

A 3.

BANKS OF NEW HAMPSHIRE.

Report of the Committee on Banks.

The Committee on Banks, to whom was referred the message of his excellency, with the returns from the several banking institutions in this State, have instructed me to report the following statement of their conditions as they existed on the 1st day of June, 1839, as returned by said banks; and that the statements made by all of said banks are in conformity to law, except those of the Exeter and Wolfeborough Banks. The return of the Exeter bank is illegal, not having been sworn to as is expressly required by the act of July 4, 1838, and is, in other respects, informal and defective, which renders it doubtful whether the statement here exhibited is a just and true account of the condition of said bank.

It does not appear, by the certificate of the magistrate who administered the oath to the cashier of the Wolfeborough Bank, that the statement returned of that bank is a just and true account of the situation of said bank, according to the best of his knowledge, as required by the act aforesaid; but the certificate is in these words: "Sworn to before," and signed by the magistrate. It appears by the return of said bank, that there is but \$280 debts due from directors, other than on pledge of stock; and \$3,593 50 due from directors and stockholders upon pledge of stock. It also appears by said return, that the whole of their liabilities is but \$165,498, including their capital stock, deposits, and bills in circulation, of which \$20,000 or \$25,000 is in the hands of agents, and not in actual circulation; and the assets of said bank, of all kinds, amount to \$204,368 65, which leaves a surplus of \$38,830 65; or deducting the smallest amount of bills in the hands of agents and not in actual circulation, being \$20,000, and the actual surplus of said bank, after meeting all its liabilities, would seem to be \$58,830 65. This seems to your committee to be an extraordinary increase of profits, considering the time said bank has been in operation, and the limited amount of business which must have been done by said bank. The amount of debts due to the bank appears to be \$166,221 11. What was the consideration of these debts would be a proper subject of inquiry, but your committee have no means of ascertaining.

WARREN LOVELL,
for the committee.

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Names of banks.	Capital stock paid in.	Bills paid in the vault.	Amount of debts due from debtors.	Amount due the bank.	Bills of other banks on hand.	Deposites in the hands of other banks.	Amount due the other banks for the re- demption of bills.	Amount of bills in circulation.
Ashuelot Bank	\$1,630 00	\$1,303 00	\$6,672 35	\$10,965 37	\$12,304 67	\$11,463 66	\$2,064 33	\$71,403
Bank of Lebanon	149,336 42	16,422 30	12,733 76	3,613 00	2,314 00	21,940 44	46,113	
Clarendon Bank	91,585 00	7,221 53	2,158 16	4,077 29	52,833 23	61,719 00	73,123	
Commercial Bank	91,445 36	7,221 53	16,190 74	8,101 92	2,843 00	7,762 89	28,964 00	64,537
Commerce Bank	257,399 00	35,400 05	6,600 00	4,337 10	2,830 00	3,224 64	8,820 88	78,973
Cheshire Bank	13,725 00	13,725 00	18,108 86	8,582 43	9,913 00	24,224 79	5,760 00	41,680
Concord Bank	197,152 41	18,108 86	22,530 45	6,639 84	1,520 00	2,224 79	5,760 00	41,680
Connecticut River Bank	87,912 59	15,500 94	4,124 67	4,124 67	2,995 00	4,582 79	16,250 05	46,186
Derry Bank	7,117 36	138,595 78	6,532 02	4,054 19	3,561 40	2,405 75	13,582 80	6,386 53
Dover Bank	8,168 83	138,101 54	-	-	3,820 00	3,533 00	5,891 67	10,713 05
Exeter Bank	137,741 64	112,704 45	5,387 31	4,691 00	20,213 56	7,562 17	42,601	
Farmers' Bank	180,742 58	12,745 32	6,165 21	4,787 50	21,016 63	11,875 04	69,811	
Grafton Bank	120,839 85	15,500 94	4,124 67	4,124 67	2,995 00	4,582 79	16,250 05	46,186
Granite Bank	1,376 00	3,863 73	1,376 00	1,376 00	1,376 00	1,376 00	1,376 00	1,376 00
Lancaster Bank	59,592 00	7,435 15	16,561 20	1,370 99	1,309 36	6,339 34	10,613 15	33,475
Manufacturers' Bank	3,416 56	11,987 18	120,298 04	7,515 60	6,711 00	1,921 00	20,029 47	44,101
Mechanics' Bank	1,200 00	14,819 10	149,208 09	20,818 98	8,813 13	13,536 70	27,136 08	65,866
Merrimac County Bank	3,510 00	126,239 12	1,212 17	7,642 53	1,072 00	5,910 42	8,345 61	26,374
Nashua Bank	3,669 92	174,434 39	2,400 00	1,276 32	2,160 00	17,184 68	13,350 04	73,655
New Hampshire Bank	5,655 00	173,771 36	25,318 01	10,995 95	2,450 00	14,999 95	6,474 04	50,929
New Hampshire Union Bank	8,191 18	196,624 90	21,780 00	9,637 16	4,320 31	16,511 32	6,650 53	39,204
Piscataqua Bank	6,000 00	15,348 00	6,000 00	6,000 00	8,290 00	6,234 74	19,393 73	117,690
Portsmouth Bank	300,000	8,100 00	165,926 53	67,031 00	5,330 00	2,717 00	25,598 18	6,776 96
Penitentiary Bank	5,616 93	4,165 50	134,912 90	14,432 95	9,045 05	2,669 69	2,601 50	4,017 63
Rochester Bank	50,000 00	3,078 82	2,660 78	81,734 74	19,346 76	6,121 59	3,402 00	7,428 01
Rockingham Bank	100,000 00	1,060 00	8,212 00	134,341 28	7,528 00	7,211 82	35,325 38	14,667 62
Strafford Bank	5,000 00	4,650 00	143,670 30	14,611 00	5,656 36	5,556 00	24,414 23	12,538 00
Winnipesaukee Bank	4,633 22	7,106 00	135,619 36	22,935 81	3,593 00	3,376 98	11,961 00	47,917
Wolborow' Bank	100,000 00	3,375 00	3,593 50	166,221 11	3,137 51	1,595 00	1,162 00	30,000 00

2,359,508 81,862 66,220,535 66,4,524,626 88,537,592 44,179,754 03,127,486 01,681,277 69,430,296 381,439,591.

* Of which \$8,667 90 is on pledge of stock. † \$20,000 is Treasury notes. ‡ \$240 due from directors, and not included in second column. § Of which \$5,000 are in U. S. Bank notes.

I 20,000 or \$25,000 returned in circulation is in the hands of agents, and not in actual circulation.

NEW HAMPSHIRE.

Date.	No. of banks.	Capital.	Loans.	Real estate.	Notes of other banks.	Due by banks.	Specie.	Total sources.	Circulation.	Deposits.	Net profits.	Other liabilities.	Total liabilities.	
Jan. 1819	10	\$1,005,276	\$1,446,080	\$51,112	—	\$120,567	\$153,831	\$1,760,619	\$117,114	\$117,441	468,789	—	\$1,770,630	
Jan. 1820	18	1,751,670	2,461,231	79,124	\$85,053	—	236,428	743,157	173,082	261,969	151,421	4,096,925	—	
Jan. 1821	22	2,371,300	3,310,496	3,140,363	86,890	110,508	—	908,861	4,101,026	1,347,124	437,397	1,331,929	—	
May 4, 1825	25	2,555,008	3,140,363	4,501,702	87,621	81,949	—	515,996	5,310,232	1,526,112	816,639	242,210	5,210,213	
May 2, 1826	26	2,615,308	4,501,702	80,414	154,302	—	720,172	5,851,497	1,652,932	117,273	204,153	5,954,487	—	
May 1, 1837	27	2,639,508	4,821,562	81,069	92,351	142,809	625,131	5,316,375	1,267,519	1,621,118	1,068,364	5,336,926	—	
Aug. 1, 1837	27	2,639,500	4,325,523	81,069	92,351	174,705	—	5,072,251	1,111,074	466,002	384,363	429,1,206,572	824	
Feb. 1, 1838	27	2,639,500	4,201,245	82,250	109,308	531,638	—	4,927,832	1,026,547	424,735	461,474	272,568	4,927,832	
April 1, 1838	27	2,639,500	4,117,403	82,013	197,395	467,701	153,317	—	4,927,832	1,026,547	424,735	461,474	272,568	4,927,832
Dec. 3, 1838	28	2,930,500	4,476,442	82,430	128,816	577,614	147,940	—	1,510,639	522,038	681,277	383,720	—	5,341,025
June 1839	28	2,930,500	4,534,620	81,862	127,486	430,296	179,751	—	1,439,519	5,341,025	681,277	383,720	—	5,341,025

* No return from Woburn Bank.

VERMONT.

Date.	Number of banks.	Capital.	Loans and discounts.	Stock.	Real estate.	Due from banks.	Notes of other banks.	Specie.	Circulation.	Deposits.	Due to other banks.
Jan. 1819	1	\$14,955	\$77,326	\$14,714	—	\$135,350	—	\$129,817	\$19,690	\$185,312	\$16,121
Jan. 1819	10	436,625	866,914	—	—	—	632,631	—	—	1,403,379	124,886
Jan. 1824	17	912,000	1,735,380	10,030	15,465	325,070	\$66,443	296,115	50,558	1,463,743	180,792
Oct. 1834	17	921,816	1,870,813	—	—	40,562	46,600	126,014	80,913	2,086,862	62,062
Jan. 1836	19	1,125,624	2,594,675	40,562	46,600	213,001	8,513	62,778	111,678	76,802	2,086,862
Jan. 1837	6	510,000	1,113,957	—	—	33,186	165,949	74,483	212,134	61,402	348,875
May 1837	15	1,060,000	9,215,352	10,000	33,728	431,693	53,394	86,109	91,261	1,368,375	24,871
Sept. 1837	19	1,274,970	9,405,219	10,000	26,897	316,657	52,207	98,2767	97,333	321,303	6,184
May 1838	15	1,114,970	1,861,939	—	36,699	11,846	118,196	765,015	157,633	2,013,813	41,112
Sept. 1838	19	1,304,530	2,705,367	5,160	38,975	8,125	92,651	390,720	129,319	1,966,812	16,867

Notes.—The returns for January, 1837, embrace only about a third of the banks then in operation in Vermont. Those for May, 1837, are defective, in not embracing returns from the Banks of Bellows Falls, Montpelier, Essex, and Woodstock. Those for May, 1838, are defective, in not embracing returns from the Banks of Bellows Falls, Montpelier, Essex, and Woodstock. Letters were sent from the Treasury Department to the cashiers of these five Banks, in who cheetfully furnished a statement of the condition of their bank in May, 1838, but no answers have been received except from the cashier of the Bank of Bellows Falls, who gave a statement of its condition in May, 1837, when another cashier, such as the other banks in Vermont as it was necessary to write to, gave promptly the information solicited. Funds in New York, Albany, Troy, Boston, and Montreal, are regarded by the Vermont banks as specie funds.