SEC. 8. Neither the said commissioners, nor their clerk, shall disclose the names of the debtors of any moneyed corporation examined by them, nor impart any information obtained by them in the course of such examination, excepting so far as may become necessary in the performance of their duties.

SEC. 9. Each of the aforesaid commissioners shall receive, as a compensation for his services, six dollars for each and every day employed by him in the performance of the duties prescribed by this act, together with the same allowance for travel now made by law to county commissioners; and the Governor is hereby authorized to draw his warrants on the Treasury therefor, and for the compensation prescribed for the services of a clerk of said commissioners, according to the fifth section of this act.

SEC. 10. Nothing contained in this act shall affect, impair, or diminish the power reserved to the Legislature, by the fortieth section of the thirty-sixth chapter of the revised statutes, or prevent the Legislature from exercising at any time the powers and duties therein mentioned.

SEC. 11. This act shall take effect from and after its passage.

Approved by the Governor, February 23, 1838.

319

Z 1.—NEW HAMPSHIRE BANKS.

Statement of the condition of the several banks in this State, as they existed on the first day of February, 1838, made to the Secretary of State, in conformity to an act entitled "An act relating to banks and banking, and to establish bank commissioners for the State of New Hampshire," passed July 5, 1837.

Banks.	Amount of capital stock paid in.	Value of real estate.	Amount of all the debts due the banks.	Amount of debts due from directors.	Amount of debts due from stockholders other than directors.
Ashuelot Bank	$100,000 00	$2,998 24	$144,708 81	$19,667 63	$36,112 24
Cheshire Bank	100,000 00	2,054 00	154,936 91	9,582 86	41,073 00
Claremont Bank	60,000 00	2,222 51	103,574 56	5,612 40	6,156 34
Concord Bank	100,000 00	1,000 00	190,658 92	17,274 82	14,420 84
Commercial Bank	150,000 00	—	251,237 35	14,500 00	18,490 28
Connecticut River Bank	60,000 00	2,444 65	93,026 50	11,869 37	4,907 00
Derry Bank	100,000 00	2,000 00	142,368 63	12,865 47	13,826 69
Dover Bank	100,000 00	7,711 89	130,004 58	9,212 07	10,150 30
Exeter Bank	100,000 00	1,000 00	146,426 47	1,600 00	2,520 60
Farmers' Bank	65,000 00	2,350 00	81,791 27	400 00	
Grafton Bank	100,000 00	7,294 71	202,044 46	27,051 40	28,843 31
Granite Bank	100,000 00	3,863 73	134,953 68	19,339 69	1,075 10
Lebanon Bank	100,000 00	1,325 00	114,917 51	25,500 00	23,379 60
Lancaster Bank	50,000 00	989 00	76,441 70	17,296 38	35,739 69
Manufacturers' Bank	100,000 00	3,416 56	117,431 91	19,562 09	8,739 40
Mechanics' Bank	100,000 00	1,200 00	158,597 51	17,035 80	49,230 97
Merrimack County Bank	100,000 00	4,671 65	107,582 60	3,750 50	8,790 33
New Hampshire Bank	147,500 00	8,379 12	174,233 05	26,000 00	4,375 00
New Hampshire Union Bank	150,000 00	6,563 84	184,325 74	33,800 00	11,188 00
Nashua Bank	100,000 00	—	129,164 09	5,778 61	10,958 85
Pemigewasset Bank	50,000 00	3,018 35	80,734 34	22,373 39	11,153 36
Piscataqua Bank	300,000 00	—	600,687 54	85,420 57	6,880 00
Portsmouth Bank	100,000 00	5,616 93	113,918 04	14,202 95	12,565 36
Rochester Bank	100,000 00	1,348 94	121,334 15	6,191 15	13,304 62
Rockingham Bank	100,000 00	1,000 00	121,312 30	10,000 00	12,191 88
Strafford Bank	100,000 00	5,000 00	137,092 53	16,118 00	22,564 34
Winnipissiogee Bank	107,000 00	4,791 72	136,739 93	24,959 21	9,894 97
Total	2,639,500 00	82,230 81	4,200,215 38	476,864 37	421,530 87

Z 1—Continued.

Banks.	Amount of specie in the vault.	Amount of bills of other banks on hand.	Amount of deposites in other banks for redemption of bills.	Amount of deposites in the bank.	Amount of bills in circulation.
Ashuelot Bank	$5,073 54	$2,295 00	$19,806 84	$15,005 71	$55,664 00
Cheshire Bank	2,016 19	3,364 00	29,964 87	26,025 47	63,543 00
Claremont Bank	795 85	1,304 00	19,921 22	8,379 88	43,647 00
Concord Bank	2,703 66	7,928 00	5,026 28	19,991 39	75,514 00
Commercial Bank	12,482 34	11,190 16	47,491 52	59,669 52	68,755 00
Connecticut River Bank	1,956 12	2,055 50	9,000 00	29,727 75	5,436 00
Derry Bank	3,228 22	308 00	10,118 27	20,973 60	31,942 00
Dover Bank	1,421 28	1,727 00	8,850 16	8,554 96	34,880 00
Exeter Bank	2,513 77	866 00	15,039 23	9,039 62	25,631 00
Farmers' Bank	5,704 74	2,403 00	4,580 06	22,674 32	7,098 00
Grafton Bank	2,155 34	7,025 75	31,548 11	26,674 32	83,226 75
Granite Bank	4,392 82	2,975 40	19,452 88	—	50,848 00
Lebanon Bank	9,688 30	13,767 00	51,018 51	14,724 55	61,924 00
Lancaster Bank	665 37	1,767 75	9,391 35	2,928 82	33,866 00
Manufacturers' Bank	4,143 64	7,853 00	27,293 58	12,481 74	41,472 00
Mechanics' Bank	10,228 49	7,223 00	14,992 33	31,757 30	51,992 00
Merrimack County Bank	7,414 74	6,180 09	4,976 93	8,629 19	9,286 00
New Hampshire Bank	7,469 46	9,384 00	13,786 02	31,644 19	*5,520 00
New Hampshire Union Bank	6,511 80	3,216 00	17,019 64	13,997 66	31,444 00
Nashua Bank	5,873 90	1,639 00	26,769 39	5,608 64	51,458 00
Pemigewasset Bank	2,383 05	2,014 25	3,604 65	6,017 68	31,067 00
Piscataqua Bank	24,174 66	2,341 18	28,912 14	14,566 00	†70,710 00
Portsmouth Bank	7,464 31	897 32	20,044 87	20,796 27	20,194 00
Rochester Bank	2,418 59	1,369 00	21,180 10	5,836 48	40,811 00
Rockingham Bank	7,168 96	4,789 03	12,734 73	30,129 44	12,858 00
Strafford Bank	3,900 21	1,380 00	18,712 21	13,796 85	39,818 00
Winnipissiogee	4,824 26	2,746 00	40,403 89	3,888 52	63,370 00
Total	148,793 61	109,308 34	531,638 78	466,092 87	1,111,074 75

* $30,453 00 of the old emission.
† In addition, there is due to other banks $16,913 70, and other liabilities payable at different periods up to July, 1842, $274,292 52.

NEW

Z 2—NEW HAMPSHIRE BANKS.

A statement of the condition of the several banks in this State, as they existed on the 1st day of April, 1838, made to the Secretary of State, in conformity to an act entitled "An act relating to banks and banking, and to establish bank commissioners for the State of New Hampshire," passed July 5, 1837.

Banks.	Amount of capital stock paid in.	Value of real estate.	Amount of all the debts due the bank.	Amount of debts due from directors.	Amount of debts due from stockholders other than directors.
Ashuelot Bank	$100,000 00	$2,998 24	$147,873 28	$20,392 04	$32,842 30
Cheshire Bank	100,000 00	2,054 00	149,513 42	10,769 88	41,066 37
Claremont Bank	60,000 00	2,222 51	101,473 42	5,435 30	5,513 55
Commercial Bank	150,000 00	—	233,284 05	13,792 22	63,792 22
Connecticut River Bank	60,000 00	2,441 65	160,254 95	11,869 37	4,907 00
Concord Bank	100,000 00	1,000 00	189,206 75	17,700 45	13,249 75
Derry Bank	100,000 00	2,000 00	136,609 32	10,682 69	15,234 95
Dover Bank	100,000 00	7,711 89	125,077 79	9,293 99	10,243 52
Exeter Bank	100,000 00	1,000 00	140,556 79	1,700 00	1,770 00
Farmers' Bank	65,000 00	2,350 00	80,051 87	400 00	350 00
Grafton Bank	100,000 00	7,115 31	194,516 89	27,395 75	31,565 64
Granite Bank	100,000 00	3,863 73	142,364 70	19,135 79	1,353 00
Lancaster Bank	50,000 00	969 00	75,383 98	17,371 50	34,392 50
Lebanon Bank	100,000 00	1,325 00	116,651 63	21,264 00	17,350 00
Manufacturers' Bank	100,000 00	3,416 56	112,581 78	18,579 70	10,520 94
Mechanics' Bank	100,000 00	1,200 00	152,495 27	17,934 45	46,972 42
Merrimack County Bank	100,000 00	4,671 65	110,370 53	2,667 17	12,635 33
Nashua Bank	100,000 00	—	116,472 15	5,778 61	10,250 85
New Hampshire Bank	147,500 00	8,379 12	184,255 88	23,331 98	4,670 00
New Hampshire Union Bank	150,000 00	6,563 84	181,650 00	34,950 00	14,488 00
Pemigewasset Bank	50,000 00	3,034 89	77,685 95	21,344 77	11,059 67
Piscataqua Bank	300,000 00	—	637,906 28	86,420 57	6,580 00
Portsmouth Bank	100,000 00	5,616 93	111,176 29	14,721 83	7,922 07
Rochester Bank	100,000 00	1,318 94	114,461 20	5,171 15	12,766 67
Rockingham Bank	100,000 00	1,000 00	125,066 16	7,600 00	12,805 55
Strafford Bank	100,000 00	5,000 00	141,649 09	—	—
Winnipissiogee Bank	107,000 00	4,787 00	119,414 26	24,959 26	9,764 37
Wolfeborough Bank	No return.				
Total	2,539,500 00	82,063 86	4,117,403 68	450,661 87	433,266 27

Z 2—Continued.

Banks.	Amount of specie in the vaults.	Amount of bills of other banks on hand.	Amount of deposites in other banks for redemption of bills.	Amount of deposites in the bank.	Amount of bills in circulation.
Ashuelot Bank	$4,985 02	$848 25	$14,745 23	$12,709 97	$55,321 00
Cheshire Bank	1,969 23	4,323 00	32,709 40	23,608 74	64,064 00
Claremont Bank	9,910 43	2,830 00	22,663 19	7,357 66	46,217 00
Commercial Bank	12,416 97	13,793 78	37,557 38	41,516 69	60,582 00
Connecticut River Bank	1,628 01	4,155 00	2,708 00	34,461 76	3,548 00
Concord Bank	3,103 38	6,091 00	8,965 39	19,643 98	75,469 00
Derry Bank	3,222 86	624 00	7,474 59	17,203 97	25,048 00
Dover Bank	1,578 51	3,771 00	11,667 13	8,992 57	33,597 00
Exeter Bank	2,507 21	550 00	11,904 97	3,218 56	22,354 00
Farmers' Bank	5,232 35	2,199 00	2,536 61	19,350 70	5,540 00
Grafton Bank	2,074 10	10,017 50	22,585 58	25,569 19	81,520 50
Granite Bank	4,335 35	2,933 75	17,531 20	14,573 76	49,790 00
Lancaster Bank	745 09	2,001 56	6,017 03	1,855 62	30,508 00
Lebanon Bank	10,798 50	2,014 00	61,346 36	12,080 44	64,731 00
Manufacturers' Bank	4,615 13	5,541 00	27,292 58	9,822 22	38,035 00
Mechanics' Bank	13,041 78	18,722 00	9,383 83	24,246 73	59,713 00
Merrimack County Bank	7,294 55	1,537 00	2,283 74	4,055 14	6,917 00
Nashua Bank	6,756 00	2,767 00	6,253 69	1,384 82	25,603 00
New Hampshire Bank	7,125 60	4,776 00	7,350 39	32,383 66	35,215 00
New Hampshire Union Bank	5,620 00	2,649 00	7,235 37	7,682 18	23,710 00
Pemigewasset Bank	2,369 01	2,565 25	7,300 64	6,335 60	32,245 00
Piscataqua Bank	25,656 63	1,044 30	28,978 50	†12,685 61	66,245 00
Portsmouth Bank	7,417 98	2,562 88	19,637 15	22,459 12	15,694 00
Rochester Bank	9,643 37	1,850 00	18,002 48	7,102 64	25,822 00
Rockingham Bank	7,419 79	4,811 44	13,116 02	36,077 16	10,497 00
Strafford Bank	4,021 10	1,185 50	9,725 50	14,728 19	33,574 00
Winnipisiogee Bank	4,783 28	1,186 00	50,769 66	3,447 20	65,019 00
Wolfeborough Bank	No return.				
Total	153,267 24	107,398 01	467,701 61	424,793 79	1,026,547 50

* $30,453 of the old emission. † Other liabilities due at different periods $272,558 31.

A A 1.—VERMONT.

REPORT OF THE BANK INSPECTOR.

To the General Assembly of the State of Vermont, now in session:

The undersigned respectfully makes the following report of the state and present condition of the several banks in this State, not subject to the safety-fund act.

In consideration of the present peculiar attitude of the banks towards the community, I felt that the interests, both of the people and of the banks, called for a statement more in detail than heretofore practised, and perhaps called for.

The statements and accompanying explanations were made to me by the several cashiers, under oath, and I made such reference to their books, papers, and vaults, as to satisfy myself of their probable correctness and truth. I took, and have noted at the foot of the several statements, their opinion of the solvency of the demands due them; to have done more would have taken weeks of examination, nor did I, in the course of my inspection, make any discoveries that would require it. Owing to the different modes in which the banks keep their books, I have not been able to get like statements from them all; so far as practicable, I have taken their standing from month to month, exhibiting the ordinary height of their circulation, specie, from time to time, and how far, since suspension of specie payment, they have contracted or enlarged their discounts. In note to statements I have named the houses where their funds in the cities are deposited. All the banks represent their deposites in "the cities" to be made for the redemption of their bills; that it consists of "bills of exchange, drafts, current bills of other banks, and similar funds, and does not, in any part, consist in their own bills, nor is raised by the mere credit of the banks. They further represent that they never allow depositors of funds in their banks to overdraw their deposites. After inspecting two or three of the banks, inquiries suggested themselves that did not at first occur. In some, I have given the whole amount in gross of the indebtedness of the directors and officers, the number of notes discounted within various denominations, during the year embraced in the statements, which may tend to show, somewhat, how far the banks have confined their accommodations to a few, and in large amounts, and how far they have granted to the many, and in small amounts. The banks have all suspended specie payment in the redemption of their bills; the time is also noted. The banks have continued, as usual, to redeem their bills in the cities, and keep them there at their usual par value. All the banks, save St. Albans, keep a dead deposite in the Suffolk Bank, in Boston, of three thousand dollars, or some under, which lies there without interest to our banks; in consideration of this, the City Bank receives the bills of our banks at par, under an engagement on the part of our banks to redeem them as fast as there received, which is done with the funds noted in the statements as "deposites in the cities;" our banks drawing a per cent. less than six per cent. on the smallest amount of their deposites in any one month, for that month; and if their deposites do not equal, at stated times, their bills redeemed, they pay six per cent. while they stand so overdrawn. They do not allow themselves to stand long overdrawn; and in monthly