
Dividends unpaid,	768 00
Surplus fund after last dividend,	7,613 42
Earnings since last dividend,	3,292 19
Total of liabilities,	\$322,494 10

RESOURCES.	
Real estate, viz:	
in Columbia, Ga.	\$10,260 66
Bills of solvent banks,	4,226 00
Balances due from other banks, viz:	
banks in the State,	494 02
" out of the State,	7,399 41
Amount due from agents,	37,039 93
Specie on hand,	11,999 74
Personal estate, viz:	
hardware,	1,034 54
Bills discounted, viz:	
for directors,	8,932 49
" other individuals in this State,	166,713 31
" individuals out of the State,	65,594 00
" corporations, &c., other than banks,	8,800 00
Total of resources,	\$322,494 10

Credited profit and loss, since March, 1843, \$1,100, which was charged over in 1839.

Suspended paper, \$5,786 25.

Supposed loss, \$600.

Last dividend, January, 1844, 3 per cent.

Salaries of officers, \$1,808.

Thirteen directors own 395 shares, = \$39,500.

Liabilities of directors as makers and endorsers, \$38,930 99.

**EAST HADDAM BANK—April 9, 1844.**

LIABILITIES.	
Capital stock,	\$65,360 00
Bills of the bank in circulation,	49,124 00
Balances due to other banks, viz:	
Phoenix Bank, Hartford,	438 02
banks out of the State,	5 13
Deposits not bearing interest,	13,378 71
" bearing interest, 3 per cent.,	3,610 59
Dividends unpaid,	1,023 00
Surplus fund after last dividend,	1,012 15
Earnings since last dividend,	1,136 47
Total of liabilities,	\$135,083 07

RESOURCES.	
Bills of solvent banks,	\$703 00
insolvent banks, (U. S. Bank,)	80 00
Balances due from other banks, viz:	
banks in the State,	1,255 18
" out of the State,	304 48
Amount due from agents,	28,674 62
Specie on hand,	6,116 21
Whaling Bank stock,	300 00
Bills discounted, viz:	
for directors,	2,591 42
" other individuals in this State,	89,078 28
" individuals out of this State,	5,500 00
" corporations, &c. other than banks,	479 88
Total of resources,	\$135,083 07

Suspended paper, \$3,863 50.

Supposed loss, \$750.

Last dividend, February 1, 1844, 3 1/2 per cent.

Salaries of officers, \$700.

Thirteen directors own 284 shares, = \$22,720.

Liabilities of directors as makers and endorsers, \$9,549 79.

## TOLLAND COUNTY BANK.—March 30, 1844.

## LIABILITIES.

Capital stock,	\$79,000 00
Bills of the bank in circulation,	68,787 00
Balances due to other banks, viz:	
banks of this State,	7,867 67
Chickopee Bank, Springfield, Ms.	100 00
Deposits not bearing interest,	13,059 62
" bearing interest,	27,797 88
Surplus fund after last dividend,	5,666 55
Earnings since last dividend,	3,288 91
<b>Total of liabilities,</b>	<b>\$205,567 63</b>

## RESOURCES.

Real estate, viz:	
banking house,	\$2,277 59
other real estate in Norwich, Ct. and in Ohio,	2,000 00
Bills of solvent banks and checks,	4,031 36
" of insolvent banks,	53 00
Balance due from Farmers and Mechanics bank, Hartford,	100 00
banks out of the State,	25,013 46
Deposit in Suffolk Bank, Boston,	2,000 00
Specie on hand,	12,015 09
Bills discounted, viz:	
for directors,	2,169 73
" other individuals in this State,	151,557 40
" individuals out of this State,	4,300 00
<b>Total of resources,</b>	<b>\$205,567 63</b>

Suspended paper, \$6,286.

Supposed loss, \$2,360.

Last dividend, October, 1843, 3½ per cent.

Salaries of officers, \$1,100.

Nine directors own 79 shares, = \$7,900.

Liabilities of directors as makers and endorsers, \$3,793 75.

## A B S T R A C T

*From the Statements of the Banks in the State, showing the gross amount of their Capital Stock, Circulation, Total Liabilities, Specie, Loans and Discounts and Total Resources on the last Saturday of March, from the years 1837 to 1844, inclusive.*

Years.	Capital Stock.	Circulation.	Total Liabilities.	Specie.	Loans and Discounts.	Total Resources.
1837,	\$8,744,697 50	\$3,998,325 30	\$15,715,964 59	415,386 10	13,246,945 08	15,661,285 07
1838,	8,754,467 50	1,920,552 45	12,302,631 11	535,417 86	9,769,286 80	12,293,272 41
1839,	8,832,923 00	3,987,815 45	14,942,779 31	502,180 15	12,226,947 97	14,942,779 31
1840,	8,878,245 00	2,325,589 95	12,950,572 40	499,032 52	10,428,630 87	12,950,512 40
1841,	8,873,927 50	2,784,721 45	13,866,273 45	454,298 61	10,944,675 35	13,866,273 45
1842,	8,876,317 57	2,555,638 33	13,465,052 32	471,238 08	10,683,413 37	13,465,052 32
1843,	8,580,393 50	2,379,947 02	12,914,124 66	438,752 92	9,798,392 27	12,914,124 66
1844,	8,292,238 00	*3,490,963 06	14,472,691 32	455,430 30	10,842,955 35	14,472,691 32

\*The difference in the circulation of the Hartford and Phenix Banks from March 1st, to April 1st, increases this item to \$3,628,569 00.

# ABSTRACT OF THE CONDITION OF THE SEVERAL

## LIABILITIES.

Name of Bank.	Capital Stock.	Circulation.	Due Banks.	Deposits.	Dividends unpaid.	Surplus fund.	Earnings since last dividend.	TOTAL	Real Estate
Hartford, . . . . .	\$1,118,000	\$363,528 08	40,453 88	\$283,044 37	\$2,877 03	\$92,779 07	\$18,258 57	\$1,918,740 98	\$265
Phoenix, . . . . .	1,232,600	473,270	113,803 43	210,172 65	2,246 66	48,568	46,783 73	2,127,444 47	402
Connecticut River, . . . . .	250,000	66,910	996 06	101,813 40		3,180 53		422,899 99	70
Farmers and Mechanics, . . . . .	516,300	179,197	46,736 81	93,975 23	717 50	11,580 42	12,550 16	861,057 12	135
Exchange, . . . . .	405,000	148,015	27,606 85	70,822 70	955 20	4,478 46	8,389 02	665,287 23	190
New Haven, . . . . .	364,800	142,962	20,140 37	99,947 84	1,115	2,025 79	5,220 75	636,211 75	75
Mechanics, . . . . .	300,000	132,017	9,063 77	133,024 74	1,472	9,540 12	5,370 61	590,488 24	90
New Haven County, . . . . .	501,000	170,380	13,818 09	59,373 34	1,393 41	10,000	9,124 35	765,089 19	90
City, . . . . .	500,000	109,273	5,352 76	56,313 16	520	4,617 46	9,249 06	685,326 44	64
Meriden, . . . . .	150,000	59,971	6,249 78	7,935 33	189	1,305 44	4,170 67	228,821 22	15
New London, . . . . .	150,875	54,520	35 53	21,929 22	552	4,045 15		231,956 90	40
Union, . . . . .	100,000	68,258	539 76	35,697 90	434	10,550	1,856 36	217,336 02	25
Whaling, . . . . .	153,150	65,850	276 03	59,769 30	802 40	3,744 05	1,062 78	284,954 56	
Norwich, . . . . .	210,000	85,312	7,259 07	64,126 77	1,420 38	5,618 21	4,197 99	377,934 42	5
Thames, . . . . .	209,500	58,126	348 80	17,362 06	1,362	1,167 35	2,042 41	289,908 62	27
Merchants, . . . . .	125,460	63,319	3,054 55	41,500 88	793 60	2,603 07	747 65	237,478 75	14
Quinebaug, . . . . .	225,000	69,171	9,956 65	45,179 56	364 50	39,575 18	3,857 79	393,104 66	28
Stonington, . . . . .	56,950	43,275	2,672 05	39,746 94	448 50	5,586 95	1,705 48	150,384 92	
Mystic, . . . . .	51,000	43,441	417 50	14,059 87	270	5,655 57	1,066 38	115,910 32	
Jewett City, . . . . .	40,000	46,147		6,277 34	233 20	3,519	773 74	96,950 28	
Fairfield County, . . . . .	177,300	214,041	567 19	42,427 95	212 40	1,101 07	4,177 62	439,827 23	67
Bridgeport, . . . . .	209,910	181,045	10,708 81	61,752 51	535	5,908 49	5,516 10	475,375 91	38
Connecticut, . . . . .	269,700	251,500	7,952 85	63,531 36	854 66	8,435 73	2,562 91	504,537 51	92
Stamford, . . . . .	60,000	51,715	1,129 61	9,303 41	831	4,774 33	326 82	128,130 17	
Windham County, . . . . .	62,700	68,106		15,148 85	2,007	446 05	41 66	148,449 56	12
Windham, . . . . .	58,533	63,215	1,270 88	13,660 76	529 25	703 87	460 61	133,373 37	18
Thompson, . . . . .	60,000	48,406		6,450 75	1,618 40	856 19		117,325 34	10
Middletown, . . . . .	369,300	103,133	5,770 10	50,155 00	1,639 49	25,822 90	4,381 84	560,252 33	55
Middlesex County, . . . . .	220,500	49,955	3,346 74	37,018 75	768	7,613 42	3,292 19	322,494 10	102
East Haddam, . . . . .	65,360	49,124	443 15	16,984 30	1,023	1,012 15	1,136 47	135,083 07	
Tolland County, . . . . .	79,000	68,787	7,967 67	40,857 50		5,666 55	3,288 91	205,567 63	42
	\$8,292,238	\$3,490,963 00	\$347,939 74	\$1,919,363 74	\$28,084 58	\$332,479 57	\$161,612 63	\$4,472,681 32	\$4181

# AL BANKS IN CONNECTICUT, April, 1844.

## RESOURCES.

te.	Bills and Checks of other Banks.	Due from Banks.	Due from Brokers.	Specie.	Stocks and Bonds.	Personal Estate.	Expense Account.	Bills discounted.	TOTAL.
60	\$22,720 99	\$68,688 33	\$19,040 02	\$72,966 90	\$3,245 58	Error in bala. }		\$1,705,566 56	\$1,918,740 98
68	17,457 08	36,425 92	27,976 88	47,377 98	56,918 75	13 30 }		1,901,056 88	2,127,444 47
	4,373 02	14,953 22	14,409 84	10,064 21	63,000	308 64 }		308,791 06	422,899 99
	10,946 25	26,594		24,780 78	7,500		Suspen'd debt. } 5,350	772,386 09	861,057 12
74	16,058 30	26,403 86		10,490 25				598,375 08	665,267 23
5	5,501 56	10,455 43	98,386 78	29,788 85	91,403 51			393,150 62	636,211 75
0	13,385 65	149,859 49	39,682 58	15,938 73				362,621 79	590,488 24
4	10,250 95	127,771 43		22,309 74	22,277		1,223	571,763 07	765,089 19
96	8,236 35	26,869 80		6,131 68	85,837 22		1,066 94	493,141 49	685,325 44
0	4,524 27	5,713 59		21,288 26	6,400		348 89	175,166 21	228,821 22
0	14,987 75	54,903 06		4,553 76				153,512 33	231,956 90
0	3,922	57,149 21		7,574 14				146,190 67	217,336 02
	1,554 94	109,034 03	12,156 29	3,508 42	31,464 25	1,500		125,736 63	284,954 56
5 49	11,123	28,534 92		5,852 65	50,622 51			275,970 85	377,934 42
3 90	8,517 42	12,238 58		3,918 78	11,137 24			226,162 70	289,908 62
0 82	4,961	24,985 15		7,321 83				185,239 95	237,478 75
7 40	14,872 87	14,748 65		2,652 73	61,167 99	Over drafts. }		270,404 86	393,104 69
0	17,047 86	31,867 90	10 00	13,459 44		4,117 82 }	285 09	79,496 81	150,394 92
0	475 68	9,164 78		3,180 83				102,489 03	115,910 32
0	704	9,102 27		1,685 06	6,000			75,158 95	96,950 28
0 58	26,432 71	49,904 39		30,003 71	2,540	Over drafts. }		265,215 84	439,827 23
9 66	4,161 82	181,604 81		8,333 55	21,650	4,009 77 }		225,226 30	475,375 91
4 95	6,799 25	108,521 86	41,096 12	20,440 37	47,103 81	Personals. }		252,271 15	504,537 51
4 82	5,948 28	9,238 82	25,412 69	2,993 64	6,000	60 }	Deficit. }	76,711 92	128,130 17
1 59	4,369 40	48,202 16		9,055 22			168 70 }	84,792 40	148,449 56
3	2,417	27,976 03		4,351 09				102,076 25	133,373 37
9 42	2,512	28,381 13		9,679 09	21,368 75			52,964 95	117,325 34
00	3,551 18	21,535 92	87,045 50	25,597 59	60,530		793 74	355,598 40	560,252 33
60 66	4,226	7,893 43	37,039 93	11,999 74		1,034 54		250,039 80	322,494 10
	783	1,559 66	28,674 62	6,116 21	300			97,649 68	135,083 07
77 59	4,134 36	27,113 46		12,015 09				158,027 13	205,567 63
50 86	\$257,561 03	\$1,360,905 49	\$430,931 25	\$455,430 30	\$656,466 61	\$11,044 07	\$9,236 36	\$10,842,955 35	\$14,472,681 32