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ABSTRACT,

EXHIBITING THE CONDITION

OF THE

BANKS OF RHODE ISLAND,

ON

MONDAY, THE 14TH DAY OF DECEMBER,

1857;

From Returns made to the Bank Commissioners.

PROVIDENCE:
KNOWLES, ANTHONY & CO., STATE PRINTERS.
1858.

☞The Circular of the Bank Commissioners, was issued on the 15th day of December, 1857, requiring the Banks to make returns of their condition on the 14th day of December, 1857.

The following returns received in answer to the above call, are published in accordance with the requirement of chapter 127, section 9th of the Revised Statutes.

JAMES G. ANTHONY,
STEPHEN WATERMAN, } Commissioners.
CYRUS HARRIS,

	PROVIDENCE BANKS.		
	American.	Arcade.	Atlantic.
DUE FROM BANKS.			
Capital Stock actually paid in.	1,006,250 00	792,000 00	130,000 00
Bills in circulation	124,902 00	52,421 00	22,117 00
Deposits on interest	62,366 30	62,540 83	.....
Deposits not on interest	65,996 12	25,778 71	14,816 48
Debts due to other Banks	82,530 98	33,690 97	.....
Dividends unpaid	.....	823 50	60 00
Net profits on hand	52,322 37	45,062 22	2,887 67
Total amount of liabilities	1,394,367 77	1,012,317 23	169,881 15
RESOURCES OF THE BANK.			
Debts due from Directors	45,650 00	95,204 00	7,629 80
" From other Stockholders	26,256 08	25,800 00	13,952 38
" From all others	1,277,510 02	862,916 99	135,199 88
Specie actually in Bank	20,277 40	3,500 19	4,223 07
Bills of other Banks	9,549 00	16,169 00	1,875 00
Deposits in other Banks	345 99	477 05	6,400 00
Its own Stock held by the Bank	.....	8,250 00	.....
Am't of Stock in other Banks	.....	.....	.....
" Other Stocks owned by the Bank	14,779 28	.....	.....
Real Estate	.....	.....	.....
Other property	.....	.....	.....
Expense account	.....	.....	601 02
Total amount of resources	1,394,367 77	1,012,317 23	169,881 15
ADDITIONAL PARTICULARS.			
Increase of Capital since last return	720 00	.....	400 00
Par value of Shares	50 00	50 00	50 00
Amount of last dividend	35,215 25	23,760 00	5,200 00
Date of last dividend	Nov. 7.	July 6.	Oct. 5.
Rate per cent. of last dividend.	3½ per cent.	3 per cent.	4 per cent.
Reserved profits at the time of last dividend	47,043 13	31,381 50	287 85
Debts due and not paid	2,501 27	283,366 74	6,596 42
Am't of suspended paper considered bad or doubtful	350 00	*191,323 90	1,000 00
Am't loaned on pledges of Stock in the Bank	14,450 00	.....	.....
Am't of Stocks held as collateral security for loans. For description see notes	31,500 00	1,012,919 62	.....
Largest am't of indebtedness of any one person or firm	80,000 00	188,600 00	8,000 00
Am't of Bills in circulation under five dollars	31,343 00	.....	4,939 00

* $183,600 secured by $126,000 in Elmira, Canandaigua and Niagara R. R. Co.

PROVIDENCE BANKS.

	Atlas.	Bank of America.	Bank of Commerce.
DUE FROM BANKS.			
Capital Stock actually paid in.	100,000 00	195,600 00	1,308,100 00
Bills in circulation	23,544 00	26,745 00	104,235 00
Deposits on interest	8,492 83	1,575 05	8,386 01
Deposits not on interest	8,036 56	33,875 62	123,015 45
Debts due to other Banks	1,800 00	1,167 85	124,995 90
Dividends unpaid	70 25	2,191 50	1,930 25
Net profits on hand	1,029 54	8,306 93	67,812 49
Total amount of liabilities	142,973 18	269,461 95	1,738,475 10
RESOURCES OF THE BANK.			
Debts due from Directors	41,337 22	4,775 00	6,500 00
" From other Stockholders	2,775 00	3,057 00	88,654 18
" From all others	79,639 73	235,452 90	1,576,472 13
Specie actually in Bank	1,074 20	8,084 05	30,159 62
Bills of other Banks	1,158 15	2,713 62	9,638 00
Deposits in other Banks	141 65	15,028 21	6,645 61
Its own Stock held by the Bank	6,450 00	.....	.....
Am't of Stock in other Banks	.....	.....	.....
" Other Stocks owned by the Bank	.....	.....	.....
Real Estate	4,300 00	.....	18,000 00
Other property	2,000 00	.....	.....
Expense account	4,097 23	351 17	2,405 56
Total amount of resources	142,973 18	269,461 95	1,738,475 10
ADDITIONAL PARTICULARS.			
Increase of Capital since last return	.....	8,300 00	2,800 00
Par value of Shares	50 00	50 00	50 00
Amount of last dividend	3,500 00	6,846 00	45,783 50
Date of last dividend	March 4.	Oct. 5.	Oct 7.
Rate per cent. of last dividend.	3½ per cent.	3½ per cent.	3½ per cent.
Reserved profits at the time of last dividend	.....	5,413 64	45,474 41
Debts due and not paid	8,084 81	*26,658 02	.....
Am't of suspended paper considered bad or doubtful	.....	.....	.....
Am't loaned on pledges of Stock in the Bank	9,823 39	2,132 00	15,300 00
Am't of Stocks held as collateral security for loans. For description see notes	.....	.....	.....
Largest am't of indebtedness of any one person or firm	11,934 20	15,625 21	149,475 00
Am't of Bills in circulation under five dollars	6,183 00	11,610 00	23,960 00

*Of this sum $19,650 secured by Stock in Bank.

PROVIDENCE BANKS.

	Bank of North America.	Blackstone Canal.	Butchers and Drovers.
DUE FROM BANKS.			
Capital Stock actually paid in.	800,000 00	500,000 00	246,450 00
Bills in circulation	82,800 00	103,300 00	34,252 00
Deposits on interest	2,360 45	23,500 00	.....
Deposits not on interest	94,034 67	78,994 88	31,050 36
Debts due to other Banks	448,256 68	39,747 11	.....
Dividends unpaid	584 50	481 50	577 50
Net profits on hand	48,441 45	88,362 61	5,956 50
Total amount of liabilities	1,476,477 75	834,386 10	318,286 36
RESOURCES OF THE BANK.			
Debts due from Directors	8,383 90	53,400 00	8,500 00
" From other Stockholders	24,365 00	4,040 00	39,457 00
" From all others	787,029 00	649,430 96	237,755 38
Specie actually in Bank	26,000 00	18,700 00	4,408 01
Bills of other Banks	348,527 96	22,742 72	7,910 65
Deposits in other Banks	212,171 89	55,922 42	11,283 68
Its own Stock held by the Bank	.....	.....	7,350 00
Am't of Stock in other Banks	.....	.....	.....
" Other Stocks owned by the Bank	.....	27,750 00	.....
Real Estate	70,000 00	.....	.....
Other property	.....	.....	1,200 00
Expense account	.....	2,400 00	421 64
Total amount of resources	1,476,477 75	834,386 10	318,286 36
ADDITIONAL PARTICULARS.			
Increase of Capital since last return	.....	.....	.....
Par value of Shares	50 00	25 00	50 00
Amount of last dividend	28,000 00	15,000 00	8,625 75
Date of last dividend	July 6.	July 7.	Oct. 6.
Rate per cent. of last dividend.	3½ per cent.	3 per cent.	3½ per cent.
Reserved profits at the time of last dividend	30,000 00	73,500 00	3,000 00
Debts due and not paid	53,100 00	30,530 84	3,480 00
Am't of suspended paper considered bad or doubtful	8,000 00	35,023 00	.....
Am't loaned on pledges of Stock in the Bank	10,215 00	3,890 00	7,825 00
Am't of Stocks held as collateral security for loans. For description see notes	.....	*15,000 00	.....
Largest am't of indebtedness of any one person or firm	41,500 00	23,100 00	24,400 00
Am't of Bills in circulation under five dollars	18,700 00	29,514 00	8,500 00

*Held as collateral for loan of $3,000.

PROVIDENCE BANKS.

	City.	Commercial.	Continental.
DUE FROM BANKS.			
Capital Stock actually paid in.	301,050 00	757,250 00	222,950 00
Bills in circulation	58,755 00	31,174 00	50,837 00
Deposits on interest	4,000 00	1,702 91	2,137 16
Deposits not on interest	64,568 91	154,018 16	35,450 80
Debts due to other Banks	17,170 92	3,410 68	.....
Dividends unpaid	410 00	.....	281 75
Net profits on hand	41,421 04	48,147 87	5,709 15
Total amount of liabilities	487,375 87	995,703 62	317,365 86
RESOURCES OF THE BANK.			
Debts due from Directors	3,500 00	13,000 00	9,200 00
" From other Stockholders	1,982 00	4,110 00	9,003 00
" From all others	434,160 80	931,802 91	258,844 34
Specie actually in Bank	12,704 22	12,723 36	6,466 55
Bills of other Banks	4,915 74	3,645 00	7,468 07
Deposits in other Banks	24,473 53	28,262 16	26,383 90
Its own Stock held by the Bank	.....	.....	.....
Am't of Stock in other Banks	.....	.....	.....
" Other Stocks owned by the Bank	.....	.....	.....
Real Estate	4,663 75	.....	.....
Other property	.....	.....	.....
Expense account	975 83	2,160 19	.....
Total amount of resources	487,375 87	995,703 62	317,365 86
ADDITIONAL PARTICULARS.			
Increase of Capital since last return	.....	20,350 00	.....
Par value of Shares	50 00	50 00	50 00
Amount of last dividend	12,042 00	29,924 00	6,688 50
Date of last dividend	July 6.	July 15.	Oct. 2.
Rate per cent. of last dividend.	4 per cent.	4 per cent.	3 per cent.
Reserved profits at the time of last dividend	26,777 83	19,031 28	2,525 99
Debts due and not paid	*13,645 72	9,375 67	16,000 00
Am't of suspended paper considered bad or doubtful	.....	.....	5,500 00
Am't loaned on pledges of Stock in the Bank	4,782 00	13,430 00	10,488 00
Am't of Stocks held as collateral security for loans. For description see notes	.....	.....	.....
Largest am't of indebtedness of any one person or firm	26,912 32	37,000 00	21,462 00
Am't of Bills in circulation under five dollars	15,254 00	15,000 00	8,000 00

* Of this sum, $6,400 amply secured by mortgage on real estate.

PROVIDENCE BANKS.

	Eagle.	Exchange.	Globe.
DUE FROM BANKS.			
Capital Stock actually paid in.	500,000 00	500,000 00	600,000 00
Bills in circulation	33,789 00	36,000 00	30,788 00
Deposits on interest	.....	16,000 00	.....
Deposits not on interest	51,858 68	75,799 79	59,123 83
Debts due to other Banks	17,684 86	66,673 71	26,403 02
Dividends unpaid	883 82	.....	.....
Net profits on hand	9,915 31	40,048 99	7,824 62
Total amount of liabilities	614,131 67	734,522 49	724,139 47
RESOURCES OF THE BANK.			
Debts due from Directors	23,230 00	91,623 11	5,000 00
" From other Stockholders	11,004 81	16,950 00	10,182 98
" From all others	545,102 17	456,673 38	687,638 40
Specie actually in Bank	9,998 06	20,182 87	10,139 44
Bills of other Banks	6,152 16	12,561 83	7,928 65
Deposits in other Banks	12,394 47	86,531 30	.....
Its own Stock held by the Bank	6,250 00	.....	3,250 00
Am't of Stock in other Banks	.....	.....	.....
" Other Stocks owned by the Bank	.....	.....	.....
Real Estate	.....	50,000 00	.....
Other property	.....	.....	.....
Expense account	.....	.....	.....
Total amount of resources	614,131 67	734,522 49	724,139 47
ADDITIONAL PARTICULARS.			
Increase of Capital since last return	.....	.....	.....
Par value of Shares	50 00	50 00	50 00
Amount of last dividend	17,500 00	20,000 00	21,000 00
Date of last dividend	Nov. 16.	July 7.	Nov. 16.
Rate per cent. of last dividend.	3½ per cent.	4 per cent.	3½ per cent.
Reserved profits at the time of last dividend	7,089 93	36,101 85	7,092 48
Debts due and not paid	5,743 23	12,374 42	*14,600 58
Am't of suspended paper considered bad or doubtful	.....	.....	.....
Am't loaned on pledges of Stock in the Bank	17,180 00	30,950 00	4,100 00
Am't of Stocks held as collateral security for loans. For description see notes	.....	10,000 00	.....
Largest am't of indebtedness of any one person or firm	58,150 00	44,200 00	126,850 00
Am't of Bills in circulation under five dollars	19,000 00	.....	7,110 00

* Of this sum $5000 is amply secured, and $7,120 is in the course of immediate settlement without loss.

PROVIDENCE BANKS.

	Grocers and Producers.	High Street.	Jackson.
DUE FROM BANKS.			
Capital Stock actually paid in.	153,800 00	120,000 00	209,150 00
Bills in circulation	22,838 00	26,659 00	8,921 00
Deposits on interest	6,300 64	.....	1,800 00
Deposits not on interest	28,991 40	17,069 40	27,176 87
Debts due to other Banks	1 08	2,528 67	.....
Dividends unpaid	112 50	.....	135 00
Net profits on hand	4,657 37	4,934 67	7,359 75
Total amount of liabilities	216,700 99	171,191 74	254,542 62
RESOURCES OF THE BANK.			
Debts due from Directors	9,100 00	9,025 00	17,213 00
" From other Stockholders	4,700 00	9,839 31	12,938 56
" From all others	164,903 62	143,188 60	189,130 65
Specie actually in Bank	3,591 64	2,136 41	12,423 75
Bills of other Banks	5,445 97	2,178 92	6,713 99
Deposits in other Banks	25,040 78	223 50	14,478 13
Its own Stock held by the Bank	400 00	.....	.....
Am't of Stock in other Banks	.....	.....	.....
" Other Stocks owned by the Bank	.....	.....	.....
Real Estate	.....	4,600 00	.....
Other property	2,300 00	.....	.....
Expense account	1,218 98	.....	1,644 54
Total amount of resources	216,700 99	171,191 74	254,542 62
ADDITIONAL PARTICULARS.			
Increase of Capital since last return	.....	.....	9,150 00
Par value of Shares	50 00	50 00	50 00
Amount of last dividend	4,702 00	4,800 00	10,000 00
Date of last dividend	March 7.	Aug. 3.	July 1.
Rate per cent. of last dividend.	3 per cent.	4 per cent.	5 per cent.
Reserved profits at the time of last dividend	734 15	1,390 19	391 81
Debts due and not paid	15,418 86	2,341 75	2,780 00
Am't of suspended paper considered bad or doubtful	.....	.....	250 00
Am't loaned on pledges of Stock in the Bank	.....	.....	3,021 11
Am't of Stocks held as collateral security for loans. For description see notes	.....	.....	1,700 00
Largest am't of indebtedness of any one person or firm	18,200 00	13,000 00	12,239 17
Am't of Bills in circulation under five dollars	.....	6,679 00	2,944 00

PROVIDENCE BANKS.

	Liberty.	Manufacturers.	Marine.
DUE FROM BANKS.			
Capital Stock actually paid in.	121,150 00	500,000 00	140,100 00
Bills in circulation	26,558 00	34,419 00	26,620 00
Deposits on interest	16,841 08	16,000 00	.....
Deposits not on interest	19,878 68	31,914 99	34,064 75
Debts due to other Banks	100 00	5,109 48	185 73
Dividends unpaid	162 75	1,257 00	315 00
Net profits on hand	2,985 32	13,815 95	3,542 74
Total amount of liabilities	187,675 83	602,516 42	204,828 22
RESOURCES OF THE BANK.			
Debts due from Directors	10,111 00	7,060 00	1,900 00
" From other Stockholders	12,840 00	17,800 00	8,983 33
" From all others	148,842 09	533,302 06	186,766 01
Specie actually in Bank	2,859 46	21,248 55	2,045 13
Bills of other Banks	4,810 22	1,596 00	3,701 31
Deposits in other Banks	1,362 19	12 93	1,374 69
Its own Stock held by the Bank	1,950 00	.....	.....
Am't of Stock in other Banks	.....	15,000 00	.....
" Other Stocks owned by the Bank	.....	.....	.....
Real Estate	1,680 00	6,496 88	.....
Other property	2,000 00	.....	.....
Expense account	1,220 87	.....	57 75
Total amount of resources	187,675 83	602,516 42	204,828 22
ADDITIONAL PARTICULARS.			
Increase of Capital since last return	.....	.....	5,500 00
Par value of Shares	50 00	100 00	50 00
Amount of last dividend	4,240 25	15,000 00	4,903 50
Date of last dividend	Oct. 5.	Oct. 8.	Oct. 5.
Rate per cent. of last dividend.	3½ per cent.	3 per cent.	3½ per cent.
Reserved profits at the time of last dividend	.....	8,117 75	925 92
Debts due and not paid	6,069 60	44,388 88	.....
Am't of suspended paper considered bad or doubtful	.....	11,000 00	.....
Am't loaned on pledges of Stock in the Bank	3,015 00	8,810 00	.....
Am't of Stocks held as collateral security for loans. For description see notes	.....	25,000 00	.....
Largest am't of indebtedness of any one person or firm	11,500 00	53,975 00	7,300 00
Am't of Bills in circulation under five dollars	12,268 00	8,525 00	.....

PROVIDENCE BANKS.

	Mechanics.	Mechanics and Manufacturers.	Mercantile.
DUE FROM BANKS.			
Capital Stock actually paid in.	500,000 00	288,900 00	100,000 00
Bills in circulation	32,774 00	38,900 75	49,680 00
Deposits on interest	.....	.....	697 49
Deposits not on interest	44,874 75	14,487 13	4,651 97
Debts due to other Banks	12,001 30	22,921 75	30 26
Dividends unpaid	735 00	428 75	472 50
Net profits on hand	34,183 48	13,527 03	6,228 85
Total amount of liabilities	624,568 53	379,165 41	161,761 07
RESOURCES OF THE BANK.			
Debts due from Directors	11,800 00	38,012 50	53,497 45
" From other Stockholders	15,904 19	4,300 00	650 00
" From all others	530,277 86	325,137 87	97,613 10
Specie actually in Bank	13,613 48	2,200 00	1,010 65
Bills of other Banks	4,993 25	5,140 43	751 68
Deposits in other Banks	19,313 51	1,935 10	2,230 56
Its own Stock held by the Bank	.....	.....	.....
Am't of Stock in other Banks	.....	.....	.....
" Other Stocks owned by the Bank	.....	1,250 00	.....
Real Estate	20,000 00	176 19	.....
Other property	7,439 49	.....	1,000 00
Expense account	1,226 75	1,013 32	5,007 63
Total amount of resources	624,568 53	379,165 41	161,761 07
ADDITIONAL PARTICULARS.			
Increase of Capital since last return	.....	40 00	.....
Par value of Shares	50 00	50 00	50 00
Amount of last dividend	17,500 00	10,111 50	5,000 00
Date of last dividend	June 30.	July 6.	April 1.
Rate per cent. of last dividend.	3½ per cent.	3½ per cent.	5 per cent.
Reserved profits at the time of last dividend	18,214 34	3,346 42	1,128 10
Debts due and not paid	6,185 00	*14,452 47	‡57,214 78
Am't of suspended paper considered bad or doubtful	185 00	.....	513 10
Am't loaned on pledges of Stock in the Bank	7,600 00	.....	3,300 00
Am't of Stocks held as collateral security for loans. For description see notes	.....	†37,650 00	10,000 00
Largest am't of indebtedness of any one person or firm	34,550 00	22,518 75	29,697 45
Am't of Bills in circulation under five dollars	9,000 00	.....	9,630 00

* Of this amt. $10,012 50 was paid Dec. 19. † Taken as collateral at $14,400. ‡ Of this sum $31,021 24 is secured by mortgage on Real Estate, and $5,000 by Railroad Bonds, as per description of Bonds held

PROVIDENCE BANKS.

	Merchants.	National.	Northern.
DUE FROM BANKS.			
Capital Stock actually paid in.	728,050 00	160,000 00	221,500 00
Bills in circulation	5,343 00	91,549 75	42,780 00
Deposits on interest	800 00	19,642 80	.....
Deposits not on interest	47,975 88	34,813 93	26,947 32
Debts due to other Banks	405,711 70	10,811 26	22,576 87
Dividends unpaid	4,889 25	136 00	1,460 00
Net profits on hand	14,550 48	5,622 19	616 79
Total amount of liabilities	1,207,320 31	322,575 93	315,880 98
RESOURCES OF THE BANK.			
Debts due from Directors	13,700 00	24,900 00	1,450 00
" From other Stockholders	25,109 20	11,100 00	12,648 14
" From all others	710,789 77	227,818 22	288,402 71
Specie actually in Bank	30,269 55	8,187 89	5,458 76
Bills of other Banks	145,812 36	19,768 00	4,586 00
Deposits in other Banks	189,119 99	30,801 82	632 37
Its own Stock held by the Bank	.....	.....	.....
Am't of Stock in other Banks	.....	.....	.....
" Other Stocks owned by the Bank	.....	.....	.....
Real Estate	92,519 44	.....	.....
Other property	.....	.....	2,703 00
Expense account	.....	.....	.....
Total amount of resources	1,207,320 31	322,575 93	315,880 98
ADDITIONAL PARTICULARS.			
Increase of Capital since last return	4,500 00	.....	44,200 00
Par value of Shares	50 00	80 00	100 00
Amount of last dividend	24,481 75	8,000 00	8,860 00
Date of last dividend	Nov. 9.	July 1.	Dec. 1.
Rate per cent. of last dividend.	3½ per cent.	5 per cent.	4 per cent.
Reserved profits at the time of last dividend	10,236 20	512 10	.....
Debts due and not paid	17,591 81	1,318 18	7,451 26
Am't of suspended paper considered bad or doubtful	.....	1,100 00	.....
Am't loaned on pledges of Stock in the Bank	28,909 20	14,200 00	.....
Am't of Stocks held as collateral security for loans. For description see notes	17,100 00	.....	.....
Largest am't of indebtedness of any one person or firm	70,700 00	18,418 95	.....
Am't of Bills in circulation under five dollars	1,500 00	42,095 75	.....

PROVIDENCE BANKS.

	Pawtuxet.	Phenix.	Providence.
DUE FROM BANKS.			
Capital Stock actually paid in.	150,000 00	323,850 00	500,000 00
Bills in circulation	10,353 00	53,435 00	84,900 00
Deposits on interest	.....	8,460 26	18,300 00
Deposits not on interest	14,403 64	98,048 52	129,924 15
Debts due to other Banks	.....	10,723 01	117,625 04
Dividends unpaid	3,179 50	3,194 00	.....
Net profits on hand	21,497 90	32,738 84	177,424 26
Total amount of liabilities	199,434 04	530,449 63	1,028,173 45
RESOURCES OF THE BANK.			
Debts due from Directors	8,000 00	38,614 47	13,000 00
" From other Stockholders	3,400 00	32,329 49	21,160 00
" From all others	176,189 83	367,138 16	814,953 65
Specie actually in Bank	3,460 08	3,995 96	46,317 57
Bills of other Banks	4,800 00	16,250 72	7,331 87
Deposits in other Banks	3,584 13	42,844 84	109,951 25
Its own Stock held by the Bank	.....	.....	.....
Am't of Stock in other Banks	.....	.....	.....
" Other Stocks owned by the Bank	.....	27,500 00	.....
Real Estate	.....	.....	14,000 00
Other property	.....	1,775 99	.....
Expense account	.....	.....	1,459 11
Total amount of resources	199,434 04	530,449 63	1,028,173 45
ADDITIONAL PARTICULARS.			
Increase of Capital since last return	.....	6,900 00	.....
Par value of Shares	50 00	50 00	400 00
Amount of last dividend	6,000 00	12,954 00	20,000 00
Date of last dividend	Aug. 6.	Nov. 20.	Oct. 6.
Rate per cent. of last dividend.	4 per cent.	4 per cent.	4 per cent.
Reserved profits at the time of last dividend	12,000 00	30,888 25	166,510 83
Debts due and not paid	19,589 56	4,190 18	.....
Am't of suspended paper considered bad or doubtful	.....	.....	.....
Am't loaned on pledges of Stock in the Bank	4,500 00	2,225 00	21,160 00
Am't of Stocks held as collateral security for loans. For description see notes	.....	5,100 00	12,000 00
Largest am't of indebtedness of any one person or firm	10,000 00	23,000 00	64,500 00
Am't of Bills in circulation under five dollars	.....	18,580 00	.....

PROVIDENCE BANKS.

	Roger Williams.	Smithfield Lime-Rock.	State.
DUE FROM BANKS.			
Capital Stock actually paid in.	499,950 00	228,900 00	150,000 00
Bills in circulation	63,343 00	27,044 00	37,062 00
Deposits on interest	.....	6,792 50	.....
Deposits not on interest	121,061 32	17,966 80	12,980 71
Debts due to other Banks	9,006 00	.....	9,800 00
Dividends unpaid	2,331 00	1,037 16	388 00
Net profits on hand	73,320 15	12,352 07	7,436 82
Total amount of liabilities	769,011 47	294,092 53	217,667 53
RESOURCES OF THE BANK.			
Debts due from Directors	10,900 00	12,250 00	19,350 00
" From other Stockholders	2,225 00	24,028 18	11,980 00
" From all others	674,133 04	242,400 92	160,465 02
Specie actually in Bank	30,060 69	1,160 56	4,142 89
Bills of other Banks	3,339 54	1,182 98	7,972 18
Deposits in other Banks	13,353 20	13,069 89	257 44
Its own Stock held by the Bank	.....	.....	.....
Am't of Stock in other Banks	.....	.....	.....
" Other Stocks owned by the Bank	.....	.....	.....
Real Estate	35,000 00	.....	13,500 00
Other property	.....	.....	.....
Expense account	.....	.....	.....
Total amount of resources	769,011 47	294,092 53	217,667 53
ADDITIONAL PARTICULARS.			
Increase of Capital since last return	.....	.....	.....
Par value of Shares	75 00	50 00	50 00
Amount of last dividend	19,998 00	8,011 50	6,000 00
Date of last dividend	Sept. 4.	July 6.	Oct. 1.
Rate per cent. of last dividend.	4 per cent.	3½ per cent.	4 per cent.
Reserved profits at the time of last dividend	61,506 87	6,000 00	4,600 00
Debts due and not paid	16,192 05	3,636 40	.....
Am't of suspended paper considered bad or doubtful	14,000 00	1,000 00	300 00
Am't loaned on pledges of Stock in the Bank	5,625 00	20,375 00	3,630 00
Am't of Stocks held as collateral security for loans. For description see notes	.....	.....	.....
Largest am't of indebtedness of any one person or firm	97,998 00	18,700 00	28,242 47
Am't of Bills in circulation under five dollars	16,000 00	7,133 00	.....

	PROVIDENCE BANKS.		
	Traders.	Union.	Weybosset.
DUE FROM BANKS.			
Capital Stock actually paid in.	200,000 00	500,000 00	486,250 00
Bills in circulation	40,227 00	38,348 00	28,058 00
Deposits on interest	.....	.....	1,688 07
Deposits not on interest	34,912 33	66,442 52	50,870 93
Debts due to other Banks	137 07	24,665 70	27,705 52
Dividends unpaid	7.164 00	770 00	1,634 00
Net profits on hand	10,078 37	27,365 74	32,089 15
Total amount of liabilities	292,518 77	657,591 96	628,295 67
RESOURCES OF THE BANK.			
Debts due from Directors	29,935 57	8,850 00	15,931 00
" From other Stockholders	229 25	1,650 00	4.821 00
" From all others	240,738 21	609,923 11	528,310 06
Specie actually in Bank	3,661 66	13,270 00	20,506 23
Bills of other Banks	4,888 00	3,950 02	15,865 22
Deposits in other Banks	13,066 08	6,164 78	40,925 14
Its own Stock held by the Bank	.....	.....	.....
Am't of Stock in other Banks	.....	.....	.....
" Other Stocks owned by the Bank	.....	.....	.....
Real Estate	.....	13,784 05	.....
Other property	.....	.....	.....
Expense account	.....	.....	1,937 02
Total amount of resources	292,518 77	657,591 96	628,295 67
ADDITIONAL PARTICULARS.			
Increase of Capital since last return	.....	.....	2,650 00
Par value of Shares	50 00	50 00	50 00
Amount of last dividend	7,000 00	17,500 00	19.450 00
Date of last dividend	Dec. 14.	July 6.	Aug. 6.
Rate per cent. of last dividend.	3½ per cent.	3½ per cent.	4 per cent.
Reserved profits at the time of last dividend	10,078 37	10,000 00	15,663 58
Debts due and not paid	8,752 81	28,548 18	46,282 07
Am't of suspended paper considered bad or doubtful	.....	.....	150 00
Am't loaned on pledges of Stock in the Bank	11,314 82	1,950 00	4,546 22
Am't of Stocks held as collateral security for loans. For description see notes	16,200 00	.....	36,250 00
Largest am't of indebtedness of any one person or firm	15,102 94	23,096 00	25,000 00
Am't of Bills in circulation under five dollars	14,347 00	16,150 00	.....

	PROVIDENCE BANKS.		NEWPORT.
	Westminster.	Whatcheer.	Aquidneck.
DUE FROM BANKS.			
Capital Stock actually paid in.	109,600 00	157,550 00	123,750 00
Bills in circulation	18,386 00	22,641 00	56,421 00
Deposits on interest	.....	.....	8,000 00
Deposits not on interest	8,400 61	12,132 35	25,543 17
Debts due to other Banks	.....	.....	503 05
Dividends unpaid	146 00	.....	390 00
Net profits on hand	1,740 16	4,997 21	5,131 76
Total amount of liabilities	138,272 77	197,320 56	219,738 98
RESOURCES OF THE BANK.			
Debts due from Directors	9,350 00	5,400 00	40,780 00
" From other Stockholders	5,300 00	27,082 00	12,790 00
" From all others	106.022 22	143,377 17	148,457 89
Specie actually in Bank	4,764 86	4,400 04	6,228 67
Bills of other Banks	1,278 30	11,744 49	6,965 36
Deposits in other Banks	8,680 60	5,316 86	2,521 73
Its own Stock held by the Bank	.....	.....	.....
Am't of Stock in other Banks	.....	.....	.....
" Other Stocks owned by the Bank	.....	.....	.....
Real Estate	.....	.....	.....
Other property	.....	.....	1,995 33
Expense account	*2,876 79	.....	.....
Total amount of resources	138,272 77	197,320 56	219,738 98
ADDITIONAL PARTICULARS.			
Increase of Capital since last return	.....	.....	23,750 00
Par value of Shares	50 00	50 00	50 00
Amount of last dividend	3,288 00	4,554 00	4.000 00
Date of last dividend	May 4.	Oct. 5.	July 1.
Rate per cent. of last dividend.	3 per cent.	4 per cent.	4 per cent.
Reserved profits at the time of last dividend	.....	2,374 18	.....
Debts due and not paid	†2,487 50	.....	.....
Am't of suspended paper considered bad or doubtful	.....	.....	.....
Am't loaned on pledges of Stock in the Bank	.....	8,800 00	23,830 00
Am't of Stocks held as collateral security for loans. For description see notes	.....	.....	9,340 00
Largest am't of indebtedness of any one person or firm	20,417 62	23,682 00	22,788 89
Am't of Bills in circulation under five dollars	8,346 00	9,586 00	25,273 00

* Expense account $276 79. Profit and loss $2.600 00.
† Of this sum $414 25 paid since making report.

NEWPORT BANKS.

	Bank of Rhode Island.	Merchants.	New England Commercial.
DUE FROM BANKS.			
Capital Stock actually paid in.	100,000 00	100,000 00	75,000 00
Bills in circulation	20,576 00	38,232 50	33,282 00
Deposits on interest	1,885 39	3,000 00	.....
Deposits not on interest	14,319 35	29,185 93	43,869 03
Debts due to other Banks	2,170 69	4,008 65	.....
Dividends unpaid	363 00	1,164 00	143 50
Net profits on hand	6,419 01	1,668 68	6,921 48
Total amount of liabilities	145,733 44	177,259 76	159,216 01
RESOURCES OF THE BANK.			
Debts due from Directors	22,754 57	9,456 00	8,950 00
" From other Stockholders	30,674 55	14,268 00	3,506 25
" From all others	64,127 33	134,364 47	118,006 61
Specie actually in Bank	6,418 33	4,502 63	4,128 82
Bills of other Banks	3,200 02	3,863 63	4,363 34
Deposits in other Banks	658 64	3,628 43	15,310 99
Its own Stock held by the Bank	1,900 00	2,700 00	450 00
Am't of Stock in other Banks	.....	.....	.....
" Other Stocks owned by the Bank	12,500 00	.....	.....
Real Estate	3,500 00	4,000 00	4,500 00
Other property	.....	.....	.....
Expense account	.....	476 60	.....
Total amount of resources	145,733 44	177,259 76	159,216 01
ADDITIONAL PARTICULARS.			
Increase of Capital since last return	.....	.....	.....
Par value of Shares	100 00	100 00	50 00
Amount of last dividend	3,000 00	4,000 00	3,000 00
Date of last dividend	July 1.	Oct. 7.	July 1.
Rate per cent. of last dividend.	3 per cent.	4 per cent.	4 per cent.
Reserved profits at the time of last dividend	3,519 65	420 33	2,906 37
Debts due and not paid	295 32	31,540 00	30,368 64
Am't of suspended paper considered bad or doubtful	.....	3,100 00	.....
Am't loaned on pledges of Stock in the Bank	11,158 20	7,954 00	9,366 25
Am't of Stocks held as collateral security for loans. For description see notes	36,118 67	.....	.....
Largest am't of indebtedness of any one person or firm	20,023 33	20,824 00	18,600 00
Am't of Bills in circulation under five dollars	13,718 00	10,059 00	7,712 00

NEWPORT BANKS.

	Newport.	Newport Exchange.	Rhode Island Union.
DUE FROM BANKS.			
Capital Stock actually paid in.	120,000 00	60,000 00	165,000 00
Bills in circulation	34,950 00	18,188 00	10,350 00
Deposits on interest	.....	.....	.....
Deposits not on interest	17,652 44	15,154 32	17,822 54
Debts due to other Banks	428 97	4,462 09	2,552 05
Dividends unpaid	180 00	.....	1,200 00
Net profits on hand	8,998 41	2,654 50	3,656 09
Total amount of liabilities	182,209 82	100,458 91	200,580 68
RESOURCES OF THE BANK.			
Debts due from Directors	21,317 74	10,100 00	17,925 00
" From other Stockholders	1,711 00	18,750 00	9,940 00
" From all others	148,120 90	57,404 09	135,684 21
Specie actually in Bank	3,074 44	2,538 59	8,727 32
Bills of other Banks	2,797 17	2,843 61	2,173 18
Deposits in other Banks	1,382 41	1,593 63	4,702 41
Its own Stock held by the Bank	.....	1,350 00	.....
Am't of Stock in other Banks	.....	.....	.....
" Other Stocks owned by the Bank	100 00	380 00	11,136 12
Real Estate	3,706 16	5,401 63	10,000 00
Other property	.....	97 36	292 44
Expense account	.....	.....	.....
Total amount of resources	182,209 82	100,458 91	200,580 68
ADDITIONAL PARTICULARS.			
Increase of Capital since last return	.....	.....	.....
Par value of Shares	60 00	50 00	95 00
Amount of last dividend	4,800 00	1,759 50	5,211 00
Date of last dividend	July 1.	Nov. 3.	July 1.
Rate per cent. of last dividend.	4 per cent.	3 per cent.	3½ per cent.
Reserved profits at the time of last dividend	4,538 35	3,985 75	195 88
Debts due and not paid	3,446 18	18,017 13	3,500 00
Am't of suspended paper considered bad or doubtful	.....	.....	1,500 00
Am't loaned on pledges of Stock in the Bank	9,811 00	5,950 00	9,940 00
Am't of Stocks held as collateral security for loans. For description see notes	.....	.....	500 00
Largest am't of indebtedness of any one person or firm	35,900 00	17,900 00	20,550 00
Am't of Bills in circulation under five dollars	6,800 00	6,394 00	4,246 00

	NEWPORT.	SMITHFIELD BANKS.	
	Traders.	Smithfield Exchange.	Smithfield Union.
DUE FROM BANKS.			
Capital Stock actually paid in.	108,480 00	100,000 00	121,600 00
Bills in circulation	38,980 00	48,977 00	22,668 00
Deposits on interest	2,429 99	.....	8,814 87
Deposits not on interest	23,933 32	7,350 09	14,780 41
Debts due to other Banks	3,876 78	.....	.....
Dividends unpaid	176 00	1,839 88	672 50
Net profits on hand	5,166 86	12,399 13	5,073 88
Total amount of liabilities	183,042 95	170,566 10	173,609 66
RESOURCES OF THE BANK.			
Debts due from Directors	6,427 56	2,365 00	3,125 00
" From other Stockholders	2,000 00	1,549 00	1,100 00
" From all others	160,023 66	150,568 67	161,078 19
Specie actually in Bank	3,027 90	3,128 62	1,505 27
Bills of other Banks	5,661 60	104 00	725 09
Deposits in other Banks	2,151 60	5,350 81	5,596 11
Its own Stock held by the Bank	400 00	.....	.....
Am't of Stock in other Banks	.....	.....	.....
" Other Stocks owned by the Bank	.....	1,500 00	480 00
Real Estate	3,000 00	6,000 00	.....
Other property	350 63	.....	.....
Expense account	.....	.....	.....
Total amount of resources	183,042 95	170,566 10	173,609 66
ADDITIONAL PARTICULARS.			
Increase of Capital since last return	8,480 00	.....	11,800 00
Par value of Shares	40 00	40 00	50 00
Amount of last dividend	5,000 00	4,500 00	4,786 00
Date of last dividend	July. 1.	July 6.	Aug. 17.
Rate per cent. of last dividend.	5 per cent.	4½ per cent.	4 per cent.
Reserved profits at the time of last dividend	2,043 86	9,686 52	2,578 28
Debts due and not paid	12,422 58	12,782 56	750 00
Am't of suspended paper considered bad or doubtful	.....	1,550 00	.....
Am't loaned on pledges of Stock in the Bank	3,950 00	3,240 00	.....
Am't of Stocks held as collateral security for loans. For description see notes	.....	.....	.....
Largest am't of indebtedness of any one person or firm	10,000 00	7,796 26	20,000 00
Am't of Bills in circulation under five dollars	7,355 00	.....	7,874 00

	SMITHFIELD.	CUMBERLAND.	WOONSOCKET.
	Village.	Citizens.	Cumberland.
DUE FROM BANKS.			
Capital Stock actually paid in.	100,000 00	56,950 00	125,000 00
Bills in circulation	31,990 00	20,209 00	36,669 00
Deposits on interest	.....	.....	.....
Deposits not on interest	3,822 76	6,608 07	4,013 07
Debts due to other Banks	165 00	.....	.....
Dividends unpaid	766 00	223 50	.....
Net profits on hand	2,872 34	893 74	4,563 10
Total amount of liabilities	139,616 10	84,884 31	170,245 17
RESOURCES OF THE BANK.			
Debts due from Directors	570 00	3,300 00	7,945 00
" From other Stockholders	275 00	2,346 67	3,643 00
" From all others	124,511 38	69,776 67	143,947 80
Specie actually in Bank	1,478 23	564 07	1,735 00
Bills of other Banks	102 00	561 16	904 44
Deposits in other Banks	12,679 49	8,335 74	9,019 93
Its own Stock held by the Bank	.....	.....	1,050 00
Am't of Stock in other Banks	.....	.....	.....
" Other Stocks owned by the Bank	.....	.....	.....
Real Estate	.....	.....	2,000 00
Other property	.....	.....	.....
Expense account	.....	.....	.....
Total amount of resources	139,616 10	84,884 31	170,245 17
ADDITIONAL PARTICULARS.			
Increase of Capital since last return	.....	.....	.....
Par value of Shares	50 00	25 00	50 00
Amount of last dividend	3,000 00	1,708 50	2,500 00
Date of last dividend	Nov. 2.	Aug. 31.	Sept. 28.
Rate per cent. of last dividend.	3 per cent.	3 per cent.	2 per cent.
Reserved profits at the time of last dividend	1,797 77	17 44	3,274 80
Debts due and not paid	4,646 56	6,048 59	9,302 77
Am't of suspended paper considered bad or doubtful	1,975 00	.....	5,150 50
Am't loaned on pledges of Stock in the Bank	.....	.....	.....
Am't of Stocks held as collateral security for loans. For description see notes	.....	.....	.....
Largest am't of indebtedness of any one person or firm	14,440 30	5,000 00	15,000 00
Am't of Bills in circulation under five dollars	14,137 00	.....	10,809 00

	WOONSOCKET BANKS.		
	Globe.	Producers.	Railroad.
DUE FROM BANKS.			
Capital Stock actually paid in.	100,000 00	200,000 00	104,350 00
Bills in circulation	14,074 00	42,621 00	16,269 00
Deposits on interest	3,060 50	.....	.....
Deposits not on interest	10,987 70	13,601 96	8,496 45
Debts due to other Banks	.....	1,584 78	.....
Dividends unpaid	127 50	643 78	.....
Net profits on hand	.....	7,996 74	3,055 93
Total amount of liabilities	128,249 76	266,448 26	132,171 38
RESOURCES OF THE BANK.			
Debts due from Directors	900 00	6,500 00	27,647 78
" From other Stockholders	4,643 50	5,295 00	10,520 13
" From all others	71,038 05	242,551 25	84,952 42
Specie actually in Bank	827 96	2,970 01	1,700 91
Bills of other Banks	537 00	861 00	1,167 00
Deposits in other Banks	3,581 85	5,000 00	6,183 14
Its own Stock held by the Bank	2,000 00	.....	.....
Am't of Stock in other Banks	.....	.....	.....
" Other Stocks owned by the Bank	.....	.....	.....
Real Estate	32,399 40	.....	.....
Other property	1,947 04	3,271 00	.....
Expense account	*10,374 96	.....	.....
Total amount of resources	128,249 76	266,448 26	132,171 38
ADDITIONAL PARTICULARS.			
Increase of Capital since last return	.....	.....	.....
Par value of Shares	25 00	25 00	50 00
Amount of last dividend	2,000 00	7,000 00	4,174 00
Date of last dividend	Feb.	Oct 3.	Sept. 7.
Rate per cent. of last dividend.	4 per cent.	3½ per cent.	4 per cent.
Reserved profits at the time of last dividend	.....	6,336 28	1,650 97
Debts due and not paid	†16,005 52	5,569 10	4,300 00
Am't of suspended paper considered bad or doubtful	6,240 43	.....	.....
Am't loaned on pledges of Stock in the Bank	.....	.....	.....
Am't of Stocks held as collateral security for loans. For description see notes	2,000 00	.....	.....
Largest am't of indebtedness of any one person or firm	8,000 00	15,000 00	24,000 00
Am't of Bills in circulation under five dollars	.....	.....	8,094 00

* Expense account $704 63; Profit and loss $9,670 33.
† Of this amount $8,000 is secured by real estate.

	WOONSOCKET.	BRISTOL.	
	Woonsocket Falls.	Bank of Bristol.	Commercial.
DUE FROM BANKS.			
Capital Stock actually paid in.	164,650 00	150,000 00	52,500 00
Bills in circulation	42,556 00	11,410 00	12,758 00
Deposits on interest	1,300 00	.....	.....
Deposits not on interest	11,112 55	5,280 13	6,558 05
Debts due to other Banks	.....	116 25	2,847 30
Dividends unpaid	299 25	510 23	64 05
Net profits on hand	7,202 01	547 61	1,663 60
Total amount of liabilities	227,119 81	167,864 22	76,391 00
RESOURCES OF THE BANK.			
Debts due from Directors	30,600 00	59,959 59	14,675 00
" From other Stockholders	6,850 00	42,351 01	820 00
" From all others	168,092 19	56,638 65	36,656 59
Specie actually in Bank	2,035 46	880 37	731 83
Bills of other Banks	1,129 00	1,462 40	2,783 00
Deposits in other Banks	13,693 16	672 20	7,420 41
Its own Stock held by the Bank	.....	5,300 00	.....
Am't of Stock in other Banks	.....	600 00	4,404 17
" Other Stocks owned by the Bank	.....	.....	.....
Real Estate	4,720 00	.....	8,900 00
Other property	.....	.....	.....
Expense account	.....	.....	.....
Total amount of resources	227,119 81	167,864 22	76,391 00
ADDITIONAL PARTICULARS.			
Increase of Capital since last return	9,450 00	.....	.....
Par value of Shares	50 00	100 00	35 00
Amount of last dividend	5,761 00	4,500 00	1,575 00
Date of last dividend	Oct. 1.	Aug. 15.	Oct. 7.
Rate per cent. of last dividend.	3½ per cent.	3 per cent.	3 per cent.
Reserved profits at the time of last dividend	5,174 47	.....	603 75
Debts due and not paid	2,000 00	20,590 81	6,073 00
Am't of suspended paper considered bad or doubtful	2,000 00	4,250 00	.....
Am't loaned on pledges of Stock in the Bank	.....	27,724 19	4,020 00
Am't of Stocks held as collateral security for loans. For description see notes	.....	9,150 00	.....
Largest am't of indebtedness of any one person or firm	17,650 00	38,148 01	7,500 00
Am't of Bills in circulation under five dollars	.....	.....	7,553 00

	BRISTOL BANKS.		N.PROVIDENCE
	Eagle.	Freemans.	Slater.
DUE FROM BANKS.			
Capital Stock actually paid in.	50,000 00	65,000 00	130,400 00
Bills in circulation	14,897 00	28,895 00	30,922 00
Deposits on interest	4,579 78	.....	.....
Deposits not on interest	6,933 93	4,068 79	30,252 84
Debts due to other Banks	1,498 72	.....	2,489 90
Dividends unpaid	228 75	.....	280 00
Net profits on hand	8,108 81	2,748 55	9,383 94
Total amount of liabilities	86,246 99	100,712 34	203,728 68
RESOURCES OF THE BANK.			
Debts due from Directors	12,400 00	7,225 00	11,650 00
" From other Stockholders	100 00	2,350 00	4,156 00
" From all others	56,811 17	76,166 09	168,779 49
Specie actually in Bank	1,693 70	1,580 00	3,289 30
Bills of other Banks	948 00	2,204 17	3,138 89
Deposits in other Banks	11,303 12	11,187 08	10,188 00
Its own Stock held by the Bank	2,500 00	.....	.....
Am't of Stock in other Banks	.....	.....	.....
" Other Stocks owned by the Bank	.....	.....	.....
Real Estate	.....	.....	.....
Other property	.....	.....	2,527 00
Expense account	491 00	.....	.....
Total amount of resources	86,246 99	100,712 34	203,728 68
ADDITIONAL PARTICULARS.			
Increase of Capital since last return	.....	.....	4,900 00
Par value of Shares	25 00	20 00	50 00
Amount of last dividend	1,500 00	2,600 00	5,020 00
Date of last dividend	July 1.	July 1.	May 7.
Rate per cent. of last dividend.	3 per cent.	4 per cent.	4 per cent.
Reserved profits at the time of last dividend	5,186 55	366 54	2,123 67
Debts due and not paid	2,777 20	9,662 90	3,456 41
Am't of suspended paper considered bad or doubtful	.....	.....	.....
Am't loaned on pledges of Stock in the Bank	11,300 00	7,525 00	.....
Am't of Stocks held as collateral security for loans. For description see notes	.....	.....	.....
Largest am't of indebtedness of any one person or firm	10,000 00	5,294 00	9,090 00
Am't of Bills in circulation under five dollars	5,680 00	.....	8,792 00

	NORTH PROVIDENCE BANKS.		
	New England Pacific.	North Providence.	Peoples.
DUE FROM BANKS.			
Capital Stock actually paid in.	180,150 00	135,000 00	175,000 00
Bills in circulation	45,382 00	26,345 00	43,828 00
Deposits on interest	.....	.....	2,872 50
Deposits not on interest	30,407 38	28,605 14	38,335 02
Debts due to other Banks	2,464 82	.....	4,814 76
Dividends unpaid	544 25	.....	180 00
Net profits on hand	21,068 11	10,013 03	34,640 83
Total amount of liabilities	280,016 56	199,963 17	299,671 11
RESOURCES OF THE BANK.			
Debts due from Directors	9,395 00	7,597 00	7,478 66
" From other Stockholders	7,740 77	200 00	8,886 69
" From all others	230,139 21	179,894 73	245,498 77
Specie actually in Bank	4,468 90	2,832 61	4,482 65
Bills of other Banks	6,320 44	5,282 48	4,900 98
Deposits in other Banks	14,952 24	4,156 35	28,423 36
Its own Stock held by the Bank	.....	.....	.....
Am't of Stock in other Banks	.....	.....	.....
" Other Stocks owned by the Bank	.....	.....	.....
Real Estate	7,000 00	.....	.....
Other property	.....	.....	.....
Expense account	.....	.....	.....
Total amount of resources	280,016 56	199,963 17	299,671 11
ADDITIONAL PARTICULARS.			
Increase of Capital since last return	.....	.....	9,400 00
Par value of Shares	50 00	50 00	50 00
Amount of last dividend	7,206 00	5,400 00	8,255 00
Date of last dividend	July 2.	July 1.	July 6.
Rate per cent. of last dividend.	4 per cent.	4 per cent.	5 per cent.
Reserved profits at the time of last dividend	14,912 13	6,373 75	25,000 00
Debts due and not paid	20,145 19	11,810 72	2,512 68
Am't of suspended paper considered bad or doubtful	.....	.....	.....
Am't loaned on pledges of Stock in the Bank	5,470 00	.....	.....
Am't of Stocks held as collateral security for loans. For description see notes	.....	10,000 00	1,650 00
Largest am't of indebtedness of any one person or firm	15,199 00	6,000 00	8,171 86
Am't of Bills in circulation under five dollars	20,485 00	7,640 00	20,753 00

WARREN BANKS.

	Warren.	Hope.	Sowamsett
DUE FROM BANKS.			
Capital Stock actually paid in.	200,000 00	130,000 00	71,300 00
Bills in circulation	27,718 75	13,592 00	14,653 00
Deposits on interest	.....	.....	.....
Deposits not on interest	16,922 56	8,262 91	7,746 53
Debts due to other Banks	1,942 48	761 02	8,613 58
Dividends unpaid	.....	.....	47 25
Net profits on hand	18,098 57	16,655 90	2,291 95
Total amount of liabilities	264,682 36	169,271 83	104,652 31
RESOURCES OF THE BANK.			
Debts due from Directors	59,256 66	38,610 00	22,525 00
" From other Stockholders	14,313 70	1,116 14	1,267 34
" From all others	163,144 97	116,828 27	73,842 98
Specie actually in Bank	5,106 41	3,253 70	746 93
Bills of other Banks	6,659 38	1,419 37	2,644 61
Deposits in other Banks	13,201 24	4,044 35	1,342 79
Its own Stock held by the Bank	.....	4,000 00	.....
Am't of Stock in other Banks	.....	.....	.....
" Other Stocks owned by the Bank	.....	.....	.....
Real Estate	3,000 00	.....	.....
Other property	.....	.....	2,282 66
Expense account	.....	.....	.....
Total amount of resources	264,682 36	169,271 83	104,652 31
ADDITIONAL PARTICULARS.			
Increase of Capital since last return	.....	.....	500 00
Par value of Shares	50 00	100 00	50 00
Amount of last dividend	7,000 00	5,200 00	2,485 00
Date of last dividend	July.	Aug. 1.	Aug. 3.
Rate per cent. of last dividend.	3½ per cent.	4 per cent.	3½ per cent.
Reserved profits at the time of last dividend	11,296 07	13,722 30	708 01
Debts due and not paid	5,606 03	10,154 66	1,000 00
Am't of suspended paper considered bad or doubtful	.....	.....	.....
Am't loaned on pledges of Stock in the Bank	22,725 00	4,260 00	3,115 00
Am't of Stocks held as collateral security for loans. For description see notes	2,000 00	.....	12,000 00
Largest am't of indebtedness of any one person or firm	25,739 66	31,350 00	13,421 00
Am't of Bills in circulation under five dollars	7,478 75	5,338 00	9,568 00

SOUTH KINGSTOWN BANKS.

	Landholders.	Peoples Exchange.	Wakefield.
DUE FROM BANKS.			
Capital Stock actually paid in.	150,000 00	70,000 00	100,000 00
Bills in circulation	34,296 00	16,884 00	20,969 00
Deposits on interest	1,422 50	7,150 00	1,700 00
Deposits not on interest	6,588 32	25,051 01	4,200 51
Debts due to other Banks	673 06	.....	19,914 85
Dividends unpaid	891 75	32 00	186 00
Net profits on hand	848 05	1,716 74	6,797 69
Total amount of liabilities	194,719 68	120,833 75	153,768 05
RESOURCES OF THE BANK.			
Debts due from Directors	37,269 70	8,379 63	4,728 95
" From other Stockholders	14,048 00	22,455 00	10,344 00
" From all others	137,331 15	83,086 96	134,863 44
Specie actually in Bank	2,117 31	721 67	1,500 44
Bills of other Banks	83 00	299 00	732 00
Deposits in other Banks	387 69	2,891 49	99 22
Its own Stock held by the Bank	.....	.....	.....
Am't of Stock in other Banks	.....	.....	.....
" Other Stocks owned by the Bank	.....	.....	.....
Real Estate	.....	3,000 00	1,500 00
Other property	3,482 83	.....	.....
Expense account	.....	.....	.....
Total amount of resources	194,719 68	120,833 75	153,768 05
ADDITIONAL PARTICULARS.			
Increase of Capital since last return	.....	.....	.....
Par value of Shares	50 00	50 00	50 00
Amount of last dividend	5,250 00	2,800 00	4,000 00
Date of last dividend	Nov. 4.	July 6.	April.
Rate per cent. of last dividend.	3½ per cent.	4 per cent.	4 per cent.
Reserved profits at the time of last dividend	397 59	.....	2,864 00
Debts due and not paid	2,643 78	4,619 00	37,447 15
Am't of suspended paper considered bad or doubtful	522 82	200 00	633 96
Am't loaned on pledges of Stock in the Bank	10,064 00	.....	9,067 00
Am't of Stocks held as collateral security for loans. For description see notes	.....	.....	38,000 00
Largest am't of indebtedness of any one person or firm	27,596 95	14,000 00	28,024 38
Am't of Bills in circulation under five dollars	12,700 00	10,500 00	.....

	HOPKINTON.	WESTERLY BANKS.	
	Ashaway.	Niantic.	Phenix.
DUE FROM BANKS.			
Capital Stock actually paid in.	75,000 00	216,590 00	150,000 00
Bills in circulation	21,626 00	46,559 00	21,947 00
Deposits on interest	534 00	9,335 66	.....
Deposits not on interest	2,364 52	6,881 01	5,311 83
Debts due to other Banks	4,260 70	444 22	2,319 68
Dividends unpaid	470 00	598 00	492 50
Net profits on hand	3,380 24	19,456 75	6,561 32
Total amount of liabilities	107,635 46	299,864 64	186,632 33
RESOURCES OF THE BANK.			
Debts due from Directors	5,764 19	7,602 15	28,701 69
" From other Stockholders	14,023 01	35,903 00	6,635 16
" From all others	74,229 34	226,447 77	143,139 55
Specie actually in Bank	1,181 03	1,533 45	3,186 86
Bills of other Banks	696 40	1,022 16	1,311 60
Deposits in other Banks	8,159 85	14,404 72	2,457 47
Its own Stock held by the Bank	.....	.....	.....
Am't of Stock in other Banks	.....	.....	.....
" Other Stocks owned by the Bank	.....	.....	.....
Real Estate	3,581 64	9,950 39	1,200 00
Other property	.....	3,001 00	.....
Expense account	.....	.....	.....
Total amount of resources	107,635 46	299,864 64	186,632 33
ADDITIONAL PARTICULARS.			
Increase of Capital since last return	.....	16,590 00	.....
Par value of Shares	50 00	50 00	50 00
Amount of last dividend	3,000 00	8 000 00	5,250 00
Date of last dividend	July 13.	July 15.	July 6.
Rate per cent. of last dividend.	4 per cent.	4 per cent.	3½ per cent.
Reserved profits at the time of last dividend	1,916 19	16,855 00	2,853 86
Debts due and not paid	5,957 09	*65,662 49	9,406 51
Am't of suspended paper considered bad or doubtful	.....	.....	.....
Am't loaned on pledges of Stock in the Bank	.....	3,212 00	14,960 00
Am't of Stocks held as collateral security for loans. For description see notes	67,000 00	152,000 00	42,000 00
Largest am't of indebtedness of any one person or firm	10,000 00	32,957 00	15,216 09
Am't of Bills in circulation under five dollars	11,000 00	.....	.....

*Of this sum $59,219 is amply secured by collaterals, including $20,000 of Stock in the Bank.

	WESTERLY.	RICHMOND BANKS.	
	Washington.	Washington Co.	Richmond.
DUE FROM BANKS.			
Capital Stock actually paid in.	150,000 00	50,000 00	49,700 00
Bills in circulation	24,790 00	16,327 00	14,192 00
Deposits on interest	.....	9,482 00	3,473 44
Deposits not on interest	15,321 12	61 05	1,492 62
Debts due to other Banks	2,262 42	336 34	7,534 42
Dividends unpaid	801 50	770 00	.....
Net profits on hand	14,226 97	264 30	2,676 80
Total amount of liabilities	207,402 01	77,240 69	79,069 28
RESOURCES OF THE BANK.			
Debts due from Directors	30,497 00	3,022 00	5,312 61
" From other Stockholders	2,190 00	16,275 34	16,350 96
" From all others	139,942 93	45,276 24	48,331 39
Specie actually in Bank	6,606 17	1,321 52	806 21
Bills of other Banks	1,083 46	606 00	360 00
Deposits in other Banks	5,832 45	7,104 01	3,000 00
Its own Stock held by the Bank	.....	.....	.....
Am't of Stock in other Banks	.....	.....	.....
" Other Stocks owned by the Bank	18,750 00	.....	.....
Real Estate	2,500 00	2,644 68	2,261 28
Other property	.....	.....	48 58
Expense account	.....	990 90	2,598 25
Total amount of resources	207,402 01	77,240 69	79,069 28
ADDITIONAL PARTICULARS.			
Increase of Capital since last return	.....	280 00	3,670 00
Par value of Shares	50 00	50 00	50 00
Amount of last dividend	4,500 00	2,000 00	1,500 00
Date of last dividend	Aug. 22.	Nov. 20.	Oct. 12.
Rate per cent. of last dividend.	3 per cent.	4 per cent.	3 per cent.
Reserved profits at the time of last dividend	10,952 22	234 14	.....
Debts due and not paid	6,793 03	31,200 00	20,183 08
Am't of suspended paper considered bad or doubtful	.....	.....	562 50
Am't loaned on pledges of Stock in the Bank	6,537 00	10,487 34	4,643 19
Am't of Stocks held as collateral security for loans. For description see notes	.....	87,000 00	25,000 00
Largest am't of indebtedness of any one person or firm	37,600 00	16,245 11	9,908 29
Am't of Bills in circulation under five dollars	.....	7,632 00	.....

WARWICK BANKS.

	Centreville.	Warwick.	Phenix Village.
DUE FROM BANKS.			
Capital Stock actually paid in.	100,000 09	25,000 00	50,000 00
Bills in circulation	28,052 00	2,410 00	18,378 00
Deposits on interest	.....	.....	.....
Deposits not on interest	4,020 82	613 90	4,226 78
Debts due to other Banks	.....	.....	326 70
Dividends unpaid	480 00	14 50	.....
Net profits on hand	5,231 98	316 08	2,382 79
Total amount of liabilities	137,784 80	28,354 48	75,314 27
RESOURCES OF THE BANK.			
Debts due from Directors	3,690 00	9,500 00	8,488 32
" From other Stockholders	2,930 00	38 00	14,870 29
" From all others	115,291 94	15,674 95	43,398 37
Specie actually in Bank	1,999 26	1,042 28	2,066 41
Bills of other Banks	3,552 00	1,558 00	1,689 00
Deposits in other Banks	8,821 60	.....	591 53
Its own Stock held by the Bank	.....	.....	.....
Am't of Stock in other Banks	.....	.....	.....
" Other Stocks owned by the Bank	.....	.....	.....
Real Estate	1,500 00	.....	.....
Other property	.....	.....	3,000 00
Expense account	.....	*541 25	1,210 35
Total amount of resources	137,784 80	28,354 48	75,314 27
ADDITIONAL PARTICULARS.			
Increase of Capital since last return	.....	.....	.....
Par value of Shares	50 00	25 00	50 00
Amount of last dividend	4,000 00	500 00	2,000 00
Date of last dividend	July.	July 27.	July 6.
Rate per cent. of last dividend.	4 per cent.	2 per cent.	4 per cent.
Reserved profits at the time of last dividend	2,043 16	.....	1,239 79
Debts due and not paid	1,428 50	12,806 03	400 00
Am't of suspended paper considered bad or doubtful	.....	.....	.....
Am't loaned on pledges of Stock in the Bank	6,620 00	7,538 00	5,120 00
Am't of Stocks held as collateral security for loans. For description see notes	.....	.....	.....
Largest am't of indebtedness of any one person or firm.	27,800 00	5,000 00	6,200 00
Am't of Bills in circulation under five dollars	.....	.....	7,478 00

*This sum includes $500, standing since the organization o the Bank.

E. GREENWICH BANKS.

	R. I. Central.	R. I. Exchange.	Greenwich.
DUE FROM BANKS.			
Capital Stock actually paid in.	496,711 86	60,000 00	55,250 00
Bills in circulation	149,324 00	24,228 00	14,724 00
Deposits on interest	.....	.....	1,495 85
Deposits not on interest	2,317 78	6,088 77	8,207 80
Debts due to other Banks	.....	22,243 52	.....
Dividends unpaid	.....	75 75	232 00
Net profits on hand	12,894 69	7,383 46	1,232 00
Total amount of liabilities	661,248 33	110,019 50	81,141 65
RESOURCES OF THE BANK.			
Debts due from Directors	5,727 49	10,015 21	3,975 00
" From other Stockholders	300,000 00	2,350 00	9,750 00
" From all others	81,300 62	93,710 28	62,960 66
Specie actually in Bank	5,008 75	2,270 76	1,283 61
Bills of other Banks	83 00	1,284 25	1,165 00
Deposits in other Banks	*48,937 58	89 00	1,007 38
Its own Stock held by the Bank	171,030 00	.....	.....
Am't of Stock in other Banks	.....	.....	.....
" Other Stocks owned by the Bank	.....	.....	.....
Real Estate	32,369 96	.....	.....
Other property	483 61	300 00	1,000 00
Expense account	16,307 32	.....	.....
Total amount of resources	661,248 33	110,019 50	81,141 65
ADDITIONAL PARTICULARS.			
Increase of Capital since last return	.....	.....	5,250 00
Par value of Shares	$15 & 50 00	50 00	50 00
Amount of last dividend	2,458 80	3,000 00	2,000 00
Date of last dividend	March 7.	July 7.	Oct. 6.
Rate per cent. of last dividend.	3 per cent.	5 per cent.	4 per cent.
Reserved profits at the time of last dividend	391 94	5,021 88	714 84
Debts due and not paid	41,519 90	14,233 10	5,320 59
Am't of suspended paper considered bad or doubtful	10,609 52	130 00	.....
Am't loaned on pledges of Stock in the Bank	302,050 00	2,675 00	.....
Am't of Stocks held as collateral security for loans. For description see notes	7,500 00	.....	13,000 00
Largest am't of indebtedness of any one person or firm.	107,600 00	4,674 00	10,000 00
Am't of Bills in circulation under five dollars	.....	.....	7,000 00

*Of this sum $16,732 50 is due from individuals styled "Bankers."

	N. KINGSTOWN BANKS.		COVENTRY.
	N. Kingstown.	Narragansett.	Coventry.
DUE FROM BANKS.			
Capital Stock actually paid in.	75,000 00	50,000 00	100,000 00
Bills in circulation	25,775 00	21,745 00	16,367 50
Deposits on interest	2,000 00	.....	.....
Deposits not on interest	6,151 39	13,197 94	17,280 78
Debts due to other Banks	.....	2,710 86	.....
Dividends unpaid	68 00	1,637 50	202 00
Net profits on hand	3,551 63	17,843 63	11,634 39
Total amount of liabilities	112,546 02	107,134 93	145,484 67
RESOURCES OF THE BANK.			
Debts due from Directors	3,950 00	2,538 25	250 00
" From other Stockholders	1,910 00	917 00	1,950 00
" From all others	94,472 09	88,933 96	134,812 22
Specie actually in Bank	3,370 67	2,416 61	1,578 86
Bills of other Banks	696 00	718 97	751 18
Deposits in other Banks	4,439 01	9,882 47	3,642 41
Its own Stock held by the Bank	.....	.....	.....
Am't of Stock in other Banks	.....	.....	2,500 00
" Other Stocks owned by the Bank	.....	.....	.....
Real Estate	3,483 25	1,727 67	.....
Other property	225 00	.....	.....
Expense account	.....	.....	.....
Total amount of resources	112,546 02	107,134 93	145,484 67
ADDITIONAL PARTICULARS.			
Increase of Capital since last return	.....	.....	.....
Par value of Shares	50 00	50 00	50 00
Amount of last dividend	3,000 00	2,500 00	4,000 00
Date of last dividend	Aug. 3.	Oct. 5.	July 20.
Rate per cent. of last dividend.	4 per cent.	5 per cent.	4 per cent.
Reserved profits at the time of last dividend	1,434 46	16,435 54	8,493 66
Debts due and not paid	4,082 95	3,567 52	268 49
Am't of suspended paper considered bad or doubtful	.....	1,725 23	.....
Am't loaned on pledges of Stock in the Bank	1,540 00	2,117 00	1,000 00
Am't of Stocks held as collateral security for loans. For description see notes	.....	.....	.....
Largest am't of indebtedness of any one person or firm	11,000 00	11,300 00	11,000 00
Am't of Bills in circulation under five dollars	8,006 00	6,908 00	3,566 50

	COVENTRY.	FALL RIVER BANKS.	
	Kent.	Fall River Union.	Pocasset.
DUE FROM BANKS.			
Capital Stock actually paid in.	50,000 00	200,000 00	200,000 00
Bills in circulation	13,178 00	71,031 50	47,283 00
Deposits on interest	.....	8,089 29	3,346 47
Deposits not on interest	2,714 58	10,420 54	14,032 96
Debts due to other Banks	.....	3,066 83	11,816 44
Dividends unpaid	504 00	501 00	38 50
Net profits on hand	1,592 16	21,872 41	15,451 32
Total amount of liabilities	67,988 74	314,981 57	291,968 69
RESOURCES OF THE BANK.			
Debts due from Directors	850 00	35,900 63	59,825 82
" From other Stockholders	2,195 00	23,849 00	2,150 00
" From all others	58,439 62	230,114 24	204,535 99
Specie actually in Bank	1,471 33	1,655 59	3,797 22
Bills of other Banks	529 25	5,860 56	3,460 69
Deposits in other Banks	3,705 78	8,451 55	18,198 97
Its own Stock held by the Bank	.....	.....	.....
Am't of Stock in other Banks	.....	.....	.....
" Other Stocks owned by the Bank	.....	.....	.....
Real Estate	.....	9,150 00	.....
Other property	797 76	.....	.....
Expense account	.....	.....	.....
Total amount of resources	67,988 74	314,981 57	291,968 69
ADDITIONAL PARTICULARS.			
Increase of Capital since last return	.....	.....	.....
Par value of Shares	50 00	100 00	100 00
Amount of last dividend	2,000 00	7,000 00	7,000 00
Date of last dividend	Nov. 28.	July 1.	July.
Rate per cent. of last dividend.	4 per cent.	3½ per cent.	3½ per cent.
Reserved profits at the time of last dividend	1,271 30	13,000 00	8,110 83
Debts due and not paid	6,235 69	19,852 25	3,153 71
Am't of suspended paper considered bad or doubtful	.....	281 50	589 92
Am't loaned on pledges of Stock in the Bank	2,445 00	14,977 52	.....
Am't of Stocks held as collateral security for loans. For description see notes	.....	.....	.....
Largest am't of indebtedness of any one person or firm	11,349 55	24,000 00	56,975 82
Am't of Bills in circulation under five dollars	4,065 00	18,121 50	15,954 00

	SCITUATE.	BURRILLVILLE	GLOCESTER.
	Citizens Union.	Granite.	Franklin.
DUE FROM BANKS.			
Capital Stock actually paid in.	55,675 00	60,000 00	50,000 00
Bills in circulation	14,020 00	28,394 00	19,148 50
Deposits on interest	.....	1,000 00	2,046 17
Deposits not on interest	3,710 49	9,717 29	3,374 33
Debts due to other Banks	2,201 78	193 30	424 92
Dividends unpaid	.....	.....	.....
Net profits on hand	3,824 26	6,500 54	4,194 36
Total amount of liabilities	79,431 53	105,805 13	79,188 28
RESOURCES OF THE BANK.			
Debts due from Directors	7,634 00	1,800 00	10,582 68
" From other Stockholders	5,857 50	1,638 00	2,991 46
" From all others	59,040 49	86,971 57	61,686 28
Specie actually in Bank	2,137 54	2,973 80	1,414 23
Bills of other Banks	262 00	2,267 55	290 00
Deposits in other Banks	4,000 00	9,954 21	.....
Its own Stock held by the Bank	.....	.....	153 00
Am't of Stock in other Banks	.....	.....	.....
" Other Stocks owned by the Bank	.....	.....	.....
Real Estate	.....	.....	2,070 63
Other property	500 00	200 00	.....
Expense account	.....	.....	.....
Total amount of resources	79,431 53	105,805 13	79,188 28
ADDITIONAL PARTICULARS.			
Increase of Capital since last return	950 00	.....	.....
Par value of Shares	25 00	50 00	50 00
Amount of last dividend	2,195 00	2,400 00	1,500 00
Date of last dividend	July 30.	July 30.	Oct. 3.
Rate per cent. of last dividend.	4 per cent.	4 per cent.	3 per cent.
Reserved profits at the time of last dividend	3,204 74	5,519 43	3,517 09
Debts due and not paid	18,999 38	13,609 30	3,275 00
Am't of suspended paper considered bad or doubtful	400 00	4,003 30	4,250 00
Am't loaned on pledges of Stock in the Bank	6,052 50	.....	7,974 14
Am't of Stocks held as collateral security for loans. For description see notes	.....	.....	.....
Largest am't of indebtedness of any one person or firm	11,632 31	15,000 00	5,850 00
Am't of Bills in circulation under five dollars	4,200 00	7,221 00	6,019 50

	CRANSTON BANKS.		EXETER.
	Cranston.	Elmwood.	Exeter.
DUE FROM BANKS.			
Capital Stock actually paid in.	37,500 00	82,650 00	29,904 00
Bills in circulation	5,628 00	13,223 00	18,250 00
Deposits on interest	4,000 00	.....	.....
Deposits not on interest	3,369 01	7,574 19	.....
Debts due to other Banks	.....	.....	.....
Dividends unpaid	154 00	100 00	1,246 55
Net profits on hand	1,518 27	2,853 62	630 62
Total amount of liabilities	52,169 28	106,400 81	50,031 17
RESOURCES OF THE BANK.			
Debts due from Directors	3,550 00	12,350 00	2,090 00
" From other Stockholders	4,575 00	21,468 00	2,570 00
" From all others	33,328 07	57,457 55	38,096 34
Specie actually in Bank	1,924 48	1,236 90	1,142 34
Bills of other Banks	981 00	5,875 02	782 00
Deposits in other Banks	2,640 73	143 14	3,350 49
Its own Stock held by the Bank	.....	.....	.....
Am't of Stock in other Banks	4,500 00	.....	2,000 00
" Other Stocks owned by the Bank	.....	.....	.....
Real Estate	.....	4,000 00	.....
Other property	670 00	3,870 20	.....
Expense account	.....	.....	.....
Total amount of resources	52,169 28	106,400 81	50,031 17
ADDITIONAL PARTICULARS.			
Increase of Capital since last return	525 00	450 00	.....
Par value of Shares	25 00	50 00	18 00
Amount of last dividend	1,500 00	3,294 00	2,092 86
Date of last dividend	July 3.	July 6.	Sept. 10.
Rate per cent. of last dividend.	4 per cent.	4 per cent.	3½ per cent.
Reserved profits at the time of last dividend	192 67	.....	13 63
Debts due and not paid	4,169 00	.....	4,858 00
Am't of suspended paper considered bad or doubtful	330 00	.....	751 00
Am't loaned on pledges of Stock in the Bank	1,000 00	.....	1,585 00
Am't of Stocks held as collateral security for loans. For description see notes	.....	1,000 00	.....
Largest am't of indebtedness of any one person or firm	5,900 00	7,150 00	3,600 00
Am't of Bills in circulation under five dollars	1,508 00	.....	5,000 00

AGGREGATE.

	38 Banks in Providence.	54 Banks out of Providence.
DUE FROM BANKS.		
Capital Stock actually paid in.	14,508,400 00	6,053,110 86
Bills in circulation.....	1,646,498 50	1,546,162 75
Deposits on interest.....	290,384 38	91,018 47
Deposits not on interest.....	1,816,409 97	635,917 78
Debts due to other Banks....	1,545,173 12	116,030 93
Dividends unpaid.....	38,241 98	19,538 99
Net profits on hand.....	955,238 65	353,741 00
Total amount of liabilities....	20,800,346 60	8,815,520 78
RESOURCES OF THE BANKS.		
Debts due from Directors....	786,283 02	785,430 88
" from other Stockholders	552,607 08	753,397 47
" from all others.....	16,765,452 94	6,179,980 71
Specie actually in Banks.....	429,426 85	141,423 93
Bills of other Banks.....	747,057 00	113,721 41
Deposits in other Banks.....	1,030,201 64	380,473 96
Its own Stock held by the Bank	33,900 00	192,833 00
Am't and description of Stock in other Banks, and of other Stocks owned by the Bank.	86,279 28	58,850 29
Real Estate.....	348,720 31	179,066 69
Other property.....	20,418 48	30,342 44
Total amount of resources....	20,800,346 60	8,815,520 78
ADDITIONAL PARTICULARS.		
Increase of Capital since last return.....	109,110 00	95,995 00
Amount of last Dividend.....	521,439 50	205,681 66
Reserved profits at the time of last Dividend.....	599,339 15	235,099 45
Debts due and not paid.....	790,949 06	596,476 19
Amount of suspended paper considered bad or doubtful.	255,695 00	48,755 68
Amount loaned on pledges of Stock in the Bank.....	299,546 74	593,003 33
Amount of Bills in circulation under five dollars.....	357,936 75	353,038 25

COMPARATIVE VIEW OF THE CONDITION OF THE BANKS IN MAY AND DECEMBER, 1857.

	93 Banks in Rhode Island. Dec. 14, 1857.	98 Banks in Rhode Island. May 2, 1857.
DUE FROM BANKS.		
Capital Stock actually paid in.	20,561,510 86	20,857,075 86
Bills in circulation.....	3,192,661 25	5,344,662 75
Deposits on interest.....	381,402 85	439,322 36
Deposits not on interest.....	2,452,327 75	3,045,571 81
Debts due to other Banks....	1,661,204 05	1,484,358 08
Dividends unpaid.....	57,780 97	74,985 97
Net profits on hand.....	1,308,979 65	1,338,505 50
Total amount of liabilities....	29,615,867 38	32,584,482 33
RESOURCES OF THE BANKS.		
Debts due from Directors....	1,571,713 90	1,568,742 94
" from other Stockholders	1,306,004 55	2,388,120 97
" from all others.....	22,945,433 65	25,136,935 74
Specie actually in Banks.....	570,850 78	329,724 07
Bills of other Banks.....	860,778 41	1,220,047 01
Deposits in other Banks.....	1,410,675 60	1,134,609 19
Its own Stock held by the Bank	226,733 00	83,472 32
Am't and description of Stock in other Banks, and of other Stocks owned by the Bank.	145,129 57	127,839 44
Real Estate.....	527,787 00	505,705 36
Other property.....	50,760 92	89,182 59
Total amount of resources....	29,615,867 38	32,584,482 33
ADDITIONAL PARTICULARS.		
Increase of Capital since last return.....	201,500 00	458,429 22
Amount of last Dividend.....	727,121 16	732,949 09
Reserved profits at the time of last Dividend.....	834,438 60	903,341 04
Debts due and not paid.....	1,387,425 25	585,152 17
Amount of suspended paper considered bad or doubtful.	304,450 68	86,056 92
Amount loaned on pledges of Stock in the Bank.....	892,550 07	665,698 71
Amount of Bills in circulation under five dollars.....	710,975 00	1,146,217 00

PROVIDENCE BANK.

	Mount Vernon.
DUE FROM BANKS.	
Capital Stock actually paid in.	100,000 00
Bills in circulation	5,445 00
Deposits on interest	1,335 00
Deposits not on interest	220 90
Debts due to other Banks	20,205 78
Dividends unpaid	7 50
Net profits on hand	1,146 04
Total amount of liabilities	128,360 28
RESOURCES OF THE BANK.	
Debts due from Directors	28,961 00
" From other Stockholders	3,441 49
" From all others	44,186 15
Specie actually in Bank	56 57
Bills of other Banks	1,449 92
Deposits in other Banks	1,853 84
Its own Stock held by the Bank	39,750 00
Am't of Stock in other Banks	.....
" Other Stocks owned by the Bank	.....
Real Estate	4,550 00
Other property	99 25
Expense account	4,012 06
Total amount of resources	128,360 28
ADDITIONAL PARTICULARS.	
Increase of Capital since last return	.....
Par value of Shares	25 00
Amount of last dividend	2,788 15
Date of last dividend	March, 1856.
Rate per cent. of last dividend.	3 per cent.
Reserved profits at the time of last dividend	437 04
Debts due and not paid	30,271 24
Am't of suspended paper considered bad or doubtful	*13,323 51
Am't loaned on pledges of Stock in the Bank	28,842 82
Am't of Stocks held as collateral security for loans. For description see notes	.....
Largest am't of indebtedness of any one person or firm	8,631 00
Am't of Bills in circulation under five dollars	.....

*To cover which there have been assessments on Stock due and not yet paid, $13,470 00.

NOTES.

DESCRIPTION OF STOCK IN OTHER BANKS AND OTHER STOCKS OWNED BY BANKS IN THIS STATE.

American Bank, Providence.

188 Shares in the Whatcheer Corporation $14,779 28

Blackstone Canal Bank, Providence.

375 Shares in the Whatcheer Corporation 27,750 00

Manufacturers Bank, Providence.

Cincinnati, Hamilton & Dayton Railroad Stock 15,000 00

Mechanics and Manufacturers Bank, Providence.

Telegraph Stock 1,250

Phenix Bank, Providence.

Stock in Whatcheer Corporation 27,500 00

Bank of Rhode Island, Newport.

250 Shares Phenix Bank, Providence 12,500 00

Newport Bank.

Newport Telegraph Stock 100 00

Newport Exchange Bank, Newport.

Citizens Fire Insurance Co., Williamsburg 380 00

Rhode Island Union Bank, Newport.

Pennsylvania Coal Company 11,136 12

Smithfield Exchange Bank.

30 Shares Atlantic Insurance Co., Providence 1,500 00

Smithfield Union Bank.

Providence Washington Insurance Stock.....480 00

Bank of Bristol.

Blackstone Canal Bank, Providence.....600 00

Commercial Bank, Bristol.

11¼ Shares Bristol Steam Mill Company.....3,937 50
9⅓ " Pokanoket " " 466 67

Washington Bank, Westerly.

Stock in the Toledo, Wabash & Western Railroad Company....18,750 00

Coventry Bank.

50 Shares High Street Bank, Providence.....2,500 00

Cranston Bank.

90 Shares Bank of North America.....4,500 00

STOCK HELD AS COLLATERAL SECURITY FOR LOANS.

American Bank, Providence.

90 Shares Providence Gas Company.....4,500 00
50 " Delaware and Hudson Canal Company.....5,000 00
22 Bonds Hartford, Providence and Fishkill Railroad Company.22,000 00

Arcade Bank, Providence.

Bonds of Scioto and Hocking Valley Railroad.....695,000 00
Held as collateral security for a loan to several parties, amounting in all to $254,422.
New Stock of the Elmira, Canandaigua and Niagara Falls Railroad Company.....126,000 00
Bonds of the Hartford, Providence & Fishkill Railroad Co..... 33,000 00
" " Williamsport and Elmira Railroad Company..... 61,000 00
Stock " " " " " " 30,000 00
Bond of Peru and Indianapolis Railroad Co..... 4,000 00
" " Flushing " " 5,000 00
" " Cleaveland and Toledo " " 1,000 00
" " Great Western " " 2,000 00
" " Terre Haute and Alton " " 3,000 00
Bond Mortgage on Estate at Southfield, Staten Island..... 10,500 00
" " " Land in Providence..... 2,419 62
" " " " " Ohio..... 35,000 00
" " " Mill property in Burrillville, R. I..... 5,000 00

1,012,919 62

Blackstone Canal Bank, Providence.

Lewiston Gas Stock, (for loan of $2000)..... 9,000 00
Hartford, Providence & Fishkill Railroad, (preferred stock)... 2,000 00
Great Western Illinois, (for loan of $1,000)..... 4,000 00

Exchange Bank, Providence.

12 Bonds Hartford, Providence and Fishkill Railroad, as collateral security for a loan of $10,000..... 12,000 00

Jackson Bank, Providence.

17 Shares Northern Bank, Providence..... 1,700 00

Manufacturers Bank, Providence.

Hartford, Providence and Fishkill Railroad Mortgage Bonds, (for a loan of $20,000)..... 25,000 00

Merchants Bank, Providence.

171 Shares Providence & Worcester Railroad..... 17,100 00

Mechanics and Manufacturers Bank, Providence.

7 Bonds Terre Haute and Alton Railroad Company..... 7,000 00
2 " Great Western " " 2,000 00
2 " Lake Erie, Wabash and St. Louis Railroad Company 2,000 00
1 " Toledo and Illinois " " 1,000 00
1 " Peru and Indianapolis " " 1,000 00
137 Shares Sandusky, Mansfield and Newark " " 6,850 00
178 " Wayne County Iron Company..... 17,800 00

Taken as collateral at $14,400.....37,650 00

Mercantile Bank, Providence.

LaCrosse & Milwaukie 8 per cent. Farm Mortgage Bonds, to secure a loan of $5,000..... 10,000 00

Phenix Bank, Providence.

Stock of Commercial Bank, Providence, held as collateral security for a loan of $5,100..... 6,000 00

Providence Bank.

11 Bonds Hartford, Providence and Fishkill Railroad Company 11,000 00
1 " Providence, Warren and Bristol " " 1,000 00

Smithfield Lime Rock Bank, Providence.

150 Shares Providence and Worcester Railroad Company..... 15,000 00

Traders Bank, Providence.

Bonds Illinois Central Railroad Company, collateral for $6,000 10,000 00
Stock Prov. & Wor. " " " " $5,000 6,200 00

Weybosset Bank, Providence.

63 Shares Providence & Worcester Railroad	6,300 00
157 " Chicago & Milwaukie "	15,700 00
45 " Arcade Bank	2,250 00
12 Bonds Chicago City Water Loan	12,000 00

Aquidneck Bank, Newport.

10 Shares Metropolitan Bank, New York	1,000 00
56 " Traders Bank, Newport	2,240 00
2 " N. England Commercial Bank	100 00
6 Bonds $1000 each, Jeffersonville Railroad, 7 per cent	6,000 00
	9,340 00

Bank of Rhode Island, Newport.

Real Estate	36,118 67

Newport Bank.

10 Bonds Terre Haute and Alton Railroad	
50 Shares Delaware and Hudson Canal Company	
Mortgage Deed, Real Estate	20,000 00
Bill of Sale of Furniture	900 00
4 Shares Bay State Screw Company	
6 Bonds Lake Erie, Wabash and St. Louis Railroad. Income Bonds	
25 Shares Phenix Bank, New York,	
4 Bonds Cleveland & Toledo Railroad Company	

Rhode Island Union Bank, Newport.

Illinois Central Railroad Bonds	500 00

Traders Bank, Newport.

20 Shares Metropolitan Bank, New York, to secure $800	2,000 00
70 " Vermont and Canada Railroad, at $100	7,000 00
8 " Providence and Worcester Railroad, at $100	800 00
3 Bonds of $1,000 each, Lacrosse and Milwaukie do., 7 per cent. To secure $5,000	3,000 00
6 Bonds of $1,000 each, New York and Erie Railroad 7 per cent. To secure $4,200	6,000 00
3 Bonds of $500 each, Indiana Central Railroad, 10 per cent.	1,500 00
2 " of $1000 each, City of Watertown, Wisconsin, 8 per cent. To secure $3,000	2,000 00
1 Bond of Sandusky, Mansfield and Newark Railroad Co., 7 per cent. To secure the sum of $300	1,000 00

Globe Bank, Woonsocket.

Bonds Stockton City, California	2,000 00

Bank of Bristol.

Globe Bank, Providence, Metacomet Bank, Fall River,	9,150 00

Freemans Bank, Bristol.

2 Bonds City of Watertown, pledged for $450	1,500 00

Peoples Bank, North Providence.

Pawtucket Gas Company	1,650 00

Warren Bank.

2 Shares Warren Manufacturing Co., for loan of $1,000	2,000 00

Sowamsett Bank, Warren.

Bond of the Jeffersonville Railroad Company	10,000 00
Bond of the Providence, Warren and Bristol Railroad	2,000 00

Wakefield Bank, South Kingstown.

30 Bonds Terre Haute, Alton and St. Louis Railroad Company, bearing interest at 10 per cent	30,000 00
8 Bonds Racine and Mississippi Railroad Company, bearing interest at 8 per cent	8,000 00

Ashaway Bank, Hopkinton.

A note of $15,000, secured by a Trust Deed of Real estate in the city of Rockford, Illinois, the cash valuation of which was	41,000 00
A note of $10,000, secured by a Trust Deed of Real Estate in the village of Naperville, Illinois, the cash valuation of which was	26,000 00
There are endorsements on the first named note to the amount of	11,000 00

Niantic Bank, Westerly.

Bonds of the town of Beloit, Wisconsin	1,000 00
" " " " " Rockton, Illinois	15,000 00
First Mortgage Bonds of Blackriver & Utica Railroad Co.	46,000 00
" " " " Racine & Mississippi " "	40,000 00
" " " " Scioto & Hocking Valley Railroad Co.	50,000 00
	152,000 00

Phenix Bank, Westerly.

First Mortgage Bonds Racine and Mississippi Railroad Co.	37,000 00
Bonds of the town of Rockton, Illinois	5,000 00

Washington County Bank, Carolina Mills.

50 Bonds Scioto and Hocking Valley Railroad	25,000 00
12 " " " " " "	12,000 00
500 Shares Nautilus Submarine Company, New York,	50,000 00
	$87,000 00

Richmond Bank, Alton.

30 Bonds Mill Creek Coal Co., Penn	15,000 00
10 " Racine and Mississippi Railroad Co., par value	10,000 00

Rhode Island Central Bank, East Greenwich.

Niagara Falls Hydraulic Co	7,500 00

Greenwich Bank.

Bonds and Mortgages on Real Estate in Elmira, Chemung County, New York,	9,500 00
10 Shares Watertown and Rome Railroad Company	1,000 00
50 " Rhode Island Exchange Bank Stock	2,500 00

Elmwood Bank, Cranston.

Real Estate security	1,000 00

INCREASE OF BANKING CAPITAL, EXCLUSIVE OF NEW BANKS.

American Bank, Providence	720 00
Atlantic Bank, "	400 00
Bank of America, "	8,300 00
Bank of Commerce, "	2,800 00
Commercial Bank, "	20,350 00
Jackson Bank, "	9,150 00
Marine Bank, "	5,500 00
Mechanics and Manufacturers Bank, Providence	40 00
Merchants Bank, "	4,500 00
Northern Bank, "	44,200 00
Phenix Bank, "	6,900 00
Weybosset Bank, "	2,650 00
Aquidneck Bank, Newport	23,750 00
Traders Bank, "	8,480 00
Smithfield Union Bank	11,800 00
Woonsocket Falls Bank	9,450 00
Slater Bank, Pawtucket	4,900 00
Peoples Bank, Pawtucket	9,400 00
Sowamsett Bank, Warren	500 00
Niantic Bank, Westerly	16,590 00
Richmond Bank, Richmond	3,670 00
Washington County Bank, Westerly	280 00
Greenwich Bank	5,250 00
Cranston Bank	525 00
Citizens Union Bank, Scituate	950 00
Elmwood Bank, Cranston	450 00
	$201,500 00

ADDITION TO THEIR CAPITAL BY VARIOUS BANKS, SINCE THE ANNUAL RETURNS MADE IN DECEMBER, 1856.

Increase of Capital from December, 1856, to May, 1857, as per returns made in May, 1857		448,629 82
Increase by Banks in Providence, since the May returns, as per statement	105,510 00	
Increase by Banks out of Providence, since the May returns, as per statement	95,990 00	
		201,500 00
Total Increase of Banking Capital for the past year		$650,129 22

The following Banks have, since making their May returns, passed into the hands of receivers and gone into liquidation:

Tiverton Bank, Fall River. Capital paid in	50,000 00
Hopkinton Bank, Hopkinton. " "	131,500 00
Bank of South County, South Kingstown. Capital paid in	200,000 00
Farmers Bank, Wickford. " "	30,000 00

From the Mount Vernon Bank, in Providence, (capital $100,000) no returns were received at the time of making up this abstract.

The Rhode Island Central Bank, East Greenwich, has been placed in the hands of Receivers, since these returns were received by the Commissioners.

Average semi-annual Dividends of Banks in Providence, . . . $3\frac{82}{100}$.
Average semi-annual Dividends of Banks out of Providence $3\frac{47}{100}$.
Average semi-annual Dividends of all the Banks . . . . . $3\frac{57}{100}$.

Deducting the amount of increased capital upon which no dividends have been paid, the ninety-three Banks in the State which have made returns, have paid an interest at the rate of $7\frac{14}{100}$ per cent., per annum.