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*Abstract exhibiting the condition of the banks in Massachusetts, on the first Saturday of October, 1846; prepared from official returns, by John G. Palfrey, Secretary of the Commonwealth.*

[The official circular, requiring returns from the banks, was issued by the governor on the second day of November, and had reference to their condition on the first Saturday of the preceding month. Within the time prescribed by law, returns were received from all the banks except the Lee Bank, in Lee, the Dorchester and Milton Bank, in Dorchester, the Bristol County Bank, in Taunton, and the Manufacturers and Mechanics' Bank, in Nantucket. The return from the Lee Bank was received on the 18th of November; and those from the Dorchester and Milton and Bristol County Banks, on the 19th of the same month.]

Doc. No. 120.

BOSTON.					
	Atlantic.	Atlas.	Boston.	Boylston.	City.
<i>DUE FROM THE BANKS.</i>					
Capital stock paid in					
Bills in circulation of five dollars and upwards	\$500,000 00	\$500,000 00	\$600,000 00	\$150,000 00	\$1,000,000 00
Bills in circulation less than five dollars	253,840 00	178,030 00	237,559 00	109,825 00	238,743 90
Net profits on hand	22,855 00	13,831 00	54,911 00	37,008 00	28,909 00
Balances due to other banks	29,551 49	33,834 42	61,633 43	3,771 08	86,644 15
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	65,761 81	136,866 01	87,061 53		25,675 58
Cash deposited bearing interest	196,484 86	188,128 41	-489,367 36	86,016 22	369,377 07
	56,758 05	1,000 00			180,811 82
Total amount due from the banks	1,125,251 21	1,051,689 84	1,530,532 32	386,620 30	1,930,160 62
<i>RESOURCES OF THE BANKS.</i>					
Gold, silver, and other coined metals in their banking houses					
Real estate	70,425 96	24,873 65	161,461 21	9,534 21	59,521 22
Bills of other banks incorporated in this State	30,000 00		50,000 00		52,124 68
Bills of other banks incorporated elsewhere	55,774 00	45,902 00	100,997 00	15,654 00	82,822 00
Balances due from other banks	139,984 56	70,940 60	144,028 32	63,542 41	173,284 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	829,066 69	909,973 59	1,074,045 79	297,889 68	1,562,408 59
Total amount of the resources of the banks	1,125,251 21	1,051,689 84	1,530,532 32	386,620 30	1,930,160 62
Rate, amount, and date of dividends since the last annual returns	April, 3 per cent. Oct., 3 "	April, 3 per cent. \$15,000 00	April, 3½ per cent. Oct., 3½ "	Oct., 5 per cent. \$7,500 00	April, 3 per cent. Oct., 3 "
Amount of reserved profits at the time of declaring the last dividend	92,410 87	15,593 14	49,422 08	3,021 08	\$60,000 00
Amount of debts due to each bank, secured by pledge of its stock	5,700 00	1,850 00	275 00	19,700 00	33,725 11
Amount of debts due and unpaid, and considered doubtful	1,197 13	5,463 90	350 00		2,507 13

*Abstract exhibiting the condition of the banks in Massachusetts—Continued*

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	BOSTON.				
	Columbian.	Eagle.	Freeman's.	Globe.	Granite.
<b>DUE FROM THE BANKS.</b>					
Capital stock paid in					
Bills in circulation of five dollars and upwards	\$500,000 00	\$500,000 00	\$200,000 00	\$1,000,000 00	\$500,000 00
Bills in circulation less than five dollars	130,853 00	193,515 00	139,820 00	236,320 00	222,260 00
Net profits on hand	50,000 00	14,696 00	30,334 00	36,506 00	21,684 00
Balances due to other banks	21,501 40	24,982 03	32,207 23	62,611 94	42,378 78
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		124,517 23	-	356,355 59	84,525 87
Cash deposited bearing interest	231,558 36	359,615 84	81,159 40	494,184 43	181,111 76
11,000 00	111,052 65	-	54,000 00		
Total amount due from the banks	944,912 76	1,328,378 75	483,520 63	2,239,977 96	1,051,960 41
<b>RESOURCES OF THE BANKS.</b>					
Gold, silver, and other coined metals in their banking houses					
Railroad	60,034 48	63,609 54	25,759 70	139,576 07	
Bills of other banks incorporated in this State	84,910 00	176,419 00	8,722 49	30,000 00	81,360 84
Bills of other banks incorporated elsewhere			4,963 00	157,253 00	74,663 00
Balances due from other banks	58,163 09	135,046 10	195 00		
A mount of all debts due, including notes, bills of exchange, and all stocks and funded debits of every description, excepting the balances due from other banks			48,583 50	128,738 74	74,900 00
	741,805 19	954,304 11	395,296 94	1,784,410 15	
Total amount of the resources of the banks	944,912 76	1,328,378 75	483,520 63	2,239,977 96	1,051,960 41

Rate, amount, and date of dividends since the last annual returns

annual returns	April, 3 per cent.	April 31 per cent.	April 4 per cent.	April 3 per cent.	April 31 per cent.
	\$15,000 00	\$32,500 00	\$16,000 00	\$65,000 00	\$55,000 00
Amount of reserved profits at the time of declaring the last dividend	26,908 63	24,982 03	20,000 00	62,611 94	22,378 76
Amount of debts due to each bank, secured by pledge of its stock	-	-	14,965 00	7,150 00	20,262 50
Amount of debts due and unpaid, and considered doubtful		993 98	14,492 60	-	2,514 00

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## Abstract exhibiting the condition of the banks in Massachusetts—Continued.

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	BOSTON.				
	Hamilton.	Market.	Massachusetts.	Mechanics'.	Merchants'.
<b>DUE FROM THE BANKS.</b>					
Capital stock paid in -	\$500,000 00	\$560,000 00	\$800,000 00	\$120,000 00	\$3,000,000 00
Bills in circulation of five dollars and upwards -	194,390 00	175,310 00	114,889 00	119,835 00	976,895 00
Bills in circulation less than five dollars -	44,008 00	12,463 00	9,943 00	29,892 00	471 00
Net profits on hand -	37,690 07	94,876 51	34,821 82	17,198 44	221,343 22
Balances due to other banks -	64,047 39	61,401 59	81,673 33	-	1,051,472 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 -	276,662 62	226,828 61	264,847 42	27,307 24	1,139,862 38
Cash deposited bearing interest -	30,000 00	121,541 99			
Total amount due from the banks -	1,146,798 08	1,252,421 70	1,306,174 57	314,232 68	6,390,044 49
<b>RESOURCES OF THE BANKS.</b>					
Gold, silver, and other coined metals in their banking houses -	53,316 15	50,569 40	63,539 24	14,039 09	743,042 56
Real estate -	77,213 00	58,220 35	75,640 84	15,650 00	145,084 78
Bills of other banks incorporated in this State -	120,819 82	90,276 41	39,781 00	2,754 00	263,402 00
Bills of other banks incorporated elsewhere -					
Balances due from other banks -					
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 -	895,449 11	1,053,355 54	66,853 94	40,072 30	369,994 14
Total amount of the resources of the banks -	1,146,798 08	1,252,421 70	1,060,359 55	241,717 29	4,868,521 01
					6,390,044 49

	Apr. 1 per cent. Oct., 31				
Amount of reserved profits at the time of declaring the last dividend -	\$35,000 00	\$50,400 00	\$48,000 00	\$9,600 00	\$210,000 00
Amount of debts due to each bank, secured by pledge of its stock -	24,050 67	85,517 48	23,711 30	10,331 85	221,343 22
Amount of debts due and unpaid, and considered doubtful -	110 00	707 32	11,000 00	6,094 65	168,903 00
		1,247 48	2,000 00		22,636 00
					187,242 00

*Abstract exhibiting the condition of the banks in Massachusetts—Continued*

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	BOSTON.				
	New England.	North.	Shawmut.	Shoe & Leather Dealers <sup>1</sup> .	State.
<b>DUE FROM THE BANKS.</b>					
Capital stock paid in					
Bills in circulation of five dollars and upwards	\$1,000,000 00	\$750,000 00	\$500,000 00	\$500,000 00	\$1,800,000 00
Bills in circulation less than five dollars	134,465 00	243,745 00	207,240 00	249,760 00	364,513 00
Net profits on hand	23,000 00	30,172 00	16,861 00	40,312 00	53,108 00
Balances due to other banks	65,408 93	23,645 55	27,532 47	66,550 85	130,143 37
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	155,998 30	70,483 63	238,631 25	117,091 67	197,000 00
Cash deposited bearing interest	86,161 94	263,479 04	164,869 34	198,813 41	483,358 09
	118,072 67	17,000 00	-	-	39,000 00
Total amount due from the banks	1,583,506 84	1,398,525 22	1,155,134 06	1,172,527 93	3,067,122 46
<b>RESOURCES OF THE BANKS.</b>					
Gold, silver, and other coined metals in their banking houses					
Real estate	72,697 79	45,094 89	35,083 62	75,462 39	102,506 33
Bills of other banks incorporated in this State	30,000 00				
Bills of other banks incorporated elsewhere	24,999 00	103,614 00	97,406 00	100,986 43	135,800 00
Balances due from other banks	37,348 61	66,235 31	63,800 43	96,648 95	64,000 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	1,418,461 44	1,183,581 02	958,844 01	899,430 16	2,764,816 13
Total amount of the resources of the banks	1,583,506 84	1,398,525 22	1,155,134 06	1,172,527 93	3,067,122 46

Rate, amount, and date of dividends since the last annual returns.

	Apr., 3 percent. Oct., 3	Apr., 3 percent. Oct., 3	Apr., 3 percent. Oct., 3	Mar., 31 percent. Sept., 4	Apr., 3 percent. Oct., 3
Amount of reserved profits at the time of declaring the last dividend	\$50,000 00	\$45,000 00	\$30,000 00	\$37,500 00	\$108,000 00
Amount of debts due to each bank, secured by pledge of its stock	10,000 00	16,339 51	19,267 98	56,262 41	76,143 37
Amount of debts due and unpaid, and considered doubtful	6,300 00	29,200 00	3,200 00	-	25,465 70
	1,100 00	1,544 20	2,988 66	3,000 00	1,186 74

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18/1/73. Difficulties in construction of the bridge in meteorological conditions—Continued:

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

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	BOSTON.				
	Suffolk.	Traders'.	Tremont.	Union.	Washington.
<b>DUE FROM THE BANKS.</b>					
Capital stock paid in	\$1,000,000 00	\$400,000 00	\$500,000 00	\$800,000 00	\$500,000 00
Bills in circulation of five dollars and upwards	227,225 00	185,550 00	202,280 00	196,090 00	144,316 00
Bills in circulation less than five dollars	18,137 00	41,644 00	23,748 00	13,173 00	28,352 00
Net profits on hand	232,705 66	38,434 08	36,331 16	34,887 12	14,009 52
Balances due to other banks	1,825,907 65	61,025 39	188,676 67	70,832 10	7,000 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	206,800 71	159,978 71	211,135 11	250,475 53	168,790 65
Cash deposited bearing interest					
Total amount due from the banks	3,510,776 02	886,632 18	1,162,170 94	1,365,457 75	862,468 17
<b>RESOURCES OF THE BANKS.</b>					
Gold, silver, and other coined metals in their banking-houses					
Real estate	239,702 01	31,971 09	67,566 64	112,680 70	33,643 61
Bills of other banks incorporated in this State	100,456 91	10,724 77	43,000 00	128,178 40	
Bills of other banks incorporated elsewhere	377,445 00	38,920 00	118,844 00	83,230 00	73,831 00
Balances due from other banks	176,041 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	821,475 07	101,269 43	64,611 42	36,326 68	27,713 27
		63,363 46	3,200 00		52,402 19
Total amount of the resources of the banks	1,795,656 03	703,746 89	868,148 88	1,005,041 97	727,280 29
	3,510,776 02	886,632 18	1,162,170 94	1,365,457 75	862,468 17

Rate, amount, and date of annual returns.

	April, 3 percent. Oct., 3 percent.				
Amount of reserved profits at the time of declaring the last dividend	\$80,000 00	\$24,000 00	\$30,000 00	\$48,000 00	\$80,000 00
Amount of debts due to each bank, secured by pledge of its stock	224,837 54	17,868 94	36,331 16	34,887 12	13,695 89
Amount of debts due and unpaid, and considered doubtful	47,900 00	9,550 09	1,100 00	3,650 00	13,700 00
	11,690 41	1,000 00	145 12	21 01	1453 44

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

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

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	ANDOVER.	BEVERLY.	DANVERS.		
	Andover.	Beverly.	Danvers.	Village.	Warren.
<b>DUE FROM THE BANKS.</b>					
Capital stock paid in	\$250,000 00	\$125,000 00	\$150,000 00	\$120,000 00	\$120,000 00
Bills in circulation of five dollars and upwards	140,630 00	74,746 00	28,845 00	40,070 00	46,130 00
Bills in circulation less than five dollars	17,103 00	6,923 00	9,612 00	10,600 00	8,863 50
Net profits on hand	4,222 03	7,701 51	4,188 41	6,292 17	6,460 13
Balances due to other banks		434 52	2,905 58	4,509 99	346 92
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	41,458 33				
Cash deposited bearing interest		27,930 49	11,453 87	6,584 73	13,370 88
Total amount due from the banks	453,413 36	242,735 52	212,181 42	188,326 89	203,044 86
<b>RESOURCES OF THE BANKS.</b>					
Gold, silver, and other coined metals in their banking houses	8,948 39	7,548 13	2,697 81	2,391 38	3,990 72
Real estate	5,000 00	679 00	4,766 67	600 00	
Bills of other banks incorporated in this State	4,883 00	1,001 98	1,182 17	9,748 61	1,676 29
Bills of other banks incorporated elsewhere	214 00	136 00		8 00	
Balances due from other banks	11,323 79	23,561 86	544 31	20,776 69	15,924 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					
	423,044 18	209,708 55	202,990 46	160,802 27	181,463 71
Total amount of the resources of the banks	453,413 36	242,735 52	212,181 42	188,326 89	203,044 86

Rate, amount, and date of dividends since the last annual returns	April, 3 per cent. Oct., 3				
Amount of reserved profits at the time of declaring the last dividend	\$15,000 00	\$7,500 00	\$4,500 00	\$9,600 00	\$7,200 00
Amount of debts due to each bank, secured by pledge of its stock	4,222 03	2,619 54	330 46	1,803 74	2,860 13
Amount of debts due and unpaid, and considered doubtful	8,400 00	4,525 00	3,650 00	8,185 00	4,150 00
			1,000 00	6,480 66	1,032 79

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

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

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	GEORGETOWN.	GLoucester.	HAVERHILL.		LYNN.
	Manufacturers'.	Gloucester.	Haverhill.	Merrimack.	Lynn Mechanics'.
<b>DUE FROM THE BANKS.</b>					
Capital stock paid in	\$100,000 00	\$200,000 00	\$100,000 00	\$180,000 00	\$150,000 00
Bills in circulation of five dollars and upwards	21,165 00	136,560 00	58,105 00	58,310 00	57,325 00
Bills in circulation less than five dollars	8,837 00	19,309 00	25,087 00	32,900 00	28,667 00
Net profits on hand	5,051 92	16,759 55	10,023 92	11,266 01	8,222 11
Balances due to other banks	2,534 16	82 29	2,596 49	1,288 00	4,226 58
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	7,245 67	28,819 69	9,552 51	3,459 62	25,016 00
Cash deposited bearing interest	1,000 00	14,026 54	-	-	25,481 00
Total amount due from the banks	145,833 75	415,557 07	205,364 92	279,223 63	298,937 69
<b>RESOURCES OF THE BANKS.</b>					
Gold, silver, and other coined metals in their banking-houses	3,928 37	11,980 59	3,763 03	4,756 00	7,245 15
Real estate	1,200 00	12,235 30	7,500 00	9,330 89	10,000 00
Bills of other banks incorporated in this State	461 00	8,780 00	781 00	2,634 00	3,681 00
Bills of other banks incorporated elsewhere	34 00	920 00	142 00	-	-
Balances due from other banks	10,966 25	16,789 90	3,973 52	11,400 10	10,736 79
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	129,244 13	364,851 28	189,305 37	251,102 64	267,274 75
Total amount of the resources of the banks	145,833 75	415,557 07	205,364 92	279,223 63	298,937 69

Rate, amount, and date of dividends since the last annual returns	April, 3 per cent. \$3,000 00	April, 3 per cent. Oct., 31 \$14,000 00	April, 4 per cent. Oct., 4 \$8,000 00	Oct., 3 per cent. \$5,400 00	April, 3½ per cent. Oct., 3 \$10,000 00
Amount of reserved profits at the time of declaring the last dividend	2,265 36	9,759 55	5,600 00	5,866 01	8,222 11
Amount of debts due to each bank, secured by pledge of its stock	2,800 00	12,590 00	12,391 00	1,150 00	550 00
Amount of debts due and unpaid, and considered doubtful	4,671 94	10 00	31 00	32 00	32 00

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MEMORANDUM

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

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

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	MARBLEHEAD.		NEWBURYPORT.		
	Grand.	Marblehead.	Mechanics'.	Merchants'.	Ocean.
<b>DUE FROM THE BANKS.</b>					
Capital stock paid in - - - - -	\$100,000 00	\$120,000 00	\$200,000 00	\$210,000 00	\$100,000 00
Bills in circulation of five dollars and upwards - - -	52,910 00	53,390 00	50,000 00	53,835 00	58,426 00
Bills in circulation less than five dollars - - -	18,658 00	12,330 00	25,220 50	13,839 75	22,493 00
Net profits on hand - - -	4,187 34	-	6,283 56	5,726 40	9,313 05
Balances due to other banks - - -	263 38	-	905 40	8,058 28	
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 - - -	17,427 27	19,866 47	24,751 86	34,621 98	30,123 53
Cash deposited bearing interest - - -	-	-	4,000 00		
Total amount due from the banks - - -	193,445 99	205,586 47	311,161 32	326,081 41	259,355 58
<b>RESOURCES OF THE BANKS.</b>					
Gold, silver, and other coined metals in their banking houses - - - - -	5,035 42	7,660 45	8,687 59	10,085 22	12,328 28
Real estate - - - - -	8,700 00	6,900 00	9,956 85	6,000 00	2,500 00
Bills of other banks incorporated in this State - - -	3,690 00	2,063 00	900 00	2,879 00	5,250 00
Bills of other banks incorporated elsewhere - - -	-	-	74 00	60 00	35 00
Balances due from other banks - - -	20,000 04	16,268 89	13,737 37	28,503 22	40,352 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 - - -	156,020 53	172,674 13	277,805 51	278,553 97	198,890 19
Total amount of the resources of the banks - - -	193,445 99	205,586 47	311,161 32	326,081 41	259,355 58

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Rate, amount, and date of declaration of the annual returns	Capital Oct. 23, 1914	Debt Oct. 31, 1914	Other Oct. 31, 1914	Capital Oct. 31, 1914	Debt Oct. 31, 1914	Other Oct. 31, 1914
	\$5,000.00	\$6,600.00		\$12,600.00		\$8,000.00
Amount of reserved profits at the time of declaring the last dividend	1,687.34	-	283.56	5,726.40		9,313.05
Amount of debts due to each bank, secured by pledge of its stock	9,596.63	1,400.00	16,201.50	10,963.00		4,030.00
Amount of debts due and unpaid, and considered doubtful	4,244.28	-	262.00	1,131.61		3,341.22

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

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	SALEM.				
	Asiatic.	Commercial.	Exchange.	Mercantile.	Merchants'.
<b>DUE FROM THE BANKS.</b>					
Capital stock paid in	\$200,000 00	\$200,000 00	\$200,000 00	\$200,000 00	\$200,000 00
Bills in circulation of five dollars and upwards	61,130 00	49,345 00	29,795 00	43,685 00	56,000 00
Bills in circulation less than five dollars	12,100 00	21,408 00	9,074 00	12,390 00	5,045 00
Net profits on hand	19,091 26	17,179 80	9,375 60	7,860 22	3,327 13
Balances due to other banks	2,819 92	1,495 54	1,314 26	2,191,93	4,358 14
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	52,101 30	31,667 88	43,261 74	27,082 18	25,790 79
Cash deposited bearing interest	-	14,294 61	-	-	-
Total amount due from the banks	347,242 48	335,390 83	292,810 60	293,209 33	294,521 05
<b>RESOURCES OF THE BANKS.</b>					
Gold, silver, and other coined metals in their banking houses	6,414 31	4,732 67	3,827 11	4,491 85	4,947 65
Rent estate	-	4,500 00	4,000 00	9,605 09	1,699 42
Bills of other banks incorporated in this State	9,698 00	2,784 10	3,727 19	4,179 00	3,008 00
Bills of other banks incorporated elsewhere	500 00	30 00	104 00	-	-
Balances due from other banks	40,465 05	3,047 62	8,725 97	1,602 82	24,361 59
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	290,165 12	320,296 44	272,426 33	273,330 57	260,504 39
Total amount of the resources of the banks	347,242 48	335,390 83	292,810 60	293,209 33	294,521 05

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‘**गोपीनाथ**, आपका यह सवाल है कि क्या ब्रह्मा ने प्राणविनाशक-सम्पद-

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

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	SALEM.		SALISBURY.	BRIGHTON.	CAMBRIDGE.
	Naumkeng.	Salem.	Powow River.	Brighton.	Cambridge.
<b>DUE FROM THE BANKS.</b>					
Capital stock paid in					
Bills in circulation of five dollars and upwards	\$500,000 00	\$250,000 00	\$100,000 00	\$200,000 00	\$100,000 00
Bills in circulation less than five dollars	91,078 00	27,245 00	77,330 00	187,335 00	77,300 00
Net profits on hand	19,939 00	10,424 00	19,837 00	18,655 00	17,989 00
Balances due to other banks	37,327 02	8,878 31	8,831 21	10,833 90	6,389 11
Cash deposited, including all sums whatever due from the banks not bearing interest, its bills in circulation, profits and balances due to other banks excepted	4,078 92	5,813 68			
Cash deposited bearing interest	101,451 71	42,013 70	18,025 47	51,924 47	21,474 53
Total amount due from the banks	753,874 65	345,505 67	224,023 68	468,748 37	223,152 64
<b>RESOURCES OF THE BANKS.</b>					
Gold, silver, and other coined metals in their banking houses					
Real estate	21,366 95	3,743 44	4,041 50	11,131 69	3,165 20
Bills of other banks incorporated in this State	20,885 47	4,377 97	—	2,474 45	8,000 00
Bills of other banks incorporated elsewhere	—	2,130 00	2,883 00	9,310 20	1,228 00
Balances due from other banks	28,178 24	14,128 46	2 00	364 00	91 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	683,443 99	321,125 80	196,350 76	47,949 20	23,900 30
Total amount of the resources of the banks	753,874 65	345,505 67	224,023 68	468,748 37	223,152 64

Rate, amount, and date of dividends since the last annual returns	April, 3 per cent. \$15,000.00	April, 3 per cent. Oct., 2 \$12,500.00	April, 3 per cent. \$3,000.00	April, 4 per cent. Oct., 4 \$16,000.00	April, 3 per cent. Oct., 3 \$6,000.00
Amount of reserved profits at the time of declaring the last dividend	17,624 27	3,878 31	3,734 76	10,806 79	6,389 11
Amount of debts due to each bank, secured by pledge of its stock	32,972 50	6,700 00	305 00	14,925 00	12,060 00
Amount of debts due and unpaid, and considered doubtful	6,441 08	2,000 00	9,499 00	1,380 00	440 62

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

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	CAMBRIDGE. Charles River.	CHARLESTOWN. Bunker Hill.	CONCORD. Concord.	FRAMINGHAM. Framingham.	LOWELL. Lowell.
<b>DUE FROM THE BANKS.</b>					
Capital stock paid in					
Bills in circulation of five dollars and upwards	\$100,000 00	\$150,000 00	\$100,000 00	\$150,000 00	
Bills in circulation less than five dollars	51,370 00	100,890 00	63,955 00	76,365 00	\$200,000 00
Net profits on hand	12,273 00	26,197 00	12,596 00	18,228 00	167,205 00
Balances due to other banks	7,328 05	11,387 48	9,261 01	7,699 27	30,017 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					27,238 97
Cash deposited bearing interest	36,314 76	128,733 82	14,512 19	10,218 95	620 62
Total amount due from the banks	207,285 81	417,208 30	200,324 20	262,511 22	42,355 14 6,778 14
<b>RESOURCES OF THE BANKS.</b>					
Gold, silver, and other coined metals in their banking houses					
Real estate	11,511 75	47,032 77	7,365 26	11,904 31	
Bills of other banks incorporated in this State		20,000 00	2,400 00	2,000 00	5,322 37
Bills of other banks incorporated elsewhere	5,679 00	1,386 00	6,910 18	3,736 31	
Balances due from other banks	121 00	434 00	39 00	63 00	9,828 44
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	20,045 22	45,724 08	10,906 71	13,083 19	314 00 58,788 48
Total amount of the resources of the banks	169,928 84	302,634 51	172,703 05	231,724 41	399,961 58
	207,285 81	417,208 30	200,324 20	262,511 22	474,214 87

Rate, amount, and date of dividend since the last annual returns	April, 3 per cent. Oct., 3	April, 5 per cent. Oct., 3	April, 3 per cent. Oct., 3	April, 20 per cent. on \$100,000. June, 2 per cent. on \$100,000. Oct., 24 per cent. on \$150,000.	April, 3 per cent. \$6,000 00 on \$100,000
Amount of reserved profits at the time of declaring the last dividend				\$25,750 00	61,922 12
Amount of debts due to each bank, secured by pledge of its stock	4,522 66	11,387 48	6,111 01	3,949 27	18,343 65
Amount of debts due and unpaid, and considered doubtful	5,840 00	4,550 00	3,982 00	1,100 00	4,655 00
	530 76	3,741 50	1,000 00	1,560 08	1,020 90

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

	LOWELL.	WALTHAM.	FITCHBURG.	LANCASTER.	LEICESTER.
	Railroad.	Waltham.	Fitchburg.	Lancaster.	Leicester.
<b>DUE FROM THE BANKS.</b>					
Capital stock paid in					
Bills in circulation of five dollars and upwards	\$600,000 00	\$100,000 00	\$150,000 00	\$100,000 00	\$100,000 00
Bills in circulation less than five dollars	521,900 00	84,905 00	147,135 00	102,455 00	67,685 00
Net profits on hand	97,802 00	10,941 00	21,031 00	21,126 00	23,916 00
Balances due to other banks	52,872 71	5,848 51	15,005 47	8,197 90	5,071 97
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	1,377 07			192 85	
Cash deposited bearing interest					
Total amount due from the banks	86,595 36	18,045 57	19,266 42	8,146 39	16,910 84
	1,377,168 08	219,740 08	352,437 89	240,118 14	213,583 81
<b>RESOURCES OF THE BANKS.</b>					
Gold, silver, and other coined metals in their banking houses					
Real estate	26,080 59	5,985 95	13,435 18	3,280 03	3,332 67
Bills of other banks incorporated in this State		5,500 00	1,400 00	1,000 00	1,000 00
Bills of other banks incorporated elsewhere	5,729 00	4,042 00	2,077 00	1,250 00	172 00
Balances due from other banks	519 00	284 00	281 00	250 00	150 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	190,614 12	22,121 52	99,326 97	34,456 07	21,626 55
Total amount of the resources of the banks	1,154,225 37	181,706 61	235,917 74	189,882 04	187,302 59
	1,377,168 08	219,740 08	352,437 89	240,118 14	213,583 81

Rate, amount, and date of declaration of the last annual returns	April 1, per cent.	Oct., 3, per cent.	April 1, per cent.	Oct., 3, per cent.	April 1, per cent.	Oct., 3, per cent.
Amount of reserved profits at the time of declaring the last dividend	\$48,000 00	\$3,000 00	\$7,500 00	\$6,500 00	\$7,000 00	
Amount of debts due to each bank, secured by pledge of its stock	41,900 00	5,794 37	9,755 47	8,197 90	1,542 43	
Amount of debts due and unpaid, and considered doubtful	5,600 00	2,400 00	3,500 00	2,955 00	1,418 00	
		8,000 00		400 00	380 95	

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

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	MILLBURY.	OXFORD.	SOUTHBRIDGE.	UXBRIDGE.	WORCESTER.
	Millbury.	Oxford.	Southbridge.	Blackstone.	Central.
<b>DUE FROM THE BANKS.</b>					
Capital stock paid in	\$50,000 00	\$100,000 00	\$100,000 00	\$100,000 00	\$100,000 00
Bills in circulation of five dollars and upwards	22,440 00	74,170 00	59,380 00	51,195 00	79,859 00
Bills in circulation less than five dollars	10,405 25	18,957 00	11,481 00	22,850 50	16,139 00
Net profits on hand	2,227 53	4,456 58	6,757 23	4,752 09	13,083 38
Balances due to other banks	-	694 30	5,105 83	-	675 76
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	5,268 82	2,652 32	5,023 46	19,095 60	15,566 92
Cash deposited bearing interest	-	-	-	-	-
Total amount due from the banks	90,341 60	200,930 20	187,747 52	197,893 19	225,324 06
<b>RESOURCES OF THE BANKS.</b>					
Gold, silver, and other coined metals in their banking houses	1,929 11	4,369 12	3,960 38	3,132 56	8,152 24
Real estate	-	1,888 01	9,836 88	584 74	-
Bills of other banks incorporated in this State	1,613 00	500 00	1,556 00	1,294 00	5,405 00
Bills of other banks incorporated elsewhere	306 00	300 00	495 00	171 00	153 00
Balances due from other banks	5,320 08	30,590 15	976 06	36,990 57	25,056 29
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	81,173 41	163,982 92	170,923 20	155,720 32	186,557 53
Total amount of the resources of the banks	90,341 60	200,930 20	187,747 52	197,893 19	225,324 06

Rate of interest per cent on the annual returns of the bank	Capital, &c., paid in Oct. 3	Nov. 3, paid in April 3	Oct. 3, paid in Oct. 3	April 3, paid in Oct. 3	3 per cent on the an- nual returns of the bank
Amount of reserved profits at the time of declaring the last dividend	\$3,000 00	\$5,000 00	\$3,000 00	\$6,000 00	\$3,000 00
Amount of debts due to each bank, secured by pledge of its stock	2,227 53	1,782 76	6,960 17	4,756 98	8,000 00
Amount of debts due and unpaid, and considered doubtful	5,415 00	3,272 00	5,400 17	7,165 00	5,405 00
	-	12,275 00	10,329 07	7,142 59	1,500 00
		3,148 13	-	2,582 33	-

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

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	WORCESTER.			NORTHAMPTON.	WARE.
	Citizens'.	Quinsigamond.	Worcester.	Northampton.	Hampshire Manufacturing.
<b>DUE FROM THE BANKS.</b>					
Capital stock paid in	\$150,000 00	\$100,000 00	\$200,000 00	\$200,000 00	\$150,000 00
Bills in circulation of five dollars and upwards	67,790 00	71,420 00	137,900 00	196,465 00	110,330 00
Bills in circulation less than five dollars	18,037 00	16,934 00	11,117 00	20,941 00	33,985 00
Net profits on hand	16,598 27	5,456 73	7,317 97	29,885 57	7,732 84
Balances due to other banks	3,810 13	1,755 00	5,539 42	1,074 06	3,151 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	27,685 23	37,556 62	76,876 90	35,530 30	5,893 06
Cash deposited bearing interest	—	—	—	564 13	4,567 90
Total amount due from the banks	283,920 63	233,122 35	438,751 29	484,460 06	315,599 80
<b>RESOURCES OF THE BANKS.</b>					
Gold, silver, and other coined metals in their banking-houses	9,084 85	8,421 19	25,481 93	12,115 90	8,168 67
Real estate	—	240 00	—	—	3,785 30
Bills of other banks incorporated in this State	965 00	457 00	2,905 00	1,849 00	907 00
Bills of other banks incorporated elsewhere	211 00	1,306 00	334 00	1,062 00	138 00
Balances due from other banks	22,602 98	40,842 23	55,866 71	97,984 68	19,965 12
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	251,056 80	182,055 93	354,163 65	371,448 48	288,635 71
Total amount of the resources of the banks	283,920 63	233,122 35	438,751 29	484,460 06	315,599 80

Rate, amount, and date of dividends since the last annual returns	April, 3 per cent. \$4,500 00	April, 3 per cent. Oct., 3 \$6,000 00	April, 3 per cent. \$6,000 00	April, 4 per cent. Oct., 4 \$16,000 00	April, 3 per cent. Oct., 3 \$9,000 00
Amount of reserved profits at the time of declaring the last dividend	11,347 43	5,456 73	10,559 33	20,885 57	7,732 84
Amount of debts due to each bank, secured by pledge of its stock	—	1,200 00	600 00	1,600 00	800 00
Amount of debts due and unpaid, and considered doubtful	—	3,263 52	6,093 23	2,850 00	6,000 00

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

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	GREENFIELD.		SPRINGFIELD.		
	Greenfield.	Agawam.	Cabot.	Chicopee.	Springfield.
<b>DUE FROM THE BANKS.</b>					
Capital stock paid in	\$150,000 00	\$100,000 00	\$150,000 00	\$200,000 00	\$250,000 00
Bills in circulation of five dollars and upwards	109,965 00	63,305 00	86,685 00	114,273 00	20,672 00
Bills in circulation less than five dollars	21,362 00	21,528 00	19,609 00	30,276 00	144,738 00
Net profits on hand	11,127 26	2,502 04	4,760 50	23,946 26	39,032 19
Balances due to other banks	245 57	1,267 19	486 05	9,208 47	
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	14,285 66	10,362 52	17,934 71	58,052 32	47,271 81
Cash deposited bearing interest					
Total amount due from the banks	306,985 49	198,954 75	279,475 26	435,756 05	501,714 00
<b>RESOURCES OF THE BANKS.</b>					
Gold, silver, and other coined metals in their banking houses	6,205 78	6,261 09	4,078 13	12,510 81	5,919 82
Real estate	2,500 00	2,250 00	—	7,250 00	5,700 00
Bills of other banks incorporated in this State	184 00	6,013 00	—	11,775 00	7,520 00
Bills of other banks incorporated elsewhere		573 00	15 00	3,095 00	4,121 00
Balances due from other banks	73,154 84	10,685 19	28,530 25	34,397 81	26,506 28
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	224,940 87	173,172 47	246,851 88	366,727 43	450,246 90
Total amount of the resources of the banks	306,985 49	198,954 75	279,475 26	435,756 05	501,714 00

Rate, amount, and date of dividend declared since the last annual return statement, if any, and the date of the same.

Amount of reserved profits at the time of declaring the last dividend

Amount of debts due to each bank, secured by pledge of its stock

Amount of debts due and unpaid, and considered doubtful

April, per cent. Oct., 4 1/2	New bank	April, 3 per cent. Oct., 4 1/2	April, 31 per cent. Oct., 4 1/2	April, 31 per cent. Oct., 4 1/2
\$12,000 00		\$0,000 00	\$7,000 00	\$8,750 00
5,127 26	—	4,758 60	15,203 17	16,148 50
	\$250 00	117 00	3,350 00	41,165 96
1,800 00	—	2,116 14	2,450 00	15,300 00
				2,850 00

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

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	WESTFIELD.	ADAMS.	LEE.	PITTSFIELD.	STOCKBRIDGE.
	Hampden.	Adams.	Lee.	Agricultural.	Housatonic.
<b>DUE FROM THE BANKS.</b>					
Capital stock paid in					
Bills in circulation of five dollars and upwards	\$100,000 00	\$100,000 00	\$100,000 00	\$150,000 00	\$100,000 00
Bills in circulation less than five dollars	111,608 00	95,330 00	58,700 00	105,535 00	103,305 00
Net profits on hand	14,371 00	10,160 00	20,937 00	16,896 00	17,717 00
Balances due to other banks	5,794 11	11,006 51	4,943 35	31,560 45	19,357 84
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	178 69		829 65		1,016 92
Cash deposited bearing interest		10,211 41	14,875 58	44,640 66	27,348 62
		1,520 00			
Total amount due from the banks	242,163 21	232,892 09	195,272 26	348,632 11	268,745 38
<b>RESOURCES OF THE BANKS.</b>					
Gold, silver, and other coined metals in their banking houses					
Real estate	5,873 13	4,045 80	3,544 33	7,624 98	5,430 33
Bills of other banks incorporated in this State	3,500 00	2,000 00	2,330 00	5,343 43	2,000 00
Bills of other banks incorporated elsewhere		1,285 00	586 00	1,227 00	
Balances due from other banks	445 00	389 00	240 00	1,358 00	
Amount of all debts due, including notes, bills of exchange, and all stocks and funded debits of every description, excepting the balances due from other banks	56,072 84	26,096 01	11,046 99	87,937 50	339 00
					68,259 69
Total amount of the resources of the banks	176,272 24	199,076 28	177,524 94	245,141 20	192,716 36
	242,163 21	232,892 09	195,272 26	348,632 11	268,745 38

Rate, amount, and date of dividends since the last annual returns	Apr., 3 per cent. Oct., 3 \$6,500 00	Apr., 3 per cent. Oct., 3 \$6,000 00	Apr., 3 per cent. Oct., 3 \$6,000 00	Apr., 4 per cent. \$6,000 00	April, 4 per cent. Oct., 4 \$8,000 00
Amount of reserved profits at the time of declaring the last dividend	2,062 11	8,006 51	4,943 35	23,598 20	23,357 84
Amount of debts due to each bank, secured by pledge of its stock	6,200 00	—	5,950 00	9,000 00	
Amount of debts due and unpaid, and considered doubtful	—	—	1,066 80	222 23	224 68
					225 00

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

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	CANTON.	DEDHAM.	DORCHESTER.	QUINCY.	RANDOLPH.
	Neponsct.	Dedham.	Dorchester & Milton.	Quincy Stone.	Randolph.
<b>DUE FROM THE BANKS.</b>					
Capital stock paid in	\$100,000 00	\$150,000 00	\$100,000 00	\$100,000 00	\$150,000 00
Bills in circulation of five dollars and upwards	57,140 00	96,513 00	45,375 00	75,630 00	59,265 00
Bills in circulation less than five dollars	19,691 00	22,583 00	10,632 00	15,623 00	15,292 00
Net profits on hand	6,892 20	32,161 02	4,977 10	10,167 97	19,955 30
Balances due to other banks		1,207 47			
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	6,863 46	49,082 65	13,051 65	29,589 98	18,496 34
Cash deposited bearing interest					
Total amount due from the banks	190,576 66	351,547 74	174,035 75	231,010 95	263,008 64
<b>RESOURCES OF THE BANKS.</b>					
Gold, silver, and other coined metals in their banking houses	4,319 03	17,896 45	6,081 08	7,777 96	6,995 77
Real estate		2,857 71		4,850 00	
Bills of other banks incorporated in this State		1,675 00	3,311 00	810 00	4,320 00
Bills of other banks incorporated elsewhere		236 00	307 00	135 00	241 00
Balances due from other banks	8,844 83	33,228 38	11,682 31	22,770 85	12,157 21
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					
		177,412 80	205,654 20	152,714 36	194,667 14
Total amount of the resources of the banks	190,576 66	351,547 74	174,035 75	231,010 95	263,008 64

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Rate, amount, and date of dividends since the last annual returns	Apr., 3 per cent. Oct., 3 \$6,000 00	May, 4 per cent. \$6,000 00	Apr., 3 per cent. \$3,000 00	Apr., 4 per cent. Oct., 4 \$8,000 00	April, 3 per cent. Oct., 3 \$9,000 00
Amount of reserved profits at the time of declaring the last dividend	2,919 16	24,447 62	1,494 09	8,300 00	11,473 77
Amount of debts due to each bank, secured by pledge of its stock	1,200 00	7,230 04	1,700 00	2,400 00	
Amount of debts due and unpaid, and considered doubtful	7,540 00	187 50	8,500 00	1,254 23	2,094 66

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RECORDED IN THE OFFICE OF THE SECRETARY OF STATE — MASSACHUSETTS

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

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	ROXBURY.	WEYMOUTH.	WRENTHAM.	ATTLEBOROUGH.	FAIRHAVEN.
	People's.	Union Bank of Weymouth & Braintree.	Wrentham.	Attleborough.	Fairhaven.
<b>DUE FROM THE BANKS.</b>					
Capital stock paid in	\$100,000 00	\$100,000 00	\$150,000 00	\$100,000 00	\$200,000 00
Bills in circulation of five dollars and upwards	69,525 00	83,075 00	58,906 00	35,755 00	65,190 00
Bills in circulation less than five dollars	20,305 00	14,046 00	18,263 00	18,121 00	9,123 75
Net profits on hand	10,653 27	11,317 79	8,033 94	9,891 67	10,954 23
Balances due to other banks	-	-	-	-	4,261 07
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	58,432 89	11,127 92	1,715 58	5,000 58	53,288 71
Total amount due from the banks	258,916 16	219,566 71	237,518 52	168,768 25	342,817 76
<b>RESOURCES OF THE BANKS.</b>					
Gold, silver, and other coined metals in their banking-houses	10,199 98	2,348 36	4,682 77	4,562 11	4,982 05
Real estate	-	6,483 02	1,058 17	5,000 00	5,000 00
Bills of other banks incorporated in this State	3,827 00	462 00	229 00	256 00	830 00
Bills of other banks incorporated elsewhere	324 00	78 00	59 00	90 36	302 00
Balances due from other banks	52,325 76	17,431 17	7,557 66	3,883 93	53,027 82
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	192,239 42	192,764 16	223,931 92	154,975 85	278,675 89
Total amount of resources of the banks	258,916 16	219,566 71	237,518 52	168,768 25	342,817 76

Rate, amount, and date of dividends since the last annual returns	April, 1 per cent.	April, 3 per cent.	April, 5 per cent.	April, 7 per cent.	April, 9 per cent.	April, 3 per cent.
	\$4,000 00	\$6,500 00	\$7,500 00	\$3,500 00	\$6,000 00	\$6,000 00
Amount of reserved profits at the time of declaring the last dividend	8,681 65	4,910 51	3,346 05	5,323 31	3,454 23	
Amount of debts due to each bank, secured by pledge of its stock	-	-	6,148 16	1,000 00	5,494 00	
Amount of debts due and unpaid, and considered doubtful	900 00	1,333 67	4,922 40	1,473 06	1,628 00	1,628 00

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

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

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	FALL RIVER.		NEW BEDFORD.		
	Fall River.	Bedford Commercial	Marine.	Mechanics'.	Merchants'.
<b>DUE FROM THE BANKS.</b>					
Capital stock paid in	\$300,000 00	\$400,000 00	\$300,000 00	\$200,000 00	\$400,000 00
Bills in circulation of five dollars and upwards	81,800 00	112,105 00	73,320 00	41,570 00	117,085 00
Bills in circulation less than five dollars	13,669 00	14,197 00	13,239 00	5,786 00	15,248 00
Net profits on hand	54,919 04	30,967 85	21,733 37	8,975 57	38,261 18
Balances due to other banks	25,225 52	36,611 34	4,918 08	10,637 56	14,330 15
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	53,481 21	68,988 46	64,985 57	17,531 63	124,348 94
Cash deposited bearing interest	—	—	35,940 68	—	4,132 91
Total amount due from the banks	529,094 77	662,869 65	514,136 70	284,520 76	713,406 18
<b>RESOURCES OF THE BANKS.</b>					
Gold, silver, and other coined metals in their banking houses	5,749 57	5,892 80	4,887 42	3,526 96	9,865 51
Real estate	8,053 11	18,000 00	10,000 00	9,000 00	16,000 00
Bills of other banks incorporated in this State	7,671 49	7,906 00	1,822 00	1,117 00	1,070 00
Bills of other banks incorporated elsewhere	—	107 00	38 00	3,609 00	2,584 00
Balances due from other banks	16,274 58	52,932 30	35,476 49	10,806 30	39,904 89
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	401,346 02	578,031 55	461,912 79	256,461 50	643,981 78
Total amount of resources of the banks	529,094 77	662,869 65	514,136 70	284,520 76	713,406 18

Rate, amount, and date of dividends since the last annual returns	April, 4 per cent. Oct., 31 \$23,000 00	April, 3 per cent. Oct., 3 \$24,000 00	April, 3 per cent. Oct., 3 \$18,000 00	April, 3 per cent. Oct., 3 \$5,000 00	April, 3 per cent. Oct., 3 \$12,000 00
Amount of reserved profits at the time of declaring the last dividend	4,919 04	17,297 31	10,157 79	2,708 08	20,068 47
Amount of debts due to each bank, secured by pledge of its stock	10,840 00	—	1,000 00	1,200 00	2,700 00
Amounts of debts due and unpaid, and considered doubtful	19,570 00	—	5,747 75	764 58	1,231 70

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

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	PAWTUCKET.		TAUNTON.		HINGHAM.	PLYMOUTH.
	Pawtucket.	Bristol County.	Taunton.	Hingham.	Old Colony.	
<b>DUE FROM THE BANKS.</b>						
Capital stock paid in	\$100,000 00	\$200,000 00	\$200,000 00	\$105,000 00	\$100,000 00	
Bills in circulation of five dollars and upwards	30,260 00	138,190 00	97,935 00	75,386 00	67,500 00	
Bills in circulation less than five dollars	13,552 00	29,174 00	29,830 00	14,393 00	12,115 00	
Net profits on hand	3,257 88	12,717 22	12,844 00	11,123 58	11,744 76	
Balances due to other banks	1,920 10	1,408 09	21,285 84			
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	55,495 30	58,163 64	83,410 21	43,216 55	26,224 85	
Cash deposited bearing interest						
Total amount due from the banks	204,485 28	439,652 95	445,305 05	249,119 13	217,584 61	
<b>RESOURCES OF THE BANKS.</b>						
Gold, silver, and other coined metals in their banking houses	2,928 86	6,544 36	8,033 66	8,866 26	1,405 55	
Real estate	17,886 25	11,000 00	5,000 00	9,933 72	2,500 00	
Bills of other banks incorporated in this State	622 00	1,445 39	1,371 75	766 00	3,093 86	
Bills of other banks incorporated elsewhere	6,998 00	3,309 19	693 00	248 00		
Balances due from other banks	6,292 42	26,451 05	30,752 42	20,075 94	33,928 54	
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	169,757 75	390,902 96	399,454 22	209,229 21	176,656 66	
Total amount of the resources of the banks	204,485 28	439,652 95	445,305 05	249,119 13	217,584 61	

Rate, amount and date of dividends since the last annual return.	Jan. 1 per cent.	April 1 per cent.			
July 1 per cent.	Oct.	Oct.	Oct.	Oct.	Oct.
Amount of reserved profits at the time of declaring the last dividend	\$6,000 00	\$16,000 00	\$16,000 00	\$17,500 00	\$4,000 00
Amount of debts due to each bank, secured by pledge of its stock	640 13	12,717 22	3,967 70	10,742 33	6,765 29
Amount of debts due and unpaid, and considered doubtful	2,975 00	7,625 00	11,435 00	5,670 00	731 625 00
	150 00				600 00

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

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

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STOP

	PLYMOUTH.	WAREHAM.	FALMOUTH.	YARMOUTH.	NANTUCKET.
	Plymouth.	Wareham.	Falmouth.	Barnstable.	Pacific.
<b>DUE FROM THE BANKS.</b>					
Capital stock paid in	\$100,000 00	\$100,000 00	\$100,000 00	\$150,000 00	\$200,000 00
Bills in circulation of five dollars and upwards	42,350 00	53,010 00	65,360 00	117,710 00	112,690 00
Bills in circulation less than five dollars	14,112 00	9,243 00	6,611 00	8,475 00	23,346 25
Net profits on hand	10,730 92	3,650 55	6,216 53	17,889 66	21,812 55
Balances due to other banks	-	2,024 50	-	-	1,707 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	5,299 28	18,535 01	8,774 81	8,733 21	176,602 29
Cash deposited bearing interest	-	2,756 00	-	-	16,900 98
Total amount due from the banks	172,492 20	189,219 06	186,992 34	302,807 87	553,259 78
<b>RESOURCES OF THE BANKS.</b>					
Gold, silver, and other coined metals in their banking houses	3,316 37	4,291 21	5,003 82	6,757 38	20,198 07
Real estate	6,541 26	7,925 07	4,950 00	2,000 00	20,845 79
Bills of other banks incorporated in this State	3,502 95	1,036 00	1,117 00	1,600 00	-
Bills of other banks incorporated elsewhere	142 00	2,691 00	283 00	89 00	76 00
Balances due from other banks	3,433 93	10,303 43	18,969 76	16,395 97	191,226 94
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	155,555 69	162,972 35	156,668 76	275,965 52	320,912 98
Total amount of the resources of the banks	172,492 20	189,219 06	186,992 34	302,807 87	553,259 78

Rate, amount, and date of declaration of the last annual return.	April, 3 per cent.	April, 3 per cent.	April, 3 per cent.	April, 4 per cent.	April, 4 per cent.
Amount of reserved profits at the time of declaring the last dividend	\$3,500 00	\$8,000 00	\$3,800 00	\$6,000 00	\$5,000 00
Amount of debts due to each bank, secured by pledge of its stock	10,075 42	11 84	2,582 00	11,167 54	15,615 75
Amount of debts due and unpaid, and considered doubtful	150 00	7,551 60	1,200 00	4,910 00	1,385 86
			1,462 90	2,600 00	2,049 50

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## AGGREGATE.

	25 banks in Boston.	80 banks out of Boston.	Total—105 banks.
<b>DUE FROM THE BANKS.</b>			
Capital stock paid in	\$18,180,000 00	\$12,980,000 00	\$31,160,000 00
Bills in circulation of five dollars and upwards	5,677,668 00	6,651,717 00	12,339,385 00
Bills in circulation less than five dollars	696,018 00	1,566,511 50	2,262,529 50
Net profits on hand	1,474,694 72	1,029,441 45	2,504,136 17
Balances due to other banks	5,072,005 48	213,010 19	5,285,015 67
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	6,806,374 51	2,653,001 41	9,459,375 92
Cash deposited bearing interest	740,237 18	161,034 80	901,271 98
Total amount due from the banks	38,646,997 89	25,254,716 35	63,901,714 24
<b>RESOURCES OF THE BANKS.</b>			
Gold, silver, and other coined metals in their banking houses	2,437,072 39	617,683 29	3,054,755 68
Real estate	719,582 87	378,418 10	1,098,000 97
Bills of other banks incorporated in this State	2,394,802 78	240,256 38	2,635,059 16
Bills of other banks incorporated elsewhere	176,236 00	43,459 55	219,695 55
Balances due from other banks	3,104,657 23	2,463,431 59	5,568,088 82
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	29,814,646 62	21,511,467 44	51,326,114 06
Total amount of the resources of the banks	38,646,997 89	25,254,716 35	63,901,714 24
Rate, amount, and date of dividends since the last annual returns	1,163,500 00	692,790 00	1,856,290 00
Amount of reserved profits at the time of declaring the last dividend	1,151,642 10	655,561 65	1,807,203 75
Amount of debts due to each bank, secured by pledge of its stock	396,075 85	345,460 69	741,536 54
Amount of debts due and unpaid, and considered doubtful	74,266 76	188,176 39	262,443 15

Aggregate dividends of banks in Boston, for the year, a fraction less than 6 4-10 per cent.  
 Aggregate dividends of banks in Boston, in April, a fraction less than 3 32-100 per cent.  
 Aggregate dividends of banks in Boston, in October, a fraction over 3 15-100 per cent.  
 Aggregate dividends of banks out of Boston, for the year, a fraction less than 5 34-100 per cent.  
 Aggregate dividends of banks out of Boston, in April, a fraction over 3 21-100 per cent.  
 Aggregate dividends of banks out of Boston, in October, a fraction over 2 12-100 per cent.  
 Aggregate dividends of all the banks for the year, a fraction over 5 95-100 per cent.  
 Aggregate dividends of all the banks in April, a fraction over 3 22-100 per cent.  
 Aggregate dividends of all the banks in October, a fraction over 2 72-100 per cent.  
 Some of the Banks did not return dividends in October, 1846, although they may have made them.

## REMARKS.

By acts passed at the last session of the legislature—  
 The Agawam Bank, in Springfield, was established.

The Fitchburg and Framingham Banks were authorized to increase their capital stock, each \$50,000.

The Merrimack Bank, in Haverhill, was authorized to reduce its capital stock (25 per cent.) to \$180,000.

The Boylston Bank, in Boston, commenced operations in December, 1845, the first dividend was declared in October, 1846, of 5 per cent.

The return of the Southbridge Bank states that the amount of reserved profits was what remained on hand at the time of declaring the dividend in October, 1845.

In the column of "cash deposited bearing interest" are included the sums borrowed of the commonwealth by the following banks in Boston, viz: City, \$100,000; Eagle, \$60,000; Globe,

254,000; North, \$17,000; and State, \$39,000.

*Abstract exhibiting the condition of the institutions for savings in Massachusetts on the last Saturday of October, 1845; prepared from the official returns by John G. Palfrey, secretary of the Commonwealth.*

[The official circular requiring returns from the savings institutions was issued by the governor on the 2d day of November, and had reference to their condition on the last Saturday of the preceding month. The returns embraced in the abstract were all made within the time prescribed by law. Returns were not received from the Chelsea, the Gloucester, and the Cabot (at Springfield) institutions, and it is not known whether they are in existence.]

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	BOSTON.	ANDOVER.	GLoucester.	Haverhill.
Provident Institution for Savings.	Suffolk Savings B'nk for seamen and others.	Andover Institution for Savings.	Cape Ann Savings Bank.	Haverhill Savings Bank.
Number of depositors	19,534	2,869	509	48
Amount of deposits	\$3,123,341.92	\$578,918.38	\$103,460.35	\$1,355.00
Public funds	859,880.00	43,945.83		
Loans on public funds	5,000.00			
Bank stock	611,130.00	164,486.40	7,210.00	200.00
Loans on bank stock	23,700.00	4,000.00	500.00	
Deposites in banks bearing interest	18,364.73	2,632.45		
Railroad stock				500.00
Loans on railroad stock	91,050.00	13,500.00	11,350.00	500.00
Invested in real estate	23,315.50			15,500.00
Loans in mortgage of real estate	1,022,501.25	384,300.00	45,932.00	750.00
Loans to county or town	96,756.65	6,800.00		123,600.00
Loans on personal security	634,887.87		41,370.69	2,300.00
Cash on hand	28,668.71	5,140.40	2,097.66	10,400.00
Rate and amount of ordinary dividend for last year	4 per cent. 109,877.22	4 per cent. 20,272.20	5 per cent. 5,180.25	4 per cent. 4,572.78
Average annual per cent. of dividends of last 5 years	4 per cent.	4 per cent.	5-9-10 per cent.	5 per cent. 9,457.34
Annual expenses of the institution	9,698.66	2,563.64	150.00	5-45-100 per cent. 537.41

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*Abstract—Continued.*

NOTES.

**PROVIDENT INSTITUTION FOR SAVINGS** in Boston.—The public funds owned are \$64,000

6 per cent. and \$80,000 5 per cent. United States stock, and \$715,880 Massachusetts scrip.

Loans on public funds, \$5,000 on Union States 6 per cent. stock. The bank stock owned is in the following banks, viz.: Atlantic, \$2,500; Boston, \$92,950; City, \$3,500; Columbian, \$21,400; Edge, \$22,500; Granite, \$24,500; Globe, \$31,300; Hamilton, \$22,500; Market, \$36,400; Massachusetts, \$22,300; Merchants, \$120,000; New England, \$23,900; North, \$23,000; State, \$31,480; Suffolk, \$30,000; Shoe and Leather Dealers, \$35,000; Tremain, \$22,500; Union, \$25,000. Washington, \$22,500. The loans on bank stock are as follows, viz.: Atlas, 57 shares; Boston, 60 shares; Columbian, 25 shares; City, 41 shares; Merchants, 13 shares; Market, 120 shares; Suffolk, 120 shares; State, 50 shares. The deposits bearing interest are in the Merchants' Bank. The loans on railroad stock are on 435 shares of Boston and Worcester, 17 shares of Boston and Lowell, 65 shares of Boston and Maine, 45 shares of Boston and Providence, 100 shares of Concord, and 215 shares of Old Colony. The dividends are stated to be about 4 per cent.

**SUFFOLK SAVINGS BANK**, Boston.—The public funds are, CITY OF ALBANY, \$27,500 6 per cent.; CITY OF BOSTON, \$11,129.56 per cent.; and \$3,333.33 CITY OF ROXBURY 6 per cent. stock. The bank stock owned is in the following banks, viz.: Market, 150 shares; \$10,500; Atlas, 200 shares; \$18,565; Washington, 13 shares; \$1,228.50; Shoe and Leather Dealers, 150 shares; \$14,950; State, 258 shares; \$14,795.40; Hamilton, 250 shares; \$25,000; City, 100 shares; \$20,447; Merchants' 500 shares; \$50,000; Massachusetts, 80 shares; \$39,977.50. The loans on bank stock are on 23 shares Suffolk, \$2,000; 7 shares Massachusetts, \$1,000; and 20 shares City Bank.

**CAPE ANN SAVINGS BANK**, Gloucester.—The bank stock owned is \$200 in Gloucester Bank.

**HARVARD SAVINGS BANK**.—The bank stock owned is in the following banks, viz.: Merrimack, 160 shares; Haverhill, 122 shares; North, 71 shares; Shawmut, 58 shares; Atlantic, 35 shares; Andover, 32 shares; Columbian, 20 shares; Shoe and Leather Dealers, 4 shares. Loans on bank stock are \$2,400 on Merrimack, \$1,250 on Manufacturers, and \$200 on Haverhill. Loans on railroad stock are \$15,500 on Boston and Maine. Railroad stock owned, 5 shares Boston and Maine.

*Abstract exhibiting the condition of the institutions for savings in Massachusetts—Continued.*

	LYNN.	NEWBURYPORT.	SALEM.	SALISBURY AND AMESBURY.	CAMBRIDGE.
	Lynn Institution for Savings.	Institution for Savings in Newburyport and its vicinity.	Salem Savings Bank.	Provident Institution for Savings.	Institution for Savings in town of Cambridge.
Number of depositors	556	2,916	5,103	628	541
Amount of deposits	\$66,963.64	\$497,838.58	\$969,266.07	\$77,910.48	\$74,705.13
Public funds	1,920.00	54,000.00	700,281.00	3,960.00	
Loans on public funds		1,000.00			
Bank stock					
Loans on bank stock	3,120.00	154,132.00	53,634.17	35,066.75	3,156.00
Deposits in banks bearing interest		320.00			
Railroad stock	4,800.00		9,857.52		
Loans on railroad stock		14,300.00			
Invested in real estate	2,000.00	3,550.00			
Loans in mortgage of real estate		4,590.74			
Loans to county or town	47,327.00	136,066.47	1,300.00	18,722.50	
Loans on personal security	3,972.00	23,300.00	116,293.38	7,997.50	
Cash on hand	2,850.00	91,552.06	82,900.00	11,125.00	
Rate and amount of ordinary dividend for last year	1,595.55	18,429.88	5,000.00	4,551.76	
Average annual per cent. of dividends of last 5 years	5 per cent.	5 per cent.	4 $\frac{1}{2}$ per cent.	5 per cent.	
Annual expenses of the institution	3,001.61	22,544.97	5 1-5 per cent.	3,559.39	
	5 per cent.	4 2-5 per cent.	2,338.07	4 4-10 per cent.	
	166.91	1,130.00		109.23	

*Abstract—Continued.*

NOTES.

**Lynn Institution for Savings.**—The public funds owned are in 5 percent. Massachusetts State stock. The bank stock owned is 52 shares Lynn Mechanics' Bank. The loan on railroad stock is on the Eastern railroad.

**INSTITUTION FOR SAVINGS IN NEWBURYPORT.**—The public funds are in Massachusetts 5 percent. scrip. The loans on public funds are on Massachusetts scrip. The bank stock owned is in the following banks, viz.: Atlantic, \$15,886; Ailes, \$2,450; Boston, \$2,000; City, \$4,500; Columbian, \$1,500; Eagle, \$5,000; Globe, \$5,000; Hamilton, \$10,000; North, \$8,455; Suffolk, \$2,200; Traders, \$9,400; Tremont, \$4,900; Washington, \$1,7640; Mechanics' (Newburyport), \$1,1021; Merchants, (Newburyport), \$40,000; Ocean, (Newburyport), \$3,500; Gloucester, \$8,880. Loans on bank stock are on 4 shares Mechanics' at Newburyport. The railroad stock owned is 143 shares in the Eastern. Loans on railroad stock are on 40 share in the Eastern.

**SALEM SAVINGS BANK.**—The public funds owned are as follows, viz.: Massachusetts 5 percent, \$101,000; Massachusetts sterling bonds, \$101,651.21; Maine 6 percent, \$64,000; Maine 5 percent, \$60,000; United States 6 percent, \$124,241.10; United States 5 percent, \$33,000; Pennsylvania 5 percent, \$80,719.39; Ohio 6 percent, \$35,683.37. The bank stock owned is in the following banks, viz.: Exchange, \$4,133.33; Marblehead, \$2,000; Asiatic, \$4,287; Commercial, \$3,200; Columbian, \$4,000; Seamen, \$3,600; City, \$10,300; Beverly, \$625; Merchants, \$21,288.84. The deposits bearing interest are in the Merchants' Bank.

**PROVIDENT INSTITUTION FOR SAVINGS IN SALISBURY AND Amesbury.**—The public funds owned are in the stock of the State of Maine. The bank stock owned is in the following banks, viz.: Atlantic, 6 shares, \$600; Boston, 29 shares, \$1,450; City, 6 shares, \$600; Columbian, 31 shares, \$3,100; Eagle, 20 shares, \$2,000; Globe, 25 shares, \$2,500; Granite, 20 shares, \$2,000; Hamilton, 20 shares, \$2,000; Merchants, 30 shares, \$3,000; Merrimack, 13 shares, \$175; Mechanic, 10 shares, \$500; Powow River, 50 shares, \$5,000; Railroad, 17 shares, \$1,275; State, 30 shares, \$1,500; Washington, 10 shares, \$1,000; Tremont, 13 shares, \$1,300; Union, 30 shares, \$3,000; Warrington for Savings in Cambridge.—The bank stock owned is in the following banks, viz.: Charles River, \$2,926; Cambridge, \$630.

*Abstract exhibiting the condition of the institutions for savings in Massachusetts—Continued.*

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Abstract—Continued.

NOTES.

	FRAMINGHAM.	LOWELL.	CONCORD.	NEWTON.	CHARLESTOWN
	Framingham Savings Bank.	Lowell Institution for Savings.	Middlesex Institution for Savings.	Institution for Savings.	Warren Institution for Savings.
Number of depositors	40	4,653	1,035	102	1,317
Amount of deposits	\$4,269 00	\$801,183 49	\$199,466 76	7,334 25	\$194,579 34
Public funds	-	109,640 00	6,000 00	-	-
Loans on public funds	-	-	-	-	-
Bank stock	-	-	-	-	-
Loans on bank stock	-	-	-	-	-
Deposites in banks bearing interest	-	-	-	-	-
Railroad stock	-	-	-	-	-
Loans on railroad stock	-	-	-	-	-
Invested in real estate	-	-	-	-	-
Loans in mortgage of real estate	-	-	-	-	-
Loans to county or town	-	-	-	-	-
Loans on personal security	-	-	-	-	-
Cash on hand	-	-	-	-	-
Rate and amount of ordinary dividend for last year	369 00	11 28 4 per cent.	17,360 00 117,740 32 1,261 84 13,450 00 3,498 83 4 per cent. 6,444 44 a fraction over 6 per cent.	93 29 700 00 4,612 20 1,888 54 700 00 93 29 334 61 5 per cent.	4,200 00 151,286 00 7,700 00 3,366 14 4 per cent. 7,122 83 5½ per cent.
Average annual per cent. of dividends of last 5 years	-	5 71-100 per cent.	2,000 00	364 13	28 16
Annual expenses of the institution	-	-	-	-	826 37

LOWELL INSTITUTION FOR SAVINGS.—The public funds owned are in Massachusetts State stock.

The bank stock owned is in the following banks, viz: Eagle, \$26,700; New England, \$14,600; City, \$12,000; Lowell, \$15,800; State, \$12,960; Hamilton, \$12,000; Market, \$9,100; Globe, \$15,000; Boston, \$3,000; Railroad, \$3,100; Bunker Hill, \$3,400; Concord, \$3,000. Loans on bank stock are \$13,000 on \$16,100 of the Lowell, and \$8,000 on \$9,600 of the Lowell and Atlantic banks. Deposites in bonds bearing interest, are \$15,000 in Eagle, \$15,000 in Hamilton, \$6,000 in Trades, and \$5,000 in Lowell.

MIDDLESEX INSTITUTION FOR SAVINGS, CONCORD.—The public funds owned are \$6,000 United States bond. The bank stock owned is in the following banks, viz: Merchants, \$12,000; City, \$7,300; State, \$6,000; Eagle, \$2,000; Shawmut, \$1,000; Columbian, \$900; Hamilton, \$1,400; Granite, \$1,300; Shoe and Leather Dealers, \$4,300; Trades, \$1,000; Concord, \$7,491; Lowell, \$855. Loans on bank stock are \$450 on stock in the Framingham bank. Loans on railroad stock are \$16,300 on Fitchburg, and \$1,000 on Worcester.

INSTITUTION FOR SAVINGS, IN NEWTON.—The bank stock owned is in the Bank of Brighton. W. Warren INSTITUTION FOR SAVINGS, IN CHARLESTOWN.—The bank stock owned is in the following banks, viz: Market, 38 shares, \$2,520; Shawmut, 20 shares, \$1,830; Granite, 20 shares, \$1,850; Atlantic, 8 shares, \$760; Merchants, 53 shares, \$5,512; Trades, 41 shares, \$3,813; Eagle, 34 shares, \$3,468; City, 20 shares, \$1,900; Bunker Hill, 57 shares, \$5,700; Shoe and Leather Dealers, 25 shares, \$2,575; State, 30 shares, \$1,710. Loans on bank stock are on 33 shares Railroad, 4 shares Bunker Hill, and 57 shares Market. Loans on railroad stock are on 30 shares Worcester, and 20 shares Fitchburg.

*Abstract exhibiting the condition of the institutions for savings in Massachusetts—Continued.*

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	FITCHBURG.	LANCASTER.	WORCESTER.	NORTHAMPTON	SPRINGFIELD.
	Fitchburg Savings Bank.	Lancaster Savings Bank.	Worcester County Institution for Savings.	Northampton Institution for Savings.	Springfield Institution for Savings.
Number of depositors	123	104	5,068	90	779
Amount of deposits	\$14,369 00	\$10,134 86	\$1,014,018 16	\$10,618 31	\$149,065 18 10,000 00
Public funds	-	-	75,700 00	-	
Loans on public funds	-	-	9,000 00	-	
Bank stock	-	-	129,751 65	-	
Loans on bank stock	-	970 00	35,042 50	-	
Deposits in banks, bearing interest	2,400 00	2,700 00	-	-	10,000 00
Railroad stock	-	-	-	-	
Loans on railroad stock	-	-	-	-	
Invested in real estate	-	-	-	-	
Loans in mortgage of real estate	7,500 00	2,900 00	488,659 38	5,056 00	72,850 00
Loans to county or town	2,300 00	1,500 00	167,550 00	-	8,000 00
Loans on personal security	500 00	-	93,852 23	4,549 79	40,024 00
Cash on hand	1,686 96	2,037 73	14,462 40	1,205 15	10,028 56
Rate and amount of ordinary dividend for last year	2 per cent., 60 96	4 per cent., 34,561 57	-	4 per cent.	4 per cent.
Average annual per cent. of dividends of last 5 years	2 per cent., 112 23	50 00	6 per cent.	4 per cent.	
Annual expenses of the institution	-	-	1,418 95	2 18	350 00

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*Abstract—Continued.*

NOTES.

**FITCHBURG SAVINGS BANK.**—The loans on bank stock are on 28 shares in the Fitchburg Bank.  
**LANCASTER SAVINGS BANK.**—The bank stock owned is 10 shares in the Lancaster Bank.  
**WORCESTER COUNTY INSTITUTION FOR SAVINGS, WORCESTER.**—The public funds owned are in United States 6 per cent. loan. Loans on public funds are on United States 5 per cent. The bank stock owned is in the following banks, viz.: Hamilton, \$10,150; Blackstone, \$11,000; Shawmut, \$4,731 90; Quinsigamond, \$8,000; Granite, \$5,897; Worcester, \$11,600; Millbury, \$2,650; Southbridge, \$2,500; Leicester, \$2,000; Athol, \$3,301; Lancaster, \$1,000; Oxford, \$3,300; Citizens, \$21,600; Central, \$6,000; Fitchburg, \$3,500; State, \$780; New England, \$7,094 50; Atlantic, \$6,184; City, \$16,623 25; Merchants, \$12,575. Loans on bank stock are on Oxford, \$4,832 50; Southbridge, \$4,900; Quinsigamond, \$5,890; Worcester, \$3,460; Fitchburg, \$1,000; Citizens, \$4,700; Central, \$800 and Leicester, \$3,750.  
**SPRINGFIELD INSTITUTION FOR SAVINGS.**—The public funds owned are in United States 5 per cent. stock. Loans on bank stock are on \$9,920 Springfield Bank, and \$1,000 Chicopee.

*Abstract exhibiting the condition of the institutions for savings in Massachusetts—Continued.*

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	GREENFIELD.	PITTSFIELD.	CANTON.	COHASSET.	DEDHAM.
	Franklin Institution for Savings.	Berkshire County Savings Bank.	Institution for Sa- vings in Canton.	Cohasset Institution for Savings.	Dedham Institution for Savings.
Number of depositors	533	12	186	28	1,403
Amount of deposits	\$73,529 90	\$1,082 00	\$23,950 63	\$5,589 00	\$270,099 19
Public funds					
Loans on public funds					
Bank stock					
Loans on bank stock			4,850 00	779 00	17,379 00
Deposites in banks bearing interest			250 00		3,000 00
Railroad stock					
Loans on railroad stock					1,200 00
Invested in real estate					
Loans in mortgage of real estate	32,450 00		13,202 60	3,852 22	196,236 19
Loans to county or town	3,600 00	927 00		500 00	4,450 00
Loans on personal security	38,355 00		5,634 34	75 00	34,110 38
Cash on hand	436 56	155 00	13 69	452 00	10,528 79
Rate and amount of ordinary dividend for last year	5 per cent. 2,645 74		4 per cent. 756 68	1 $\frac{1}{4}$ pr. ct. for 3 mos. 9 69	4 per cent. 9,072 39
Average annual per cent. of dividends of last five years	5 per cent.		4 96-100 per cent.		6 $\frac{1}{2}$ percent
Annual expenses of the institution	125 00		75 00		708 47

INSTITUTION FOR SAVINGS, CANTON.—The bank stock owned is in the following banks, viz:

Nepson's, 30 shares; North, 15 shares;

Market, 5 shares.

Loans on bank stock, on stock in

the Nepson's Bank.

COHASSET INSTITUTION FOR SAVINGS.—The bank stock owned is in the following banks, viz:

Tremont, \$204; Traders, \$185.

DSONAL INSURANCE FOR SAVINGS.—The bank stock owned is in the following banks, viz:

Dedham, 16 shares, \$1,050; People's, 80 shares, \$3,900; Traders, 10 shares, \$1,082 50; Merc-

hants', 14 shares, \$1,420; Globe, 10 shares, \$1,065; State, 23 shares, \$1,451 50; Union, 5

shares, \$520. Loans on bank stock, on 34 shares on stock of the Shawmut Bank.

Loans on

railroad stock, on 13 shares of the Boston and Maine.

NOTES.

*Abstract exhibiting the condition of the institutions for savings in Massachusetts—Continued.*

	QUINCY.	ROXBURY.	WEYMOUTH.	FAIRHAVEN.	FALL RIVER.
	Quincy Savings Bank.	Institution for Savings in Roxbury and its vicinity.	Weymouth and Braintree Institution for Savings.	Fairhaven Institution for Savings.	Fall River Institution for Savings.
Number of depositors					
Amount of deposits	207	519	391	219	2,344
Public funds	\$27,448.95	\$78,218.37	\$55,791.41	\$52,112.85	\$584,160.56
Loans on public funds					
Bank stock					
Loans on bank stock	1,052.50	9,272.25	4,100.00	15,100.00	90,462.50
Deposites in banks bearing interest		1,890.00		1,000.00	
Railroad stock					
Loans on railroad stock					
Invested in real estate	2,040.00	13,500.00			
Loans in mortgage of real estate		11,789.75			
Loans to county or town	13,800.00	36,385.00	40,409.81	5,240.00	105,308.00
Loans on personal security	1,500.00	1,000.00	11,440.00	2,000.00	62,175.00
Cash on hand	6,200.00	2,000.09		26,525.00	326,293.12
Rate and amount of ordinary dividend for last year	602.02	2,381.37	601.23	3,753.05	5,787.72
Average annual per cent. of dividends of last five years	5 per cent., 856.15	4 per cent.	5 per cent.	5 $\frac{1}{4}$ per cent.	6 per cent.
Annual expenses of the institution	110.00	6 1-16 per cent.	2,700.37	2,447.62	31,928.76
		450.00	5 4-10 per cent.	100.00	5 3 5 per cent.
				150.00	1,450.00

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*Abstract—Continued.*

*NOTES.*

Quincy Savings Bank.—The bank stock owned is 10 shares Merchants' Loans on railroad stock, on Old Colony.

Institution for Savings in Roxbury.—The bank stock owned is in the following banks, viz: Traders', 10 shares, \$370; Market, 25 shares, \$1,750; North, 33 shares, \$3,522.50; People's, 68 shares, \$3,400. Loans on bank stock, on 42 shares People's. Loans on railroad stock as follows: Boston and Worcester, 6 shares, \$500; Eastern, 28 shares, \$2,500; Old Colony, 72 shares, \$6,500; Fitchburg, 40 shares, \$4,000.

Weymouth and Braintree Institution for Savings.—The bank stock owned is in the following banks, viz: Weymouth and Braintree, 20 shares, \$2,000; North Bank, 12 shares, \$1,200; Merchants', 9 shares, \$900.

Fairhaven Institution for Savings.—The bank stock owned is in the following banks, Fairhaven, \$11,000; Marine Bank, New Bedford, \$2,600; Merchants', New Bedford, \$700; Commercial, New Bedford, \$500; Mechanics', New Bedford, \$300. Loans on bank stock, on stock in the Fairhaven Bank.

Fall River Institution for Savings.—The bank stock owned is in the following banks, viz: Fall River, at Fall River, 603 shares, \$52,662.50; Fall River, New Bedford, 190 shares, \$10,000; Marine Bank, New Bedford, 99 shares, \$9,900; Merchants' Bank, New Bedford, 88 shares, \$8,800.

*Abstract exhibiting the condition of the institutions for savings in Massachusetts—Continued.*

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	NEW BEDFORD.	TAUNTON.		HINGHAM.	PLYMOUTH.
	New Bedford Institution for Savings.	Bristol County Savings Bank.	Institution for Savings in Taunton and vicinity.	Hingham Institution for Savings.	Plymouth Institution for Savings.
Number of depositors	2,102	917	1,213	1,077	1,993
Amount of deposits	\$422,553.93	\$32,520.00	\$39,418.98	\$218,562.56	\$333,272.75
Public funds	-	-	-	10,000.00	8,259.10
Loans on public funds	-	-	-	-	4,500.00
Bank stock	188,500.00	-	-	48,530.00	72,922.00
Loans on bank stock	-	3,500.00	-	4,750.00	20,410.00
Deposits in banks bearing interest	17,865.85	-	-	-	-
Railroad stock	-	15,000.00	-	-	-
Loans on railroad stock	-	7,000.00	-	500.00	31,898.75
Invested in real estate	-	3,000.00	10,150.00	-	2,500.00
Loans in mortgage of real estate	-	13,000.00	-	142,462.27	125,240.74
Loans to county or town	-	200,458.51	17,429.37	6,000.00	330.00
Loans on personal security	-	91.11	475.24	8,000.00	63,459.75
Cash on hand	-	2,422.54	4,017.70	1,231.24	8,625.34
Rate and amount of ordinary dividend for last year	5 per cent. 20,444.41	-	-	5 per cent.	5 per cent. 14,858.74
Average annual per cent. of dividends of last 5 years	5 1-10 per cent.	-	1,091.68	5 per cent.	5 per cent.
Annual expenses of the institution	816.03	6.25	-	420.00	734.72

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NOTES: 2-15-00  
VIZ: New Bedford Institution for Savings.—The bank stock owned is in the following banks; Fairhaven, \$3,000; Deposites in banks bearing interest are in the Merchants' and Marine Bank of New Bedford. Loans on railroad stock, on stock in the Pittsfield and North Adams.

Burrill, Coxall & Savings Bank, Taunton.—Loan on bank stock, on 44 shares of the Bristol County Bank.

HINGHAM INSTITUTION FOR SAVINGS.—The public funds owned are \$5,000 Massachusetts stock, \$7,910; Merchants', \$10,500; Eagle, \$4,800; Market, \$2,520; Hamilton, \$2,800; Globe, \$3,000; Shoe and Leather Dealers', \$2,500; New England, \$2,000; State, \$2,400; City, \$2,000; Union, \$2,000; Columbian, \$1,600; Sunfolk, \$1,500; Trenton, \$2,000; Granite, \$1,000. Loans on stock are on Market, \$2,250; Mechanics', \$2,250; Merchants', \$250. Loans on railroad stock are on Boston and Maine.

PLYMOUTH INSTITUTION FOR SAVINGS.—The public funds owned are Massachusetts 5 per cent., \$8,259.10. Loans on public funds are on \$5,000 United States 5 per cent. stock owned is in the following banks, viz.: State, 67 shares, \$4,020; Merchants', 184 shares, \$18,400; Plymouth, 72 shares, \$7,548.50; Old Colony, 68 shares, \$6,832; Bristol County, 70 shares, \$7,000; Hingham, 30 shares, \$2,100; Wrentham, 40 shares, \$4,000; Traders', 10 shares, \$1,200; North, 8 shares, \$745.25; Granite, 40 shares, \$2,934.90; Sunfolk, 10 shares, \$1,200; Tremont, 20 shares, \$1,986.25; Atlantic, 10 shares, \$1,007.50; Eagle, 6 shares, \$632.50. Loans on bank stock are on Old Colony, \$7,355; Plymouth, \$4,600; Merchants', \$2,200; City, \$1,000; Union railroad stock are on Old Colony, \$1,615; Fitchburg, \$10,023.75; Weston, \$4,200. Loans

## Abstract exhibiting the condition of the institutions for savings in Massachusetts—Continued.

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	SCITUATE.	BARNSTABLE.	NANTUCKET.	Aggregate of thirty-eight savings banks.
	Scituate Institution for Savings.	Institution for Savings in Barnstable.	Nantucket Institution for Savings.	
Number of depositors	910	768	441	62,893
Amount of deposits	\$95,806 13	\$165,494 42	\$89,611 42	\$10,680; \$933 10
Public funds	-	6,940 00	-	1,890; 625 93
Loans on public funds	-	-	-	19,500 00
Bank stock	-	-	-	1,909; 620 72
Loans on bank stock	13,050 00	14,182 50	8,960 00	149,256 50
Deposits in banks bearing interest	3,294 00	-	3,525 00	94,520 61
Railroad stock	-	-	-	14,800 00
Loans on railroad stock	9,300 00	-	-	232,538 75
Invested in real estate	700 00	-	-	90,884 22
Loans in mortgage of real estate	62,960 77	25,519 00	44,361 08	3,757,262 80
Loans to county or town	-	1,500 00	-	818,041 96
Loans on personal security	7,391 67	118,315 86	34,188 00	1,930,072 88
Cash on hand	480 25	560 99	233 45	150,728 26
Rate and amount of ordinary dividend for last year	5 per cent. 4,320 31	5 per cent. 51 per cent. 200 00	5 per cent. 4,934 59 5 per cent. 310 83	4 per cent. 345,443 10 per cent. 29,306 69
Average annual per cent. of dividends of last 5 years	-	-	-	-
Annual expenses of the institution	-	-	-	-

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## NOTES.

**SCITUATE INSTITUTION FOR SAVINGS.**—The bank stock owned is in the following banks, viz.: Hingham, \$1,470; Granite, \$1,300; Globe, \$200; Columbian, \$400; New England, \$1,000; Union, \$600; City, \$500; Atlantic, \$1,000; Eagle, \$1,100; Hamilton, \$1,000; North, \$600; Traders, \$1,500; Merchants, \$1,500; Weymouth and Braintree, \$300; State, \$480. The loans on bank stock are \$2,244 on \$2,000; Freemans, \$600; Railroad, \$850 on \$1,000; Bayston; and \$200 on \$540 of State. Loans on Railroad stock are, \$1,800 on \$2,000 Old Colony, and \$7,500 on \$9,000 Pittsburg.

**INSTITUTION FOR SAVINGS IN BARNSTABLE.**—The public funds owned are United States \$2,000; City of Albany, \$550; Mum, \$4,990. The bank stock owned is in the following banks, viz.: Barnstable, \$4,000; Wareham, \$2,000; Old Colony, \$2,000; Shawmut, \$2,000; Market, \$1,400; North, \$2,780 50.

**NANTUCKET INSTITUTION FOR SAVINGS.**—The bank stock owned is in the following banks, viz.: Pacific, \$4,600; Citizens, \$160; Manufacturers and Mechanics, \$8,200; Merchants, New Bedford, \$1,000. Loans on bank stock, on Pacific, \$75; and Manufacturers and Mechanics, \$2,750.

The returns from savings banks in Salem, Cambridge, Northampton, Springfield, Hingham, and Barnstable, state the rate but not the amount of their annual dividends; and the return from the Springfield Bank does not state the rate of dividends for five years. The Cape Ann, Fitchburg, Berkshires, and Bristol County institutions have been recently organized, and have not made any dividends. The Cohasset made a dividend of 14 per cent. for three months. The Taunton, being under an injunction, made no dividend. The Lancaster, Quincy, and Cohasset have not been in operation five years. The annual dividends are calculated on 25 banks, and amount to a fraction over 14 per cent. The five years dividends are calculated on 28 banks, and amount to a fraction less than 54 per cent.