D.

Abstract exhibiting the condition of the Banks in Massachusetts on the second Saturday of August, 1854.

[The official circular requiring returns from the banks was issued by the governor on the twelfth day of September, and had reference to their condition on the second Saturday of August, 1854. All the returns have been received.]

	BOSTON.				
	Atlantic.	Atlas.	Blackstone.	Boston.	Boylston.
DUE FROM THE BANKS.					
Capital stock paid in	$500,000 00	$500,000 00	$599,235 00	$900,000 00	$400,000 00
Bills in circulation	296,188 00	165,057 00	310,257 00	257,625 00	221,648 00
Net profits on hand	56,666 74	70,039 67	47,988 72	138,580 72	47,112 97
Balances due to other banks	93,341 54	126,700 73	.....	55,167 21	.....
Cash deposited, including all sums whatsoever due from the banks not bearing interest, its bills in circulation, profits and balances due to other banks excepted	324,087 37	272,364 45	348,880 65	728,737 02	287,141 39
Cash deposited bearing interest	.....	.....	.....	50,000 00	.....
Total amount due from the banks	1,270,283 65	1,134,182 05	1,306,361 37	2,130,102 96	955,902 36
RESOURCES OF THE BANKS.					
Gold, silver, and other coined metals in their banking-houses	63,287 48	57,151 00	33,176 00	135,102 48	18,138 76
Real estate	5,000 00	.....	4,000 00	50,000 00	.....
Bills of banks in this and of the other New England States	133,611 00	47,981 00	88,161 00	126,058 00	31,909 00
Balances due from other banks	161,093 43	94,071 41	102,833 01	125,104 15	92,974 74
Amount of all debts due, including notes, bills of exchange, and all stocks and funded debts of every description, excepting the balances due from other banks	907,291 74	934,978 64	1,078,191 36	1,693,845 35	812,879 86
Total amount of resources of banks	1,270,283 65	1,134,182 05	1,306,361 37	2,130,109 98	955,902 36
Date, rate, and amount of dividends since the last annual returns	Oct., 1853, 4 per cent., 20,000 00 April, 1854, 4 per cent., 20,000 00 April, 1854, 10 pr. ct. extra, 50,000 00	Oct., 1853, 3½ per cent., 17,500 00 April, 1854, 3½ per cent., 17,500 00	April, 1854, 4 per cent., 14,000 00	April, 1854, 4 per cent., 36,000 00	Oct., 1853, 5 per cent., 15,000 00 April, 1854, 5 per cent., 15,000 00
Amount of reserved profits at the time of declaring the last dividend	29,430 53	49,407 85	17,652 85	82,409 93	25,655 63
Amount of debts due to each bank, secured by pledge of its stock	1,600 00	7,100 00	18,900 00	4,800 00	13,200 00
Amount of debts due and unpaid, and considered doubtful	748 60	.....	.....	.....	.....

D.—*Abstract exhibiting the condition of the Banks in Massachusetts*—Continued.

	BOSTON.				
	Broadway.	City.	Columbian.	Bank of Commerce.	Eagle.
DUE FROM THE BANKS.					
Capital stock paid in	$100,000 00	$1,000,000 00	$550,000 00	$2,000,000 00	$700,000 00
Bills in circulation	55,920 00	165,924 00	199,542 00	393,801 00	214,008 00
Net profits on hand	6,136 24	142,362 24	43,254 19	173,368 11	90,740 32
Balances due to other banks	.....	160,113 87	6,910 87	654,266 93	34,751 16
Cash deposited, including all sums whatsoever due from the banks not bearing interest, its bills in circulation, profits and balances due to other banks excepted	36,395 54	311,235 94	297,761 32	526,092 96	419,062 49
Cash deposited bearing interest	.....	32,358 75	.....	115,574 53	50,000 00
Total amount due from the banks	198,451 78	1,811,994 80	1,097,468 38	3,863,103 58	1,508,561 97
RESOURCES OF THE BANKS.					
Gold, silver, and other coined metals in their banking-houses	4,792 00	99,781 99	49,899 79	175,635 15	103,671 86
Real estate	10,757 51	30,000 00	.....	14,014 35	.....
Bills of banks in this and of the other New England States	3,142 00	47,740 00	49,715 00	433,195 26	75,769 00
Balances due from other banks	11,629 84	44,967 07	56,196 37	246,526 20	90,113 77
Amount of all debts due, including notes, bills of exchange, and all stocks and funded debts of every description, excepting the balances due from other banks	168,730 43	1,589,505 74	941,657 22	2,993,802 62	1,239,007 34
Total amount of resources of banks	198,451 78	1,811,994 80	1,097,468 38	3,863,103 58	1,508,561 97
Date, rate, and amount of dividends since the last annual returns	New bank.	April, 1854, 3½ per cent., 35,000 00	Oct., 1853, 3½ per cent., 17,500 00 April, 1854, 3½ per cent., 17,500 00	April, 1854, 4 per cent., 80,000 00	April, 1854, 4 per cent., 28,000 00
Amount of reserved profits at the time of declaring the last dividend	.....	.....	26,931 22	75,000 00	66,579 87
Amount of debts due to each bank, secured by pledge of its stock	1,200 00	.....	.....	61,510 13	400 00
Amount of debts due and unpaid, and considered doubtful	.....	.....	.....	12,074 00	2,544 50

D.—*Abstract exhibiting the condition of the Banks in Massachusetts*—Continued.

	BOSTON.				
	Eliot.	Exchange.	Faneuil Hall.	Freeman's.	Globe.
DUE FROM THE BANKS.					
Capital stock paid in	$359,775 00	$1,000,000 00	$500,000 00	$350,000 00	$1,000,000 00
Bills in circulation	163,389 00	320,698 00	236,340 00	260,938 00	181,549 00
Net profits on hand	14,758 89	175,743 54	50,871 30	67,452 14	201,287 51
Balances due to other banks	38,330 78	525,275 07	80,282 70	.....	408,494 85
Cash deposited, including all sums whatsoever due from the banks not bearing interest, its bills in circulation, profits and balances due to other banks excepted	107,170 38	457,310 43	362,039 68	147,982 26	319,601 36
Cash deposited bearing interest	.....	.....	.....	.....	.....
Total amount due from the banks	683,424 05	2,479,227 04	1,229,533 68	826,372 40	2,110,932 72
RESOURCES OF THE BANKS.					
Gold, silver, and other coined metals in their banking-houses	14,252 33	116,143 90	32,267 62	25,933 83	130,892 95
Real estate	.....	.....	51,081 95	.....	.....
Bills of banks in this and of the other New England States	65,740 24	238,510 27	73,883 00	30,109 00	124,042 00
Balances due from other banks	5,720 20	116,052 71	73,054 87	56,383 11	72,755 30
Amount of all debts due, including notes, bills of exchange, and all stocks and funded debts of every description, excepting the balances due from other banks	597,711 28	2,008,520 16	999,246 24	713,946 46	1,783,242 47
Total amount of resources of banks	683,424 05	2,479,227 04	1,229,533 68	826,372 40	2,110,932 72
Date, rate, and amount of dividends since the last annual returns	April, 1844, 3 per cent., 9,000 00	April, 1854, 4 per cent., 40,000 00	Oct., 1853, 4 per cent., 20,000 00 April, 1854, 4 per cent., 20,000 00	April, 1854, 5 per cent., 17,500 00	April, 1854, 4 per cent 40,000 00
Amount of reserved profits at the time of declaring the last dividend	2,000 00	106,649 34	21,220 38	43,500 00	144,104 34
Amount of debts due to each bank, secured by pledge of its stock	700 00	.....	8,350 00	.....	18,500 00
Amount of debts due and unpaid, and considered doubtful	.....	1,000 00	.....	1,241 93	.....

D.—*Abstract exhibiting the condition of the Banks in Massachusetts*—Continued.

	BOSTON.				
	Granite.	Grocers'.	Hamilton.	Howard Banking Co.	Market.
DUE FROM THE BANKS.					
Capital stock paid in	$900,000 00	$650,000 00	$500,000 00	$500,000 00	$560,000 00
Bills in circulation	70,737 00	318,052 00	237,055 00	206,516 00	189,945 00
Net profits on hand	86,298 79	55,352 34	115,990 84	27,617 99	128,058 04
Balances due to other banks	143,742 33	386,749 59	49,502 40	102,426 62	141,739 40
Cash deposited, including all sums whatsoever due from the banks not bearing interest, its bills in circulation, profits and balances due to other banks excepted	240,126 91	235,842 89	237,108 61	166,183 46	193,887 90
Cash deposited bearing interest	.....	.....	.....	.....	.....
Total amount due from the banks	1,440,905 03	1,645,996 82	1,139,656 85	1,002,744 07	1,213,630 34
RESOURCES OF THE BANKS.					
Gold, silver, and other coined metals in their banking-houses	39,396 28	65,368 00	55,146 24	76,081 01	36,535 50
Real estate	.....	30,246 88	.....	.....	.....
Bills of banks in this and of the other New England States	119,043 00	118,228 00	102,745 00	96,129 31	94,535 00
Balances due from other banks	16,983 35	439,925 38	70,259 50	52,418 26	68,383 80
Amount of all debts due, including notes, bills of exchange, and all stocks and funded debts of every description, excepting the balances due from other banks	1,265,482 40	992,168 56	911,406 11	778,115 49	1,014,176 04
Total amount of resources of banks	1,440,905 03	1,645,996 82	1,139,656 85	1,002,744 07	1,213,630 34
Date, rate, and amount of dividends since the last annual returns	April, 1854, 4 per cent., 36,000 00	Oct., 1853, 4 per cent., 12,000 00 April, 1854, 4 per cent., 20,000 00*	April, 1854, 4 per cent., 20,000 00	April, 1854, 4 per cent., 20,000 00	April, 1854, 5 per cent., 28,000 00
Amount of reserved profits at the time of declaring the last dividend	48,000 00	36,296 81	80,000 00	1,526 26	91,688 37
Amount of debts due to each bank, secured by pledge of its stock	3,700 00	.....	.....	18,000 00	.....
Amount of debts due and unpaid, and considered doubtful	17,814 94	.....	.....	.....	.....

* Capital increased.

D.—*Abstract exhibiting the condition of the Banks in Massachusetts*—Continued.

	BOSTON.				
	Massachusetts	Mechanics'.	Merchants'.	National.	New England.
DUE FROM THE BANKS.					
Capital stock paid in	$800,000 00	$200,000 00	$4,000,000 00	$556,800 00	$1,000,000 00
Bills in circulation	143,381 00	159,970 00	643,531 00	223,959 00	179,615 00
Net profits on hand	82,050 21	33,002 23	457,636 99	30,093 49	109,181 53
Balances due to other banks	35,978 40	.....	905,487 05	53,666 38	64,583 86
Cash deposited, including all sums whatsoever due from the banks not bearing interest, its bills in circulation, profits and balances due to other banks excepted	323,117 04	106,792 44	1,324,663 77	189,488 46	254,628 57
Cash deposited bearing interest	.....	.....	.....	.....	35,970 74
Total amount due from the banks	1,384,526 65	499,764 67	7,331,319 71	1,054,007 33	1,643,979 70
RESOURCES OF THE BANKS.					
Gold, silver, and other coined metals in their banking-houses	63,325 17	16,683 07	300,323 41	26,804 86	61,874 14
Real estate	75,812 24	18,700 00	153,000 00	.....	32,600 00
Bills of banks in this and of the other New England States	71,681 00	9,810 00	646,457 00	88,786 72	104,134 00
Balances due from other banks	127,544 19	75,745 57	119,871 00	56,821 63	34,409 23
Amount of all debts due, including notes, bills of exchange, and all stocks and funded debts of every description, excepting the balances due from other banks	1,046,164 05	378,826 03	6,111,668 30	881,594 12	1,410,962 23
Total amount of resources of banks	1,384,526 65	499,764 67	7,331,319 71	1,054,007 33	1,643,979 70
Date, rate, and amount of dividends since the last annual returns	April, 1854, 3 1-5 per ct., 25,600 00	April, 1854, 4 per cent., 8,000 00	Oct., 1853, 4 per cent. on 3,000,000 00 120,000 00 April, 1854, 4 per cent. on 4,000,000 00 160,000 00	April, 1854, 4 per cent., 12,000 00*	Oct., 1853, 4 per cent., 40,000 00 April, 1854, 4 per cent., 40,000 00
Amount of reserved profits at the time of declaring the last dividend	47,786 47	22,054 56	370,222 46	7,824 58	65,824 [illegible]
Amount of debts due to each bank, secured by pledge of its stock	300 00	3,700 00	29,600 00	2,000 00	5,900 00
Amount of debts due and unpaid, and considered doubtful	2,396 00	.....	55,930 96	.....	8,047 [illegible]

* Capital increased.

D.—*Abstract exhibiting the condition of the Banks in Massachusetts*—Continued.

	BOSTON.				
	North.	North America.	Shawmut.	Shoe and Leather Dealers'.	State.
DUE FROM OTHER BANKS.					
Capital stock pain in	$750,000 00	$750,000 00	$742,800 00	$1,000,000 00	$1,800,000 00
Bills in circulation	216,818 00	220,064 00	240,208 00	223,479 00	261,714 00
Net profits on hand	103,805 38	53,307 45	59,826 04	155,424 49	276,457.55
Balances due to other banks	186,396 70	46,226 98	129,464 97	258,833 47	147,421 75
Cash deposited, including all sums whatsoever due from the banks not bearing interest, its bills in circulation, profits and balances due to other banks excepted	349,775 31	300,445 15	274,596 40	291,028 59	520,569 10
Cash deposited bearing interest	.....	.....	.....	.....	.....
Total amount due from the banks	1,608,795 39	1,370,043 58	1,446,895 41	1,928,765 55	2,946,162 40
RESOURCES OF THE BANKS.					
Gold, silver, and other coined metals in their banking-houses	56,661 32	52,312 77	57,279 86	85,474 99	120,040 78
Real estate	.....	.....	.....	58,652 58	.....
Bills of banks in this and of the other New England States	156,766 00	63,251 00	119,953 00	115,754 99	136,518 83
Balances due from other banks	64,192 31	129,805 92	83,749 26	55,707 12	100,360 02
Amount of all debts due, including notes, bills of exchange, and all stocks and funded debts of every description, excepting the balances due from other banks	1,331,175 76	1,124,673 89	1,185,913 29	1,611,175 87	2,589,242 77
Total amount of resources of banks	1,608,795 39	1,370,043 58	1,446,895 41	1,928,765 55	2,946,162 40
Date, rate, and amount of dividends since the last annual returns	Oct., 1853, 3½ per cent., 26,250 00 April, 1854, 4 per cent., 30,000 00	April, 1854, 4 per cent., 30,000 00	Oct., 1853, 4 per cent., 20,000 00* April, 1854, 4 per cent., 20,000 00* June, 1854, 8 per cent., 40,000 00*	April, 1854, 4 per cent., 40,000 00	Oct., 1853, 3½ per cent., 63,000 00 April, 1854, 3½ per cent., 63,000 00
Amount of reserved profits at the time of declaring the last dividend	74,389 61	33,289 75	25,182 68	98,296 17	210,788 82
Amount of debts due to each bank, secured by pledge of its stock	6,100 00	700 00	21,320 00	150 00	27,075 00
Amount of debts due and unpaid and considered doubtful	52,926 42	2,158 00	1,372 21	6,852 00	.....

* Capital increased.

D.—*Abstract exhibiting the condition of the Banks in Massachusetts*—Continued.

	BOSTON.				
	Suffolk.	Traders'.	Tremont.	Union.	Washington.
DUE FROM THE BANKS.					
Capital stock paid in	$1,000,000 00	$600,000 00	$1,250,000 00	$1,000,000 00	$500,000 00
Bills in circulation	351,015 00	204,189 00	395,035 00	186,558 00	218,318 00
Net profits on hand	212,919 62	72,249 05	109,551 89	145,196 72	65,482 62
Balances due to other banks	799,613 75	125,141 15	399,946 14	192,745 50	20,236 60
Cash deposited, including all sums whatsoever due from the banks not bearing interest, its bills in circulation, profits and balances due to other banks excepted	1,197,364 04	204,911 76	635,408 07	374,033 79	281,834 44
Cash deposited bearing interest	.....	20,000 00	.....	.....	73,950 00
Total amount due from the banks	3,560,912 41	1,226,490 96	2,789,941 10	1,898,534 01	1,159,821 72
RESOURCES OF THE BANKS.					
Gold, silver, and other coined metals in their banking-houses	274,422 90	62,055 97	118,861 42	100,362 29	51,479 26
Real estate	120,000 00	.....	.....	.....	.....
Bills of banks in this and of the other New England States	347,529 00	60,899 00	349,194 19	131,870 51	92,656 00
Balances due from other banks	1,019,173 74	61,726 12	201,595 02	78,338 86	39,295 63
Amount of all debts due, including notes, bills of exchange, and all stocks and funded debts of every description, excepting the balances due from other banks	1,799,786 77	1,041,809 87	2,120,290 47	1,587,962 35	976,390 83
Total amount of resources of banks	3,560,912 41	1,226,490 96	2,789,941 10	1,898,534 01	1,159,821 72
Date, rate, and amount of dividends since the last annual returns	April, 1854, 5 per cent., 50,000 00	April, 1854, 4 per cent., 24,000 00	Oct., 1853, 4 per cent., April, 1854, 4 per cent.	April, 1854, 4 per cent., 40,000 00	Oct., 1853, 3½ per cent., 17,500 00 April, 1854, 4 per cent., 20,000 00
Amount of reserved profits at the time of declaring the last dividend	160,036 95	40,051 73	61,213 87	112,989 46	34,278 60
Amount of debts due to each bank, secured by pledge of its stock	25,900 00	3,550 00	4,900 00	1,000 00	4,100 00
Amount of debts due and unpaid, and considered doubtful	.....	171 93	20,671 57	16,927 75	.....

D.—*Abstract exhibiting the condition of the Banks in Massachusetts*—Continued.

	BOSTON.	CHELSEA.	ANDOVER.	BEVERLY.	DANVERS.
	Webster.	Tradesman's.	Andover.	Beverly.	Danvers.
DUE FROM THE BANKS.					
Capital stock paid in	$1,500,000 00	$150,000 00	$250,000 00	$125,000 00	$150,000 00
Bills in circulation	497,814 00	68,128 00	92,345 00	108,443 00	85,685 00
Net profits on hand	85,332 99	17,032 46	28,594 42	14,890 69	19,966 15
Balances due to other banks	162,092 95	.....	.....	1,040 50	12,238 75
Cash deposited, including all sums whatsoever due from the banks not bearing interest, its bills in circulation, profits and balances due to other banks excepted	641,204 67	45,177 78	26,779 88	41,290 07	34,414 10
Cash deposited bearing interest	.....	.....	1,591 63	.....	.....
Total amount due from the banks	2,886,444 61	280,338 24	399,310 93	290,664 26	302,304 00
RESOURCES OF THE BANKS.					
Gold, silver, and other coined metals in their banking-houses	111,007 88	6,993 76	6,534 69	5,857 28	2,777 73
Real estate	.....	.....	5,000 00	3,719 90	3,000 00
Bills of banks in this and of the other New England States	224,559 00	10,822 90	246 00	7,197 84	2,674 37
Balances due from other banks	90,611 75	26,283 60	19,209 58	24,377 07	5,000 00
Amount of all debts due, including notes, bills of exchange, and all stocks and funded debts of every description, excepting the balances due from other banks	2,460,265 98	236,237 98	368,320 66	249,512 17	288,851 90
Total amount of resources of banks	2,886,444 61	280,338 24	399,310 93	290,664 26	302,304 00
Date, rate, and amount of dividends since the last annual returns	April, 1854, 3½ per cent., 52,500 00	Oct., 1853, 4 per cent., 6,000 00 April, 1854, 4 per cent., 6,000 00	April, 1854, 3½ per cent., 8,750 00	April, 1854, 4 per cent., 5,000 00	Oct., 1853, 3 per cent., 4,500 00 April, 1854, 3 per cent., 4,500 00
Amount of reserved profits at the time of declaring the last dividend	7,852 86	.....	18,586 81	7,846 89	14,500 54
Amount of debts due to each bank, secured by pledge of its stock	.....	14,500 00	3,110 00	1,050 00	1,100 00
Amount of debts due and unpaid, and considered doubtful	.....	.....	.....	.....	.....

D.—*Abstract exhibiting the condition of the Banks in Massachusetts*—Continued.

	DANVERS.		GLOUCESTER.	HAVERHILL.	
	Village.	Warren.	Gloucester.	Essex.	Haverhill.
DUE FROM THE BANKS.					
Capital stock paid in	$190,000 00	$200,000 00	$300,000 00	$100,000 00	$150,000 00
Bills in circulation	104,011 00	146,431 50	145,746 00	43,098 00	66,221 00
Net profits on hand	21,620 08	26,644 86	15,621 33	6,336 51	22,850 97
Balances due to other banks	10,995 60	919 54	238 98	7,857 36	30,404 35
Cash deposited, including all sums whatsoever due from the banks not bearing interest, its bills in circulation, profits and balances due to other banks excepted	17,443 39	55,747 03	35,485 72	12,637 18	24,427 56
Cash deposited bearing interest	20,771 49	3,346 13	.....	16,000 00	.....
Total amount due from the banks	364,841 49	433,089 06	497,287 03	185,919 05	293,903 53
RESOURCES OF THE BANKS.					
Gold, silver, and other coined metals in their banking-houses	4,102 36	6,139 05	10,844 56	3,439 60	5,062 64
Real estate	6,760 57	4,000 00	9,345 75	1,000 00	5,000 00
Bills of banks in this and of the other New England States	970 00	6,421 78	10,817 00	1,503 00	935 60
Balances due from other banks	24,281 92	37,783 41	7,189 58	3,000 00	.....
Amount of all debts due, including notes, bills of exchange, and all stocks and funded debts of every description, excepting the balances due from other banks	328,726 64	378,744 82	459,090 14	176,976 45	283,905 64
Total amount of resources of banks	364,841 49	433,089 06	497,287 03	185,919 05	293,903 53
Date, rate, and amount of dividends since the last annual returns	Oct., 1853, 4 per ct. on 160,000 00 6,400 00 April, 1854, 4 per ct. on 160,000 00 6,400 00	Oct., 1853, 3½ per ct. on 150,000 00 5,250 00 3½ per ct. on 50,000 00 2½ months 730 00 April, 1854, 4 per cent., 8,000 00	Oct., 1853, 2 per cent., 6,000 00 April, 1854, 4 per cent., 12,000 00	Oct., 1853, 3 per cent., 3,000 00 April, 1854, 3½ per cent., 3,500 00	Oct., 1853, 4½ per cent., 6,750 00 April, 1854, 5 per cent., 7,500 00
Amount of reserved profits at the time of declaring the last dividend	14,788 96	17,986 56	1,693 55	3,000 00	16,700 00
Amount of debts due to each bank, secured by pledge of its stock	.....	.....	15,190 00	.....	500 00
Amount of debts due and unpaid, and considered doubtful	.....	.....	.....	.....	.....

D.—*Abstract exhibiting the condition of the Banks in Massachusetts*—Continued.

	HAVERHILL.		LAWRENCE.	LYNN.	
	Merrimack.	Union.	Bay State.	Laighton.	Lynn Mechanics'.
DUE FROM THE BANKS.					
Capital stock paid in	$180,000 00	$100,000 00	$500,000 00	$200,000 00	$200,000 00
Bills in circulation	76,063 00	58,942 00	286,916 00	95,599 00	163,035 00
Net profits on hand	16,506 18	17,195 27	52,934 99	21,184 03	32,270 49
Balances due to other banks	6,132 23	1,414 08	406 68	10,666 44	6,975 89
Cash deposited, including all sums whatsoever due from the banks not bearing interest, its bills in circulation, profits and balances due to other banks excepted	35,214 52	24,772 24	63,733 92	31,550 44	65,136 99
Cash deposited bearing interest	5,895 00	5,000 00	.....	.....	9,400 00
Total amount due from the banks	319,910 93	207,323 59	903,991 59	358,999 91	476,818 37
RESOURCES OF THE BANKS.					
Gold, silver, and other coined metals in their banking-houses	5,429 01	2,993 70	15,629 24	6,709 92	8,909 01
Real estate	2,000 00	3,000 00	20,000 00	.....	10,000 00
Bills of banks in this and of the other New England States	3,410 00	1,071 50	3,614 87	10,229 77	7,209 00
Balances due from other banks	19,461 32	315 02	30,927 25	9,183 22	53,954 08
Amount of all debts due, including notes, bills of exchange, and all stocks and funded debts of every description, excepting the balances due from other banks	289,610 60	199,943 37	833,820 23	332,877 00	396,746 28
Total amount of resources of banks	319,910 93	207,323 59	903,991 59	358,999 91	476,818 37
Date, rate, and amount of dividends since the last annual returns	Oct., 1853, 4 per cent., 7,200 00 April, 1854, 4 per cent., 7,200 00	Oct., 1853, 4 per cent., 4,000 00 April, 1854, 4 per cent., 4,000 00	Oct., 1853, 3½ per cent., 17,500 00 April, 1854, 3½ per cent., 17,500 00	Oct., 1853, 4 per cent., 8,000 00 April, 1854, 4 per cent., 8,000 00	Oct., 1853, 4 per cent., 8,000 00 April, 1854, 4 per cent., 8,000 00
Amount of reserved profits at the time of declaring the last dividend	9,628 63	11,751 76	34,649 97	14,878 41	24,237 02
Amount of debts due to each bank, secured by pledge of its stock	.....	.....	1,000 00	600 00	4,939 60
Amount of debts due and unpaid, and considered doubtful	.....	350 00	.....	.....	.....

D.—*Abstract exhibiting the condition of the Banks in Massachusetts*—Continued.

	MARBLEHEAD.		METHUEN.	NEWBURYPORT.	
	Grand.	Marblehead.	Spicket Falls.	Mechanics'.	Merchants'.
DUE FROM THE BANKS.					
Capital stock paid in	$100,000 00	$120,000 00	$100,000 00	$200,000 00	$210,000 00
Bills in circulation	70,944 00	82,687 00	77,372 00	76,419 50	103,591 00
Net profits on hand	10,169 51	5,106 18	9,870 55	17,942 02	21,326 24
Balances due to other banks	557 75	.....	.....	2,573 35	2,959 45
Cash deposited, including all sums whatsoever due from the banks not bearing interest, its bills in circulation, profits and balances due to other banks excepted	22,608 31	11,696 36	21,858 50	98,335 00	68,338 46
Cash deposited bearing interest	.....	.....	.....	.....	.....
Total amount due from the banks	204,279 57	219,489 54	209,101 05	395,269 87	406,215 15
RESOURCES OF THE BANKS.					
Gold, silver, and other coined metals in their banking-houses	6,942 94	8,040 01	4,542 89	8,640 04	9,317 45
Real estate	8,790 00	6,333 33	2,858 24	4,500 00	5,000 00
Bills of banks in this and of the other New England States	3,066 00	658 25	567 00	1,530 00	1,603 00
Balances due from other banks	20,380 63	9,395 21	16,793 44	51,716 18	27,462 78
Amount of all debts due, including notes, bills of exchange, and all stocks and funded debts of every description, excepting the balances due from other banks	165,100 00	195,062 74	184,339 48	328,883 65	362,831 92
Total amount of resources of banks	204,279 57	219,489 54	209,101 05	395,269 87	406,215 15
Date, rate, and amount of dividends since the last annual returns	Oct., 1853, 4 per cent., 4,000 00 April, 1854, 4 per cent., 4,000 00	Oct., 1853, 3½ per cent., April, 1854, 3½ per cent.	April, 1854, 2 per cent., 2,000 00	April, 1854, 3½ per cent., 7,000 00	April, 1854, 4 per cent., 8,200 00
Amount of reserved profits at the time of declaring the last dividend	7,472 45	577 25	4,471 40	10,021 16	13,830 [illegible]
Amount of debts due to each bank, secured by pledge of its stock	12,135 00	2,400 00	.....	1,570 00	750 00
Amount of debts due and unpaid, and considered doubtful	.....	200 00	.....	.....	.....

D.—*Abstract exhibiting the condition of the Banks in Massachusetts*—Continued.

	NEWBURYPORT.	ROCKPORT.	SALEM.		
	Ocean.	Rockport.	Asiatic.	Commercial.	Exchange.
DUE FROM THE BANKS.					
Capital stock paid in	$100,000 00	$100,000 00	$210,000 00	$200,000 00	$200,000 00
Bills in circulation	123,783 00	97,358 00	123,482 00	95,395 00	77,126 00
Net profits on hand	23,697 92	12,022 44	40,158 01	29,755 43	21,738 65
Balances due to other banks	620 28	.....	13,676 18	.....	2,521 13
Cash deposited, including all sums whatsoever due from the banks not bearing interest, its bills in circulation, profits and balances due to other banks excepted	80,485 64	23,350 25	109,203 29	72,870 52	38,567 84
Cash deposited bearing interest	5,040 45	.....	.....	20,000 00	.....
Total amount due from the banks	333,627 29	232,730 69	496,519 48	418,020 95	339,953 62
RESOURCES OF THE BANKS.					
Gold, silver, and other coined metals in their banking-houses	7,299 31	4,741 67	14,627 95	7,815 22	3,253 84
Real estate	2,500 00	.....	17,987 84	9,884 53	4,000 00
Bills of banks in this and of the other New England States	4,352 00	6,644 00	11,826 00	3,228 85	1,270 00
Balances due from other banks	114,544 45	21,639 13	45,911 64	17,239 80	28,816 56
Amount of all debts due, including notes, bills of exchange, and all stocks and funded debts of every description, excepting the balances due from other banks	204,931 53	199,705 89	406,166 05	379,852 55	302,613 22
Total amount of resources of banks	333,627 29	232,730 69	496,519 48	418,020 95	339,953 62
Date, rate, and amount of dividends since the last annual returns	Oct., 1853, 5 per cent., 5,000 00 April, 1854, 5 per cent., 5,000 00	Oct., 1853, 4 per cent., 4,000 00 April, 1854, 4 per cent., 4,000 00	Oct., 1853, 4 per cent., 8,400 00 April, 1854, 4 per cent., 8,400 00	Oct., 1853, 4 per cent., 8,010 00 April, 1854, 4 per cent., 8,010 00	Oct., 1853, $2 34 pr. share, 7,020 00 April, 1854, $2 34 pr. share, 7,020 00
Amount of reserved profits at the time of declaring the last dividend	18,146 66	8,413 92	38,418 88	20,416 19	14,929 33
Amount of debts due to each bank, secured by pledge of its stock	.....	11,415 00	.....	1,200 00	.....
Amount of debts due and unpaid, and considered doubtful	.....	.....	.....	.....	.....

D.—*Abstract exhibiting the condition of the Banks in Massachusetts*—Continued.

	SALEM.				SALISBURY.
	Mercantile.	Merchants'.	Naumkeag.	Salem.	Powow River.
DUE FROM THE BANKS.					
Capital stock paid in	$200,000 00	$200,000 00	$500,000 00	$250,000 00	$100,000 00
Bills in circulation	60,262 00	76,273 00	198,294 00	62,713 00	108,827 00
Net profits on hand	11,403 96	17,985 69	48,807 45	11,147 01	13,602 81
Balances due to other banks	2,091 58	.....	4,212 65	3,584 98	.....
Cash deposited, including all sums whatsoever due from the banks not bearing interest, its bills in circulation, profits and balances due to other banks excepted	78,531 53	111,788 13	135,836 51	81,406 57	16,825 59
Cash deposited bearing interest	.....	.....	20,000 00	.....	.....
Total amount due from the banks	352,289 07	406,046 82	907,150 61	408,851 56	239,255 40
RESOURCES OF THE BANKS.					
Gold, silver, and other coined metals in their banking-houses	5,206 94	7,582 38	8,607 81	5,503 77	5,910 61
Real estate	5,000 00	.....	560 00	4,377 97	.....
Bills of banks in this and of the other New England States	9,411 00	9,522 34	9,493 33	3,253 00	2,770 90
Balances due from other banks	15,491 92	48,177 52	35,121 16	55,211 50	29,803 00
Amount of all debts due, including notes, bills of exchange, and all stocks and funded debts of every description, excepting the balances due from other banks	317,179 21	340,764 58	853,368 31	340,505 32	200,770 89
Total amount of resources of banks	352,289 07	406,046 82	907,150 61	408,851 56	239,255 40
Date, rate, and amount of dividends since the last annual returns	Oct., 1853, 3 per cent., 6,000 00 April, 1854, 3 per cent., 6,000 00	Oct., 1853, 3½ per cent., 7,000 00 April, 1854, 3½ per cent., 7,000 00	Oct., 1853, 3½ per cent., 17,500 00 April, 1854, 4 per cent., 20,000 00	April, 1854, 3 per cent., 7,500 00	Oct., 1853, 4 per cent., 4,000 00 April, 1854, 4½ per cent., 4,500 00
Amount of reserved profits at the time of declaring the last dividend	7,704 98	11,246 98	29,052 00	6,317 17	10,017 45
Amount of debts due to each bank, secured by pledge of its stock	1,240 00	400 00	7,225 00	6,370 00	.....
Amount of debts due and unpaid, and considered doubtful	.....	.....	2,000 00	.....	.....

D.—*Abstract exhibiting the condition of the Banks in Massachusetts*—Continued.

	BRIGHTON.	CAMBRIDGE.			
	Brighton.	Cambridge.	Cambridge City.	Cambridge Market.	Charles River.
DUE FROM THE BANKS.					
Capital stock paid in	$250,000 00	$100,000 00	$100,000 00	$150,000 00	$100,000 00
Bills in circulation	217,204 00	62,704 00	82,404 00	108,152 00	70,589 00
Net profits on hand	36,055 06	16,453 61	4,087 06	8,444 90	15,598 11
Balances due to other banks	.....	.....	.....	.....	.....
Cash deposited, including all sums whatsoever due from the banks not bearing interest, its bills in circulation, profits and balances due to other banks excepted	48,642 97	24,441 21	28,572 83	21,709 62	73,136 69
Cash deposited bearing interest	.....	7,700 00	.....	.....	.....
Total amount due from the banks	551,902 03	211,298 82	215,063 89	288,306 52	259,323 80
RESOURCES OF THE BANKS.					
Gold, silver, and other coined metals in their banking-houses	6,888 11	6,960 43	6,551 51	5,763 52	12,900 61
Real estate	2,474 45	6,000 00	.....	4,800 00	.....
Bills of banks in this and of the other New England States	12,325 03	2,676 00	2,037 00	7,357 00	3,128 00
Balances due from other banks	49,784 40	8,922 06	24,856 34	21,543 67	50,964 13
Amount of all debts due, including notes, bills of exchange, and all stocks and funded debts of every description, excepting the balances due from other banks	480,430 04	186,740 33	181,619 04	248,842 33	192,331 06
Total amount of resources of banks	551,902 03	211,298 82	215,063 89	288,306 52	259,323 80
Date, rate, and amount of dividends since the last annual returns	Oct., 1853, 5 per cent., 12,500 00 April, 1854, 5 per cent., 12,500 00	April, 1854, 4 per cent., 4,000 00	April, 1854, $3 50 pr. share.	Oct., 1853, 4 per cent., 4,000 00 April, 1854, 4 per cent., 6,000 00*	Oct., 1853, 4 per cent., 4,000 00 April, 1854, 4 per cent., 4,000 00
Amount of reserved profits at the time of declaring the last dividend	24,956 40	12,776 82	1,014 15	4,657 65	13,704 11
Amount of debts due to each bank, secured by pledge of its stock	3,300 00	2,675 97	2,335 56	11,200 00	4,270 00
Amount of debts due and unpaid, and considered doubtful	1,000 00	.....	.....	.....	.....

* Capital increased.

D.—*Abstract exhibiting the condition of the Banks in Massachusetts*—Continued.

	CAMBRIDGE.	CHARLESTOWN.	CONCORD.	FRAMINGHAM.	HOPKINTON.
	Lechmere.	Bunker Hill.	Concord.	Framingham.	Hopkinton.
DUE FROM THE BANKS.					
Capital stock paid in	$100,000 00	$290,000 00	$100,000 00	$200,000 00	$100,000 00
Bills in circulation	105,633 00	207,889 00	90,431 00	139,599 00	109,416 00
Net profits on hand	2,762 47	40,228 83	13,095 61	23,984 29	4,790 68
Balances due to other banks	.....	.....	.....	.....	.....
Cash deposited, including all sums whatsoever due from the banks not bearing interest, its bills in circulation, profits and balances due to other banks excepted	49,452 27	[illegible],466 24	16,215 75	36,829 83	8,234 80
Cash deposited *bearing interest*	.....	.....	.....	.....	.....
Total amount due from the banks	257,847 74	740,594 07	219,742 36	400,413 12	222,441 68
RESOURCES OF THE BANKS.					
Gold, silver, and other coined metals in their banking-houses	6,343 11	31,456 98	10,752 20	7,015 74	3,826 64
Real estate	.....	16,000 00	2,400 00	3,000 00	.....
Bills of banks in this and of the other New England States	7,554 43	20,224 00	2,756 00	4,936 00	17,193 11
Balances due from other banks	39,098 96	80,266 69	20,603 84	6,460 64	14,387 61
Amount of all debts due, including *notes, bills of exchange*, and all stocks and funded debts of every description, excepting the balances due from other banks	204,851 24	592,646 40	183,230 32	378,977 74	187,034 32
Total amount of resources of banks	257,847 74	740,594 07	219,742 36	400,413 12	222,441 68
Date, rate, and amount of dividends since the last annual returns	New bank.	April, 1854, 4 per cent., 8,000 00*	Oct., 1853, 3½ per cent., 3,500 00 April, 1854, 3½ per cent., 3,500 00	Oct., 1853, 3½ per cent., 7,000 00 April, 1854, 3½ per cent., 7,000 00	New bank.
Amount of reserved profits at the time of declaring the last dividend	.....	28,114 21	8,042 96	16,000 00	.....
Amount of debts due to each bank, secured by pledge of its stock	10,434 64	8,090 00	5,510 00	4,150 00	.....
Amount of debts due and unpaid, and considered doubtful	.....	.....	1,000 00	.....	.....

* Capital increased.

D.—*Abstract exhibiting thecondition of the Banks in Massachusetts*—Continued.

	LOWELL.				
	Appleton.	Lowell.	Merchants'.	Prescott.	Railroad.
DUE FROM THE BANKS.					
Capital stock paid in	$200,000 00	$200,000 00	$52,800 00	$200,000 00	$600,000 00
Bills in circulation	186,469 00	122,672 00	29,961 00	177,555 00	357,324 00
Net profits on hand	31,239 92	39,371 28	385 47	23,310 13	112,424 39
Balances due to other banks	.....	500 00	.....	.....	9,856 51
Cash deposited, including all sums whatsoever due from the banks not bearing interest, its bills in circulation, profits and balances due to other banks excepted	56,296 31	35,777 90	6,357 18	53,871 21	37,765 35
Cash deposited bearing interest	.....	.....	.....	.....	.....
Total amount due from the banks	474,005 23	398,321 18	89,503 65	454,736 34	1,117,360 25
RESOURCES OF THE BANKS.					
Gold, silver, and other coined metals in their banking-houses	8,233 77	3,624 15	1,900 41	7,322 69	9,131 95
Real estate	18,000 00	.....	.....	.....	.....
Bills of banks in this and of the other New England States	12,587 00	17,992 93	7,571 00	14,319 00	4,701 00
Balances due from other banks	37,768 98	14,041 28	39,585 86	32,794 79	5,000 00
Amount of all debts due, including *notes, bills of exchange, and* all stocks and funded debts of every description, excepting the balances due from other banks	397,418 48	362,662 82	40,446 38	400,299 86	1,098,527 30
Total amount of resources of banks	474,005 23	398,321 18	89,503 65	454,736 34	1,117,360 25
Date, rate, and amount of dividends since the last annual returns	Oct., 1853, 5 per cent. on 150,000 00 6,750 00 April, 1854, 5 per cent., 6,750 00	Oct., 1853, 5 per cent., 10,000 00 April, 1854, 5 per cent., 10,000 00	New bank...	Oct., 1853, 5 per cent. on 150,000 00 7,500 00 1½ per cent. on 50,000 00 750 00 April, 1854, 4 per cent., 8,000 00	Oct., 1553, 4 per cent., 24,000 00 April, 1854, 4 per cent., 24,000 00
Amount of reserved profits at the time of declaring the last dividend	19,583 00	31,232 46	.....	11,000 00	81,700 00
Amount of debts due to each bank, secured by pledge of its stock	.....	6,652 00	.....	3,200 00	7,100 00
Amount of debts due and unpaid, and considered doubtful	.....	.....	.....	.....	.....

D.—*Abstract exhibiting the condition of the Banks in Massachusetts*—Continued.

	LOWELL.	MALDEN.	NEWTON.	SOUTH READING.	WALTHAM.
	Wamesit.	Malden.	Newton.	South Reading.	Waltham.
DUE FROM THE BANKS.					
Capital stock paid in	$150,000 00	$100,000 00	$150,000 00	$61,000,00	$179,250 00
Bills in circulation	126,613 00	86,441 00	100,236 00	36,491 00	115,493 00
Net profits on hand	7,517 68	9,727 66	22,473 22	244 23	7,246 26
Balances due to other banks	.....	.....	.....	.....	.....
Cash deposited, including all sums whatsoever due from the banks not bearing interest, its bills in circulation, profits and balances due to other banks excepted	33,438 19	13,048 32	42,142 29	9,142 37	17,299 15
Cash deposited bearing interest	.....	.....	.....	.....	.....
Total amount due from the banks	317,568 87	209,216 98	314,851 51	106,877 60	319,288 36
RESOURCES OF THE BANKS.					
Gold, silver, and other coined metals in their banking-houses	4,718 26	6,492 44	5,847.93	2,666 33	12,316 52
Real estate	12,309 20	5,602 64	5,356 10	.....	5,500 00
Bills of banks in this and of the other New England States	7,882 50	578 00	2,174 10	.....	3,182 00
Balances due from other banks	9,294 07	10,712 91	6,178 99	74,796 75	23,022 75
Amount of all debts due, including notes, bills of exchange, and all stocks and funded debts of every description, excepting the balances due from other banks	283,364 84	185,830 99	295,294 39	29,414 53	275,257 12
Total amount of resources of banks	317,568 87	209,216 98	314,851 51	106,877 60	319,288 36
Date, rate, and amount of dividends since the last annual returns	April, 1854, "at the rate of 6 per cent. per annum." 2,110 71*	Oct., 1853, 4 per cent., 4,000 00 April, 1854, 4 per cent., 4,000 00	Oct., 1853, 4 per cent., 6,000 00 April, 1854, 4 per cent., 6,000 00	New bank...	April, 1854, 4 per cent., 6,000 00
Amount of reserved profits at the time of declaring the last dividend	.....	5,376 97	15,628 72	.....	1,990 97
Amount of debts due to each bank, secured by pledge of its stock	820 00	.....	.....	.....	3,550 72
Amount of debts due and unpaid, and considered doubtful	.....	.....	1,384 90	.....	2,100 97

* Bank went into operation November 1, 1853.

D.—*Abstract exhibiting the condition of the Banks in Massachusetts*—Continued.

	WOBURN.	BLACKSTONE.	FITCHBURG.		LANCASTER.
	Woburn.	Worcester County.	Fitchburg.	Rollstone.	Lancaster.
DUE FROM THE BANKS.					
Capital stock paid in	$100,000 00	$100,000 00	$250,000 00	$250,000 00	$200,000 00
Bills in circulation	96,589 00	34,329 00	233,790 00	192,628 00	152,886 00
Net profits on hand	.....	6,254 40	34,915 85	21,860 05	15,672 88
Balances due to other banks	.....	.....	.....	.....	3,205 13
Cash deposited, including all sums whatsoever due from the banks not bearing interest, its bills in circulation, profits and balances due to other banks excepted	47,267 17	17,305 47	38,434 33	20,847 57	36,106 24
Cash deposited bearing interest	.....	609 09	.....	.....	.....
Total amount due from the banks	243,856 17	158,497 96	557,070 18	485,335 62	407,873 25
RESOURCES OF THE BANKS.					
Gold, silver, and other coined metals in their banking-houses	6,357 31	3,336 62	20,363 32	23,238 87	10,326 34
Real estate	.....	.....	3,000 00	3,985 05	1,000 00
Bills of banks in this and of the other New England States	761 00	2,969 00	4,573 00	572 00	686 00
Balances due from other banks	37,716 76	16,148 12	104,810 29	52,312 83	3,000 00
Amount of all debts due, including notes, bills of exchange, and all stocks and funded debts of every description, excepting the balances due from other banks	199,021 10	136,044 22	424,323 57	405,226 87	392,860 91
Total amount of resources of banks	243,856 17	158,497 96	557,070 18	485,335 62	407,873 25
Date, rate, and amount of dividends since the last annual returns	April, 1854, 4 per cent., 4,000 00	Oct., 1853, 4 per cent., 4,000 00 April, 1854, 3½ per cent., 3,500 00	Oct., 1853, 4 per cent., *8,000 00 April, 1854, 4 per cent., *8,000 00	Oct., 1853, 3½ per cent., *7,000 00 April, 1854, 3½ per cent., *7,000 00	Oct., 1853, 4 per cent., *6,000 00 April, 1854, 4 per cent., *6,000 00 June, 1854, 8 per cent., *12,000 00
Amount of reserved profits at the time of declaring the last dividend	.....	4,226 36	24,000 00	14,558 13	9,920 61
Amount of debts due to each bank, secured by pledge of its stock	.....	.....	1,600 00	2,775 88	6,160 00
Amount of debts due and unpaid, and considered doubtful	.....	6,050 50	.....	.....	431 00

* Capital increased.

D.—*Abstract exhibiting the condition of the Banks in Massachusetts*—Continued.

	LEICESTER.	MILFORD.	MILLBURY.	OXFORD.	SOUTHBRIDGE.
	Leicester.	Milford.	Millbury.	Oxford.	Southbridge.
DUE FROM THE BANKS.					
Capital stock paid in	$200,000 00	$200,000 00	$75,000 00	$100,000 00	$116,000 00
Bills in circulation	152,171 00	134,749 00	53,881 00	61,226 00	107,328 00
Net profits on hand	21,664 85	30,685 04	6,478 38	8,535 52	12,682 26
Balances due to other banks	608 13	.....	.....	291 37	387 87
Cash deposited, including all sums whatsoever due from the banks not bearing interest, its bills in circulation, profits and balances due to other banks excepted	17,860 98	32,366 75	24,827 62	9,649 68	8,636 70
Cash deposited bearing interest	.....	.....	.....	.....	2,600 00
Total amount due from the banks	392,304 96	397,800 79	160,187 00	179,702 57	247,636 83
RESOURCES OF THE BANKS.					
Gold, silver, and other coined metals in their banking-houses	6,823 96	5,862 85	3,703 51	3,135 08	6,264 74
Real estate	.....	.....	.....	2,054 60	2,600 00
Bills of banks in this and of the other New England States	414 00	6,218 60	86 00	92 00	2,541 00
Balances due from other banks	25,487 75	22,680 89	7,831 87	301 70	1,316 84
Amount of all debts due, including notes, bills of exchange, and all stocks and funded debts of every description, excepting the balances due from other banks	359,579 25	363,039 05	148,565 62	174,119 19	234,914 25
Total amount of resources of banks	392,304 96	397,800 79	160,187 00	179,702 57	247,636 83
Date, rate, and amount of dividends since the last annual returns	Oct., 1853, 5 per cent. on 100,000 00 5,000 00 3 per cent. on 50,000 00 1,500 00 April, 1854, 5 per cent., 7,500 00	Oct., 1853, 4 per cent., 8,000 00 April, 1854, 4 per cent., 8,000 00	April, 1854, 4 per cent., 3,000 00	Oct., 1853, 3½ per cent., 3,500 00 April, 1854, 4 per cent., 4,000 00	Oct., 1853, 3½ per cent., 3,500 00 April, 1854, 4 per cent., 4,000 00
Amount of reserved profits at the time of declaring the last dividend	2,000 00	20,250 00	2,400 00	4,402 89	7,231 48
Amount of debts due to each bank, secured by pledge of its stock	.....	.....	625 00	.....	.....
Amount of debts due and unpaid, and considered doubtful	6,483 00	.....	.....	.....	.....

D.—*Abstract exhibiting the condition of the Banks in Massachusetts*—Continued.

	UXBRIDGE.	WORCESTER.			
	Blackstone.	Central.	Citizens'.	Mechanics'.	Quinsigamond.
DUE FROM THE BANKS.					
Capital stock paid in	$100,000 00	$350,000 00	$150,000 00	$350,000 00	$150,000 00
Bills in circulation	78,145 00	158,254 00	68,848 00	174,239 00	103,496 00
Net profits on hand	12,360 45	22,477 55	47,676 05	51,121 63	21,279 91
Balances due to other banks	1,887 03	15,336 07	1,617 44	19,113 09	.....
Cash deposited, including all sums whatsoever due from the banks not bearing interest, its bills in circulation, profits and balances due to other banks excepted	17,242 53	84,115 13	42,999 12	97,454 27	57,313 93
Cash deposited bearing interest	.....	10,000 00	.....	.....	.....
Total amount due from the banks	209,635 01	640,182 75	331,140 61	691,927 99	332,089 84
RESOURCES OF THE BANKS.					
Gold, silver, and other coined metals in their banking-houses	5,157 06	19,277 84	11,192 92	16,088 47	9,380 33
Real estate	.....	.....	.....	.....	.....
Bills of banks in this and of the other New England States	700 00	4,581 00	188 00	1,169 00	2,944 00
Balances due from other banks	7,380 77	25,421 70	18,741 13	3,000 00	21,666 14
Amount of all debts due, including notes, bills of exchange, and all stocks and funded debts of every description, excepting the balances due from other banks	196,397 18	590,902 21	301,018 56	671,730 52	298,099 37
Total amount of resources of banks	209,635 01	640,182 75	331,140 61	691,927 99	332,089 84
Date, rate, and amount of dividends since the last annual returns	April, 1854, 4 per cent., 4,000 00	April, 1854, 4 per cent. on 250,000 00 10,000 00	Oct., 1853, 5 per cent., 7,500 00 April, 1854, 5 per cent., 7,500 00	Oct., 1853, 4 per cent., 14,000 00 April, 1854, 4 per cent., 14,000 00	Oct., 1853, 4 per cent., 6,000 00 April, 1854, 4 per cent., 6,000 00
Amount of reserved profits at the time of declaring the last dividend	8,713 97	8,000 00	32,153 08	36,748 17	13,269 17
Amount of debts due to each bank, secured by pledge of its stock	.....	.....	.....	.....	.....
Amount of debts due and unpaid, and considered doubtful	5,041 81	.....	.....	.....	.....

D.—*Abstract exhibiting the condition of the Banks in Massachusetts*—Continued.

	WORCESTER.	NORTHAMPTON.		WARE.	GREENFIELD.
	Worcester.	Holyoke.	Northampton.	Hampshire Manuf'turers'.	Franklin County.
DUE FROM THE BANKS.					
Capital stock paid in	$300,000 00	$200,000 00	$200,000 00	$250,000 00	$200,000 00
Bills in circulation	165,085 00	171,072 00	200,387 00	266,840 00	199,372 00
Net profits on hand	4[illegible],317 35	12,114 41	51,527 76	27,713 71	19,706 64
Balances due to other banks	16,320 86	100 00	894 16	.....	.....
Cash deposited, including all sums whatsoever due from the banks not bearing interest, its bills in circulation, profits and balances due to other banks excepted	120,811 65	35,542 96	46,046 21	8,126 12	23,025 53
Cash deposited bearing interest	.....	.....	.....	.....	.....
Total amount due from the banks	650,534 86	418,828 47	498,855 13	552,669 83	441,504 17
RESOURCES OF THE BANKS.					
Gold, silver, and other coined metals in their banking-houses	18,415 64	6,293 28	8,187 53	10,114 32	9,542 14
Real estate	25,000 00	.....	2,000 00	3,785 30	6,662 40
Bills of banks in this and of the other New England States	4,048 00	4,628 00	1,045 00	.....	4,312 00
Balances due from other banks	37,639 19	43,865 92	97,468 00	39,657 26	29,078 70
Amount of all debts due, including notes, bills of exchange, and all stocks and funded debts of every description, excepting the balances due from other banks	565,432 03	365,041 27	390,154 60	499,113 15	392,908 93
Total amount of resources of banks	650,534 86	418,828 47	498,855 13	552,669 83	441,504 17
Date, rate, and amount of dividends since the last annual returns	Oct., 1853, 4 per cent. on 250,000 00 10,000 00 April, 1854, 4 per cent., 12,000 00	April, 1854, 3 per cent., 6,000 00	April, 1854, 4½ per cent., 9,000 00	Oct., 1853, 4 per cent., 10,000 00 April, 1854, 4 per cent., 10,000 00	Oct., 1853, 4 per cent., 6,000 00 April, 1854, 4 per cent., 7,000 00
Amount of reserved profits at the time of declaring the last dividend	32,086 86	4,734 21	45,559 46	18,071 66	9,541 42
Amount of debts due to each bank, secured by pledge of its stock	.....	.....	3,100 00	800 00	950 00
Amount of debts due and unpaid, and considered doubtful	.....	.....	.....	.....	500 00

* Capital increased.

—*Abstract exhibiting the condition of the Banks in Massachusetts*—Continued.

	GREENFIELD.	CHICOPEE.	HOLYOKE.	SPRINGFIELD.	
	Greenfield.	Cabot.	Hadley Falls.	Agawam.	Chicopee.
DUE FROM THE BANKS.					
Capital stock paid in	$200,000 00	$150,000 00	$200,000 00	$200,000 00	$300,000 00
Bills in circulation	184,974 00	120,444 00	239,993 00	200,986 00	297,247 00
Net profits on hand	20,796 69	6,049 27	14,693 82	19,464 16	37,212 16
Balances due to other banks	4,156 21	2,431 97	.....	7,864 76	1,987 60
Cash deposited, including all sums whatsoever due from the banks not bearing interest, its bills in circulation, profits and balances due to other banks excepted	40,326 25	12,776 95	21,976 88	61,219 86	54,966 46
Cash deposited bearing interest	.....	.....	.....	3,000 00	.....
Total amount due from the banks	450,253 15	291,702 19	476,663 70	492,514 80	691,413 22
RESOURCES OF THE BANKS.					
Gold, silver, and other coined metals in their banking-houses	7,382 71	6,784 14	8,983 32	11,336 97	12,475 77
Real estate	6,500 00	.....	6,316 84	7,741 03	7,000 00
Bills of banks in this and of the other New England States	5,729 00	987 00	924 00	3,318 00	2,609 00
Balances due from other banks	77,160 43	24,141 70	75,602 88	79,391 65	77,692 92
Amount of all debts due, including notes, bills of exchange, and all stocks and funded debts of every description, excepting the balances due from other banks	353,471 01	259,789 35	384,836 66	390,727 15	591,635 53
Total amount of resources of banks	450,253 15	291,702 19	476,663 70	492,514 80	691,413 22
Date, rate, and amount of dividends since the last annual returns	Oct., 1853, 4 per cent., 8,000 00 April, 1854, 4 per cent., 8,000 00	April, 1854, 3½ per cent., 5,250 00	April, 1854, 4 per cent. on 175,000 00, 7,000 00	Oct., 1853, 4 per cent., 8,000 00 April, 1854, 4 per cent., 8,000 00	Oct., 1853, 4 per cent., 12,000 00 April, 1854, 4 per cent., 12,000 00
Amount of reserved profits at the time of declaring the last dividend	19,295 45	3,922 05	5,202 82	11,210 19	23,794 83
Amount of debts due to each bank, secured by pledge of its stock	.....	.....	2,800 00	1,200 00	450 00
Amount of debts due and unpaid, and considered doubtful	2,500 00	1,450 00	.....	3,369 52	.....

D.—*Abstract exhibiting the condition of the Banks in Massachusetts*—Continued.

	SPRINGFIELD.				WESTFIELD.
	John Hancock.	Pynchon.	Springfield.	Western.	Hampden.
DUE FROM THE BANKS.					
Capital stock paid in	$150,000 00	$150,000 00	$300,000 00	$258,000 00	$150,000 00
Bills in circulation	142,897 00	183,212 00	227,726 00	311,500 00	140,250 00
Net profits on hand	7,527 14	14,824 72	24,080 08	14,238 01	22,000 45
Balances due to other banks	5,960 80	.....	2,659 90	41,052 68	4,847 94
Cash deposited, including all sums whatsoever due from the banks not bearing interest, its bills in circulation, profits and balances due to other banks excepted	17,852 42	16,895 50	34,063 74	49,843 10	16,789 88
Cash deposited bearing interest	.....	.....	.....	.....	.....
Total amount due from the banks	324,257 36	364,932 22	588,529 72	666,633 79	333,888 27
RESOURCES OF THE BANKS.					
Gold, silver, and other coined metals in their banking-houses	8,264 24	9,023 99	10,273 05	10,187 52	5,212 76
Real estate	8,536 50	13,930 48	7,200 00	17,527 37	6,349 60
Bills of banks in this and of the other New England States	257 00	1,559 00	.....	512 00	9,946 00
Balances due from other banks	4,585 71	42,870 22	58,773 30	140,173 35	24,316 34
Amount of all debts due, including notes, bills of exchange, and all stocks and funded debts of every description, excepting the balances due from other banks	302,613 91	297,548 53	512,283 37	498,233 55	288,003 57
Total amount of resources of banks	324,257 36	364,932 22	588,529 72	666,633 79	333,888 27
Date, rate, and amount of dividends since the last annual returns	April, 1854, 4 per cent., *4,000 00 July, 1854, 3 per cent., *3,000 00	New bank.	Oct., 1853, 4 per cent., 12,000 00 April, 1854, 4 per cent., 12,000 00	April, 1854, 4 per cent., 10,000 00	April, 1854, 4 per cent., 6,000 00
Amount of reserved profits at the time of declaring the last dividend	4,490 61	.....	10,424 64	3,118 68	15,616 81
Amount of debts due to each bank, secured by pledge of its stock	2,400 00	500 00	.....	.....	500 00
Amount of debts due and unpaid, and considered doubtful	3,000 00	.....	.....	.....	.....

* Capital increased.

D.—*Abstract exhibiting the condition of the Banks in Massachusetts*—Continued.

	WESTFIELD.	ADAMS.	GREAT BARRINGTON.	LEE.	PITTSFIELD.
	Westfield.	Adams.	Mahaiwe.	Lee.	Agricultural.
DUE FROM THE BANKS.					
Capital stock paid in	$150,000 00	$200,000 00	$175,000 00	$200,000 00	$200,000 00
Bills in circulation	160,656 00	158,564 00	130,699 00	188,849 00	246,882 00
Net profits on hand	14,948 49	20,633 93	24,523 95	28,079 46	21,150 81
Balances due to other banks	369 49	5,050 70	747 12	9,259 51	5,852 71
Cash deposited, including all sums whatsoever due from the banks not bearing interest, its bills in circulation, profits and balances due to other banks excepted	15,168 13	37,710 64	32,707 03	20,000 15	36,475 22
Cash deposited bearing interest	.....	7,000 00	.....	.....	.....
Total amount due from the banks	341,142 11	428,959 27	363,677 10	446,188 12	510,360 74
RESOURCES OF THE BANKS.					
Gold, silver, and other coined metals in their banking-houses	4,450 77	6,460 50	6,496 37	5,528 11	6,806 69
Real estate	4,968 06	2,950 00	2,733 92	2,330 00	10,424 39
Bills of banks in this and of the other New England States	2,350 00	3,726 00	5,648 00	.....	8,342 00
Balances due from other banks	49,575 89	22,012 51	47,747 22	38,760 56	95,046 07
Amount of all debts due, including notes, bills of exchange, and all stocks and funded debts of every description, excepting the balances due from other banks	279,797 39	393,810 26	301,051 59	399,569 45	389,741 59
Total amount of resources of banks	341,142 11	428,959 27	363,677 10	446,188 12	510,360 74
Date, rate, and amount of dividends since the last annual returns	April, 1854, 4 per cent., 6,000 00	Oct., 1853, 3½ per cent., 7,000 00 April, 1854, 3½ per cent., 7,000 00	April, 1854, 5 per ct. on 150,000 00 7,500 00	Oct., 1853, 5 per ct. on 150,000 00 2½ per ct. on 50,000 00 6,750 00 April, 1854, 5 per cent., 10,000 00	Oct., 1853, 4 per cent., 8,000 00 April, 1854, 4 per cent., 8,000 00
Amount of reserved profits at the time of declaring the last dividend	9,418 83	12,236 06	18,354 47	20,561 04	11,803 16
Amount of debts due to each bank, secured by pledge of its stock	3,650 00	.....	.....	1,750 00	.....
Amount of debts due and unpaid, and considered doubtful	.....	.....	.....	.....	.....

D.—*Abstract exhibiting the condition of the Banks in Massachusetts*—Continued.

	PITTSFIELD.	STOCKBRIDGE.	CANTON.	DEDHAM.	DORCHESTER.
	Pittsfield.	Housatonic.	Neponset.	Dedham.	Blue Hill.
DUE FROM THE BANKS.					
Capital stock paid in	$300,000 00	$150,000 00	$100,000 00	$250,000 00	$150,000 00
Bills in circulation	259,061 00	140,228 00	90,021 00	156,517 00	107,667 00
Net profits on hand	8,485 50	7,641 21	9,084 82	50,429 69	3,075 53
Balances due to other banks	6,026 89	3,530 12	.....	.....	.....
Cash deposited, including all sums whatsoever due from the banks not bearing interest, its bills in circulation, profits and balances due to other banks excepted	61,727 99	33,683 89	35,267 07	71,866 27	51,069 52
Cash deposited bearing interest	.....	.....	.....	.....	.....
Total amount due from the banks	635,241 38	335,083 22	234,372 89	528,812 96	311,812 10
RESOURCES OF THE BANKS.					
Gold, silver, and other coined metals in their banking-houses	7,480 76	5,535 70	4,035 90	13,391 80	8,754 15
Real estate	1,616 00	2,250 00	.....	.....	.....
Bills of banks in this and of the other New England States	1,545 00	1,080 00	2,023 00	493 00	230 00
Balances due from other banks	59,183 03	33,102 29	23,397 51	23,103 86	32,277 10
Amount of all debts due, including notes, bills of exchange, and all stocks and funded debts of every description, excepting the balances due from other banks	565,419 59	293,115 23	204,916 48	491,824 30	270,550 85
Total amount of resources of banks	635,244 38	335,083 22	234,372 89	528,812 96	311,812 10
Date, rate, and amount of dividends since the last annual returns	April, 1854, 8 per ct. on 150,000 00 12,000 00 June, 1854, 2 per ct. on 150,000 00 3,000 00	Oct., 1853, 5 per cent., *5,000 00 April, 1854, 6 per cent., *6,000 00 May, 1854, 25 per cent., *25,000 00	Oct., 1853, 3 per cent., 3,000 00 April, 1854, 4 per cent., 4,000 00	Nov., 1853, 4 per cent., 10,000 00 May, 1854, 4 per cent., 10,000 00	Oct., 1853, 3 per cent., *3,000 00 April, 1854, 3 per cent., *3,000 00
Amount of reserved profits at the time of declaring the last dividend	35 89	1,905 26	4,319 49	41,364 15	2,053 33
Amount of debts due to each bank, secured by pledge of its stock	1,314 28	.....	3,900 00	1,089 70	500 00
Amount of debts due and unpaid, and considered doubtful	.....	.....	1,500 00	.....	.....

* Capital increased.

D.—*Abstract exhibiting the condition of the Banks in Massachusetts*—Continued.

	DORCHESTER.	QUINCY.		RANDOLPH.	ROXBURY.
	Mattapan.	Mount Wollaston.	Quincy Stone.	Randolph.	People's.
DUE FROM THE BANKS.					
Capital stock paid in	$100,000 00	$100,000 00	$100,000 00	$150,000 00	$150,000 00
Bills in circulation	73,258 00	87,710 00	66,941 00	109,985 00	91,157 00
Net profits on hand	13,687 92	4,512 36	14,825 29	38,455 61	14,891 82
Balances due to other banks	.....	.....	.....	.....	1,358 46
Cash deposited, including all sums whatsoever due from the banks not bearing interest, its bills in circulation, profits and balances due to other banks excepted	20,163 29	37,931 71	36,924 71	52,602 06	73,743 68
Cash deposited bearing interest	.....	.....	.....	.....	.....
Total amount due from the banks	207,109 21	230,154 07	218,691 00	351,042 67	331,150 96
RESOURCES OF THE BANKS.					
Gold, silver, and other coined metals in their banking-houses	5,421 66	3,701 61	6,362 45	8,850 13	10,973 36
Real estate	6,100 00	.....	5,000 00	.....	.....
Bills of banks in this and of the other New England States	2,934 00	1,238 00	2,616 47	3,741 00	932 00
Balances due from other banks	10,506 02	25,686 69	2,885 92	31,019 41	30,043 50
Amount of all debts due, including notes, bills of exchange, and all stocks and funded debts of every description, excepting the balances due from other banks	182,247 53	199,527 77	201,826 16	307,432 13	289,202 10
Total amount of resources of banks	207,109 21	230,154 07	218,691 00	351,042 67	331,150 96
Date, rate, and amount of dividends since the last annual returns	Oct., 1853, 4 per cent., 4,000 00 April, 1854, 4 per cent., 4,000 00	April, 1854, 4 per cent., 4,000 00	Oct., 1853, 4½ per cent., 4,500 00 April, 1854, 4½ per cent., 4,500 00	Oct., 1853, 5 per cent., 7,500 00 April, 1854, 5 per cent., 7,500 00	Oct., 1853, 4 per cent., 6,000 00 April, 1854, 4 per cent., 6,000 00
Amount of reserved profits at the time of declaring the last dividend	9,648 73	624 19	10,669 00	25,739 28	9,325 27
Amount of debts due to each bank, secured by pledge of its stock	1,000 00	1,600 00	1,200 00	.....	6,345 00
Amount of debts due and unpaid, and considered doubtful	.....	.....	343 99	.....	.....

D.—*Abstract exhibiting the condition of the Banks in Massachusetts*—Continued.

	ROXBURY.	WEYMOUTH.	WRENTHAM.	ATTLEBOROUGH.	FAIRHAVEN.
	Rockland.	Union Bank of Weymouth & Braintree.	Wrentham.	Attleborough.	Fairhaven.
DUE FROM THE BANKS.					
Capital stock paid in	$100,000 00	$150,000 00	$150,000 00	$100,000 00	$200,000 00
Bills in circulation	101,319 00	93,951 00	113,325 00	59,345 00	86,400 25
Net profits on hand	6,296 13	22,667 18	11,499 64	14,141 36	11,601 37
Balances due to other banks	.....	2,571 82	1,534 45	910 42	1,108 51
Cash deposited, including all sums whatsoever due from the banks not bearing interest, its bills in circulation, profits and balances due to other banks excepted	32,806 16	36,052 73	15,113 90	11,304 77	50,900 73
Cash deposited bearing interest	.....	.....	.....	.....	14,500 00
Total amount due from the banks	240,414 31	305,242 73	291,532 99	185,701 55	364,510 86
RESOURCES OF THE BANKS.					
Gold, silver, and other coined metals in their banking-houses	7,890 84	7,239 28	5,121 00	3,450 00	7,188 28
Real estate	.....	6,000 00	753 30	3,900 00	3,000 00
Bills of banks in this and of the other New England States	544 00	1,500 00	968 00	1,279 00	126 00
Balances due from other banks	35,305 53	9,870 10	11,580 90	7,156 96	28,202 07
Amount of all debts due, including notes, bills of exchange, and all stocks and funded debts of every description, excepting the balances due from other banks	196,673 94	280,543 35	273,109 79	169,915 59	325,994 51
Total amount of resources of banks	240,414 31	305,242 73	291,532 99	185,701 55	364,510 86
Date, rate, and amount of dividends since the last annual returns	3 per cent., 3,000 00	April, 1854, 4 per cent., 6,000 00	Nov., 1853, 3½ per cent., 5,250 00 May, 1854, 3½ per cent., 5,250 00	Oct., 1853, "3 per cent." April, 1854, "3 per cent."	April, 1854, 4 per cent., 8,000 00
Amount of reserved profits at the time of declaring the last dividend	.....	13,148 13	6,192 32	11,041 12	4,527 91
Amount of debts due to each bank, secured by pledge of its stock	2,800 00	.....	891 00	.....	1,100 00
Amount of debts due and unpaid, and considered doubtful	.....	.....	.....	18,600 00	.....

D.—*Abstract exhibiting the condition of the Banks in Massachusetts*—Continued.

	FALL RIVER.			NEW BEDFORD.	
	Fall River.	Massasoit.	Metacomet.	Bedford Commercial.	Marine.
DUE FROM THE BANKS.					
Capital stock paid in	$350,000 00	$200,000 00	$600,000 00	$600,000 00	$500,000 00
Bills in circulation	146,542 00	87,623 00	197,497 00	311,805 00	262,959 00
Net profits on hand	35,756 66	24,032 58	20,031 08	37,493 25	37,430 09
Balances due to other banks	3,431 41	6,470 30	3,579 05	46,235 67	2,328 75
Cash deposited, including all sums whatsoever due from the banks not bearing interest, its bills in circulation, profits and balances due to other banks excepted	50,253 98	41,617 54	55,439 70	99,302 40	157,311 86
Cash deposited bearing interest	.....	.....	.....	7,967 88	7,916 65
Total amount due from the banks	585,984 05	359,743 42	875,946 83	1,102,854 20	967,946 35
RESOURCES OF THE BANKS.					
Gold, silver, and other coined metals in their banking houses	16,737 70	6,679 72	9,560 40	8,245 85	11,774 37
Real estate	8,400 84	.....	.....	28,847 68	6,126 07
Bills of banks in this and of the other New England States	10,310 15	359 00	11,211 69	31,254 05	1,547 00
Balances due from other banks	30,096 05	3,622 73	19,036 32	93,016 92	44,733 11
Amount of all debts due, including notes, bills of exchange, and all stocks and funded debts of every description, excepting the balances due from other banks	520,439 31	349,081 97	836,138 42	941,489 70	901,765 80
Total amount of resources of banks	585,984 05	359,743 42	875,946 83	1,102,854 20	967,946 35
Date, rate, and amount of dividends since the last annual returns	April, 1854, 6 6-7 per cent., $3 per share, 12,000 00*	Jan., 1854, 4 per cent., 6,000 00 July, 1854, 4 per cent., 8,000 00*	July, 1854, 3 per cent., 13,297 24	Oct., 1853, 3½ per cent., 21,000 00 April, 1854, 4 per cent., 24,000 00	Oct., 1853, 4 per cent., 20,000 00 April, 1854, 4 per cent., 20,000 00
Amount of reserved profits at the time of declaring the last dividend	24,426 35	21,532 51	14,307 18	22,563 22	25,523 02
Amount of debts due to each bank, secured by pledge of its stock	2,000 00	800 00	.....	.....	200 00
Amount of debts due and unpaid, and considered doubtful	.....	.....	.....	1,804 87	826 01

* Capita increased.

D.—*Abstract exhibiting the condition of the Banks in Massachusetts*—Continued.

	NEW BEDFORD.		TAUNTON.		
	Mechanics'.	Merchants'.	Bristol County.	Machinists'.	Taunton.
DUE FROM THE BANKS.					
Capital stock paid in	$400,000 00	$600,000 00	$350,000 00	$150,000 00	$350,000 00
Bills in circulation	166,850 00	391,402 00	187,896 00	125,857 00	199,327 00
Net profits on hand	14,116 22	53,625 70	36,290 48	22,118 86	45,895 21
Balances due to other banks	4,161 66	15,164 34	1,488 94	.....	9,015 39
Cash deposited, including all sums whatsoever due from the banks not bearing interest, its bills in circulation, profits and balances due to other banks excepted	82,088 16	173,407 97	102,712 96	42,877 01	110,529 61
Cash deposited bearing interest	.....	7,121 62	.....	.....	.....
Total amount due from the banks	667,216 04	1,240,141 63	678,388 38	340,852 87	714,767 34
RESOURCES OF THE BANKS.					
Gold, silver, and other coined metals in their banking-houses	9,823 22	6,657 84	7,566 59	4,851 62	8,252 94
Real estate	9,000 00	13,000 00	10,000 00	.....	10,083 00
Bills of banks in this and of the other New England States	2,478 00	145 00	7,570 14	6,705 00	6,521 00
Balances due from other banks	9,150 34	71,705 25	5,919 18	32,284 78	31,228 19
Amount of all debts due, including notes, bills of exchange, and all stocks and funded debts of every description, excepting the balances due from other banks	636,764 48	1,148,633 54	647,332 47	297,011 47	658,682 21
Total amount of resources of banks	667,216 04	1,240,141 63	678,388 38	340,852 87	714,767 34
Date, rate, and amount of dividends since the last annual returns	Oct., 1853, 3½ per cent., 7,000 00* April, 1854, 6½ per cent., 13,000 00*	Oct., 1853, 3½ per cent., 21,000 00 April, 1854, 4 per cent., 24,000 00	Oct., 1853, 4 per cent., 10,000 00* April, 1854, 4 per cent., 10,000 00*	April, 1854, 3 per cent., 4,500 00	April, 1854, 4 per cent. on 250,000 00 10,000 00
Amount of reserved profits at the time of declaring the last dividend	249 01	29,461 24	23,800 84	19,607 84	33,814 21
Amount of debts due to each bank, secured by pledge of its stock	.....	1,400 00	5,550 00	.....	2,000 00
Amount of debts due and unpaid, and considered doubtful	.....	.....	28,677 15	.....	.....

* Capital increased.

D.—*Abstract exhibiting the condition of the Banks in Massachusetts*—Continued.

	ABINGTON.	HINGHAM.	PLYMOUTH.		WAREHAM.
	Abington.	Hingham.	Old Colony.	Plymouth.	Wareham.
DUE FROM THE BANKS.					
Capital stock paid in	$150,000 00	$140,000 00	$150,000 00	$150,000 00	$100,000 00
Bills in circulation	104,473 00	111,866 00	137,379 00	126,361 00	91,039 00
Net profits on hand	18,531 17	23,952 34	27,815 48	21,859 78	1,083 60
Balances due to other banks	.....	.....	.....	.....	254 00
Cash deposited, including all sums whatsoever due from the banks not bearing interest, its bills in circulation, profits and balances due to other banks excepted	25,535 00	28,099 21	52,872 98	46,063 61	27,822 25
Cash deposited bearing interest	.....	.....	.....	.....	10,000 00
Total amount due from the banks	298,539 17	303,897 55	368,067 46	344,324 39	230,198 85
RESOURCES OF THE BANKS.					
Gold, silver, and other coined metals in their banking houses	6,199 40	9,089 09	6,897 86	9,188 39	3,397 73
Real estate	5,603 36	5,126 18	500 00	500 00	7,881 15
Bills of banks in this and of the other New England States	1,224 73	9,951 02	3,145 38	5,093 44	4,560 09
Balances due from other banks	17,802 86	8,108 65	62,194 97	44,626 70	14,757 83
Amount of all debts due, including notes, bills of exchange, and all stocks and funded debts, of every description, excepting the balances due from other banks	267,708 82	271,622 61	295,329 25	284,915 86	199,602 14
Total amount of resources of banks	298,539 17	303,897 55	368,067 46	344,324 39	230,198 85
Date, rate, and amount of dividends since the last annual returns	April, 1854, 4 per cent., 6,000 00	Oct., 1853, 4½ per cent., 6,000 00 April, 1854, 4½ per cent., 6,000 00	Feb'y, 1854, 5 per cent., 7,500 00 April, 1854, 4 per cent., 6,000 00	Oct., 1853, 5 per cent., 7,500 00 April, 1854, 5 per cent., 7,500 00	
Amount of reserved profits at the time of declaring the last dividend	11,533 68	16,522 52	20,000 00	19,649 04	5,431 79
Amount of debts due to each bank, secured by pledge of its stock	.....	600 00	.....	600 00	.....
Amount of debts due and unpaid, and considered doubtful	.....	.....	.....	10,000 00	13,671 22

D.—*Abstract exhibiting the condition of the Banks in Massachusetts*—Continued.

	FALMOUTH.	YARMOUTH.	NANTUCKET.
	Falmouth.	*Barnstable.*	*Pacific.*
DUE FROM THE BANKS.			
Capital stock paid in	$100,000 00	$350,000 00	$200,000 00
Bills in circulation	79,758 00	267,907 00	129,722 00
Net profits on hand	7,417 50	48,846 78	46,113 [illegible]
Balances due to other banks	.....	.....	361 [illegible]
Cash deposited, including all sums whatsoever due from the banks not bearing interest, its bills in circulation, profits and balances due to other banks excepted	14,486 37	17,460 67	190,159 [illegible]
Cash deposited bearing interest	.....	.....	.....
Total amount due from the banks	201,661 87	684,214 45	566,356 [illegible]
RESOURCES OF THE BANKS.			
Gold, silver, and other coined metals in their banking houses	3,004 93	12,331 61	9,224 [illegible]
Real estate	4,400 00	2,000 00	10,000 [illegible]
Bills of banks in this and of the other New England States	909 00	1,456 00	1,918 [illegible]
Balances due from other banks	33,623 52	36,293 22	146,067 [illegible]
Amount of all debts due, including notes, bills of exchange, and all stocks and funded debts of every description, exceeding the balances due from other banks	159,724 42	632,133 62	399,146 31
Total amount of the resources of the banks	201,661 87	684,214 45	566,356 [illegible]
Date, rate and amount of dividends since the last annual returns	October, 1853, 3 per cent., 3,000 00 April, 1854, 3 per cent., 3,000 00	October, 1853, 4½ per cent., 13,500 00 January, 1854, 2 per cent. on 50,000 00 1,000 00 April, 1854, 4 per cent on 300,000 00 12,000 00	October, 1853, 5 per cent., 10,000 00 April, 1854, 5 per cent., 10,000 00
Amount of reserved profits at the time of declaring the last dividend	4,779 51	35,875 01	36,073 62
Amount of debts due to each bank, secured by pledge of its stock	2,125 00	8,469 40	.....
Amount of debts due and unpaid, and considered doubtful	.....	.....	819 9[illegible]

Abstract exhibiting the condition of the Banks in Massachusetts—Continued.

AGGREGATE.

	Thirty-six banks in Boston.	One hundred and seventeen banks out of Boston.	Total—one hundred and forty-three banks.
DUE FROM THE BANKS.			
Capital stock paid in	$31,018,610 00	$23,474,050 00	$54,492,660 00
Bills in circulation	8,773,057 00	16,036,701 25	24,809,758 25
Net profits on hand	3,791,199 81	2,543,830 32	6,335,030 13
Balances due to other banks	6,535,632 68	394,466 27	6,930,098 95
Cash deposited, including all sums whatsoever due from the banks not bearing interest, its bills in circulation, profits and balances due to other banks excepted	13,288,894 61	5,494,386 50	18,783,281 11
Cash deposited bearing interest	377,854 02	185,459 94	563,313 96
Total amount due from the banks	63,785,248 12	48,122,894 28	111,908,142 40
RESOURCES OF THE BANKS.			
Gold, silver, and other coined metals in their banking-houses	2,891,624 29	936,778 59	3,828,402 88
Real estate	653,865 51	532,643 64	1,186,509 15
Bills of banks in this and of the other New England States	4,821,996 32	503,598 47	5,325,594 79
Balances due from other banks	4,335,953 94	3,889,728 36	8,225,682 30
Amount of all debts due, including notes, bills of exchange, and all stocks and funded debts of every description, exceeding the balances due from other banks	51,081,808 06	42,260,145 22	93,341,953 28
Total amount of the resources of the banks	63,785,248 12	48,122,894 28	111,908,142 40
Date, rate, and amount of dividends since the last annual return	Oct., 1853, 388,750 00 April, 1854, 1,218,600 00	Oct., 1853, 575,260 00 April, 1854, 895,027 00	Oct., 1853, 964,010 00* April, 1854, 2,114,627 00
Amount of reserved profits at the time of declaring the last dividend	2,320,169 13	1,634,166 06	3,954,335 19
Amount of debts due to each bank, secured by pledge of its stock	294,235 13	234,778 78	529,033 91
Amount of debts due and unpaid, and considered doubtful	203,527 81	113,103 95	316,631 76

Average dividend of thirty-four banks in Boston, from which the amount is returned, in April, 1854, is 4.11 per cent. Average dividend of one hundred and seven banks out of Boston, in April, 1854, is 3.99 per cent. Average dividend of one hundred and forty-one banks in the State, in April, 1854, is 4.06 per cent.

* Many of the banks failed making return of their October dividends.

REMARKS.

Boston Bank—"Amount of reserved profits" is subject to payment of State tax	$4,500
Taunton, Attleborough, and Marblehead—Amount of dividend not stated.	
Union—Interest on discount received but not accrued, is included in "net profits on hand," and in "reserved profits."	
Boylston—"Amount of debts due" includes loan to the Commonwealth	15,000
Walker Bill do do do	15,000
Citizens' do do do	3,000
Franklin County do do do	3,000
Bowman's do do do	15,000
Hancock do do do	2,000
Lynn Mechanics' do do do	.....
Origin do do do	5,000
Narrow River do do do	2,000
Prescott do do do	4,000
Quincy Stone do do do	2,000
Randolph do do do	7,500
Southbridge do do do	2,000
Suffolk do do do	20,000

D—Continued.

The following Banks were chartered at the session of 1854, *and are embraced in the foregoing abstract, viz:*

Location.	Name.	Amount of capital.	Commenced operation.
Lowell	Merchants'	$100,000 00	August 5
South Reading	South Reading	100,000 00	August 5

The following Banks were chartered at the session of 1854, *and are not embraced in the foregoing abstract, viz:*

Location.	Name.	Amount of capital	Commenced operation.
Beverly	Bass River	$100,000 00	October 2
Blackstone	Blackstone River	100,000 00	
Brighton	Brighton Market	100,000 00	Sept'ber 19
Lynn	City	100,000 00	October 5
Worcester	City	200,000 00	Sept'ber 8
Conway	Conway	100,000 00	Sept'ber 19
Grafton	Grafton	100,000 00	August 25
Holliston	Holliston	100,000 00	October 20
East Boston	Maverick	400,000 00	Sept'ber 1-
Athol	Miller's River	100,000 00	Sept'ber 15
Monson	Monson	150,000 00	October 5
Charlestown	Monument	150,000 00	
Northborough	Northborough	100,000 00	
North Bridgewater	North Bridgewater	100,000 00	August 31
Lawrence	Pemberton	100,000 00	October 12
Provincetown	Provincetown	100,000 00	
Townsend	Townsend	100,000 00	Sept'ber 15
Edgartown	Vineyard	100,000 00	

D—Continued.

The capital stock of the following Banks was increased at the session of 1854, *viz:*

Location.	Name of bank.	Am'nt of increase	Remarks.
Lowell	Appleton	$50,000 00	Paid.
Boston	Blackstone	400,000 00	Paid.
Chelsea	Blue Hill	50,000 00	Paid.
Boston	Boylston	100,000 00	Paid.
East Boston	Bristol County	100,000 00	Paid.
Charlestown	Broadway	50,000 00	Paid.
Worcester	Bunker Hill	100,000 00	Paid.
Boston	Central	100,000 00	Paid.
Boston	Columbian	250,000 00	$200,000 paid in.
Fitchburg	Eliot	450,000 00	$60,000 paid in.
Boston	Fitchburg	50,000 00	Paid.
Boston	Freeman's	50,000 00	Paid.
Pittsfield	Grocers'	250,000 00	$125,000 paid in.
Boston	Housatonic	50,000 00	Paid.
Springfield	Howard Banking Company	250,000 00	
Lancaster	Lancaster	50,000 00	Paid.
Leicester	Leicester	50,000 00	Paid.
Lowell	Machinists'	50,000 00	Paid.
Barrington	Mahaiwe	50,000 00	Paid.
Boston	Mechanics'	50,000 00	Paid.
Bedford	Mechanics'	200,000 00	Paid.
River	Metacomet	200,000 00	Paid.
Boston	National	450,000 00	$230,000 paid in.
Boston	Neponset	50,000 00	
Pittsfield	Pittsfield	150,000 00	Paid.
Worcester	Quinsigamond	100,000 00	Paid.
Quincy	Rockland	50,000 00	$7,000 paid in.
Boston	Rollstone	50,000 00	Paid.
Boston	Shawmut	250,000 00	Paid.
Southbridge	Southbridge	50,000 00	$35,000 paid in.
Taunton	Taunton	100,000 00	Paid.
Boston	Village	40,000 00	Paid.
Waltham	Waltham	50,000 00	
Wareham	Wareham	50,000 00	Paid.
Boston	Washington	250,000 00	$200,000 paid in.

Aggregate of seventy-three Savings Banks.

Number of depositors	136,654
Amount of deposites	$25,936,857 63
Public funds	745,954 64
Loans on public funds	6,500 00
Bank stock	6,054,197 54
Loans on bank stock	992,109 66
Deposites in banks bearing interest	588,152 17
Railroad stock	130,611 25
Loans on railroad stock	256,268 00
Invested in real estate	164,667 49
Loans in mortgage of real estate	8,519,828 67
Loans to county or town	2,331,401 26
Loans on personal security	6,498,948 58
Cash on hand	276,931 78
Rate and amount of ordinary dividend for last year	4.04 per cent.
Average annual per cent. of dividends of last five years	Amount, 999,877 33
Annual expenses of the institutions	7.23 per cent.
	63,470 85